

Cornwall Affordable Housing Plan

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Overview

1. **Why?** 8-30j Legislation
2. **What?** What does an Affordable Housing Plan include?
3. **When?** What is the process of developing a plan?
4. **Who?** What is the role of the steering committee?
5. **And?** Next steps. . . Data analysis

8-30j Legislation

Effective July 2017, with compliance by July 2022:

- At least once every five (5) years every municipality must prepare or amend and adopt an Affordable Housing Plan
- **GOAL:** "to undertake a proactive planning process and lay-out a strategy for **meeting the housing needs of existing and future residents and workers.**"
- The plan must specify how the municipality intends to **increase the number of affordable housing units** in the municipality.

Affordable Housing Plans

What's included?

- Background
Town Plan Conservation & Development
Outline local housing organization
Existing affordable housing
- Housing Needs Assessment
First-time homebuyers
Rentals
Senior Housing
- Housing Production Goals (5 yrs)
- Strategies
Planning & Zoning Initiatives
Capacity Building
Funding Resources
- Implementation Plan
Metrics- how do we measure success?

Process

How do we go about doing this?

- GOAL: The goal of this process is to "undertake a proactive planning process and lay out a strategy for meeting the housing needs of existing and future residents and workers" as required by 8-30j of Connecticut General Statutes (CGS).
- Town Steering Committee provides input and feedback and communicates this process to the greater community.
- Endorsed by Planning & Zoning Commission, adopted by the Board of Selectmen.

Affordable Housing

What is it?

Affordable Housing: Costs less than 30% of the income of a household earning 80% or less of the area median income (AMI).

*Incomes adjust annually and by household size.

What qualifies for the [State's Affordable Housing Appeals List](#)?

Housing that meets the definition above and is being assisted by a state or Federal program which assures the affordability remains in place.

Cornwall: 34 affordable units recognized by the Department of Housing. This is 3% of the housing stock, which is about 1,042 units.

Affordable Housing

The following table indicates the housing cost limits for affordable housing based on 80% of Litchfield County's Area Median Income (AMI) in 2020.

HOUSEHOLD SIZE					
	1 person	2 people	3 people	4 people	5 people
80% of AMI (2020)	\$ 1,436.00	\$ 1,642.00	\$ 1,847.00	\$ 2,052.00	\$ 2,216.00

Housing Needs Assessment

What data is relevant?

Demographic & Income Trends:

Population (projections)

Average Household Size

Age (projections)

Median Income

Rent-Burdened Households

Existing Housing Analysis:

Unit Types

Housing Prices

Tenancy Data (owner vs renter vs "vacant")

Age & Size (number of bedrooms)

Jobs & Income:

Median Income

Local Employers

Housing Goals

The Cornwall Town Plan of Conservation & Development (2020) outlined the following housing goals:

- Increase the number of affordable housing units by at least 25 over the next ten (10) years.
- Increase the number of attainable rental housing units.
- Consider zoning and permitting changes that would make building homes more affordable
- Make the housing stock more energy efficient and accessible

Next Steps. . .

Next Steps

How do we achieve the steps of the Plan of Conservation & Development?
What action steps can be explained?

Interviews/Survey?

What data is missing? What information do we need to better inform our plan?