



# **Town of Cromwell**

## Affordable Housing Plan Annex

Town of Cromwell Planning and Zoning Commission

Adopted June 21, 2022

**Completed in Partnership with**

Town of Cromwell Planning and Zoning Commission



Lower Connecticut River Valley Council of Governments (RiverCOG)



**Lower Connecticut River Valley  
Council of Governments**

**Consultant**

SLR International Corporation



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## Community Values Statement

The Town of Cromwell will be recognized as a historic riverfront town with a diverse and inclusive housing stock that provides a range of housing options to its residents. Cromwell embraces a diverse and inclusive housing stock that provides affordable homeownership opportunities, quality rental options, and housing choices for all household types, income levels, and life stages. Cromwell's housing diversity allows young people to live in the community where they grew up, enables residents to downsize within the community, and provides housing opportunities that strengthen Cromwell's economic base as well as that of the Region. Cromwell is fortunate to have cultivated a well-balanced housing stock, but the future of its housing is not guaranteed, nor does it currently meet the needs of all current and future residents.

The community must work together to ensure and improve the housing stock to meet its needs. Continued efforts to increase housing affordability will allow new residents to enjoy all that Cromwell has to offer and ensure that existing residents can continue to live in the community as they move through different life stages and lifestyles. Cromwell prides itself on its excellent quality of life for all residents, quality town services, and access to open space, recreational, and cultural opportunities

Future housing development should continue to align with the unique characteristics of each neighborhood, in accordance with the Plan of Conservation and Development, which will be updated in 2022 to reflect the current vision for Cromwell.

## Introduction

The Town of Cromwell has developed this Affordable Housing Plan, which identifies strategies to grow the number of affordable housing units over the next five years in a manner that aligns with community values. This plan is intended to satisfy the statutory requirements under CGS Section 8-30j. Affordable Housing Plans must be updated every five years per state statute.

### What is Affordable Housing?

Under Connecticut General Statute 8-30g, the State defines Affordable Housing as housing that costs 30% or less of household income for households making less than 80% of state or Area Median Income (AMI), whichever is lower. As of 2021, a family of four making less than \$79,900 per year or an individual making less than \$55,950 per year could qualify for affordable housing in Cromwell. Income limits are updated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). According to current data from the HUD, about 29% of Cromwell households make less than 80% of Area Median Income and may be eligible for affordable housing and affordable housing programs.

Affordable housing, as the State defines it, typically only includes protected units that are reserved for low-income households through deed restrictions or through governmental assistance programs such as housing vouchers or subsidized mortgages. According to 2021 data published by the Connecticut Department of Economic and Community Development (DECD), 394 or 6.6% of Cromwell's total housing units were protected affordable units. Cromwell also has many naturally occurring affordable housing (NOAH) units. While these units may be affordable to low-income households today, they may not be affordable in the future if rents or home sale prices increase.

A common myth around affordable housing is that it consists only of higher density apartments. This is not true. Affordable housing can be like any other type of housing and comes in many forms, shapes and sizes ranging from single-family homes to duplexes and from townhomes to apartments. It can be privately owned or rented. It can house seniors, families with children, single individuals, or persons with disabilities. It can also come in a range of architectural styles making it virtually indistinguishable from other housing types. While some affordable housing units are owned and managed by public entities, most are privately owned and managed.



### **Why is Affordable Housing Important?**

Affordable housing provides many benefits to the community. Growing the number of affordable housing units would allow those with roots in the community to continue living here, regardless of their economic status. Affordable and diverse housing choices would allow young adults to move back to the community, in which they grew up. Seniors would be able to remain in the community after they retire and have opportunities to downsize, should they choose. Households that experience a loss of income due to economic circumstances, disability, divorce, or loss of a spouse, would not be displaced from the community, due to the inability to pay for housing. Workers in essential jobs such as teachers, grocery store workers, home health aides, childcare workers, restaurant workers, and first responders would have an opportunity to live where they work. Affordable housing can also support businesses by providing housing choices for entry level workers, medical residents, and lower wage workers at major employers such as Adelbrook, Walmart, Stop and Shop and Covenant Village.

### **Plan Development Process**

#### Regional Housing Plan

This Affordable Housing Plan for Cromwell was developed in conjunction with the Lower Connecticut River Valley Council of Government's Regional Housing Plan. The Regional Housing Plan was created as a high-level view and analysis of the housing landscape for the communities that make up the Lower Connecticut River Valley Region to capture common regional themes, housing data, objectives, and strategies. The Regional Housing Plan was developed in collaboration from Lower Connecticut River Valley Council of Government (RiverCOG) staff and consultants over a 12-month period and provided opportunities for community participation. A project website was launched to engage and educate residents of the Region on different types of affordable housing, share project updates, and solicit feedback through online surveys.

A community survey ran from July to September 2021 and gathered input from over 1300 residents of the Region on community values and housing needs. A small number of Cromwell residents participated in the survey. Full survey results can be found in *Appendix A*.

Regional public workshops were held on October 5, 2021, and January 24, 2022, which presented the housing needs assessment, community survey results, case studies and potential strategies. Participants were asked to provide to input on potential strategies for the region. Participants showed support for a range of strategies, including inclusionary zoning for new multi-family developments with a fee-in-lieu option, expansion of the cooperative homeownership program, and reducing restrictions on accessory dwelling units.

### Municipal Affordable Housing Plan Annexes

An Affordable Housing Plan “Annex” was then created for each of the member municipalities of RiverCOG to provide supplemental data and information as well as objectives and strategies that are unique to each community. A virtual public workshop was held separately for each community between February and March 2022 to gather feedback that was specific to each town. Cromwell’s municipal workshop took place on February 1, 2022. The outcomes of these public workshops helped shape the content of each Affordable Housing Plan Annex. We encourage readers of this Annex plan to also read the Regional Housing Plan for more information on the context of housing background and context for the Lower Connecticut River Valley Region.

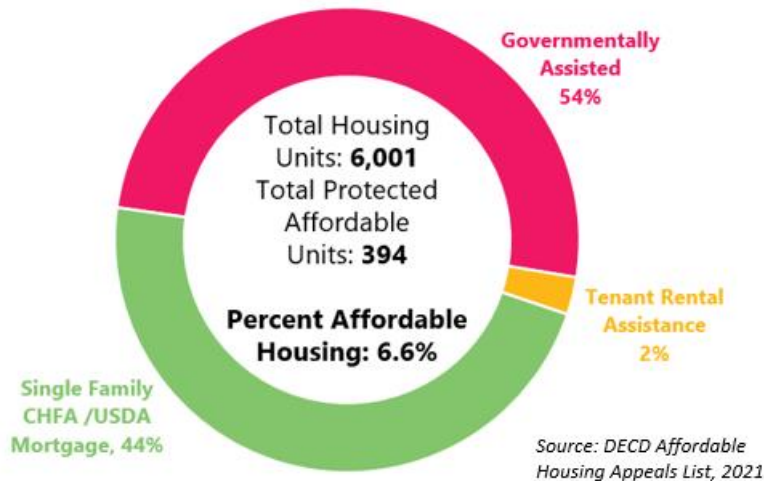
### **Cromwell’s Place in the Region**

Cromwell is a riverfront town of 14,225 residents located in northern Middlesex County near the geographic center of Connecticut. According to the 2019 American Community Survey, Cromwell has 5,897 households and a median household income of \$89,243.

Cromwell is the “Crossroads of Connecticut”. The Town comprises 13.5 square miles near the geographic center of the state. It is 14 miles south of Hartford and 28 miles north of New Haven. The Connecticut River forms Cromwell’s eastern boundary. Located in the Town’s southerly end is the historic downtown Riverport, featuring retail stores, restaurants, and beautiful riverfront parks.

## Affordable Housing in Cromwell

### Protected Affordable Housing Units in Cromwell by Type: 2021



### Protected Affordable Housing

As of 2021, 394, or 6.6% of Cromwell's 6,001 total housing units are protected affordable units. This includes 212 governmentally assisted units, 9 units receiving tenant rental assistance, and 173 USDA or CHFA mortgages. There are currently no deed-restricted units in Cromwell. Cromwell has a larger share of protected affordable units than its peer communities in the Lower Connecticut River Valley region.

Since 2002, the percentage of affordable units in Cromwell has

actually decreased from 7.6%. This decrease has resulted from the overall increase in total housing units in Cromwell which has increased from 5,365 units in 2000 to 6,001 in 2010.

The different types of affordable housing in Cromwell today are described in the sections below.

### Connecticut Housing Finance Authority Programs

The Connecticut Housing Financing Authority (CHFA) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of housing for low- to moderate-income families and persons in the state and, when appropriate, to promote or maintain the economic development of the state through employer-assisted housing efforts. Mortgages through CHFA are available for first time homebuyers purchasing homes that are within the CHFA Sales Price Limits who have a gross income that is within the Income Limits. Over the last 5 years, CHFA mortgages were used by 60 households to purchase homes in Cromwell.

### Housing Vouchers

Cromwell has a cooperative agreement with the Portland Housing Authority to enable families who live or work in Cromwell to receive Section 8 Vouchers (rent subsidy) for apartments in Cromwell.

### Private Affordable Housing

Private housing on the open market may be affordable to low-income households. It is sometimes referred to as Naturally Occurring Affordable Housing (NOAH). This housing has no deed restriction or subsidy, but still costs a low-income household no more than 30% of their income.



However, low-income households must compete with other more affluent households to occupy these units. As prices rise, the affordability of these units may disappear.



Currently there are NOAH units in Town and include a supply of apartments, condominiums, and single-family homes. Two age restricted single-family residential developments include Evergreen located on Willow Brook Road and Mystique Lane located on West Street. In addition, there are a number of senior age restricted multifamily developments servicing all income ranges including Covenant Village, The Rook Retirement Community and St John's Housing (Wildwood) which are all located on the south side of West Street.

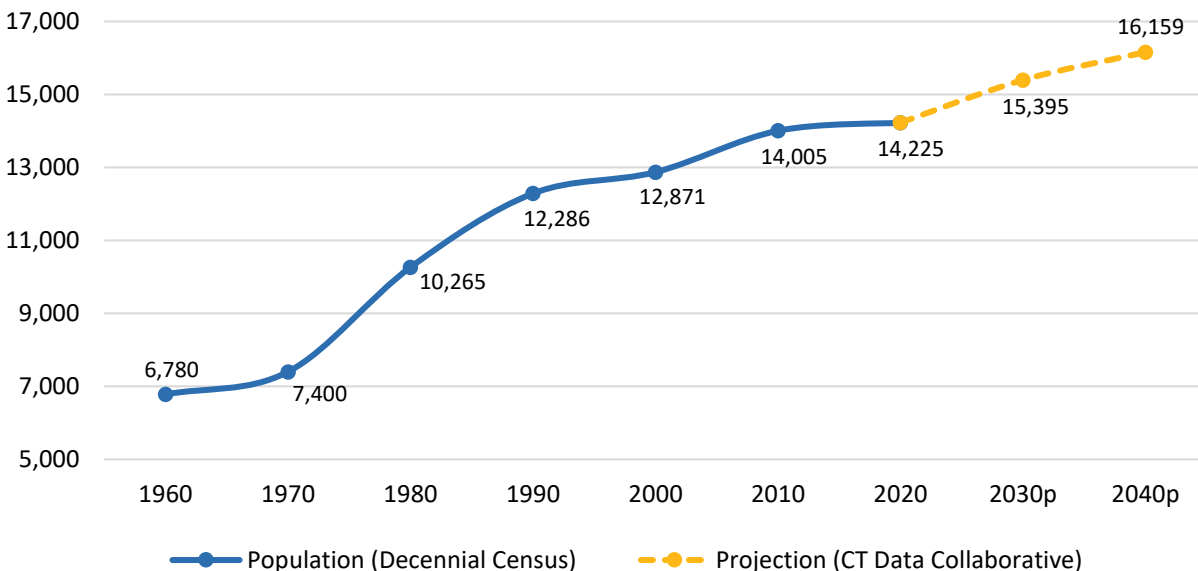
## Housing Needs Assessment

This section presents a summary of the key findings from the Housing Needs Assessment. For the complete Housing Needs Assessment, please see *Appendix B*.

### Demographics

- Cromwell’s population has been steadily growing over the past 50 years. By 2010, the Town had more than doubled its 1960 population.
- Between 2010 and 2020, the growth stabilized (only a 1.6% increase).
- Projections from the Connecticut State Data Center indicate that population growth in Cromwell will pick up again and potentially rise to 16,159 by 2040.
- While the population of younger age groups in Cromwell is decreasing similarly to the entire Region, the rate of decline is lower than that of the Region as a whole.
- Cromwell has the second youngest median age within the region (43.7), but its senior population is growing similarly as the Region as a whole. In 2010, the percentage of residents over age 65 was 16.3% and in 2019, it grew to 19.4%.
- Cromwell’s household distribution is very similar to Middlesex County and Connecticut.
- Cromwell’s proportion of people living alone is higher than the Region at 35%. Nearly half of all Cromwell households are married couples. In 2019, 68% of Cromwell’s households are made up of one or two people.

**Cromwell Historic & Projected Population: 1960-2040**

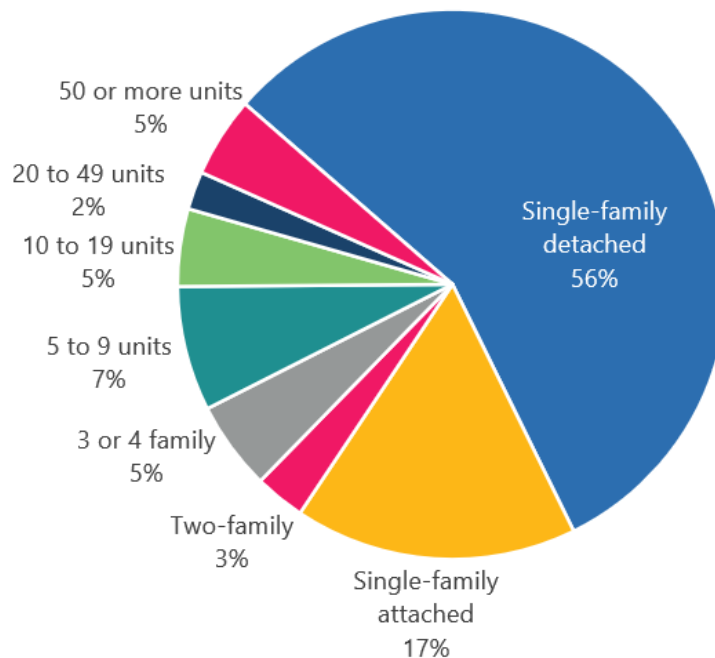


Source: Decennial Census and CT Data Center projection

## Housing Stock

- 56% of dwellings in Cromwell are detached single-family homes which is a lower percentage than the Region as a whole.
- A variety of multi-family type units comprise the remainder of the housing stock.
- There is a more diverse housing stock than the Region with more multi-family options.
- 76.2% of homes are owner-occupied and 23.8% are renter-occupied.
- 56% of the Town's housing units have 3 or more bedrooms. Larger units tend to be more geared towards families.
- Home values in Cromwell provide naturally affordable options with 70% of homes valued under \$300,000. Values are rising and 7.2% of homes are valued at or above \$500,000.
- The median sale price for single-family homes has been rising since 2017 and reached \$300,000 in 2021. The rate of home sales has risen and been stable after a low in 2010.
- 80% of rental units in Cromwell cost less than \$2,000 per month and 33% of rental units are under \$1,000. These provide naturally occurring affordable options but do not guarantee that prices will stay affordable or that all needs are being met.

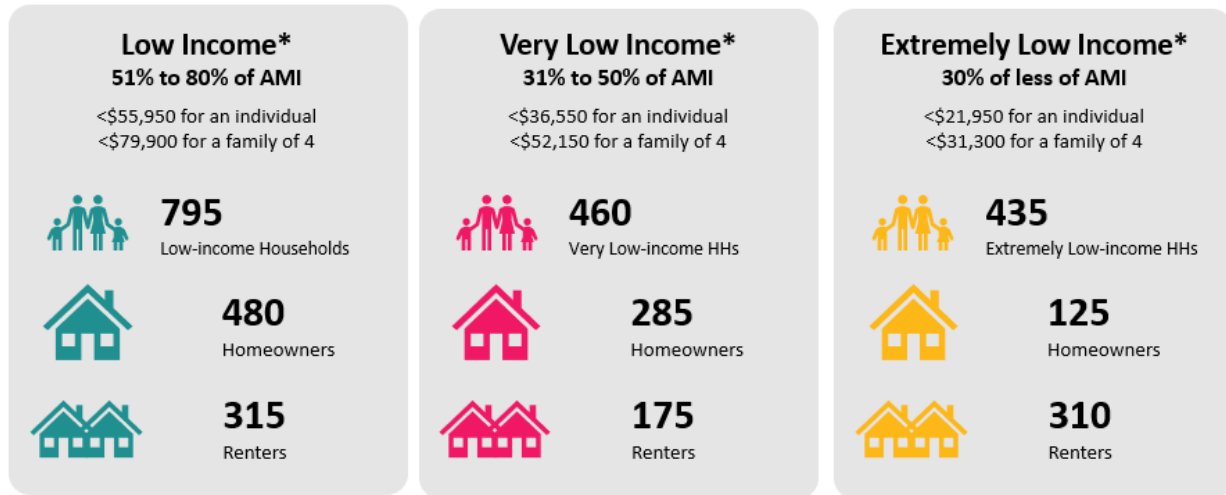
### Cromwell Dwelling Types



Source: 2019 American Community Survey, 5-Year Estimates, Table B25075

## Housing Need

### How many Cromwell Families Need Affordable Housing?



Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018 \* HUD/State Standards

- There are **1,690 households** in Cromwell (**29%** of the total 5,897 households) who meet the definition of low income (household income <80% of AMI).
- Cost burdened households spend greater than 30% of their income on housing and may have difficulty affording other necessities such as food, clothing, transportation, and medical care. In 2019, 59.4% of low-income renters and 56.2% of low-income owners in Town were spending more than 30% of income on housing costs. This is compared to only 13% for non-low-income households.
- Senior households are more likely to be cost-burdened (59.6%) compared to younger households.
- Renters are more likely to be cost-burdened (54.4%) compared to homeowners.
- A housing gap analysis was performed comparing the supply of “naturally occurring” affordable housing to local demand. For individual/single-person households a housing gap was identified for very low-income & extremely low-income households for buyers or renters. For family of 4 households, no housing gap was identified for any low-income groups for either homeowners or renters.

## Land Use & Zoning Assessment

This section presents a summary of the key findings from the Planning and Zoning Review. For more details, please see *Appendix B*.

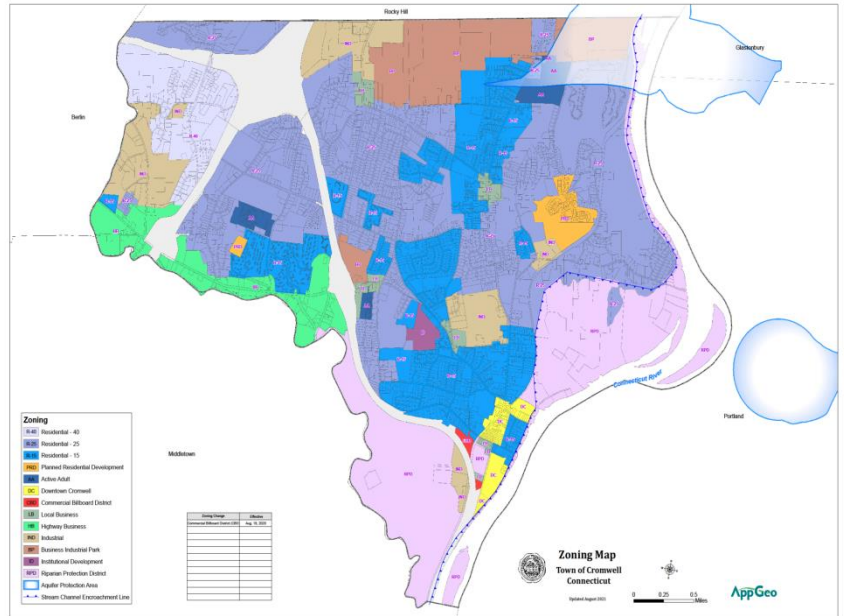
- Cromwell has three primary residential zones: R-15, R-25, R-40.

- Two-family dwellings are allowed by-right in Cromwell's residential zones.

- Additional housing zones include the Active Adult Housing Zone and the Mixed-Use District, aimed at creating "live, work, play" environments

- Attached accessory dwelling units (ADUs) are currently permitted in Cromwell but detached ADUs are not allowed.

**Cromwell Zoning Map**



Source: Cromwell Planning Department

- The Plan of Conservation and Development was last updated in 2012. The 2012 Plan of Conservation and Development (POCD) outlines various guiding principles for housing opportunities including:

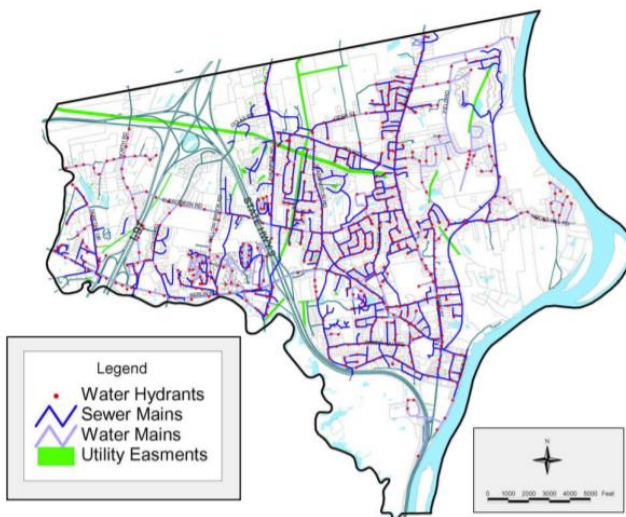
- Ensure that new housing is appropriate in type, location, and density to minimize environmental and aesthetic impacts and maintain community character.
- Ensure that new housing is in areas that can be supported by roads and infrastructure while protecting the natural environment.
- Promote the preservation of historic structures throughout the Town.
- Promote housing choice and meet the needs of potential residents from all socio-economic levels.
- Provide housing opportunities while protecting the character of our communities.
- Use existing / seek new sources of funding, for rehabilitation and/or demolition of dilapidated homes.

## Infrastructure and Natural Constraints Assessment

This section presents a summary of the key findings from the Infrastructure and Natural Environment Review. For more details, please see Appendix B

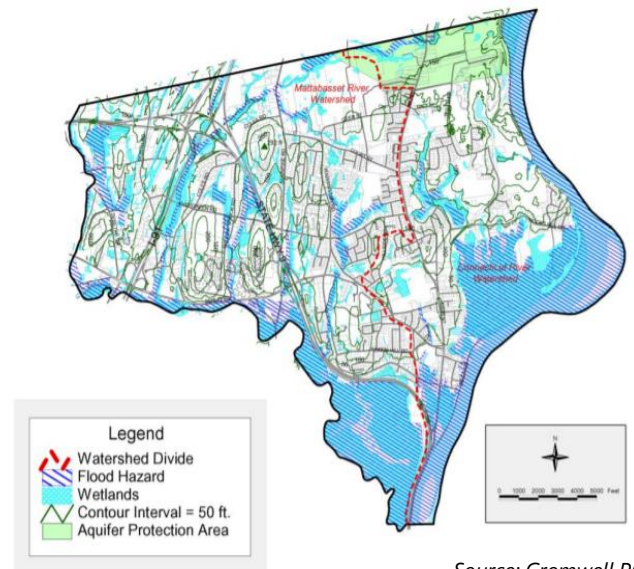
- Approximately 75% of Cromwell properties are served by public sewers; the remainder use private septic tanks.
- A significant portion of Town is on public sewer which has contributed to the diversity of housing type and offers potential for future housing development options.
- Public water service access is similar to public sewer.
- Cromwell has a small land area compared to other towns - 13.5 square miles
- Natural constraints to development include bedrock, ridges, topography, soils, wetlands, floodplains, and aquifer protection areas.
- Cromwell is within the Connecticut River and the Mattabasset River Watersheds.
- 17% of the Town is within the Connecticut River Flood Plain Zoning District.
- 19% of the Town is comprised of parks and open space.
- These constraints impact where future residential development will occur.

### Cromwell Water + Sewer Areas



Source: Cromwell POCD

### Natural Resource Areas



Source: Cromwell POCD



## Objectives, Strategies and Action Steps

### 1. Continue to maintain the diversity of Cromwell's housing stock

Cromwell is fortunate to have a mixture of home sizes and styles, including "entry-level" stock. To assist in maintaining this balance, Cromwell should provide educational resources to owners and landlords about financing and assistance to encourage stability.

#### 1.1. Work with the Connecticut Housing Finance Authority to promote home ownership in Cromwell

The Connecticut Housing Finance Authority (CHFA) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of the housing for low- to moderate- income families and persons in this state, and when appropriate, to promote or maintain the economic development of Connecticut through employer assisted housing efforts. Mortgages through the CHFA are available for first-time homebuyers.

##### Action Steps:

**1.1.1** The Town staff will make information available to realtors for potential homebuyers and residents related to CHFA mortgages and its benefits. The dedicated webpage on the Town's website and flyers/handouts to be located in City Hall will be considered.

**1.1.2** The Town to consider hosting or advertising CHFA homebuyer and real estate agent education classes.

**1.1.3** The Town staff in conjunction with the Planning and Zoning Commission will investigate partnering with a non-profit and/ or with other towns to locally provide a CHFA housing counselor. The investigation should include discussions with RiverCOG staff and how they can be of assistance in coordinating discussions at the regional level and between towns.

#### 1.2 Educational Resources for Landlords and Renters

Cromwell currently coordinates with the Portland Housing Authority through a cooperative agreement to supply housing vouchers and other rent subsidy programs for apartments in Cromwell.

##### Action Steps:

**1.2.1** Cromwell will continue to coordinate with the Portland Housing Authority through a cooperative agreement with the Portland Housing Authority to enable families who live or work in Cromwell to receive housing vouchers and other rent subsidy programs for apartments in Cromwell.

**1.2.2** The Town will make information available to landlords on housing assistance programs and connect them with the Portland Housing Authority through a variety of methods including: postings and handouts in City Hall and other Town buildings, a dedicated webpage on the Town's website, and though information sessions.

**2. Cromwell should explore providing a zoning incentive to developers that include affordable units in new developments**

Many municipalities use town-determined zoning incentives to encourage the private development of affordable housing. This could take the form of a density bonus or other zoning relief when a town-specified percentage of affordable housing is included in a new development. The Planning and Zoning Commission should consider if, where, and under what conditions incentives would be appropriate. Recently, the Town requested the developer of the Lord Cromwell site to include some affordable housing units and the developer has agreed but details are to be determined.

**Action Steps:**

**2.1** Town Staff in conjunction with the Planning and Zoning Commission should further study Inclusionary Zoning. Specific items to be studied included: determining if a voluntary or mandatory program is desired, determining if a specifically targeted area or town-wide policy is desired, evaluating percentage of affordable units and income levels to be established to match existing need in Town, determining types of incentives for a developer (density bonuses and/or other zoning relief) when including affordable housing, and considering a payment-in-lieu option in conjunction with the establishment of a Housing Trust Fund.

**2.2** At the completion of the Inclusionary Zoning study, any recommended Zoning Regulation amendments should be considered by the Commission.

**3. Promote Middle Housing by encourage two-family units and/or conversion of single-family units**

"Middle Housing" is multi-family units or more specifically two-family units that are compatible in scale and form with single-family homes and preferably located in walkable areas with amenities in close proximity. Currently, Cromwell allows two-family houses as of right in single-family zoning districts. It is recommended that the Town continue to promote two-family homes, including conversion of single-family homes to two-family homes where appropriate.

**Action Steps:**

**3.1** Cromwell Planning staff to explore ways to encourage more middle housing by continuing to support two-family units by right but determining ways to educate the Town population on the allowability and removing any potential development pitfalls.

**3.2** After studying and exploring ways to encourage middle housing, the PZC should consider making any potential zoning changes that would further encourage/allow middle housing.

**4. The Town should consider revising its Accessory Dwelling Unit (ADU) regulations**

Cromwell currently allows attached ADUs, but not free-standing ADUs. The Planning and Zoning Commission should examine updating the zoning regulations as appropriate to align with Public Act 21-29, prior to 2023. Considerations include location, dimensional requirements, and appearance.

**Action Steps:**

**4.1** Town Staff in conjunction with the Planning and Zoning Commission should study the Town's ADU regulations and consider amendments to existing ADU regulations. For example, things to consider include: 1. increase flexibility by allowing for attached and detached ADUs; 2. Consider architectural and design guidelines to increase aesthetics; and 3. Review parking requirements for possible adjustments.

**4.2** The Town staff in conjunction with the Planning and Zoning Commission could consider furthering the education of ADUs in the Town by preparing handouts, brochures, and a devoted information link on the Town's Planning Department webpage. The focus will be to expand understanding of the zoning process and options for ADUs within the Town. The devoted webpage would include information for private property owners to utilize in determining how to comply with the ADU regulations and where ADUs could be located on their property.

**5. Strengthen Cromwell's capacity to Implement this Affordable Housing Plan**

The recommendations of this Plan represent a starting point and guideline for potential future expansion of housing affordability in the Town and associated changes to Town Zoning Regulations. As required by CGS Section 8-30j, this plan will be updated every 5 years.

**Action Steps:**

**5.1 Establish a Housing Committee**

The Town should consider establishing a Housing Committee or an Affordable Housing Committee. This Committee can help oversee the implementation of this Plan as well as future updates. The Housing Committee can also serve in an advisory capacity to other boards and commissions and provide recommendations to the Town Council.

**5.2 Provide adequate staffing and skill sets to administer affordable housing programs**

The initiatives in this Plan will require additional administration and oversight from staff. The Town should evaluate its staffing to ensure that it has the appropriate staffing levels to properly oversee and administer the affordable housing initiatives outlined in this Plan. In addition, the

Town may require additional staff expertise in housing program administration, finance, and real estate to effectively administer the programs outlined in this Plan.

**5.3 Provide Affordable Housing Training to staff and members of land use boards**

State statutes pertaining to affordable housing are likely to change over the coming years. Providing regular training to staff and members of land use boards and commissions will ensure that they are educated on statutory requirements and understand affordable housing best practices as they evolve.

**5.4 Include the Affordable Housing Plan in the new Plan of Conservation and Development (POCD)**

During the upcoming update of the POCD, the Planning and Zoning Commission should amend the POCD to include the Affordable Housing Plan and its appropriate strategies so that it can be referenced as part of future land use and zoning decisions.

**5.5 Consistently update the Plan**

The recommendations of this Plan represent a starting point and guideline for potential future changes. As required by CGS Section 8-30j, this plan will be updated every 5 years.

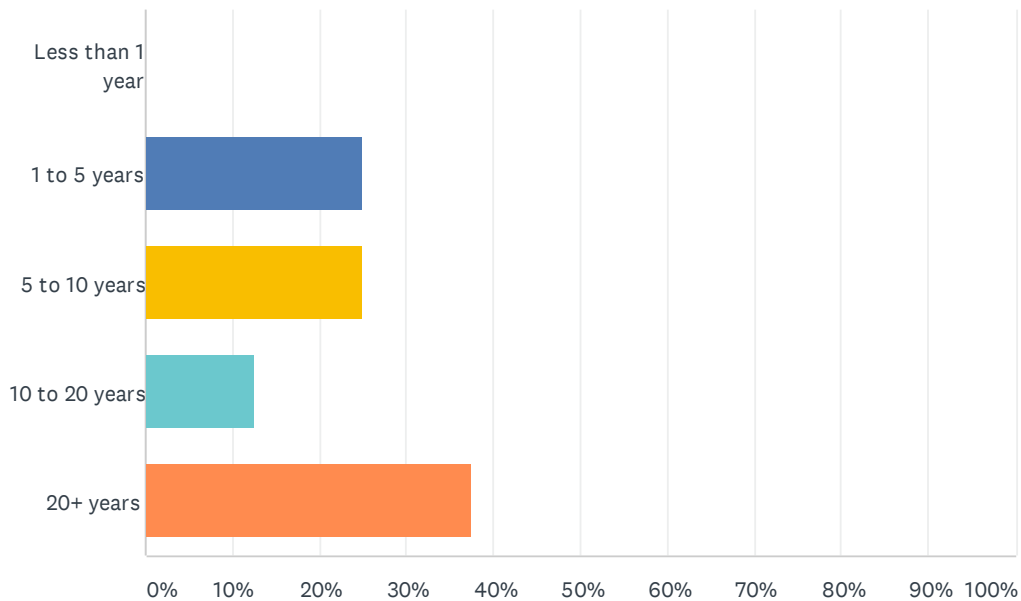
# **APPENDIX A**

## **TOWN OF CROMWELL AFFORDABLE HOUSING PLAN**

### **RIVERCOG HOUSING SURVEY: CROMWELL RESULTS**

## Q2 How long have you lived there?

Answered: 8 Skipped: 0

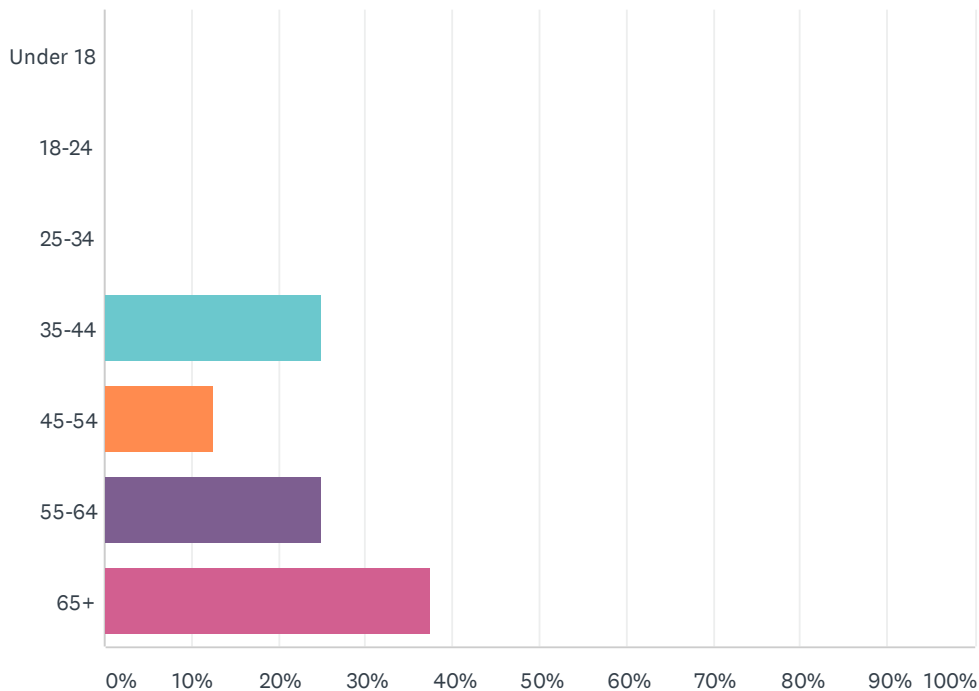


ANSWER CHOICES	RESPONSES	
Less than 1 year	0.00%	0
1 to 5 years	25.00%	2
5 to 10 years	25.00%	2
10 to 20 years	12.50%	1
20+ years	37.50%	3
<b>TOTAL</b>		<b>8</b>



### Q3 What is your age?

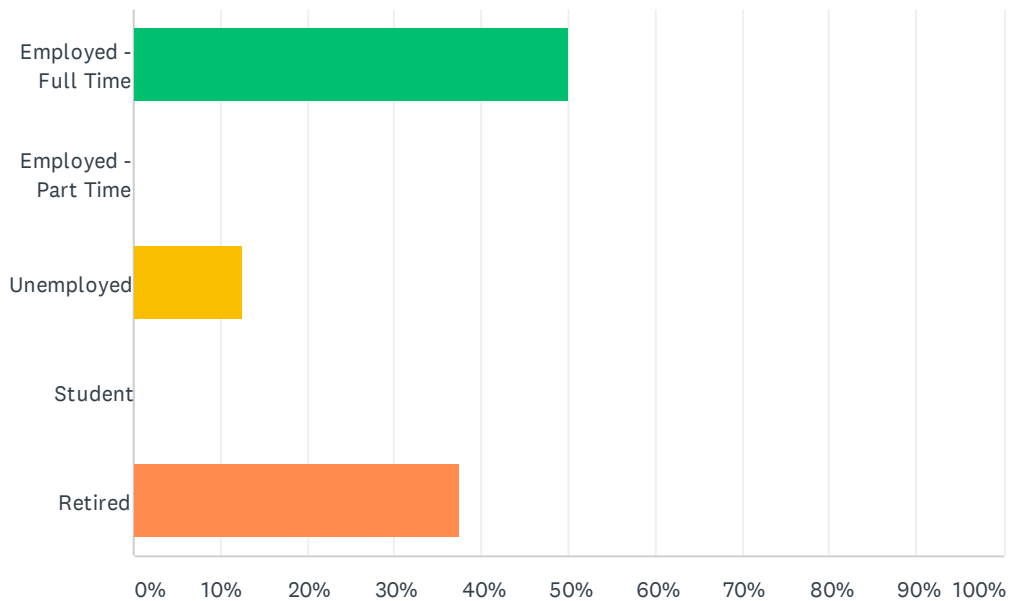
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES
Under 18	0.00% 0
18-24	0.00% 0
25-34	0.00% 0
35-44	25.00% 2
45-54	12.50% 1
55-64	25.00% 2
65+	37.50% 3
<b>TOTAL</b>	<b>8</b>

## Q4 What is your employment status?

Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Employed - Full Time	50.00%	4
Employed - Part Time	0.00%	0
Unemployed	12.50%	1
Student	0.00%	0
Retired	37.50%	3
<b>TOTAL</b>		<b>8</b>

**Q5 Which town or city do you work in? Chose the location of your primary job if more than one applies.**

Answered: 3 Skipped: 5

RiverCOG Housing Survey



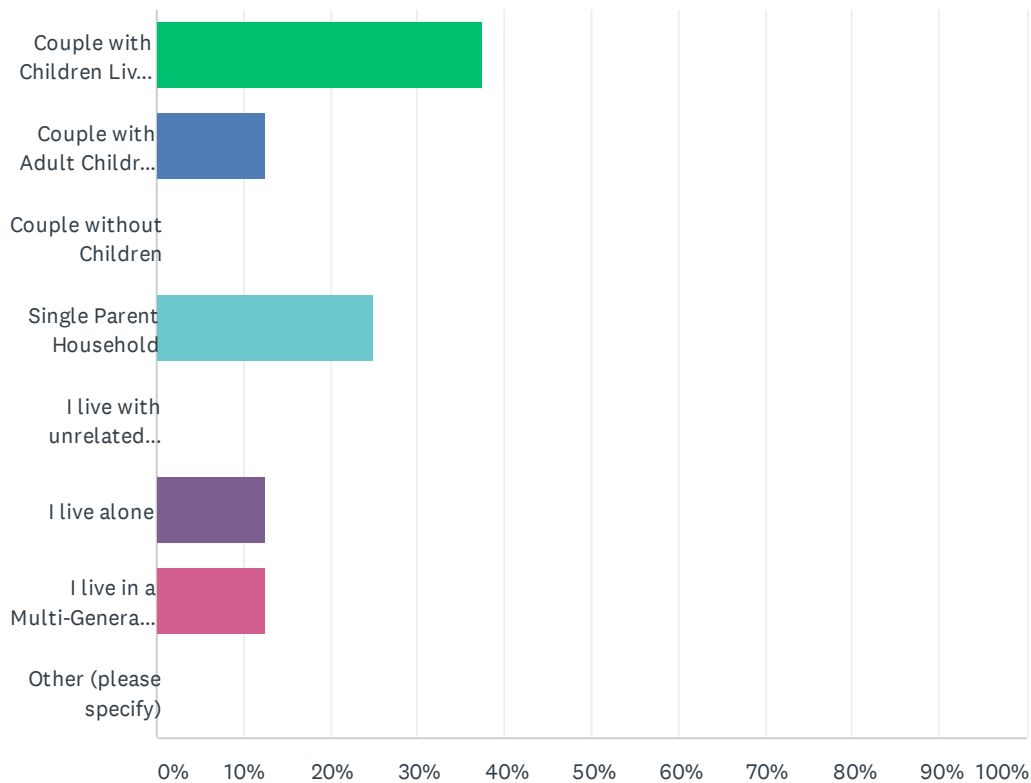
## RiverCOG Housing Survey

ANSWER CHOICES	RESPONSES	
Chester	0.00%	0
Clinton	33.33%	1
Cromwell	0.00%	0
Deep River	0.00%	0
Durham	33.33%	1
East Haddam	0.00%	0
East Hampton	0.00%	0
Essex	0.00%	0
Haddam	0.00%	0
Killingworth	0.00%	0
Lyme	0.00%	0
Middlefield	0.00%	0
Middletown	33.33%	1
Old Lyme	0.00%	0
Old Saybrook	0.00%	0
Portland	0.00%	0
Westbrook	0.00%	0
<b>TOTAL</b>		<b>3</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Unemployed	9/21/2021 8:57 PM
2	Hartford	9/11/2021 1:07 PM
3	East Hartford	9/10/2021 10:53 AM
4	Remote	8/21/2021 6:42 AM
5	East Hartford	8/20/2021 9:51 AM

## Q6 What type of household do you live in?

Answered: 8 Skipped: 0



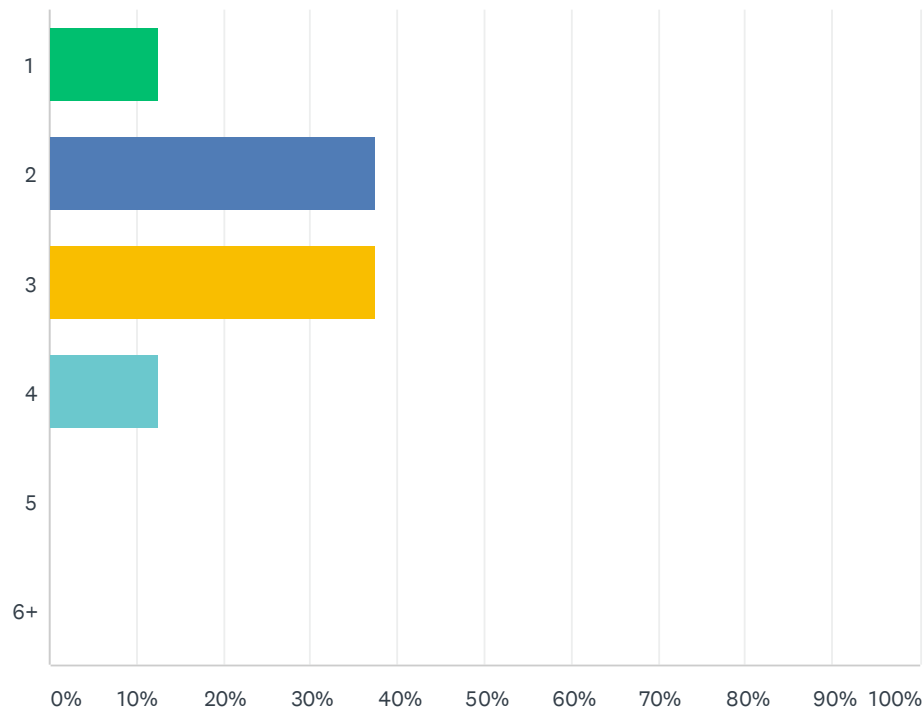
ANSWER CHOICES	RESPONSES	
Couple with Children Living at Home	37.50%	3
Couple with Adult Children (Empty Nester)	12.50%	1
Couple without Children	0.00%	0
Single Parent Household	25.00%	2
I live with unrelated others (roommates)	0.00%	0
I live alone	12.50%	1
I live in a Multi-Generational Household	12.50%	1
Other (please specify)	0.00%	0
<b>TOTAL</b>		<b>8</b>

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	



## Q7 How many people live in your household, including yourself?

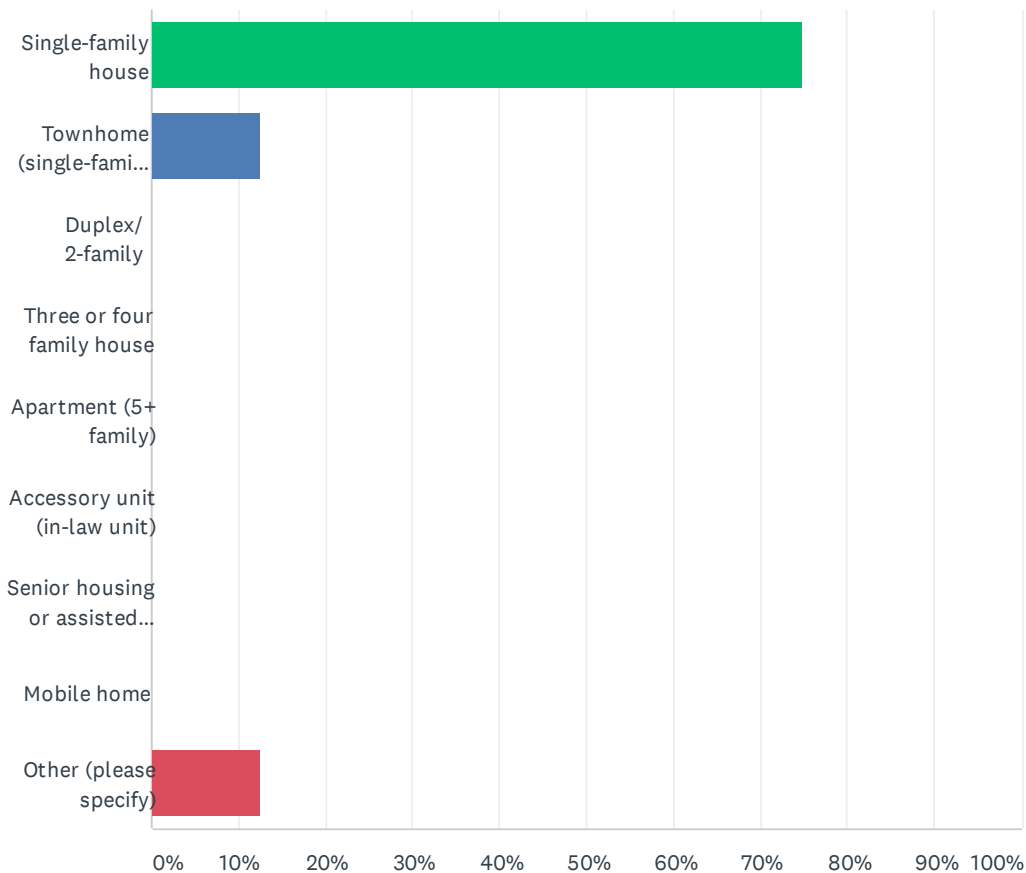
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
1	12.50%	1
2	37.50%	3
3	37.50%	3
4	12.50%	1
5	0.00%	0
6+	0.00%	0
<b>TOTAL</b>		<b>8</b>

## Q8 What type of home do you currently live in?

Answered: 8 Skipped: 0

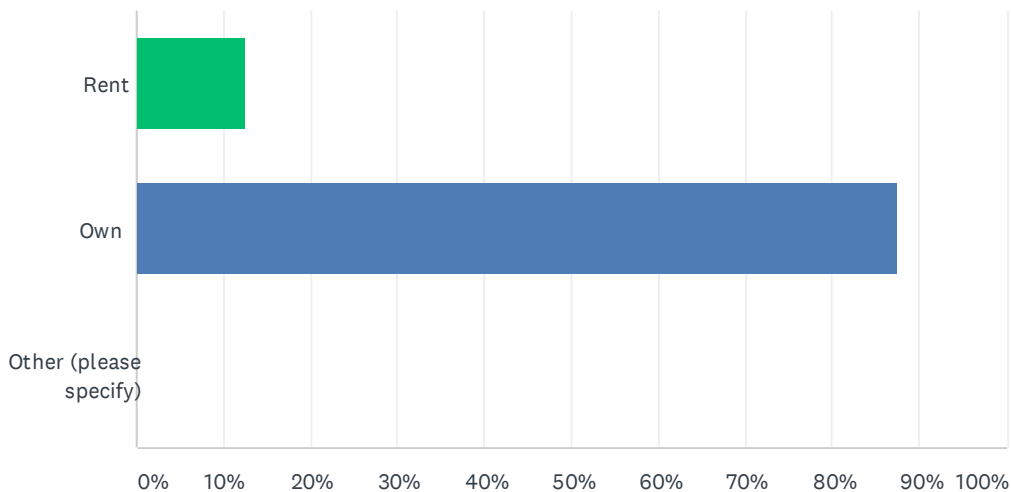


ANSWER CHOICES	RESPONSES	
Single-family house	75.00%	6
Townhome (single-family attached)	12.50%	1
Duplex/ 2-family	0.00%	0
Three or four family house	0.00%	0
Apartment (5+ family)	0.00%	0
Accessory unit (in-law unit)	0.00%	0
Senior housing or assisted living	0.00%	0
Mobile home	0.00%	0
Other (please specify)	12.50%	1
<b>TOTAL</b>		<b>8</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	condo	9/24/2021 9:25 AM

### Q9 For demographic purposes, it is helpful to have a sense of household income and ownership status of those responding to this survey. Do you rent or own your residence?

Answered: 8 Skipped: 0

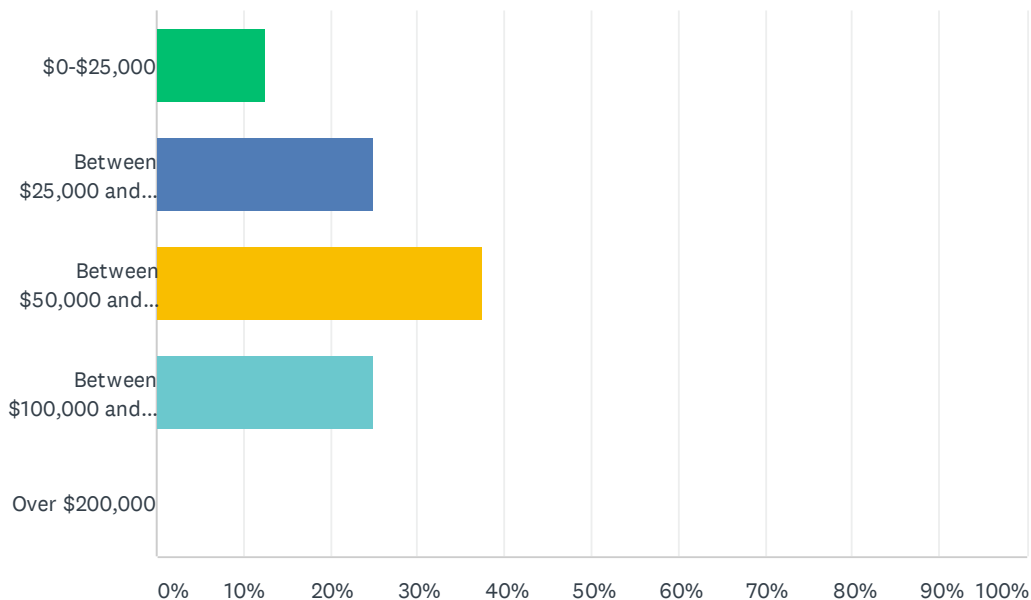


ANSWER CHOICES	RESPONSES
Rent	12.50% 1
Own	87.50% 7
Other (please specify)	0.00% 0
<b>TOTAL</b>	<b>8</b>

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q10 Please indicate which annual household income range you currently fall under. Note: Household income measures the combined incomes of all people sharing a particular household or place of residence and includes every form of income.

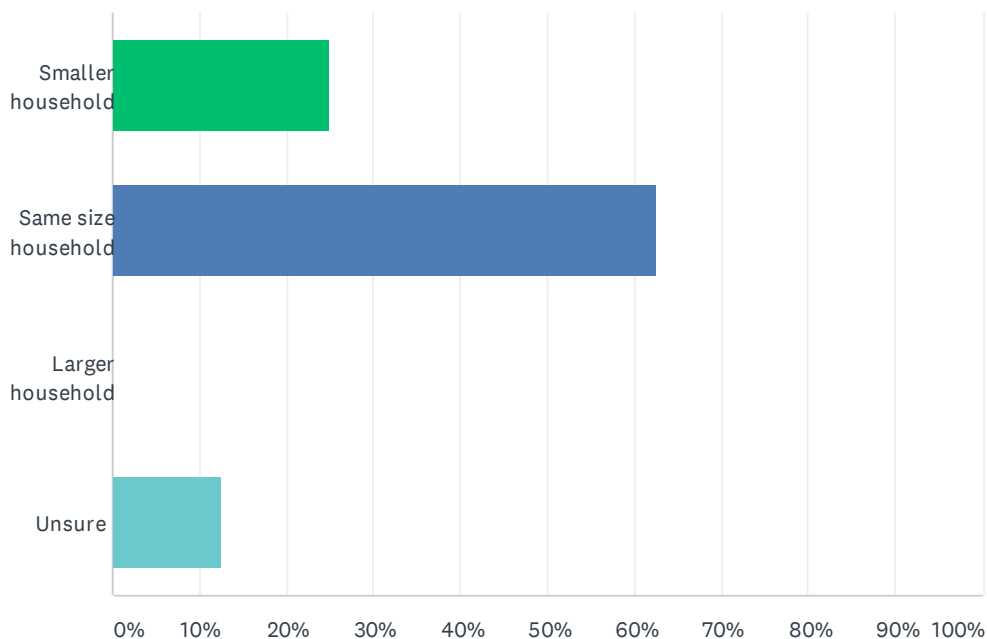
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
\$0-\$25,000	12.50%	1
Between \$25,000 and \$49,999	25.00%	2
Between \$50,000 and \$99,999	37.50%	3
Between \$100,000 and \$199,999	25.00%	2
Over \$200,000	0.00%	0
<b>TOTAL</b>		<b>8</b>

### Q11 What size household do you see yourself living in five years from now?

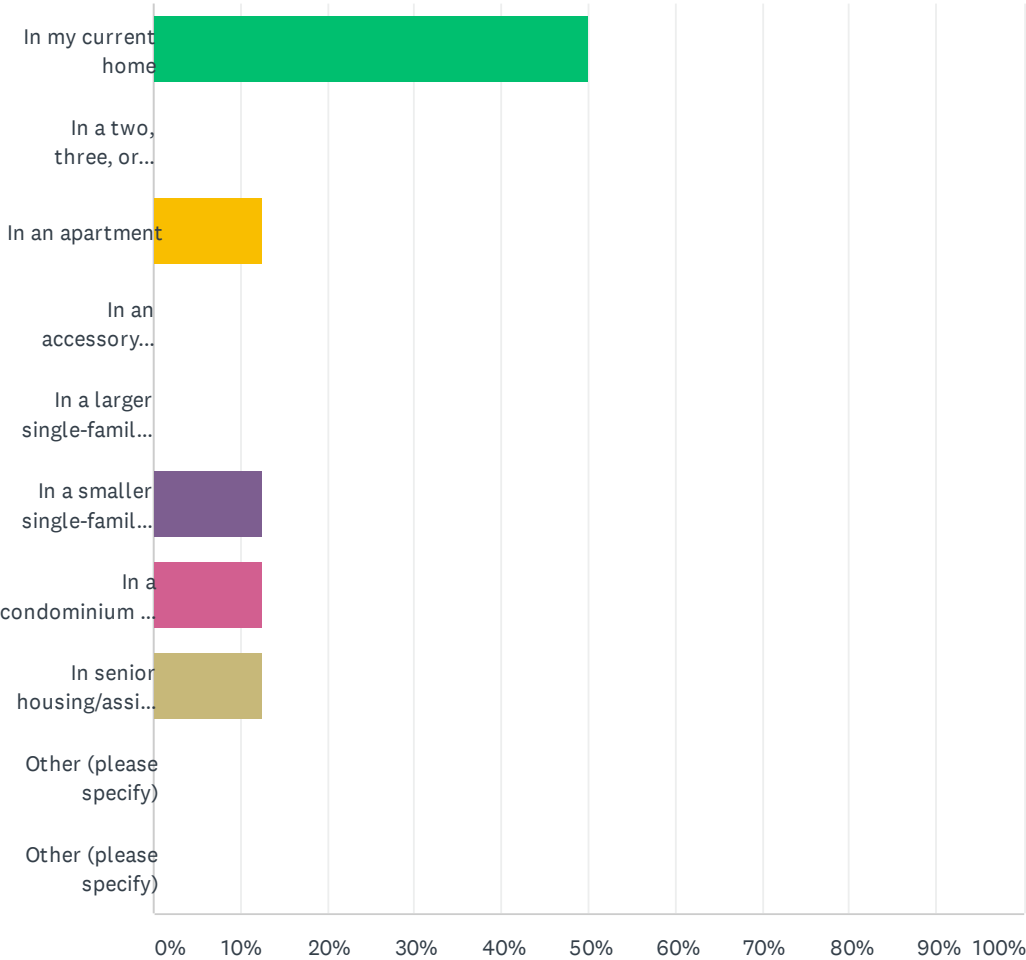
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Smaller household	25.00%	2
Same size household	62.50%	5
Larger household	0.00%	0
Unsure	12.50%	1
<b>TOTAL</b>		<b>8</b>

# Q12 Looking ahead five years from now, what type of housing do you see yourself living in?

Answered: 8 Skipped: 0





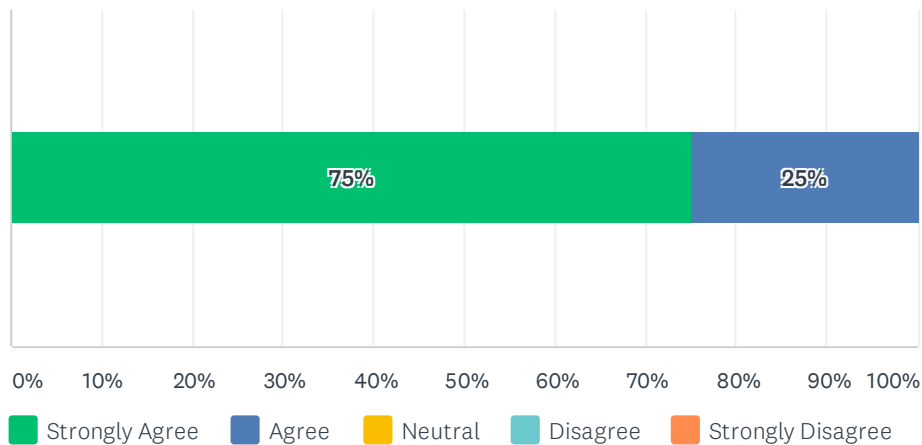
## RiverCOG Housing Survey

ANSWER CHOICES	RESPONSES	
In my current home	50.00%	4
In a two, three, or four-family home	0.00%	0
In an apartment	12.50%	1
In an accessory dwelling/in-law apartment	0.00%	0
In a larger single-family home	0.00%	0
In a smaller single-family home	12.50%	1
In a condominium or townhome	12.50%	1
In senior housing/assisted living	12.50%	1
Other (please specify)	0.00%	0
Other (please specify)	0.00%	0
<b>TOTAL</b>		<b>8</b>

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

## Q13 Housing in Connecticut is too expensive

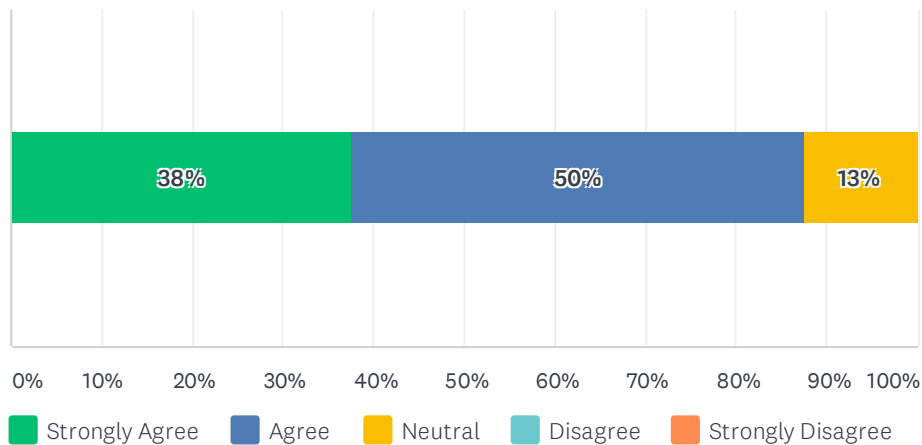
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly Agree	75%	6
Agree	25%	2
Neutral	0%	0
Disagree	0%	0
Strongly Disagree	0%	0
<b>TOTAL</b>		<b>8</b>

## Q14 Housing in the Lower Connecticut River Valley region is too expensive

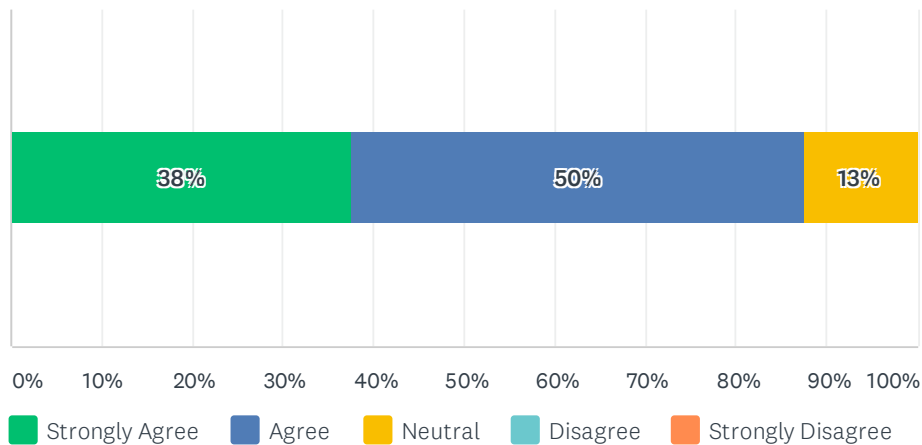
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly Agree	38%	3
Agree	50%	4
Neutral	13%	1
Disagree	0%	0
Strongly Disagree	0%	0
<b>TOTAL</b>		<b>8</b>

## Q15 Housing in my town or city is too expensive

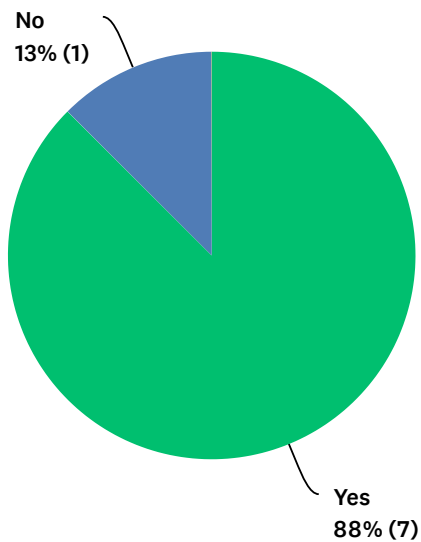
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly Agree	38%	3
Agree	50%	4
Neutral	13%	1
Disagree	0%	0
Strongly Disagree	0%	0
<b>TOTAL</b>		<b>8</b>

### Q16 Do you know anyone that would move to your town or city, or, if they already live there, would stay, if it were more affordable?

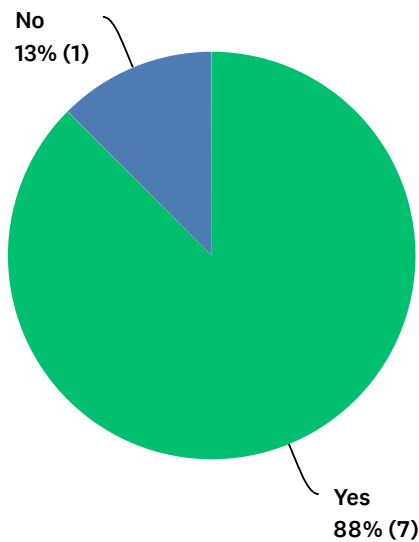
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	88%	7
No	13%	1
Unsure	0%	0
<b>TOTAL</b>		<b>8</b>

### Q17 Do you think that affordable or attainable housing is an important component of your community's longevity?

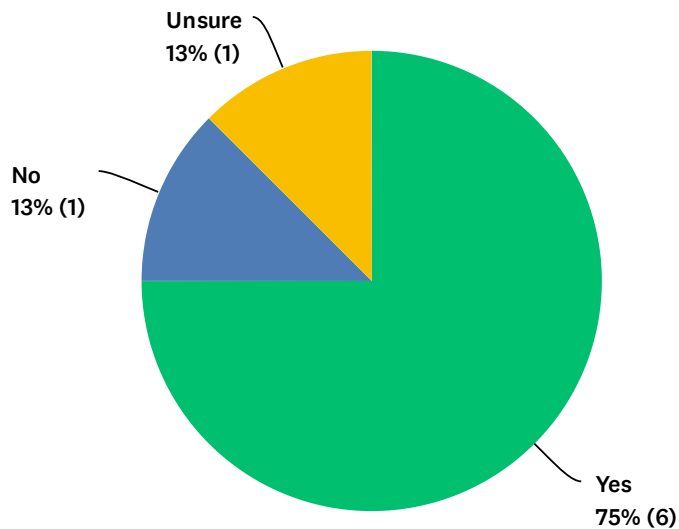
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	88%	7
No	13%	1
Unsure	0%	0
TOTAL		8

### Q18 Thinking of your family, friends and neighbors, do any of them struggle with housing costs?

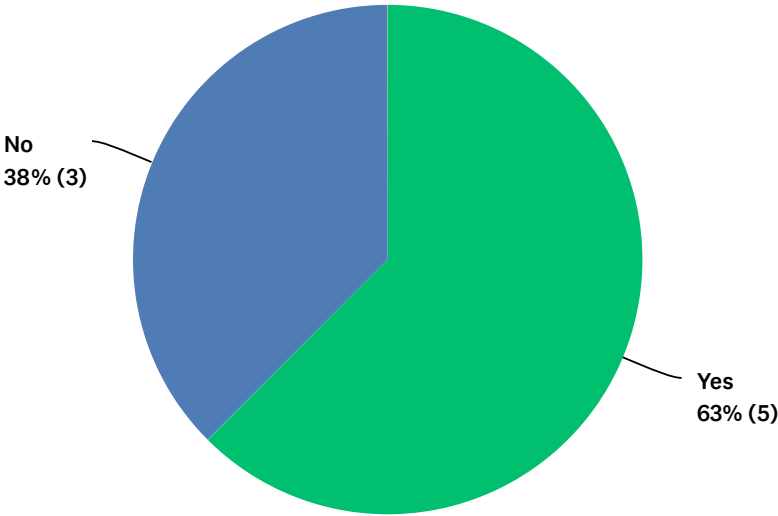
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	75%	6
No	13%	1
Unsure	13%	1
<b>TOTAL</b>		<b>8</b>

### Q19 Do you personally struggle with housing costs?

Answered: 8 Skipped: 0

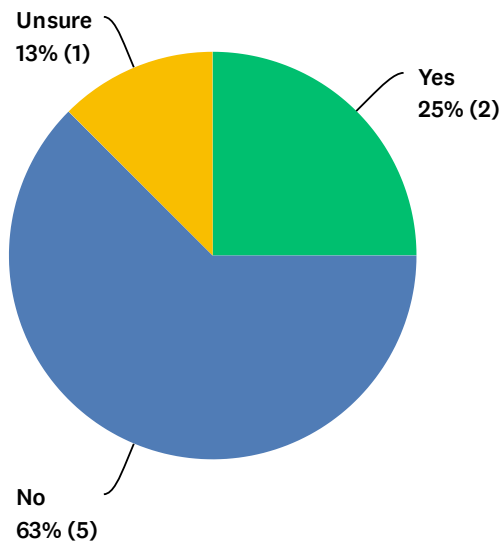


ANSWER CHOICES	RESPONSES	
Yes	63%	5
No	38%	3
Unsure	0%	0
TOTAL		8



## Q20 Are you aware of any affordable housing in your community?

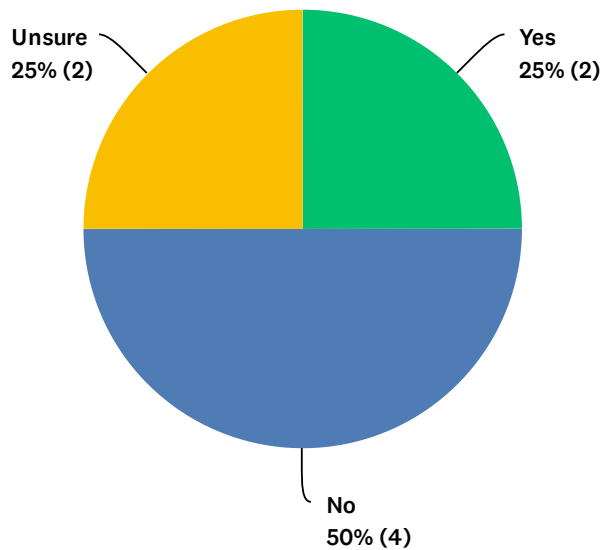
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	25%	2
No	63%	5
Unsure	13%	1
<b>TOTAL</b>		<b>8</b>

### Q21 Thinking of the types of housing in your community do you think there are enough options to meet residents' current needs?

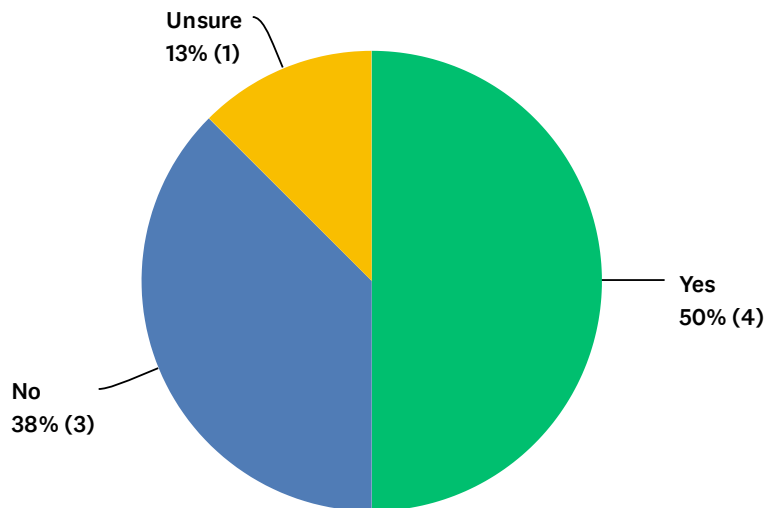
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	25%	2
No	50%	4
Unsure	25%	2
<b>TOTAL</b>		<b>8</b>

## Q22 Do you think that the existing housing stock is adequate to satisfy future market demands?

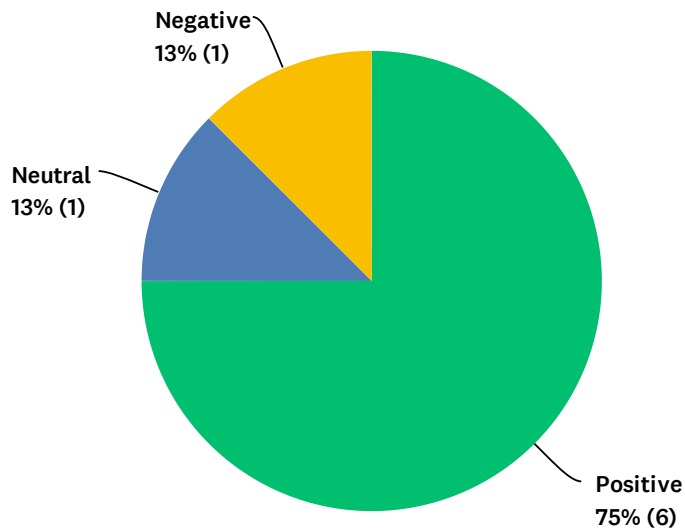
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	50%	4
No	38%	3
Unsure	13%	1
<b>TOTAL</b>		<b>8</b>

### Q23 If your community had more diverse housing options, what would the impact on your community be?

Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Positive	75%	6
Neutral	13%	1
Negative	13%	1
TOTAL		8

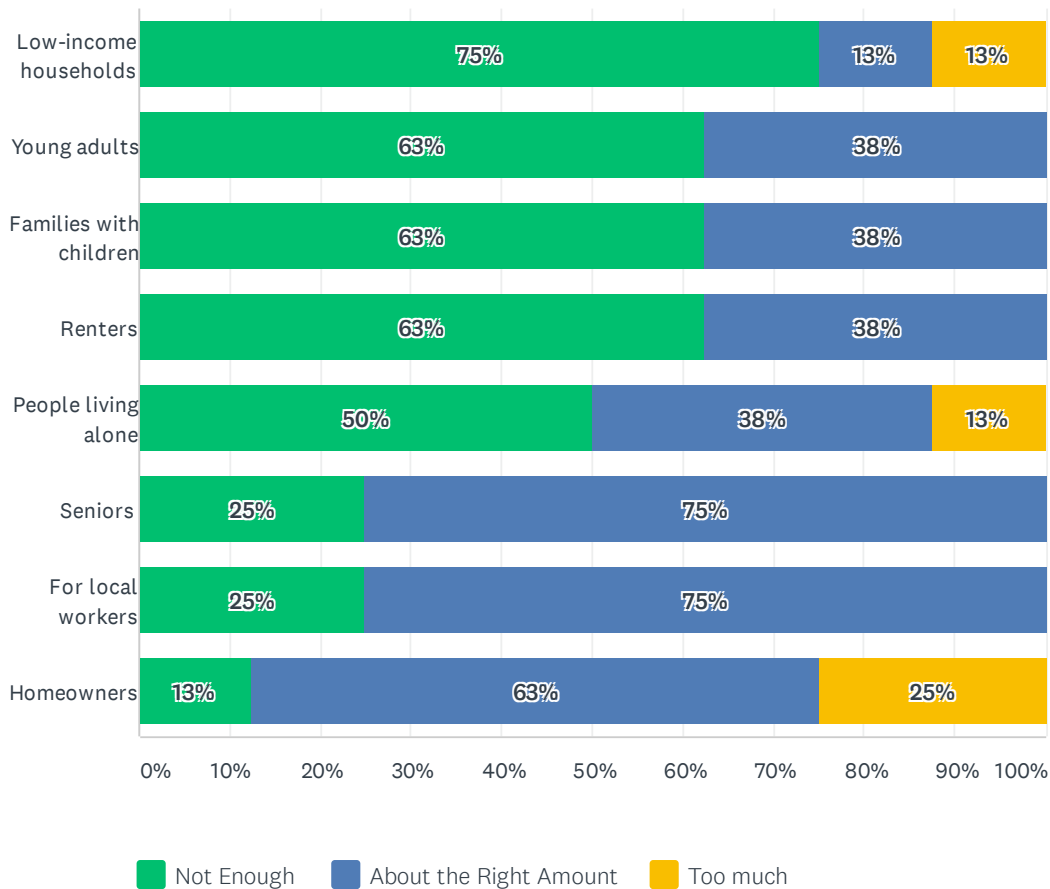
## Q24 If you answered Positive for the previous questions, what specific benefits would more diverse housing options provide?

Answered: 6 Skipped: 2

#	RESPONSES	DATE
1	More opportunities to age in place and more opportunities for young families,	9/22/2021 10:20 PM
2	I feel that the community would be more diverse I think the atmosphere here in for a while is for those that have been raised here went to school here still live here with their families and able to afford it but what about other families that would love to be in a community where I'll take a race their children and a good school system low crime area I think it benefit the community as a whole I purchased my house 22 years ago now I'm not able to pay my taxes because I became disabled and in the process of selling it because of all the lanes are pretty much to walk away with nothing the taxes are way too high and most programs in this area of 4 say yes and information is that provided you community concerning Outreach to help those that are in need thank you	9/21/2021 9:02 PM
3	A more diverse community	9/10/2021 10:54 AM
4	Retired residents could move to a smaller house, or condo, or 2-family, several options. Also younger people could buy an affordable starter house, or condo. People could stay near their family and friends instead of having to move away. Seniors cant afford upkeep and taxes on existing houses.	9/4/2021 5:40 PM
5	A younger population, a more diverse population, more kids in schools.	8/21/2021 6:46 AM
6	Diversity of housing options, assistance to growing number of senior households	8/20/2021 9:53 AM

## Q25 Does your community have not enough, too much, or about the right amount of housing choices for the following populations?

Answered: 8 Skipped: 0



	NOT ENOUGH	ABOUT THE RIGHT AMOUNT	TOO MUCH	TOTAL
Low-income households	75% 6	13% 1	13% 1	8
Young adults	63% 5	38% 3	0% 0	8
Families with children	63% 5	38% 3	0% 0	8
Renters	63% 5	38% 3	0% 0	8
People living alone	50% 4	38% 3	13% 1	8
Seniors	25% 2	75% 6	0% 0	8
For local workers	25% 2	75% 6	0% 0	8
Homeowners	13% 1	63% 5	25% 2	8

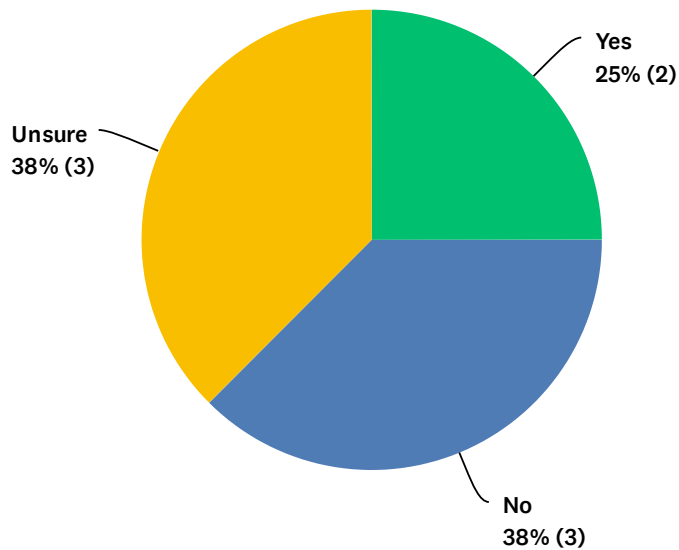
**Q26 Are there any neighborhoods or areas of your community that would be suitable to concentrate new development and more diverse housing options? If so, please type those neighborhoods or areas in the comment box below.**

Answered: 6 Skipped: 2

#	RESPONSES	DATE
1	Well I can tell you this there is so much land undeveloped here in Cromwell that could be used call the development outside versus housing I have lived here for over 22 years and the new developments in this town is amazing how much they have built up and it's private communities so that's why I'm saying this there a lot of options	9/21/2021 9:07 PM
2	Cromwell is already densely populated and our schools are at maximum capacity. Taxes are high. We should not burden the elderly to pay for more children in the community.	9/11/2021 1:12 PM
3	None that I can think of. The town is allowing too many large houses and too much development.	9/10/2021 10:55 AM
4	near the downtown area, near the state park, near open space, consider co-housing development too.	9/4/2021 5:51 PM
5	Blighted areas near the train would be perfect for a large mixed use development.	8/21/2021 6:48 AM
6	I don't know	8/20/2021 9:54 AM

### Q27 In order to meet housing needs of residents and workers, should the State play a greater role in housing policy?

Answered: 8 Skipped: 0

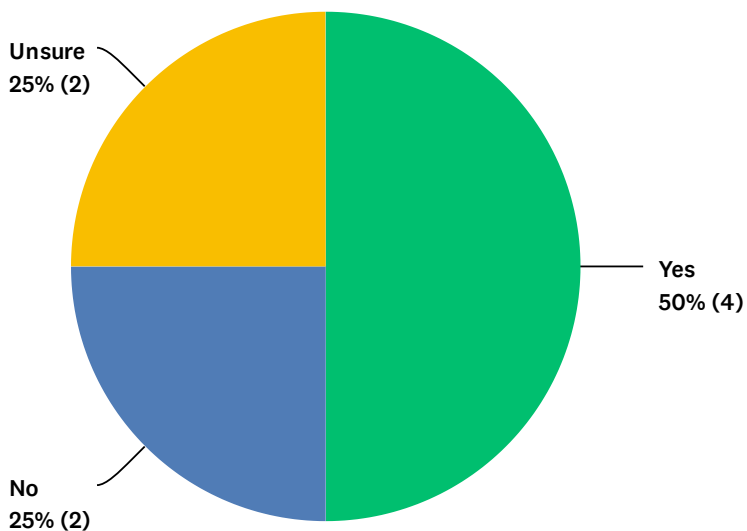


ANSWER CHOICES	RESPONSES	
Yes	25%	2
No	38%	3
Unsure	38%	3
TOTAL		8



## Q28 In order to meet housing needs of residents and workers, should Regional Councils of Governments (COGs) play a greater role in housing policy?

Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	50%	4
No	25%	2
Unsure	25%	2
TOTAL		8

The image features a large, two-story yellow house with a prominent white porch and a curved balcony. The house has a gabled roof with decorative brackets under the eaves. The porch is supported by white columns and has a white railing. The house is surrounded by greenery, including trees and bushes, and a paved walkway leads to the front steps. The sky is overcast with soft, grey clouds.

# **Town of Cromwell**

## **Affordable Housing Plan (AHP)**

**Appendix B**  
**Data Analysis & Housing Needs Assessment**  
**April 2022**

# ACRONYMS AND DEFINITIONS

## Definitions

**American Community Survey (ACS)** – The ACS is a data collection program overseen by the U.S. Census Bureau that collects demographic and housing data for individuals and households. The ACS surveys approximately 3 million households across the nation per year (roughly 2.5% of households) and aggregates the data on multi-year intervals. Because it is based on a multi-year sample, it is not directly comparable to the Decennial Census, which is based on a 100% population count every ten years.

**Affordable Housing** - Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

**Protected Affordable Housing** – housing which, due to deed restriction or subsidy, costs a low-income household no more than 30% of their income, and is reserved for occupancy by a low-income household.

**Naturally Occurring Affordable Housing (NOAH)** – housing *without* deed restriction or subsidy and costs a low-income household no more than 30% of their income but is not reserved for only low-income households.

**Market Rate Rent** - The prevailing monthly cost for rental housing. It is set by the landlord without restrictions.

## Acronyms:

**ACS** – American Community Survey

**AMI** – Area Median Income

**CTSDC** – Connecticut State Data Center

**DECD** – Department of Economic Community Development

**HUD** – US Department of Housing and Urban Development

**NOAH** – Naturally Occurring Affordable Housing

**POCD** – Plan of Conservation and Development

**PSC** – Partnership for Strong Communities

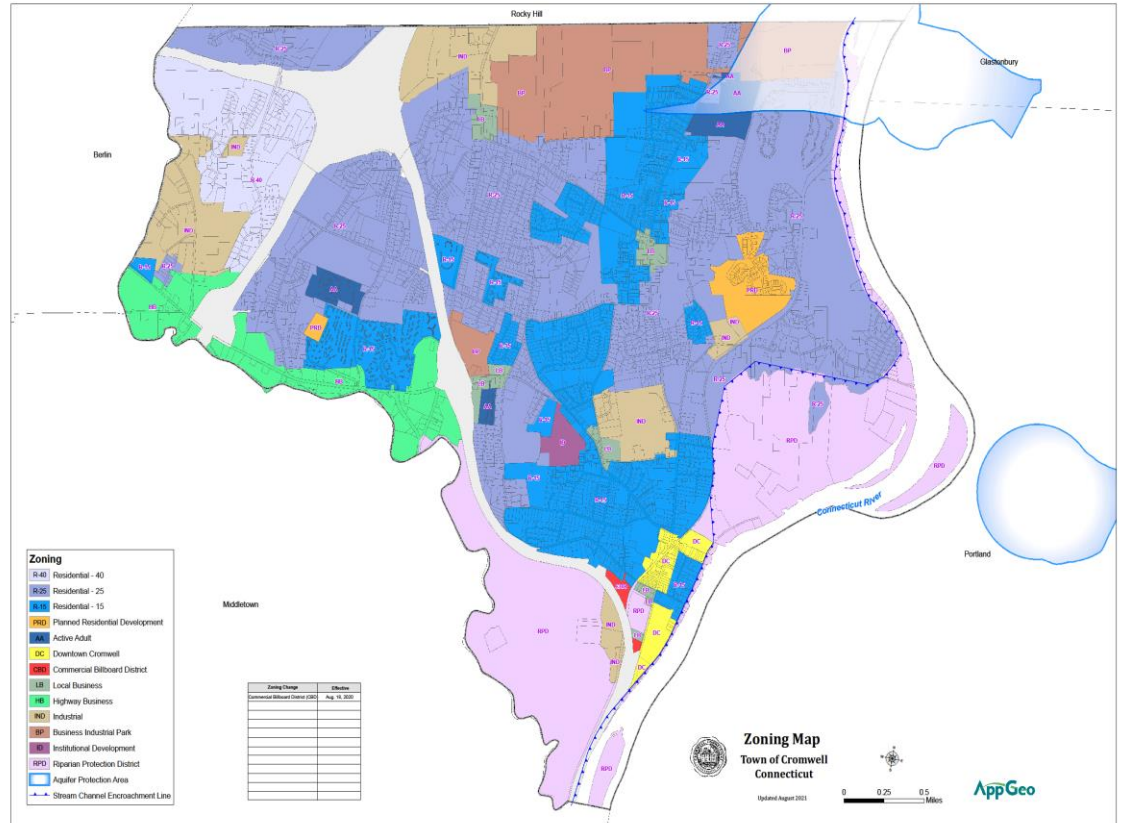
**RPA** – Regional Plan Association



**EXISTING CONDITIONS:  
PLANNING + ZONING REVIEW**

# ZONING

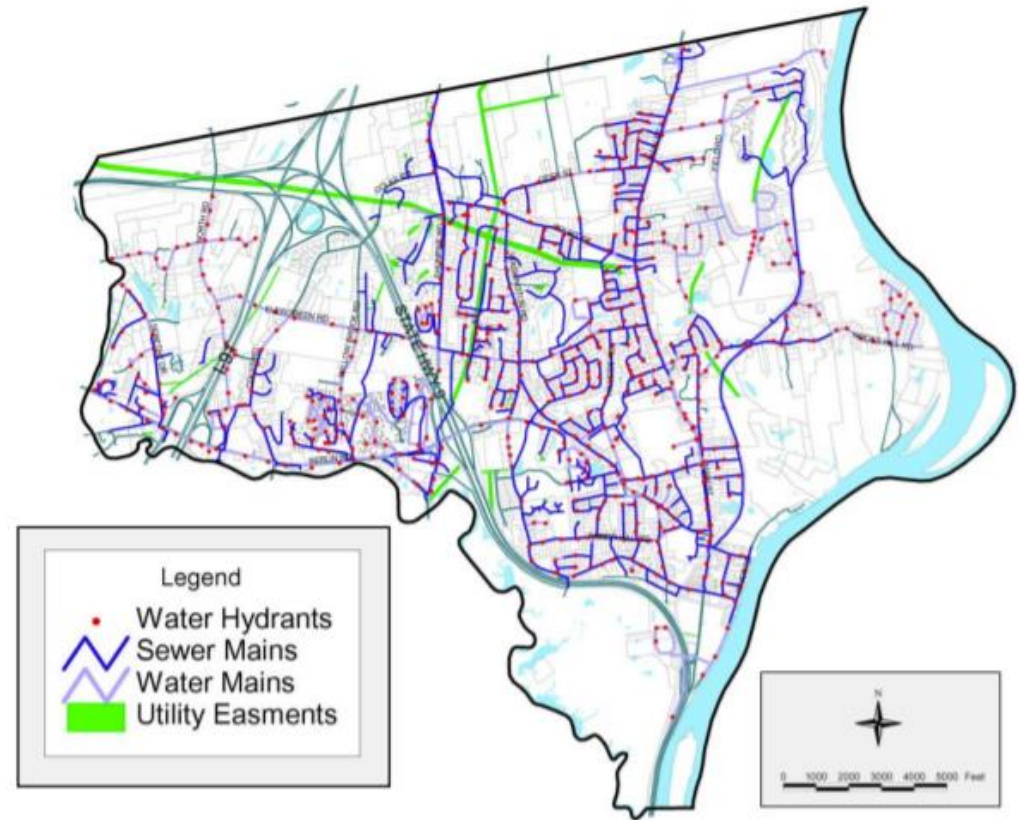
- 3 residential zones: R-15, R-25, R-40 zones
- Two-family dwellings allowed by-right
- Active Adult Housing Zone
- Planned Residential District (PRD)
- Mixed-Use District – “live, work, play” environments





# INFRASTRUCTURE & BUILDABLE LAND

- Approximately 75% of the Town has public sewers and the remainder use private septic tanks.
- Therefore, a significant portion of the Town is on sewer and is beneficial for future housing development options.
- Also, a significant portion of Town has public water.

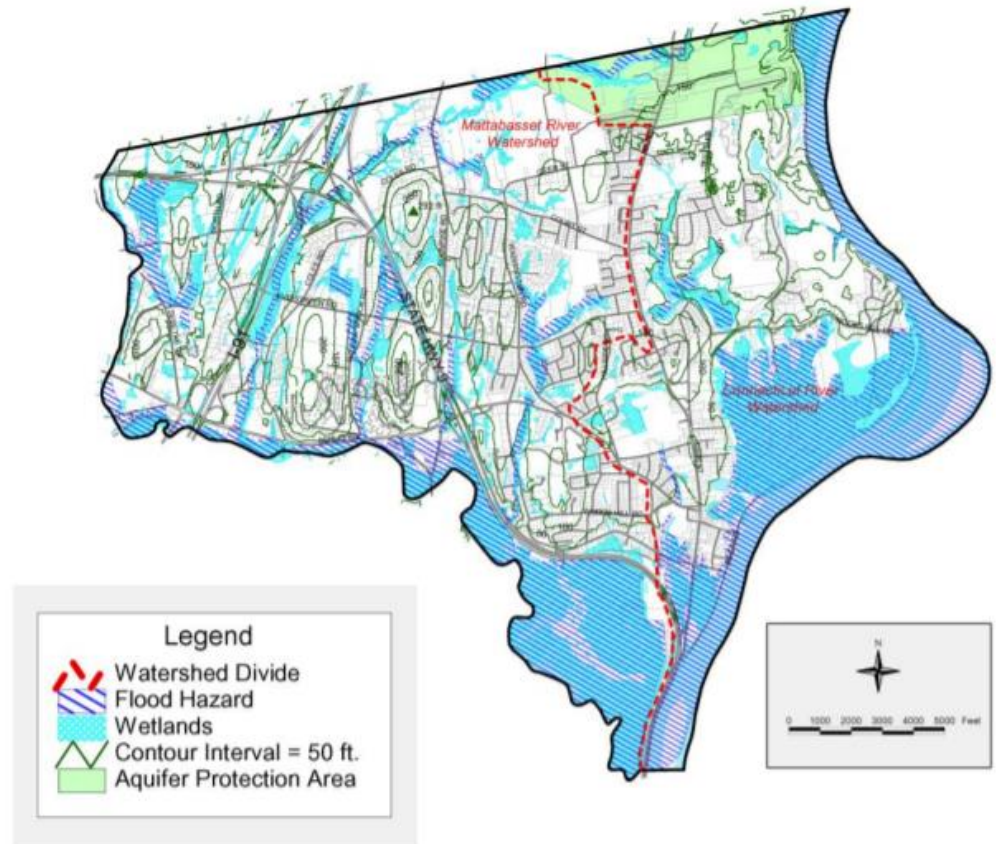


Source: 2012 POCD



# AVAILABLE & SUITABLE LAND

- Limited available land / Almost fully developed
- Natural constraints to development include:
  - bedrock, ridges, topography, soils, wetlands, floodplains, Aquifer Protection Areas, Natural Diversity Database
- Cromwell is within the Connecticut River and the Mattabasset River Watersheds
- 17% of Town is within the Connecticut River Flood Plain Zoning District
- 19% of Town is comprised of parks and open space



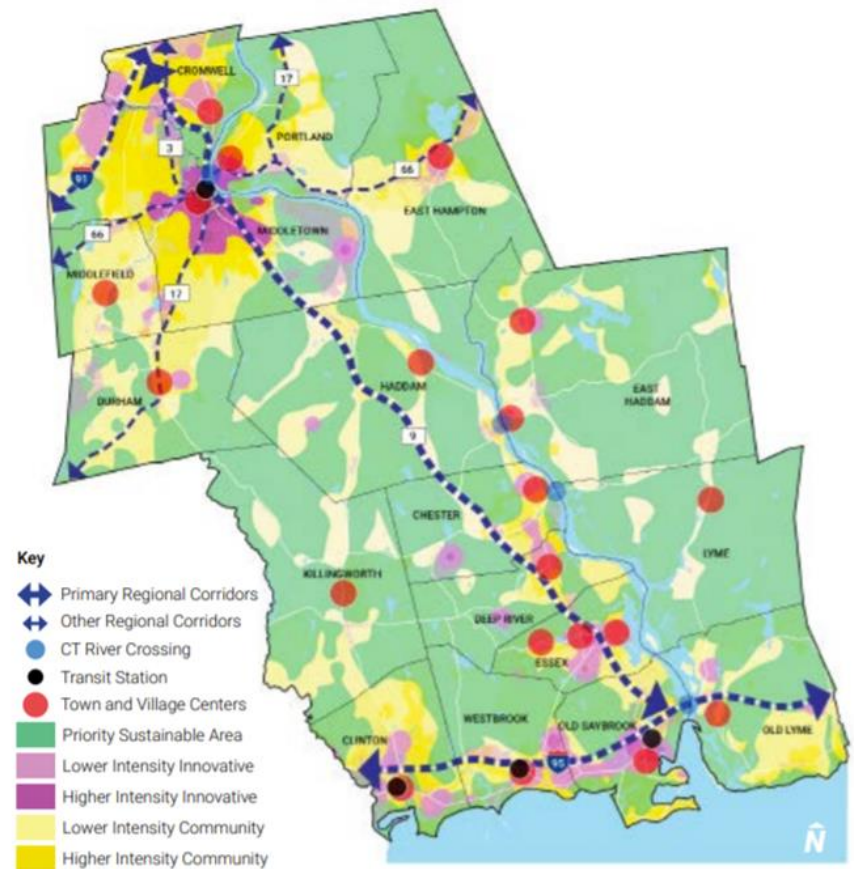
Source: 2012 POCD



# RPOCD HOUSING PROFILE

## RPOCD Future Land Use Map

- Concept map of future land use in the region
- Sustainable strategy
- Focus growth away from:
  - Wildlife Habitat and Natural Resource Protection Corridors
  - Protected Open Space
  - Watershed Areas and Aquifer Protection Areas
  - Flood Zones
- Focus growth towards
  - Existing developed areas
  - Infrastructure
  - Access to transit





# POCD OPPORTUNITIES

**The current 2012 Plan of Conservation and Development (POCD) outlines various housing opportunities.**

**Goal 8** - Recognize potential impacts of increasing residential growth and manage growth.

- To ensure that new housing is appropriate in type, location and density to minimize environmental and aesthetic impacts and maintain community character.
  - Ensure that new housing is in areas that can be supported by roads and infrastructure while protecting the natural environment.
  - Promote the preservation of historic structures throughout the Town.
- To promote housing choice and meet the needs of potential residents from all socio-economic levels.
  - Provide alternative housing opportunities while protecting the character of our communities.
  - Make use of existing, and seek new sources of funding, for rehabilitation and/or demolition of dilapidated homes.

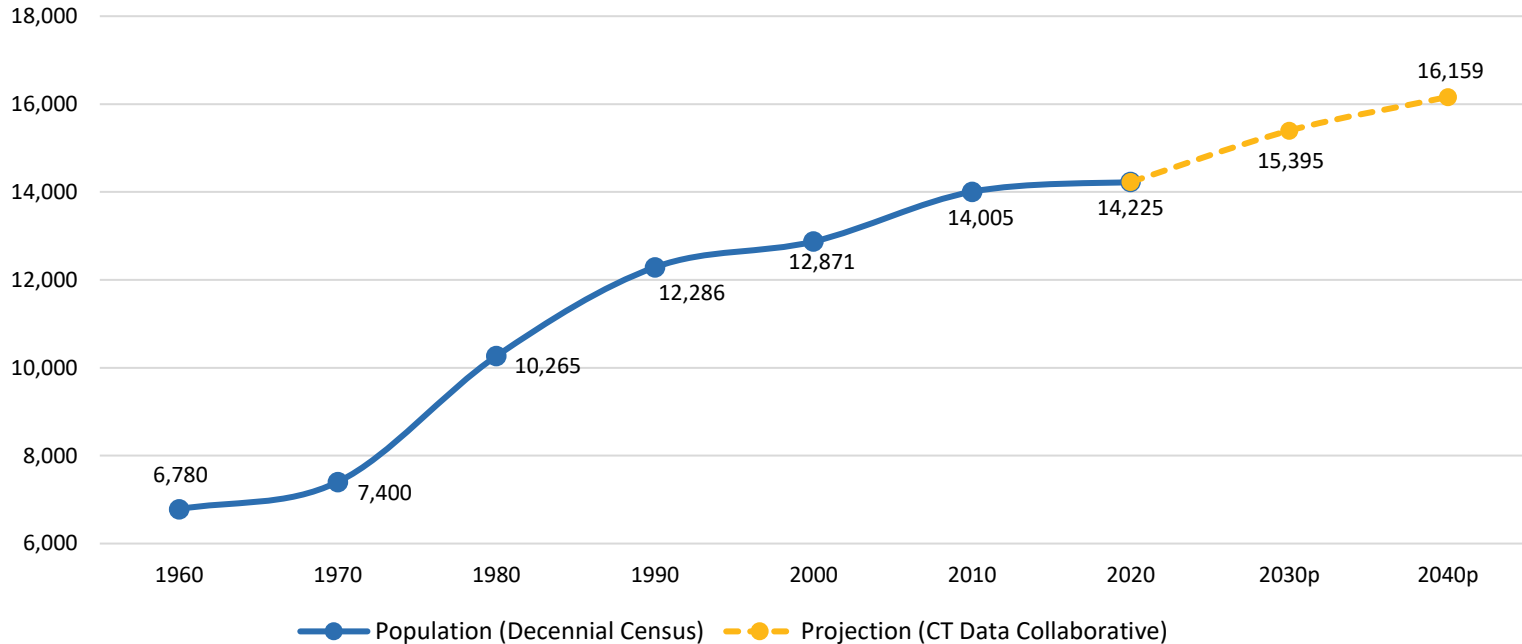
The POCD is being updated soon and updated housing recommendations can be included.



# **EXISTING CONDITIONS: DEMOGRAPHIC TRENDS**

# POPULATION TRENDS

## Cromwell Historic and Projected Population: 1960 to 2040

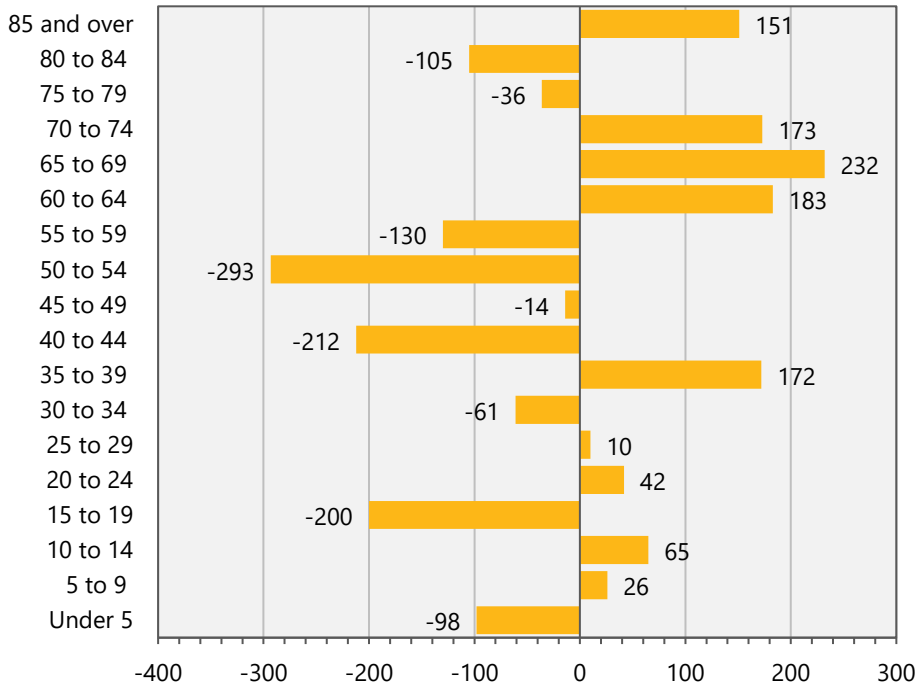


Source: 1960 - 2020 Decennial Censuses; CT Data Collaborative projections

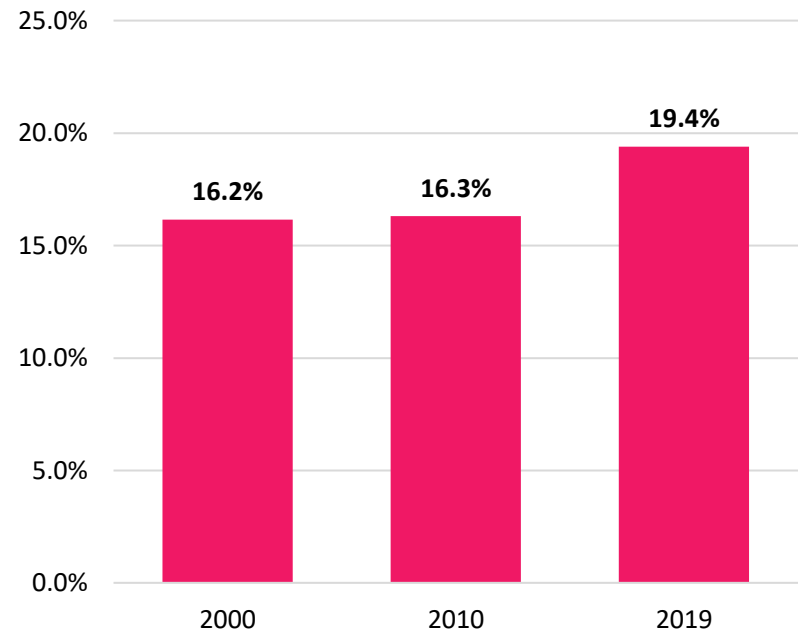
- Cromwell's population increased from by 1.6% from 2010 to 2020
- Current projections indicate that growth will continue to increase thru 2040
- Future population drivers will likely be housing turnover and housing construction, including new dwelling units, additions, and expansions

# AGE DISTRIBUTION

**Population Change, by Age Group  
2010 to 2019**



**Percent of Population Age 65 years  
old and over**

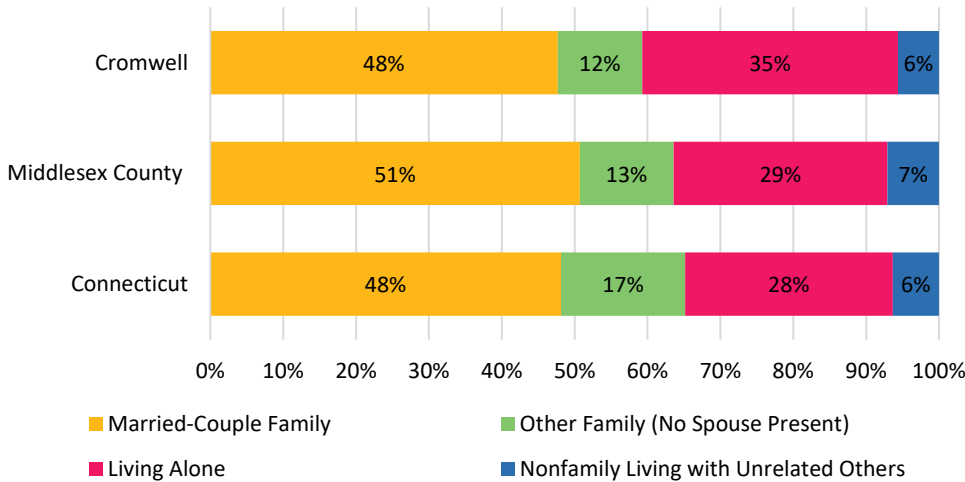


Source: 2000 and 2010 Decennial Census; 2019 ACS 5-Year Estimates, Table B01001

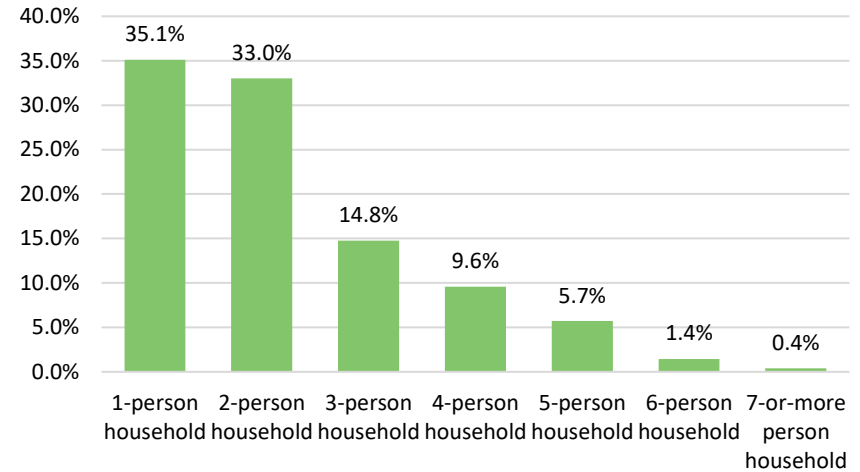
- Aging of large “baby boomer” cohort coinciding with growth in population age 65
  - Up to 19.4% of the total population in 2019
- Decrease in young population is less than other communities in the Region

# HOUSEHOLD COMPOSITION

## Cromwell Household Distribution



## Cromwell Household Size Distribution



Source: 2019 ACS 5-Year Estimates, Tables B01001, B11016

- Cromwell’s household distribution is very similar to Middlesex County and Connecticut
- Cromwell’s proportion of people living alone is higher at 35%
- Nearly half of all Cromwell households are married couples
- **In 2019, 68% of Cromwell’s households are made up of one or two people**



# HOUSING WAGE

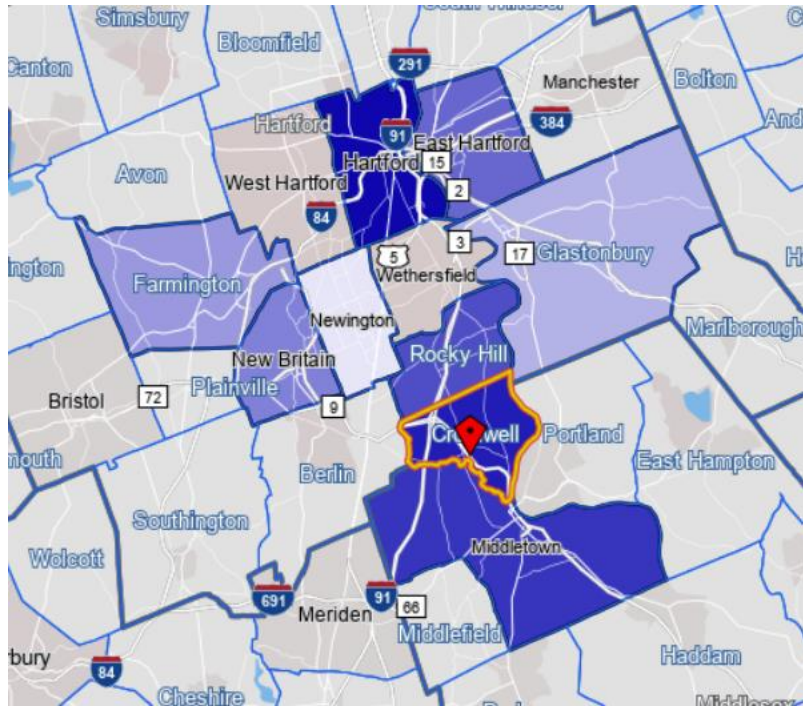
- The “housing wage” in Cromwell is **\$23.65/hour**
- “Housing wage” is the wage needed to **afford a 2-bedroom rental home** without paying more than 30% of income on housing (per the National Low Income Housing Coalition).
- According to indeed.com, estimated average salaries in Cromwell are:
  - Elementary teacher (entry level): **\$21.29/hour**
  - Nurse: **\$29.15/hour**
  - Grocery clerk: **\$12.73/hour**



# PEOPLE WHO WORK IN CROMWELL

## Major Employers (CERC 2021)

- Walmart
- Adelbrook Behavioral & Developmental
- Stop And Shop
- Covenant Village
- GKN Aerospace Services



## Where Workers Who Commute to Cromwell Live (ACS 2019)

	Count	Share
<b>All Places</b>	6,813	100.0%
Hartford	969	14.2%
Cromwell	594	8.7%
Middletown	575	8.4%
Rocky Hill	340	5.0%
East Hartford	247	3.6%
New Britain	213	3.1%
Farmington	200	2.9%
Glastonbury	193	2.8%
New Haven	189	2.8%
Newington	187	2.7%

Many people employed in Cromwell are from out of Town, typically from places with more affordable housing such as Hartford and Middletown.



# DEMOGRAPHIC TRENDS: TAKEAWAYS

- Minimal growth between 2010 and 2019 – larger projected population growth through 2040
- Aging community – growing share of population age 65 years old and over, 19.4% in 2019
- Younger populations are seeing much less growth but overall less decline than other parts of the Region
- 68% of Cromwell households are made up of one or two people
  - Need to ensure housing types match household size

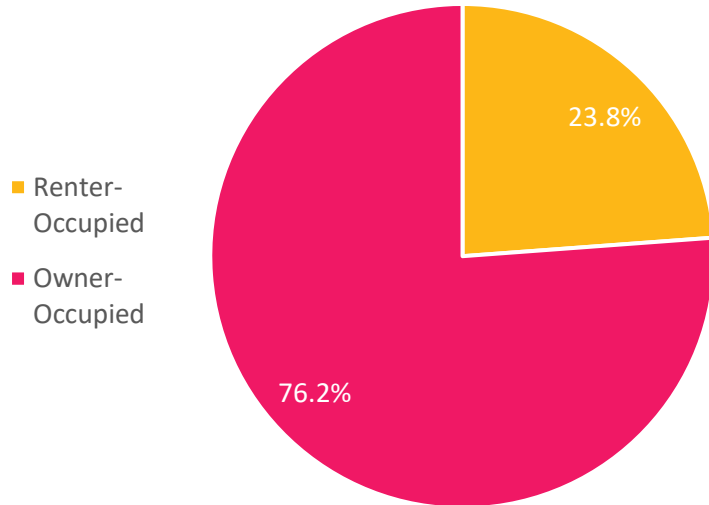




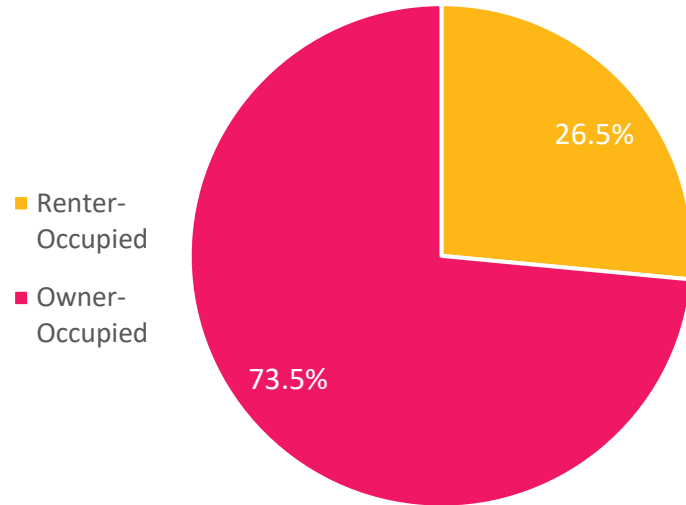
# **EXISTING CONDITIONS: HOUSING MARKET TRENDS**

# HOUSING TENURE

## Cromwell Housing Tenure, 2019



## Middlesex County Housing Tenure, 2019



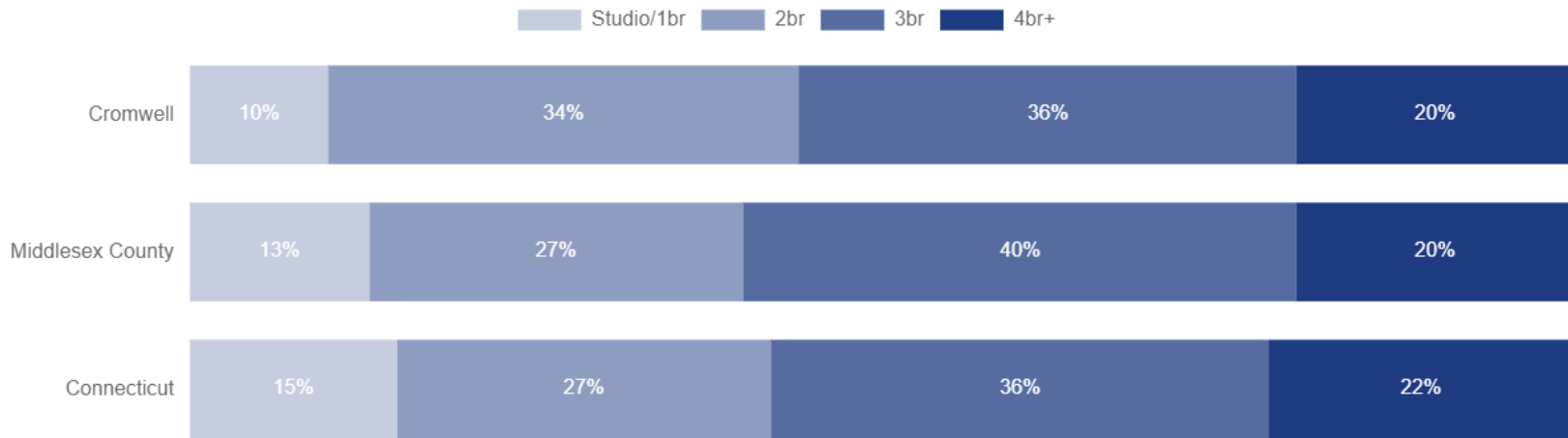
Source: 2019 ACS 5-Year Estimate, Table B25023

- Cromwell has a slightly larger percentage of homeowners than Middlesex County as a whole and a slightly smaller portion of renters
- Almost one quarter of units in Cromwell are rentals



# HOUSING TYPOLOGY

## Distribution of Housing Units, by Number of Bedrooms



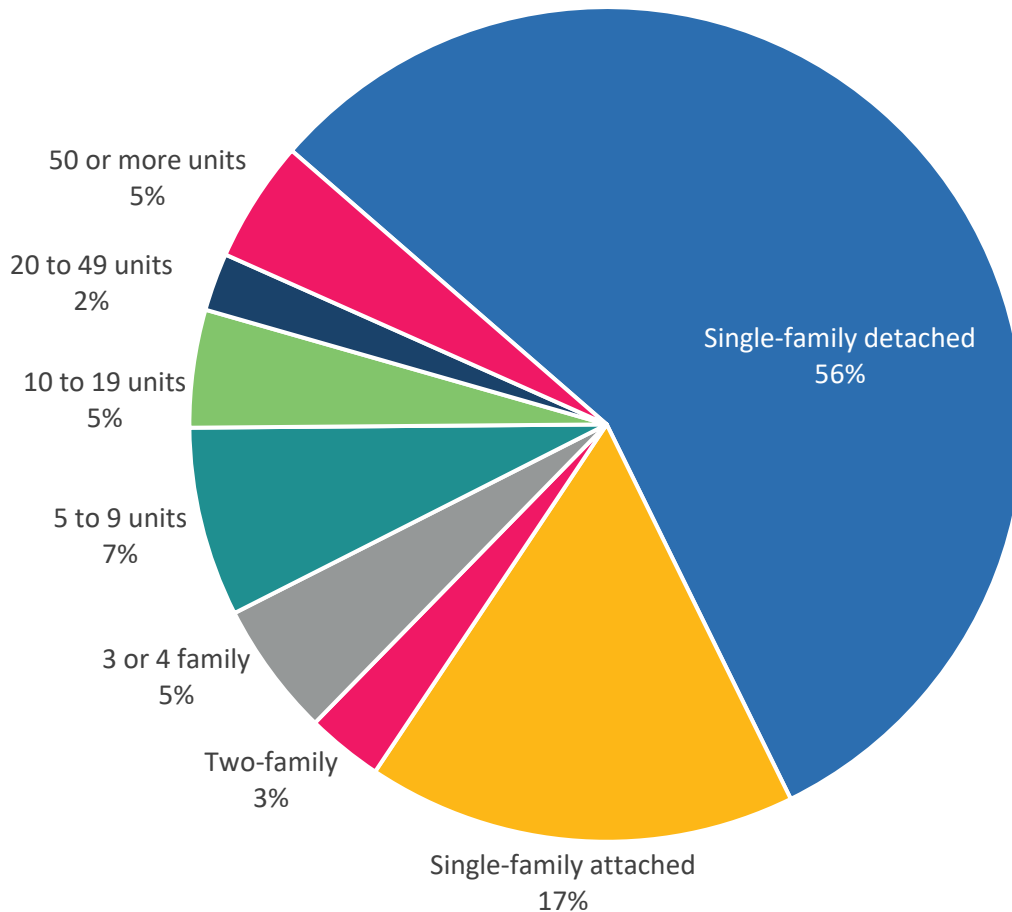
Source: American Community Survey 2018, 5-year estimates, Table B25041  
Visualization created by [CTData Collaborative](#)

- 56% of housing units in Cromwell have 3 or more bedrooms
  - Size of units largely suited to families with children which are declining
- The number of two-bedroom units (34%) is higher than the County and State
  - The number of one-bedroom options is lower (10%)



# HOUSING TYPOLOGY

## Cromwell Dwelling Types



- 56% of dwellings are detached single-family homes, 17% are single-family attached
- All types of multi-family units make up the remaining 27% of which the most common type is two-family dwellings
- Diverse stock - more multi-family options than most of the region

Source: 2019 American Community Survey, 5-Year Estimates, Table B25075



# HOME VALUE DISTRIBUTION

## Distribution of Owner-Occupied Home Values



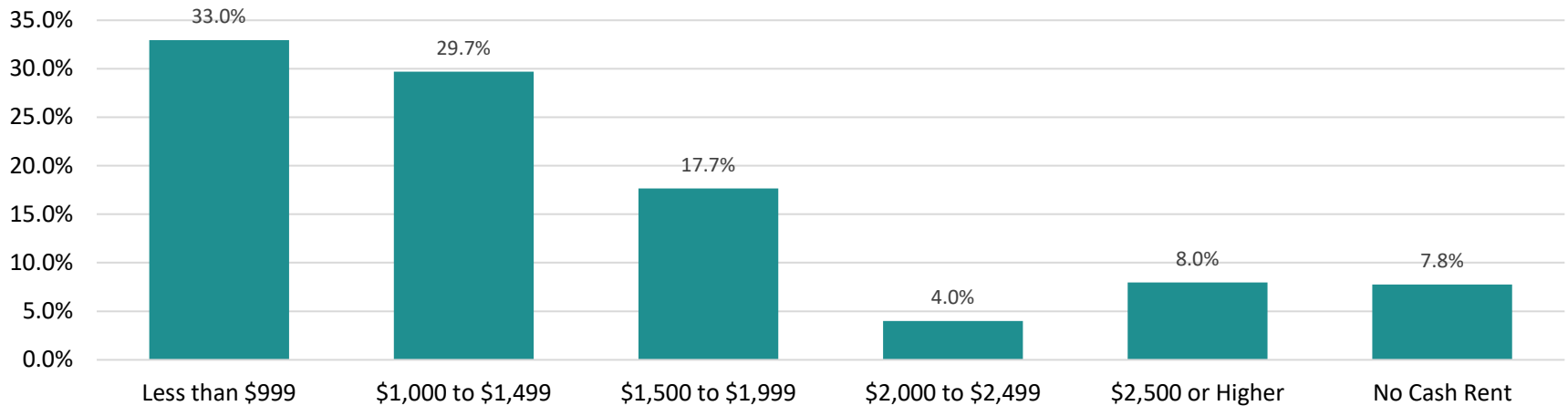
Source: 2019 American Community Survey, 5-Year Estimates, Table B25075

- Home prices provide naturally affordable options
- Almost 70% of homes are valued under \$300,000
- 7.2% of homes are valued at \$500,000 or higher
- However, this does not mean that all needs for all population and income groups are being met



# GROSS RENT DISTRIBUTION

## Distribution of Gross Monthly Rental Costs



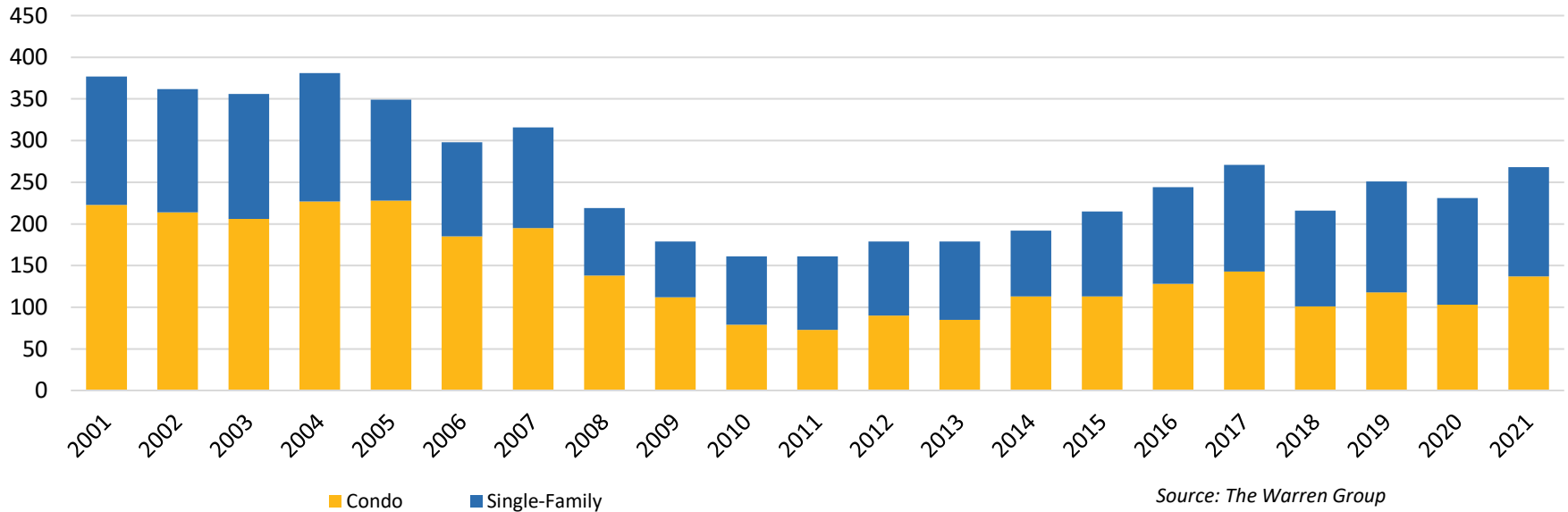
2019 American Community Survey 5-Year Estimates, Table B25063

- 80% of rental units in Cromwell cost less than \$2,000 per month
- 33% of rental units are under \$1,000
- Naturally affordable rental options - but this does not mean all need is currently being met



# HOME SALES

## Town of Cromwell Home Sales: 2001 to 2021

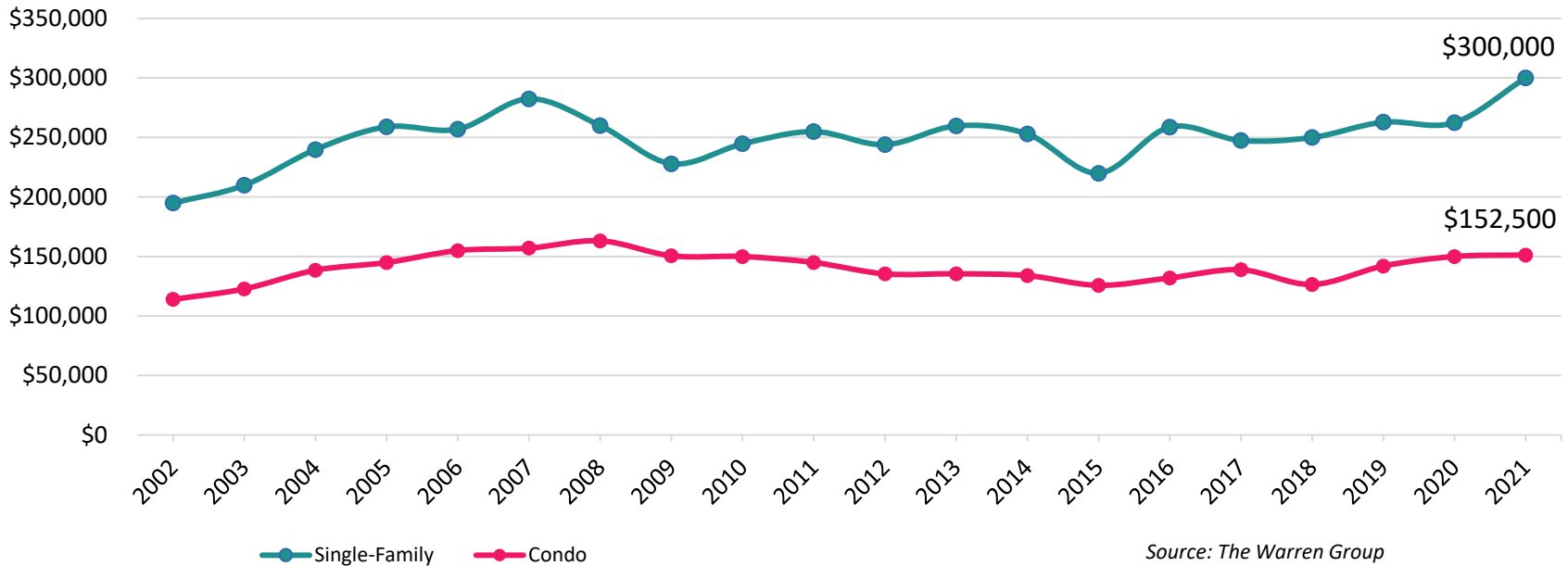


- Home sales have been consistently stable and have been rising overall since a low in 2010 following the 2008 financial crisis
- Have not returned to the levels of the early 2000s



# HOME SALE PRICES

## Town of Cromwell Median Home Sale Price: 2002 to 2021



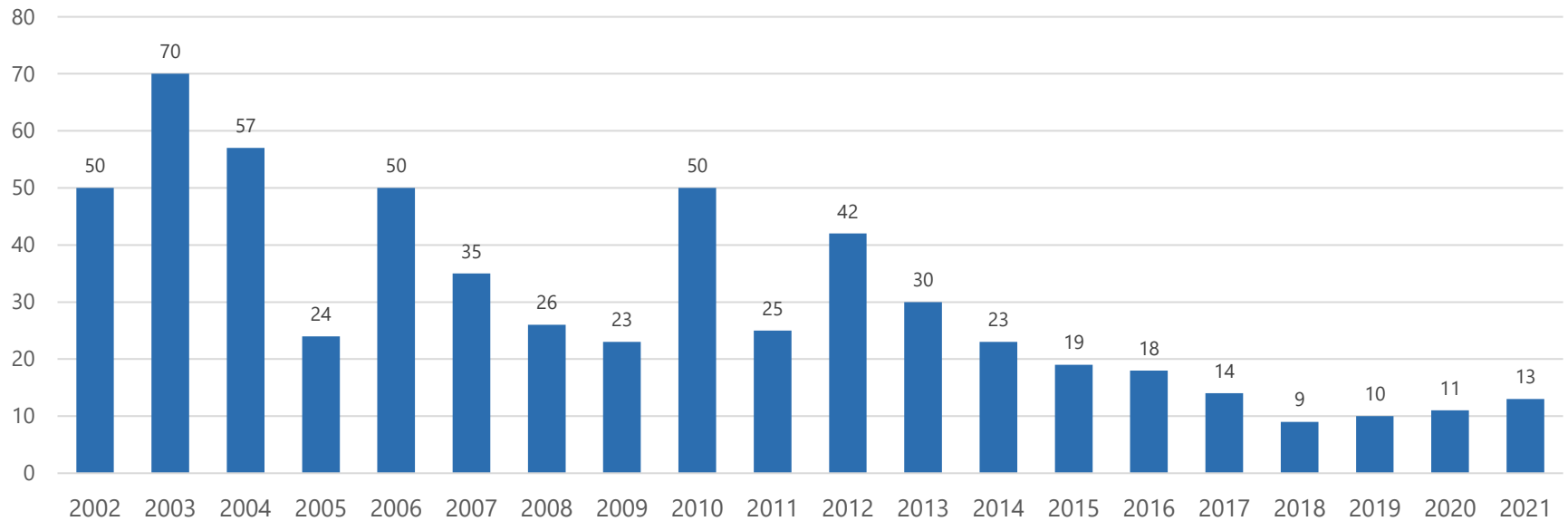
- Median sale prices have been rising for single-family homes since 2017
- Larger rise in 2021 – likely COVID related; 2021 median price is \$300,000
- Increasing sale prices may encourage more current owners to sell





# HOUSING PERMITS

## Cromwell Housing Permits



Source: DECD Annual Housing Permit Data

- New housing construction has fluctuated since 2001 but generally declining
- Declining since about 2012 with the lowest numbers in 2018, 2019, and 2020
- The 5-year average is 14 permits per year
- 2021 had 7 SFR permits with 1 multi-family project (7 buildings with 160 units)



# HOUSING MARKET TRENDS: TAKEAWAYS

- Cromwell has a relatively diverse housing stock, compared to the Region
  - 27% multi-family units
- Higher amount of 2-bedroom units than at the county and state level – indicates that there are smaller unit options
- Net new housing permit activity has averaged about 14 per year – extremely low construction rates. Several multi-family projects in expected in 2021-2023.
- Both home prices and rent prices tend to be naturally “affordable” but this does not mean the needs of all population groups are being met
- Home sale have been stable in recent years, but prices have been increasing

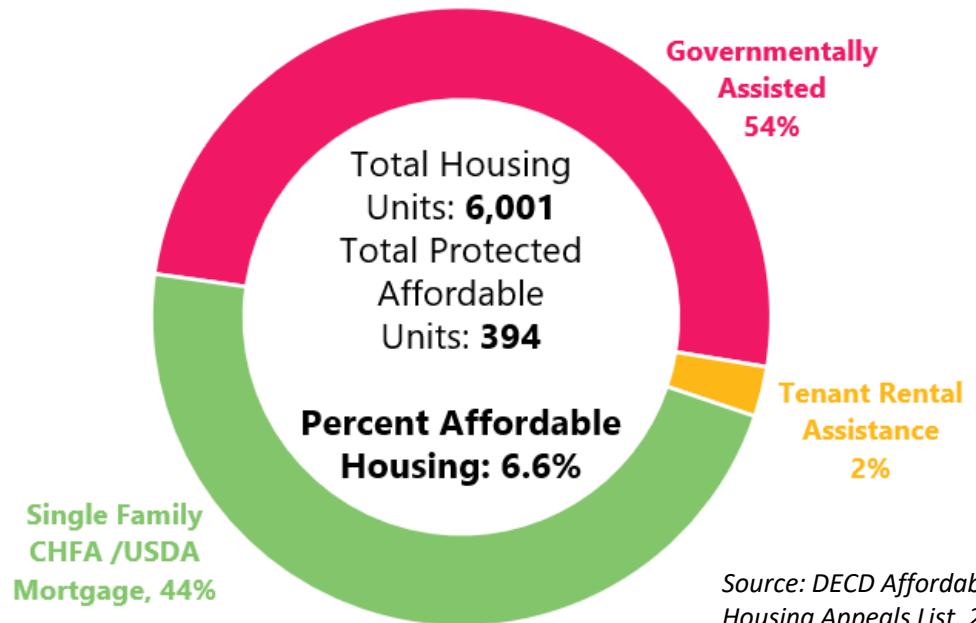


# **HOUSING NEEDS ASSESSMENT**

# PROTECTED AFFORDABLE HOUSING

- **Protected Affordable Housing Units** meet the statutory definition of affordable housing and are restricted to households that make less than 80% of AMI, so that they spend less than 30% of their income on housing
- **As of 2021, 394 units, or 6.6% of Cromwell's total housing units were protected affordable units.**
- The State has a goal for all towns to reach 10%

## Protected Affordable Housing Units in Cromwell by Type: 2021



# AFFORDABLE HOUSING NEEDS

## How many Cromwell Families Need Affordable Housing?

### Low Income

51% to 80% of AMI

<\$55,950 for an individual  
<\$79,900 for a family of 4



**795**

Low-income Households



**480**

Homeowners



**315**

Renters

### Very Low Income

31% to 50% of AMI

<\$36,550 for an individual  
<\$52,150 for a family of 4



**460**

Very Low-income HHs



**285**

Homeowners



**175**

Renters

### Extremely Low Income

30% of less of AMI

<\$21,950 for an individual  
<\$31,300 for a family of 4



**435**

Extremely Low-income HHs



**125**

Homeowners



**310**

Renters

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- There are 1,690 households in Cromwell (**29%** of the total 5,827 households) who meet the definition of low income (household income <80% of AMI)
- A mix of homeowners and renters



# AFFORDABLE HOUSING: HOMEOWNER NEEDS

## Maximum Home Value Affordable to Low Income Homeowners

### Low Income

51% to 80% of AMI

<\$55,950 for an individual  
<\$79,900 for a family of 4



**\$191,000**  
for an individual



**\$273,000**  
for a family of 4

### Very Low Income

31% to 50% of AMI

<\$36,550 for an individual  
<\$52,150 for a family of 4



**\$125,000**  
for an individual



**\$178,000**  
for a family of 4

### Extremely Low Income

30% of less of AMI

<\$21,950 for an individual  
<\$31,300 for a family of 4



**\$75,000**  
for an individual



**\$107,000**  
for a family of 4

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Hartford, CT HUD Metro FMR Area Calculation assumes 20% down payment, 30-year mortgage at 5% interest, annual property tax payments, and 1.5% carrying costs for insurance and utilities

**30% Rule:** HUD recommends that households spend no more than 30% of their income on housing costs including rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs



# AFFORDABLE HOUSING: RENTER NEEDS

## Maximum Monthly Costs for Low Income Renters

### Low Income

51% to 80% of AMI

<\$55,950 for an individual  
<\$79,900 for a family of 4



**\$1,273/month**

for an individual



**\$1,818/month**

for a family of 4

### Very Low Income

31% to 50% of AMI

<\$36,550 for an individual  
<\$52,150 for a family of 4



**\$832/month**

for an individual



**\$1,187/month**

for a family of 4

### Extremely Low Income

30% of less of AMI

<\$21,950 for an individual  
<\$31,300 for a family of 4



**\$500/month**

for an individual



**\$713/month**

for a family of 4

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Hartford, CT HUD Metro FMR Area

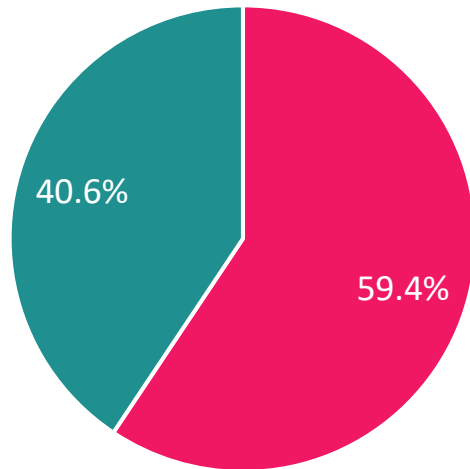
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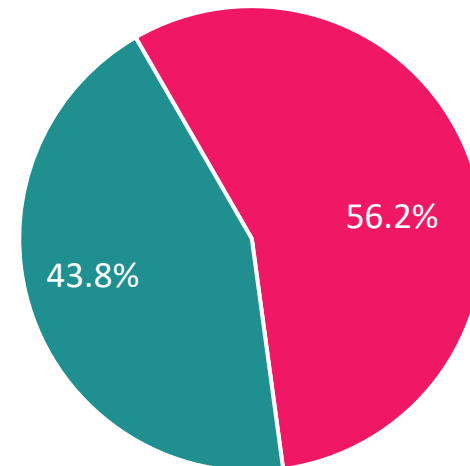
# COST BURDENS: EXISTING CONDITIONS

## Cost Burden for Low Income Households in Cromwell

Low-Income Renters by Portion of Income Spent on Housing



Low-Income Homeowners by Portion of Income Spent on Housing



■ Spending More Than 30% of Income  
■ Spending Less Than 30% of Income

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2013-2017

- **Cost Burden** is defined as households that spend greater than 30% of their income on housing. These households may have difficulty affording necessities such as food, clothing, transportation, and medical care
- In 2018, about 58% of Cromwell's low-income households are cost-burdened
  - Compares to 13% for households who are not considered low-income



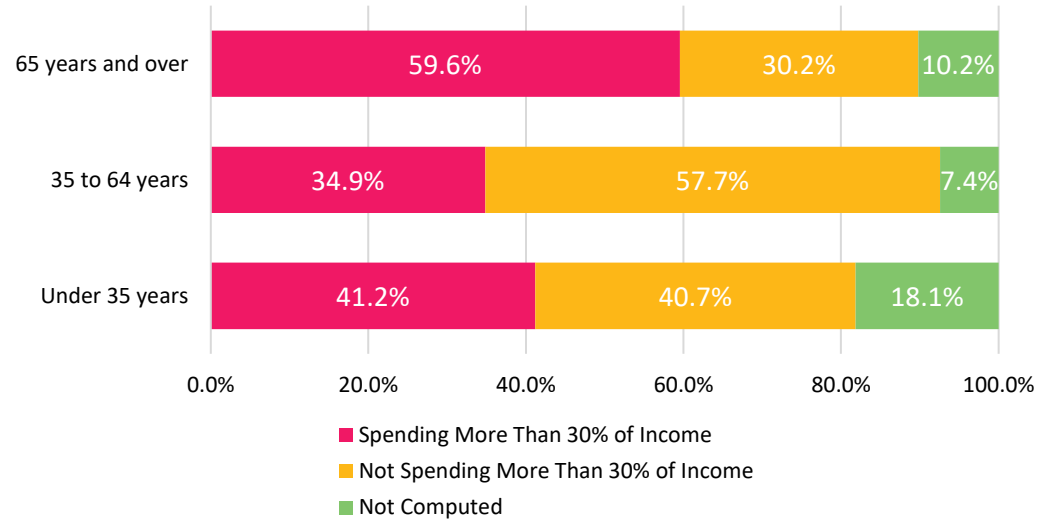


# COST BURDENS: EXISTING CONDITIONS

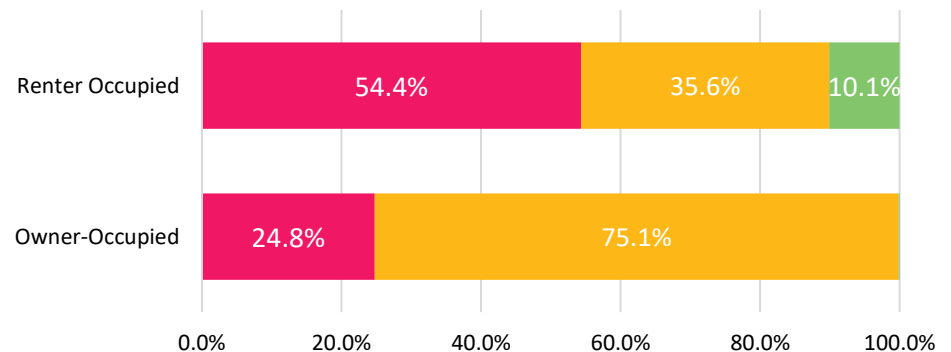
## Cost Burden for Other Populations in Cromwell

- Senior households are much more likely to experience cost burden (59.6%) compared to younger households
- Renters are much more likely to be cost-burdened (54.4%) compared to homeowners

Portion of Income Spent on Housing, by Age of Householder



Portion of Income Spent on Housing, by Tenure



# HOUSING GAP ANALYSIS: METHODOLOGY

## Affordable Housing Demand:

- Low-income household estimates provided by U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Survey (CHAS)
- Income limits provided by U.S. Department of Housing and Urban Development (HUD)

## Affordable Housing Supply:

- Naturally occurring affordable housing calculated using 2019 American Community Survey 5-Year Estimates.
  - Home Value Distribution
  - Distribution of Gross Rent
- SLR calculation of units affordable to low-income households based on HUD income limits

## Housing Gap:

- Compares housing demand to housing supply
- Two representative case studies for a family of four and a single-person household. These households have different income limits according to HUD



# HOUSING GAP ANALYSIS: FAMILY OF 4

## Owner-Occupied Units

Income Group	Max Home Value (Family of 4)	Cumulative Owner Households in Income Range	Cumulative Owner-Occupied Units in Price Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$107,000	125	218	93
Very Low Income (<50% of AMI)	\$178,000	410	1,075	665
Low Income (<80% of AMI)	\$273,000	890	2,779	1889

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014-2018; ACS Five-Year Estimates B25075

## Renter-Occupied Units

Income Group	Max Monthly Rent (Family of 4)	Cumulative Renter Households in Income Range	Cumulative Renter-Occupied Units in Price Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$713	310	318	8
Very Low Income (<50% of AMI)	\$1,187	485	734	249
Low Income (<80% of AMI)	\$1,818	800	1,128	328

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014-2018; ACS Five-Year Estimates B25063



# HOUSING GAP ANALYSIS: INDIVIDUALS

## Owner-Occupied Units

Income Group	Max Home Value (Individual)	Cumulative Owner Households in Income Range	Cumulative Owner-Occupied Units in Price Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$75,000	125	111	(14)
Very Low Income (<50% of AMI)	\$125,000	410	253	(157)
Low Income (<80% of AMI)	\$191,000	890	1,375	485

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014-2018; ACS Five-Year Estimates B25075

## Renter-Occupied Units

Income Group	Max Monthly Rent (Individual)	Cumulative Renter Households in Income Range	Cumulative Renter-Occupied Units in Price Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$500	310	270	(40)
Very Low Income (30% to 50% of AMI)	\$832	485	399	(86)
Low Income (50% to 80% of AMI)	\$1,273	800	805	5

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014-2018; ACS Five-Year Estimates B25063



# HOUSING NEEDS ASSESSMENT: TAKEAWAYS

- Moderate affordable housing needs within Cromwell – less need than other nearby communities
  - 1,690 households in Cromwell (29% of total) are classified as low income and could be eligible for affordable housing
- 58% of low-income households are spending more than 30% of their income on housing costs (cost burdened)
- Cromwell has made substantial progress towards the State's 10% goal: 6.8% of housing units are protected affordable
- Housing gaps exist across most segments but the largest are for individual households and renters
- Populations with disproportionate cost burdens and housing needs include:
  - Low-income households making less than 80% AMI
  - Senior households
  - Renters
  - Single-person/ single-income households

