

CORNWALL



KEY FINDINGS

Housing

3%

of housing is subsidized

10%

of households rent their home

5%

of housing units are in multifamily buildings

Affordability

22%

of households spend between 30% and 50% of their income on housing

13%

of households spend more than half of their income on housing

\$22.69

the hourly wage needed to afford a 2-bedroom apartment

Population

55

the median age of residents

10%

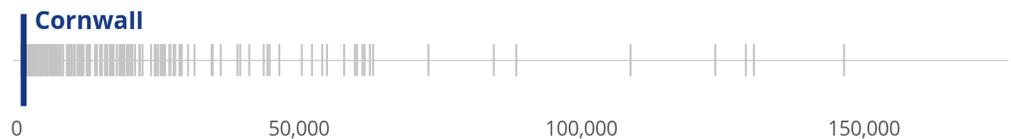
of residents are people of color (BIPOC)

-29%

projected population change from 2020 to 2040

HOW TO READ THIS REPORT

Throughout this report, a series of graphs like the one below are used to show how Cornwall compares to other towns in the state on a variety of measures.



ABOUT THE HOUSING DATA PROFILES

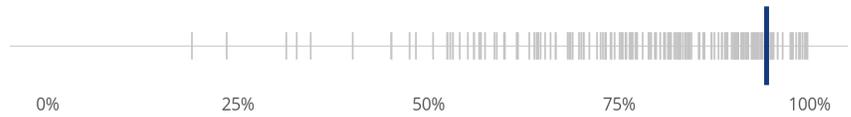
The Partnership for Strong Communities' Housing Data Profiles are a free resource to help Connecticut residents, developers, legislators, municipal officials, and others make data-informed decisions. Profiles are available for every town and county in the state. To learn more, please visit pschousing.org or housingprofiles.pschousing.org to view the interactive version of the profiles.

DATA NOTES

Data comes from the 2014-2018 American Community Survey unless stated otherwise. Percentages may differ slightly or not sum to exactly 100% due to rounding.

SINGLE-FAMILY HOMES AS PERCENT OF ALL HOMES

94%

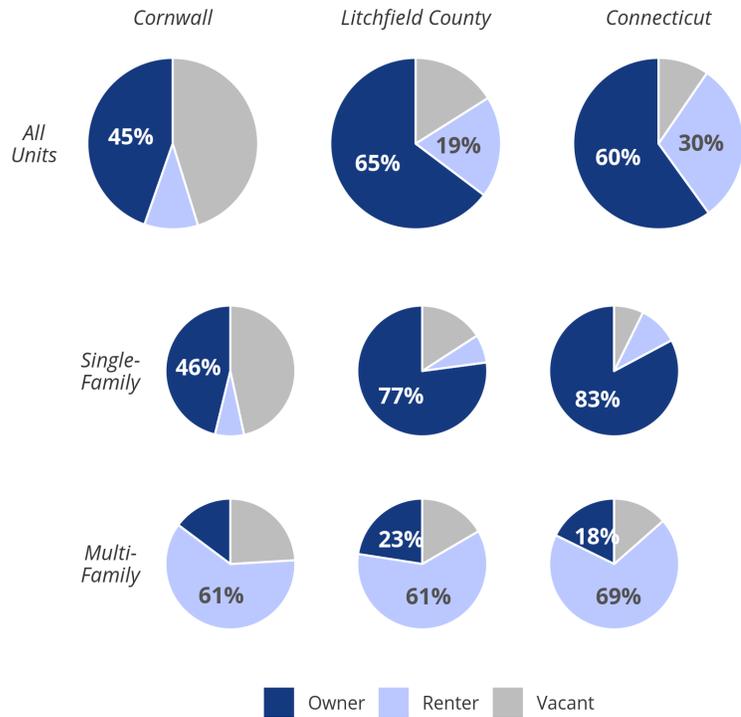


PERCENT OF ALL HOMES OCCUPIED BY OWNERS

45%

Overall, 64% of Connecticut's occupied housing stock is comprised of single-family housing, while 35% is multifamily housing (2+ units in structure). Most single-family homes are occupied by homeowners, while most multifamily units are occupied by renters.

In Cornwall, 94% of occupied homes are single-family, and 5% are multifamily. Owners live in 46% of Cornwall's 983 single-family homes, and renters live in 61% of its 54 multifamily homes.



CHANGE IN BUILDING PERMITS, 1990-2017

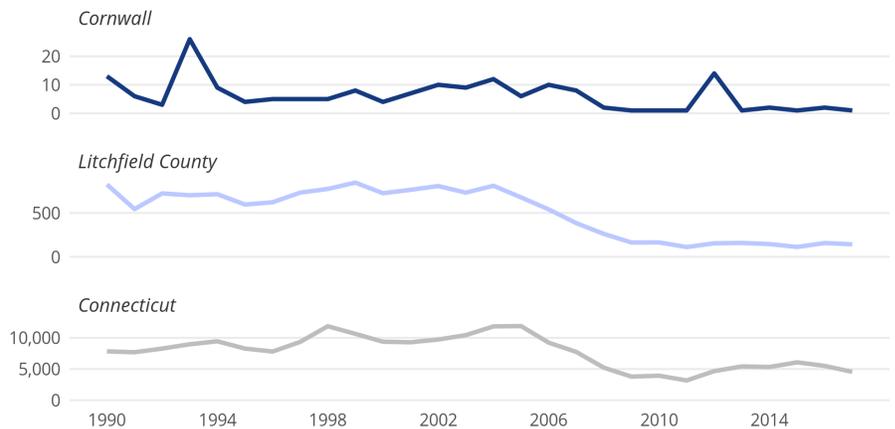
-92%

Growth is slow in the state, which has seen a 42% decrease in building permits between 1990 and 2017.

In Cornwall, there were 13 building permits issued in 1990, compared to 1 issued in 2017, representing a 92% decrease.

Number of building permits per year, 1990-2017

Note: y axis varies between locations



Source: Connecticut Department of Economic and Community Development



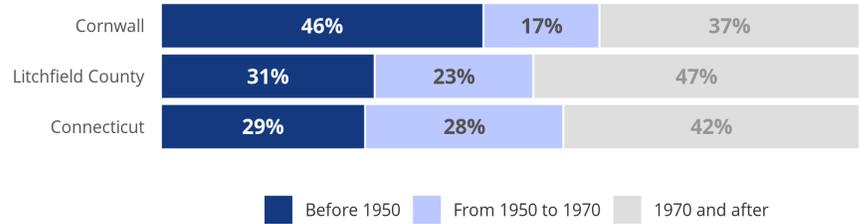
UNITS BUILT BEFORE 1970

63%

Older homes are prone to falling into disrepair, and often carry environmental risks such as lead paint. An aging housing stock can be a sign of poor housing quality.



Age of units

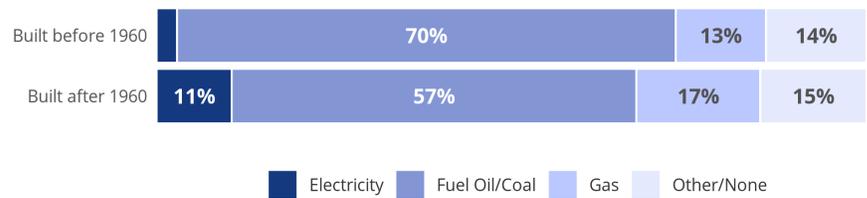


SPENDING ON ENERGY AS PERCENT OF TOTAL INCOME

3.4%

Households that use electricity spend 3.7% of their income on energy (3.6% for fuel oil/coal and 2.6% for gas).

Units by age and fuel type



Source: United States Department of Energy

AFFORDABLE HOMES AS A SHARE OF ALL HOUSING UNITS

3%

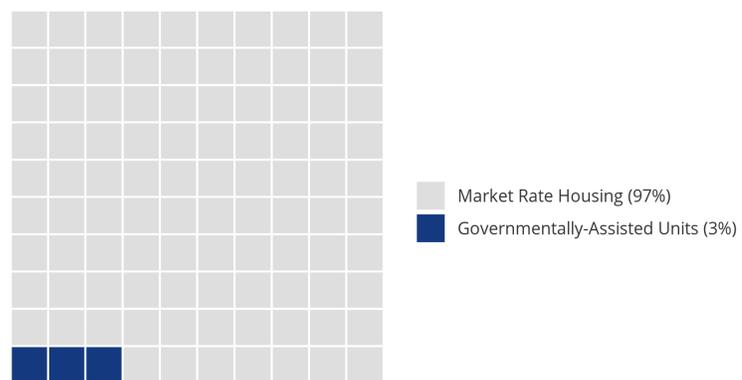
The CT Department of Housing calculates the percentage of affordable units in a municipality annually for the Affordable Housing Appeals List. Affordable units are units that are subsidized below market-rate through programs like Housing Choice Vouchers or CHFA/USDA mortgages.

Of the 1,007 total units in Cornwall, 33 are considered to be affordable.



Source: Connecticut Department of Housing

Affordable units by type



Source: Connecticut Department of Housing



PEOPLE BURDENED BY COST OF HOUSING

35%

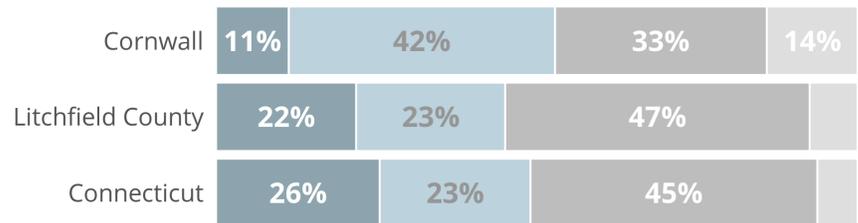
Households that are cost-burdened spend more than 30% of their income on housing. Severely cost-burdened spend more than 50% on housing.



RENTERS BURDENED BY COST OF HOUSING

67%

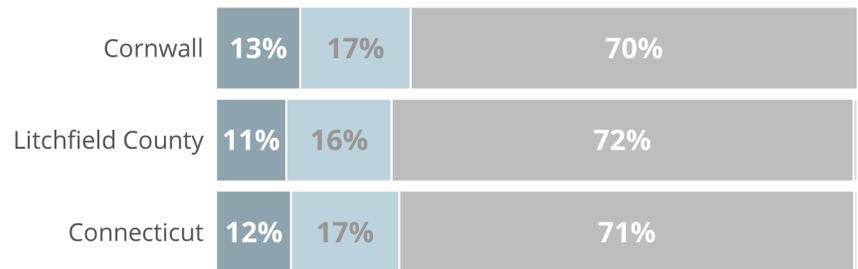
Housing cost burden for renters



OWNERS BURDENED BY COST OF HOUSING

30%

Housing cost burden for owners



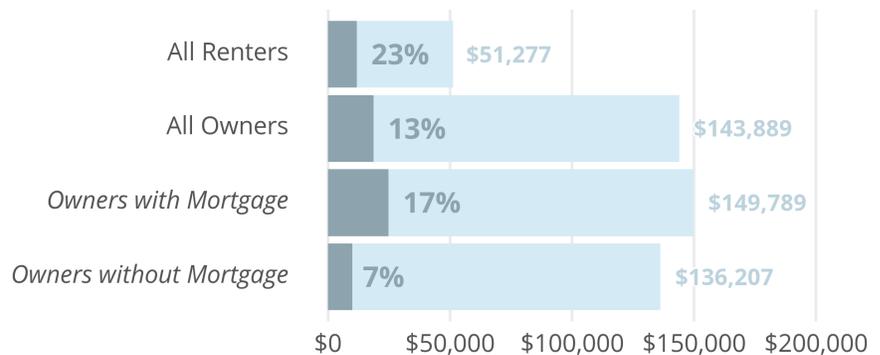
Severe burden (50% or greater)
 Moderate burden (Between 30% and 50%)
 Not burdened (Less than 30%)
 Not Computed

RENTERS' HOUSING COSTS AS PERCENT OF INCOME

23%

Housing costs as percent of income

Housing costs as percent of income Median income



OWNERS' HOUSING COSTS AS PERCENT OF INCOME

13%



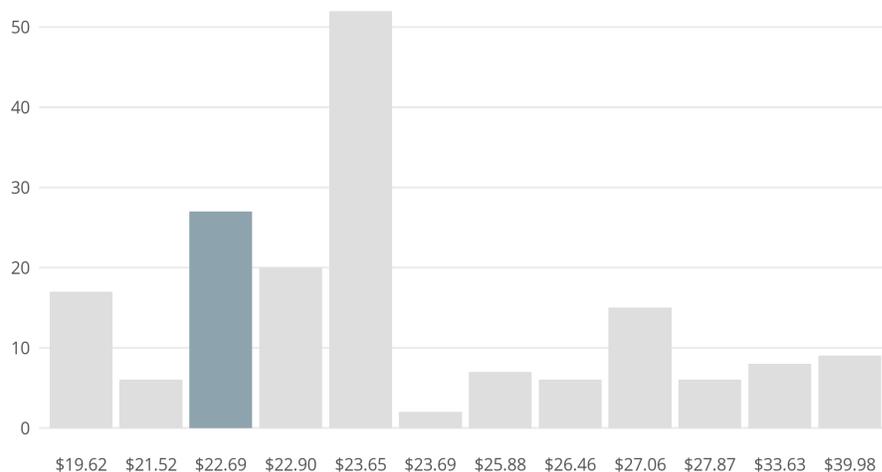
HOUSING WAGE

\$22.69

Each year, the National Low Income Housing Coalition calculates the "housing wage," the hourly wage needed to afford a two-bedroom rental home without paying more than 30% of income on housing.

Cornwall is included in the Litchfield County. Cornwall's housing wage is lower than the state housing wage of \$26.42.

Cornwall is one of 27 towns with a housing wage of \$22.69



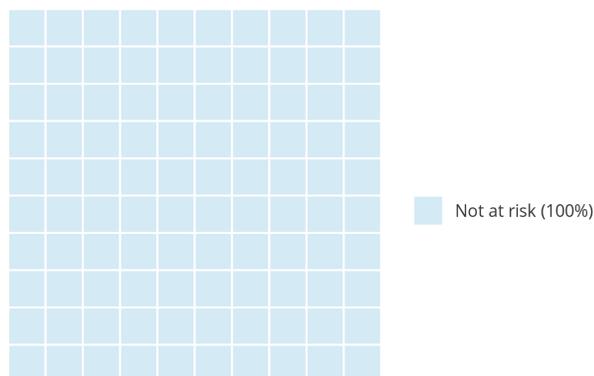
Source: National Low Income Housing Coalition

HOUSING PRESERVATION UNITS

0%

Cornwall has 10 federally assisted housing units, of which 0% are at risk of loss within the next 5 years.

Housing preservation by risk



Source: National Housing Preservation Database



TOTAL POPULATION

1,302

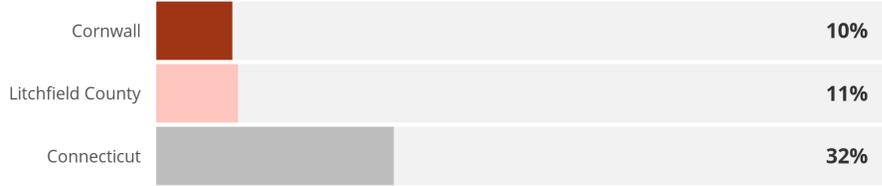


PEOPLE OF COLOR

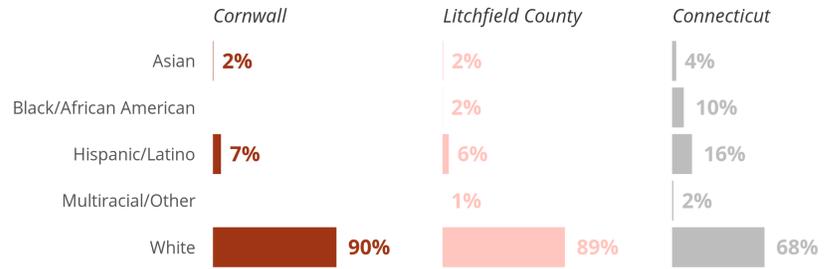
10%

Connecticut population is becoming increasingly diverse, but the BIPOC population is concentrated in certain municipalities, especially Connecticut's cities. In Cornwall, 10% of residents are BIPOC, while 90% are white.

Cornwall is less diverse than Connecticut



The largest race/ethnicity group in Cornwall is White at 90% of the population



MEDIAN AGE

55

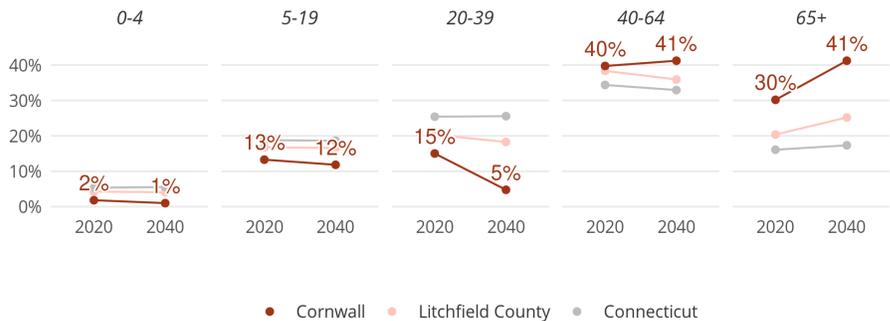


POPULATION CHANGE, 2020 TO 2040

-29%

In the next twenty years, Cornwall's population is projected to shrink from 1,266 to 905.

People age 65+ are projected to grow the most in the next 20 years in Cornwall

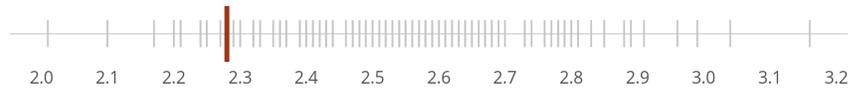


Source: Connecticut Data Center



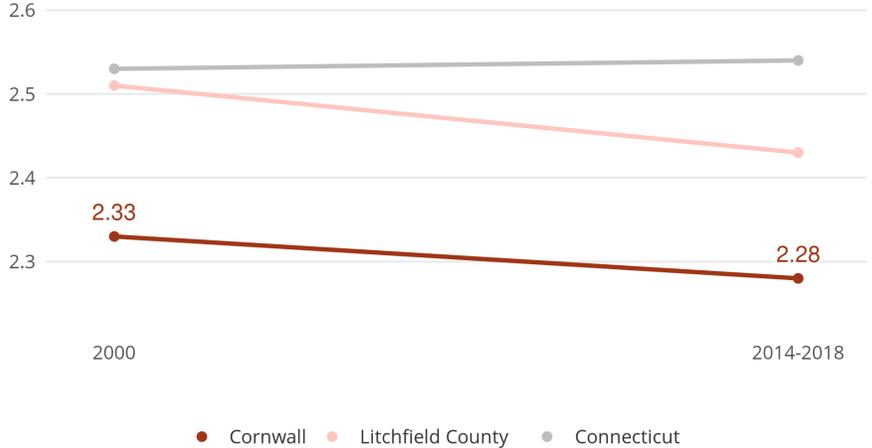
AVERAGE HOUSEHOLD SIZE

2.28



The average household size in Cornwall has declined between 2000 and 2018.

The average household size in Cornwall has declined from 2.33 in 2000 to 2.28 in 2018



Understanding who lives in our towns provides insight into the housing and service needs for each community such as accessibility, transportation, child care, and education. Compared to Connecticut, Cornwall has more households with someone older than 60 and fewer households with school-age children.

Household types as a percent of total

