

A photograph of a large, two-story building with a white upper level and a red brick lower level. The building features a prominent balcony with a white railing and several large, arched windows. The text "Town of East Haddam Affordable Housing Plan (AHP)" is overlaid in white, bold font across the middle of the image. The background shows a clear blue sky and some trees.

Town of East Haddam Affordable Housing Plan (AHP)

Public Workshop

February 8, 2022

PROJECT TEAM



Lower Connecticut River Valley
Council of Governments



 **TYCHE**
PLANNING & POLICY GROUP

GOMAN+YORK
ADVISORY SERVICES



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TONIGHT'S AGENDA

1. Introduction

- Regional Housing Plan & Municipal Annexes
- What is Affordable Housing and Affordable Housing Plans?
- What is does this mean in East Haddam?

2. Existing Conditions Related to Housing

- Zoning / Planning / Infrastructure
- Available Land / Buildable Land / Suitable Land
- Demographics / Housing Trends

3. Housing Needs Assessment

4. Potential Strategies & Feedback



TONIGHT'S AGENDA

Your primary role tonight is to:

- Learn more about affordable housing and why it is important to your community
- Provide us with input on potential affordable housing strategies for your community
- Ask questions you may have on the subject. Please type them in the chat - questions will be answered at the end of the workshop

Live Polling will be conducted later so have your phone or a 2nd web browser window open



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INTRODUCTION



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RELATIONSHIP TO REGIONAL HOUSING

REGIONAL HOUSING PLAN

- Follow up to Regional Plan of Conservation and Development (RPOCD)
- Completed in two parts:
 - Regional Housing Analysis
 - Focus on region-wide trends / challenges
 - Recommendations focus on how the region can assist the towns in housing coordination and creation
 - Municipal 8-30j Plans (Annexes)
 - Focus on town specific affordability conditions and strategies



Each part of the
process will
inform the other



WHAT IS AN AFFORDABLE HOUSING PLAN?

Under CGS 8-30j, updated in 2017, all communities in Connecticut are required to create and adopt an affordable housing plan by June 2022 and update it every five years.

- Bottom-up approach to increase the State's affordable housing supply
- Show actionable progress towards meeting State goals
- Each community decides what strategies are best for their community



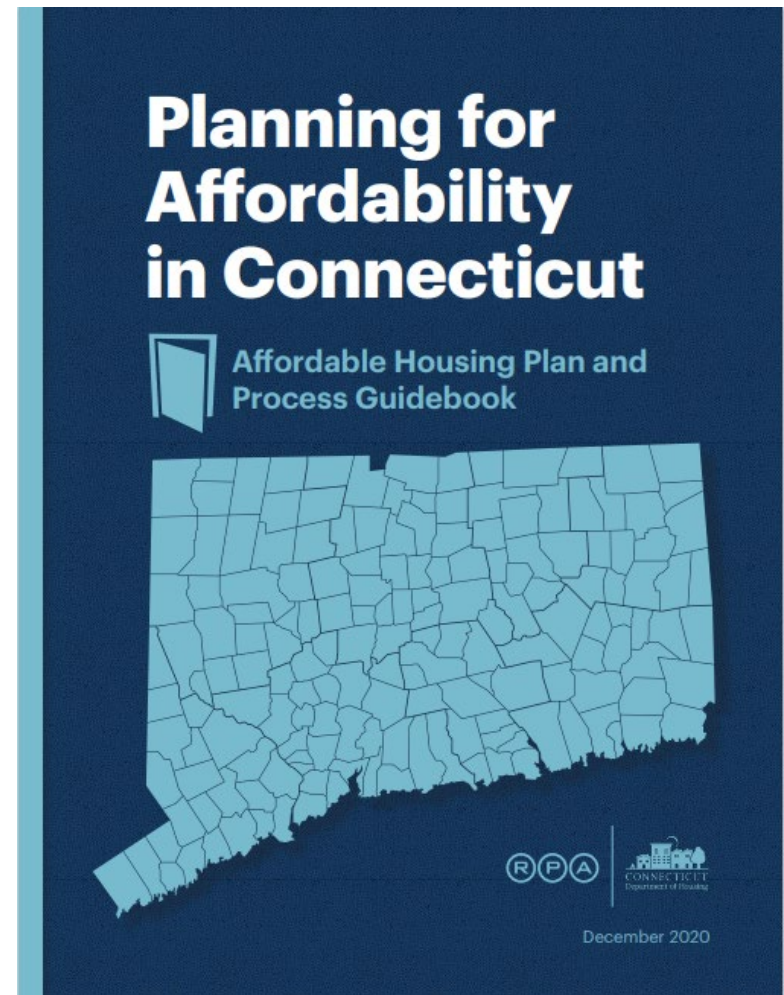
This is an opportunity to create
an Affordable Housing Plan
that reflects **East Haddam's**
values and priorities



AFFORDABLE HOUSING PLAN GUIDANCE

*Released by State Department of
Housing in December 2020*

- Create a **community values statement**
- Conduct a **housing needs assessment**
- Evaluate local land use and zoning to **identify barriers** to affordable housing development
- Develop plan **goals, strategies and actions**
- Apply **best practices** to implement



WHAT IS AFFORDABLE HOUSING?

Affordable housing is typically defined as housing that costs no more than 30% of a household's income

- Under 8-30g, "affordable housing" is housing which, due to deed restriction or subsidy, costs a low-income household no more than 30% of their income.
 - A goal of state law is for 10% of housing units in every town to be "affordable," per this definition
 - "Low-income household" is a household making <80% of State or Area Median Income (AMI), whichever is less. Note this standard is used by HUD and the State.
- In East Haddam, **based on this definition**:
 - A **family of 4** making **<\$79,900** per year or an **individual** making **<\$55,950** per year would **qualify as low-income** based on AMI.
 - Housing costs include rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs. Income-based calculation. Does not include wealth, assets, or benefits.

Maximum Monthly Housing Budget



\$1,399/month
for an individual
\$55,950 annual income



\$1,998/month
for a family of 4
\$79,900 annual income

Source: FY 2021 Income Limits, Hartford-West Hartford HUD Metro FMR Area



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COMMUNITY SURVEY RESULTS



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ABOUT THE RESPONDENTS

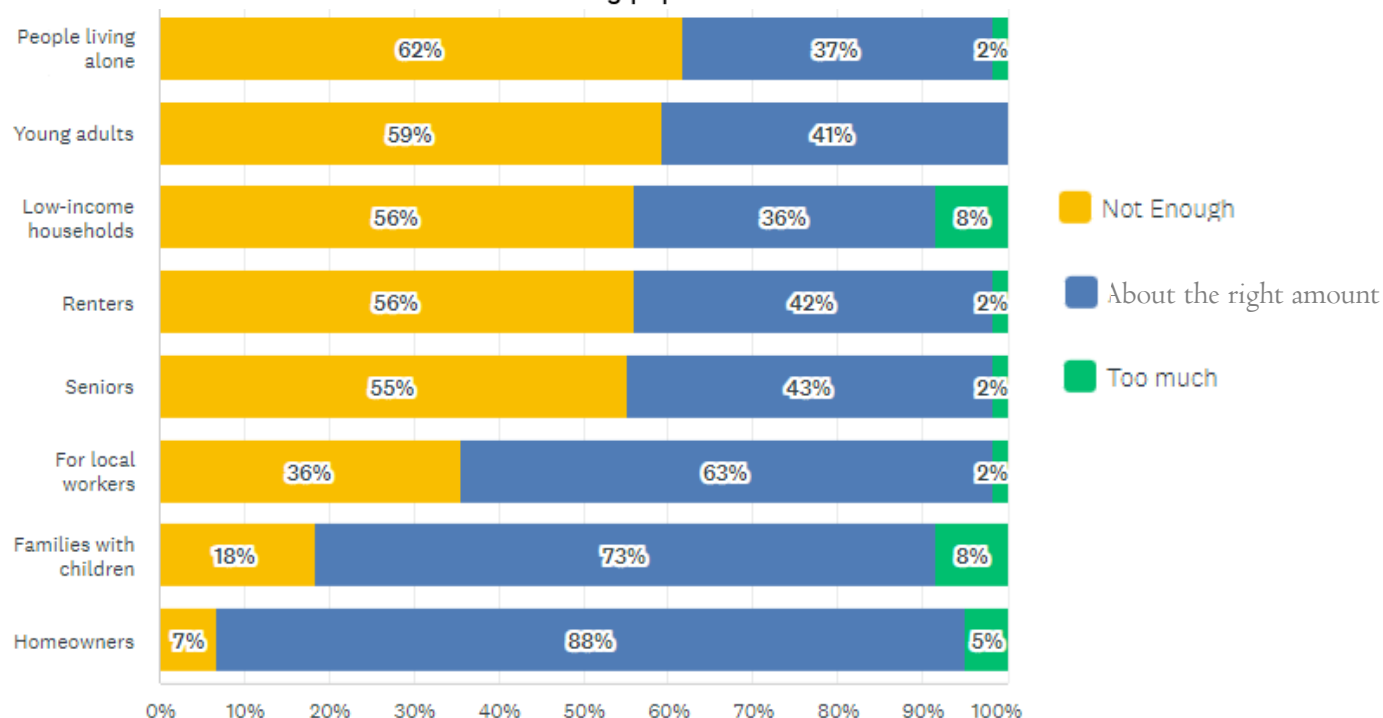
- Ran through September 2021
 - Left open through 2021 but did not receive much subsequent response
- **64 responses – unique IP addresses**
- 67% of respondents have lived in East Haddam for 20+ years, 25% have lived in town for 10 to 20 years
- 94% live in single family detached homes
- 94% own their home
- 34% are couple households with children in residence
- 20% are empty nesters
- Older adults are oversampled compared to town population (66% 55+ vs. 31% in Census)
- 33% are retired
- 53% of respondents live in 1- or 2-person households – lower than the whole town (65%)
- 57% report over \$100,000 in annual household income



HOUSING CHOICES

- Respondents most frequently cited that there are not enough housing choices for:
 - People living alone (62%)
 - Young Adults (59%)
 - Low-income households and Renters(56%)
 - Seniors (55%)
- General agreement that East Haddam has about the right amount of housing for homeowners, families with children, and local workers.

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



POTENTIAL BENEFITS OF HOUSING DIVERSITY

- 49% of respondents said housing diversity would have a positive impact.
 - 30% of respondents said housing diversity would have a negative impact.
- When asked what the benefit of housing diversity would be in East Haddam, 27 respondents identified at least one benefit.

Top Benefits

- 1) Economic growth
- 2) Increased diversity of residents (socioeconomic, cultural, racial, age, etc.)
- 3) Enable seniors to age in place
- 4) Enable young people to remain in town
- 5) Create opportunities for lower-income residents
- 6) Provide options for single income households
- 7) Equity



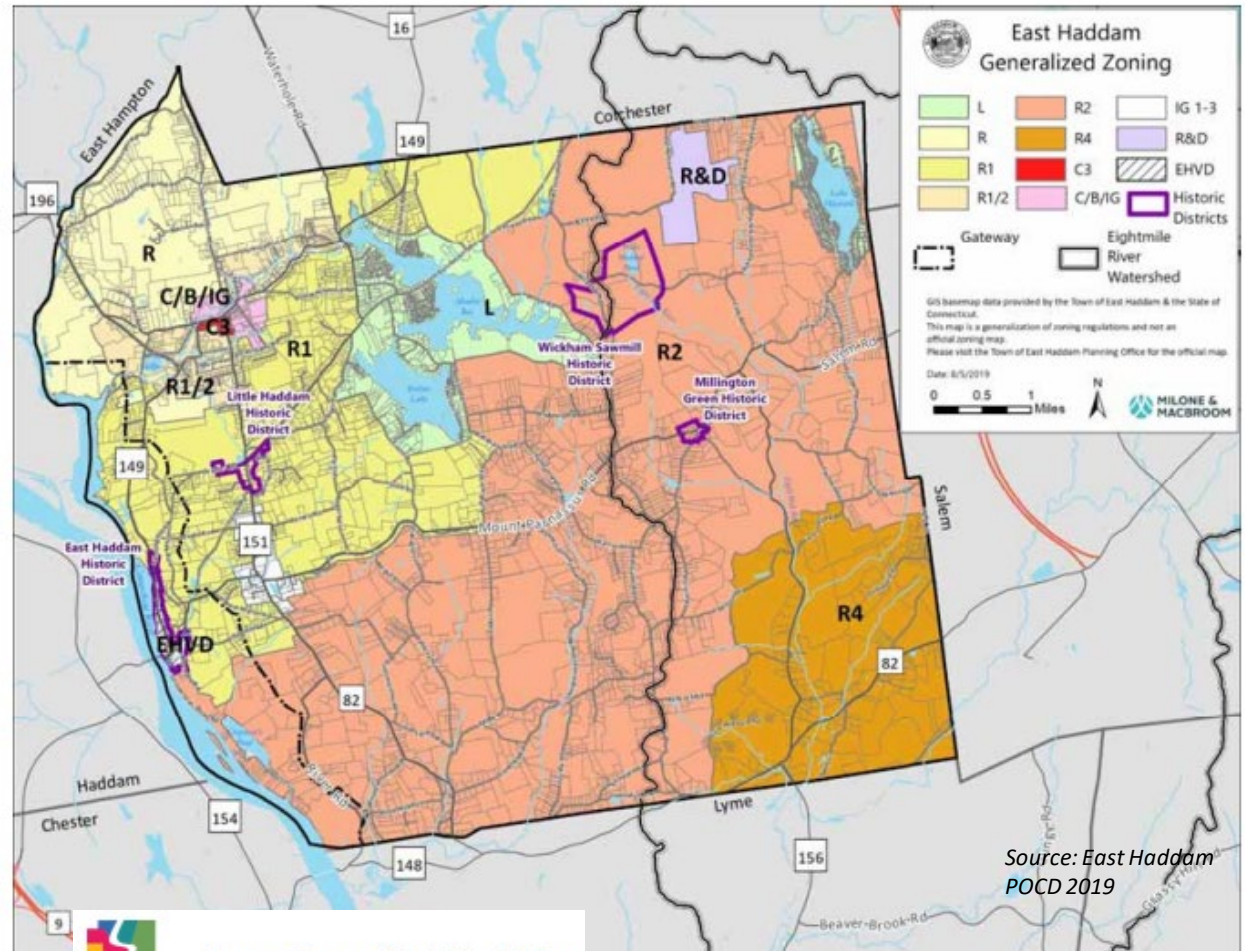
EXISTING CONDITIONS: PLANNING & ZONING REVIEW



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ZONING

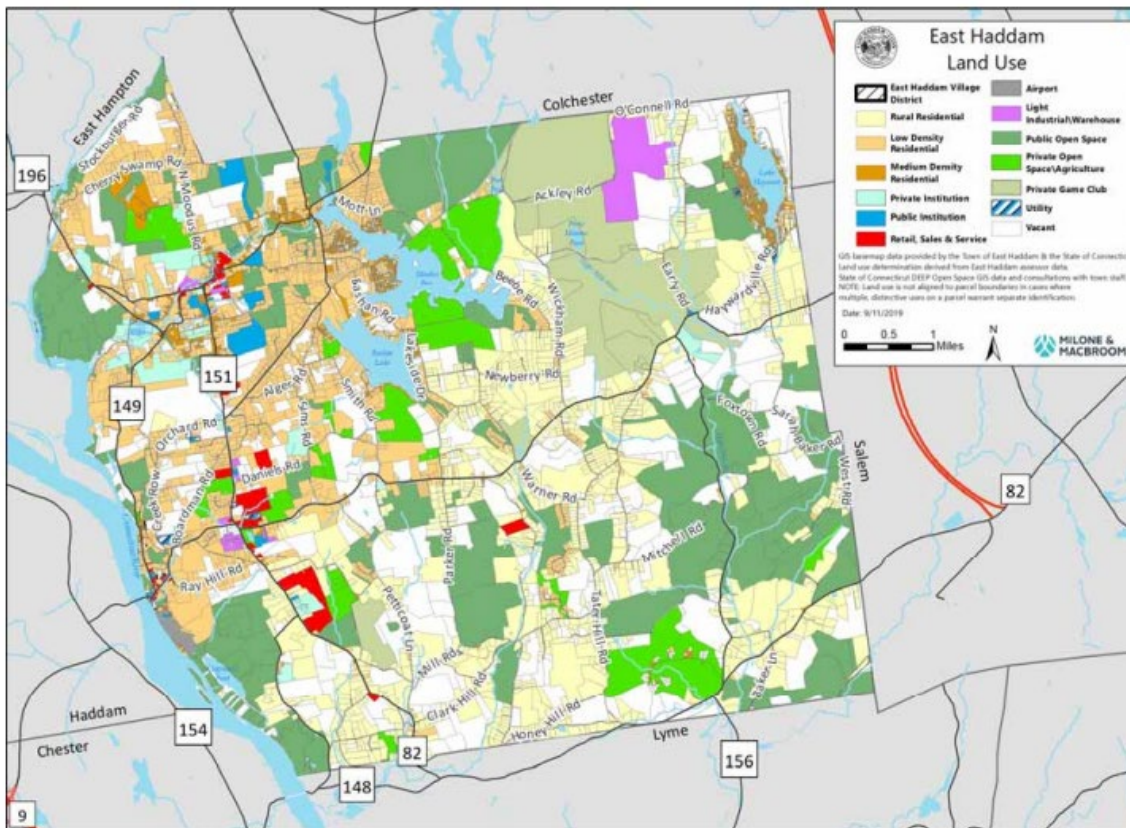
- Residential zones at a variety of densities
 - Mostly low density (1 house/2 acres)
 - Highest (1 house/0.5 acres)
 - Lake district can be more dense
- East Haddam Village
 - Higher density and mixed use by Special Exception



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AVAILABLE LAND

- Nearly 25% of town land is committed to open space.
- **22% of Town is vacant land**
 - Potential for new development
 - However, there may be environmental or infrastructure constraints



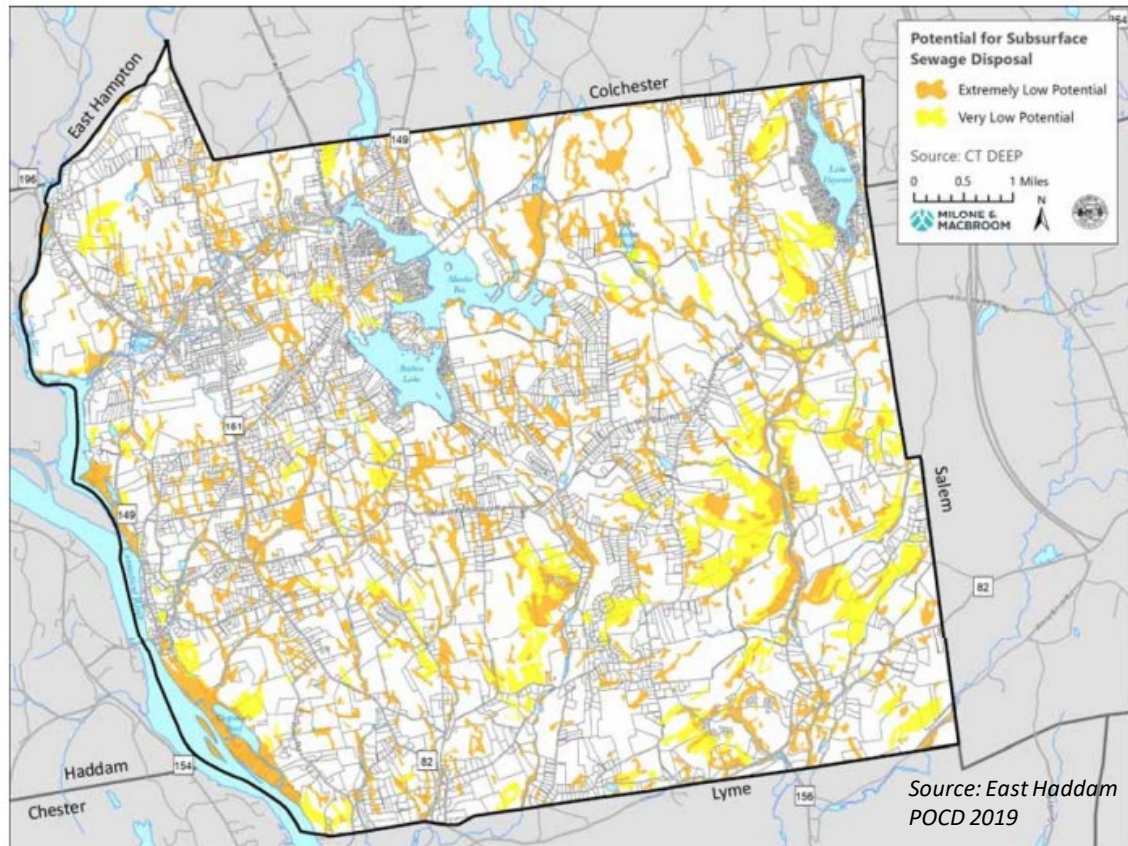
East Haddam Generalized Existing Land Use: 2018

Land Use	Acres	% of Total
Rural Residential	7,132	19.5%
Low Density Residential	5,048	13.8%
Medium Density Residential	564	1.5%
Residential Total	12,744	34.9%
Private Institution	496	1.4%
Public Institution	235	0.6%
Institutional Total	731	2.0%
Retail, Sales & Service	308	0.8%
Airport	57	0.2%
Light Industrial\Warehouse\R&D	402	1.1%
Commercial Total	767	2.1%
Public Open Space	7,264	19.9%
Private Open Space\Agriculture	1,778	4.9%
Private Game Club (Not O.S.)	2,558	7.0%
O.S., Ag., Game Club Total	11,600	31.8%
Utility	60	0.2%
Vacant	7,817	21.4%
Other	2,790	7.6%
Grand Total	36,509	100%



INFRASTRUCTURE & BUILDABLE LAND

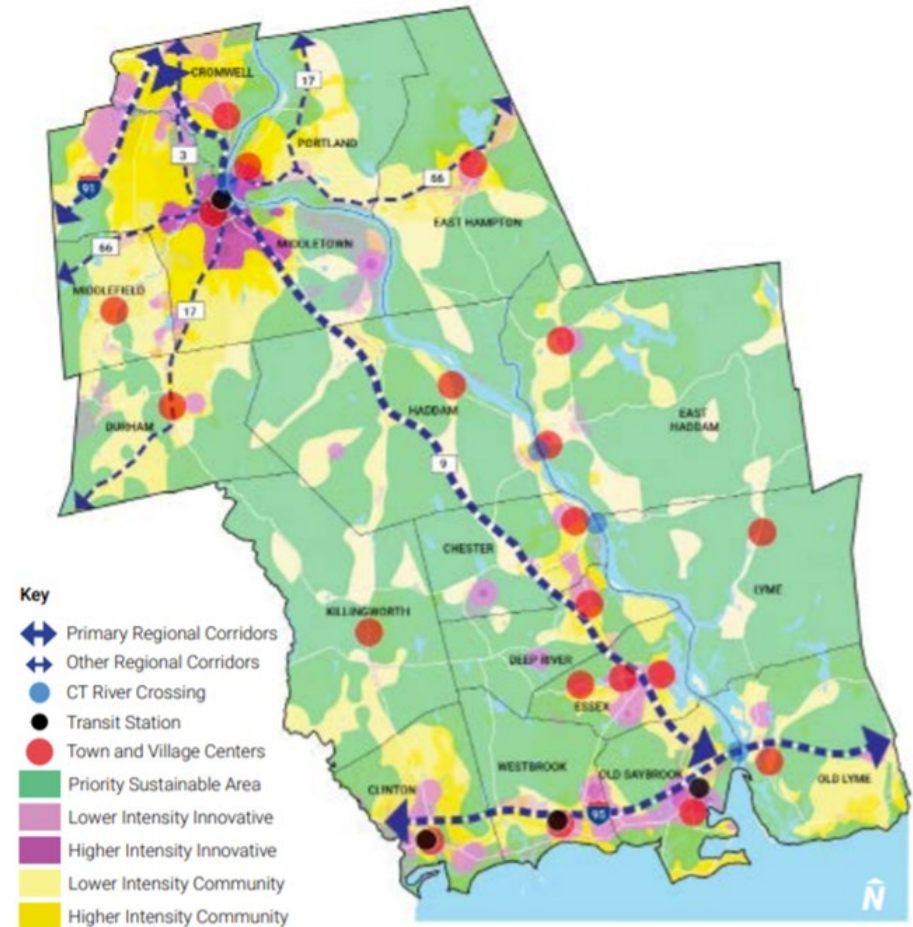
- Most of East Haddam's residents rely on well water and septic
 - Much of town is a sewer avoidance area
- Not all the land in town can be used for development. Restrictions on development include:
 - Environmentally sensitive areas such as watercourses, wetlands, and their buffers
 - Steep slopes and flood zones
 - Aquifer protection areas, public water supply areas, and protected open space



RPOCD FUTURE LAND USE

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



HOUSING OPPORTUNITIES FROM POCD

Adopted in 2019, Goals and Strategies include:

Goal 1.1: Diversify housing opportunities to meet the needs of all residents, regardless of age and income				
Strategy	Lead Entity	Support Entity	Timeframe	Sustainable Initiative
Direct housing development to areas within and adjacent to East Haddam, Moodus Village and other designated nodes.	PZC		O	
Encourage development of diverse housing types, scale and densities in the village neighborhoods in close proximity to commercial areas and public facilities.	PZC		O	
Discourage neighborhood-scale housing development in rural areas where natural land capacity, rural character, existing transportation and soils are not adequate to support development.	PZC		O	
Consider developing a new Village Residential zoning district for areas within or adjacent to the villages, which allows development of a range of housing types, including small-lot single-family housing, two-family and townhomes within walking distance to the commercial areas.	PZC	LUA	O	
Explore methods to better encourage mixed-use development in East Haddam and Moodus village Centers, including a mix of commercial, office and retail uses combine with an appropriate scale of housing types that support a traditional village character.	PZC	LUA	M	
Explore establishing community programs that assist property owners in 1) maintaining and rehabilitating aging housing units, 2) developing accessory apartments, and/or 3) increasing the energy efficiency/ sustainability of current housing units.				
Evaluate the density provisions of the PRUD floating zones to consider if regulating by units per acre rather than bedroom per acre would allow greater flexibility and variety in unit type to accommodate seniors and smaller households.				
Consider incorporating provisions to allow designation of low-income or moderate-income housing in PRUD developments in exchange for density bonuses.				

Goal 1.2: Establish programs and partnerships to expand housing opportunities	
Strategy	
Monitor changes in demographics, family structure and composition and the resulting effect on the housing needs of the town.	
Investigate and pursue projects with non-profit developers to rehabilitate older housing for affordable housing units as opportunities for first-time buyers.	
Pursue partnerships on a regional level to share resources to administer activities that promote housing programs and funding opportunities to expand affordable housing.	
Where site conditions permit, explore methods to provide additional housing for senior citizens, such as allowance for increased density in PRUD districts to permit adult living communities at higher densities than is currently allowed.	
In a planned manner, increase the percent of affordable housing (as calculated by the state formula) and work toward meeting the state goal of 10% affordable housing.	



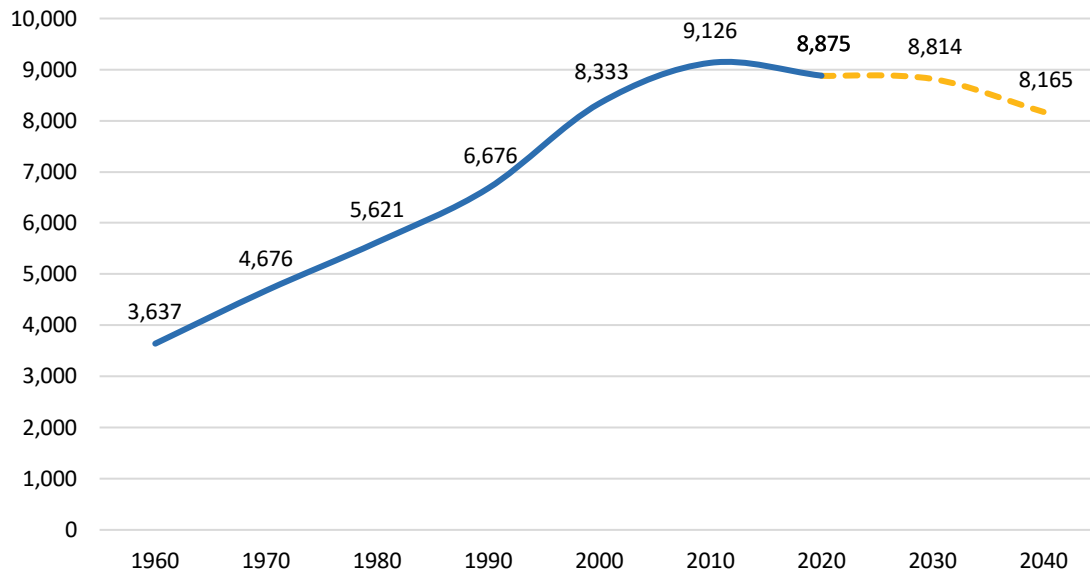
EXISTING CONDITIONS: DEMOGRAPHIC TRENDS



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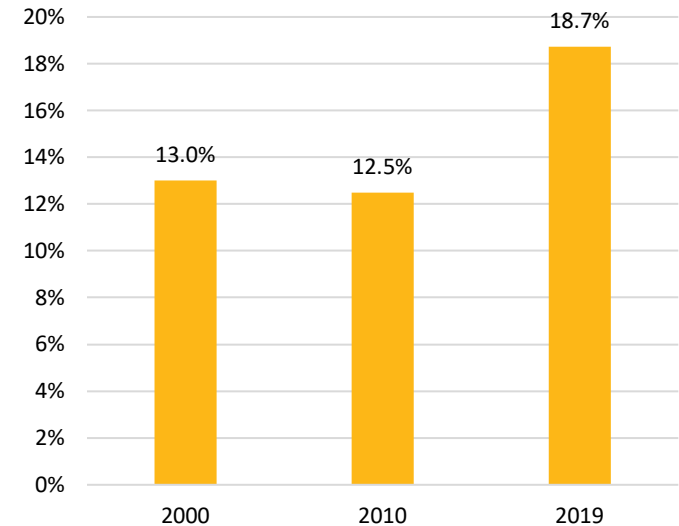
POPULATION TRENDS

Town of East Haddam Population Trends



Source: 1960 - 2020 Decennial Census, CT State Data Center; ACS 2019

Percent of Population Age 65 years old and over

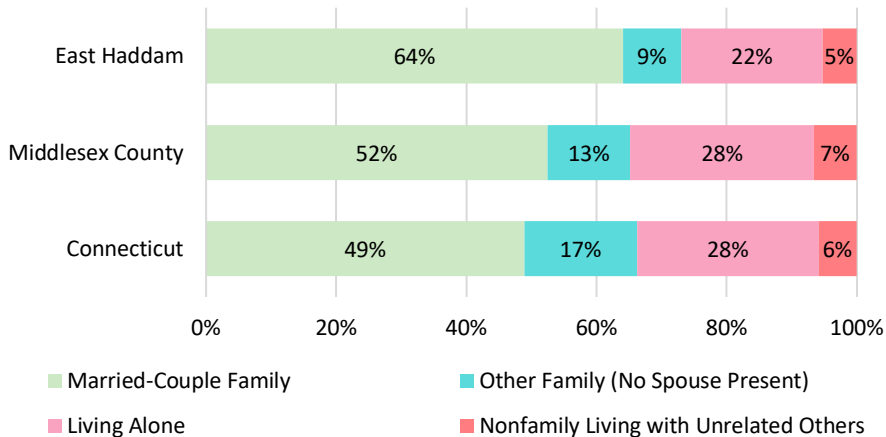


- East Haddam's population has plateaued
- After a peak in 2010, the population decreased by 2.8%
- Share of population 65 years old and over has consistently grown since 2000, reaching 18.7% of the total population in 2019
- **Future population drivers will likely be housing turnover**
 - Followed by housing construction, including new dwelling units, additions, and expansions

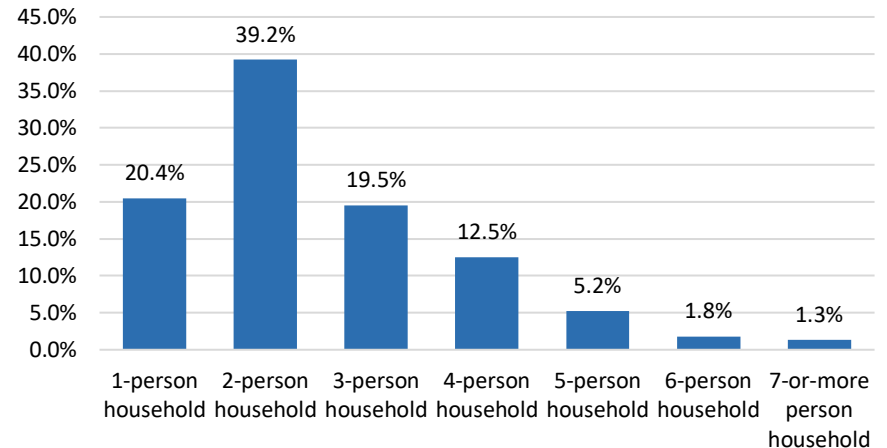


HOUSEHOLD COMPOSITION

Household Distribution



East Haddam Household Size Distribution



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

- East Haddam has a larger share of married-couple family households compared to state and county
 - Smaller share of other types of households compared to state and county
- **In 2019, 59.6% of East Haddam households are made up of one or two people**



HOUSING WAGE

- The “housing wage” in East Haddam is **\$23.65/ hour.**
- Each year, the National Low Income Housing Coalition calculates the “housing wage,” the hourly wage needed to afford a **2-bedroom rental home without paying more than 30% of income on housing.**
- According to indeed.com, estimated average salary for an elementary school teacher is \$19.07 per hour in East Haddam, CT – less for entry level.
 - \$14.90 for nurse’s aides
 - \$14.67 for retail sales

Source: Partnership for Strong Communities, 2019 National Low Income Housing Coalition; Indeed.com



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PEOPLE WHO WORK IN EAST HADDAM

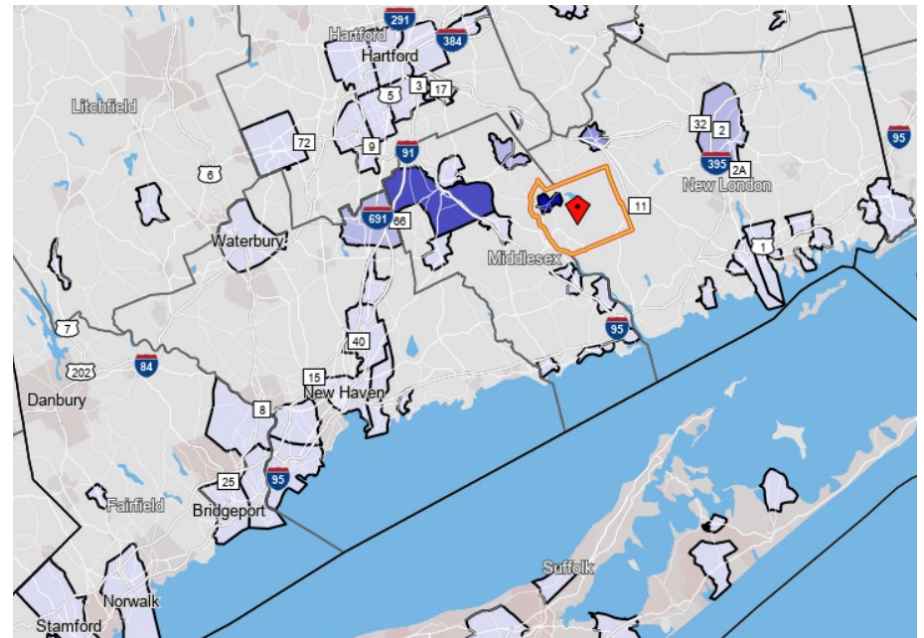
Major Employers 2021 (Town East Haddam)

Town of East Haddam
Chestelm Health & Rehab Center
Goodspeed Opera House Foundation
Franklin Academy
Dutch Oil, Propane and Landscaping
Shagbark Lumber and Farm Supply

- Major in East Haddam have essential functions
- Most people employed in East Haddam are from out of town
 - Typically, from places with more affordable or more diverse housing
- Does not include domestic workers (ex. cleaners, nannies) or contract workers (ex. home health aides, visiting nurses)

Where Workers Who Commute to East Haddam Live (ACS 2019)

All Workers	1,379	100.0%
Moodus, CT	77	5.6%
Middletown, CT	47	3.4%
New York, NY	26	1.9%
Colchester, CT	25	1.8%
East Hampton, CT	22	1.6%
Lake Pocotopaug, CT	20	1.5%
Meriden, CT	15	1.1%
Norwich, CT	15	1.1%
Essex Village, CT	10	0.7%
New London, CT	9	0.7%



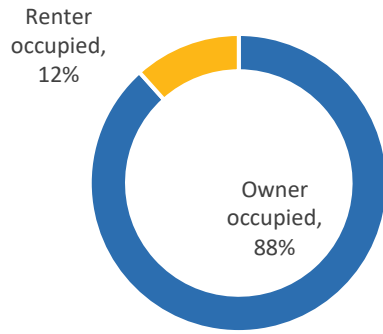
EXISTING CONDITIONS: HOUSING MARKET TRENDS



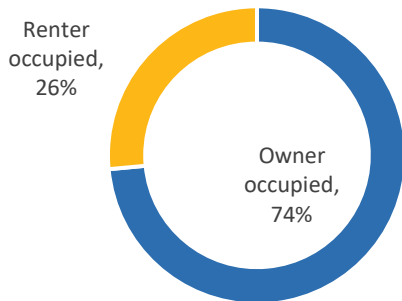
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HOUSING TYPOLOGY

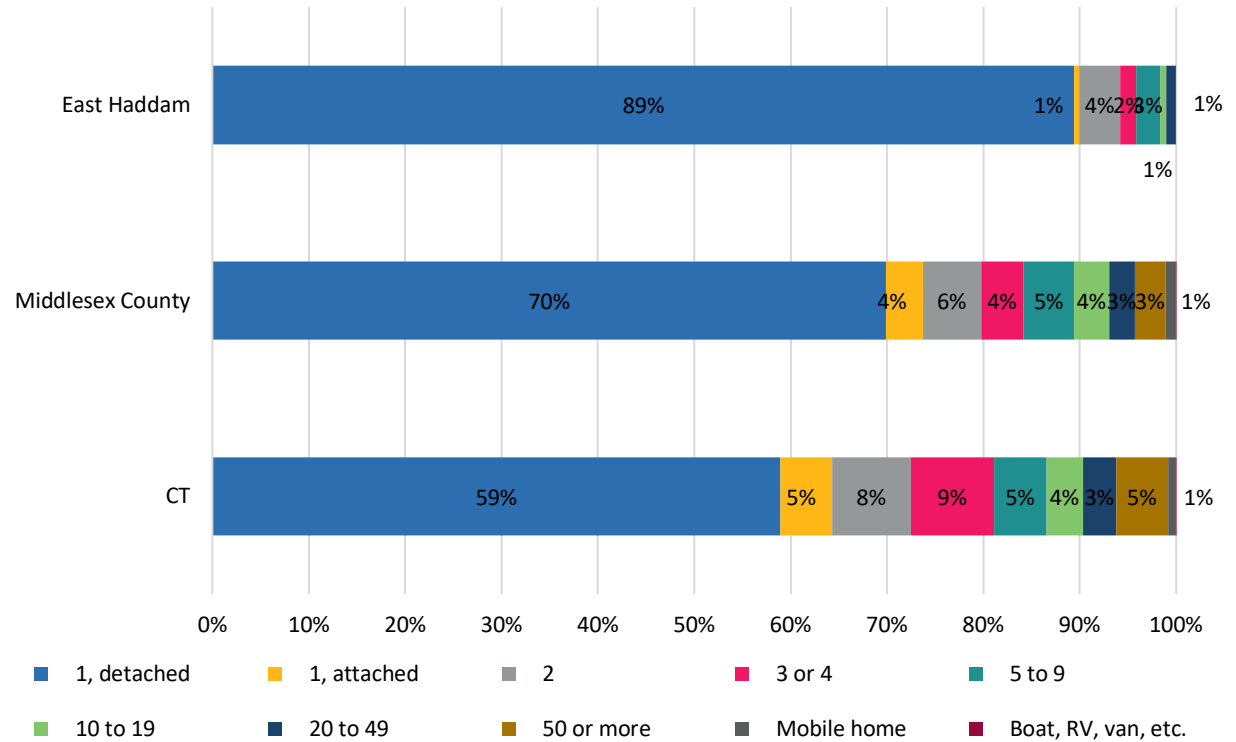
Ownership of Occupied Units
East Haddam



Ownership of Occupied Units
Middlesex County



Distribution of Housing Units, by Type



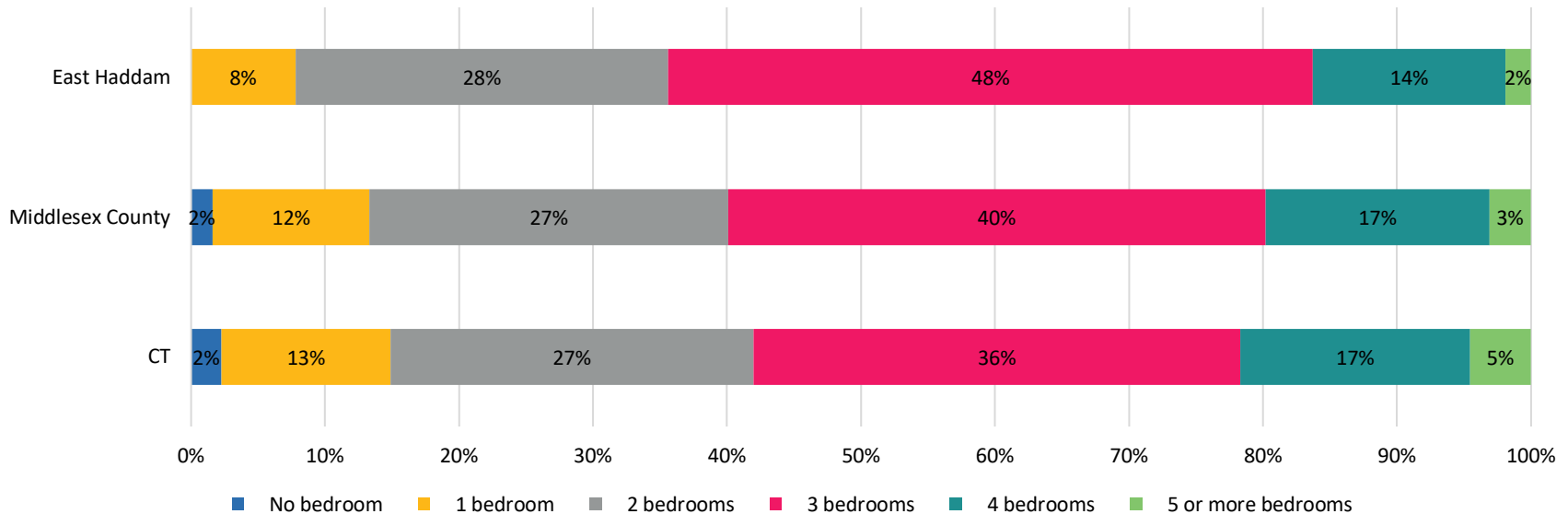
Source: ACS 2019 B25008

- Only 12% of occupied units in East Haddam are renter-occupied compared to 26% in Middlesex County
- East Haddam has a high share of single-family homes - 89%. Much higher than state or county



HOUSING TYPOLOGY

Distribution of Housing Units, by Number of Bedrooms



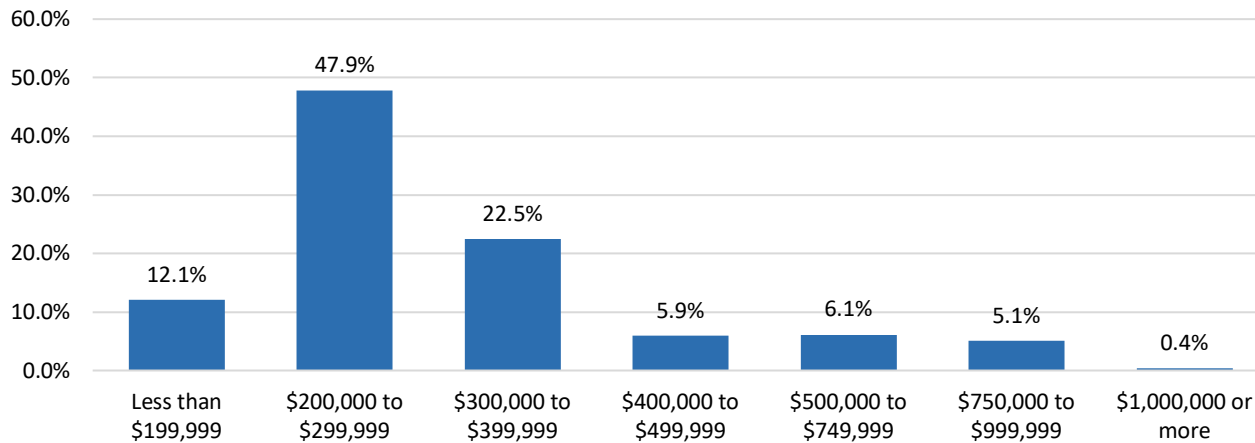
Source: 2019 American Community Survey, 5-Year Estimates

- Over 74% of housing units in East Haddam are 3, 4, or more bedrooms
 - In 2019, 57% of households had two people or fewer
- Size of units largely suited to families with children



HOME VALUE AND SALE PRICE

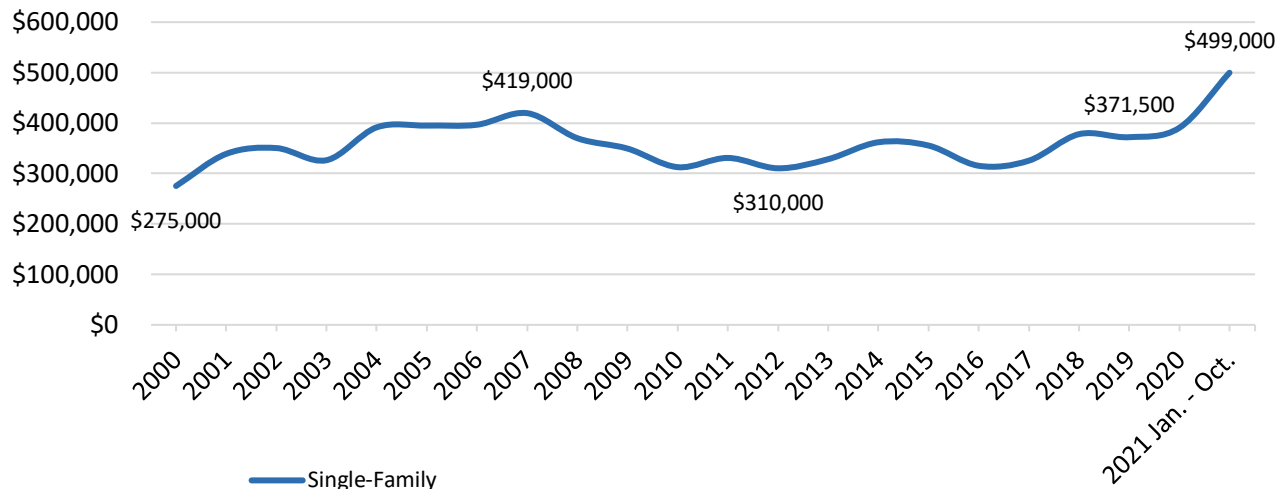
Distribution of Owner-Occupied Home Values



Source: 2015 American Community Survey, 5-Year Estimates, table B25075

- Homogeneous range of price points for owner-occupied housing
 - Clustered between \$200k and \$300k

Town of East Haddam Median Home Sale Price: 2000 to 2020



Source: The Warren Group

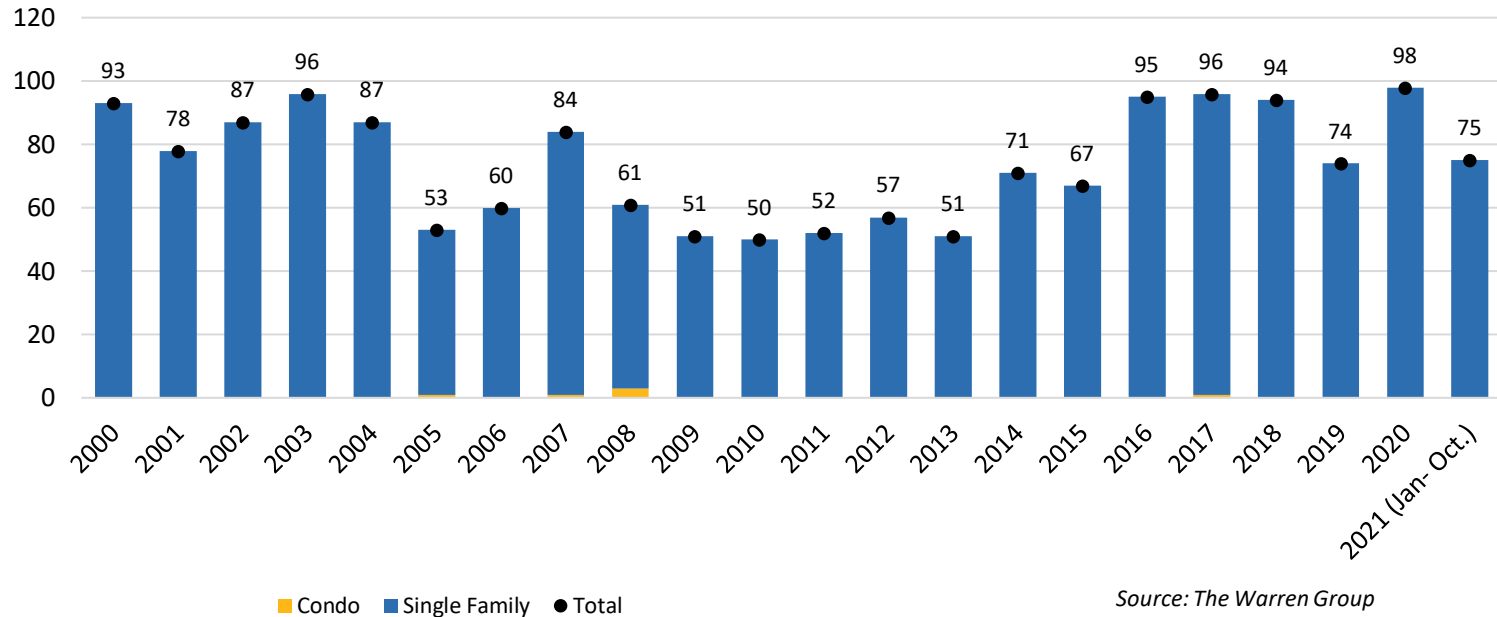


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- **Median sale price for single-family homes in East Haddam increased by 5% in 2020 and 28% in 2021 so far to a historic high.**
- Increasing sale prices may encourage more current owners to sell

HOME SALES

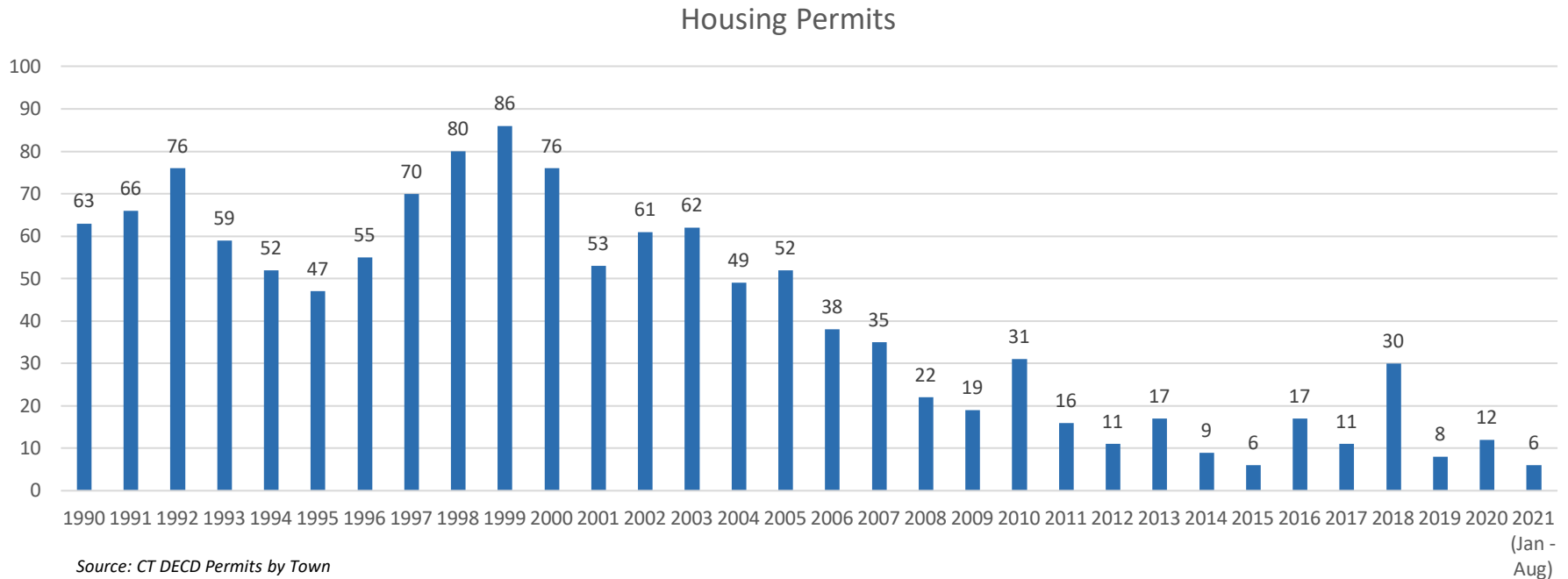
Town of East Haddam Home Sales: 2000 to 2020



- Nearly exclusive single-family market
- From 2016 to 2019, home sales were generally stable, averaging about 95 per year
- 2021 on track with previous years



HOUSING PERMIT ACTIVITY

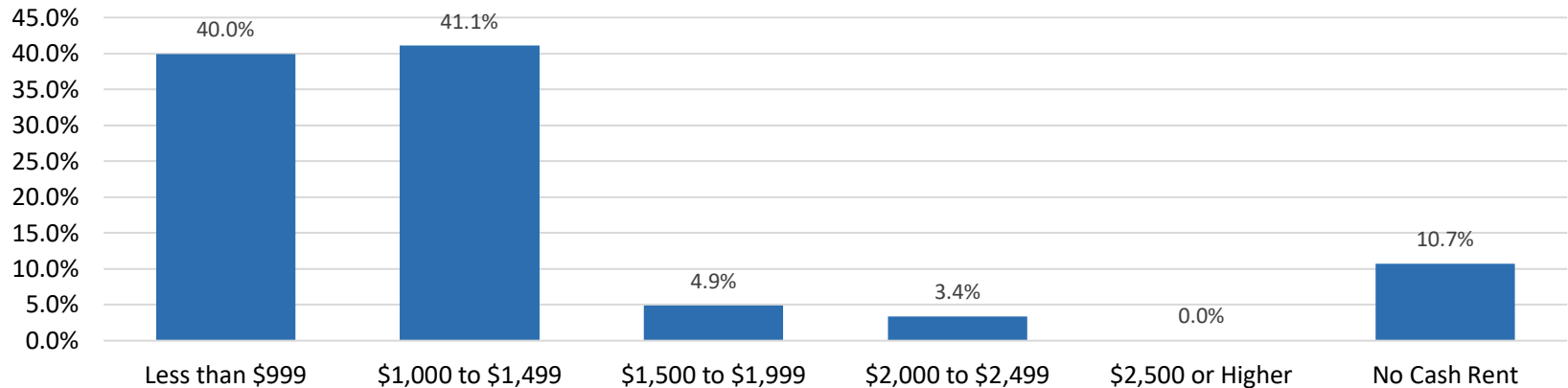


- Housing permit activity dropped off significantly in the 2000s, indicating lack of available land and economic conditions and has continued to decline
- Since 2015, East Haddam has averaged 16 housing permits
- Housing permits do not include additions, renovations, nor reinvestment



GROSS RENT DISTRIBUTION

Distribution of Gross Monthly Rental Costs



2015 American Community Survey 5-Year Estimates, Table B25063

- Median gross monthly rent in East Haddam is \$1,039, which is lower than both Middlesex County (\$1,162) and Connecticut (\$1,156)
- 40% of rental units are under \$1,000



HOUSING NEEDS ASSESSMENT



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AFFORDABLE HOUSING NEEDS

How many East Haddam Families Need Affordable Housing?

Low Income

51% to 80% of AMI

<\$59,950 for an individual
<\$70,900 for a family of 4



450

Low income HHs



400

Homeowners



50

Renters

Very Low Income

31% to 50% of AMI

<\$40,150 for an individual
<\$57,300 for a family of 4



260

Very Low income HHs



175

Homeowners



85

Renters

Extremely Low Income

30% of less of AMI

<\$24,100 for an individual
<\$34,000 for a family of 4



365

Extremely Low income HHs



235

Homeowners



130

Renters

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

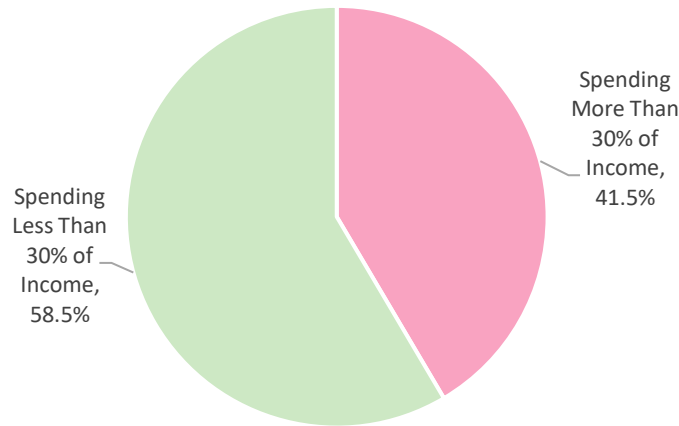
- There are 1,075 households in East Haddam (29% of total) who meet the definition of low income (household income <80% of AMI)
 - 42% of low-income households are 65 or older
- Primarily homeowners



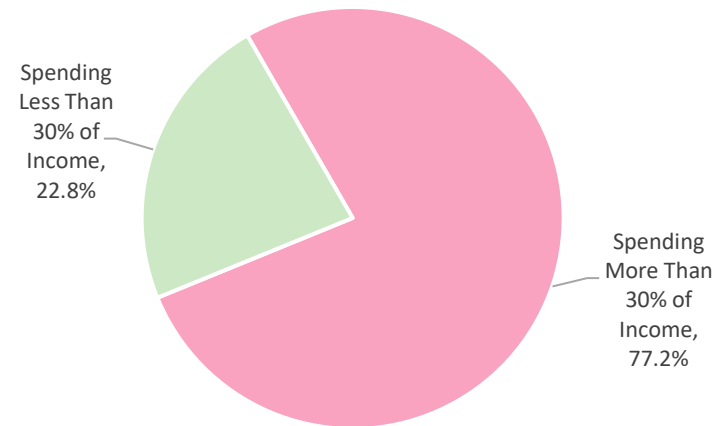
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COST BURDENS

Cost Burdened Low-Income
Renters



Cost Burdened Low-Income
Homeowners



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

- **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 68.4% of East Haddam's low-income households are cost-burdened**
 - **Compares to 9.4% for households who are not considered low-income**

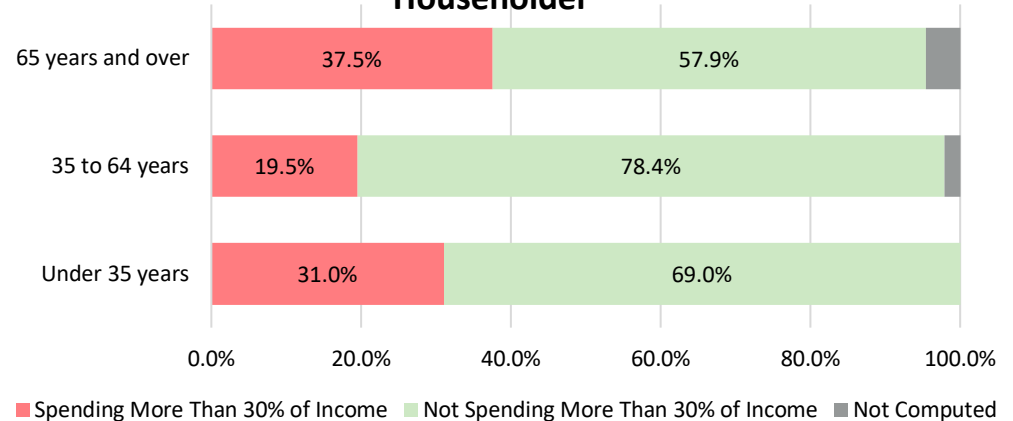


COST BURDENS

Cost Burden for Other Populations in East Haddam

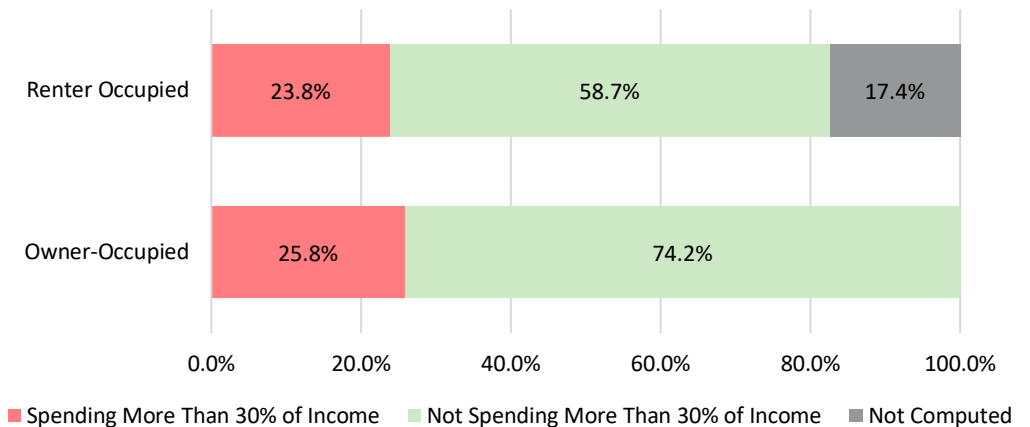
- Senior households are more likely to experience cost burden (37.5%) compared to other households
- Householder under 35 are also more likely to be cost burdened
- Owners and renters equally likely to be cost-burdened

Portion of Income Spent on Housing, by Age of Householder



Source: ACS 5-Year Estimates, Table B25072, 25093

Portion of Income Spent on Housing, by Tenure



Source: ACS 5-Year Estimates, Table B25072, 25093



AFFORDABLE HOUSING: HOMEOWNER NEEDS

Maximum Home Value Affordable to Low Income Homeowners

Low Income

51% to 80% of AMI

<\$59,950 for an individual
<\$70,900 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

<\$40,150 for an individual
<\$57,300 for a family of 4



\$124,000

for an individual



\$178,000

for a family of 4

Extremely Low Income

30% of less of AMI

<\$24,100 for an individual
<\$34,000 for a family of 4



\$75,000

for an individual



\$106,000

for a family of 4

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Southern Middlesex County, 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



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AFFORDABLE HOUSING: RENTER NEEDS

Maximum Monthly Costs for Low Income Renters

Low Income

51% to 80% of AMI

<\$59,950 for an individual
<\$70,900 for a family of 4



\$1,432/month

for an individual



\$1,863/month

for a family of 4

Very Low Income

31% to 50% of AMI

<\$40,150 for an individual
<\$57,300 for a family of 4



\$935/month

for an individual



\$1,335/month

for a family of 4

Extremely Low Income

30% of less of AMI

<\$24,100 for an individual
<\$34,000 for a family of 4



\$562/month

for an individual



\$801/month

for a family of 4

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

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

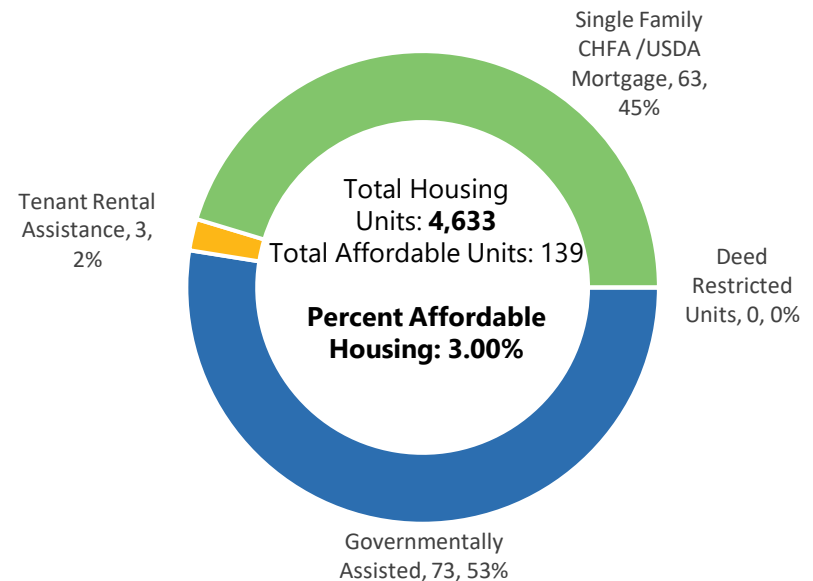


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PROTECTED AFFORDABLE HOUSING

- **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 2020, 139 units, or 3% of East Haddam's total housing units were protected affordable units**

**Affordable Housing Units in East Haddam,
by Type: 2020**



Source: DECD Affordable Housing Appeals List, 2020



AFFORDABLE HOUSING GAP ANALYSIS

Affordable Housing Supply - Affordable Housing Demand = Housing Gap

- Compares housing demand to housing supply
- Information on low-income household estimates is provided by U.S. Dept. of Housing & Urban Development (HUD), Comprehensive Housing Affordability Survey (CHAS)
- Information on naturally occurring affordable housing uses 2019 American Community Survey 5-Year Estimates – Home Value Distribution and Gross Rent Distribution
- HUD recommends reviewing a family of four and single-person households

East Haddam's Affordable Housing Gap Analysis identified the following:

- For Family of 4 Households – **Housing Unit Gap (289 needed units)** was identified for any of the 3 low-income groups for units to buy or rent
- For Single-Person Households – **Housing Unit Gap (916 needed units)** was identified for Very Low Income & Extremely Low-Income Households to buy
- More detail is available in the Data Analysis for East Haddam AHP



CASE STUDIES AND POTENTIAL STRATEGIES



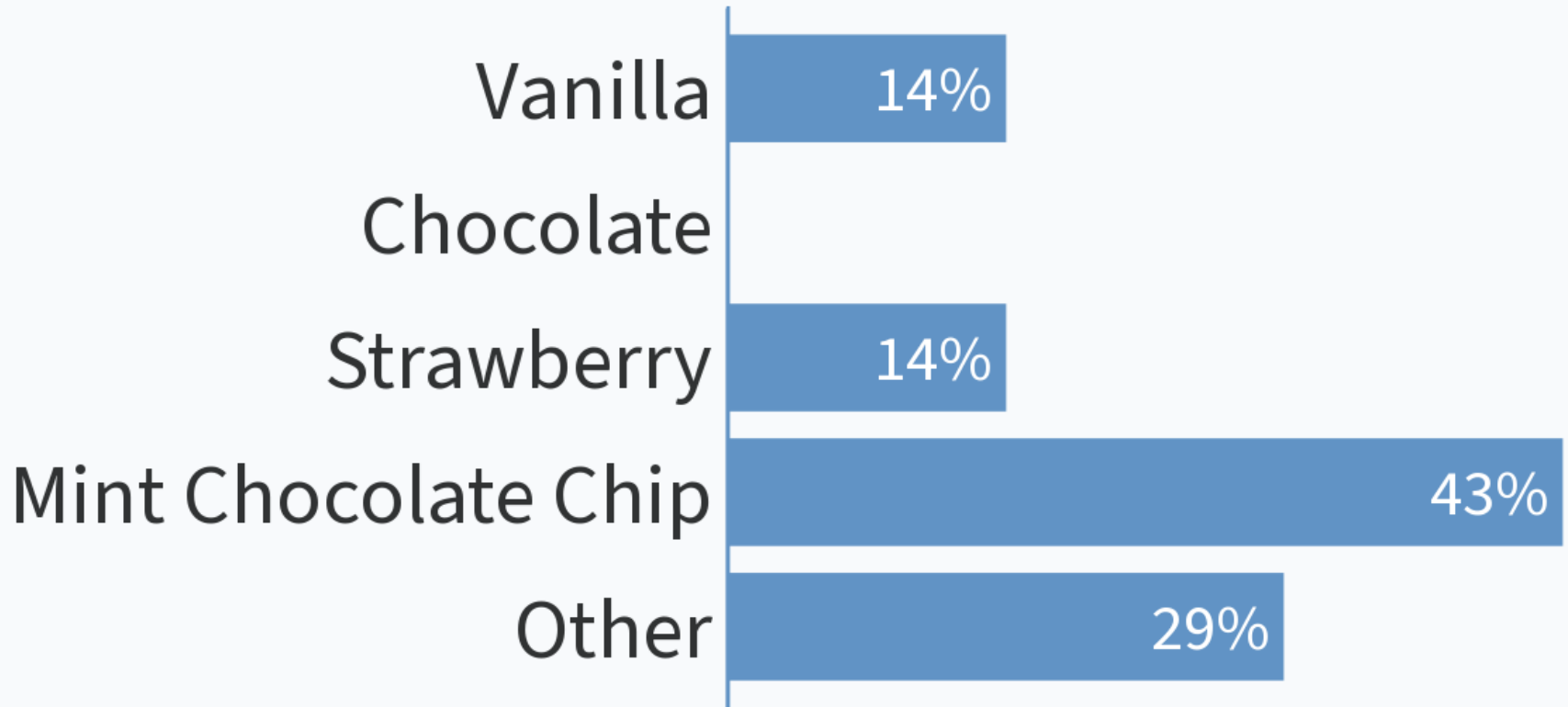
AUDIENCE POLLING INTRO

*We are going to use interactive polling during this workshop.
You will need access to an additional webpage.
Let's get started!*

Go to Pollev.com/SLR2021



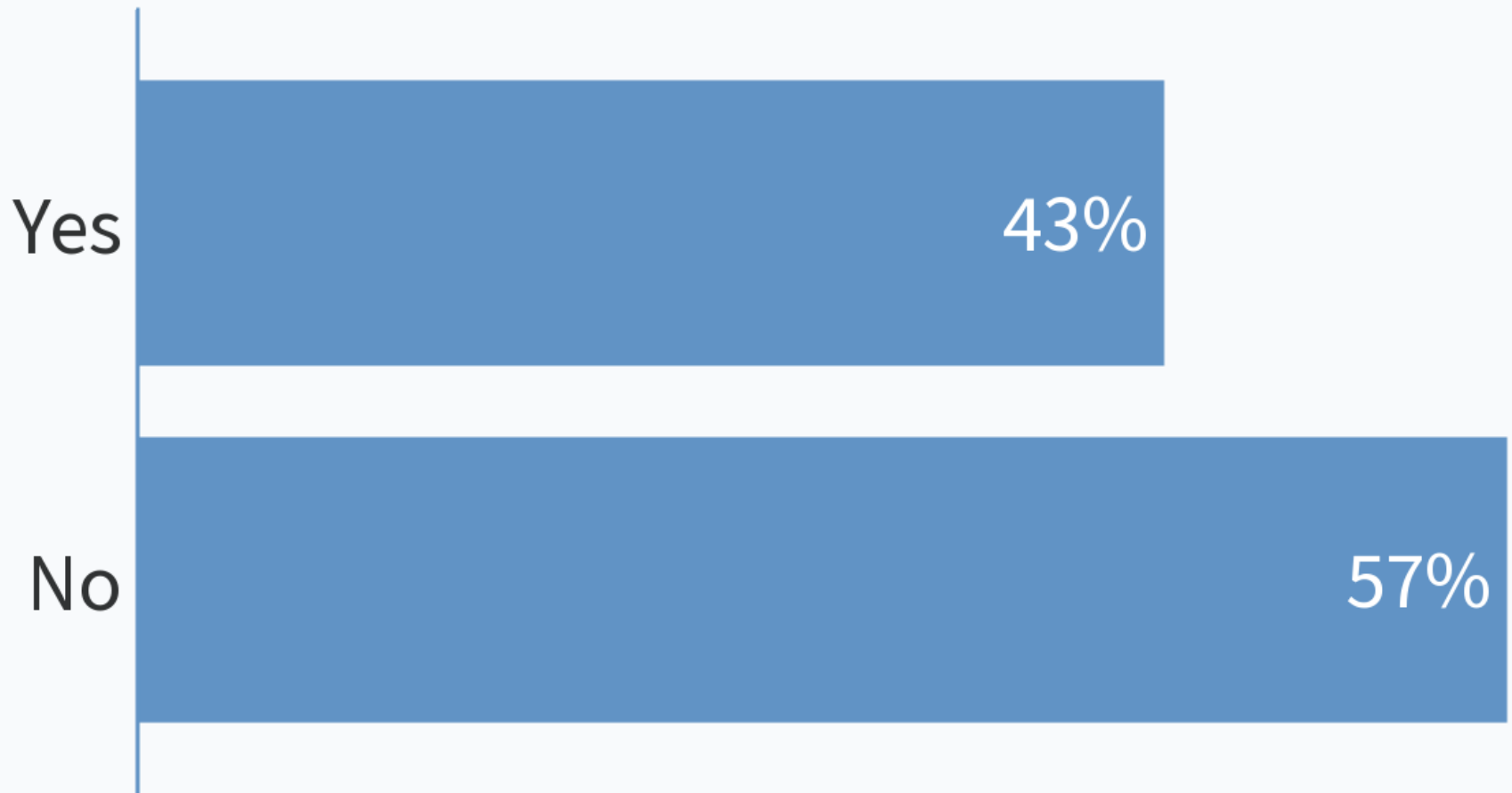
What is your favorite flavor of ice cream?



Have you attended a workshop for the Regional Housing Plan?



Have you completed the Regional Housing Plan Survey?



POTENTIAL STRATEGIES

- Leverage Municipal Land
- Community Land Trust
- Encourage CHFA Mortgages



LEVERAGE MUNICIPAL PROPERTY

Case Study: Town of Guilford

- Woodruff Property (formerly Town-owned) located near the green.
- Town obtained a state grant for site feasibility study to determine appropriate size and scale of development.
- At a Town Meeting, residents voted overwhelmingly in favor of conveying the land to a non-profit affordable housing developer.



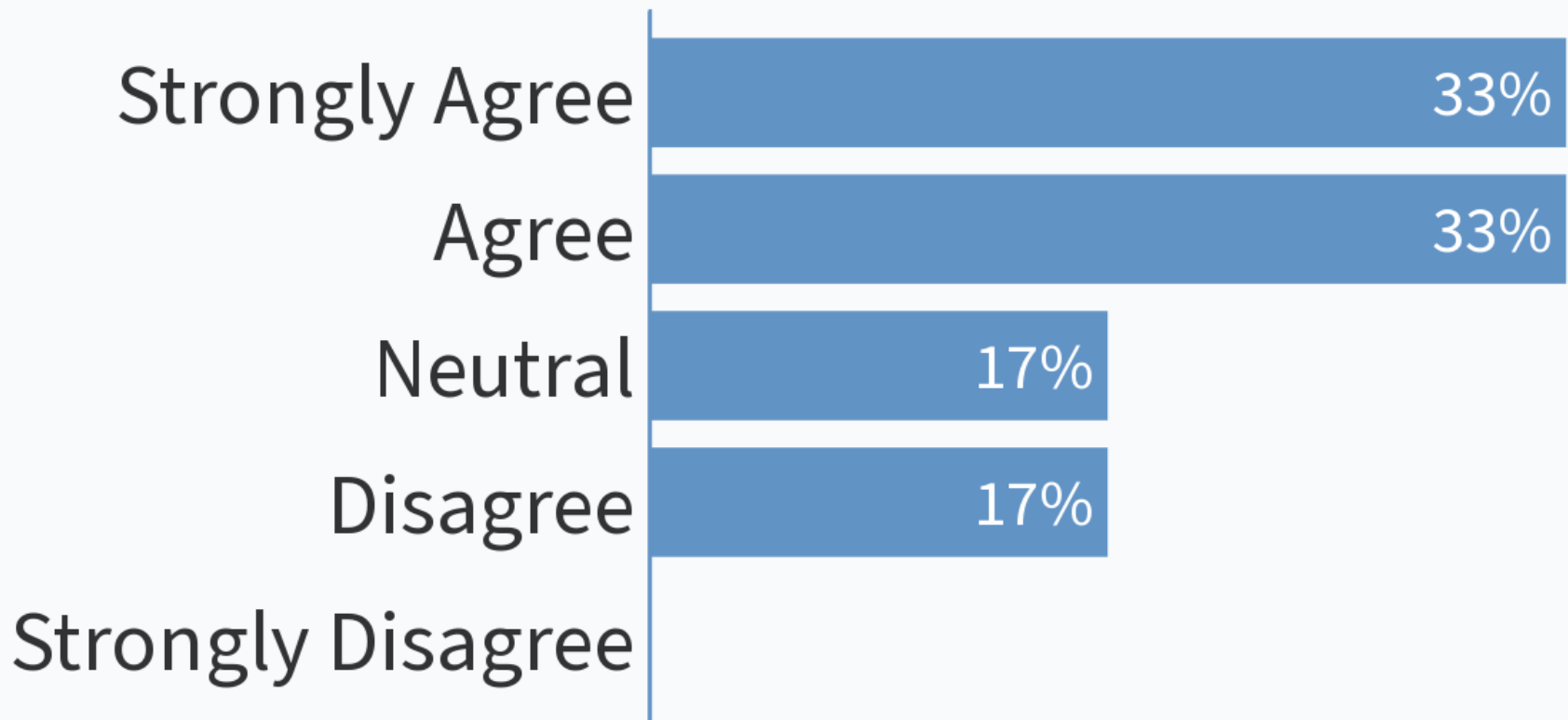
LEVERAGE MUNICIPAL PROPERTY

Takeaways

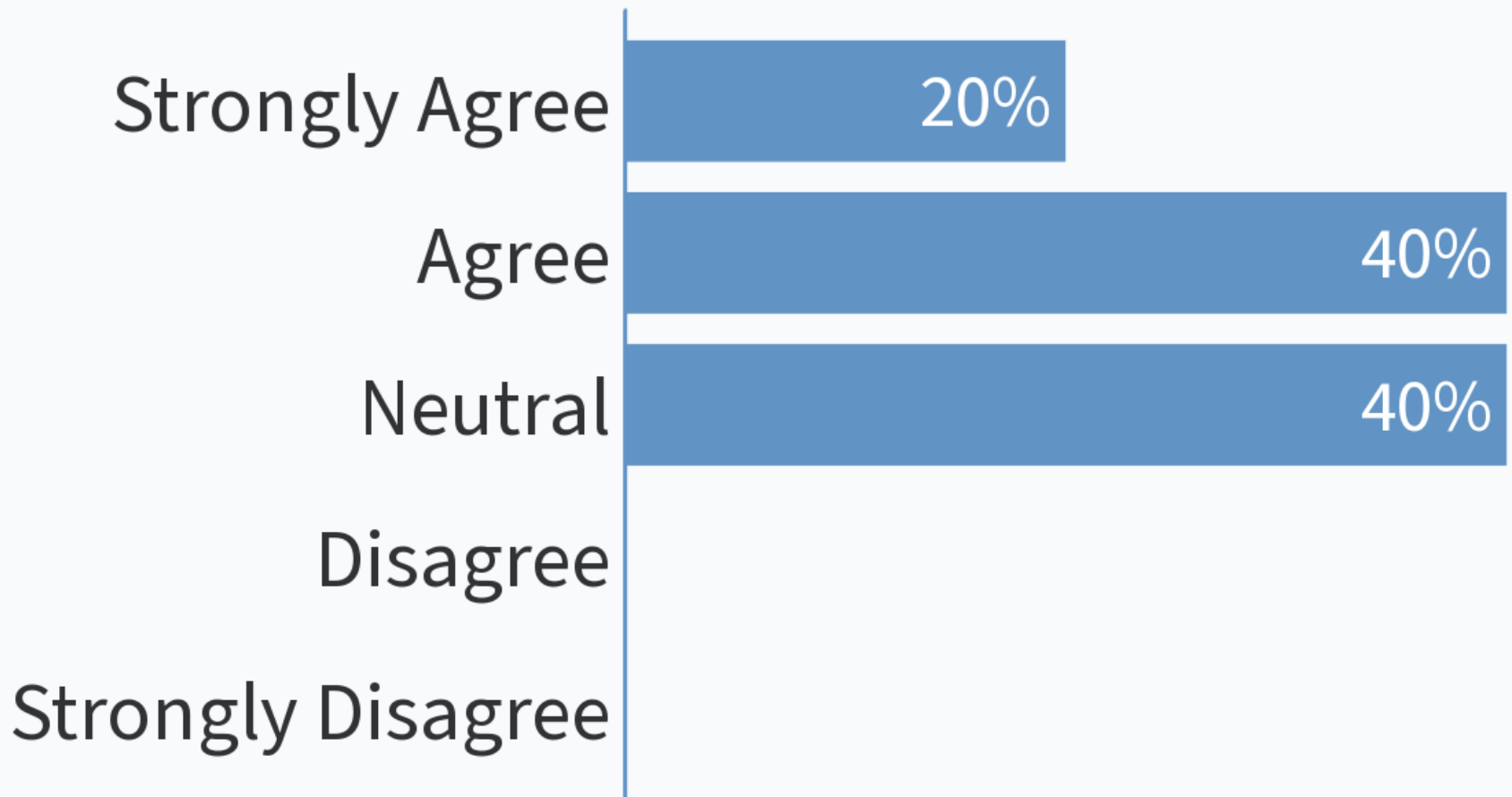
- Can include reuse of existing Town property or purchase of new land
- Potential partnerships with not-for-profit housing developers or local housing authority
- Oversight by Town Council and Town staff



East Haddam should study the suitability of underused Town properties for housing development



East Haddam should acquire additional suitable property for housing development



COMMUNITY LAND TRUST

- Community Land Trusts (CLTs) are non-profit organizations that gain ownership of vacant, blighted, or tax delinquent land and hold it for future redevelopment.
- CLTs develop land according to the community's needs which can include creating affordable housing for low- and moderate-income households.

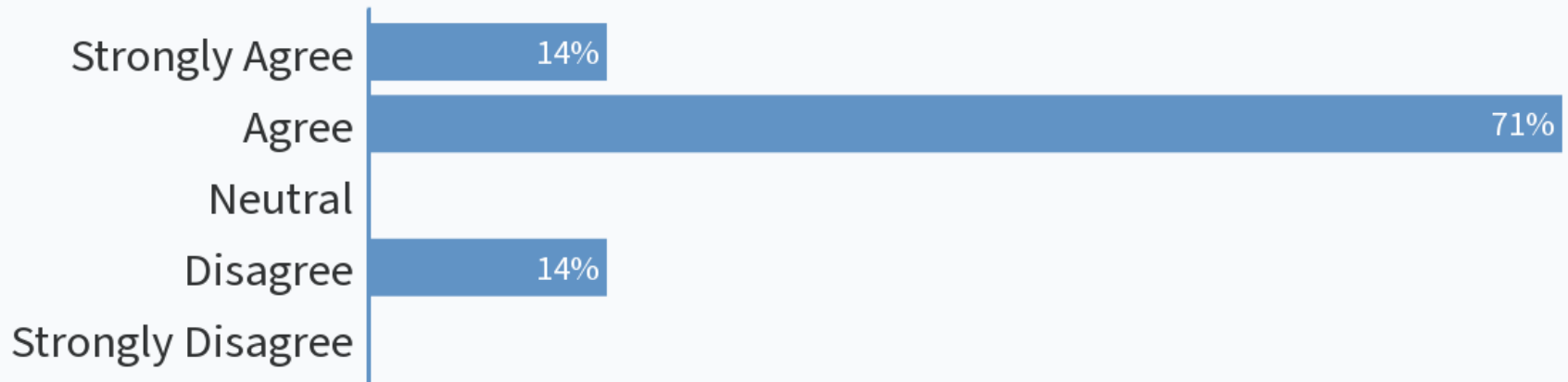


COMMUNITY LAND TRUST

- **Case Study: The Southeastern Connecticut Community Land Trust (SE CT CLT)**
- Incorporated in 2018
- Focuses primarily on properties in New London
- The NL Chapter of the SE CT CLT was granted \$80,000 in ARPA funds for property acquisition and renovation at a recent City Council meeting.
- Currently holds the land for a two-family affordable home and a community garden. Holds the right of first refusal for 3 additional buildings.



The Town of East Haddam should support the development of a Community Land Trust



CHFA MORTGAGES

- Mortgages through the Connecticut Housing Finance Authority (CHFA) are available for **first time homebuyers** purchasing homes that are within the CHFA Sales Price Limits of that town and with a gross income that is within the Income Limits.
- Typically, lower than market interest rates.
- Municipalities can share information to encourage potential homebuyers to consider and pursue CHFA mortgages.
 - Host or advertise homebuyer education classes
 - Partner with non-profit or other towns to provide a CHFA housing counselor

Events / [view all](#)

<div><div>FEB</div><div>7</div></div>	11:00 AM - 12:30 PM Mortgage Loan Programs and How to Reserve a Loan - Webinar	VIEW DETAILS
<div><div>FEB</div><div>9</div></div>	11:00 AM - 12:30 PM Downpayment Assistance "DAP" Program Webinar	VIEW DETAILS
<div><div>FEB</div><div>10</div></div>	11:00 AM - 12:30 PM Loan File Submission - Webinar	VIEW DETAILS
<div><div>FEB</div><div>11</div></div>	11:00 AM - 12:30 PM Closing / Post-Closing Training- Webinar	VIEW DETAILS

Connecticut Housing Finance Authority 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 this state and, when appropriate, to promote or maintain the economic development of this state through employer-assisted housing efforts.



CHFA MORTGAGES

- **CHFA in East Haddam over the last 5 years:**

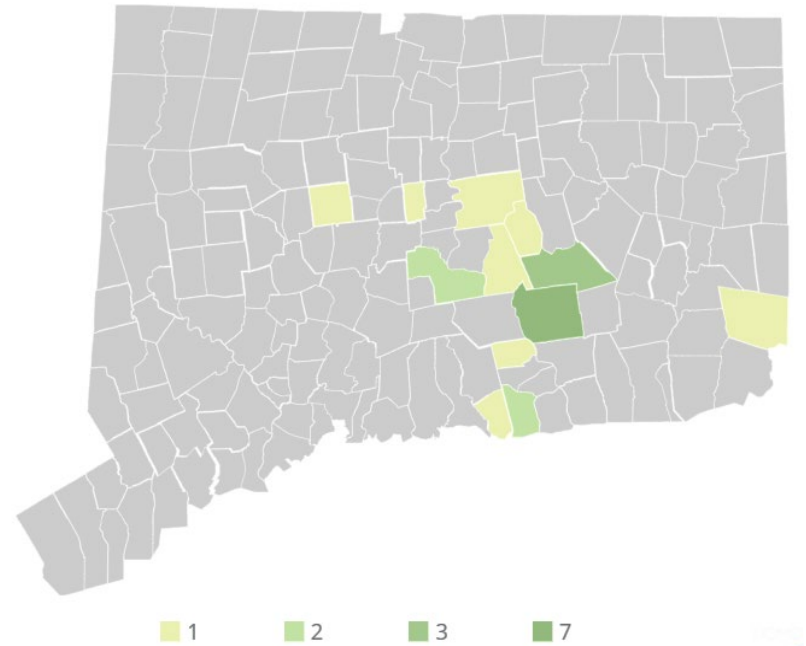
- 26 loans for existing single-family homes
 - 7 homebuyers were from East Haddam

- Median Household Income: \$78,996
- Average Age: 31
- Average Household Size: 2.23
- Average number of bedrooms: 3



CONNECTICUT
HOUSING FINANCE
AUTHORITY

Where Borrowers Moved From



Lower Connecticut River Valley
Council of Governments

The Town of East Haddam should pursue

Hosting or advertising
CHFA education classes

50%

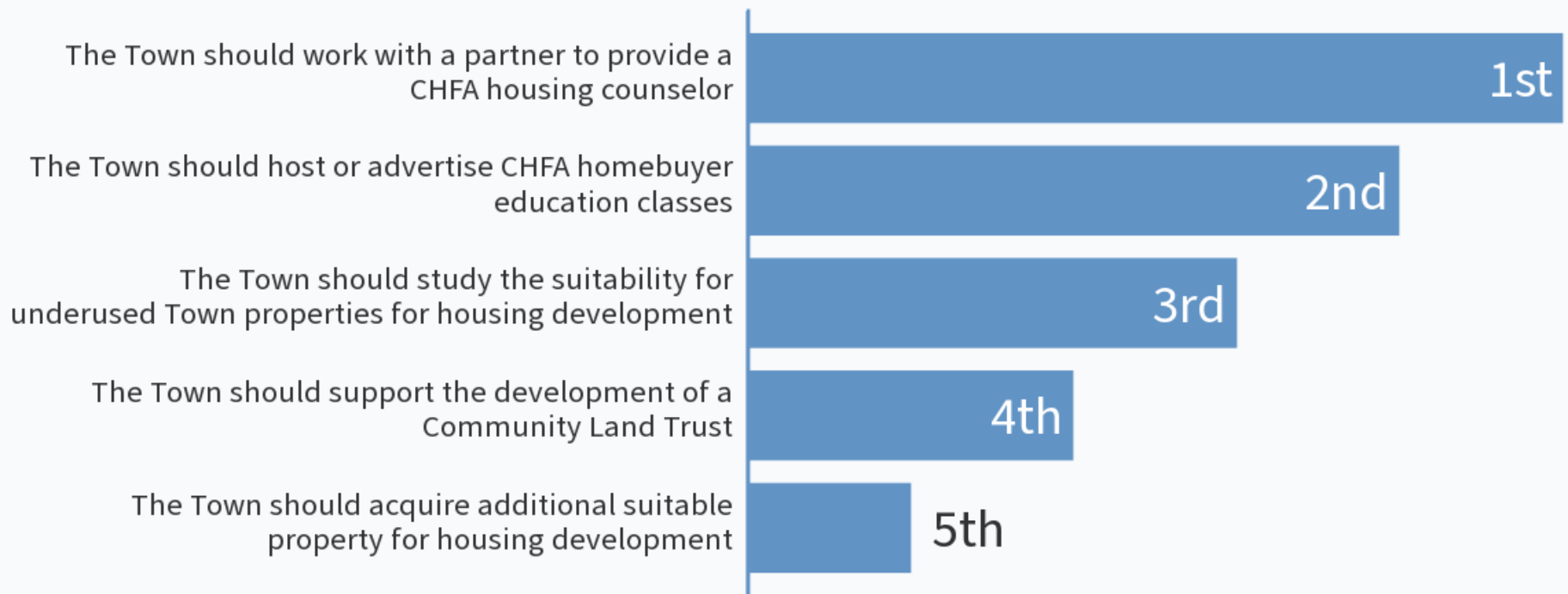
Finding a partner to provide
a CHFA housing counselor

50%

The Town should not
pursue actions with CHFA

Something else with CHFA

Please review and rank the following potential housing choice strategies from most appropriate to least appropriate for East Haddam:



NEXT STEPS

- Based on input from this workshop, we will continue to develop the strategies
- Prepare Town 8-30j plan – March/April
- Draft will be available for public review in mid-spring
- Finalize 8-30j plan
- Adoption of plan & submission to state by June 1, 2022
- Email any questions to james.ventres@easthaddam.org



QUESTIONS AND ANSWERS

If you have any questions or comments, please type them in the chat.

Are there any strategies you would like to see your town pursue that we didn't mention?

How do you feel about the current state of housing in your community?

Is there anything you would like more information on or that you feel we should have covered or covered in more detail?

Did anything you heard today change your opinion?



Thank You!



Lower Connecticut River Valley
Council of Governments