

**Exhibit G**  
**Long Term Effects**

**Lower Connecticut River Valley Council of Governments**

## **What permanent, long-term effects will your proposal have?**

The proposed project would have long-lasting impacts on not only the region's housing supply, but also its population and job growth. The project would also serve as a major step toward realization of the region's long-term growth vision as articulated in the Regional Plan of Conservation and Development (RPOCD), Regional Housing Plan (RHP), and Comprehensive Economic Development Strategy (CEDS).

Work Products, Deliverables, and Implementation Actions. On completion of the six-year grant funding period, RiverCOG will have facilitated completion of eighteen planning documents for six high opportunity areas across the region. For each opportunity area, a Land Capacity Analysis, Area Specific Plan, and Regulatory Framework for implementation would be drafted. These documents would incorporate a broad base of public input, including land use commissioners with adoption and implementation power over the plans. The participating communities will also have a clear vision for these areas which they can then market to developers. At the end of the program, the region will also have its own functioning land bank to facilitate the remediation and resale of brownfield properties and the appropriate development of properties consistent with the area specific plans. The land bank, although initially designed to work in the six high opportunity areas selected, can expand to other areas over time and continue to provide benefits to the region on a permanent basis.

Potential Roadblocks. Although this project has a large degree of public support generated through RiverCOG's previous planning efforts, members of the public's continuing misunderstanding of regional housing issues and biases and the stagnant housing market may become roadblocks. To address the need for continued education of the public on housing, the proposed project will strive to provide a high degree of public engagement, proceeding at a pace necessary to ensure that public concerns are addressed, and misinformation is corrected. The goal is to generate not only tolerance, but enthusiasm for and ownership of the area specific plans. Nevertheless, as specific projects arise, and particularly as time passes, there may still be efforts to mobilize opposition. RiverCOG intends for the area specific plans to serve as guideposts for decision-making in the face of opposition.

The region will continue to work with and support municipalities as they engage the public to understand and allay concerns that arise. The weak housing market poses a greater challenge because it is caused by multiple variables, some outside the control of local governments. The housing market in the region has been relatively weak for the last several decades, with only about 191 new housing units built per year between 2008 and 2017. Without the City of Middletown, that number drops to 136 units per year. With a weak housing market, it is difficult to generate new housing construction, affordable or otherwise. RiverCOG anticipates that by creating a plan and a regulatory framework that encourages development, and by actively marketing the development opportunity, the housing market can be stimulated. In addition, RiverCOG intends to work toward its economic development and transportation goals in tandem with the proposed project, utilizing the symbiotic relationship between these elements to create market demand.

Preserving Affordability in High Amenity Areas. The Lower Connecticut River Valley offers a high quality of life for residents but lacks an appropriate mixture of housing types to support a variety of household incomes. In addition, the region is currently characterized by sprawling, low-density patterns of development that require a single occupancy vehicle for most daily trips. A significant portion of the region's workers commute from lower cost of living areas because there are currently no housing units to meet their needs.

RiverCOG's proposal is to plan for and create higher density hubs across the region that contain a mixture of housing types, price, and tenure, with jobs, recreational opportunities, and public spaces, that will ultimately be connected by a high-quality multimodal transportation system. The goal is to provide a wide range of opportunities for residents to meet their living and working needs in a vibrant and active space where walking or biking can be a reasonable mode of transportation for most daily trips. Once several of these opportunity areas are established, they can be connected by a high-quality public transportation network. Additional ridership will reduce the cost of transit for transit users, and walking and biking opportunities will create low- to no cost alternatives for residents.

This type of development is intended to stimulate the job and housing markets in the region, however it is important that any growth occurs equitably. Inclusionary zoning regulations will be a necessary component of the regulatory framework to prevent the market from driving up housing prices and ensuring that housing remains available for those earning 30%, 60%, or 80% of AMI. In addition, partnerships with non-profit housing developers and use of the land bank to reduce costs for development will be important tools. Other regulatory tools may also be utilized to keep costs low for developers and tamp down on rapid rise in market rate housing costs.

Sustainable Growth Strategies. The seventeen municipalities in the Lower Connecticut River Valley region are organized around the Connecticut River rather than a major city. With an important natural resource at its center, it is unsurprising that the region is defined by its abundance of natural resources and amenities. Of the 283,000 acres of land in the region, 32,000 are in the 100-year flood zone, 36,600 acres are Connecticut Department of Energy and Environmental Protection lands, 10,000 acres are under land trust or owned by nonprofit organizations, and 43,000 acres are inland and tidal wetlands. The rivers, streams, wetlands, coastal dunes, beaches, and forest land constitute primary habitats for the region's flora and fauna and support the migration routes for animals, particularly migratory birds. These natural resources provide an important ecological resource to the state and are intrinsic to the region's identity.

The RPOCD recognizes the importance of the region's ecology. The Sustainability theme of that document charges the region to grow and develop in balance with its natural resources and to incorporate policies and practices that will make it resilient to environmental and economic threats. The RHP incorporates the Sustainability theme into the housing analysis, stating that the region's environmental assets must be protected and highlighted as housing growth occurs. A proliferation of new housing development can have a negative impact on natural resources if not carefully planned. Both the RPOCD and RHP propose creating more compact development centers in high opportunity areas across the region that focus on walkability, transit, and live-work environments. Although the region is largely rural and car-centric, focusing new housing development into

targeted higher-density centers will shift the region toward more sustainable development patterns by preserving greater amounts of open space, reducing dependence on fossil fuels, and reducing greenhouse gas emissions.

The RPOCD and RHP identified potential high opportunity areas as those most appropriate for infill development, with existing access to infrastructure, greater concentration of housing, and existing job clusters. Areas that are in “high risk” zones for flooding, sea level rise, or extreme weather event, as well as those that would significantly impact important natural habitat area, were excluded or given a lower opportunity rating, based on the level of risk.

The proposed project will implement the regional vision of sustainable housing growth by planning for and encouraging housing in these identified high opportunity areas. The proposal includes a capacity analysis for each site to ensure that the housing generated does not exceed the carrying capacity of the land. This will also provide an opportunity to exclude important environmental areas from development and integrate the natural environment as open space in the area specific plans, reducing potential heat island effect.

A Model for Future Efforts. There has been significant conversation around housing in recent years, at the federal, state, and local levels. RiverCOG has been regularly engaged in the discussion and has been a consistent voice for smart planning and sustainable growth. The tendency to promote housing development before understanding the environment is concerning and can lead to more sprawl and further degradation of both cities and the natural environment, in addition to creating unnecessary community resistance. The region’s vision for well-connected hubs of activity, designed and developed in harmony with the natural environment, is one that we hope can be emulated across the state and the country. The method – 1) Understand the land; 2) Engage the community to create a plan; and 3) Write the regulations and market the vision – can also be exported to other communities as they work to grow their housing supply.

A Successful Project. At the conclusion of the project, RiverCOG expects to have six area specific plans that are adopted by the municipalities and fully endorsed by the communities, as well as regulations in place that allow those plans to be realized. Currently, only 5% of residential zoning in the region allows for more than two dwelling units per acre, and 71% of existing housing units are single family residential. In addition, at least 19,594 residents in the region earn between 30% and 80% of AMI yet less than 10% of the region’s housing is qualified affordable housing for these groups. The area specific plans will include, and the implementation of regulations will require, a mixture of multi-family units, both for sale and for rent, approximately half of which should be in buildings of 15 or more units. These multi-family units should provide a mixture of studio, one-bedroom, two-bedroom, and three-bedroom units to accommodate varying household sizes. Inclusionary zoning regulations will be incorporated, along with other tools to reduce development costs, to ensure that new housing development includes between 10% and 20% affordable units, depending on the degree of affordability proposed.

Beyond the conclusion of the project, RiverCOG expects that the new plans will be widely marketed to encourage partnerships and development. The regional land bank will also function

as a tool to facilitate development in accordance with the plans and ensure the creation of affordable units.

Long Term Impacts. The Lower Connecticut River Valley region provides its residents with a high quality of life, access to quality schools, low crime rates, and rich natural amenities like the Connecticut River. However, past zoning practices and development patterns have resulted in predominantly large, single-family housing units built on large lots that require the use and maintenance of a single occupancy vehicle for most trips. This has resulted in the exclusion of large portions of the population from the region and contributed to segregation and homogenization. By planning and zoning for an increased mixture of housing types at a wider variety of price points, collocated with multi-modal transportation options, the region can undo some of the damage from past practices and provide access to the region for currently underrepresented groups. This will result in increased diversity and create more vibrant, thriving, inclusive communities. By ensuring that the communities are engaged throughout the process and take ownership of the vision, RiverCOG hopes to promote enthusiasm, rather than fear or hostility, for the new housing developments and their residents as they occur.