

**Exhibit A**  
**Executive Summary**

**Lower Connecticut River Valley Council of Governments**

The Lower Connecticut River Valley Council of Governments (RiverCOG) submits the following Pathways to Removing Obstacles to Housing (PRO-Housing) grant application. RiverCOG meets all the threshold requirements to be eligible for the PRO-Housing grant program.

## **Housing Need**

RiverCOG adopted the first ten-year Regional Plan of Conservation and Development (RPOCD) for its seventeen-member municipalities in September of 2021. The RPOCD found that the declining, aging population, lack of diversity, and slow job growth in the region could in part be attributed to a lack of affordable housing options. To grow the housing supply in a sustainable way, the RPOCD recommends a focus on infill development in vacant and underutilized parcels in our town centers. It envisions a region that preserves its natural resources, focuses development in and around our existing town centers, invests in vibrant, accessible neighborhoods with a wide variety of housing options, and connects communities through a multi-modal transportation network to reduce car trips. This compact development pattern, with complete streets, will better serve an aging population, attract a more diverse demographic and socio-economic population, and stimulate job creation in the region. Creating more housing opportunities is a key component of the regional vision, and conducting a further study of housing needs and solutions was a priority goal. This prompted RiverCOG to launch its work on a Regional Housing Plan (RHP) that was adopted in July 2022.

The RHP confirmed multiple known barriers to affordable and accessible housing and created a clearer picture of need:

- Approximately 1/3 of the region's households were cost burdened, spending over 30% of their income on housing related expenses. Renters were disproportionately affected, at 48% cost burdened.
- Over a quarter of households (~19,000) in the region qualify as low, very low, or extremely low income.
- Less than 10% of the region's existing housing stock is deed restricted as affordable to those earning less than 60% or 80% of area median income.
- 71% of the housing units in the region are detached single family residential units
- Only 5% of residential zones allow for more than two dwelling units per acre.
- Rental units make up only 26% of the region's housing stock and 47% of those units are in one municipality, the City of Middletown.

RiverCOG's board recognized the value of implementing the three recommendations made in the RHP to assist the region in growing its housing supply in a coordinated and sustainable way: create a Regional Housing Toolkit as a resource for municipalities to update their regulations; establish a Regional Housing Commission to build capacity and coordination among municipalities and with partner entities; and conduct transit oriented development studies and create plans for regional transportation hubs. Implementation of each of these recommendations is already underway, but several barriers have impeded progress. Physical barriers related to natural environment preservation, lack of infrastructure, and legacy brownfield sites make

understanding development potential challenging. Financial conditions make the creation of housing expensive, raising the cost for residents, and market conditions make developers reluctant to build. Regulatory barriers make desired development costly, uncertain, or impossible. The region is working to correct this through its Regional Housing Committee, but progress is slow due to limited resources.

### **Project Approach**

The PRO Housing grant would enable RiverCOG to make significant progress toward its vision as a sustainable, innovative, and connected region by enabling viable and equitable growth across the region. The RPOCD, RHP, and Comprehensive Economic Development Strategy (CEDS) identified high opportunity areas across the region that could serve as vibrant, active, higher density housing and job centers. These locations support the region’s sustainable growth approach because they have the best access to infrastructure, the lowest impact on connected open space networks, and an existing degree of greater development concentration. However, while previous plans identified high opportunity areas at a regional level, they did not zoom in to create a specific vision for each area or analyze the physical and regulatory challenges that might prevent that vision from being realized. RiverCOG proposes using PRO Housing grant funds to determine impediments to affordable housing in these locations and remove those barriers through a four phased approach:

- Phase 1 - Area Selection & Land Capacity Analysis;
- Phase 2 – Visioning with Area Specific Plans & Public Engagement;
- Phase 3 – Regulation Revision and Implementation of Area Specific Plans;
- Phase 4 – Creation of a Regional Land Bank.

### **Organizational Capacity**

RiverCOG will act as the lead agency for implementation of the proposed project and will oversee the consultant and partner team. Partners for this project include the seventeen-member municipalities of the Lower Connecticut River Valley region, specifically those where the selected opportunity sites are located. Three to four consultant teams will be brought onboard to allow for concurrent progress on different components of the project scope. RiverCOG regularly oversees complex projects for the region, including the Regional Housing Plan and the Thriving Communities Program. RiverCOG has earned the trust of its member municipalities, partner non-profits, and state and federal agencies through delivering impactful plans and projects created in a transparent and cooperative manner, on-time and on-budget.

While RiverCOG can adopt plans for the region, these plans are advisory and require the support of the municipalities to implement. It is proposed that for this project, each area specific plan would be adopted by the municipality where the area is located, and RiverCOG would adopt the plans as part of a regional framework.

### **Leveraging Funding and Technical Knowledge**

RiverCOG is committing at least \$105,000 of its own funds to the PRO Housing proposal, and at least \$95,000 in state funds from this and next fiscal year's Regional Services Grant.

RiverCOG's Regional Services Grant is funded in the current FY2024 & FY2025 Connecticut Biennium Budget. It is expected that the long-standing state Regional Services Grants to the state's councils of governments will continue in future state biennium budgets, and RiverCOG will continue leveraging the PRO Housing tasks with at least an additional \$200,000 of state Regional Services Grant funds, for a potential total leveraging of at least \$400,000.

RiverCOG is also in a unique position to leverage a wealth of completed, ongoing, and future planning work that will materially contribute to successful completion of the PRO Housing project. These include a USDOT funded Safe Streets and Roads for All regional transportation safety action plan and a USDOT Thriving Communities grant. The PRO Housing project will leverage other recently completed plans and studies previously mentioned, along with extensive existing technical knowledge and experience.

### **Lasting Impact**

The project focus is on increasing housing options for a more diverse population. This includes creating housing for people of all income levels, needs, and household types. The multiplier effect of creating that housing will be felt in the increased vibrancy of our communities, improved access to transportation alternatives, and more sustainable, targeted, environmentally sensitive growth. The project is an essential next step toward realization of the region's long-term growth vision as articulated in the RPOCD, RHP, and CEDS.