

# Norwalk Connecticut

## A ULI Advisory Services Panel Report

March 24–28, 2024



**COVER:** SoNo Central, a multifamily project developed near the train station, demonstrates how new dense residential development can seamlessly integrate with historic structures. (ULI)

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# Norwalk Connecticut

Housing Norwalk

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# About the Urban Land Institute

**THE URBAN LAND INSTITUTE** is a global, member-driven organization comprising more than 48,000 real estate and urban development professionals dedicated to advancing the Institute's mission of shaping the future of the built environment for transformative impact in communities worldwide.

ULI's interdisciplinary membership represents all aspects of the industry, including developers, property owners, investors, architects, urban planners, public officials, real estate brokers, appraisers, attorneys, engineers, financiers, and academics. Established in 1936, the Institute has a presence in the Americas, Europe, and Asia Pacific regions, with members in 84 countries.

The extraordinary impact that ULI makes on land use decision-making is based on its members sharing expertise on a variety of factors affecting the built environment, including urbanization, demographic and population changes, new economic drivers, technology advancements, and environmental concerns.

Peer-to-peer learning is achieved through the knowledge shared by members at thousands of convenings each year that reinforce ULI's position as a global authority on land use and real estate. Each year, thousands of events, both virtual and in person, are held in cities around the world.

Drawing on the work of its members, the Institute recognizes and shares best practices in urban design and development for the benefit of communities around the globe.

More information is available at [uli.org](https://uli.org). Follow ULI on [X \(formerly known as Twitter\)](#), [Facebook](#), [LinkedIn](#), and [Instagram](#).

## About the ULI Terwilliger Center

ULI's Terwilliger Center for Housing was established in 2007 with a gift from longtime ULI member and former chair J. Ronald Terwilliger. The goals of the Terwilliger Center for Housing are to advance best practices in residential development and public policy and to support ULI members and local communities in creating and sustaining a full spectrum of housing opportunities, particularly for low- and moderate-income households.

## About ULI Westchester/Fairfield

ULI Westchester/Fairfield is a district council of the Urban Land Institute serving members based in Westchester County, New York, and Fairfield County, Connecticut. The district council strives to enhance the experience of local ULI members by bringing national meetings content and contacts to the local level.



# About ULI Advisory Services

## **THE GOAL OF THE ULI ADVISORY SERVICES PROGRAM**

is to bring the finest expertise in the real estate field to bear on complex land use planning and development projects, programs, and policies. Since 1947, this program has assembled well over 700 ULI-member teams to help sponsors find creative, practical solutions for issues such as downtown redevelopment, land management strategies, evaluation of development potential, growth management, community revitalization, brownfield redevelopment, military base reuse, provision of low-cost and affordable housing, and asset management strategies, among other matters. A wide variety of public, private, and nonprofit organizations have contracted for ULI's advisory services.

Each panel team is composed of highly qualified professionals who volunteer their time to ULI. They are chosen for their knowledge of the panel topic and are screened to ensure their objectivity. ULI's interdisciplinary panel teams provide a holistic look at development problems. A respected ULI member who has previous panel experience chairs each panel.

The agenda of an Advisory Services panel is tailored to meet a sponsor's needs. ULI members are briefed by the sponsor, engage with stakeholders through in-depth interviews, deliberate on their recommendations, and make a final presentation of those recommendations. A report is prepared as a final deliverable.

A major strength of the program is ULI's unique ability to draw on the knowledge and expertise of its members, including land developers and owners, public officials, academics, representatives of financial institutions, and others. In fulfillment of the mission of the Urban Land Institute, this panel report is intended to provide objective advice that will promote the responsible use of land to enhance the environment.

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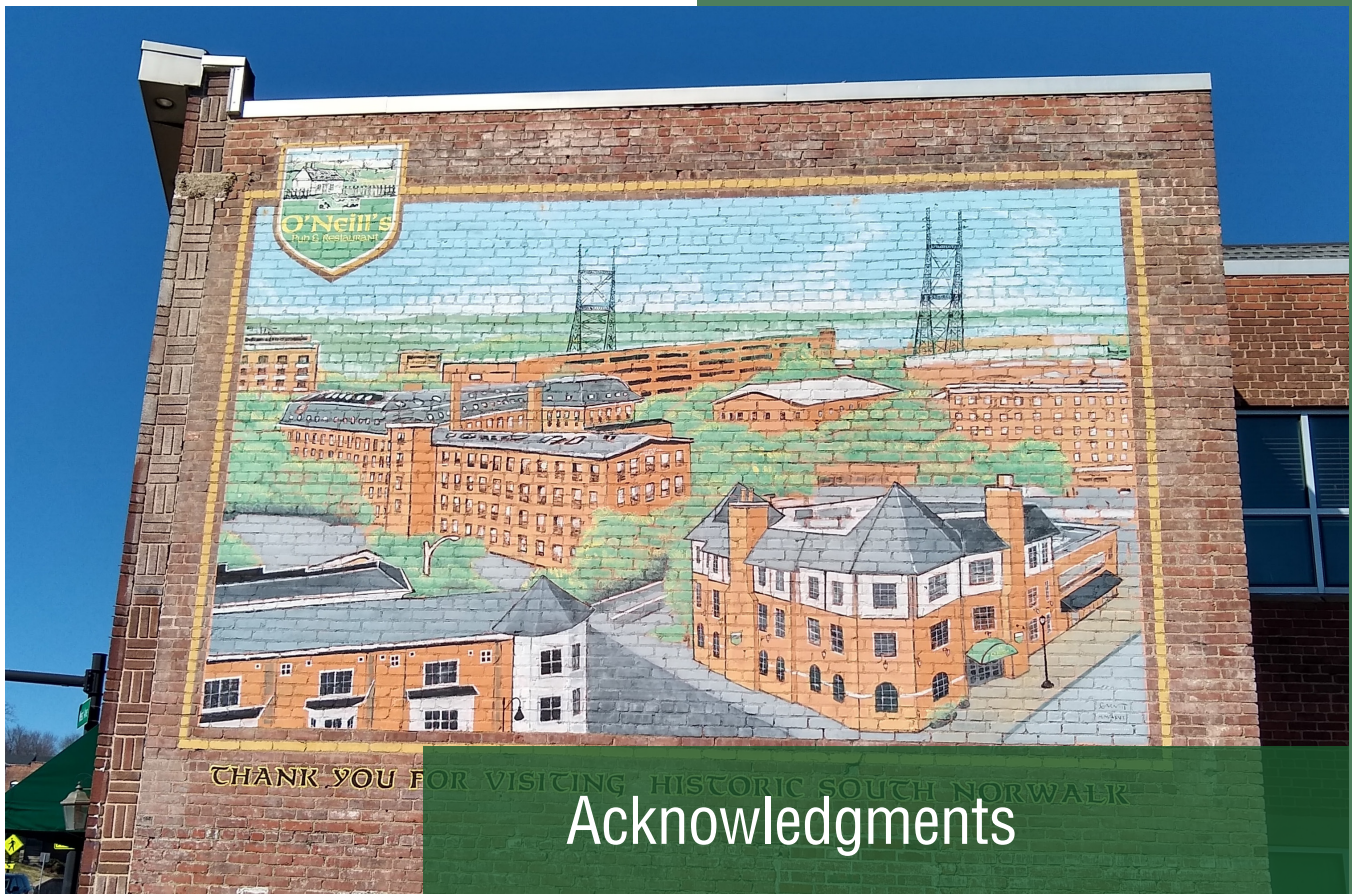
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## Acknowledgments

This panel results from multiple individuals and organizations participating collectively to achieve transformational change for the City of Norwalk. With gratitude, the Advisory Services program acknowledges Mayor Harry W. Rilling and Jessica Vonashek, who was the chief of community and economic development for the City of Norwalk at the time of the panel.

ULI also thanks the more than 60 stakeholders, including public officials, property owners, developers, business representatives, economic leaders, and community members, who shared their experiences, perspectives, and insights with the panel.

# Contents

1

ULI Panel and Project Staff

2

Background and Panel Assignment

5

Norwalk 2029

8

Places

13

Strategies for Creating Desired Places

18

Strategies

20

Cultivating Success

23

Engaging the Community

24

Conclusion

25

About the Panel

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## Background and Panel Assignment

**NORWALK IS THE SIXTH MOST POPULOUS CITY IN CONNECTICUT**, nestled along the northern shore of the long island sound and acting as a significant cultural and economic hub. As part of the New York metropolitan area, Norwalk includes several distinct neighborhoods and a dynamic population. According to the 2020 U.S. Census, the city has a population of approximately 91,184, marking it an important urban center in the state. Norwalk's growth is driven by its appeal as a coastal city with a high quality of life, robust employment opportunities, and access to metropolitan amenities while maintaining a suburban feel. In addition, Norwalk has an abundance of historic resources that add to the city's character. As of 2024, there were 25 National Register Historic Resources in Norwalk, which are either historic districts or individually listed properties.

Despite its recent growth, Norwalk is not without its challenges. The booming real estate market and increasing demand for both residential and commercial properties have led to a rise in property values, putting pressure on the rental market. This has made it difficult for new residents and lower-income families to find affordable housing. Data from 2022 show that 45 percent of all households in Norwalk are "cost-burdened," meaning that they pay more than 30 percent of household income in housing costs.

As Norwalk continues to evolve and grow, it remains a place of opportunity and community on Connecticut's shoreline. With its blend of suburban and urban lifestyles, diverse neighborhoods, and access to stunning coastal landscapes, Norwalk offers something for everyone. The city's dedication to economic development, cultural enrichment, and educational excellence underscores its commitment to creating a dynamic and inclusive environment for residents and visitors alike. With ongoing initiatives to address housing needs and preserve its unique character, Norwalk stands poised to thrive as a vibrant, sustainable, and welcoming city for future generations.

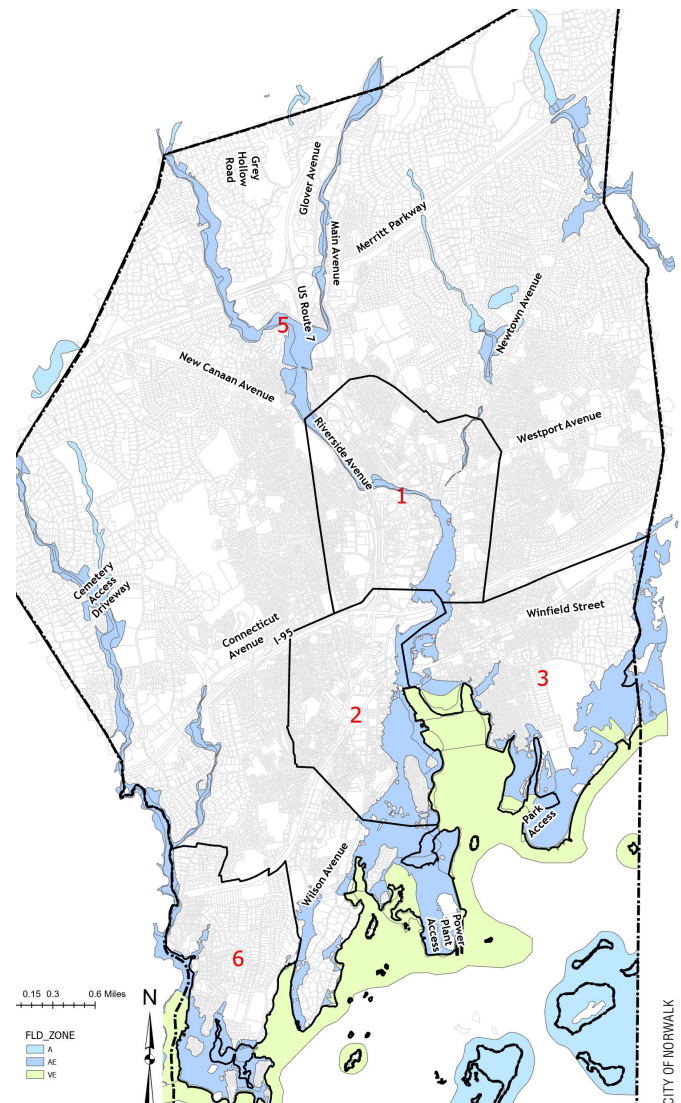
## Norwalk Affordable Housing Plan

The State of Connecticut requires all municipalities to submit an affordable housing plan. The deadline for the plan submission was June 2023. Norwalk requested an extension to undertake a larger planning effort while waiting for accurate census data and additional guidance on plan requirements. Using American Rescue Plan Act funds, the City of Norwalk contracted consulting firm AKRF to complete an affordable housing plan that will include a market-rate housing gap assessment, an affordable-housing gap assessment, and recommendations for addressing the city's housing needs.

## Panel Assignment

In March 2023, the City of Norwalk requested a ULI Advisory Services panel to review the ongoing development of the city's affordable housing plan. Specifically, it identified the following questions for the panel to address:

1. How do we build a meaningful communications and framework strategy to educate the public about the importance of a diverse and robust housing stock? How can we leverage the information gained through the AKRF housing gap assessments to formulate this message? Can we incorporate the connections between housing stock, economic success, business attraction/retention, and expansion?
2. If we are to continue to grow, based on the analysis of the existing housing market data and the gap assessments, what type of housing stock should be considered, where should it be located, and why?
3. What are the constraints from a private development perspective? For example, how do market dynamics and financial considerations affect housing development in Norwalk? How do these constraints affect developer financing and the ability to deliver the requisite housing stock? What tools can be considered at the local level to mitigate these challenges, and why should they be used?
4. How do we balance the growth of the city while maintaining its character? How do we address concerns about change and gentrification? How do we address concerns about traffic and parking?



*As Norwalk prepares for anticipated population growth, new housing stock will need to be added intentionally in different areas of the city.*



## Advisory Services Panel Process



*ULI panelists met over the course of three days to listen, learn, and develop the recommendations outlined in this report.*

The ULI Advisory Services panel met for three days. Using a process honed over 75 years, an Advisory Services panel has three key parts: listening and learning, panel deliberation, and presentation of expert recommendations. The listening and learning portion of this panel included a full day of on-the-ground experiences: a briefing by the sponsor team, a site tour, and a meet-and-greet event in which the panel heard from residents and other stakeholders to learn their perspectives on the topic. In addition, the panel reviewed more than 20 plans and supporting documents, including the city's plan of conservation and development, operating budget, consolidated annual performance and evaluation report, and the State of Connecticut's legislation for tax increment financing (TIF).

The panel then conducted small-group interviews with more than 60 stakeholders representing a broad cross-section of interests and perspectives. Using information gathered during these activities and briefing materials provided by the sponsor team, the Advisory Services panel team developed and drafted recommendations and produced a presentation. Although time was limited, the panelists made every effort to incorporate what they had learned and what they had heard. The recommendations in this report reflect this effort and what the panel knew at the time.



*Panel and staff members left to right: Jason Gilman, Mackenzie Makepeace, Allison Stewart-Harris, Meg Townsend, David Zehr (ULI staff), Ilana Lipsett, Barbra Gustis (ULI staff), and Geoff Koski (not pictured).*





# Norwalk 2029

**NORWALK, A VITAL COMPONENT OF THE NEW YORK METROPOLITAN AREA**, showcases a dynamic real estate market characterized by a significant demand for both residential and commercial properties. By 2029, Norwalk is poised to become a national exemplar of a vibrant, small city characterized by a dynamic economy, varied housing choices for all income levels, and an enriching environment of connected open spaces and cultural landmarks. This vision encompasses a commitment to sustainable development, economic prosperity, and community well-being.

## Market Realities and Competing Challenges

However, the city faces significant challenges, particularly in terms of housing affordability, which threaten to undermine these goals. The following existing dynamics influence Norwalk's housing market.

- **Significant Property Values:** High property values make it challenging for many residents to afford homes, contributing to housing inequality.
- **Changing Market Demands:** The evolving market demands necessitate adaptable housing solutions to meet the diverse needs of the population.
- **Regulatory Framework:** Due to the City's regulatory framework, particularly its zoning regulations, the development of multifamily and affordable housing units is frequently restricted. This restriction exacerbates the housing problem by limiting the supply of diverse housing options, thereby increasing competition and driving up prices.
- **Affordability Requirement:** Norwalk has surpassed the state's 10 percent affordability requirement, achieving over 13 percent affordability. However, "affordable" housing remains out of reach for many residents.

- **Citywide Housing Strategy:** There is a pressing need to create a citywide housing strategy that maintains the individual character of the neighborhoods while addressing housing needs.
- **Celebrating Diversity:** Celebrating diversity is integral to Norwalk's character, and it needs to be part of the housing strategy. Targeted and intentional engagement is essential to ensure that all community voices are heard and valued.

These challenges need to be addressed for Norwalk to achieve its 2029 vision. The following sections provide more details on some of the challenges that Norwalk will face.

## Housing Cost Burden

In Norwalk, the housing cost burden is a significant challenge, affecting a substantial portion of the population. A housing cost burden occurs when households spend more than 30 percent of their income on housing expenses, including rent or mortgage payments, utilities, and other associated costs. This situation is exacerbated in Norwalk because of the high property values and rental rates driven by the city's proximity to major metropolitan areas, such as New York City. The economic pressures result in limited availability of affordable housing, forcing many residents to allocate a disproportionate amount of their income to housing. This burden is not evenly distributed across all demographics, with lower-income families and individuals experiencing the most severe impacts.

## Key Statistics:

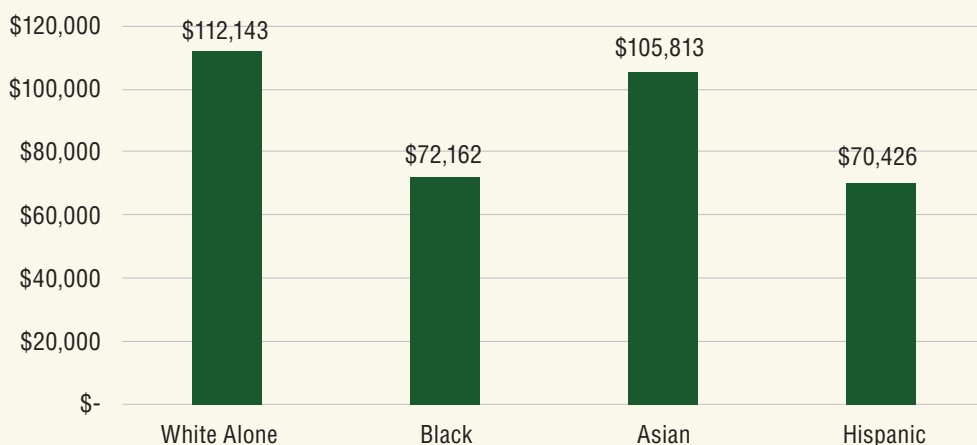
- Forty percent of all Norwalk households are cost-burdened, spending more than 30 percent of monthly income on housing.
- Forty-nine percent of renters (up from 45 percent in 2012) are cost-burdened.
- Thirty-one percent of homeowners are cost-burdened.
- Twenty-eight percent of all Norwalk households earn less than \$75,000 per year. Of those, the vast majority (85 percent) are cost-burdened.

## Racial Income Gap

The racial income gap in Norwalk is another profound challenge that intersects significantly with the issue of housing affordability. This gap represents the disparities in income between different racial and ethnic groups, which are often the result of systemic inequalities in education, employment, and economic opportunities. In Norwalk, like in many other cities, these disparities are pronounced, with minority communities often earning significantly less than their white counterparts.

The racial income gap exacerbates the housing cost burden for minority households because they are more likely to have lower incomes and therefore fewer resources to allocate to housing. This economic disparity can lead to higher rates of homelessness and housing instability among minority populations, further entrenching the cycle of poverty and limiting access to safe and stable housing.

**Median Income in Norwalk by Racial/Ethnic Affiliation, 2022**



Source: US Census, American Community Survey

*People of color, particularly Black and Hispanic-identifying individuals, have lower incomes compared to their white counterparts, impacting their ability to find safe and stable housing in the city.*

## Feedback from the Community

The feedback from Norwalk residents and stakeholders has been instrumental in shaping the understanding of the city's housing challenges and aspirations. Here's a summary of the key sentiments and suggestions that have emerged from discussion.

### Multigenerational Living and Aging in Place:

- There is a strong desire for solutions that support multigenerational living, allowing families to stay together and support each other across different life stages.

### Community Passion and Local Identity:

- Norwalk's residents are deeply passionate about their city and are actively engaged in its development and preservation. This engagement reflects a robust community spirit where residents are willing to fight for the city's welfare.

### Affordability and Access:

- While there is recognition of the need for affordability, some residents remain concerned about the implications of affordable housing for property values. Yet they also acknowledge a wish for their children and grandchildren to be able to afford to live in Norwalk.
- The effectiveness of current affordability requirements is questioned, with a call for developers to increase the provision of genuinely affordable units that meet the actual needs of the community.

### Urban Design and Livability:

- Strengthening the core of the city is seen as essential for enhancing the overall quality of life throughout Norwalk. This includes improving infrastructure, public services, and access to amenities.
- A strong desire for more walkable and bikeable neighborhoods reflects a growing demand for sustainable urban environments that promote health, reduce reliance on cars, and enhance community interactions.

## Incorporating Community Insights into Housing Strategy:

- The views of the community highlight the complex balance between maintaining affordability, supporting community desires, and fostering economic vitality.
- These insights emphasize the necessity of a housing strategy that is not only responsive to current market conditions and regulatory frameworks but also sensitive to the long-term aspirations and stability of the residents.

## Housing Is Part of the Bigger Picture

Housing is integral to Norwalk's broader urban development. This report aligns the housing strategy with ongoing planning and engagement efforts, capturing diverse community inputs while maximizing cobenefits and minimizing engagement fatigue. Furthermore, Norwalk's housing plan intersects with the City's climate goals, aiming for developments that enhance sustainability and resilience. By coordinating with the Redevelopment Agency's Strategic Plan and neighborhood-specific plans, the plan promotes an environmentally responsible approach that also addresses economic and housing insecurities exacerbated by climate change. This report goes beyond addressing just immediate problems by highlighting the potential of Norwalk as a place of growth and resilience. The goals are to foster housing developments that not only meet current needs but also enhance the city's long-term vitality and inclusivity and to consider the potential of place.



*The panelists met with more than 60 community stakeholders to hear their concerns and ideas regarding growth in Norwalk.*





# Places

**NORWALK RESIDENTS STRONGLY DESIRE NEIGHBORHOODS WITH A CLEAR SENSE OF PLACE AND COMMUNITY**, with thriving local businesses. they also want an inviting, accessible waterfront and a community stitched together by a network of parks and open spaces that helps support a healthy, resilient environment.

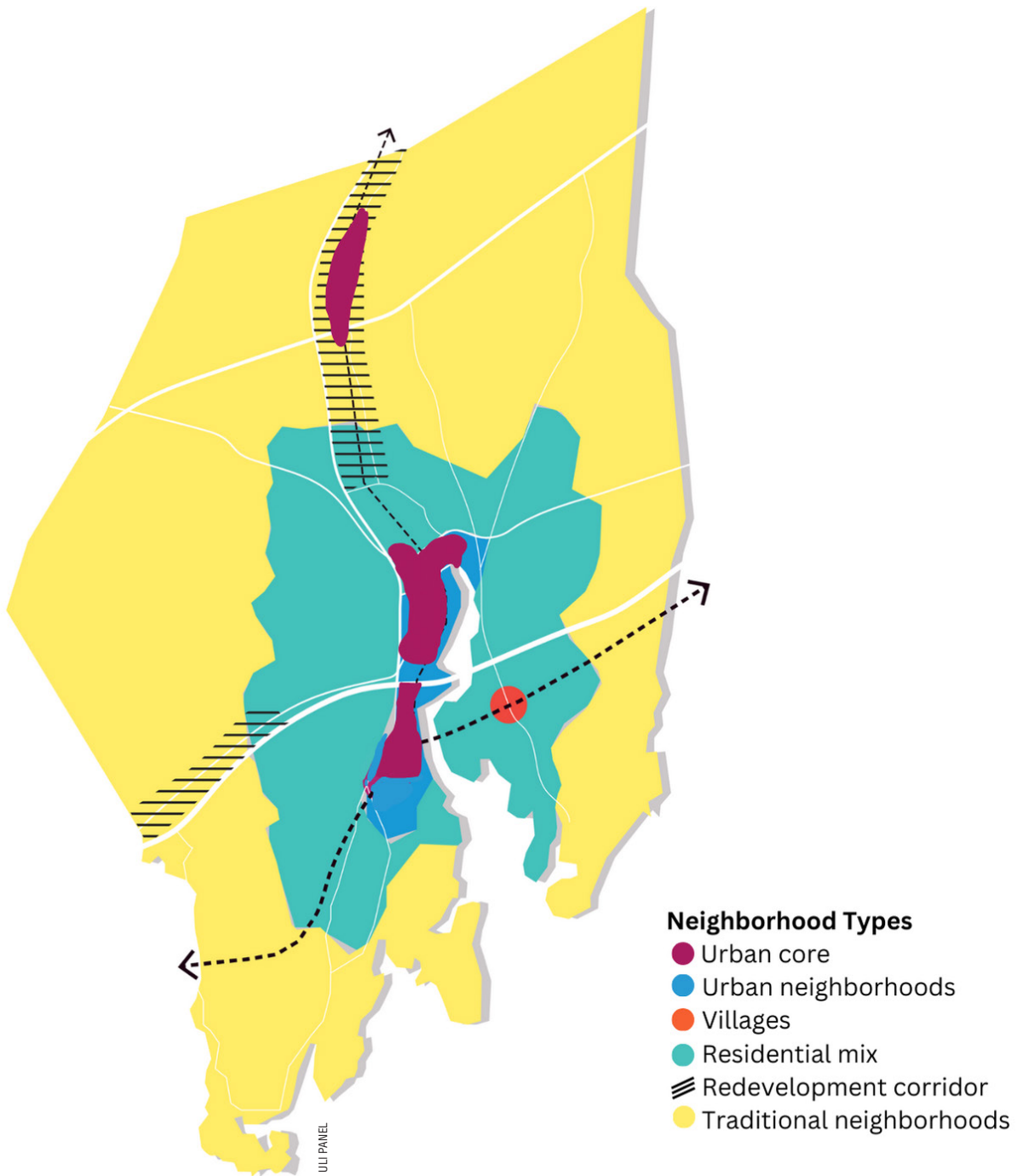
Residential growth in Norwalk is essential for achieving the community's vision. A critical mass of residents will be necessary to support a thriving business ecosystem and allow for other changes—such as the renovation and reuse of historic buildings—that enhance neighborhoods and attract shoppers and diners. Similarly, economic activity along the waterfront, including new retail, residential development, and waterfront improvements, will be possible only with the addition of new residents. Revenues from a growing tax base may be leveraged to fund a variety of projects that benefit the community and improve quality of life for residents. Finally, with a larger population, the City may be more competitive when applying for grants and other outside funding sources.

## What Should the Residential Growth Look Like?

Each of Norwalk's neighborhoods is unique and has its own character, culture, and identity. As a result, the way that

residential growth occurs, and how it looks, will need to be place based. Since there is no one-size-fits-all approach, each neighborhood would benefit from its own set of housing guidelines that account for existing planning and development factors, while aligning with Norwalk's broader vision for residential growth and development.

The map on the next page illustrates the diverse types of neighborhoods in Norwalk envisioned for future residential growth. It highlights various neighborhood types, including the urban core, urban neighborhoods, villages, residential mix areas, redeveloping corridors, and traditional neighborhoods. Each type is strategically placed to reflect different areas' unique characteristics and needs, emphasizing that residential development is not a one-size-fits-all approach. This tailored strategy aims to create vibrant, sustainable communities that accommodate a range of lifestyles and preferences while promoting balanced growth throughout the region.



*The map illustrates how various areas within the city could accommodate future residential growth. This map is based on Norwalk's zoning regulations (updated February 2023), but small discrepancies between this illustration and the zoning map may exist.*

## Housing Guidance by Neighborhood Type

The panel recommends the appropriate housing types, the public investments needed, and the specific characteristics for each Norwalk neighborhood.

Neighborhood	Recommended Housing	Public Investments	Characteristics
 <p><b>Urban core:</b> centered on Wall Street and the South Norwalk train station</p>	Dense multifamily and mixed use, lofts/units in historic buildings (adaptive use)	Emphasize multimodal transportation centers, enhanced bike/pedestrian networks, public plazas, parks, arts and culture, and historic preservation	This area demands the highest level of public investment, reflecting its role as a vibrant, culturally rich urban center
 <p><b>Urban neighborhood:</b> West Avenue, Wall Street, South Norwalk</p>	Midscale multifamily and mixed use (24 stories), including lofts in historic buildings (adaptive use within the Wall Street area with denser development throughout the corridor)	Focus on waterfront access, comprehensive bike/pedestrian networks, parks, open spaces, trails, and historic preservation	High level of public investment to support a dynamic urban neighborhood with a strong sense of community and accessibility
 <p><b>Village center:</b> East Norwalk transit-oriented development, Rowayton (core)</p>	Lofts/units in adaptive use settings, townhouses, and missing middle housing types; East Avenue corridor (near the train station) is targeted for more intense development than Rowayton but less intense than urban core areas	Multimodal transportation options, parks, open spaces, historic preservation, and bike/pedestrian trails	High public investment levels to enhance the village feel with modern living amenities, blending tradition with contemporary needs

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Neighborhood	Recommended Housing	Public Investments	Characteristics
 <p><b>Residential mix:</b> transition areas</p>	Missing middle housing types such as small-scale multifamily buildings, townhouses, duplexes, triplexes, quads, and cottage courts	Development of bicycle and pedestrian networks, parks, open spaces, and trails	Medium level of public investment to facilitate a gradual transition in housing density and maintain neighborhood character
 <p><b>Redeveloping corridor:</b> Route 1, Main Avenue/Merritt</p>	Midscale multifamily and horizontal mixed use, townhouses	Complete streets initiatives, bicycle and pedestrian infrastructure improvements, and enhanced green spaces	Medium level of public investment focusing on revitalizing corridors with potential for growth, enhancing connectivity and accessibility
 <p><b>Traditional neighborhoods:</b> Cranbury, Silvermine, Rowayton, etc.</p>	Predominantly single-family homes with options for accessory dwelling units; longer term, incorporate "invisible" duplexes	Trails and maintenance of existing parks and green spaces	Lowest level of public investment, aiming to preserve the traditional, low-density character of these areas while subtly integrating new housing forms





*The development of Cramer Hill Waterfront Park in Camden, New Jersey, improved ecological function and leveraged natural systems to withstand flooding and storm surge. This project could serve as inspiration for Norwalk as it begins to transition underused waterfront parks into functional, productive urban wetland parks.*

## A Vibrant Waterfront

A vibrant waterfront is a critical piece of the community's vision for Norwalk and is a key ingredient of the residential growth strategy for the City. By increasing housing opportunities and diversity, the City will be able to support its vision and plans for the waterfront.

- **Create a Premier Waterfront Experience:** Norwalk's goal is to ultimately provide waterfront access to as much of the river and harbor as possible, creating a top-notch waterfront experience, focusing on aesthetic enhancements and functional usability.
- **Prioritize Public Access with a Multiuse Promenade:** Key features will include a trail providing as much access to the water as possible; a wide, multiuse promenade that ensures public access and facilitates various activities, anchoring the waterfront as a communal space.
- **Restore Ecological Function:** The City aims to transition underused waterfront parks into functional, productive urban wetland parks that not only support local biodiversity but also enhance the area's resilience to environmental stresses.

## Where All Trails Lead

For Norwalk to realize its aspirations of being a healthy and resilient community, it will need to invest in enhanced connections between neighborhoods, green spaces, and community amenities, such as the waterfront. Residential growth would be supported by the following efforts.

- **Citywide Bike and Trail Network:** Develop a comprehensive bike and trail network that links various communities to the city center and the waterfront, enhancing mobility and accessibility throughout Norwalk.
- **Connection to River Valley Trail and Regional Networks:** Integrate Norwalk's trails with the River Valley Trail and other planned regional networks, expanding recreational and commuter options across broader areas.
- **Enhanced Multimodal Connections:** Strengthen connections to rail and other transportation modes, facilitating easier and more efficient travel within and beyond the city.





# Strategies for Creating Desired Places

**NORWALK ALREADY HAS MUCH TO OFFER**, and planning efforts should concentrate on leaning into the city's strengths, listening to the community's vision, and addressing specific housing needs.

## Unique Neighborhoods

Norwalk's diverse neighborhoods each have their own unique character and should be celebrated. Strategies for one area may not be suitable for others, necessitating tailored approaches.

- **Custom Strategies and Policies:** One-size-fits-all strategies are ineffective. It's crucial to be thoughtful about regulating different areas and using incentives to promote appropriate development in desired locations.
- **Zoning Successes:** Norwalk has excelled in identifying various zones, such as the East Norwalk Village transit-oriented development zone and enterprise/opportunity zones, where development should be targeted. This effort needs to continue and be expanded to areas where there is a housing need.
- **Specialized Tools for Specific Areas:** The City might consider further narrowing its focus by developing specialized tools for specific corridors or blocks to address their unique needs and potential.

## Desired Places

The panel suggests the following high-level strategies to achieve Norwalk's desired places. While the City has already implemented some of these approaches, other strategies may be new and will require additional investments and resources to deploy effectively.

### Neighborhoods with a Strong Sense of Place and Community:

- **Incentivizing Mixed Use in the Right Areas:** Promote mixed-use development strategically to support local businesses and community engagement.
- **Avoid Overrequiring Mixed Use/Retail:** Recognize that mixed use is not suitable everywhere; allowing flexibility in planning.
- **Creating Necessary Density:** Encourage sufficient density to sustain vibrant local businesses and foster a lively community atmosphere.





*Creating desired places will require incentivizing the right uses in the right areas and creating necessary density to sustain businesses and foster community.*

### A Vibrant Waterfront That Is Inviting and Accessible:

- **Preserving Waterfront for Best Use:** While addressing housing needs, ensure that the waterfront is preserved for its maximal and best uses.
- **Public Access to Water:** Mandate that housing developments on the waterfront include points of public access to the water, enhancing community interaction with the waterfront.

### A Green Network of Parks and Open Spaces:

- **Incentivize Green and Resilient Building:** Encourage developments that prioritize sustainability and resilience, contributing to a healthier environment.
- **City-Driven Decisions on Open Space and Public Art:** Consider having the City take a lead role in decisions regarding open spaces and public art to ensure that these areas meet community needs and enhance public enjoyment.

## Housing Affordability and Variety

Robust data that identify and contextualize the City's housing needs will be essential for creating viable solutions to Norwalk's housing challenges. The City has already started the process of understanding its most pressing housing gaps through ongoing studies and partnerships with external consultants. A clear picture of these housing shortfalls will allow for targeted solutions that are right sized to meet the City's housing goals.

## Tools for Delivering Needed Units

Once housing gaps are identified and quantified, the following tools can help deliver the needed units. Specifically, the panel recommends that the City explore the creation of TIF districts to help fund the preservation and development of affordable housing. Many national examples can provide inspiration for how to best implement this tool in Norwalk.

### Local Tools:

- Low-interest loans through the Norwalk Redevelopment Agency
- Low-cost land provided by the City
- Grants provided by the City
- Public/private/nonprofit/philanthropic/people (P5) process
- TIF or more aggressive tax abatement strategies

### State and Federal Tools:

- Continue to identify and communicate state and federally sponsored programs that can be used to provide affordable housing in the city (as seen in the redevelopment plan).
- Consider piggybacking on these existing programs (for example, 40 South Main).
- Market opportunities to a broad group of developers with affordable track records (for example, qualified low-income housing tax credit developers).



*A mix of housing types and styles—particularly “missing middle” housing—will be important for accommodating growth in different areas of the city.*

## TAX INCREMENT FINANCING

TIF is a public financing method used to support community and economic development. In Connecticut, TIF can be an effective strategy for encouraging private investment in designated areas by financing public infrastructure improvements and other eligible costs.

Below is a list of best practices for implementing TIF in Connecticut.

- **Strategic Planning and Feasibility Analysis:** Ensure that TIF aligns with broader municipal planning objectives, such as economic development strategies, land use plans, and zoning regulations.
- **Transparent and Inclusive Process:** Clearly communicate the purpose, benefits, and financial implications of TIF to the public.
- **Goals and Metrics:** Establish clear goals for the TIF district, such as job creation, affordable housing development, or infrastructure improvements. Set measurable metrics to track progress.
- **External Financial Support:** Combine TIF funds with other funding sources such as state and federal grants, private investments, or municipal bonds to maximize resources.
- **Monitoring and Accountability:** Implement regular reporting requirements to track the performance of the TIF district. This includes financial reports and assessments of project outcomes against the established goals.
- **Private Sector Engagement:** Foster strong partnerships with developers and businesses, providing them with incentives to invest in the TIF district.

## Potential Use Cases

### 1. Infrastructure Improvements

- **Public Infrastructure:** TIF funds can be used to improve public infrastructure such as roads, utilities, and public spaces, which can make a site more attractive to private developers. Enhanced infrastructure reduces the development costs for private investors, making projects more viable.
- **Site Preparation:** Funds can also be allocated for site preparation activities, including land acquisition, demolition of old structures, and environmental remediation.

### 2. Direct Financial Incentives

- **Grants and Loans:** Municipalities can use TIF revenues to offer grants or low-interest loans to private developers for specific projects within the TIF district. This can help reduce the financial burden on developers and make projects more feasible.
- **Property Tax Abatements:** In some cases, municipalities may provide property tax abatements or rebates as part of a development agreement, effectively lowering the operating costs for new developments.

### 3. Reduced Regulatory Barriers

- **Streamlined Permitting:** TIF can be used to fund planning and permitting processes, thereby reducing the time and complexity associated with obtaining necessary approvals for development projects.

### 4. Enhanced Public Services

- **Public Amenities:** TIF funds can be used to develop amenities such as parks, cultural facilities, and recreational areas, which enhance the quality of life in the area, making it more attractive to both developers and residents.

### 5. Marketing and Promotion

- **Marketing Efforts:** TIF districts can allocate funds for marketing and promotion to attract businesses and developers to the area.

*Continued on next page*

## Structures

TIF can be structured in various ways to finance public improvements within a designated area. Two common methods are pay-as-you-go (PAYGO) TIF and bonding TIF. Here's a breakdown of the differences between these two approaches.

### 1. PAYGO TIF

In PAYGO TIF, incremental tax revenues generated from increased property values within the TIF district are used directly to pay for public improvements as they are made.

This approach minimizes financial risk to the municipality because the town or city spends only what is available from the increased tax revenue, which provides flexibility and reduces financial obligations.

PAYGO TIF projects might proceed more slowly, since improvements can be funded only as tax increments become available. This gradual funding can be a limitation if significant upfront investments are needed.

### 2. TIF Bonds

Bonding TIF involves the issuance of bonds to raise upfront capital for large-scale public improvements. The bonds are repaid over time, using the incremental tax revenues generated within the TIF district. This approach can accelerate development and attract private investment more quickly, making it possible to undertake larger and more immediate improvements than with the PAYGO method.

Municipalities in Connecticut choosing between PAYGO and bonding TIF must consider their financial capacity, the projected growth in property values, and the specific needs of the development project.

TIF bonds may be more suitable for projects requiring substantial initial investment, such as major infrastructure upgrades, which can catalyze private development and generate higher tax increments in the long run.

The choice between PAYGO and TIF bonds in Connecticut depends on the financial goals, risk tolerance, and development strategy of the municipality. Each method has its advantages and challenges, and careful financial planning and projections are crucial for successful TIF implementation.

## Examples

A number of cities in Connecticut have implemented TIF to support economic development and community revitalization. Some towns are also exploring TIF as a tool to promote affordable housing, although this is a less common approach.

1. **Enfield and Windsor Locks** have established TIF districts with a focus on economic revitalization, primarily to fund infrastructure improvements and attract businesses. These efforts are geared toward enhancing downtown areas and supporting mixed-use developments, which may include affordable housing as part of broader redevelopment goals.

The TIF district in Windsor Locks focuses on improving infrastructure and public spaces to attract private investment, including in mixed-use development.

Enfield's TIF districts aim to revitalize underused properties by providing financial incentives and improving public infrastructure to spur private investment.

2. **Old Saybrook** has implemented a TIF district along Mariner's Way that includes provisions to attract private investment for mixed-use developments, which could incorporate affordable housing, though the focus is on commercial revitalization and boosting of local tourism.
3. **New Britain and other Connecticut towns** have used TIF more broadly to improve infrastructure, encourage investment, and support community projects. Some of these projects include components that enhance livability and could support affordable housing indirectly by improving the overall attractiveness and functionality of urban spaces.

Overall, while affordable housing is not always the focus of TIF districts in Connecticut, the tool is being leveraged in a way that can indirectly support housing affordability by improving infrastructure, attracting mixed-use development, and enhancing urban environments. Communities interested in using TIF for affordable housing can explore partnerships with organizations such as Capital for Change (C4C), and integrate housing goals into their TIF plans.

C4C, a Community Development Financial Institution, has been actively involved in financing projects that include affordable housing within TIF districts. This organization emphasizes creating and preserving affordable housing as part of its mission to revitalize Connecticut's downtowns and urban centers.

## Creating Additional Housing Options

Creating opportunities for more housing density in targeted locations will help achieve the desired variety in housing options and address the community's needs.

### Benefits of Density

- **Catching Up with Demand:** Increasing housing density can help the housing supply catch up to the growing demand, making homes more accessible and affordable.
- **Supporting the Missing Middle:** Dense housing options provide opportunities for the missing middle, offering affordable housing solutions for middle-income families and individuals.
- **Aging Population Needs:** Apartments targeting empty nesters allow long-term residents to stay within the community, offering a more viable alternative to condos.
- **Supporting Vibrant Retail:** Creating needed density supports local businesses and retail, fostering a vibrant and dynamic community.

### Strategies to Create Targeted Density

- **Remove/Relax Density Limits:** Norwalk should not enforce some of the current requirements for additional density and should avoid offering the tax abatement, which deters from increasing development density. Instead, the City needs to subsidize housing development more heavily in areas with housing gaps. In defined areas, relaxing density limits can encourage the development of more housing units. One way to start the process would be to implement a pilot program in a very defined area or set of areas to test the impact and feasibility of increased density.
- **Up-Zoning in Targeted Areas:** The City needs to continue pressuring for up-zoning in targeted areas to allow for higher density and diverse housing options. This has proven to be an effective tool for the City to achieve the density it targets in selected areas and should continue.

## Vibrant Mixed-Use and Transit-Oriented Development

Along with housing variety, there is a strong need for vibrant mixed-use development and transit-oriented development to support walkable neighborhoods. Norwalk should work to identify the appropriate balance of uses and then incentivize or require that mix for targeted areas.

The panel recommends that Norwalk use the following strategies to create vibrant, walkable places:

- Focus on specific areas, such as corridors and blocks, instead of radius rings.
- If they are not supported by the market, the desired uses should be further incentivized to potential developers. Continue to encourage and incentivize increases in residential density, to support walkable retail and active places.
- Implement strategies to reduce the occurrence of vacant storefronts, such as offering storefront revitalization dollars, providing clear and streamlined permitting processes for tenants, and continuing to let what's working work.

Norwalk will need to keep in mind that increased space for ground-floor retail may not be sustainable, and requiring podium space on the first floor of an apartment building increases the building costs for the developer. Therefore, Norwalk must remain flexible and consider how to generate feasible retail under the current market conditions when it comes to the next mixed-use development.

By focusing on these strategies, Norwalk can enhance its housing variety and promote vibrant, mixed-use developments that support a walkable, livable urban environment.





## Strategies

**THE CITY OF NORWALK SHOULD MATCH THE CITY'S PUBLIC SPACE GOALS AND INCENTIVES** required of developers. This includes directly requiring or incentivizing sustainable development through policies that go beyond density bonuses. The City might consider expanding the application of the East Norwalk Village TOD zone (EVTZ) standards to other areas, refining their application to specific corridors. Focusing on specific, meaningful improvements in certain areas will be more successful than providing developers with a menu of options. Every effort should be made to “multisolve” with targeted public realm improvements to achieve housing and other City goals.

### Improve the Public Realm Intentionally

The City must take more ownership over public realm improvements and public art, driven by development. This will require the City to work with developers to implement their public open space vision incrementally and accept a percentage requirement or a menu of options for implementation instead of a public realm fee. Public space and public art should be driven by the City rather than left to the developer's interpretation.

### Look in All the Nooks and Crannies

Norwalk should consider using the following innovative tools to achieve housing and ownership goals.

- **Biannual Tax Sale:** Secure long-term affordability or nonprofit ownership of properties.
- **Renter Equity:** This allows renting to generate wealth, which is typically reserved for home ownership.
- **Co-operatives and Community Land Trusts:** Long-term community ownership of land provides affordable housing opportunities for low-income earners.



- **Community Development Corporations**
- **Property Tax Exemption:** Philanthropy or some other method can be used to assist residents at risk of displacement from increased property taxes.

### Clarify and Simplify Tools

Once the City has its set of tools (existing and new), they will need to be packaged and communicated to the development community and Norwalk residents. The tools will need to be organized and easily accessible, with clear metrics to measure success, as illustrated in the figure below.

### Regional Leadership

Housing, like transportation, is a regional issue; therefore, Norwalk should position itself as a regional leader in housing, celebrating successes rather than focusing on burdens. Norwalk is well positioned to take on this role, given its proximity to the New York City metro area and high-quality transit connections and accessibility. As growth continues throughout the area, Norwalk can begin a productive conversation in the spirit of responsible collaboration instead of being reactive to regional pressures.



*Clarifying and simplifying the tools available to support housing development will help the development community and residents better understand city goals and opportunities.*



## Cultivating Success

**HOUSING POLICY IS A VITAL TOOL FOR THE CITY OF NORWALK** to generate local value, meet economic goals, maintain focus on sustainability and resiliency, and increase diverse and affordable (local-market-responsive) housing opportunities. To bring about local value, housing policy allows for preservation of the character and integrity of the city and its districts. It also favors the people of Norwalk and mitigates displacement while inviting growth. This is achieved by creating market housing choices, understanding the local data, mitigating unsafe housing, and appreciating the city's diverse culture.

Housing policy also helps the City meet economic goals by generating a virtuous cycle of opportunity and benefit and by allowing the City to implement best practices for P5 partnerships.

### Use a Holistic Metrics Framework to Measure Success

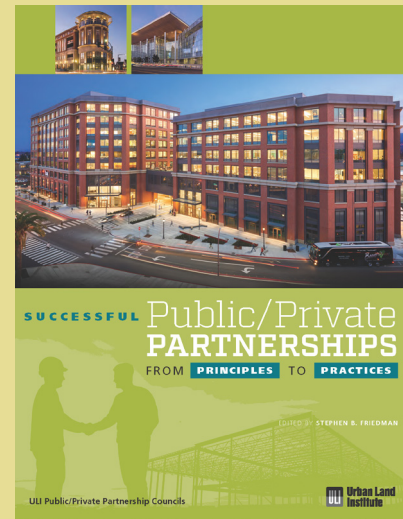
Current technology and automated data have made tracking a range of metrics easier, which will assist cities in making impactful policy decisions. The City of Norwalk should consider the quadruple bottom line, which implies measuring the following impacts of their housing policies:

- **Social Impact:** Measure health, health care, poverty reduction, walkability, connectedness, education, environmental equity, crime reduction, recreation, and public space access.
- **Cultural Impact:** Assess music, food, art diversity, cultural enclaves, neighborhood associations, race/ethnicity-based organizations, and diversity in public communications.
- **Environmental Impact:** Track water quality, conservation, biodiversity, waste reduction, vehicle miles traveled, climate action, and air quality.



## SUCCESSFUL PUBLIC/PRIVATE PARTNERSHIPS: FROM PRINCIPLES TO PRACTICES

This report provides public- and private-sector representatives with an understanding of both the necessity for, and the obstacles and opportunities inherent in, public/private partnerships (P3s) and a tool kit of best practices for the creation of effective P3s. It is intended to be applicable to a broad range of communities, not just large cities or other jurisdictions undertaking news-making projects. An infographic on page 18 of that report provides detail about P5 (public/private/nonprofit/philanthropic/people) models, which expand on the traditional definition of P3s. [Read the report.](#)



- **Economic Impact:** Evaluate employment, wages, multimodal infrastructure, technological infrastructure, real estate value, economic competitiveness, green building, mixed-use investment, and housing affordability.

### Define Success

Norwalk's housing strategy measures success through various metrics that align with the quadruple bottom line framework, encompassing economic, social, cultural, and environmental impacts.

Policies that generate a virtuous cycle of economic opportunity and benefit could yield the use of the following economic metrics for the City of Norwalk:

- “Public/private partnerships are considered ‘creative alliances’ formed between a government entity and private developers to achieve a common purpose. Other actors have joined such partnerships—including nongovernmental institutions, such as health care providers and educational institutions; nonprofit associations, such as community-based organizations; and intermediary groups, such as business improvement districts. Citizens and neighborhood groups also have a stake in the process.”
- *Ten Principles for Successful Public/Private Partnerships* (Urban Land Institute, 2005)

- Employment and wage impacts
- Robust infrastructure supported by development
- Technological infrastructure
- Real estate value per developed acre
- Economic competitiveness:
  - Venture capital investment
  - Lifelong learning opportunities tied to housing
  - Supportive housing opportunities
  - Development capital options (engage local banks, nonprofits, philanthropic interests, or P5s)
  - Fostering of industry clusters (e.g., Green City Initiative)

Policies that lead to market-responsive housing include the following:

- Infrastructure-driven development (housing resources for long-term assets such as schools, transportation, energy, and social infrastructure)
- Mixed-use land use planning (drives down the cost of access to services)
- Transportation choice (drives down transportation costs)

## TEN PRINCIPLES FOR REINVENTING AMERICA'S SUBURBAN STRIPS



This report outlines 10 smart-growth principles to help suburban strips evolve in ways that meet the market demands of the new economy, the new consumer, and the new face of retailing.

[Read the report.](#)

- Energy innovation (drives down energy costs)
- Stratification of price points (get creative with unit configurations)
- Innovation of context-sensitive housing choices (look for uncommon opportunities)
- Mitigation of tax policies harmful to housing affordability and attainability

Finally, the City can consider the following metrics for measuring sustainability and resiliency in implementing its housing policies:

- Green infrastructure investment
- Access to basic needs (geographic information systems data)
- Housing diversity and opportunity
- Public funding for housing (equity in beneficiaries)
- Equal access to housing opportunities
- Housing access to health care and healthy land use planning (walkable and bikeable)
- Responsible regionalism (intergovernmental cooperation in housing policy)

Housing choices offer economic security and sustainability (proportionate total costs of housing, rent, mortgage, energy, transportation, services, health, etc.).

A successful process relies on metrics-driven implementation, creation of new implementation models, and building on existing success. Norwalk will need to evaluate government tools and methods, such as the following, for effectiveness and determine which are best suited for their strategy.

- **Regulatory tools:**

- Evaluate codes against desired outcomes.
- Incorporate P5 partnerships, housing, and land use innovation, efficiency, and predictability.

- **Incentive-based tools:**

- Use P5 partnerships to evaluate the return on investment of incentives from all partner perspectives.

- **Education tools (an effective citizen-oriented narrative):**

- Incorporate equity and creativity in engagement (see the recommendations for City ambassadors in the [Engaging the Community](#) section).
- Set desirable metrics and track postoccupancy results.
- Use AI tools and P5 partners to help the City measure success and learn from shortfalls.
- Leverage public relations expertise.



*Walking and bike paths provide waterfront access in Wilmington, Delaware.*





DETROIT RIVER PERSERVANCY

## Engaging the Community

**NORWALK NEEDS A MORE ROBUST AND INCLUSIVE COMMUNITY ENGAGEMENT STRATEGY** to capture more voices in more ways to ensure that housing policies reflect the needs of all residents. The panel recommends that the City approach community engagement in the following ways.

- Actively reach out to missing voices, particularly those who need housing, and ensure that their perspectives are heard alongside the NIMBY (not in my backyard) contingent. This involves developing a consistent and ongoing strategy to engage with the community regularly.
- Validate and restate what the community has to say to build trust and demonstrate that their input is valued and considered in decision-making processes.
- Embed City ambassadors in various neighborhoods to build trust, listen to residents, and act as the City's ears. These ambassadors can help bridge gaps and facilitate better communication between the City and its residents.
- Ensure that engagement opportunities are widely accessible, accommodating all languages and providing online and offline options. Consider compensating people for their time to encourage participation from a broader demographic.
- Develop strategies to reach residents with challenges such as nontraditional work hours, multiple jobs, mobility issues, or communication barriers. These schemes may include organizing events at various times and providing necessary support to enable participation.
- To encourage engagement, residents should meet people in their neighborhoods and participate in local events. This approach helps them feel more comfortable and connected to the engagement process.
- Involve youth in community activities to foster civic engagement from a young age. This will educate them about civic responsibility and encourage dialogue with their families about community issues.





STEPHEN MCSEE, DETROIT RIVERFRONT CONSERVANCY

## Conclusion

**NORWALK STANDS AT THE THRESHOLD OF SIGNIFICANT TRANSFORMATION**, aiming to become a sustainable and inclusive urban development model. By framing housing policy in the context of creating great places, the City recognizes that growth and change are essential to achieving the vibrant, resilient communities its residents desire. Resilient communities are often characterized by a strong supply of attainable housing that can help residents bounce back from the impacts of climate change and other stressors. Ensuring that everyone has a safe place to live contributes to the city's worth and supports its economic and social vitality.

Identifying specific development goals and providing appropriate incentives are key to realizing these objectives, whereas unproductive policies should be discarded. Integrating housing strategies with existing citywide visions allows for multisolving, finding cobenefits, and securing funding opportunities. Norwalk aims to position itself as a regional leader in housing, focusing on positive outcomes and setting an example for neighboring cities.

There is no one-size-fits-all approach for Norwalk. The City will need to strive for a diverse housing and density stock to offer more affordable and attainable options than single-family housing. Intentional growth is good, and residential

development in the city plays a crucial role in supporting the creation of places people want. More housing equals more people, which is what a thriving economy relies on and allows the City to increase its funding for infrastructure improvements that support a walkable community that is healthy and resilient. Norwalk is a special place to live, and the implementation of a housing policy that increases attainability of homes in the city will help new and established Norwalk residents remain Norwalkers.

# About the Panel

## Geoff Koski

Panel Chair  
Atlanta, Georgia

Geoff Koski is the president and owner of KB Advisory Group, an Atlanta-based 10-person real estate and economic development consulting firm. Koski has over 20 years of experience researching, analyzing, and reporting on real estate and community development trends across the United States. His expertise facilitates clients' wide-ranging real estate and economic development advisory needs.

Koski and his team typically focus on work in Georgia and the Southeast, assessing local housing markets as well as economic and fiscal impacts of new real estate projects and strategies for their implementation. Projects include numerous types of residential, commercial, and mixed-use development. Koski often assists public- and private-sector clients in maximizing the value of their real estate and development opportunities and helps Georgia cities create and use tax allocation districts, which are Georgia's version of TIF. Koski's work is often related to analyzing housing opportunities at the site, city, and regional levels. He has directed numerous KB engagements related to identifying housing issues and providing solutions for local governments and authorities. Select recent project experience: Housing at Its Core: Affordability in the Atlanta 5-County Region for ULI Atlanta (2018 and 2023); Bowen Homes HUD Choice Neighborhood Transformation Plan for Atlanta Housing (2022); Columbus, Georgia, Housing Authority—Redevelopment Opportunity Analysis (2022); and ULI National Advisory Service panels in Montgomery County, Maryland; Georgetown, South Carolina; Denver, Colorado; Edmund, Oklahoma; and Indianapolis, Indiana. Community work: ULI Atlanta, Advisory Board Atlanta Regional Housing Forum, Advisory Committee Atlanta Neighborhood Development Partnership, and Advisory Board Past Professional Experience Market Transects; founder and principal (2010–2012) and director of consulting (2004–2009) at Robert Charles Lesser & Co. Some of Koski's personal career achievements include leading early planning efforts for many successful developments and redevelopments around the Southeast. Personal favorites include the area revisioning of Turner Field, now GSU Stadium, as well as the creation of

the new portion of the downtown area of Alpharetta, Georgia, and the creation and evolution of the downtown area of Sugar Hill, Georgia, in Gwinnett County. His biggest highlight was playing a leading role in the creation of the Westside Atlanta Land Use Action Plan in 2016. When he's not working, Koski enjoys spending time with his family (including his dogs) in the North Georgia mountains and at Lake Burton. He is also a proud supporter of the 2018 MLS Cup Champions, Atlanta United.

## Jason Gilman

La Crosse, Wisconsin

Jason Gilman is the principal at JBG Planning LLC, after having served as the planning group leader at ISG in 2021, and has been the director of planning and development for the City of La Crosse, Wisconsin, since 2015. He is the project manager for a 70-acre, \$300+ million redevelopment in La Crosse and specializes in urban planning, comprehensive planning, and assisting municipalities with P5 partnerships. His 36-year career has centered on the improvement of the city, with a focus on the stewardship and revitalization of the urban core. Gilman's education includes a bachelor of science in landscape architecture from the University of Wisconsin—Madison and graduate studies in community planning at the University of Wisconsin—Madison.

Professional appointments:

- President of the Wisconsin chapter of the American Planning Association, 2022–2024
- Executive Board of the Wisconsin Downtown Action Council, 2017–2021
- Executive Board of the Minnesota chapter of the American Planning Association, 2014–2015
- Executive Board of the Wisconsin chapter of the American Planning Association, 2002–2004
- Adjunct professorships at the University of Wisconsin—La Crosse and Winona State University, state and local politics, environmental policy, and urban administration, 2010–2023



- Grant reviewer for the State of Wisconsin Department of Administration
- Minnesota High Speed Rail Technical Advisory Committee
- Minnesota Environmental Quality Board Silica Sand Technical Advisory Board, 2014 Mississippi Valley Conservancy Board of Directors, 2004–2008 City of La Crosse Food Forest Core Team, 2018 YMCA Board of Directors

#### Credentials:

- Wisconsin Registered Landscape Architect, #180
- American Institute of Certified Planners (AICP)
- Member of ULI, 1995 to present
- Member ULI Planning Advisory Services, 2022

Gilman's career and personal life have included many volunteer hours spent on community improvement projects, including teaching guitar at the local Boys and Girls Club; assisting local neighborhoods and conservancy organizations; and successful grant writing of over \$6 million for several municipalities, including a \$1.2 million highly competitive National Scenic Byways grant. Gilman also worked as the project landscape architect on the Frank Lloyd Wright Monona Terrace Convention Center in Madison, Wisconsin, while employed with Schreiber Anderson Associates, a private multidisciplinary planning and landscape architecture firm. Gilman was also honored with an invitation by the Tribal Council of the Sisseton Wahpeton Sioux to present land use planning, among many other speaking engagements.

Gilman is also a musician, artist, business owner, husband of 38 years, father of two sons, grandfather of five granddaughters, traveler, and outdoorsman.

## Ilana Lipsett

Oakland, California

Ilana Lipsett is on a mission to design a more inspiring future, one community and project at a time. As a participatory futures design strategist, Lipsett works at the cutting-edge intersection of policy, community engagement, and development. She is known for challenging conventions and driving innovative solutions that reshape industries and stimulate positive change.

Lipsett works with cities, real estate developers, international aid organizations, and creative communities around the globe. Her work has catalyzed community development through art, culture, dialogue, public input, and economic opportunity. Lipsett welcomes participation and creates space for transformative solutions that inspire lasting positive impact. All her work considers social equity, climate, culture, and community.

Lipsett was recognized by the Obama White House as a Champion of Change in Civic Innovation for her work cofounding Freespace, an initiative to temporarily transform vacant spaces into community, cultural, and arts hubs. She is a trained futurist, having worked at Institute for the Future, where she cocreated a course in design futures. She earned a master of business administration in sustainable management from the Presidio Graduate School. Lipsett lives in Oakland, California, and is a commissioner for the City of Oakland's Cultural Affairs Commission.

## Mackenzie Makepeace

Independence, Ohio

Mackenzie Makepeace joined the DiGeronimo Companies in the beginning of 2023 and is serving as their director of mixed-use development. In her role at DiGeronimo Development, Makepeace leads mixed-use development projects with a focus on Valor Acres, which is a 70-plus-acre, multiphase project in Brecksville, Ohio.

Before her tenure at DiGeronimo Development, Makepeace served as the director of strategic initiatives and market research at Forest City Realty Trust, a national real estate developer and owner/operator, with assets exceeding \$8 billion. Continuing work with the Ratner family, she then assumed the role of director of development at The Max Collaborative. While

there, Makepeace worked on the development of mixed-use and multifamily properties, developing over 1,000 multifamily units at a cost of more than \$625 million.

Makepeace earned a bachelor of science in accounting and business administration from Washington and Lee University. She is a vice chair of ULI's Commercial Retail Development Council (Blue Flight) and a member of ULI's Women's Leadership Initiative executive committee. Makepeace, her husband, and their two children live in Shaker Heights, Ohio.

## Allison Stewart-Harris

Atlanta, Georgia

Allison Stewart-Harris, AICP, is the planning studio director at Tunnell Spangler Walsh, an Atlanta-based firm that provides planning, landscape architecture, and architectural services. Her planning career has spanned land use and transportation planning to parks and recreation master plans to federal planning for the military and the National Park Service. She was part of the ULI Center for Leadership Class of 2022 and is a former vice president of programs for the Georgia Planning Association. Stewart-Harris has a bachelor of art in history from Rice University and a master in city and regional planning from the University of Pennsylvania, with a certificate in historic preservation.

Originally from State College, Pennsylvania, Stewart-Harris moved to the Atlanta region in 2012 “for six months” and never left. She lives in East Atlanta with her son Finn and their dog Tesla. In her spare time, she enjoys yoga, reading, getting outside, finding unique restaurants, and being a little too competitive at yard games.

## Meg Townsend

Salt Lake City, Utah

Meg Townsend leads planning technical assistance and economic development activity as the director of community and economic development of the Wasatch Front Regional Council, a metropolitan planning organization.

Townsend collaborates on policy at the state and local levels as well. Her work over the past two years has focused on creating and implementing policy requiring cities to plan around fixed transit stations and then helping cities to do so. Townsend's career is dedicated to aiding communities in enhancing the quality of life available to all current and future residents. Townsend has a master of city and metropolitan planning from the University of Utah with a graduate certificate of real estate development. She also serves as the board chair for the Seven Canyons Trust nonprofit organization, which she helped to found, and is routinely involved with various committees of the Utah chapter of the Urban Land Institute.



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