



Advisory Services
Program

Housing Norwalk

ULI ADVISORY SERVICES PANEL

NORWALK, CONNECTICUT

MARCH 24-28, 2024



THE MISSION OF THE URBAN LAND INSTITUTE

Shape the future of the built environment for transformative impact in communities worldwide

MISSION COMMITMENTS

CONNECT active, passionate, diverse members through the foremost global network of interdisciplinary professionals

INSPIRE best practices for equitable and sustainable land use through content, education, convening, mentoring, and knowledge sharing

LEAD in solving community and real estate challenges through applied collective global experience and philanthropic engagement



THE ADVISORY SERVICES PROGRAM STORY



The Advisory Services Program has provided strategic, impactful recommendations to communities for over 70 years.

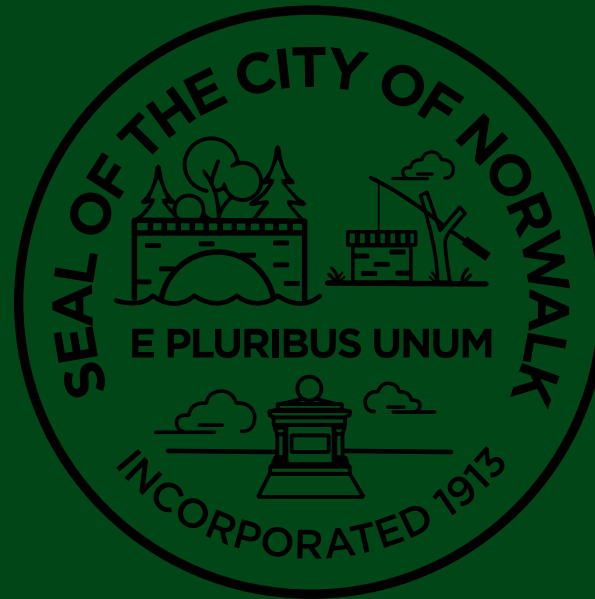
We engage experts in a diverse array of real estate development and land use fields, including transportation and transit-oriented development; neighborhood and regional planning; infrastructure; retail and commercial corridors; academic and medical institutions; disaster response and sustainability; and housing.

EXPERTS

diverse membership, including designers, planners, developers, public officials, market analysts, economists, architects, and financiers

Panelists play an essential role in the success of Advisory Services Panels. Panelists bring their diverse professional experiences from across the world as well as their skill sets to help communities develop creative solutions to the most complex land use and real estate challenges.

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ULI Panelists and Staff

Selected for their subject matter expertise to provide **objective, volunteer** recommendations

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Norwalk 2029

Norwalk: 2029

“By 2029, the City of Norwalk has become a national example of a small city that boasts a thriving and dynamic economy; varied housing choices for all income levels; many safe and convenient ways to get around the city, including walking and biking; connected, accessible and beautiful open spaces; a commitment to lifelong learning; and an active and resilient coastline. Norwalk is the center of art, culture and entertainment for our region. We combine the character of a historic New England community on the coast of Long Island Sound with a thriving city in the country’s largest metropolitan area.”



A Comprehensive Vision for Norwalk

The Greenest City in Connecticut

Sustainable Development and Community Enhancement

- Sustainable development practices
- Environmental stewardship
- Urban revitalization and enhancement
- Historic preservation and cultural identity

Economic Prosperity and Innovation

- Affordable housing initiatives
- Infrastructure improvement and modernization
- Accessible and interconnected transportation systems

Community Well-being and Adaptation

- Community engagement
- Adaptation to technological advancements



Competing Realities



**Fortune Magazine Ranked
Best Places to Live
for Families in America**



| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------------|----------------|
| Stamford-Norwalk HMFA | \$49.29 |
| Danbury HMFA | \$38.83 |
| Bridgeport HMFA | \$31.77 |
| Milford-Ansonia-Seymour HMFA | \$31.58 |
| New Haven-Meriden | \$31.33 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

WWW.NLIHC.ORG/OOR | © 2023 NATIONAL LOW INCOME HOUSING COALITION

Competing Realities

- Norwalk has surpassed the state's 10% affordability requirement (>13%)
where "affordable" remains out of reach for many.
- Need to create a city-wide housing strategy
and maintain individual character of the neighborhoods.
- Celebrate diversity as part of Norwalk's character
with targeted and intentional engagement.

Our Tasks

Original project scope

- 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 connection between housing stock and economic success and business attraction/retention and expansion?
- If we are to continue to grow, and based on the analysis of the existing housing market data and the gap assessments, **what type of housing stock should be considered and where should it be located?** And why?
- 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 effect developer financing and 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?
- 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?

Additional Questions

- Overall reflection on housing portfolio, expand focus from affordable housing to citywide housing plan
- Are policies and procedures pointing us in the right direction?
- How is development meeting resident needs?
- Ways to look beyond the urban core
- How to serve those in the 30-65K missing middle?

Today's Agenda

- Contextualization
- Creating great places and options for residential growth
- Strategies and tools for creating desired places
- Mindful outcomes: defining success
- Community engagement
- Communication and messaging
- Recap
- Q&A



What We've Done Over the Last 3 Days

- 60+ stakeholder interviews
- Reviewed 20+ plans, City's Operating Budget, CAPER report, State's TIF legislation
- Reviewed community engagement results from Plan of Conservation and Development
- Identified absent voices



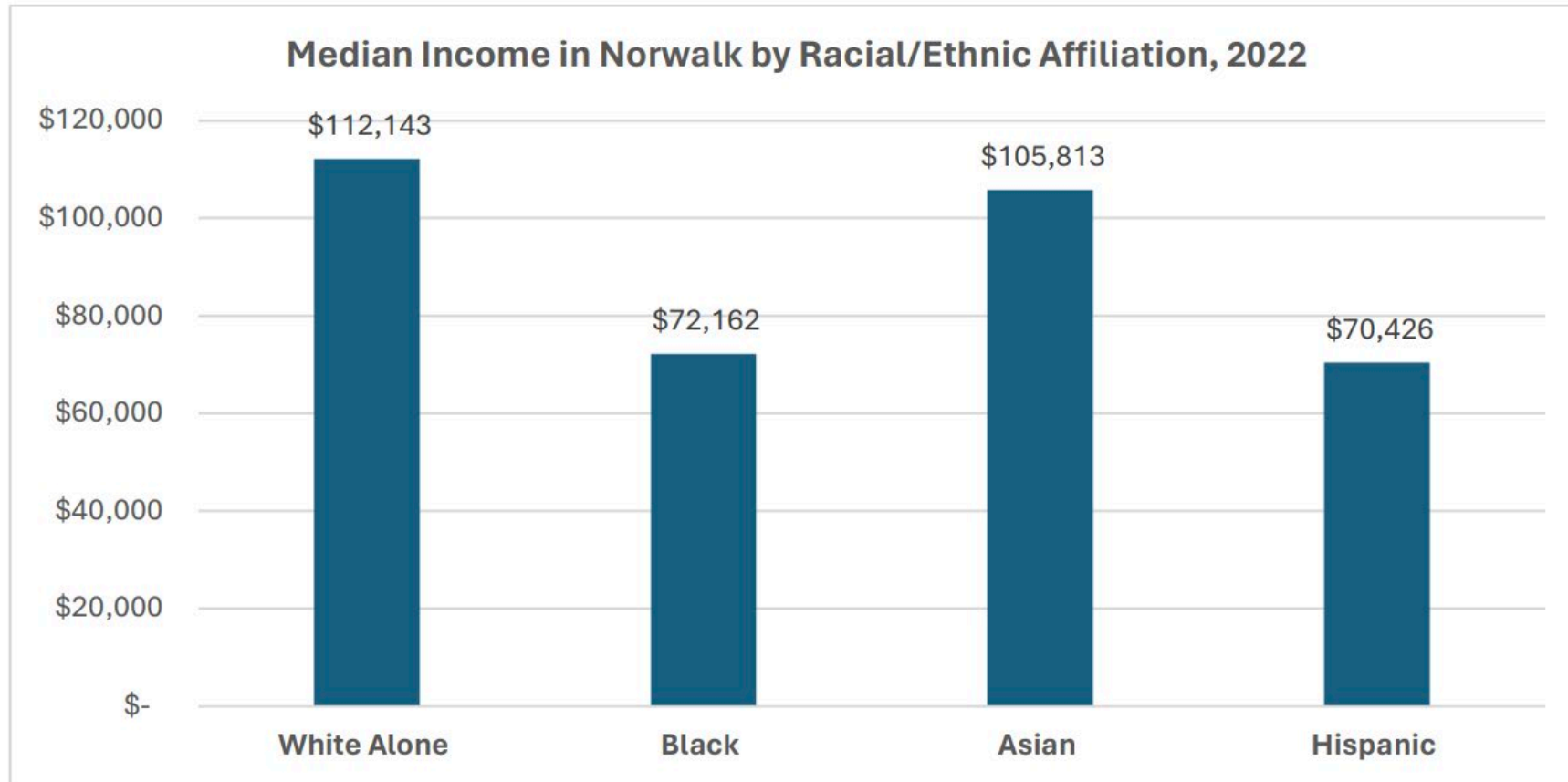
Snapshot of Select Challenges

Housing cost burden

- 40% of all Norwalk households are cost-burdened, spending more than 30% of monthly income on housing
- 49% of **renters** (up from 45% in 2012)
- 31% of **homeowners**
- 28% of all Norwalk households earn less than \$75K/year
 - Of those, the vast majority (85%) are cost-burdened

Snapshot of Select Challenges

Racial income gap



Source: US Census, American Community Survey

What We Heard

- “Let’s solve for multi-generational living”
- I want to age in place here but I'm afraid of being priced out
- “People are very passionate about Norwalk. They fight for it”
- Let's return to the neighborhood planning process – that worked - the individual character of Norwalk’s districts makes it the place it is
- “Everyone wants a nice place to live”
- People who don’t want affordability still want their kids and grandkids to live here
- “We cannot remain stagnant”
- Affordability requirements are not actually solving an affordability problem. Developers need to increase the amount of actual affordable housing
- “We need a variety of housing options at each socio-economic level: including more mid-level housing”
- Strengthening the core strengthens the rest of the city
- “We want more walkable bikeable places”

Framing this Report

Housing is a piece of the bigger picture

- Integrate housing plan into existing and ongoing planning and engagement efforts
 - To capture more voices and maximize co-benefits (while minimizing engagement fatigue)
- A comprehensive housing plan should overlap with climate goals to produce co-benefits
 - Redevelopment Agency Strategic Plan and neighborhood-specific development plans proactively consider sustainability and resilience
 - Those at severe risk of climate displacement or bearing the brunt of climate impacts are also often housing and economically insecure
- Think beyond problems to potential of place

Places

What are the Places that the Norwalk Community Wants?



Neighborhoods with a strong sense of place and community, with thriving local businesses



A vibrant waterfront that is inviting and accessible



A green network of parks and open spaces, supporting a healthy, resilient environment

Residential Growth Plays a Key Role in Supporting these Places

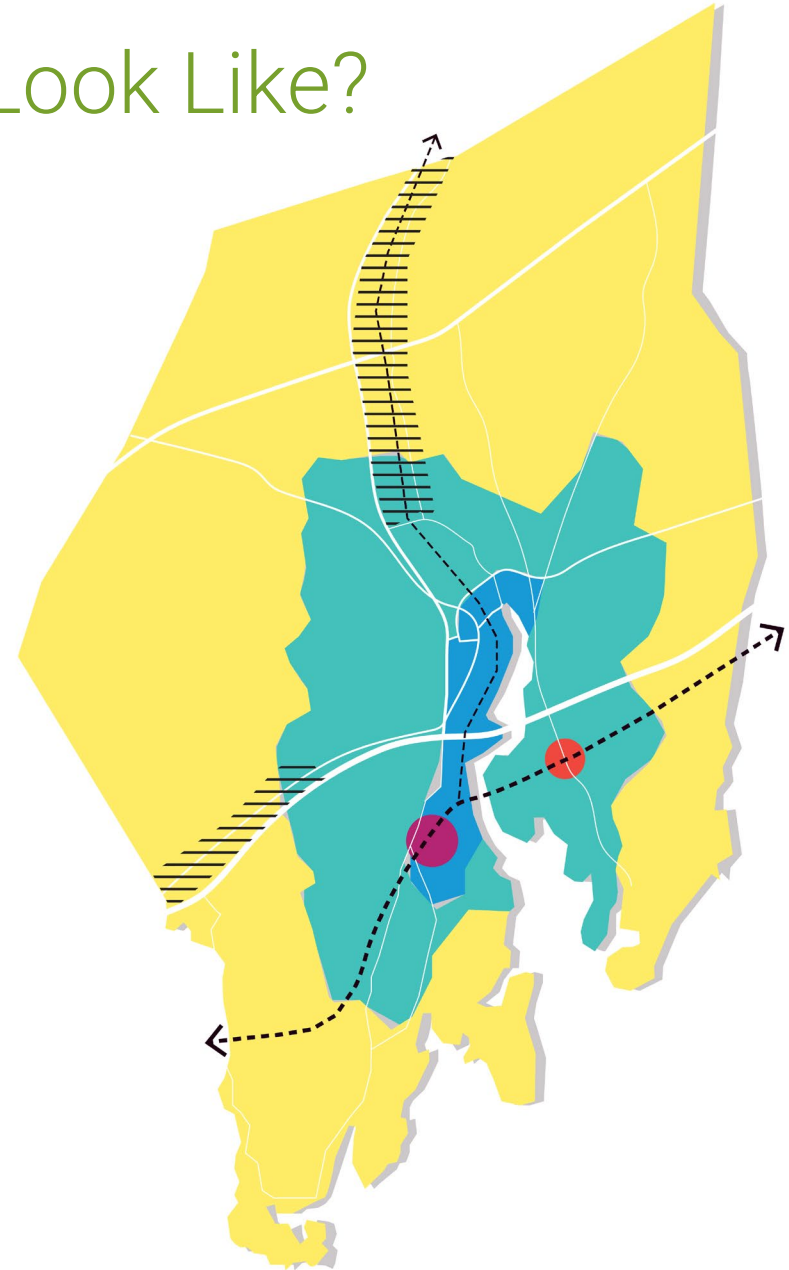
- Neighborhoods with a strong sense of place and community, with thriving local businesses
 - Supplies a critical mass of residents to support businesses
 - Breathes life into historic buildings through adaptive reuse
- A vibrant waterfront
 - Supplies critical mass of residents to support waterfront retail
 - New residential development near waterfront can provide additional access and experiences of the water
 - Increased tax base to fund waterfront improvements
- A resilient, green network of open spaces
 - Increased tax base to fund greenspaces/parks projects
 - Large, growing population is more competitive for grants/funding for resilience projects

What Should this Residential Growth Look Like?

It depends on where – there is no one size fits all

Neighborhood Types

- Urban core
- Urban neighborhoods
- Villages
- Residential mix
- Redeveloping corridor
- Traditional neighborhoods





Housing Guidance by Neighborhood Type

It depends on where – there is no one size fits all

| Neighborhood Type | Locations | Recommended Housing | QoL Public Investment |
|---|--------------------------------------|--|--|
| Urban Core  | SoNo TOD | Dense multi-family and mixed use, lofts/units in historic buildings (adaptive reuse), mixed use | Level: Highest <ul style="list-style-type: none">■ Multi-modal center■ Bike/ped. network■ Public plazas and parks■ Arts and culture■ Historic preservation |
| Urban Neighborhood  | West Ave, Wall Street, South Norwalk | Mid-scale multi-family and mixed use (2-4 stories), lofts/units in historic buildings (adaptive reuse) | Level: High <ul style="list-style-type: none">■ Waterfront access■ Bike/ped. network■ Parks/open space■ Trails■ Historic preservation |


Housing Guidance by Neighborhood Type

It depends on where – there is no one size fits all

| Neighborhood Type | Locations | Recommended Housing | QoL Public Investment |
|--|---|--|---|
| Village Center  | East Norwalk TOD, Rowayton (core) | Lofts/units in adaptive reuse, townhomes, Missing Middle | Level: High <ul style="list-style-type: none">■ Multi-modal center■ Parks/open space■ Historic preservation■ Bike/ped trails |
| Residential Mix  | Areas of land use transition between higher intensity neighborhoods/centers and single-family neighborhoods | Missing Middle – small scale multi-family, townhomes, duplexes/triplexes/quads, cottage courts | Level: Medium <ul style="list-style-type: none">■ Bicycle/pedestrian network■ Parks/open space, trails |

Housing Guidance by Neighborhood Type

It depends on where – there is no one size fits all

| Neighborhood Type | Locations | Recommended Housing | QoL Public Investment |
|--|--------------------------------------|--|---|
| Redeveloping Corridor  | Route 1, Main Ave/Meritt | Mid-scale multi-family/horizontal mixed use; townhomes | Level: Medium <ul style="list-style-type: none">Complete streets/bicycle/pedestrianParks and green space |
| Traditional Neighborhoods  | Cranbury, Silvermine, Rowayton, etc. | Single-family homes, ADUs; longer term, "invisible" duplexes and similar | Level: Lowest <ul style="list-style-type: none">TrailsMaintenance of existing parks and green space |

A Vibrant Waterfront...

- Go all in to create top-notch waterfront experience between Wall Street and Chapel Street
- Prioritize public access to the water, anchored by a wide, multi-use promenade
- Restore ecological function to waterfront; consider transitioning underused waterfront parks to functional, productive urban wetland parks



...Where All Trails Lead

- City-wide bike/trail network that connects different communities to the center and the waterfront
- Connection to River Valley Trail and planned regional network
- Connections to rail/other modes





Strategies for Creating Desired Places

Unique Neighborhoods

Norwalk has unique neighborhoods that should be celebrated. Strategies for one area of the city may not be right for others

- One size fits all strategies and policies are not the solution
- Need to be thoughtful about how different areas are regulated and how incentives are used to promote the right development in desired areas
- Norwalk has done a great job in identifying different zones
 - East Norwalk Village Transit Oriented Development Zone
 - Enterprise Zones / Opportunity Zones
- The city may want to narrow further to have "special" tools for specific corridors/blocks



Desired Places

The city can deploy or continue to support these high-level strategies to achieve Norwalk's desired places

Neighborhoods with a strong sense of place and community, with thriving local businesses

- Incentivizing mixed-use in the right areas
- Not requiring mixed-use/retail everywhere
- Creating the density that is needed to support local business

A vibrant waterfront that is inviting and accessible

- As housing needs are addressed, being cognizant of preserving waterfront for highest and best use
- Requiring housing developments on the waterfront to have public access to water

A green network of parks and open spaces, and a healthy, resilient environment

- Incentivize green and resilient building
- Consider having the city drive decisions on open space and public art

Housing Affordability and Variety

There is community focus on housing affordability and housing variety. To create viable solutions, needs must be clearly identified

- While the city is focused on creating work force housing units in new developments, the community has communicated gaps in housing affordability
- Norwalk should **ensure the housing study clearly quantifies current gaps**
- Then city can then focus on ways to incentivize the needed housing



Photo source left: <https://caharchitecture.com/mixuse-index>

Photo source far right: <https://todesignllc.com/portfolio/affordable-housing/washington-village>

Tools for Delivering Needed Units

Once housing gaps are quantified, Norwalk can consider using these tools

Norwalk driven tools

- **Tax Increment Financing** or more aggressive tax abatement strategies
- **Low interest loans** through the Norwalk Redevelopment Agency (RDA)
- **Low-cost land** provided by the city
- **Grants** provided by the city
- **P-5** process

Leveraging state and federal programs

- 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 **piggy-backing** on these existing programs (ex. 40 South Main)
- **Market opportunities** to wide group of developers with an affordable track record (ex. qualified LIHTC developers)

Creating Additional Housing Options

Creating opportunities for more housing density in **targeted locations** will help create the desired variety

Benefits of density

- Help housing supply catch up to demand
- Create housing opportunities for the "missing middle"
- Create opportunities for aging populations
 - Apartments targeting empty nesters allow residents to stay in the community and more viable than condos
- Create needed density to support vibrant retail



Photo credit:

<https://www.tollbrothersapartmentliving.com/portfolio/piper/>

Creating Additional Housing Options

Creating opportunities for more housing density in targeted locations will help create the desired variety

Strategies to create targeted density

- Remove/relax density limits in defined areas
 - Consider **pilot program** for a very defined area or areas
 - Don't enforce some of the current requirements for additional density like the 10% WFH requirement
 - Don't offer the tax abatement
- Upzoning in targeted areas
 - The city should continue to press for this strategy in targeted areas



Photo source:

<https://www.architecturaldesigns.com/house-plans/new-american-duplex-house-plan-with-1800-square-foot-4->

Vibrant Mixed-Use and Transit Oriented Development

Along with housing variety, a major theme that was communicated is the need for vibrant mixed-use and transit-oriented development that supports walkable neighborhoods

- Norwalk should work to identify the **appropriate balance of uses** and then incentivize or require that mix
- Strategies to create vibrant, walkable places
 - Focus on very **specific areas**– corridors and blocks as opposed to radius rings
 - Consider **further incentivizing the desired uses** if they are not supported by the market
 - Continue to encourage **residential density** since this supports walkable retail and active places



Image credit:

<https://www.nancyonnorwalk.com/norwalk-approves-plans-for-200-apartments-at-train-station/>

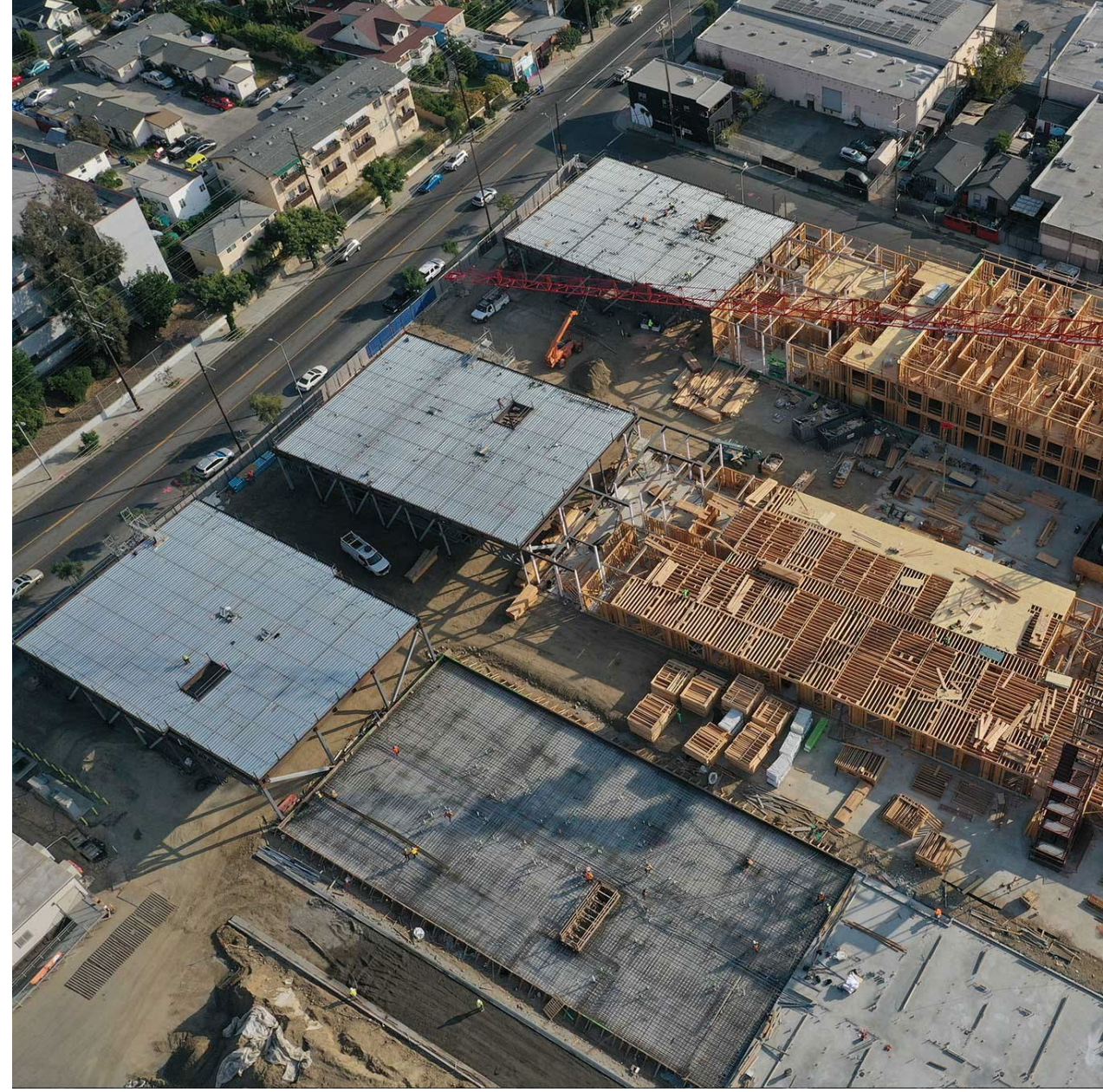
Vibrant Mixed-Use and Transit Oriented Development

Along with housing variety, a major theme that was communicated is the need for vibrant mixed-use and transit-oriented development that supports walkable neighborhoods

Further strategies to promote vibrant retail corridors

- Consider strategies to mitigate against vacant storefronts
 - Clear and streamlined permitting process for tenants
 - Storefront revitalization dollars
 - Let what's working work
- Things to keep in mind
 - Large amounts of ground floor retail may not be sustainable
 - A podium space on the first floor of an apartment building increases building cost







Strategies

Incentivize Public Realm Improvements

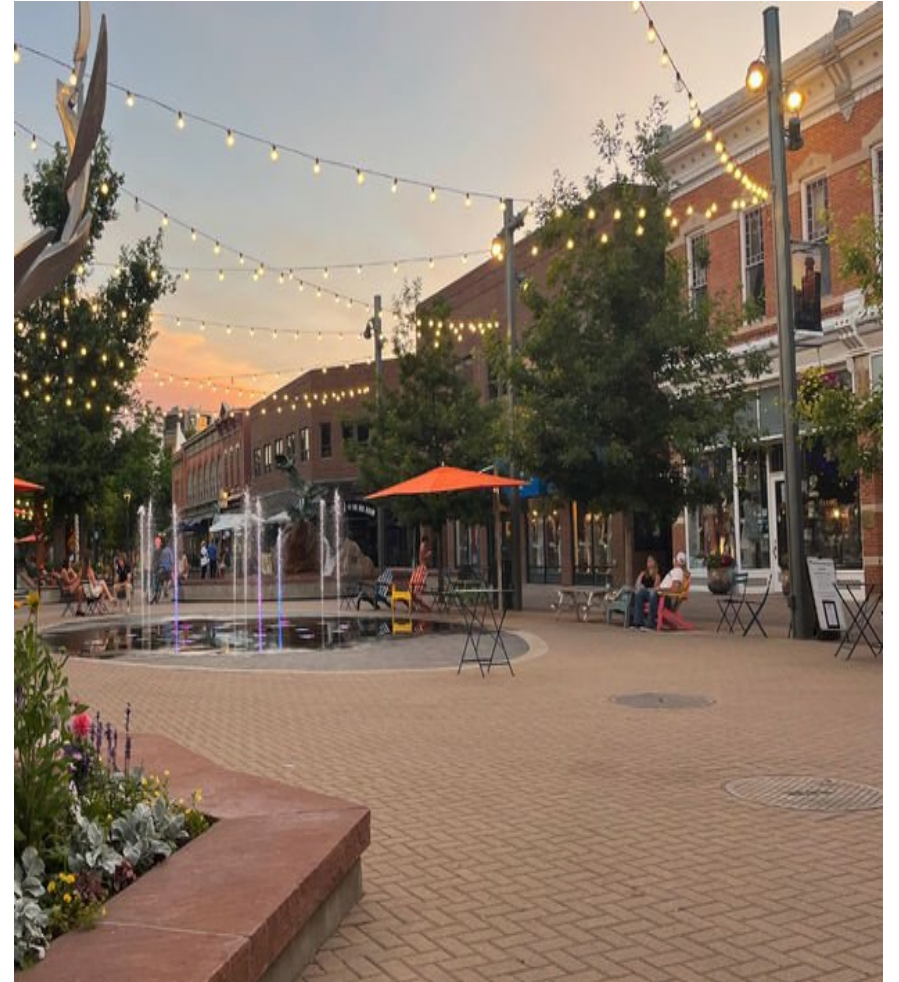
Match the city's public space goals to the incentives

- Directly require or incentivize sustainable and green development
 - Consider bonuses beyond just density for development that achieves sustainability goals
 - Consider expansion the application of the EVTZ standards to other areas of the city, refining the application to specific corridors
- Different from a menu of options
 - Instead, be specific about a few things that you want and that will have the most impact
 - And specific about where you want them (selecting corridors)
- For public realm improvements and beyond, look for opportunities to "multi-solve" and achieve both housing goals and other city goals

Improve the Public Realm Intentionally

Take more ownership over public realm improvements and public art

- The city should work with developers to implement their public open space vision incrementally
 - Percentage requirement or menu options > public realm fee
 - EVTZ Outdoor Pedestrian Plaza for example
 - Public space and public art driven by the city, rather than left to developer's interpretation



Look in All the Nooks and Crannies

Consider innovative tools to achieve housing and ownership goals

- **Bi-Annual Tax Sale:** securing long term affordability of these properties, or non-profit ownership
- **Renter equity:** opportunity for renting to resulting in wealth generation
- **Co-op:** share of ownership in a non-profit rather than a particular unit or entire home
- **Community land trusts/bank:** community-ownership of land that is vacant or abandoned for future ownership in line with specific community goals
- **Community Development Corporations** 501(c)(3) (CDC)
- **Property tax exemption:** insulate certain residents from increased property taxes via philanthropy or some other method to ensure they are not displaced

Clarify and Simplify Tools

Once the city has their set of tools (existing and new), package and communicate those to the development community and for residents

HOUSING NORWALK

Financing Tools



Neighborhood Initiatives



Partnership Opportunities



Measuring Success



Regional Leadership

Position the city as a “regional leader in housing”, and celebrate success rather than focus on burden

- Housing, like transportation, is a regional issue that **doesn't stop at the municipal boundary**
 - Norwalk is a highly accessible city in terms of transit and commuters
 - Regional impacts to the city are inevitable
- Beyond being **reactive to regional pressures**, Norwalk can begin a productive conversation in the spirit of **responsible regional collaboration**
- Surrounding cities may see the **positive outcomes** of Norwalk's approach to housing, and follow suit, carrying more of the load and resulting in a **more balanced housing stock**

Regional Leadership

Position the city as a “regional leader in housing”, and celebrate success rather than focus on burden

Growth is a reality. Being intentional about how Norwalk grows is the only way to ensure that the future of the city is the future you want. It is critical to carefully differentiate the city from the surrounding cities.



A grayscale photograph of a man and a woman sitting at a table, looking at a tablet together. The man is on the left, wearing glasses and a beard, and the woman is on the right. They are both focused on the screen. The image has a dark, semi-transparent overlay.

Cultivating Success

How Does Housing Policy Influence Success

Value statements from Norwalk's housing strategy

- Generate local value
 - Preserve the character and integrity of the city and its districts
 - Housing policy that favors the people of Norwalk and mitigates displacement while also inviting growth
 - Creating market responsive housing choice
 - Understand the local data
 - Mitigate unsafe housing
 - Appreciate the diverse culture
- Meeting economic goals
 - Generate a virtuous cycle of economic opportunity and benefit
 - Implement best practices for P-5 partnerships
- Maintain focus on sustainability and resiliency
- Increase diverse and affordable (local market responsive) housing opportunities

Using a Holistic Metrics Framework to Measure Success

Consider the Quadruple Bottom Line

- Current technology and automated data have made it easier to track a range of metrics to assist cities in making impactful policy decisions.
 - **Quadruple Bottom Line implies measuring:**
 - **Social Impact**, like health and healthcare, poverty reduction, walkability and connectedness, education and training access, environmental equity, crime reduction and recreation and public space access.
 - **Cultural Impact**, like music, food and art diversity and opportunity, cultural enclaves, neighborhood associations, race or ethnic based organizations and diversity in public communications.
 - **Environmental Impact**, like water quality and conservation, biodiversity, waste reduction, vehicle miles traveled reduction, conservation climate action and air quality.
 - **Economic Impact**, like employment and wages, multi-modal infrastructure, technological infrastructure investment, real estate value per developer acre, economic competitiveness, green building, mixed use investment and housing affordability.

Defining Success

Identifying metrics across the quadruple bottom line

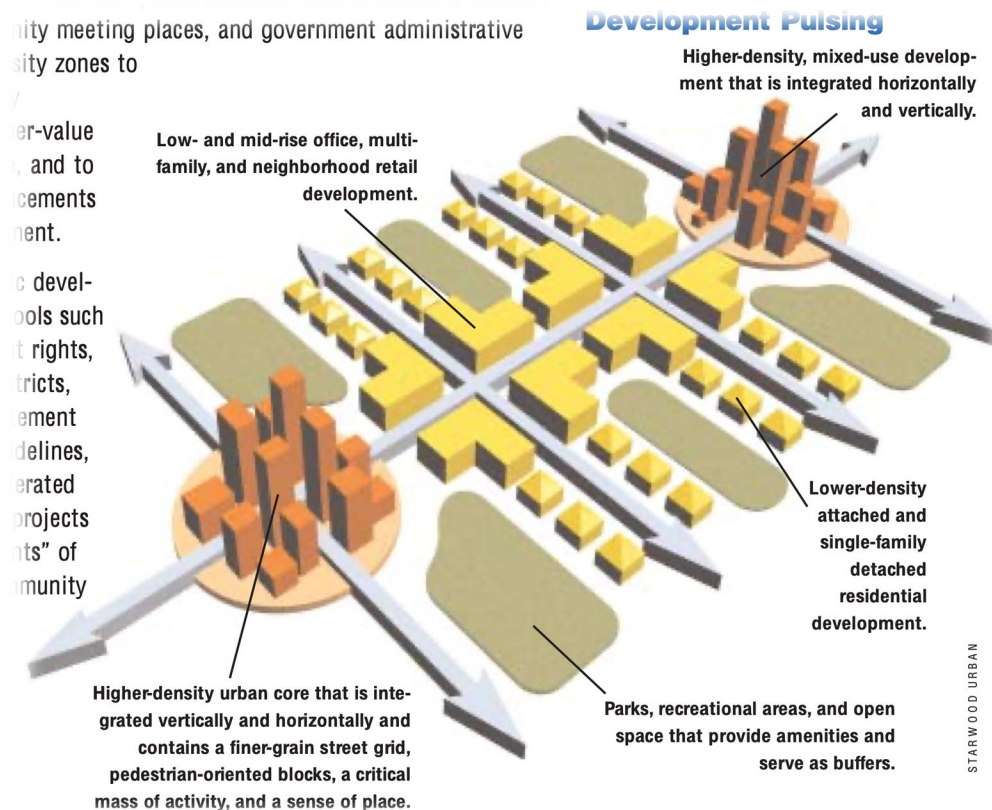
Policies that generate a virtuous cycle of economic opportunity and benefit

- Possible economic metrics
 - Employment and wages impact
 - Development supported robust infrastructure
 - Technological infrastructure
 - Real estate value per developed acre
 - Economic competitiveness
 - Venture capital investment
 - Lifelong learning opportunities tied to housing
 - Supportive housing (daycare, job coaching)
 - Development capital options (engage local banks, non-profits, philanthropic interests, P-5)
 - Fostering industry clusters (Green City Initiative)



Defining Success

Identifying metrics across the quadruple bottom line



Policies that lead to market responsive housing

- Infrastructure driven development (housing resources directed toward long term assets like schools, transportation, energy, and social infrastructure)
- Mixed use land use planning (drive down the cost of access to services)
- Transportation choice (drive down transportation costs)
- Energy innovation (drive down energy costs)
- Stratification of price points (get creative with unit configuration)
- Innovation of context sensitive housing choices (look for uncommon opportunities)
- Mitigate tax policies harmful to housing affordability and attainability

Recommended resource: [ULI's Ten Principles for Revitalizing America's Suburban Strips](#)

Defining Success

Identifying metrics across the quadruple bottom line

Sustainability and Resiliency

- Possible sustainability metrics
 - Green infrastructure investment
 - Access to basic needs (GIS data)
 - Housing diversity and opportunity
 - Public funding for housing (equity in beneficiaries)
 - Equal access to housing opportunities
 - Housing access to healthcare and healthy land use planning (walkable bikeable)
 - Responsible regionalism (intergovernmental cooperation in housing policy)
 - Housing choice offering economic security and sustainability (proportionate total costs of housing-rent, mortgage, energy, transportation, services, health, etc.)





A Successful Process

Metrics driven implementation, creating new models and building on success

Evaluating government tools and process for effectiveness

- Regulatory
 - Evaluate codes against desired outcomes such as successful
 - P-5 partnerships, innovation in housing and land use, efficiency and predictability
- Incentive-based
 - Use P-5 partnerships to evaluate return on investment of incentives from all partner perspectives
- Education (an effective citizen-oriented narrative)
 - Equity and creativity in engagement— ambassador example
 - Set desirable metrics and track post occupancy results
 - Use AI tools and P-5 partners to help the city measure success and learn from shortfalls
 - Leverage public relations expertise

A grayscale photograph of a man and a woman sitting at a table, looking at a tablet together. The man is on the left, wearing glasses and a beard, and the woman is on the right. They are both focused on the screen. The image is dimmed to serve as a background for the text.

Engaging the Community

Community Engagement

More robust community engagement is needed to capture more voices in more ways

- Missing voices are those who need housing: let the NIMBY's hear from them
- Need a consistent and **ongoing strategy**
- **Validate and restate** what you hear from the community
- Embed city ambassadors in different neighborhoods to **build trust and be the city's ears**
- Ensure engagement opportunities are **widely accessible** (all languages, online and offline, pay people for their time)
 - Answer the question: How do you reach the most **difficult to reach** residents who may work outside of daytime work hours, work multiple jobs, have mobility challenges, have communication challenges, etc.
 - Meet people in their neighborhood. Participate in local events to encourage engagement.
- Engage **youth** in the community that may encourage dialogue with their family while learning about civic engagement

Recommendations Recap

- Frame housing policy in the context of creating great places— growth and change is necessary to achieve the places the community wants
 - Resilient communities are better equipped to handle climate change and social stress– housing is a key piece of that puzzle
 - People who want to be here contribute to its uniqueness
 - **Everyone** deserves a safe place to live
- Identify specific development goals and provide appropriate incentives to realize those goals; do away with unproductive policy
- Integrate housing strategies with existing city-wide visions to multi-solve
 - Look for co-benefits and funding opportunities
- Position Norwalk as a regional leader in housing, focusing on positive outcomes

Recommendations Recap

- No "one size fits all" approach
 - Diverse housing stock (and density) offers options that are more affordable than single family housing
 - Opportunity for empty-nesters and seniors to stay in the community
- Intentional growth is good— residential growth plays a key role in supporting the **places people want**
 - Thriving economy and local business relies on customers
 - Healthy, resilient environment
 - Density supports a walkable community— ability to attract and retain desired commercial, such as grocery
- Reframe language beyond affordability: "housing accessibility"
- Taxes: The city should look at how mixed-use investment and commercial development helps ease the housing tax burden

Messaging

(More housing = more people)

- Thriving economy, local businesses, and vibrant neighborhoods rely on people
- More investment in walkability and public space
- Adding accessible housing creates opportunities for Norwalkers to stay
Norwalkers

A grayscale background image of a person in the foreground, seen from behind, raising their right hand in a lecture hall. Other audience members are visible in the background, and a person is standing at a podium in the distance.

Q&A