



# Transit-Oriented Development (TOD) Roles, Visioning, Viability, and Tools Analysis

## Existing Financial Tools

## Introduction

This report reviews and analyzes existing financial tools used to advance and finance transit-oriented development (TOD) projects in Connecticut. The intention of the analysis is to determine each tool's effectiveness given the context of a slow-growth region. During this process, the Consultant worked with each participating municipality, as well as local developers, to gather input on perceptions of financial tool effectiveness and identify ways in which effectiveness of the various tools could be improved.

## State of Connecticut

### TOD Planning:

Although CTDOT does not directly administer TOD funding programs, the agency has staff responsible for TOD planning, which can be a great resource in assisting towns in becoming TOD-ready. Transit-Oriented Development, as defined by Section 13b-79o of the Connecticut General Statutes, refers to:

*the development of residential, commercial, and employment centers within one-half mile of walking distance of public transportation facilities, including rail and bus rapid transit and services, that meet transit supportive standards for land uses, built environment densities, and walkable environments, in order to facilitate and encourage the use of those services.*

CTDOT supports TOD as a best practice for coordinating public transportation assets, supporting mobility choice, and generating sustainable economic development.

### Overall Funding Responsibility:

The State has numerous financial tools available for TOD-based economic development across several departments, accessing both State and Federal programs. Some of these programs overlap and can be funded by more than one State agency.

Agency	Program Overview
Connecticut Department of Housing (DOH)	Affordable Housing Focused Programs
Connecticut Housing Finance Authority (CHFA)	Structured Finance for Residential Development
Connecticut Department of Economic and Community Development (DECD)	Job Creation and all forms of real estate development, including residential, commercial, and industrial

### Applicable DECD Community Development Programs:

DECD's Community Development Programs should be the first place that any municipality should look to for gap financing of TOD projects. Potentially relevant Programs include:

- Opportunity Zones

Three station development sites are entirely or partially within federally designated Opportunity Zones, including East Main Street (New Britain), New Park Avenue (Elmwood,

West Hartford) and Flatbush Avenue (Hartford). In exchange for their investments, Opportunity Zone Fund investors can receive three types of federal capital gains tax benefits:

- Tax Deferral - Any capital gains on the money reinvested in an Opportunity Zone Fund will be temporarily deferred.
- Tax Reduction - Taxes on those capital gains may be reduced if the Opportunity Zone investment is held for at least 5 years — and even further reduced if held at least 7 years.
- Tax Elimination – Taxes eliminated if the investment is held at least 10 years.

#### ○ [Brownfield Redevelopment](#)

DECD's Office of Brownfield Remediation and Development (OBRD) is currently in Round 16 (applications due 9/23/22) of the Municipal Grant Program and the Targeted Brownfield Development Loan Program. 2022 funding is \$25 million for both programs. Grants run from \$200,000 to \$2,000,000 and loans from \$500,000 to \$4,000,000. Eligible uses include assessment, hard and soft costs associated with remediation, and long-term monitoring. Eligible applicants are municipalities, as defined by C.G.S Section 32-760 (12); Economic Development Agency, as defined by C.G.S Section 32-760 (6); and Connecticut Brownfield Land Banks, as defined by C.G.S Section 32-760 (22).

#### ○ [Transit Oriented Development](#)

The Transit-Oriented Development Fund is a competitive \$15 million program intended to provide funding to municipalities and regional councils of government to promote development around station stops along the existing and proposed transit corridors. The fund, managed by LISC offers loans of up to \$3 million for pre-development and acquisition financing to eligible projects and developers. Criteria includes:

- Create residential and mixed-use development near transit
- Increase affordable housing options
- Expand neighborhood retail, commercial or community services
- Revitalize vacant, blighted, or underutilized property
- Leverage significant private investment
- Create construction and permanent jobs

#### ○ [Urban Act Grants](#)

An additional state department, the Office of Policy and Management (OPM), administers TOD funding, primarily through grant programs. The Urban Act grant program is open to all municipalities designated as economically distressed, public investment communities, or urban centers. Funding is through a \$67 million allocation to DECD (though administered by OPM) of the \$1.9 billion 2020 Urban Action Bond issuance. Eligible recipients include municipalities (eligible under CGS § 4-66c), nonprofits, for-Profit, including sole proprietorship, partnership, or corporation. Eligible uses include economic and community development, transportation, housing, recreation development, solid waste disposal, public safety social-services-related projects (e.g., child day care projects, elder centers and shelter facilities for domestic violence victims).

### 2022 Transit-Oriented Development Grant Program (2022 TOD):

The Office of Policy and Management (OPM) is currently administering a competitive grant funding opportunity available to Connecticut municipalities, titled the 2022 Transit Oriented Development Grant Program (2022 TOD). This program is funded from an aggregate amount of \$5.8M of State General Obligation Bond Funds authorized under *Public Acts 16-4 MSS, Sec. 2(a)(1), and 17-02, Sec. 378(a)(1)*. The deadline for submission was September 1, 2022, with awards anticipated October 1, 2022. This program is a “one-shot”, though could potentially be repeated. Although the amounts are small compared to the overall cost of a typical TOD development, the “grant” aspect may be attractive to a project’s overall financing structure.

Grants range from \$200,000 to \$2,000,000 for construction-ready projects within 1/2 mile of transit stations. According to the OPM website, eligible uses of funds include, but are not limited to:

- New construction, expansion, renovation, or replacement of an existing facility or facilities.
- Site improvements to support an eligible capital project.
- Upgrades or improvements to existing public infrastructure to support an eligible capital project.
- Land Acquisition in support of an eligible capital project.

Funding is primarily intended for:

- Infill development or redevelopment in existing regional centers, downtowns, city, or village centers, and/or other major hubs of activity.
- Rehabilitation, redevelopment, or adaptive reuse of existing facilities with access to existing public infrastructure, including public sewer and water.
- Projects for the timely repair or upgrade of existing essential infrastructure.
- Projects to expand housing opportunities and availability.
- Projects to create or enhance a mix-of-uses within a community.
- Stabilization of historic facilities that are well-positioned for future rehabilitation or redevelopment.
- Improvements to public spaces and/or public facilities.
- Projects to improve accessibility and connections for pedestrians and other non-vehicle users.
- Projects to improve access to parks and other recreational opportunities, especially in communities with limited access.

### Residential Funding:

DOH administers numerous programs and acts as an access point for certain Federal programs, including Housing Development Programs, Community Development Programs, and Individual and Family Support. To facilitate the creation of a pipeline of identified potential projects for funding opportunities, DOH and CHFA offer a Development Engagement Process (DEP) in the spring and fall. During an open DEP, DOH and CHFA invite developers to explore funding opportunities by submitting Preliminary Applications. Ultimately, developers are invited to use the DOH and CHFA Consolidated Application to apply for a combination of state and federal funds. In addition to DOH and CHFA, Connecticut Local Initiative Support Corporation (LISC) offers financial and technical assistance.

Four Primary DOH/CHFA Managed Financing Programs:

Program	Total Program Amount (\$MM) 2021
Affordable Housing Program (AHP) aka “Flex”	100
HOME Investment Partnerships (HOME)	Existing 10/Requested 36
Housing Trust Fund	40
HUD Housing Trust Fund	12

Additional DOH-accessible financing programs include:

- Competitive Housing Assistance for Multifamily Properties (CHAMP)
- Pre-Development Loan Program
- Federal Low-Income Housing Tax Credit (LIHTC) Program
- Multifamily Development Financing
- Multifamily Second Mortgage Program
- Incentive Housing Zone (IHZ) Program/ Housing for Economic Growth (HEG) Program

For TOD, IHZ provides incentives to municipalities to create zones near transit that provide for Incentive Housing Development (IHD). IHD is residential or mixed-use development that meets the following criteria – is located within an DOH approved IHZ, is eligible for financial incentive payments, and sets aside lower cost units for a minimum of 20% of the households earning 80% or less of the area median income (AMI) for minimum of 30 years. A unit is affordable if it costs no more than 30% of a person’s annual income to live there. For IHDs, DOH provides limited grants for predevelopment costs.

Community Development Financial Institutions (CDFIs):

Although not TOD-specific, CDFIs are community based financial institutions that focus on economic development by providing financial products and services to people and communities underserved by traditional financial institutions, particularly in low-income communities. They take the form of community development banks and credit unions, and non-regulated institutions such as non-profit loan funds or venture capital funds. These can be a useful tool in helping projects such as affordable housing that would otherwise face a financing gap. Since inception in 1996, CDFI have awarded \$13.8 million to Connecticut organizations and New Markets Tax Credits worth \$85.0 million since 2002. There are seven CDFIs in Connecticut, all of which have proximity to potential TOD (though not all are within the study area):

- Community Capital Fund, Inc., Bridgeport
- Connecticut Housing Investment Fund, Inc., Hartford
- Greater New Haven Community Loan Fund, Inc., New Haven
- Hartford Community Loan Fund, Hartford
- Hartford Economic Development Corporation, Hartford
- Housing Development Fund, Inc., Stamford
- Start Community Bank, New Haven

## Federal Programs:

In addition to the federal programs available through DECD, there are a number of federal TOD funding sources. FTA’s Transit-Oriented Development Planning Pilot Program was established by Section 20005(b) of MAP-21. This program provides federal assistance to advance planning efforts that support transit-oriented development (TOD) associated with new fixed guideway and core capacity improvement projects, as defined under Section 5309. TOD focuses growth around transit stations to improve the resiliency and reliability of the transportation system, promote ridership, promote affordable housing near transit, revitalize downtown centers and neighborhoods, and encourage local economic development, tourism, and natural risk reduction.

The Pilot Program for TOD Planning helps support FTA’s mission of improving public transportation for America’s communities by providing funding to local communities to integrate land use and transportation planning with a new fixed guideway or core capacity transit capital investment. Comprehensive planning funded through the program must examine ways to improve economic development and ridership, foster multimodal connectivity and accessibility, improve transit access for pedestrian and bicycle traffic, engage the private sector, identify infrastructure needs, and enable mixed-use development near transit stations.

Federal assistance under Section 5307 may be used to support planning projects that receive federal assistance under this program or may be used for capital projects relating to TOD projects. Specifically, the Urbanized Area Formula Funding program (49 U.S.C. 5307) makes federal resources available to urbanized areas and to governors for transit capital and operating assistance in urbanized areas and for transportation-related planning. An urbanized area is an incorporated area with a population of 50,000 or more that is designated as such by the U.S. Department of Commerce, Bureau of the Census.

### Federal Loans:

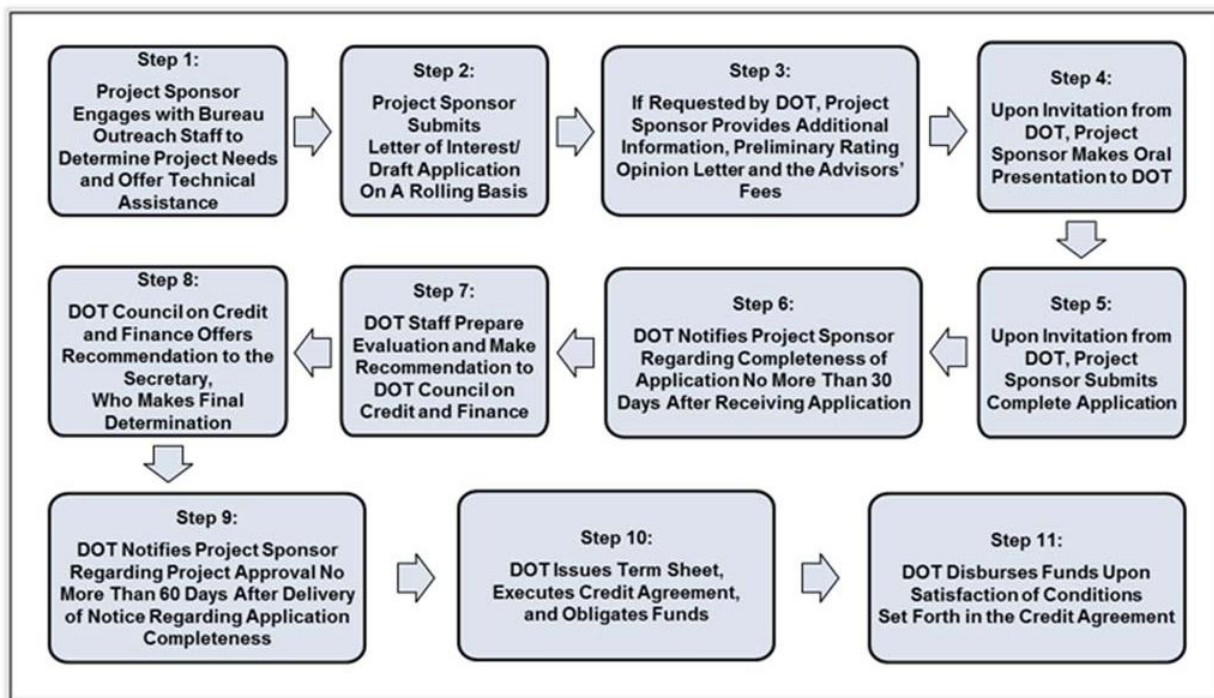
The Build America Bureau (BAB) manages two loan programs: The Transportation Infrastructure Finance and Innovation Act of 1998 (TIFIA) credit program, and The Railroad Rehabilitation and Improvement Financing (RRIF) credit program. The FAST Act expanded both programs program eligibility to include TOD projects and related infrastructure. To be eligible for loans through these programs, projects must comply with BAB’s TOD-specific eligibility criteria, summarized below:

	RRIF	TIFIA
<b>Project Types</b>	<ul style="list-style-type: none"> <li>Economic development</li> <li>Related infrastructure and activities</li> </ul>	<ul style="list-style-type: none"> <li>Public infrastructure and related activities</li> <li>Joint development</li> </ul>
<b>Project Eligibility</b>	<ul style="list-style-type: none"> <li>Incorporates private investment</li> <li>Is physically or functionally related to a passenger rail station or multimodal station that includes rail service</li> </ul>	<ul style="list-style-type: none"> <li>Located within walking distance of, and accessible to, one or more of:               <ul style="list-style-type: none"> <li>Fixed guideway transit facility</li> <li>Passenger rail station</li> </ul> </li> </ul>

<ul style="list-style-type: none"> <li>• Has a high probability of the applicant commencing the construction contracting process within 90 days of loan execution</li> <li>• Has a high probability of reducing the need for financial assistance under other federal programs related to the rail facility or service by generating revenue exceeding costs</li> </ul>	<ul style="list-style-type: none"> <li>○ Intercity bus station</li> <li>○ Intermodal facility</li> </ul>
---	--

Source: USDOT

TOD loan applications are most frequently channeled through the TIFIA process, as TIFIA loan rates are at or above US Treasury rates for comparable terms, generating clear benefits from an interest cost perspective. TIFIA loans are capped at 49% of “eligible costs” and can be subordinate. However, the TIFIA process (as illustrated below) may be more protracted compared to traditional real estate finance sources. Perhaps TIFIA should be viewed by developers as “nice to have” take-out financing.



Source: USDOT Bureau Credit Programs Guide 3/17 (the “Guide”)

As summarized from the Guide, TOD developers will need to comply with the terms and conditions, below:

*All TIFIA...credit assistance will be awarded based on a project’s satisfaction of TIFIA...statutory eligibility requirements. Build America Bureau Review: This may require the assignment of more specialized PDL assistance for projects that involve greater complexity in terms of SAFETEA-LU, Pub. L. No. 109-59, §9003(d)(1), (119 Stat. 1921) (2005), codified at 45 U.S.C. §822(d). 6 FAST Act, Pub. L. No. 114-94, §9002(a), (129 Stat. 1618) (2015), codified at 49 U.S.C. §117. Creditworthiness Review: Not until a project sponsor has completed the initial consultation process and DOT makes a determination that the project is reasonably likely to satisfy all of the*

*eligibility requirements. To be eligible for TIFIA credit assistance, the applicant must demonstrate: (a) that it satisfies (or will have satisfied at the time of obligation of Federal credit assistance) all applicable Federal requirements, including all National Environmental Policy Act requirements, and (b) a reasonable expectation that the contracting process for construction of the project can commence no later than 90 days after the date on which the TIFIA credit assistance is obligated. TIFIA credit assistance to provide a preliminary rating opinion letter from at least one nationally recognized statistical rating organization (Credit Rating Agency) requiring \$250,000 (possibly more) upfront fee.*

*The applicant must obtain two investment-grade ratings (Baa3/BBB- or higher) on the senior debt obligations and two ratings on the TIFIA credit instrument, both from a Credit Rating Agency, in order to execute a TIFIA credit agreement. If the TIFIA credit assistance is the senior and/or the only debt in the project, then it must receive two investment grade ratings.*

*If the total amount of debt in the project is less than \$75 million, then the applicant must obtain only one investment-grade rating on the senior obligations and one rating on the TIFIA credit instrument from a Credit Rating Agency.*

The RRIF program has been less active and has funded only one TOD project that this researcher was able to find, for Denver Union Station in 2010.

#### Links

TIFIA TOD Financing Support: [Transit-Oriented Development | Build America \(transportation.gov\)](#)

RRIF and TIFIA TOD FAQs: [Transit Oriented Development - Guidance FAQs | Build America \(transportation.gov\)](#)

#### Grants:

FTA Capital Investment Grants Program (CIG): CIG is a competitive and discretionary grant program that provides matching funds for transit capital investments. The CIG program could potentially have application if the TOD project includes some station infrastructure, potentially as part of the Flatbush Avenue capital stack, for example, with the developer's costs as local matching funds.

From the USDOT website:

*FTA assigns project ratings based on two categories of statutory criteria: project justification and local financial commitment. Existing land use and economic development effects are two of the six measures that factor into FTA's rating on project justification. Subfactors for these measures include transit-supportive land uses, plans, policies, and tools, as well as evidence of their performance and impact. FTA guidance notes that joint development is a particularly important strategy for promoting station area development. In addition, CIG funds may be used to support joint development expenses as a component of the transit capital project.*

#### Pilot Program for TOD Planning:

The Pilot Program for TOD Planning provides funding to integrate land use and transportation planning with a new fixed guideway or core capacity transit capital investment under the Capital Investment Program. In June 2022, FTA announced funding availability of \$13 million. The maximum Federal funding share is 80%, and projects with committed local matching funds will receive higher ratings from FTA on this evaluation component. Typically, this grant program is not highly competitive, with funding available for all qualified applicants.



The table below summarizes Pilot Program for TOD Planning key information.

### Pilot Program for TOD Planning Summary

Funding Availability and Maximum Grant Award	Program Competitiveness	Matching Requirements	Funding Cycle	Eligible Activities
<p><b>Funding Availability:</b> \$13 million in 2022</p> <p><b>Maximum Grant Award:</b> \$2 million</p>	<p>Not highly competitive</p>	<p>The maximum federal funding share is 80%, with local matching requirement of at least 20%. Projects with committed local matching funds will receive higher ratings from FTA on this evaluation component.</p>	<p>Annual, pilot program \$68.9 million authorized under BIL</p>	<ul style="list-style-type: none"> <li>• Planning</li> <li>• Environmental and Final Design</li> </ul>

Additional federal urban development funding may be available through non-TOD sources, such as HUD and EDA.

## Capitol Region

### Capitol Regional Development Authority:

On June 15, 2012, the Connecticut General Assembly officially established the Capital Region Development Authority (CRDA), replacing the quasi-public entity formerly known as the Capital City Economic Development Authority (CCEDA). CRDA may be an appropriate financing vehicle for larger, multijurisdictional projects in need of site assemblage or capital. From the CRDA 2021 Annual Report, it's very Hartford-focused purpose is to:

1. To stimulate new investment within the capital region and provide support for multicultural destinations and the creation of a vibrant multidimensional downtown
2. To work with the Department of Economic and Community Development to attract, through a coordinated sales and marketing effort with the capital region's major sports, convention and exhibition venues large conventions, trade shows, exhibitions, conferences, consumer shows and events
3. To encourage residential housing development
4. To operate, maintain and market the Convention Center
5. To stimulate family-oriented tourism, art, culture, history, education and entertainment through cooperation and coordination with city and regional organizations
6. To manage facilities through contractual agreement or other legal instruments
7. To stimulate economic development in the capital region
8. Upon request from the legislative body of a city or town within the capital region, to work with such city or town to assist in the development and redevelopment efforts to stimulate the economy of the region and increase tourism

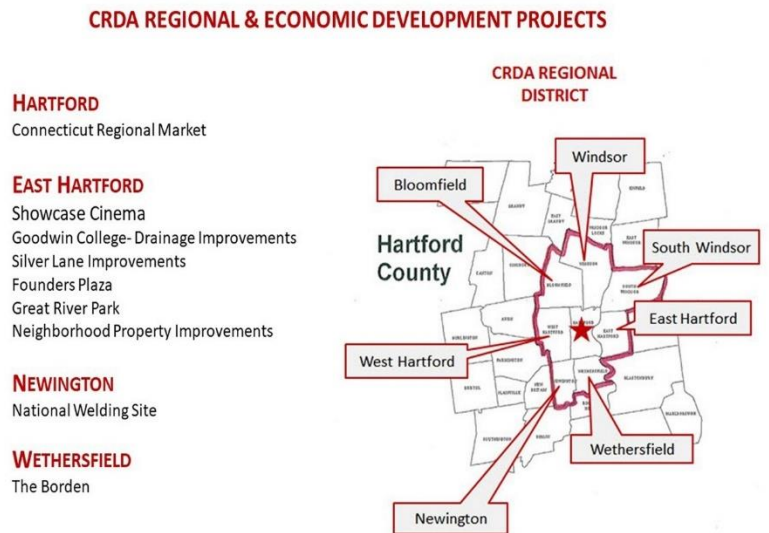
9. Upon request of the Secretary of the Office of Policy and Management, may enter into an agreement for funding to facilitate the relocation of state offices within the capital city economic development district
10. In addition to the authority set forth in subdivision (9) of C.G.S. § 32-600, as amended by the Act, to develop and redevelop property within the town and City of Hartford
11. To market and develop the capital city economic development district as a multicultural destination and create a vibrant, multidimensional downtown

The Authority has entered into Memoranda of Understanding with appropriate fiduciary agents to manage “Capital City” projects in Hartford or East Hartford:

- A. A convention center project
- B. A downtown higher education center
- C. Renovation and rejuvenation of the civic center and coliseum complex
- D. Development of the infrastructure and improvements to the riverfront
- E. Creation of up to 3,000 downtown housing units through rehabilitation and new construction and the demolition or redevelopment of vacant buildings
- F. Addition to downtown parking capacity
- G. Development and redevelopment
- H. Promotion of and attraction to in-state professional and amateur sports and sporting events in consultation with the Sports Advisory Board established under C.G.S. § 10-425 (anywhere in the state)

Aside from acting as the operator and pass through for state funding for sports and convention facilities, CRDA does not provide any subsidies for its project financings. Debt issued is non-recourse to CRDA. As of June 30, 2021, outstanding housing loans totaled \$132.9 million.

The geographic area covered by CRDA, which includes four of the towns included in the study, is shown here:



Source: CRDA

## Municipalities

Overall, cities and towns with membership in CROG have demonstrated sophistication and success in attracting traditional economic development. Most member towns (particularly those with station locations involved in this study) are transitioning toward focusing on TOD, infill development, and historic preservation/adaptive reuse.

In this section, we review each town/city's policies and websites, highlighting examples of best practices which all the towns might put into place on their sites.

#### Town of Enfield:

The town's Economic & Community Development Department has developed TOD planning districts and sourced state funding for brownfield remediation of the proposed site. It identified potential redevelopment sites to the east of the proposed station and is actively soliciting developers for a site Phase 1A, below.



*Source: Town of Enfield Thompsonville Zoning & Economic Development Strategy*

The town's website contains "Helpful Development Links" which also can serve as an example for other towns. Below is the list of links:

[Community Investment Corporation](#) | [CT Business Response Center](#) | [CT Department of Economic and Community Development](#) | [CT Department of Labor Business Services](#) | [CT Small Business Development Center](#) | [North Central CT Chamber of Commerce](#) | [Consumer Affairs-How to Get a Business Loan](#) | [U.S. Small Business Administration](#) | [CT Main Street Center](#) | [Available Commercial Properties in Town](#) | [AdvanceCT Town Profile](#)

#### Town of Windsor Locks:

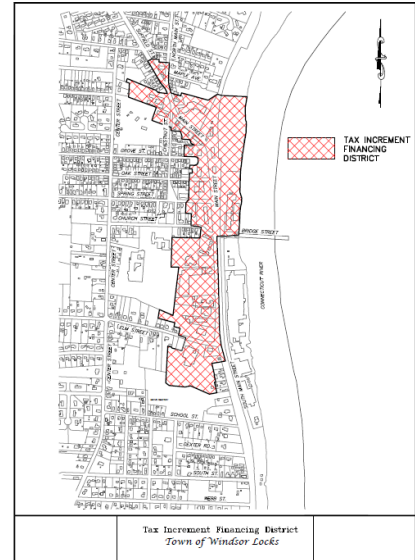
The town's Economic & Industrial Development Commission (EIDC) has been aggressive in developing opportunities for business growth, particularly around Bradley International Airport. To date, however, development has not followed TOD principles and has been somewhat limited in the town's traditional downtown. The town's stated goals are:

- Identifying in-fill and redevelopment opportunities
- Attracting new businesses to Windsor Locks
- Facilitating the growth of our existing businesses
- Providing recommendations to the Selectmen regarding business-related issues
- Developing new areas of opportunity through the leveraging of State, Federal, local and private resources

Within the downtown core, including the new station site, the town has created a Tax Increment Financing (TIF) district. The Windsor Locks Downtown TIF District is the first of its kind in the state of Connecticut. The TIF allows 100% of the tax value newly created in the district to be captured by the town in a special TIF Development Program Fund, which may be put to a variety of uses in the district, including incentives for developers.

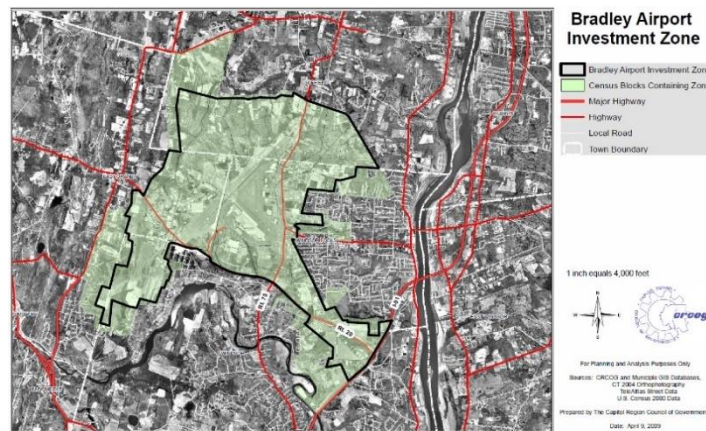
The EIDC website cites the following resource links:

[About Windsor Locks](#) | [Available Land and Buildings](#) | [Community Development Loan Program](#) | [Economic Incentives](#) | [Economic Development Links](#) | [Bradley Development League](#) | [Bradley Regional Chamber of Commerce](#) | [Capitol Region Council of Governments](#) | [Capital Workforce Partners](#) | [Connecticut Data Collaborative](#) | [Connecticut Department of Economic and Community Development](#) | [Connecticut Department of Labor](#) | [Connecticut Economic Resource Center \(CERC\)](#) | [Connecticut Innovations](#) | [Connecticut Main Street Center](#) | [CONNSTEP](#) | [Knowledge Corridor](#) | [Metro Hartford Alliance](#)



#### Town of Windsor:

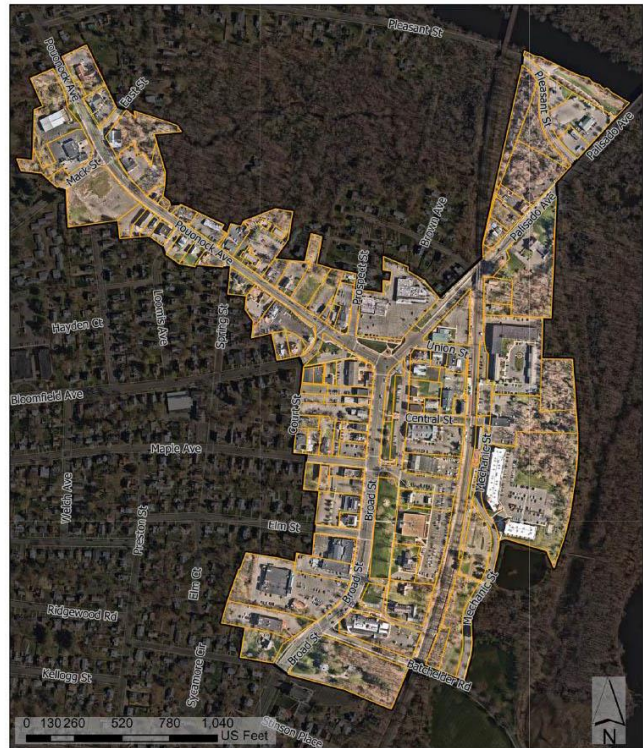
Windsor has been successful in attracting a great deal of business activity, particularly to the Bradley Development Zone. A large number of big box distribution, light manufacturing, and aviation-related facilities have been built.



Windsor’s Economic Development has a very functional webpage that is easy to navigate. It has the following links:

[About Windsor](#) | [Why Windsor?](#) | [Transportation](#) | [Key Industries](#) | [Start a Business](#) | [Development Activity Reports](#) | [Business Incentives and Resources](#) | [Economic Development Commission](#) | [Documents](#) | [Bradley Development Zone](#) | [Building Permit Fee Reduction Policy](#) | [CERC Town Profile](#)

Around the Windsor Station area TOD, the town is in the process of creating a TIF district, identifying approximately \$11.3 million in infrastructure and other improvements. A financing plan has been developed and the town’s Economic Development Commission voted (at a Special Meeting on August 31, 2022) to recommend to the Town Council and Town Manager the creation of the Windsor Center Tax Increment Financing District and further recommended the adoption of the Windsor Center TIF District Master Plan. This will strengthen market demand for the study’s site. The district, which includes the study’s proposed site, is outlined as on this map:



### City of Hartford:

The Economic Development Division acts to facilitate commercial real-estate development and attract investment. The Division goals include:

- Attracting and retaining quality businesses
- Engaging in revitalization activities in Hartford’s 17 neighborhoods
- Increasing development partnerships with minority-, woman-, and locally-owned small businesses
- Developing and maintaining community benefits agreements
- Encouraging growth and community reinvestment through the disposition of City-owned property
- Managing data and statistical information to help inform City and stakeholder decisions.

Within fourteen designated redevelopment areas the City’s Department of Economic Development works in partnership with the Hartford Redevelopment Agency on redevelopment projects that may be eligible for specialized funding. Of note, the southern boundary of the Park-Broad Street Project is across Flatbush Avenue from the proposed West Hartford TOD site. Unfortunately, the Hartford Enterprise Zone is located elsewhere. The City’s Housing division provides incentives for affordable housing, while CRDA has been active financing market-rate office to residential conversions.

## Town of West Hartford:

On June 14, 2022, following an extensive public outreach effort, the town council approved a TOD Zoning District for certain properties within a quarter mile of two CTfastrak stations: Elmwood and Flatbush Avenues. Denser five-story development and reduced vehicle parking requirements are allowed while new construction must have street-facing entrances. Developers can access additional bonuses by creating deed-restricted affordable housing, infill development, creation of pocket parks, and for achieving sustainability measures. Additionally, West Hartford received \$3.7 million for implementation of the New Park Avenue Complete Streets plan from Flatbush Avenue to New Britain Avenue, as well as the connection to the Trout Brook Multi-Use Trail.



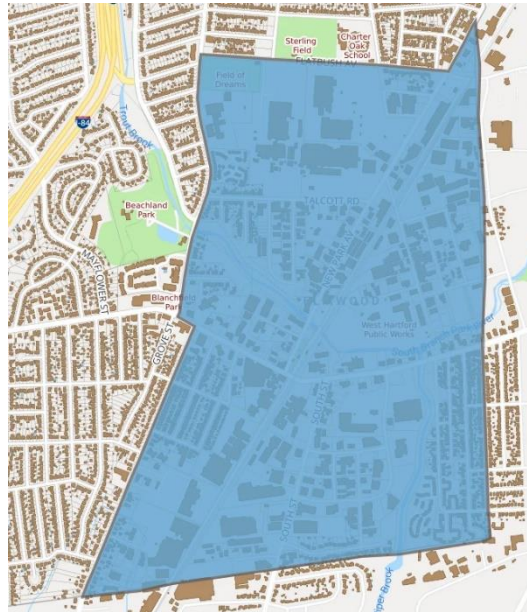
Source: Town of West Hartford

Per the we-ha.com promotional website: [West Hartford Town Council Adopts 'Transformational' Transit-Oriented Development Zoning by Ronnie Newton](#)

*The "four D's" of transit-oriented development, Town Planner Todd Dumais said during a presentation to the Council during the public hearing, are: distance (a five- to 10-minute or quarter- to half-mile walk from a transit hub); density (relatively high); diversity (a diverse mix of land uses to create vibrant live, work, and play opportunities); and design (pedestrian friendly, public realm building design, compact development, and well-designed parking to promote transit use). Those principles are related to zoning which addresses floor-area ratio (FAR) of buildings, building coverage and heights, parking requirements, diversity of uses; and design related to setbacks, orientation of buildings to activate the street, design standards, and parking, Dumais said.*

## Opportunity Zone

In addition to the newly created TOD Zones, an area of West Hartford was successfully designated as a Federal Opportunity Zone. The zone includes both proposed TOD sites. Please see below:



*Source: Town of West Hartford*

Aside from the incentives provided by the above zone designation, the town doesn't appear to provide funding for development, though the town's Economic Development website has links to the state's DECD and Secretary of State as well as the federal Small Business Administration.

## Town of Newington:

For the provision of developer funding, the town's Economic Development website has links to DECD and identifies seven banks that have a local presence and some of the types of financing instruments available from those banks. The town on its own does not appear to provide any funding for TOD. The webpage however does have a very robust site selection page with links to listings and the relevant town departments – an apparent one stop shop.

The town planner's webpage also has a very robust set of links tied to local zoning. In addition, the Town Plan & Zoning Commission is in the early stages of reviewing the Zoning Regulations that pertain to Newington's Town Center Business District (which does not contain the proposed TOD site) in order to make regulations more conducive to business operation.

## City of New Britain:

The City has a track record of being able to obtain grants and funding to assist development projects from state and federal sources and has the capacity to offer incentive packages of its own to qualified developers and businesses. Further, the City's dashboard can serve as an example for other towns. Programs highlighted include:

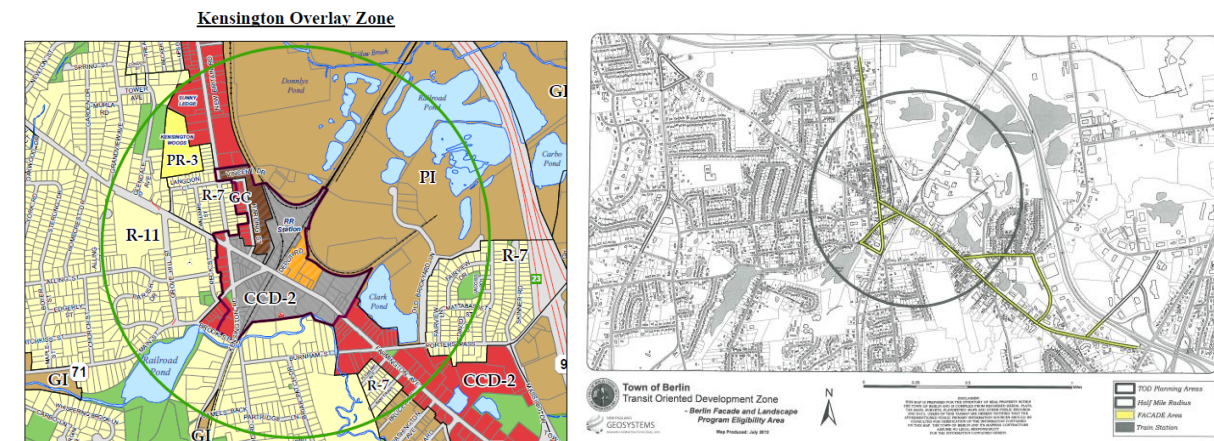
- Enterprise Zone Tax Abatements

- Tax Increment Financing (TIF)
- Economic Development Assistance Grants for Infrastructure
- Business Assistance Loans
- City Tax Modification Programs
- Historic Redevelopment Tax Credits
- Brownfields Assessment and Cleanup Funding

### Town of Berlin:

The town has been aggressive in pursuing development surrounding the train station. In 2018 Berlin designated The Kensington Village TOD plan (adopting the name the following year), which encompasses a “ten-minute walk” area around the CTrail/Amtrak station, including this study’s proposed TOD site. Stated goals are:

- Attract new people to Kensington Village
- Maximize Berlin’s natural amenities and open space
- Transform existing and underutilized industrial spaces into housing, new business
- Highlight high-tech industrial uses that provide economic benefits and support existing businesses
- Create a vibrant village core



*Source: Town of Berlin*

In 2018, in order to take advantage of new zoning, the town issued a solicitation for what has become the Steele Center site, which includes 80 market-rate apartments and 19,000 square feet of restaurant, office and retail space, spread over four buildings. That site is across the street from this study’s site.

The Planning and Zoning Department administers Berlin's Plan of Conservation and Development, enforces the Zoning Regulations, and provides professional support for the Planning & Zoning Commission, the Zoning Board of Appeals, the Conservation Commission, and the Historic District Commission. The webpage provides access to a number of zoning maps, informational documents, and application forms. The Department of Economic Development’s website promotes the town and provides a link to a tax abatement application as well as some information documents. However, it does not link to any public or private funding sources.