



CAPITAL
FOR CHANGE

TESTIMONY ON SB 1024, AN ACT CONCERNING ZONING AUTHORITY, CERTAIN DESIGN GUIDELINES, QUALIFICATIONS OF CERTAIN LAND USE OFFICIALS AND CERTAIN SEWAGE DISPOSAL SYSTEMS

via email to pdtestimony@cga.ct.gov
By: Calvin B. Vinal, Capital For Change, Inc.
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Dear Chairman Cassano, Chairwoman McCarthy Vahey, Vice Chairman Needleman, Vice Chairwoman Goupil, Ranking Member Senator Hwang, Ranking Member Zullo, and Distinguished Members of the Connecticut General Assembly Joint Planning and Development Committee:

Thank you for letting me testify in support of SB 1024 on behalf of Capital For Change. Our organization is the largest Connecticut-based, non-profit Community Development Financial Institution (CDFI) serving state residents, nonprofits, small businesses and public institutions. Our projects focus on broadening access to affordable housing, increasing adoption of energy efficiency and clean energy, and providing job opportunities for Connecticut's underserved communities. SB 1024 will greatly benefit these communities in ways that empower local decision makers to determine how change happens.

Though we support the whole bill, we will point out just a few provisions in this comprehensive package worth noting.

According to a [recent report](#), Connecticut has lost one-third of its small businesses since January of 2020. The provisions in [Section 6 concerning development near CT's main streets](#) are, while modest and incremental, changes that will substantially help support our struggling small businesses. The bill would provide as-of-right permitting for two- to four-family housing within a quarter mile of the main street, as long as the proposals satisfy the towns' architectural parameters. With new residents, there will be more feet on the street to frequent Connecticut's coffee shops, restaurants, bookstores, and other retail shops and service uses.

Also of significance is the market demand for 2-4 family unit housing in walkable neighborhoods. Recent studies have shown that [76%](#) of Americans are interested in walkable neighborhoods and [59%](#) of millennials are looking for "missing middle housing," mostly housing between 2-4 units. The [Connecticut Zoning Atlas](#) shows just how rare this housing is, statewide, in places where it would be smart to put it.

We would also like to mention that SB 1024 sets [reasonable caps on how many parking spaces](#) a given municipality can mandate. Arbitrary parking minimums can block the production of



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housing and thereby block economic revitalization. Parking mandates also increase congestion and pollution because numerous studies by UConn researchers have shown that they encourage driving. Because our organization is dedicated to serving underserved communities, we would be remiss if we did not mention the stark racial disparities that determine which communities bear the brunt of pollution and other negative environmental externalities. It has been Black communities that have been the most negatively impacted by anthropogenic particulates like car exhaust fumes. While capping parking mandates through SB 1024 is not a panacea, it will be a positive step in reducing environmental disparities.

Again, we support the other provisions in this proposal. The transit-oriented development provisions of Section 6 empower communities to take advantage of their transit resource, with a statewide strategy in mind. The accessory apartment provisions in Section 5 will help private homeowners stay in their homes longer and - with the rental income - invest in rehabilitating their most important asset. Commissioner training will also ensure that high-quality, community-supported projects, like the ones we finance, have a better chance of being built.

As we slowly emerge from the pandemic, Capital For Change believes the state legislature needs to take action to encourage the economic revitalization of Connecticut's main streets. SB 1024 will bring about inclusive and powerful economic revitalization. We strongly urge its passage.

Respectfully,

Calvin B. Vinal
President & CEO