STAMFORD MASTER PLAN 2000

GROWTH MANAGEMENT STUDY

ECONOMIC DEVELOPMENT REPORT

DECEMBER 20, 2002

Regional Plan Association (NJ CT NY)

Abeles Phillips Preiss & Shapiro, Inc.

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I. INTRODUCTION

A. PURPOSE

The purpose of the Growth Management Study is to describe the consequences of different levels of future growth in Stamford and to derive policy recommendations for each. The consequences of growth are described in terms of traffic and transit, urban design, and a number of economic and demographic factors such as employment levels by industry sector, population, by age cohort and net revenues to the city. Most importantly, the consequences of growth are described and evaluated in terms of the four major master plan goals:

- Maintain and celebrate the diversity of Stamford's population and employment.
- Pursue a new "City Beautiful" movement, celebration and enhancing the city's main corridors, greenways, waterfront, hills, historic buildings, gateways, and especially the unique qualities of Stamford's neighborhoods.
- Protect and enhance the quality of life of Stamford's neighborhoods, addressing land use transitions, community resources, traffic and environmental conditions.
- Create a vibrant, seven-days-a-week, pedestrian-friendly Downtown focused both on the Transportation Center and the historic core area to its immediate north.

Because Stamford has only limited control over how much it grows, it is important to shift the dialog away from a polarized discussion of “high growth” or “no growth” and focus instead on the character of growth – where it goes, what it looks like and how equitable it is. While there may not be consensus on how much Stamford should grow, everyone can agree on the need to address the issues associated with any level of growth – issues of traffic, neighborhood intensification, access to open space. For this reason, the Growth Management Study modeled three potential futures and made policy recommendations for each.

Trend Growth Population and employment continue to grow but at a somewhat slower pace than the past decade as national and regional economy slows and as a result of housing and transportation constraints. Stamford maintains its current share of regional growth.

WHAT DOES THIS MEAN?

SOME GROWTH MANAGEMENT BENCHMARKS

PROJECTED 20 YEAR CHANGES IN:

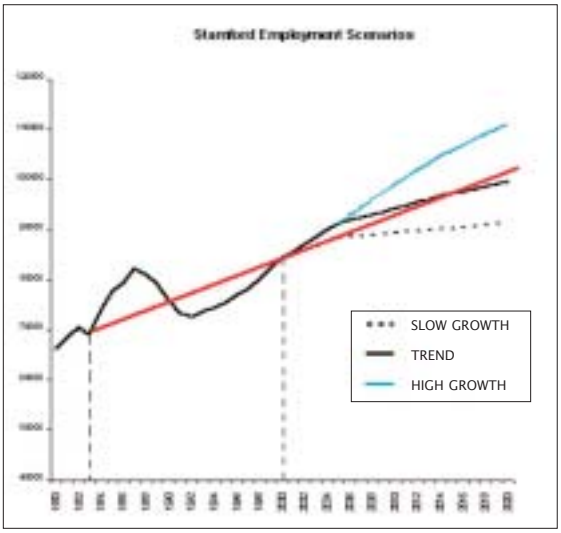
	LOW	TREND	HIGH
EMPLOYMENT	1,800 / 2%	15,400 / 18%	34,300 / 41%
POPULATION	6,200 / 5%	11,700 / 10%	19,200 / 16%

PREVIOUS 20 YEAR CHANGES IN:

	1980	TODAY	% INCREASE
EMPLOYMENT	66,200	84,200	22%
POPULATION	102,453	117,000	13%

Some Stamford Employers:

Swiss Bank	2,900 = 11% of High Growth
General RE	900 = 50% of Low Growth



MANAGING FUTURE GROWTH

Choice or Contingency

- Model three potential futures
- Derive policy recommendation for each
- Acknowledge role of choice and contingency

The trend employment forecasts were then adjusted down and up according to two additional scenarios:

Low Growth Population and employment rise very slowly as national and regional growth slows and zoning and infrastructure policies constrain growth. There are few corporate relocations to Stamford and some modest growth from small firms and business expansions.

High Growth Stamford establishes an identity as a financial center, distinct from New York City, as a result of robust growth in global financial service through connections to world markets. This is contingent on successful policies for managing housing and transportation constraints.

B. CHOICE, CONTINGENCY, AND HOW FAST TO GROW

If Stamford can influence growth only to a limited extent, what is the value of bracketing the most likely outcome – a trend scenario – with a low growth and high growth scenario?

The answer is apparent in the figure below, which charts both the history of Stamford's growth over the last 20 years as well as the trajectory of the high, trend and low growth scenarios for the next 20 years. What it shows is that in the course of 20 years, there will be periods that look very much like slow growth (for example, 1987 to 1992) and others that look very much like high growth (the subsequent six years, 1994 through 2000). The next 20 years is likely to see similar swings, and during those periods the policies modeled in the high and low growth scenarios will be useful.

The graph also reveals a very important aspect of how growth is perceived: Stamford's growth over the last decade has raised much anxiety, but the fact is that Stamford's level of employment is just now returning to where it was before the crash of 1987. *It is the rate of growth as much as the absolute amount of growth to which people respond.*

C. GROWTH MANAGEMENT AND THE FOUR GOALS OF THE MASTER PLAN

Regardless of how much Stamford grows, Stamford will have to meet two major challenges: 1) the needs of an aging population and 2) a continuing shift towards jobs that require more education, higher incomes and more frequent career changes that will tend to increase the gaps between lower income and affluent families.

Affordable housing in Waterside

Some of the key findings that inform the recommendations encompassed by the Four Goals are as follows:

- *Diversity – economic, social and physical – is essential to Stamford's future.* Financial services have been, and will continue to be, the engine of Stamford's prosperity. But even as this most valued sector continues to grow, Stamford must diversify its economy to prevent polarization of age groups, income levels and housing costs. Economic diversity, in turn, will require the physical diversity to accommodate not just large office buildings and apartment complexes, but housing, commercial, and industrial developments of all types and sizes. A Smart Growth strategy for Stamford also stems the tide of industrial district disinvestment by shifting growth in office employment to technology-based manufacturing and research and development activities.

Traffic and transit

- *The Traffic and Transit study showed that it is possible to manage Stamford's traffic problems even if Stamford continues to grow as it has over the last decade. But there is no "magic bullet."* It will require an aggressive mix of mitigation strategies including 1) cooperation by employers, 2) more transit, and 3) strategic land-use decisions – in particular, putting development where it is accessible by transit, especially the "Greater Downtown" (Core, Corridor and Collar).

Stamford's open spaces

- *The Urban Design Study showed that there is no shortage of physical space for growth in Stamford.* In fact, in order to complete both the vision of the downtown and the visions for neighborhood revitalization, Stamford will need to grow. The challenge is to direct development to the right places and then to design it properly.

Smart Growth policies would seek to direct development to existing centers, to transit-accessible locations, and to places where new development supports urban design goals.

INTERRELATED ISSUES

The exercise highlighted the extent to which the issues being addressed in the growth management study, as well as in the major goals of the master plan, are interrelated.

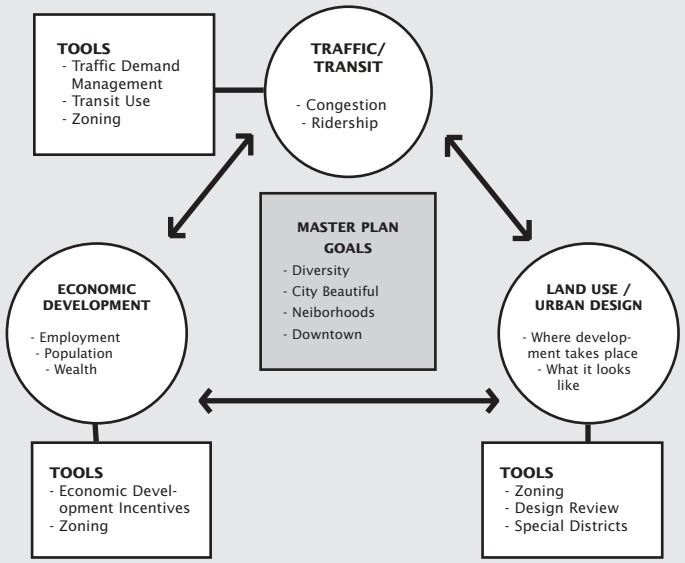
- *The traffic problems associated with different levels of growth cannot be separated from land-use issues.* Stamford cannot build its way out of its traffic problems – widening roads, reconfiguring intersections – without destroying neighborhood quality of life. Therefore, in order to stem the tide of commuters driving in from farther and farther away, Stamford must accommodate more housing for workers at all levels and make new housing and new employment centers accessible to transit.

- *Housing and employment cannot be separated from urban design.* In order to provide more housing and employment in Stamford, initiatives described in the City Beautiful goals must inform the design of new residential and commercial developments so that they reinforce and improve the physical quality of the neighborhoods, help complete the Downtown, and support transit. Also, population growth must be balanced by increased access to well-designed parks and open spaces.

- *Urban design cannot be separated from the Downtown recommendations.* To protect the neighborhoods from unattractive intensification, Downtown must become the focus for new development because there is both the physical capacity and the political will to put new development in the Downtown where it is most accessible to transit.

- *The need for economic and social diversity cannot be separated from issues of urban design and Downtown redevelopment.* Stamford must offer a variety of sites for different kinds of housing – from contextual infill informed by the design guidelines of the *City Beautiful* initiative, to apartment buildings in locations and configurations outlined in the *Downtown* initiative. Stamford must also offer a diverse range of sites for different kinds of commercial development – from office buildings Downtown, to new flex-industrial buildings in the industrial districts, to the small-scale infill buildings in neighborhood commercial centers as described in the *Neighborhood Quality of Life* initiative.

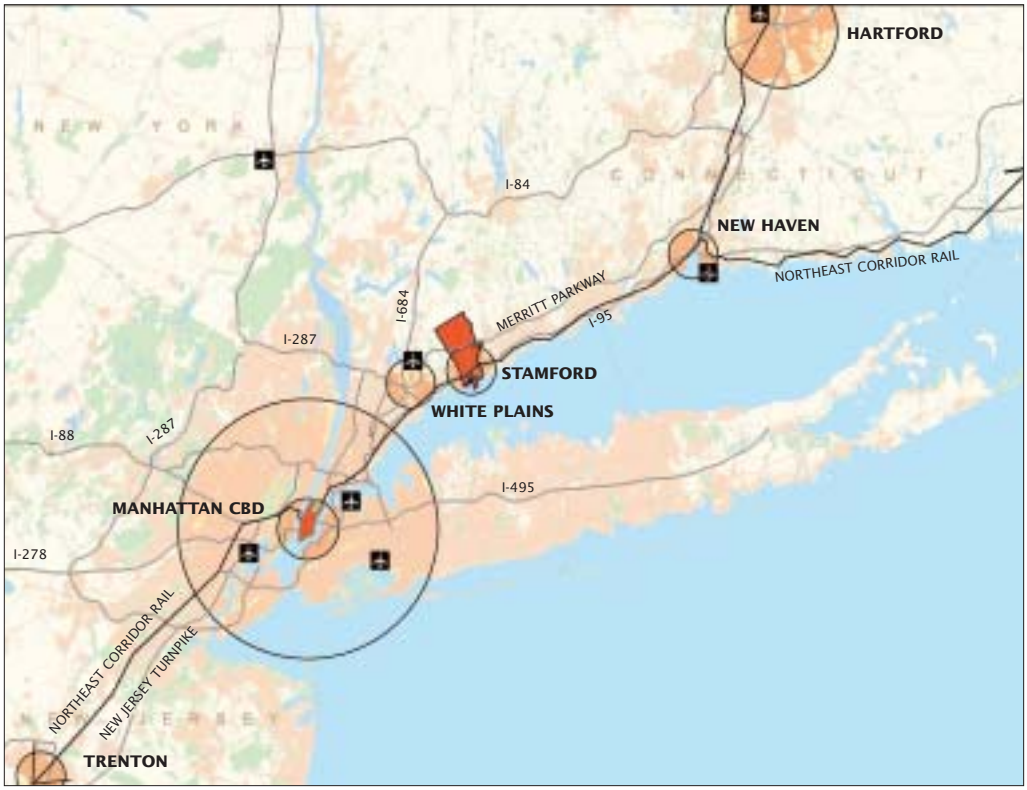
INTERCONNECTED ISSUES



E. STAMFORD IN ITS REGIONAL CONTEXT

The future of Stamford's economy cannot be separated from prospects for the larger region of which it is part. In reality, Stamford is part of several regions:

- It is the largest city in southwestern Fairfield County. The city draws much of its workforce from surrounding towns, and is also a center of cultural, recreation and retail activities. Over the last quarter of a century, the economies of Stamford and Fairfield County have grown at about the same speed, but Stamford has fared better than many other cities in the county.
- Stamford is also one of several regional centers in the larger New York-New Jersey-Connecticut metropolitan area surrounding New York City. In its 1996 Third Regional Plan for the New York-New Jersey-Connecticut Metropolitan Area, Regional Plan Association classified downtown Stamford as one of 11 regional downtowns that should be targeted for growth in the first part of the 21st Century. Most of the financial service firms that have located and grown in the city were previously located in Manhattan, and a strong connection remains between Stamford's office industries and New York City's financial services complex. Stamford's job growth outpaced growth in the Tri-State region in the 1970s and much of the 1980s. Since the late 1980s,



Stamford and the region have grown at a similar pace.

- In addition, the city is part of the larger Northeast metropolitan corridor stretching from Boston to Washington DC. Important transportation links, such as I-95 and Amtrak's Northeast Corridor line, connect Stamford to other centers along the corridor, including Providence, New Haven, Bridgeport, Newark, New Brunswick, Philadelphia, Wilmington and Baltimore.

As Stamford looks to its future, its growth will be affected by what happens in these larger regions. The quality of housing, schools and amenities in the rest of southwestern Fairfield will affect the size and quality of the labor force that Stamford employers can draw from. The health of the larger Tri-State economy will either aid or impede Stamford's growth. The quality of transportation links to other Northeast cities will also affect the type and pace of Stamford's growth.

II. EXECUTIVE SUMMARY

A. IMPLICATIONS OF THREE GROWTH SCENARIOS

Low Growth

- There will be more stability during periods of economic expansion as there will be less pressure on neighborhoods and on city services. But Stamford will also be more vulnerable to downturns in the national economy and neighborhoods will be more susceptible to decline during slow economic times.

- Stamford and its residents will be somewhat wealthier, although there will not be resources for significant investments in open space, housing and infrastructure.

- There is less population growth to accommodate but there is a greater disparity between ages because there are fewer working-age families.

- There are smaller increases in traffic, but because population does not keep up with job growth, housing and traffic remain the big challenges.

Trend Growth

- In a trend scenario, most employment growth, with the proper policies, can be contained in the downtown. However, housing and transportation are significant obstacles.
- Stamford and its residents are wealthier, allowing some choices as to how to direct new resources. But disparities between rich and poor increase.

- Disparities between population and job growth worsen, although age disparities are reduced with more working-age families.

High Growth

- Stamford, will be wealthier – both its residents and the municipality – allowing more discretionary spending on a variety of quality-of-life initiatives; improvements to schools, more parks and affordable housing, completion of the downtown and neighborhood centers.

- However, aggressive strategies are needed to improve transportation, expand housing options, and educate more workers to enter the labor force. Also, Stamford's diversity is threatened by a growing disparity in incomes. It will be difficult to protect the neighborhoods and the industrial districts from unwanted intensification.

B. SUMMARY OF GEOGRAPHY OF GROWTH

Where Should Stamford Grow

- Retail and office encroachment in the industrial growth districts should be halved from the levels suggested by the build out study, to no more than 5% of the total growth in these sectors.

- In all of the scenarios, manufacturing employment declines, making these districts vulnerable to retail and office encroachment. To stem this trend, and to support diversity, a smart growth strategy would redirect some of this office development to flex industrial, high-value-added production activities (5% and 10% of total office growth respectively for the Trend and High Growth scenarios).

- In a Trend or High Growth scenario, a combined 80% of new housing should be directed to the "Greater Downtown" (Core, Corridor and Collar) and South End. Most of the remainder should go to neighborhood centers. Undirected neighborhood intensification should be avoided in favor of targeted efforts at neighborhood revitalization.

- In a Trend or High Growth scenario, a combined 70% of new office development needs to be directed to the "Greater Downtown": 60% in the Core and Corridor, and 10% as intermediate scale development in the Collar, including portions of the South End immediately proximate to the train station.

HIGH GROWTH

GOOD NEWS	BAD NEWS	POLICY
▪ Stamford is wealthier ▪ Personal income rises	▪ Income polarization	▪ Diversify economy
▪ Resources are available for public initiatives - Schools - Open space - Affordable housing	▪ Pressure on: - Neighborhood quality - Open space - Housing affordability	▪ Purchase open space: citywide greenway
▪ Complete downtown and neighborhood centers	▪ Traffic problems	▪ Aggressive: - Carpooling, flex-time - Regional transportation - Housing in Stamford near transit

LOW GROWTH

GOOD NEWS	BAD NEWS	POLICY
▪ Local revenues exceed expenditures ▪ Personal income rises somewhat	▪ No resources to make up deficit in open space and affordable housing	▪ Maximize access to state and federal sources
▪ Neighborhoods do not change much	▪ No significant redevelopment downtown or in neighborhood centers	▪ Consolidation of growth in downtown and centers
▪ Local traffic increases minimized	▪ Regional traffic impacts from highways	▪ Promote flex-time, car pooling, etc., and regional transportation initiative

C. SUMARY TABLE OF MAJOR POLICY RECOMMENDATIONS

Attached is a summary of the major policy recommendations and findings emerging from the Growth Management exercise, including several meetings with senior staff at the Land Use Bureau and Economic Development office. The following general observations should be noted:

- An attempt is made to distinguish between the policies for each of the three growth scenarios. While there are certain policies that are particular to each growth scenario, in large measure the differences are a matter of degree – all of the policies are worth pursuing regardless of the levels of future growth and some policies are the same regardless of how much Stamford grows (for example, policies relating to the elderly).

- For each higher level of growth, the policies are progressively more ambitious both for traffic mitigation and in terms of how much housing and office development is directed to downtown and transit-accessible centers.

- In progressing from the Trend to the High Growth scenario, economic diversity policies shift from an emphasis on exploiting new opportunities within the New York City metropolitan market to exploiting connections to new national and international markets. This reflects Stamford's progression from a satellite of New York City to an employment center in its own right.

Summary of Growth Management Related Policies

	Low Growth	Trend Growth	High Growth
Employment	Locate 65% of future office development in the "Greater Downtown" (Core, Corridor and Collar) and in neighborhood centers	Locate 65% of future office development in the "Greater Downtown" and in neighborhood centers	Locate 70% of future office development in the "Greater Downtown" and in neighborhood centers
	Promote industrial retention strategies to minimize employment losses. Allow limited redevelopment in manufacturing districts for housing and technology-based manufacturing.	Promote economic diversity by identifying space-constrained businesses of different kinds in NYC. Redirect half of potential office growth in the industrial districts (5% of overall office growth) to technology-based industry.	Promote economic diversity by identifying new national and international markets. Redirect half of potential office growth in the industrial districts (10% of overall office growth) to technology-based industry.
	Promote state-wide initiatives to direct new development to Stamford		
	Promote traffic demand management (TDM)* to maintain levels of service on Stamford roadways. (* See the Traffic and Transit Report for more detailed recommendations)	Promote a combination of at least two traffic mitigation strategies (more transit, more housing or TDM) to maintain levels of service on Stamford roadways.	Aggressively pursue all three traffic mitigation strategies (more transit, more housing, TDM) to maintain levels of service on Stamford roadways. Lobby for statewide smart growth and transportation initiatives.
Population	Locate 65% of new housing in transit-accessible locations in the Greater Downtown and South End and 20% in neighborhood centers	Locate 75% of new housing in transit-accessible locations in the Greater Downtown and South End and 10% in neighborhood centers	Locate 80% of new housing in transit-accessible locations in the Greater Downtown and South End and 15% in neighborhood centers
	Stabilize Stamford's affordable neighborhoods	Support and enhance Stamford's affordable housing initiatives.	Provide more housing in Stamford at all levels of affordability. Lobby for a statewide housing policy.
		Promote context sensitive design for new housing	Promote context sensitive design for new housing
	Promote flexible housing models for the elderly in transit-accessible locations	Promote flexible housing models for the elderly in transit-accessible locations	Promote flexible housing models for the elderly in transit-accessible locations
Income to the City	Identify state and federal funding for housing and infrastructure initiatives	Increase funding for design and engineering of infrastructure improvements to leverage state and federal capital funding.	Comprehensive affordable housing program supported by city revenues
	Consolidate city service and identify privatization opportunities.		
		Implement improvements to existing parks and open space facilities	Use new net revenues for open space acquisition and community facilities
			Promote city funding of workforce training and economic incentives to diversify the economy.

III. THREE STORIES ABOUT GROWTH

In order to give a human dimension to the Growth Management Model, three "novellas" are offered which describe the three futures for Stamford–Low, Trend and High Growth–from the point of view of a (hypothetical) Stamford resident, Sandra Jones, who is returning to Stamford High School for her 20th year reunion in 2020. . .

SCENARIO 1: LOW GROWTH

June, 2020. Sandra Jones eagerly anticipated tonight's big event: her 20th Stamford High School Reunion, to be held at the Bridgeport Harborfront Hilton. Stamford, as it turned out, hadn't added a new hotel room or function hall in nearly three decades, creating a severe shortage of both. As a result, the reunion organizers had to hold the event in booming Bridgeport, with its array of new hotels and waterfront attractions.

In addition to catching up with her old friends, Sandra had been particularly interested in seeing how Stamford, her native city, had changed since 2000, when she and her classmates worked on the City's 20-year master plan as a student project. With this goal in mind, earlier in the day, on her way from Newark Airport to Bridgeport, Sandra took a tour of Stamford's downtown and nearby neighborhoods. At first, much of the city seemed frozen in time, except for the waterfront and former industrial districts, which had been abandoned as manufacturing activities left the city. Upon closer inspection, Sandra saw that much of the city had declined or changed for the worse.

Downtown, vacant lots which had been cleared for new commercial development around the turn of the century remained as under-utilized parking lots. The former Town Center Mall, unable to compete with new regional malls in Bridgeport and Port Chester, had become an outlet center, catering to the City's elderly and working class residents. And many of the downtown storefronts that had filled with restaurants and shops in the late 1990s were vacant or demolished. Finally, some of the residential neighborhoods looked run-down. Many of their residents were on fixed incomes and had little money left over for home repairs after making oversized monthly rent or mortgage payments.

Like most of her classmates, Sandra had left Connecticut to go to college, and she had never returned. Although she wanted to come home to live and work in Stamford, when she received her Bachelor's degree in the recession year of 2004, there had been few good job opportunities either in Stamford or in neighboring communities in Fairfield County. Even if she had found a

job, the County's high housing prices made it virtually impossible for Sandra or her classmates to return. Housing prices had dropped a bit from their 2002 peak in the few subsequent recession years, but by 2008, Fairfield County had again gained the dubious distinction of being one of the nation's most expensive housing markets.

Most of Stamford's increasingly elderly population supported the zoning and economic policies that had virtually stopped new employment and housing growth in the first years of the new century. (In many ways, these policies mirrored those of neighboring Fairfield County towns that had "pulled up the drawbridge" decades before.) First, residents concerned about growing traffic congestion strenuously opposed new office and retail development downtown and expanded commuter parking there and in Glenbrook and Springdale. Then, restrictive zoning changes were adopted in 2003 and again in 2008, in response to growing concerns about traffic and congestion. Finally, as the City's grand list declined and taxes rose, taxpayers demanded cuts in school budgets and city services. As a result, virtually no new commercial or residential development had occurred in the City for nearly two decades. And the city's population declined as young families with children moved elsewhere.

Much of the growth that would have come to Stamford had gone instead to Westchester and Long Island. Further, cuts in state transportation budgets early in the new century limited access to these places for Fairfield County residents. Of the County's major employment centers, only Bridgeport had grown, adding both new jobs and resident sin its revitalized harborfront and downtown districts. Who would have guessed that in less than two decades Bridgeport would come to rival Stamford as Southwestern Connecticut's leading commercial center?

At the reunion, Sandra was surprised to learn that many of her old friends who still lived in Stamford were eager to leave in search of better jobs and schools and more dynamic lifestyles. Still, some of her classmates remained intensely loyal to their native city, extolling its quiet and unchanging ways. At the end of the evening, one of Sandra's classmates summed up her feelings when he exclaimed, "How much the old place seems the same, and yet how much it has changed."

SCENARIO 2: TREND GROWTH

June, 2020. Sandra Jones eagerly anticipated tonight's big event: her 20th Stamford High School Reunion, to be held at the Stamford Marriott. The Hotel had been recently refurbished in the much loved, and recently landmarked, redevelopment area near I-95. This area remained fully occupied as each of the major office downtown office buildings had been renovated since the recession of 2016-18.

In addition to catching up with her old friends, Sandra had been particularly interested in seeing how Stamford, her native city, had changed since 2000, when she and her classmates worked on the City's 20-year master plan as a student project. With this goal in mind, earlier in the day, after arriving by ferry from LaGuardia Airport, Sandra took a tour of Stamford's downtown and nearby neighborhoods. At first it appeared that much of the city seemed frozen in time, except in the waterfront and former industrial districts, where new apartments and high tech manufacturing facilities had replaced vacant lots and outdated warehouses. Upon closer inspection, she saw that most of the neighborhoods had improved over the years, as vacant lots were filled in with new housing. In formerly poorer areas of the city, new and renovated housing reflected the reduced unemployment levels and increased incomes of their residents.

Downtown, only three new office buildings had been constructed since the turn of the century. The Town Center Mall had undergone a major facelift. After a brief period of decline in the early 'teens due to e-commerce competition, it had regained its former vitality as the retail center of a prosperous region. And the restoration of the downtown area and the construction of several thousand new apartments there since the turn of the century had made the restaurants and specialty stores a regional destination. A 2009 editorial in the *Advocate* had asserted that the city's 24-hour downtown was a key attraction for the financial services industry that had remained in the City despite strong competition from Bridgeport and other places. The editorial went on to note that severe traffic congestion would prevent additional growth in the city, despite successful efforts to expand transit use.

Like most of her classmates, Sandra had left Connecticut to go to college. Many of her friends had returned after graduation, drawn by family ties and the robust economy of the city and region. But the County's continued high housing prices – among the nation's highest – made it difficult for returning graduates to afford the quality of homes they had grown up in, despite the modest growth in housing development in Stamford and surrounding towns just after the turn of the century. This growth had been spurred by strong new state affordable housing legislation adopted in 2006.

Most of Stamford's increasingly prosperous and diverse population supported the zoning and economic policies that had sustained modest residential and commercial growth in the first years of the new century. Growing concerns about traffic congestion and housing affordability had resulted in adoption of a controversial regional transportation management plan in 2004. Automated tolls, parking fees and expanded telecommuting had all contributed to alleviation of the severe congestion experienced around the turn of the century. An expanded housing partnership had built hundreds of moderate-income housing units in new mixed-income developments. Importantly, the budget of the redevelopment commission was expanded and its authority was broadened to promote both continued downtown renewal and the revitalization of declining manufacturing districts elsewhere in the city into new technology parks. The resulting increase in the grand list and the City's growing school age population led to major new investment in the Stamford Public Schools. This, in turn, brought new families into the neighborhoods as retiring baby boomers moved to places with lower-cost hosing and more salubrious climates (Continued global warming, and a string of unusually warm winters, led Connecticut to promote itself as "New England's Sunbelt" in a successful advertising campaign begun in 2009.)

At the reunion, Sandra was surprised to learn that many of her old friends who had gone away to college had already returned to Stamford, or were planning to do so, in search of better jobs and schools and more dynamic lifestyles. And despite two decades of moderate growth, the City still felt like home. At the end of the evening one of Sandra's classmates summed up her feelings when she exclaimed, "How much the old place seems the same, and yet how much it has changed."

SCENARIO 3: HIGH GROWTH

June, 2020. Sandra Jones eagerly anticipated tonight's big event: her 20th Stamford High School Reunion, to be held at the new Stamford Harbor Hilton. Located on Canal Street on the site of a former scrap yard, this was one of several new luxury conference centers that had opened since the turn of the century on former industrial sites near the waterfront and the downtown transportation center. Hotels rooms were still hard to come by since the former Marriott had been demolished in 2009. It had been replaced by the headquarters of the HSBC bank, which had relocated to Stamford from London. Stamford's booming economy and its new role as one of the world's global financial centers had caused an ongoing boom in hotel and conference facilities.

In addition to catching up with her old friends, Sandra had been particularly interested in seeing how Stamford, her native city, had changed since 2000, when she and her classmates worked on the City's 20-year master plan as a student project. Knowing how much there was to see in what the Chamber of Commerce called "The New Stamford," Sandra arrived a day early on the Northeast Bullet Train. Opened in 2009, the new 175-mile per hour express service had brought the entire Northeast Metroplex within a few hours of Stamford and its growing array of financial service headquarters. Newark Airport was now only 30 minutes from Stamford by direct high speed train. At first, it seemed that everything about the city had changed. Even in the residential neighborhoods, many houses had undergone expensive rehabilitation, or had been torn down to make way for newer and larger homes. The most striking changes had occurred downtown. On the waterfront and in former industrial areas, manufacturing and warehousing activities had been replaced by new office buildings and luxury mid-rise condominiums.

Downtown, more than a dozen new office buildings had been built on both sides of the Transportation Center and on sites near the expanded University of Connecticut Campus. Several of these new structures seemed to be excessively large and bulky to accommodate new investment bank trading floors. Due to the large numbers of new employees, the construction of several thousand new apartments in and near downtown, and new urban design guidelines adopted just after the turn of the century, downtown had become one of the region's major 24-hour retail and entertainment destinations. *Travel and Leisure* magazine, in a major article published in 2018 on Stamford's entertainment venues. It highlighted Stamford's dynamic street life and arts and restaurant scene as major tourist attractions And since Stamford was only 45 minutes from Newark Airport on the Tri-state regional express Rx rail line, both business and leisure travelers had easy access to the city from virtually anywhere in the world.

Despite all this new activity, however, traffic congestion in the city had actually declined from its peak in the first years of the century. Expanded high speed inter-city rail service and improved

Rx rail links to Wall Street, other regional employment centers, the airports, and other destinations had provided alternatives to the automobile for many commuters. The new automated tolling and congestion pricing systems on I-95 and the Merritt Parkway, combined with aggressive promotion of telecommuting had further reduced peak period traffic. Finally, a new rail tunnel under the Hudson provided a direct links to the national rail freight system, dramatically reducing truck traffic in the region.

Like most of her classmates, Sandra had left Connecticut to go to college, but she was one of a relative handful that hadn't returned to the Stamford area to work in the City's growing financial and business services and information industries. In discussions with many of these returnees she learned of continuing concerns about affordable housing, particularly in neighborhoods like the South End that had undergone significant gentrification. An ambitious affordable housing development program had succeeded, however, in creating several thousand units of mixed income housing in several areas of the city. The state's smart growth strategy, adopted in 2004, had also promoted a broader range of new housing opportunities nearby suburban communities. And a growing share of downtown workers commuted from homes on the new express rail service, from as far away as New London and New Brunswick.

Stamford's expanded grand list meant that improved schools and services could be provided without major tax increases. For this reason, zoning changes, transportation improvements and aggressive downtown economic development programs received broad support from the city's voters. And an influx of new families with children added new vitality to the city's civic and cultural life.

At the reunion, Sandra was surprised to learn that despite all the changes, most of her classmates remained proud of and fiercely loyal to their hometown. At the end of the evening one of Sandra's classmates summed up her feeling when he exclaimed, "How much the old place seems the same, and yet how much it has changed."

IV. ECONOMIC FINDINGS AND IMPLICATIONS

A. SUMMARY OF THE IMPLICATIONS OF THE THREE GROWTH SCENARIOS

Low Growth

- There will be more stability during periods of economic expansion as there will be less pressure on neighborhoods and on city services. But Stamford will also be more vulnerable to downturns in the national economy, and neighborhoods will be more susceptible to decline during slow economic times.
- Stamford and its residents will be somewhat wealthier, although there will not be resources for significant investments in open space, housing and infrastructure.
- There is less population growth to accommodate, but there is a greater disparity between ages because there are fewer working-age families.
- There are smaller increases in traffic, but because population does not keep up with job growth, housing and traffic remain the big challenges.

Trend Growth

- In a trend scenario, most employment growth, with the proper policies, can be contained in the downtown. However, housing and transportation are significant obstacles.
- Stamford and its residents are wealthier allowing some choices as to how to direct new resources. But disparities between rich and poor increase.
- Disparities between population and job growth worsen, although age disparities are reduced with more working-age families.

High Growth

- Stamford must accommodate significant increases in population, but large numbers of working-age families help narrow the age disparity.
- Stamford and its residents will be wealthiest in this scenario, allowing more discretionary spending on a variety of quality-of-life initiatives – improvements to schools, more parks and affordable housing, completion of the downtown and neighborhood centers. However, continued reliance creates larger and larger income disparities.

- There is enough new development to complete the visions for Downtown and the neighborhood centers, but it will be difficult to protect the neighborhoods and the industrial districts from unwanted intensification.

- More housing also means more opportunities to create affordable housing. But aggressive strategies are needed to improve transportation, expand housing options, and educate more workers to enter the labor force.

B. APPROACH AND METHODOLOGY

The overall approach included the following three-step process:

1. Regional Plan Association produced three preliminary scenarios of industry employment and population by applying different assumptions to a baseline forecast for Fairfield County, produced by the economic forecasting firm Economy.com.
2. The Connecticut Center for Economic Analysis (CCEA) of the University of Connecticut refined these projections and estimated their impacts on households, income, tax revenue and government spending using a dynamic impact model created and maintained by Regional Economic Models, Inc. (REMI).
3. The results were reviewed by staff of the Stamford Planning and Economic Development Departments and by the Master Plan Advisory Committee to insure that the results were consistent with local conditions and reasonable expectations.

The Underlying Assumptions for the Three Scenarios
Low Growth Population and employment rise very slowly as national and regional growth slows and zoning and infrastructure policies constrain growth. There are few corporate relocations to Stamford and some modest growth from small firms and business expansions.

Trend Growth Population and employment continue to grow but at a somewhat slower pace than the past decade as national and regional economy slows and as a result of housing and transportation constraints. Stamford maintains its current share of regional growth.

High Growth Stamford establishes an identity as a financial center, distinct from New York City, as a result of robust growth in global financial service through connections to world markets. This is contingent on successful policies for managing housing and transportation constraints. This growth scenario was informed by the significant development potential which the reconnaissance of the City revealed and which is described in Chapter 5. A detailed description of the assumptions for each scenario are in the appendix.

C. SUMMARY OF ECONOMIC FINDINGS

Population Change

- Over the last decade, Connecticut as a whole lost population due to housing costs and slower-than-average job growth.
- Stamford's population ages in all three scenarios with the greatest disparity in the Low Growth scenario because there are fewer working-age families.
- In all three scenarios, population does not keep up with job growth, thus traffic and housing will remain the big challenges.

Income

- Stamford residents are wealthier in all three scenarios, with the largest increases in the Trend and High Growth scenarios.
- However, the Trend and High Growth scenarios create the greatest disparities in income.

Revenue and Expenditures

- In all three scenarios, revenues to the city grow by more than expenditures. These net revenues account for additional expenditures that come with growth, such as schools, fire and police protection, street maintenance.
- However, net revenues do not include major new investments needed to accommodate growth, such as investments in transportation infrastructure.

The three scenarios result in different implications for jobs, population, income and government revenues and expenditures. These impacts also help determine the possible outcomes and choices for traffic, neighborhood intensification, access to open space and urban design. It needs to be reiterated that these results do not represent the only possible set of outcomes, or that there is a need to choose one as a target for Stamford. They do, however, show which issues need to be addressed *regardless* of how much Stamford grows, and which issues are more important under different growth trajectories.

The differences between the scenarios for major indicators are shown in Charts A through F below. Summaries of the findings and implications for job growth, population change, income, and revenues and expenditures follow.

1. Job Growth

Stamford's jobs can be grouped into five major types:

- *Office jobs* include most financial and business services, as well as the headquarters of manufacturing firms and many government jobs. This is by far the largest category of jobs in Stamford (accounting for almost two-thirds of all employment), as well as the fastest growing category.
- *Industrial jobs* include manufacturing production, utility and warehouse/distribution. This is a shrinking category of jobs and make up less than 10% of the city's job base.
- *Retail jobs* in stores and restaurants account for roughly 1 in 10 jobs. Their numbers have gone up and down in recent years, but, on the whole, these have grown modestly in the 1990s.
- *Institutional jobs* include those in hospitals, schools and similar non-office settings. This is a growing category but still make up less than 10% of jobs.
- *Other jobs,* such as construction and some transportation workers, do not work in a single building location, and so are in a different category from other jobs. These also account for about 1 in 10 jobs and have not shown a clear growth pattern.

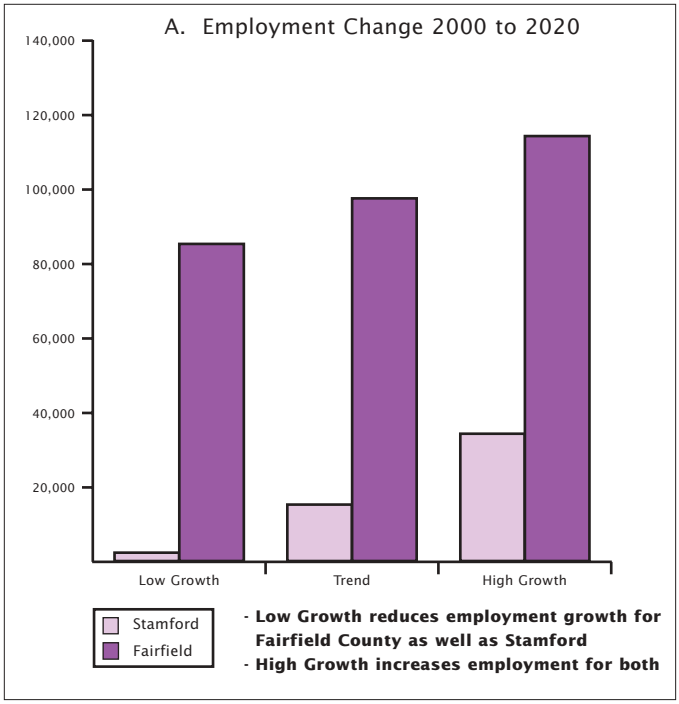
Some types of jobs, such as financial services, business services and manufacturing, can be considered "driving" sectors of the economy because they tend to generate more jobs and economic activity when they locate in an area. In Stamford, industries such as securities trading, insurance, information technology and business services have driven most of the city's growth. In all three scenarios, these sectors are also the main drivers of projected growth. When these sectors grow, they generate more jobs in other office categories that are suppliers to these industries. They also result in increases in retail and other services because workers and residents have more income to spend. Eventually, they also bring about increases in hospitals, schools and government services needed by a growing population.

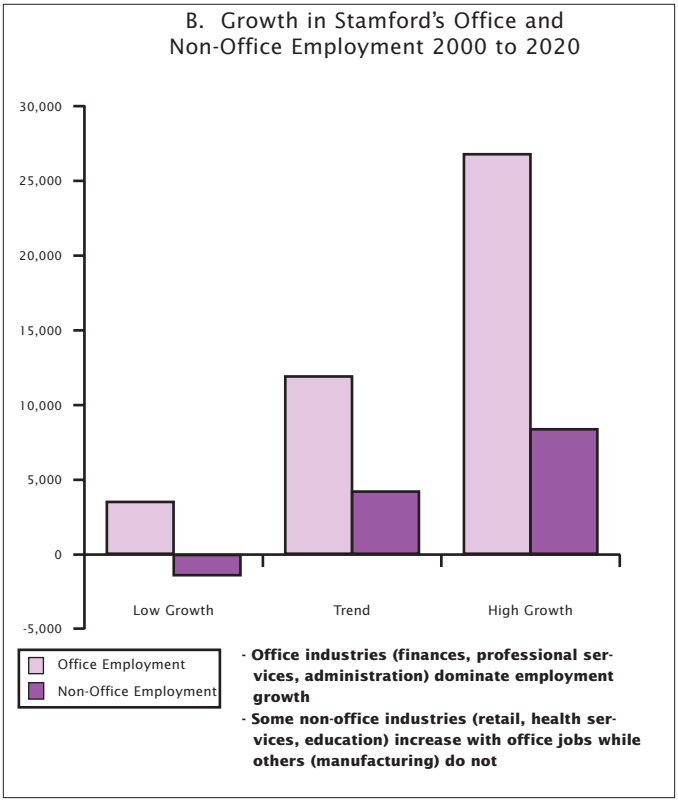
Job growth in Stamford also affects job and population growth in surrounding areas. While some of the projected job growth for Stamford results from the city getting jobs that might have gone elsewhere in Fairfield County, most represent net new jobs for the county. In addition, new and expanding firms in Stamford can draw more suppliers to the region, and give commuters more money to spend in retail and other services outside of the city.

The specific job growth findings from the scenario projections include the following:

- Job growth ranges from a total of 1,800 over 20 years in the Low scenario to 34,300 in the High scenario. In the Trend scenario, jobs grow by 15,400. By comparison, Stamford grew by 17,500 jobs over the last 20 years. These differences were the outcome of the assumptions outlined above and described in Appendix A.

- In all scenarios, office industries, such as finance and business services, are the major employment generators. Industrial jobs continue their decline in all three, although it is most pronounced in the Low scenario. Retail jobs grow only in the Trend and High scenarios, where population and income growth are sufficient to overcome productivity gains in retailing. Institutional jobs, which are influenced by both job and population change, grow in all three.
- The largest difference in the three scenarios is in financial services, which grows with particular strength in the High scenario. This sector also drives growth in other areas, including supporting office jobs and population-related jobs.
- Fairfield County is also affected. Slower job growth in Stamford in the Low scenario leads to lower county growth, while the High scenario leads to stronger county growth. In general, the differences between the scenarios for Stamford account for most of the differences for Fairfield County as a whole.





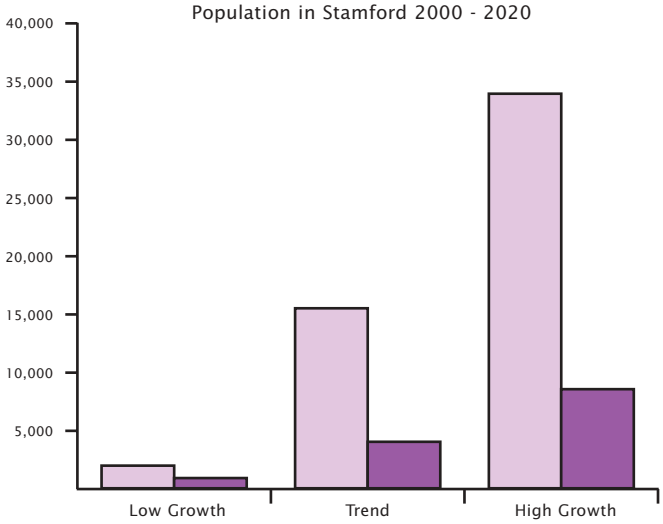
2. Population Change

Population changes result from a number of factors. A part of Stamford's population change can be predicted just because of how many residents are entering their child-bearing years and how many are entering their later years. Like most parts of the country, the aging of the large post-war "baby boom" generation will tend to slow population growth and increase the average age of the population. Other factors are less predictable. How many people move in and out of Stamford depend on a number of factors—the number and type of job opportunities, the cost and quality of housing, the overall quality of life. Data on how many people moved in and out of Stamford in the 1990s is not yet available, but Connecticut as a whole has had many more people move out of the state than migrate to it over the last couple of decades, presumably because of slower than average job growth and high housing costs.

Because the growth scenarios are based on changes in job growth, population differences are most pronounced among groups that are most sensitive to changes in the number of job opportunities. These differences can be summarized as follows:

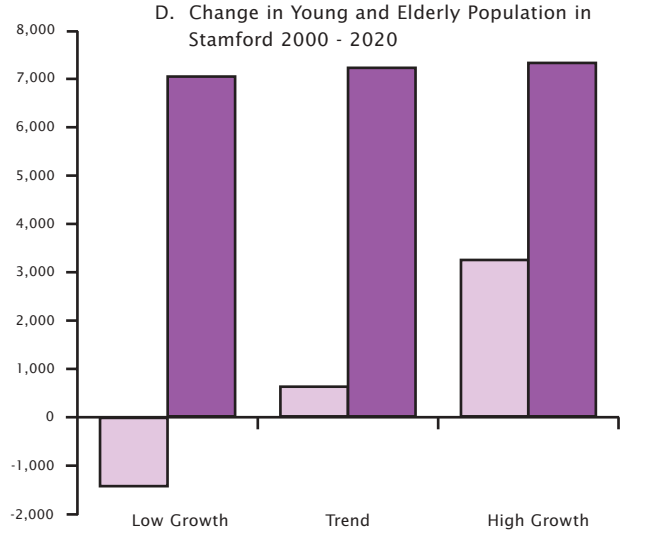
- Because of the aging of the "baby boom" generation, the elderly population grows by about 7,000 in all three scenarios. The number of persons over 65 grows at more than 4 times the rate of the overall population in the Trend scenario. In the Low scenario, this population grows more than 8 times as fast as the total population, because other age groups grow more slowly than in the Trend. In the High Growth scenario, it grows 3 times as fast.
- The number of working-age adults and children vary more with the economic scenarios, because jobs attract more families with children. The number of people under the age of 20 declines in the Low scenario but grows by 600 in the Trend scenario and by 3,500 in the High scenario.
- In none of the scenarios does the working age population grow by as much as jobs. The gap is small in the low scenario, but is substantial in the Trend scenario and much higher in the High scenario. Under either of these last two scenarios, Stamford would need to have more commuters to fill these jobs, unless it developed a strategy of increasing housing options for workers within the city.

C. Change in Employment and Working-Age Population in Stamford 2000 - 2020



- **In both Trend and High Growth scenarios, Stamford needs higher labor force participation and more commuters to fill new jobs**

D. Change in Young and Elderly Population in Stamford 2000 - 2020



- **Aging of "Baby Boom" generation causes rapid growth in elderly in all three scenarios**
- **Young population changes more with High Growth scenario as jobs attract more families with children**

3. Income

The amount of income that residents have is also determined by a number of factors, including interest and dividends from bank accounts, stocks and bonds, and government payments such as Social Security and public assistance. The largest factor by far, however, is wage and salary income. Therefore, the job growth differences in the three scenarios can result in significant differences in residents' personal income.

Here, the types of jobs are as important as the number of jobs. Growth in high paying jobs, such as securities brokers, lawyers, doctors and business managers, create the greatest increase in the *average* income per person, which is currently about $40,000. (This per person average is lower than the average family income because a family's income is divided among all family members.) However, this does not necessarily mean that incomes would increase by a similar amount for most people. Unless new high-income jobs are accompanied by job or wage increases in other income categories, income gains will be concentrated in upper income families and individuals.

In varying degrees, high-income occupations lead the job growth in each scenario. However, these are also accompanied by increases in other occupations, including retail workers, medical workers, clerical workers and others that cover a wide range of income. Since it is difficult to predict how wage levels will change for each of these categories, it is difficult to know how much each scenario would change the distribution of income in Stamford.

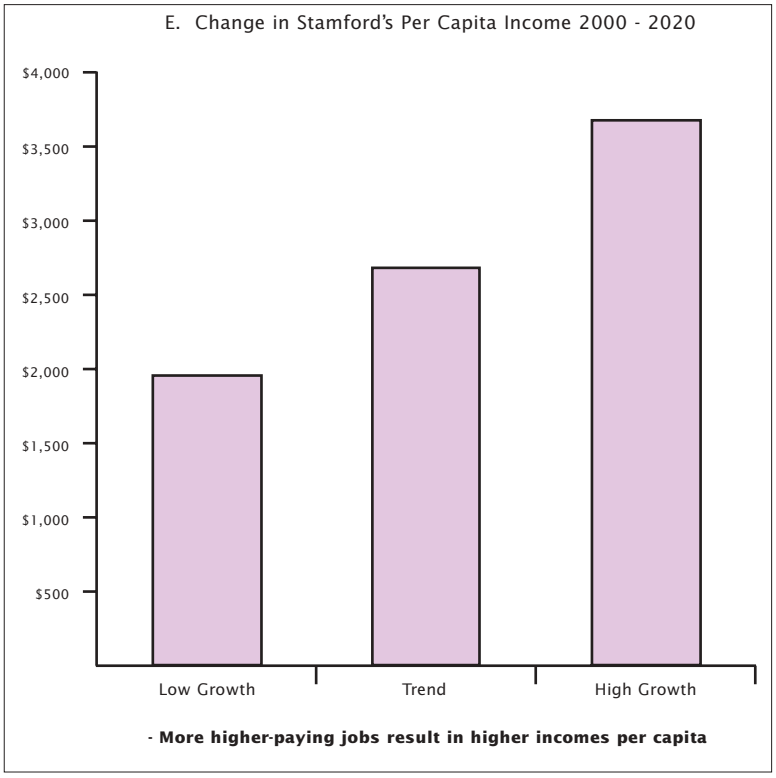
In general, two findings related to income emerged from the analysis of the scenario's impacts:

- Incomes rise in all three scenarios, as higher-paying jobs lead to an average increase of $1,900 per person in the Low scenario, $2,500 per person in the Trend scenario, and $3,800 per person in the High scenario.
- It is difficult to calculate how these scenarios would affect the distribution of income. However, it is likely that the High scenario would lead to the widest range between the average incomes of high, medium and low-income households. This is because the growth would be strongest in high-paying jobs, with some additional growth in low-paying service and retail jobs.

4. Revenues and Expenditures

Stamford's tax revenues come primarily from three sources—local property taxes, payments from the state and Federal governments for things like school aid and highway maintenance, and fees for using government facilities and services. Of these, property taxes make up about 80% of the city's revenues. The city's expenditures cover a wide range of categories, including education, police, fire, parks, other services and debt service, that pay for roads and other infrastructure investments.

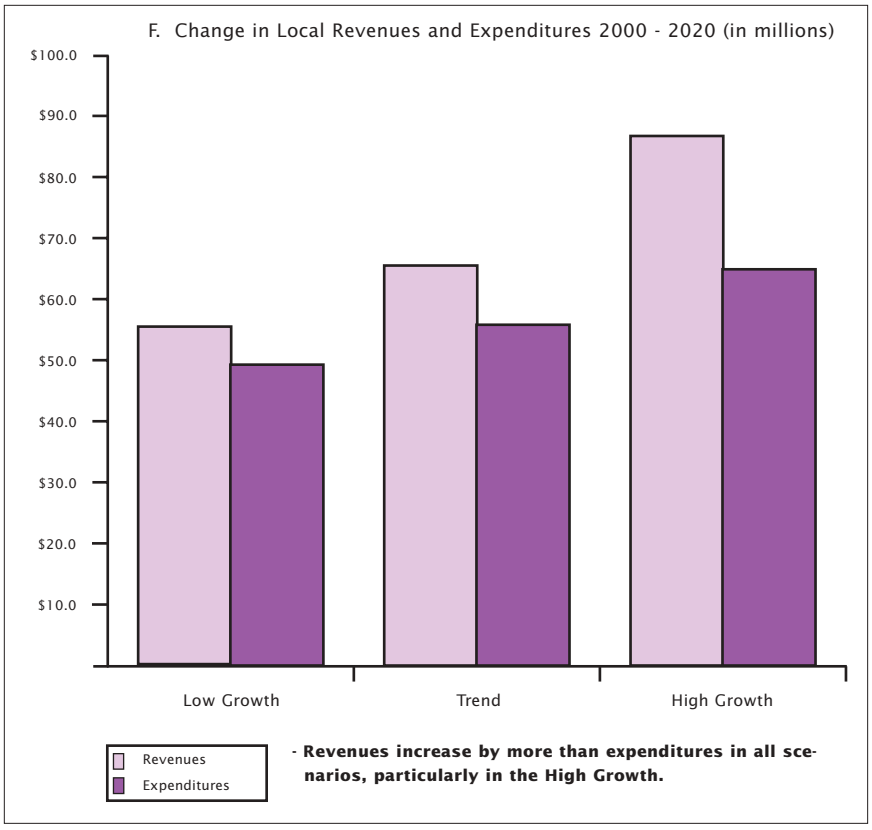
The growth scenarios have a direct relationship to both the level of need for city services and Stamford's ability to pay for these services. New businesses pay property tax revenue and require some increase in services for police, fire, street maintenance and other items. However, in general, the additional tax revenues more than pay for these additional service needs. To the extent that new jobs also attract more residents, this results in some increases in residential tax revenues, but also increases the need for school spending, police, fire, parks and neighborhood services.



The impact analysis takes account of how much these expenditures would rise based on past relationships between job growth and these expenditures. However, it does not account for major new investments that may be needed to make these scenarios occur, such as new investments in transportation infrastructure. General findings can be summarized as follows:

- Both local tax revenues and expenditures for public services grow in all three scenarios. Revenue increases range from $45.7 million in the Low scenario to $59.8 million in the Trend scenario to $89.2 million in the High scenario. Expenditures increase by $43.7, $50.3 and $59.6 million, respectively.

- In all three, revenues grow by more than expenditures. There is a particularly large amount of additional net revenue, $29.5 million, in the High scenario as new high-income businesses increase the city's tax base. In actuality, this additional revenue would result in either lower tax rates, increased services or payments to debt service to keep the city's budget in balance.



HOW WOULD YOU SPEND AN ANNUAL SURPLUS OF:

$2 MILLION (LOW GROWTH)?

$10 MILLION (TREND GROWTH)?

$30 MILLION (HIGH GROWTH)?

Affordable Housing

$1.5 million/year for 10 years to create 1,000 units ($14M total)

Open Space

- $4 million to clean up existing parks (Ward Associates)
- $3.2 million per year to acquire another 200 acres, the minimum required for High Growth ($64M total)

Schools

- $2-4 million to build new school addition

Public Works

- $15 million to renovate Old Town Hall

Traffic Mitigation

- $3.5 million/year for intersection improvements with Low Growth
- $5.5 million/year for intersection improvements with High Growth, if success with housing plus either implementation of 20% of the Traffic Demand Management measures or doubling transit.

D. IMPLICATIONS OF THE THREE GROWTH SCENARIOS

Each scenario has different implications for the goals of Stamford's Master Plan. In general, an increase in job opportunities brings greater challenges for managing growth, but also more resources to address these challenges. Implications for each scenario are described below. First, however, it is useful to remember that some implications pertain to all of the scenarios. No matter how much Stamford grows over the next 20 years, growth will come in uneven spurts with periods of rapid growth followed by periods of stability or decline. Growth management policies will need to retain the flexibility to deal with these cycles regardless of how much growth is desired. In addition, an aging population is already built into the profile of Stamford and the nation as a whole. Therefore, housing and public services will need to accommodate a growing elderly population. Finally, both national and local trends point to a continuing shift toward jobs that require more education, higher incomes and more frequent career changes. In recent decades, these have led to widening income gaps between lower-income and affluent families.

Low-Growth Scenario

The Low scenario has the fewest job opportunities and the smallest growth in incomes and government revenues, but it also leads to the least amount of additional traffic and neighborhood intensification. Specific implications include the following:

- Since jobs and the working-age population both grow very little, growth alone will have little effect on traffic. However, changes in the location of housing and jobs, or changes in the amount that people drive or use public transit, could still have an effect.
- There would probably be less need to expand school services, infrastructure spending and some other public services. However, there may still be a need to expand social services and services to the elderly. There would also be less government revenue to invest in quality of life improvements.
- While Stamford may experience more stability during periods of economic expansion, it could be more vulnerable to downturns in the national economy.
- Neighborhoods may be less susceptible to change from new housing, office or retail development, but somewhat more susceptible to decline during slow economic times.
- On balance, the population would be older and have fewer families with children than the other two scenarios.

Trend Scenario

By definition, the Trend scenario would have the most similarity to the type of growth that Stamford experienced in the 1990s. Implications of continued growth at this level include the following:

- Current challenges, such as traffic congestion and housing shortages, would continue to intensify without actions to address them.
- Since the working-age population is not likely to grow as fast as jobs, the city will either have to rely more on commuters from surrounding towns, improve education and training for existing residents, and/or expand housing to attract more workers.
- Most employment growth could probably be contained within the downtown, if policies are in place to encourage development there and restrict it the remainder of the city.
- Government revenue may grow somewhat faster than needed public expenditures, allowing some choices for how to use these revenues.

3. High Growth Scenario

This scenario has both the greatest potential for increased economic opportunity and poses the greatest challenges to manage the growth that would occur. Specifically:

- Job opportunities would grow at twice the pace of the 1990s, and personal incomes would grow substantially.
- The large gap between job growth and growth in the working-age population means that this scenario is unlikely to occur without an aggressive investment strategy to improve transportation, expand housing options, and educate more workers to enter the labor force.
- It may be more difficult to contain commercial growth in the downtown, putting additional stress on some neighborhoods.
- There would be a greater balance between younger families and older residents than in either of the other two scenarios.
- There may be a wider distribution of incomes as jobs grow at both ends of the wage scale. Education and job training may become larger priorities to address this issue.
- There would be a greater need for many public services, with growth in both school-age children and retirees. However, there would also be additional revenues, both to address these issues and to improve quality of life generally.

V. THE GEOGRAPHY OF GROWTH

A. WHERE CAN STAMFORD GROW?

The Urban Design Study and reconnaissance of the City showed that there is no shortage of physical space for growth in Stamford. **In fact, in order to complete both the vision of the downtown and the visions for neighborhood revitalization, Stamford will need to grow. The challenge is to direct development to the right places and then to design it properly.**

In order to relate the growth scenarios to the physical realities of Stamford's urban and suburban landscape, as well as to the urban design vision for Stamford, a variety of likely locations for future growth were identified and characterized:

- *The "Greater Downtown" and South End*
  This includes the new Core, Corridor and Collar areas as well as the major South End redevelopment areas (NE Utilities, Dock Street area, Yale and Town Streets). The downtown is central to any growth management strategy both because of excellent highway and transit access and because there is broad citywide support for completing the vision for a vibrant downtown. The major South End redevelopment projects are considered because the intensity of development at these parcels is tied up in a larger discussion of where the southern limit of downtown should be.

- *The industrial districts on the east side and on the west side of the city*
  The industrial districts are considered because collectively these represent large areas that will continue to be in transition as Stamford's manufacturing base changes. In any growth scenario, the potential susceptibility of these areas to other forms of development - retail, office, "new industry," even, residential - is an important consideration for growth management.

- *The Ridge Roads and the Ridge Road Office Design Districts*
  The Ridge Road office parks have approximately 1.2 million square feet of as-of-right development potential. The traffic and transit implications of this are significant. There will also be continuing pressure for commercial development of other kinds, including conversion of houses to professional offices.

- *The neighborhood commercial centers or "main streets"*
  The neighborhood commercial centers – the small "main streets" – are among the few neighborhood-scale places where intensification has political support and can enhance local Neighborhood Quality of Life and City Beautiful goals of the master plan.

This is not a comprehensive list of every place future development may go. There will always be sites scattered throughout the city for various forms of development. But for the purposes of modeling growth, these represent the most significant and strategic areas over a 20-year future. These also represent, with the exception of the South End and the "Greater Downtown," the non-residential portions of the city, reflecting the universal concern for neighborhood over-intensification. A separate discussion on housing is part of the growth management strategy described below.

1. Growth in the Downtown

Findings

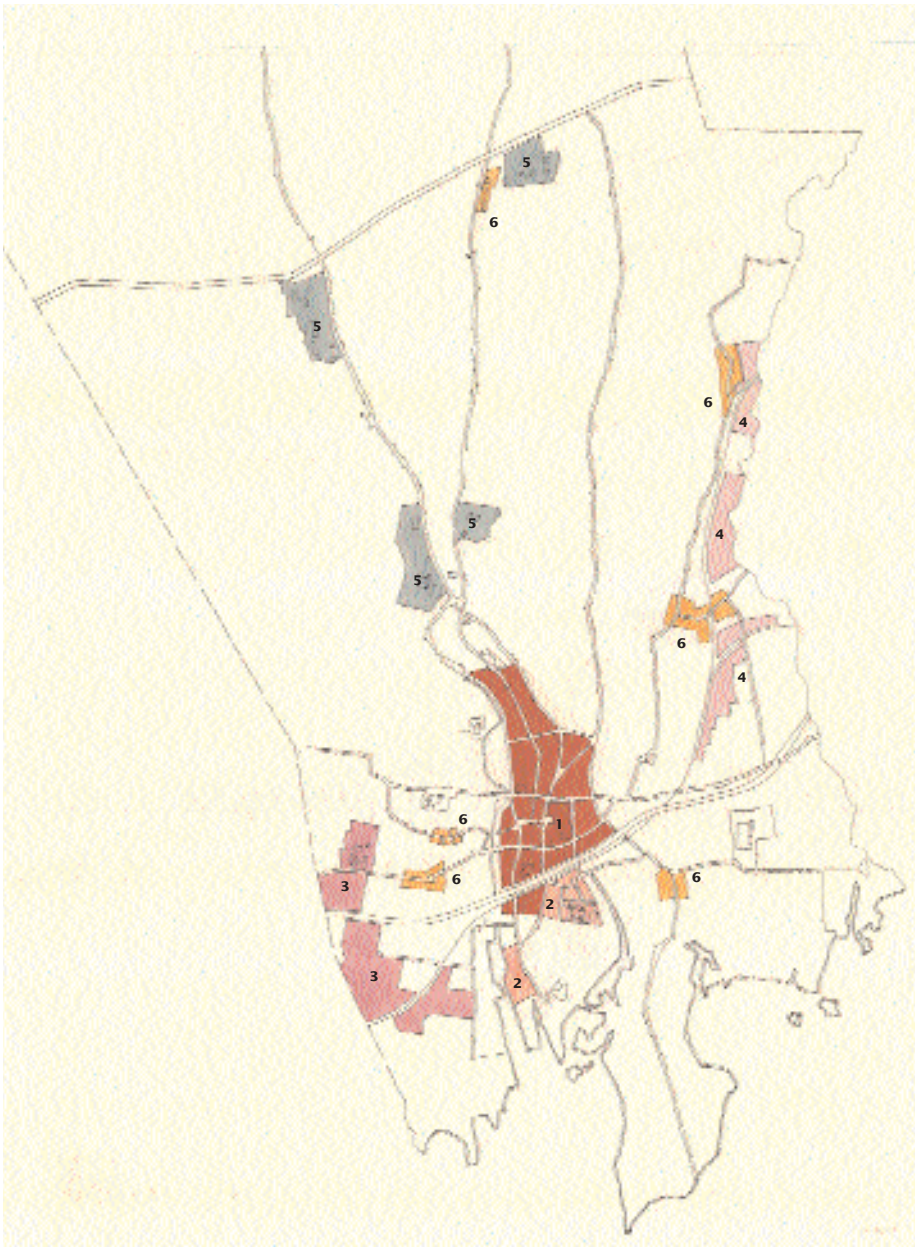
- **There is a tremendous amount of development potential in the "Greater Downtown" (Core, Corridor and Collar), a significant portion of which will be needed to complete the shared vision of a vibrant pedestrian-friendly place.**

- **Just to complete the projects for which there are current proposals will require 90% of the Trend Growth in office and 60% of the Trend Growth in housing. A more complete build-out of the downtown will require the City to direct 70% to 80% of the projected High Growth to the downtown.**

There is a tremendous amount of development potential in the "greater downtown" which was analyzed in terms of the following areas:

a. "Downtown Core"
In keeping with the master plan and Urban Design Report, this is the area bounded by Grove Street, Hoyt Street, Washington Boulevard and the Tresser/I-95 corridor, including also the redevelopment areas immediately adjacent to the train station and along the Stamford Urban Transitway (Dock Street Connector).

Three levels of development were modeled. First, an inventory was taken of all of the development projects for which there were formal submissions to the Land Use Bureau (some of these have since been completed). These ranged from projects which were about to begin construction (Avalon Corners) to projects in the earliest stages of development. These are shown in blue on the model photo on page 38.



CITY-WIDE BUILD-OUT STUDY

	Office sf.	Retail sf.	New Industry sf.	Dwelling Units
1. Greater Downtown	4,608,800	762,200	———	4,317
2. South End	120,000	205,100	996,900	1,661
3. West Side Industrial Districts	245,000	271,000	669,512	——
4. East Side Industrial Districts	618,000	172,000	565,700	——
5. Ridge Roads	1,245,578	——	———	——
6. Neighborhood Centers	280,000	200,000	———	800
TOTALS	**7,117,378**	**1,610,300**	**2,232,112**	**6,778**

TABLE: SUMMARY OF DEVELOPMENT FOR GREATER DOWNTOWN

	Office sf.	Retail SF	New industry sf.	Dwelling Units
A. Downtown: Proposed projects	2,988,800	422,200	———	1,422
AA. Downtown: redevelopment opportunities	1,330,000	330,000	———	1,428
B. Bulls Head/Mid-City	———	10,000	———	588
C. Mill River Redevelopment	290,000	———	———	879
Sub Totals for Greater Downtown	**4,608,800**	**762,200**	**———**	**4,317**

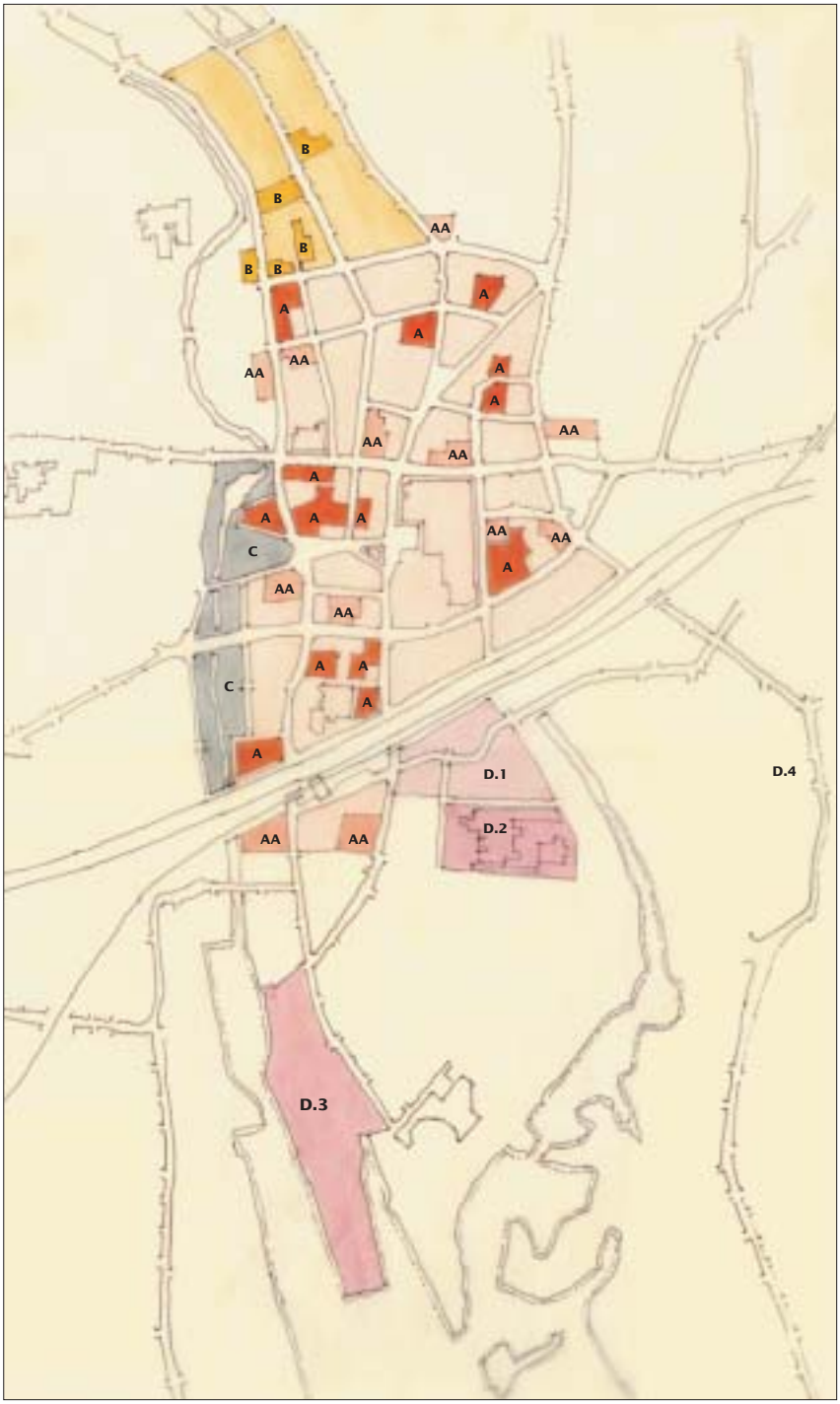
Alternative: 900 du instead of 575,000 sf of office development at Parcel 38
240 du instead of 250,000sf of office development at Washington Blvd. and West Park Place

	3,493,800	330,000	———	4,010

TABLE: SUMMARY OF DEVELOPMENT FOR THE SOUTH END AND WEST BRANCH

	Office sf.	Retail sf.	New Industry fs.	Dwelling Units
D.1 Dock Street Connector *	———	62,100	294,850	222
D.2 Yale and Towne **	———	———	412,050	817
D.3 Northeast Utilities	———	25,000	94,000	622
D.4 Magee Avenue	120,000	118,000	196,000	——
Subtotals for Development for				
South End and East Branch	**120,000**	**205,100**	**996,900**	**1,661**

*with Dock Street Portion of Yale and Towne
**without Dock Street portion of Yale and Towne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WHAT DOES THIS MODEL SHOW?

The Blue Pieces
represent all of the sites for which, as of 1999, there were proposals for development, including the Mill River Corridor project. Since that time, two or three of these projects have been completed.

If all of these project proposals shown in blue were completed, it would represent:

- 90% of the Trend level of growth in new office employment
- 60% of the Trend level of growth in new housing

The White Pieces
represent all of the additional underutilized sites, for which there are no proposals at the moment, but which are likely to be redeveloped over the next 20 years.

If all of the project proposals shown in blue and white were completed, it would represent:

- 50% of the High level of growth in new office employment
- 50% of the High level of growth in new housing

The Pink Pieces
represent additional small-scale developments that primarily help complete the historic, Pedestrian Core of the downtown. This growth would only take place under "smart high growth" policies that limit future growth in places not accessible by transit.

If all of the project proposals shown in blue and white and pink were completed, it would represent:

- 70% of the High level of "smart growth" in new office employment
- 60% of the High level of "smart growth" in new housing

Second, development programs were suggested with other potential development sites, primarily the larger vacant lots, vacant buildings, or large surface parking lots. These are represented in white in the photographs of the model. This was an opportunity not only to quantify future growth potential for the economic model but to suggest some of the urban design considerations at each site on the physical model, thereby linking the growth management exercise to the urban design vision of a completed downtown. The physical issues – massing, siting, etc. – are described in the Urban Design Report.

Finally, the contextual incremental intensification of the downtown core which would take place through smaller scale infill was modeled. This is represented as the pink blocks in the model photograph. While site-specific design guidelines are not suggested, the model illustrates the appropriate scale for this infill intensification, suggesting, among other things, thresholds for building heights. These thresholds could be either absolute height limits or levels at which there should be significant setbacks or transitions to lower-scaled buildings.

b. The Mill River Corridor

For the purposes of the Growth Management Model, the original redevelopment program suggested in the Stamford Mill River Corridor report (Sasaki Associates, January, 1998) was used.

c. The South End Development Projects

For the purposes of the Growth Management Model, the development programs suggested in the Stamford Harbor Area Development Plan report (Sasaki Associates, November, 1999) were used in combination with the redevelopment program suggested in the Dock Street Connector/Jefferson Street Area Development Plan (for the Stamford partnership, March, 1998). The programs are, in general, appropriate for the larger goals of the master plan because the emphasis on residential development and flex industrial space is favored over large-scale commercial and office development.

d. Hoyt Street/Bulls Head

The areas between Bedford Street and Washington Boulevard, from Hoyt Street to the larger commercial developments north of 6th Street, have undergone tremendous change over the last 20 years. The 1984 Master Plan Amendment identified this area as “Mid City” and suggested that it should accommodate higher-density housing. To some extent this has happened, although the lack of design controls has produced a jumble of out-of-scale developments incompatible with what little is left of the original neighborhood fabric. Proximity to downtown and three major connecting roads makes this area suitable for residential development which, if controlled properly, can help pull together this disjointed part of the Greater Downtown.

For the purposes of the Growth Management Study, it was assumed that intensification of this area would be in three forms: 1) contextual, low-rise infill between Bedford and Summer Streets coupled with identification of preservation areas; 2) office and residential development along Summer Street would maintain the intermediate scale of that corridor, perhaps involving the con-

version of some outdated office buildings to residential use; and 3) a number of redevelopment sites along Franklin Street and Washington Boulevard.

Collectively, it was assumed that somewhere between 600 and 800 new dwelling units could be easily accommodated here.

2. Growth in the Industrial Districts

Findings

- **There are a limited but significant number of single large sites in the industrial districts (13 sites of between 5 and 10 acres).**

- **In the absence of proactive policies to promote industry and limit non-industrial development, there is the potential and physical capacity for as much as two million square feet of office and "flex industrial" space and more than 500,000 square feet of retail development in the industrial districts. This represents about half of the projected Trend level of growth in office development and more than half of the projected Trend level of retail development. Smart growth policies (see below) suggest that most of this growth should be directed towards Downtown and neighborhood centers and, further, that some of the office development should be shifted to technology-based industries.**

Over the last 20 years, industrial employment has declined, although exactly what is meant by "industrial employment" is a moving target. (See discussion in policy section of this report). Even in the most aggressive growth scenarios, traditional manufacturing employment declines. Therefore, the industrial districts will be under constant pressure. To dimension this issue, an analysis of the industrial districts was undertaken from three points of view:

1. A visual inspection to assess this overall character of an area in terms of its stability.
2. Observation of prevailing land uses and trends – e.g., retail and office encroachment, conversion to technology-based industries, etc.
3. Assessment of the scale of the tax lots and, in particular, the numbers of single large sites and likely assemblages. (See Appendix C)

To this last item, the notion was that there would be a relationship between the scale of the sites and assemblages and their susceptibility to new developments of various kinds, particularly larger format office and retail developments.

Collectively these three factors were the basis for speculation about future development trends. These are presented in the figure on page 35. While this is highly speculative, this exercise nevertheless provides a benchmark against which real events in the future can be measured and tracked.

3. The Ridge Road Corporate Campuses

Findings

- **The City must accommodate the expansion needs of these important employers, but discourage subdivision for new commercial developments. Expansion should be accompanied by Traffic Demand Management (TDM) measures such as telecommuting and flextime (See Traffic and Transit Report).**

- **The 1.2 million square feet of office space would represent roughly 25% of Stamford's projected Trend office growth, absorbing much of the growth needed to complete the Downtown.**

The Ridge Road corporate campuses raise a strategic question: How to accommodate the expansion needs of Stamford's most important corporate employers while recognizing that the theoretical build-out of all of this office space in these locations, which are not easily accessible by transit, would undermine any smart growth strategy for the city.

In limited amounts, new housing compatible with the adjacent neighborhoods can be considered. To the extent that they may become part of the larger Greenway network (see discussion in the Urban Design report) portions of these campuses would be reserved through easement agreements or purchased.

4. The Neighborhood Commercial Centers

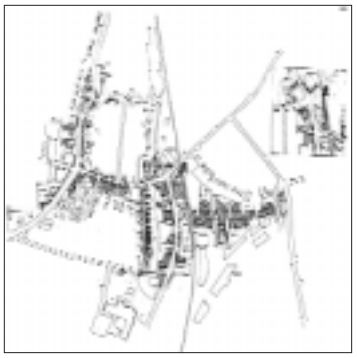
Findings

- **In the Low Growth scenario, there is a citywide contraction in retail employment which may result in disinvestment in neighborhood retail areas.**

- **The visions for a vibrant town center, which the residents of Glenbrook and Springdale articulated, would each require about 5% of the projected Trend Growth in retail and new housing.**

The community design workshops for Glenbrook and Springdale, convened in the spring of 1999, demonstrated that neighborhoods are willing to accept some intensification if it is directed towards a shared vision for a neighborhood center. The absolute amounts of retail and housing development are not large, but they are not insignificant either.

Aerial photograph of Glenbrook neighborhood



Completing the Neighborhood Vision:
Glenbrook Neighborhood Plan

- 6% of Trend office growth
- 7% of Trend retail growth
- 5% of Trend housing growth

B. WHERE IS IT SMART TO GROW?

1. Introduction and Summary

The charts and graphs that follow illustrate the ways in which future development may be distributed under each of the three growth scenarios and how this distribution is affected by "Smart Growth" policies. Smart Growth policies would seek to direct development to existing centers, to transit accessible locations, and to places where new development supports urban design goals. Smart Growth policies would also address issues of economic diversity.

For the purposes of this exercise, the many and various kinds of growth estimated in the econometric model were consolidated into four major land-use categories – office, retail, industrial and residential. Estimates were then made of how much of the projected growth (or contraction) in each of these categories would go into each of 5 major geographic growth areas – downtown, the east side industrial districts, the west side industrial districts, the Ridge Roads and the neighborhood centers. The estimates were informed by the build-out assessment described in the previous section - an amalgam of hard estimates of real development projects and a somewhat speculative assessment of recent and future changes in land use. The estimates are presented twice: once where growth is likely to go under conventional planning practices and again where it might go under "smart growth" policies.

Accompanying each set of charts are the assumptions which were made, both for conventional growth and "smart growth." These assumptions may or may not come to pass in the future, but they provide benchmarks – a set of "smart growth performance standards" – against which the city can measure its progress over time.

While many of the assumptions are particular to the specific growth scenario, a number of themes emerge:

- Retail and office encroachment in the industrial growth districts should be halved from the levels suggested by the build-out study, to no more than 5% of the total growth in these sectors.

- In all of the scenarios, manufacturing employment declines, making these districts vulnerable to retail and office encroachment. To stem this trend, and to support diversity, a smart growth strategy would redirect some of this office development to "flex industrial," high-value-added production activities (5% and 10% of total office growth for the Trend and High Growth scenarios respectively).

- In a Trend or High Growth scenario, a combined 80% of new housing should be directed to the "Greater Downtown" (Core, Corridor and Collar) and South End. Most of the remainder should go to neighborhood centers. Undirected neighborhood intensification should be avoided in favor of targeted efforts at neighborhood center revitalization.

- In a Trend or High Growth scenario, a combined 70% of new office development needs to be directed to "Greater Downtown": 60% in the Core and Corridor and 10% as intermediate-scale development in the Collar, including portions of the South End immediately proximate to the train station.

2. General Observations About the Geography of Growth

The distributions of growth on the following charts reflect assumptions about the physical and political landscape of Stamford. (A more detailed list of assumptions is in Appendix A.)

General

- As levels of growth increase, there are two countervailing tendencies. On the one hand, it is harder to contain higher levels of growth as softer sites in the preferred locations downtown and in neighborhood centers are absorbed. On the other hand, there are more city resources to manage growth as well as increased desire to control and manage growth as resistance to intensification outside of downtown increases.

- The "spread" between the conventional and "smart growth" distributions increases with growth, reflecting both the greater importance of these policies and the greater difficulty of closing the gap with higher levels of growth.

Assumptions for the Geography of Office Growth

- Because there are a number of development sites in downtown for which approvals have already been granted, downtown garners a significant amount of future office growth even in the absence of smart growth policies.

- Under conventional policies, as Stamford grows, downtown will garner a progressively smaller share of office development as soft sites are absorbed. Conversely, the share of undirected sprawl office development shrinks at higher levels of growth as the softest sites outside of downtown are absorbed and resistance to intensification outside of downtown increases. This has the negative consequence of increasing the amounts of office development in the industrial areas (20%, 30%, and 35% for Low, Trend, and High Growth respectively), but has the benefit of pushing some development into neighborhood centers.

- Finally, at higher levels of growth, smart growth policies redirect higher percentages of office development into technology-based industries.

Assumptions for the Geography of Housing

- As with office development, because there are a number of development sites in downtown for which approvals have already been granted, as well as a recent trend to develop sites formerly reserved for office as housing, downtown garners a significant amount of future housing growth even in the absence of smart growth policies.

- Under conventional policies, as Stamford grows, downtown will garner a progressively smaller share of housing development as soft sites are absorbed. Conversely, the share of undirected sprawl housing development shrinks at higher levels of growth as the softest sites outside of downtown are absorbed and resistance to intensification outside of downtown increases. This has the benefit of pushing some new housing into neighborhood centers.

Assumptions for the Geography of Retail

- In the Low Growth scenario, retail contracts. The smart growth alternative encourages retail contraction in the industrial districts and on scattered sites in order to minimize loses in downtown and in neighborhood centers.

- In the Trend and High Growth scenarios, retail distributions tend to follow residential expansion with smart growth policies limiting retail encroachment in industrial districts in favor of downtown and neighborhood centers. Retail expansion that might compete with the downtown is limited in the South End.

Assumptions for the Geography of Industry

- In all three scenarios, industrial employment declines, although it fares better when the economy is growing. Smart growth strategies promote economic diversity and, to stem disinvestment in the industrial districts, redirect some of this office development to "flex industrial," high-value-added production activities (5% and 10% respectively for the Trend and High Growth scenarios).

3. Summary of Smart Growth Performance Goals for Each Scenario

Smart Growth Performance Goals for a Low Growth Scenario

- The smart growth strategy puts a majority of the housing into the downtown and South End (65% combined) where it is most accessible to transit and employment. An aggressive program of infill development at the neighborhood centers would help compensate for the retail contraction forecast in the Low Growth scenario.

- In a smart growth scenario, some of the office employment which might have gone to the industrial districts becomes technology-based "new industry" to help compensate for losses in traditional manufacturing and promote economic diversity. This helps stem some of the industrial contraction in those districts and also helps stem the tide of office encroachment in favor of downtown.

- Aggressive redevelopment and promotion of the remaining office building proposals, perhaps involving subsidy, increases the share of office development in the downtown from 50% to 60%.

- In a smart growth scenario, losses in retail would be minimized in the downtown and in the neighborhood centers, essential for maintaining neighborhood quality of life. The smart growth policy of directing housing to the centers will reinforce this policy as well. Contraction of retail uses in scattered locations would be promoted as a way to stem some of the losses in the neighborhood centers and industrial districts.

Smart Growth Performance Goals for a Trend Growth Scenario

- Promotion of several soft sites in the "Greater Downtown" succeeds in directing 65% of future office growth and 75% of future housing growth to the downtown and neighborhood centers.

- Through the aggressive promotion of pre-approved mixed-use redevelopment plans in the neighborhood centers, the amount of new housing in neighborhood centers could be as high as 10% of the total housing growth.

- The amount of retail development in the neighborhood centers could be as much as 10% of total retail growth.

- Disinvestment in the industrial districts is offset in part by the promotion of new flex industrial uses (5% of projected office expansion is shifted towards technology-based production activities). This succeeds in reducing, by more than half, the amount of retail and office expansion in these districts.

- The combined impact of these policies is to reduce the amount of scattered retail growth to negligible amounts and to reduce by half the amount of scattered housing development.

Smart Growth Performance Goals for a High Growth Scenario

- Aggressive development in the downtown – redevelopment projects, public-private partnerships, zoning and financial incentives – succeed in increasing the share of office development in the downtown from 40% to 60%.

- Encroachment of office and retail uses into the industrial district is halved.

- 10% of the total office growth is shifted to new technology-based production activities in the industrial districts. This helps to reduce by half the amount of office and retail encroachment in these districts.

- A combined 80% of future housing growth is directed to the "Greater Downtown" and to the South End and the neighborhood centers. Policies assure affordable housing goals.

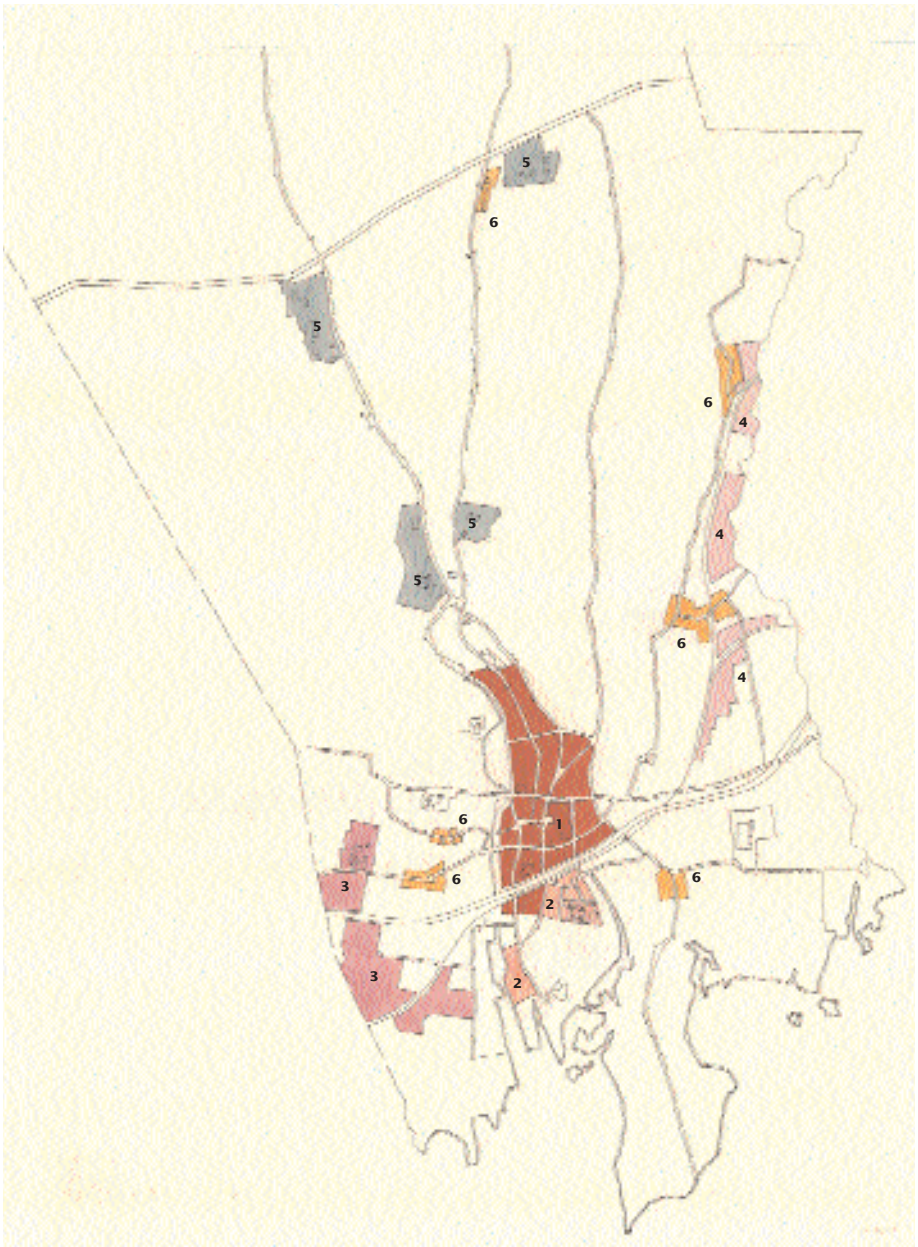
- A smart growth regimen affects not only the geographic distribution of housing to the downtown and transit-accessible locations, but increases the overall amount of housing (from 8,000 to 10,0000 new dwelling units) to address the existing jobs-to-housing imbalance.

- Aggressive promotion of pre-approved plans for mixed-use development within the neighborhood centers triples their share of new housing and retail development.

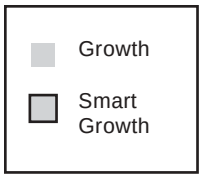
- The amount of scattered new housing outside of the downtown and neighborhood centers is drastically reduced from 40% to 50%.

A more detailed set of assumptions and performance goals are in Appendix B.

Note: The distributions in different geographic areas are percentages of the citywide totals, not the relative change in any one geographic area. For example, the South End and the east side industrial districts could both lose half of their manufacturing uses, but because there is much more manufacturing land in the east side districts, the percentage loss to the city-wide manufacturing base would be much higher.



1. Greater Downtown
2. South End
3. West Side Industrial Districts
4. East Side Industrial Districts
5. Ridge Road Office Districts
6. Neighborhood Centers



The following charts suggest the ways in which four major land-use categories – Office, Residential, Retail, and Industrial (along the left-hand side of the charts) – may be apportioned among six major geographic areas of the city (across the top of the charts). The seventh column, "Scattered," represents undirected development in other parts of the city.

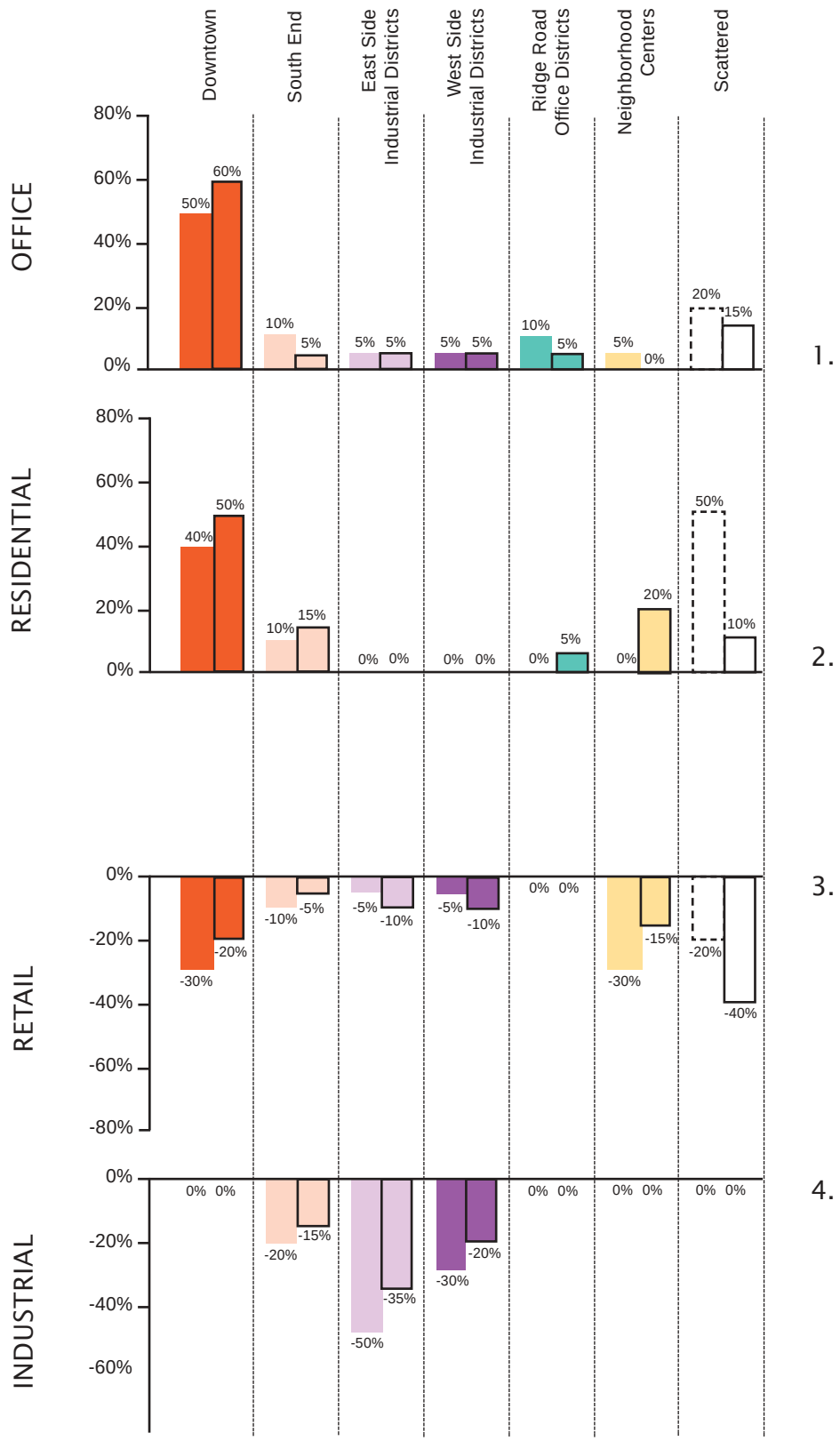
On each of the following pages there are three sets of charts, one for each scenario modeled in the growth management study: Low, Trend, and High Growth. The percentages are fractions of the citywide totals for projected changes in each major land-use category. These distributions reflect both our assessment of the physical capacity of different parts of the city (summaraized in Section *A. Where Can Stamford Grow* at the beginning of this chapter) and several assumptions about development trends and policy impacts (summarized in Section *B. Where is it Smart to Grow* at the beginning of this chapter and presented in detail in the Appendix).

Finally, the two side-by-side bars represent, first, how this distribution may take place under conventional policies and, second, how these distributions may change under a "smart growth" regime.

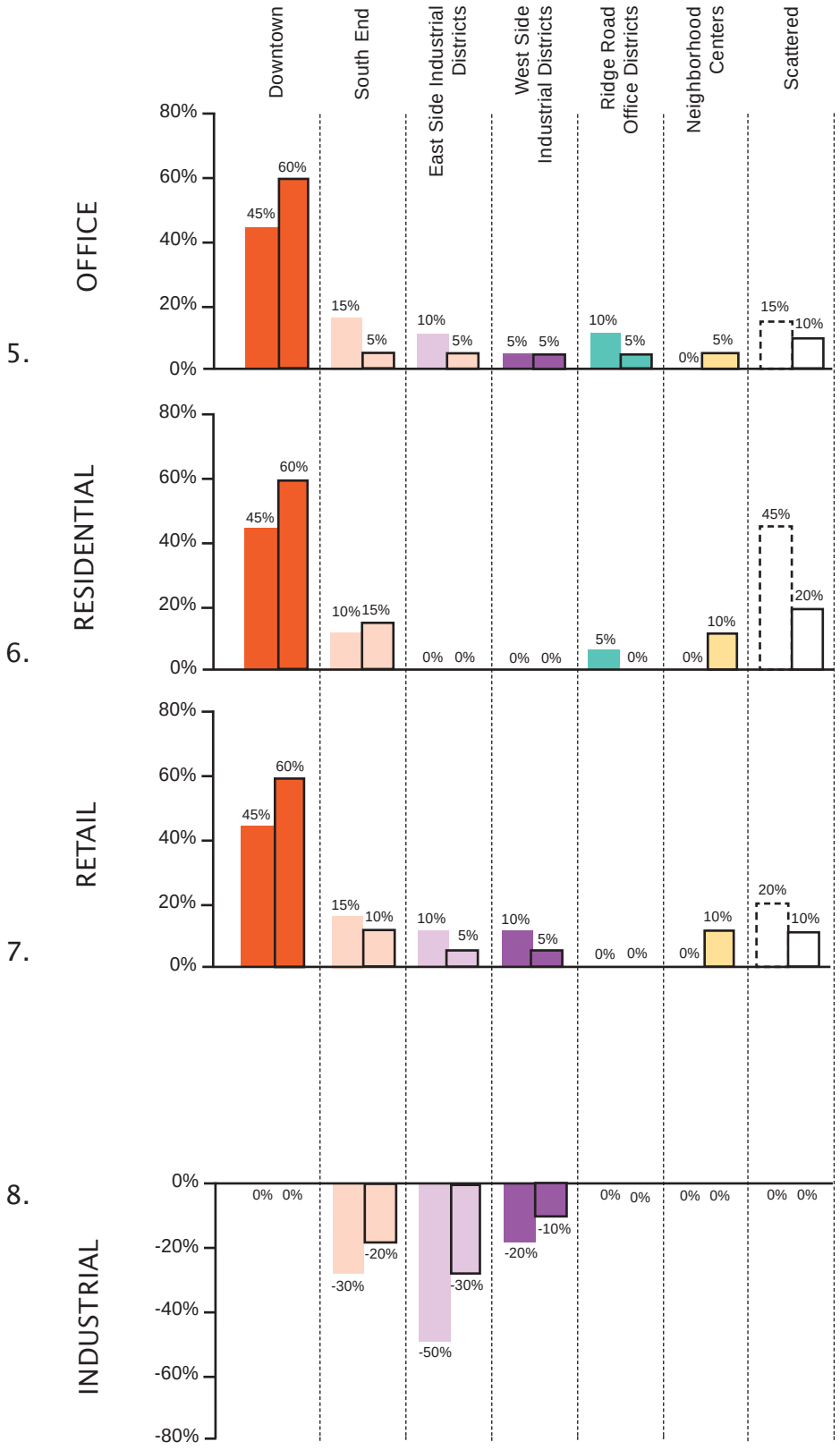
Example: *Bar Chart #10: Residential uses in the High Growth Scenario*
Under conventional policies 40% of new residential development will take place as "scattered development," probably resulting in unwanted intensification of neighborhoods with new housing in non-transit-accessible locations. However, under smart growth policies, this would be reduced to 50%, with 80% of new housing directed to transit accessible locations in Downtown and the South End (60% plus 20% respectively) and 15% directed to the neighborhood centers.

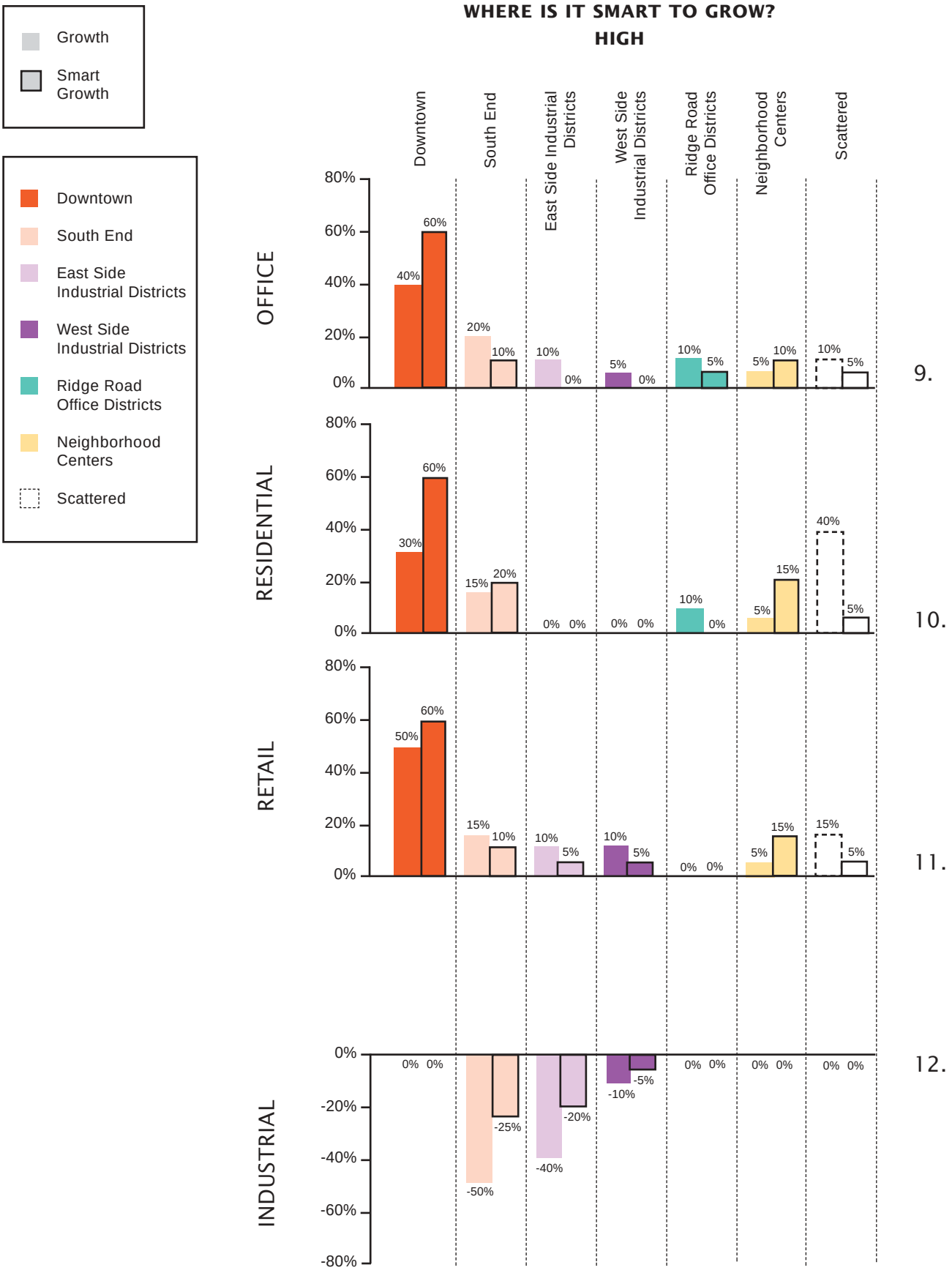
Example: *Bar Chart #8: Industrial uses in the Trend Growth Scenario*
Traditional manufacturing declines in all three of the Growth Scenarios, including the Trend Growth scenario. Under conventional policies, the South End, the East side and the West Side industrial districts lose 30%, 50%, and 20% respectively of the manufacturing uses. However, under Smart Growth policies, these losses are cut to 20%, 30%, and 10% respectively. This is accomplished by shifting half of the potential expansion of office uses in industrial districts to high-tech industries. This represents 5% of overall office growth, so that in Bar Chart #5: Office Uses in a Trend Scenario, the total of the percentages for the Smart Growth bars is only 95%, reflecting the 5% shift to high-tech manufacturing.

WHERE IS IT SMART TO GROW?
LOW



WHERE IS IT SMART TO GROW?
TREND




WHERE IS IT SMART TO GROW?
HIGH
Growth
Smart Growth
Downtown
South End
East Side Industrial Districts
West Side Industrial Districts
Ridge Road Office Districts
Neighborhood Centers
Scattered
Downtown
South End
East Side Industrial Districts
West Side Industrial Districts
Ridge Road Office Districts
Neighborhood Centers
Scattered
OFFICE
RESIDENTIAL
RETAIL
INDUSTRIAL
80%
60%
40%
20%
0%
-20%
-40%
-60%
-80%
40% 60%
20% 10%
10% 0%
5% 0%
10% 5%
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0% 0%
5% 15%
15% 5%
11.
0% 0%
-50% -25%
-40% -20%
-10% -5%
0% 0%
0% 0%
0% 0%
12.

VI POLICY MATRICES

Low Growth		observations/ implications
Employment	**Employment growth 2000 to 2020:** **Total / per yr** **Office: 1,800 / 90** **Ind'l: (1,300) / (65)** **Retail: (900) / (85)** **Inst'l: 500 / 25** **Other: 100 / 5**	Declining retail employment hurts down town and neighborhood centers Employment diversity will suffer because of industrial decline Industrial districts will deteriorate creating pressure for office and retail encroachment. *Local* traffic will stabilize, but traffic impacts from highways are still important. Several large downtown sites will remain undeveloped after two of the pending large sites are complete. There is more stability during times of economic expansion but more vulnerability to downturns in the national economy.
Households/population	**Population growth 2000 to 2020:** **Total / per yr** **Under 20: (1,600) / (80)** **20-64: 800 / 40** **Over 65: 7,000 / 350** **Households added:** **2,600 / 130**	Less population growth means: • Less pressure on existing neighborhoods • Less pressure for new subdivisions • Housing disinvestment in some neighborhoods/ No significant redevelopment projects will be built. There will be fewer families with children and the largest disparities between old and young. There will be less pressure on school system. There will be less pressure on existing parks and open spaces. There will be less growth in *local* traffic, but traffic impacts from highways is still significant. Rapid growth in elderly means: • more services for elderly • less cars, but need for more alternative modes • the need for more institutional-scale sites Downtown will stagnate – Stamford must market to fight perception that Stamford is not "the place to be". There will be fewer opportunities to create affordable housing
Net Revenues	**Local Revenue Growth: $45.7 mill.** **Local Expenditure Growth: $43.7 mill** **Net Revenue Growth: $ 2.0 mill**	Revenues still exceed expenditures. The City will need to reduce its role as service provider. There will be few discretionary increases in city services beyond existing levels. The City will be more reliant on state and federal funding There will be fewer resources to manage local impacts of regional traffic growth

policy: local *(l)* & regional*(r)*	other implications of the policies	tools
Consolidate retail in downtown and neighborhood centers by doubling retail contraction in industrial districts and scattered sites. *(L)*	Conversion of retail properties to other uses	Restrictive zoning
Promote industrial retention and development of new technology-based businesses.	Economic diversity away from office will result in somewhat lower incomes and greater need for affordable housing.	Economic development incentives. Statewide technology policy. Economic and technical assistance.
Allow limited residential encroachment and office expansion.		New industrial district zoning to limit office and commercial use and to mange mixed-use.
Maintain existing levels of service at intersections.	There wil be less need for regional and state initiatives on transit and housing	1st level Transportation demand management:: telecommuting, car pool/van pool matching, etc.
Locate 65% of future office development in downtown and in neighborhood centers Combine three policies: • Promote state-wide initiative to direct new development to Stamford *(R)* • Promote residential development on suitable sites *(L)* • Identify multiple, smaller users for sites	Sites for future large-scale office development may be preempted. Economic diversity will be improved	Statewide growth management plan Zoning: incentives for new mixed-use and residential development on downtown sites. Economic development tools.
Locate 65% of new housing in transit accessible locations in the Greater Downtown and South End. and 20% in neighborhood centers. Promote county, state and federal support for housing initiatives.(R)	There will be increased dependence on non-municipal sources. There will be less control over character of redevelopment projects.	
Encourage more flexible use of school facilities (for senior programs/other) (L)		
Stabilize and improve existing parks and open spaces	There will be an increased need to find non-municipal sources of acquisition money	
Maintain existing levels of service at intersections (L) (R)		Need to maximize regional transit use
Promote senior housing in locations accessible by transit. Promote alternative modes of mobility(L) Locate senior housing near and in downtown(L) Promote diversity of housing models (L)	These policies will help to counter downtown stagnation Stamford residents will be healthier.	Zoning: flexible ordinance for new senior housing models (accessory units, etc.) Provide incentives for sites downtown.
Promote downtown housing (L) Promote downtown as regional destination (L)		Aggressive marketing of downtown
Maximize affordable housing from non-private development and corporate sources (R) Preservation of all existing affordable hous'g stock is priority (L)	There will be greater dependence on state and federal funds for affordable housing. Preservation/conversions can help stabilize neighborhoods	Monies form HOME, CDBG, CHFA. Discretionary HUD programs
Consolidate services (L)	There may be some loss of service at the neighborhood level.	Shared service agreements.
Maintain current spending levels for essential neighborhood quality of life programs.	There may be some loss of control of local priorities to private market forces.	Public-private partnership agreements.
Coordinate city spending priorities with state and federal programs (L) (R)	There may be some loss of control of local priorities to state and federal priorities.	State and federal spending programs.
Maintain existing levels of service at intersections (L) (R)		State-wide mobility initiative to reduce traffic on highways.

Trend Growth		observations/ implications
Employment	**Employment growth 2000 to 2020:** **Total / per yr** **Office: 11,600 / 580** **Ind'l: (300) / (15)** **Retail: 1,700 / 85** **Inst'l: 1,700 / 85** **Other: 700 / 35**	Many of the pending development proposals for the Downtown will be complete, but the "soft sites" will remain undeveloped. Stamford remains over-dependent on office employment. Housing and traffic begin to constrain growth and impact neighborhoods. There are significant traffic impacts locally and off of major highways. Neighborhood centers can be stabilized but not significantly improved.
Households/ population	**Population growth 2000 to 2020:** **Total / per yr** **Under 20: 600 / 30** **20-64: 4,100 / 205** **Over 65: 7,100 / 355** **Households added: 4,900 / 245**	There will be continued pressure on neighborhoods The employment-housing gap will continue to worsen. Rapid growth in elderly means: • more services for elderly • less cars, but need for more alternative modes • need for more institutional-scale sites
Net revenues	**Local Revenue Growth: $59.8 mill.** **Local Expenditure Growth: $50.3 mill** **Net Revenue Growth: $ 9.5 mill**	Stamford residents are wealthier. Some revenues are available for discretionary purposes. The city can maintain existing staffing levels. There will be continued reliance on exactions from private sector developments for public space amenities.

policy: local *(l)* & regional*(r)*	other implications	tools
Direct 65% of future office development to Downtown. Restrict office encroachment in industrial districts		Identify spaced-constrained businesses in New York City
Promote economic diversity. Shift half of the potential office growth in the industrial districts (5% overall office growth) to technology-based industry. Retain existing manufacturing base.	Economic diversity will help relieve economic disparity and affordable housing issues.	Economic development incentives. Statewide technology policy. Economic and technical assistance.
Maintain existing levels of service at intersections	Regional transportation initiatives will be needed if major increases in transit are the objective.	Apply a combination of at least two mitigation strategies: transportation demand management or increased transit or increased housing.
Direct 5% of future office growth to neighborhood centers.		
Protect neighborhood character. Direct 70% of future housing to the "Greater Downtown" and the South End and 20% to neighborhood centers. Promote context-sensitive design for new housing.	There will be increased staff requirements for design review and enforcement.	Zoning: Zone for density in centers Promote area-specific neighborhood-based planning. Design review
Promote more housing near transit.	Residents will be healthier.	Zoning incentives for transit-oriented development.
Promote senior housing in locations accessible by transit. Promote alternative modes of mobility. (L) Promote diversity of housing models (L)		Zoning: flexible ordinance for new senior housing models (accessory units, etc.). Provide incentives for sites near transit.
Increase funding for quality of life initiatives: Improve existing parks, purchase open space.		Partnerships with arts organizations.
Continue to support the arts in Stamford.		Incease staff funding for planning, design and enforcement.
Increase funding for design and engineering of infrastructure projects.		Leverage City-funded design and engineering into sate and federal infrastructure financing.

High Growth		observations/ implications
Employment	**Employment growth 2000 to 2020:** Total / per yr **Office: 27,300 / 1,365** **Ind'l: (200) / (10)** **Retail: 3,400 / 170** **Inst'l: 2,900 / 145** **Other: 900 / 45**	Stamford continues to be over-reliant on office employment. Income disparities between the wealthy and less affluent are exacerbated.
		Development pressure outside of downtown (Ridge Roads, industrial districts) adds to traffic problems
		Increased employment/housing gap exacerbates traffic problems to unacceptable levels. *(see separate discussion of traffic and transit impacts of growth scenarios)*
		More corporate and private development exactions for citywide planning priorities (open space, affordable housing) will be available.
		There is sufficient demand to develop all large downtown sites as well as contextual infill.
		There is sufficient growth to revitalize neighborhood commercial centers
Households/population	**Population growth 2000 to 2020:** Total / per yr **Under 20: 3,500 / 175** **20-64: 8,500 / 425** **Over 65: 7,200 / 360** **Households added:** **8,000 / 400**	More population growth means: Pressure on existing neighborhoods/more infill More tear-downs, conversions, doubling-up
		There is enough housing demand to complete the downtown and the major redevelopment projects (Mill River, Dock St.)
		Local traffic problems will get worse.
		More families will help balance the aging population but there will be: More pressure on the school system More pressure on the parks and recreation
		There is both a greater need and more opportunity to create affordable housing through private initiatives
		Rapid growth in elderly means: • more services for elderly • less cars, but need for more alternative modes • need for more institutional-scale sites
Net revenues	**Local Revenue Growth: $89.2 mill.** **Local Expenditure Growth: $59.6 mill** **Net Revenue Growth: $29.5 mill**	More resources are available for public projects of all kinds.
		More resources are available for land acquisition for: • Open space • Redevelopment projects • Affordable housing
		Funding is available for more services form the city.
		More resources are available for traffic mitigation and to build new connecting infrastructure.
		The gap between the wealthy and less affluent is exacerbated.

policy: local *(l)* & regional*(r)*	related implications of the policies	tools
Diversify economic base especially by promoting connections to new national and world markets. *(L)(R)* Shift half of potential office growth in the industrial districts (10% of overall office growth) to technology based industry. Retain existing manufacturing base.	Employment diversity will help relieve income disparity and affordable housing issues and will make Stamford will be less vulnerable to the regional business cycle. Also, less space per worker may be required.	Workforce training and development. International marketing initiatives. Financial and technical assistance (ITAC*) for manufacturers.
Restrict large-scale commercial development to a denser Downtown *(L)*	Downtown will be more complete, vibrant and diverse.	New zoning controls for office design districts and industrial districts. Urban renewal process to promote infill development Downtown.
Maintain existing levels of service		Need all three kinds of intervention: • Aggressive increases in transit use *(R)* • Increase housing supply near transit *(L) (R)* • Aggressive transp'n demand management*(L)*
Promote the arts in Stamford Create affordable housing		Link commercial development to affordable housing goals
Complete major redevelopment projects (Mill River, Dock Street area) and promote downtown sites.	New greenway and other connections will be possible.	Public-private partnerships for area-specific development plans.
Direct residential and commercial development to neighborhood centers	Neighborhood centers will be more complete, vibrant and diverse, supporting more transit options.	Mixed-use zoning and area-specific plans at neighborhood centers.
Protect neighborhood character and quality of life. Promote context-sensitive multi-family development at higher densities. *(L)*	Increased staff will be required for design review. Low-income neighborhoods can be revitalized.	Zoning: Design guidelines and review board. Area-specific plans.
Promote mixed-use development downtown as part of the redevelopment projects.		Eminent domain/urban renewal process
Locate 80% of new housing within "greater downtown"* and 15% in neighborhood centers. *(L)* Promote "transit friendly design" *(L)* Maintain or improve roadway levels of service.	Downtown will become more lively	Zoning: mixed-use models Incentives for reduced parking and "transit-friendly"* design
Improve access to schools and parks *(L)*	A comprehensive greenway network through the city could be completed.	Comprehensive greenway strategy to connect resources. Build new schools and purchase 200 acres of open space.
Implement a comprehensive affordable housing plan (L) (R)	Affordable housing will help maintain neighborhood diversity.	Inclusionary zoning, Linkage or mixed-income development Acquisition of sites through purchase or eminent domain Statewide affordable housing strategy.
Promote senior housing at locations accessible by transit; promote alternative modes of mobility (L) Promote diversity of housing models (L)		Zoning: flexible ordinance for new senior housing models (accessory units, etc.)
Provide financial support for Master Plan goals.	There will be less dependence on private sources of funding. More government control will be required over design and enforcement.	Increase staffing for planning, design and enforcement.
Create linkages between neighborhood resources to maintain or increase existing levels of access. Promote joint development within downtown. Support Downtown and South End redevelopment projects Promote affordable housing.		Comprehensive open space acquisition plan Urban renewal/eminent domain Comprehensive affordable housing strategy involving purchase of land and incentives for new construction. Help acquire land and build infrastructure for redevelopment projects.
Enhance school programs and programs for the elderly		
Leverage local commitment to smart growth into state support for mitigation of impacts.		
Promote economic diversity.(see above)		Use funds for workforce training and economic incentives for diversity. (see above)

APPENDIX A
ECONOMIC ASSUMPTIONS FOR THE THREE GROWTH SCENARIOS

APPROACH AND METHODOLOGY

- **Alternative 20-year projections for slow, moderate and rapid growth**
- **Preliminary employment forecasts based on industry trends, regional forecasts and development assumptions**
- **Population, income and fiscal impacts from REMI impact model**
- **Review by project team, Planning and Economic Development Departments and Advisory Committee**

Three alternative scenarios for growth to the year 2020 were produced for employment, population and related variables. These represented forecasts for slow, moderate and rapid growth in Stamford based on a number of assumptions for the national and regional economy as well as city and state policies. Although policy variables were included in the assumptions, variations in external conditions alone could also produce a similar range of outcomes. The overall approach included the following three-step process:

1. Regional Plan Association produced three preliminary scenarios of industry employment and population by applying different assumptions to a baseline forecast for Fairfield County produced by the economic forecasting firm Economy.com.
2. The Connecticut Center for Economic Analysis (CCEA) of the University of Connecticut refined these projections and estimated their impacts on households, income, tax revenue and government spending using a dynamic impact model created and maintained by Regional Economic Models, Inc. (REMI).
3. The results were reviewed by staff of the Stamford Planning and Economic Development Departments, and by the Master Plan Advisory Committee, to insure that the results were consistent with local conditions and reasonable expectations.

In Step 1, a Trend forecast was produced by assuming that Stamford's share of industry-level county employment would remain constant over time, with some variation for industries for which the city's share of the county was changing in a clearly discernable trend. These industry forecasts were then used to estimate the amount of new office, industrial, retail and institutional space that would be needed to accommodate the projected change in number of employees. Space

requirements were then compared to new development capacity and employment was assigned to areas of the city to define the "geography of growth."

To produce employment projections for Low Growth and High Growth scenarios, estimates were made of how much development would occur under different economic and policy assumptions. The latter included assumptions of whether new commercial development would be permitted outside of the downtown and whether the city and state would invest in new housing and transportation infrastructure to create the capacity for a higher level of growth. Population was then projected for all three scenarios by assuming marginal changes in labor force participation rates and the share of city jobs held by city residents.

In Step 2, the employment change projected in the three scenarios was applied to the baseline forecast of the REMI model to determine the impact on income, tax revenues, government spending, population and households. By estimating secondary employment impacts, it also resulted in slight variations in the industry employment totals. In addition to the REMI model, other methods developed by CCEA were used to estimate some variables. A fuller description of the methodologies used are described in the CCEA report, "The Economic Impact of the Stamford Master Plan: A Dynamic Impact Analysis."

In Step 3, some results were re-estimated following a discussion of how consistent the model estimates were with development patterns and capacity. The final set of projections was then reviewed to insure internal consistency and conformance with the original assumptions.

Low Growth Scenario

- Both regionally and nationally, employment growth will be slower in the forecast period than it has been during the last 20 years. The aging of the population will decrease demand for many population-related services (e.g., K-12 education), and increasing productivity will permit rising output and income with fewer workers.
- National employment in financial services will experience much slower growth over the long term as stock prices return to historical levels. Technology will also permit a larger share of employment in banking, securities and insurance to locate outside of central cities and major metropolitan areas.
- Information technology and professional services will continue to grow strongly and account for a larger share of both national and local employment growth.
- Manufacturing employment will decline more slowly, due to more favorable international trade conditions and slowing of the very high rates of technological displacement that have occurred in the last decade.
- Policies seek to maintain stable levels of population and employment outside of the Stamford Central Business District.
- Aggregate population and employment levels rise very slowly over the long run, although they vary considerably with the business cycle.

- Growth increases in Stamford suburbs, in other parts of Fairfield County and in Westchester County.
- Major corporate relocations to Stamford are rare. Growth from small firms and business expansions balance relocations out of Stamford.

Trend Scenario

- As in the Low Growth scenario, an aging population slows the national and regional rate of employment and population growth.
- Also similar to the Low Growth scenario, information technology and professional services increase as a share of national and local employment, the growth of financial services slows, and manufacturing continues to decline.
- No major new investments are made to significantly increase housing or transportation capacity, and there are no dramatic changes in land use or economic development policies.
- Stamford's competitiveness within the U.S. and the Tri-State region will remain roughly the same as it currently is. Its highly skilled labor force, its network of high-value service firms and its proximity to Manhattan will remain its major advantages. High housing costs, slow growth in the number of skilled workers and transportation congestion will continue to restrain growth.
- Labor force participation rates will increase slightly as tight labor markets draw more of the elderly and less skilled into the labor force. However, there is little room for further reductions in unemployment or additional increases in labor force participation from women.
- Even with an increase in population, commuting to Stamford will have to increase to provide enough workers for new jobs.

High Growth Scenario

- More robust growth in global finance is driven by the application of new technologies and the maturation of world markets.
- State and City policies succeed in improving the availability and cost of housing and transportation connections to surrounding towns, eastern Fairfield County and points west.
- Stamford establishes an identity as a global financial center distinct from New York City.
- The city attracts 3-4 additional major corporate relocations from NYC and abroad.
- Substantial employment growth downtown, substantial population growth within the city and faster population growth in nearby locations occurs.
- A modest amount of office development takes place outside of downtown, mostly for business service firms that are clients to downtown firms, but which cannot afford space in the central business district.
- Policies have little effect on changes in industrial employment, but retail and personal services grow more robustly than in the Trend Scenario.

Stamford's growth stimulates stronger growth in neighboring communities.

APPENDIX B
ASSUMPTIONS ABOUT THE GEOGRAPHY OF FUTURE GROWTH

THE GEOGRAPHY OF LOW GROWTH

It will be difficult to direct growth because the political will to do so will be weakened in a recessionary environment that may be the result, not of choices by Stamford citizens, but more likely by regional or national trends.

The Geography of Office Development in a Low Growth Scenario

- Given how little new office construction has taken place in the downtown during the past period of rapid growth, as little as 250,000 square feet of new office development may find its way downtown in the form of a single size project on one of the remaining large sites or several projects of smaller scale.

- The drastic decline of the manufacturing districts will make these places susceptible to office development, especially on the east side where, in the Riverbend Industry Park, office uses are already prevailing despite current FAR restrictions.

- It will be hard to hold the line in the South End, especially after completion of the Stamford Urban Transitway. Proximity to the Transit Center and the highway will support some office development.

- Keeping Stamford's existing base of corporate headquarters will be a priority, so there will be some expansion (about 20% of as-of-right capacity) along the Ridge Roads. Some properties will be sold off for assisted living facilities or other new housing.

The Geography of Housing Development in a Low Growth Scenario

- In all scenarios, an aging population will have special housing needs. In a Low Growth scenario, this will represent a disproportionately large percentage of the new housing. More of this will find its way to new developments outside of the downtown, perhaps on land sold off from the corporate campuses on the Ridge Roads.

- In the Low Growth scenario, there will be less competition from other uses for larger sites, both within the downtown and outside of the downtown.

- Drastic declines in manufacturing will result in the redevelopment of some of the larger parcels for housing.

- Some of the sites in the downtown that are subject to urban renewal will be developed for housing.

- There will be less affordable housing in the west side and South End to the extent that this depends on set-asides and private developer exactions.

- There will be little infill in the neighborhood centers because these are comparatively more difficult to build.

- As much housing will be scattered around the city in the form of general intensification as located in the downtown.

The Geography of Retail Development in a Low Growth Scenario:

- The downtown will suffer the fewest retail loses because there will be some new housing and office development. (In absolute terms, the downtown will loose the most square footage because that is where most of the existing retail is concentrated). Disinvestment in the industrial districts may attract some inexpensive retail formats.

- Because of the difficulty of promoting commercial and residential infill development, the retail losses will hurt the neighborhood centers.

The Geography of Industrial Development in a Low Growth Scenario

- The industrial districts will on balance experience disinvestment. On the one hand, losses in manufacturing will make these more susceptible to redevelopment. On the other hand, encroachment will be constrained by declines in retail employment and only modest growth in housing and office uses, expansion that is largely accounted for in existing proposals for downtown sites and redevelopment projects. Nevertheless, the availability of larger sites and assemblages in the industrial districts suggests some housing and office encroachment there.

- As described above for office employment, the South End and east side industrial districts may be more vulnerable because of future commercial development along the proposed Stamford Urban Transitway and the expansion of office uses in Riverbend.

THE GEOGRAPHY OF SMART GROWTH: PERFORMANCE GOALS FOR A LOW GROWTH SCENARIO

- The smart growth strategy puts a majority of the housing into the downtown and South End (60% combined) where it is most accessible to transit and employment. An aggressive

program of infill development at the neighborhood centers would help compensate for the retail contraction forecast in the Low Growth scenario.

- In a Smart Growth scenario, 30% of the office employment which might have gone to the industrial districts becomes technology-based "new industry" to help compensate for losses in traditional manufacturing and promote economic diversity. This helps stem some of the industrial contraction in those districts and also helps stem the tide of office encroachment in favor of downtown.

- Aggressive redevelopment and promotion of the remaining office building proposals, perhaps involving subsidy, increases the share of office development in the downtown from 30% to 50%.

- In a Smart Growth scenario, losses in retail would be minimized in the downtown and in the neighborhood centers, essential for maintaining neighborhood quality-of-life. The smart growth policy of directing housing to the centers will reinforce this policy as well. Contraction of retail uses in scattered locations would be promoted as a way to stem some of the losses in the neighborhood centers.

THE GEOGRAPHY OF TREND GROWTH

The Geography of Office Development in a Trend Growth Scenario:

- Downtown captures a significant portion of the projected office expansion because several million feet are represented in a number of currently approved projects.

- There is some expansion of the Ridge Road industrial districts. (About 35% of the as-of-right expansion capacity).

- Office expansion in the South End is generated by the proposed Stamford Urban Transitway and the office component of the major redevelopment sites.

- Industrial employment declines in this scenario, resulting in some expansion of the office uses, even at the reduced FAR requirements.

The Geography of Housing Development in a Trend Growth Scenario:

- Downtown captures a significant amount of new housing due to projects currently approved or underway, as well as the recent trend to develop some sites that were formerly reserved for offices as housing sites.

- The neighborhood centers capture little of the housing growth because of the comparative difficulties of infill redevelopment. As much housing is scattered throughout the city in new subdivisions as is directed to neighborhood centers.

- Housing for an aging population continues to represent a disproportionate amount of the total. Some of this is manifest as new facilities on the Ridge Roads.

- There is some expansion of housing in the South End related to the several large redevelopment projects.

The Geography of Retail Development in a Trend Growth Scenario:

- Downtown captures the majority of retail expansion basically because of the continued growth of housing in the downtown.

- There is some modest retail expansion in the neighborhood centers.

- There is some continuing expansion of retail uses in industrial districts in the form of outlets and home furnishings.

- In the South End, retail expansion follows the mixed-use redevelopment projects.

The Geography of Industrial Development in a Trend Growth Scenario:

- Conventional manufacturing declines significantly in this scenario, setting the stage for office and retail expansion.

THE GEOGRAPHY OF SMART GROWTH: PERFORMANCE GOALS FOR A TREND GROWTH SCENARIO

- Through the aggressive promotion of pre-approved mixed-use redevelopment plans in the neighborhood centers, the amount of new housing in neighborhood centers is more than doubled.

- The amount of retail development in the neighborhood centers is doubled.

- Disinvestment in the industrial districts is offset in part by the promotion of new flex industrial uses (40% of projected office expansion is redirected towards production activities). This succeeds in reducing by half the amount of retail and office expansion in these districts.

- The combined impact of these policies is to reduce the amount of scattered retail growth to negligible amounts and to reduce by half the amount of scattered housing development.

- Promotion of several soft sites in the “Greater Downtown” succeeds in directing 70% of future office growth and 60% of future housing growth to the downtown.

THE GEOGRAPHY OF HIGH GROWTH

The Geography of Office Development in a High Growth Scenario:

- The development pressures for office expansion in the High Growth scenario are hard to contain because the larger sites and soft sites in the downtown are built-out.

- The build-out study suggests that there would be as-of-right expansion on the Ridge Roads as well as significant encroachment into the industrial districts (because even in this scenario, manufacturing employment declines.)

The Geography of Housing Development in a High Growth Scenario:

- The "Greater Downtown" attracts a significant amount of new housing (40%), a reflection of continuing strong demand for housing and the fact that certain sites, formerly reserved as office sites, are now being developed for apartment buildings.

- Most of the new housing is scattered throughout the city in new subdivisions.

- The needs of a growing elderly population are accommodated in part by new facilities on the larger parcels on the Ridge Roads and elsewhere.

- Through exactions and set-asides, more affordable housing is created in the South End and West Side.

- Housing growth enables the neighborhood centers to capture some infill development, but the numbers of units remain modest due to the relative difficulty of mixed-use infill development.

The Geography of Retail Development in a High Growth Scenario:

- The success of existing policies continues to make "Greater Downtown" the single biggest receiving area for retail expansion.

- There is a continuation of current trends for retail encroachment in the form of outlets, antiques and home furnishings establishments.

The Geography of Industrial Development in a High Growth Scenario:

- Although manufacturing fares the best in this scenario, declines in employment nevertheless make the industrial districts vulnerable to encroachment by office and retail uses.

- The biggest losses are in the South End, where major redevelopment projects squeeze out what little is left. The east side industrial districts are impacted by continued expansion of office uses in Riverbend and conversion of larger sites and assemblages on Research Drive.

THE GEOGRAPHY OF SMART GROWTH: PERFORMANCE GOALS FOR A HIGH GROWTH SCENARIO

- Aggressive development in the downtown – redevelopment projects, public-private partnerships, zoning and financial incentives – succeed in increasing the share of office development in the downtown from 45% to 70%.

- Encroachment of office and retail uses into the industrial district is halved.

- 50% of the office expansion in the industrial districts is redirected to new flex industrial uses. This helps to reduce by half the amount of office and retail encroachment in these districts.

- A combined 80% of future housing growth is directed to the "Greater Downtown" and to the South End. Policies assure affordable housing goals.

- A Smart Growth regimen affects not only the geographic distribution of housing to the downtown and transit-accessible locations, but increases the overall amount of housing (from 8,000 to 10,0000 new dwelling units) to address the existing jobs-to-housing imbalance.

- Aggressive promotion of pre-approved plans for mixed-use development of the neighborhood centers doubles their share of new housing and triples their share of new retail development.

- The amount of scattered new housing outside of the downtown and neighborhood centers is drastically reduced from 50% to 10%.

APPENDIX C
INDUSTRIAL DISTRICT BUILD-OUT STUDY

E.1 West Main/Cytek

E.2 West Main/Commerce Rd.

POTENTIAL BUILD-OUT OF WEST SIDE INDUSTRIAL DISTRICTS

	Number of 3-parcel assemblages of	Number of single sites that are…			Development Assumptions		
	3.5 acres or more acres	**5+ acres**	**7+ acres**	**10+**	**Office**	**Retail**	**Flex. Ind'l**
E.1 West Main/Cytek				1 (#1)	60,000	30,000	148,512
E.2 West Main/Commerce Rd.	4 (# 1, 2, 3, 4)	1 (#5)			65,000	108,000	120,000
E.3 Selleck/R. Martin/Amelia	2 (# 3, 5)	1 (#10)			120,000	70,000	160,000
E.4 Fairfield Ave.	4 (#8, 9, 12, 13)		1 (#11)			63,000	241,000
Subtotals for Development at West Side Industrial Districts							
	10 sites 43.2 acres total	2 sites 12 acres	1 sites 17 acres	1 site 35 acres	245,000	271,000	669,512

E.3 Selleck/ R. Martin

E.4 Fairfield Ave.

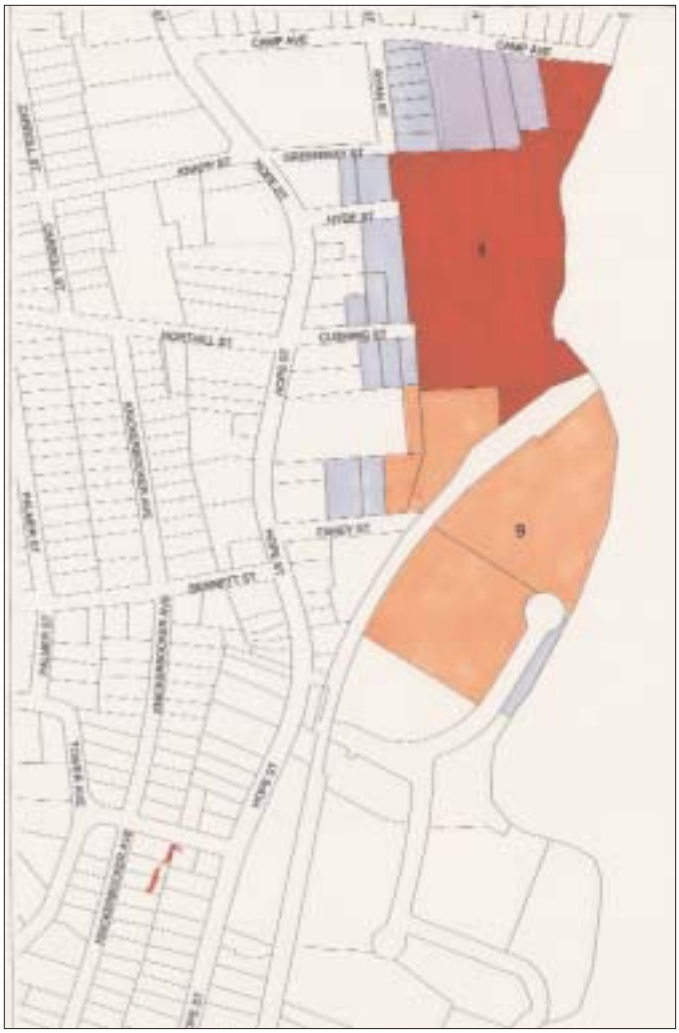
D.4 Magee Avenue

F.1 Hamilton Ave./ Glenbrook

POTENTIAL BUILD-OUT AT MAGEE AVENUE

	Number of 3-parcel assemblages of	Number of single sites that are…			Development Assumptions		
	3.5 acres or more	**5+ acres**	**7+ acres**	**10+ acres**	**Office**	**Retail**	**Flex. Ind'l**
D.4 Magee Avenue	6 (#2, 3, 6, 7, 14, 15)	2 (#12, 16)		1 (#4)			
Totals	6 sites 24.9 acres	2 sites 11.3 acres		1 site 10 acres	120,000	118,000	196,000

F.2 Research D./Riverbend S.



F.3 Springdale/Riverbend N.

POTENTIAL BUILD-OUT AT EAST SIDE INDUSTRIAL DISTRICTS

	Number of 3-parcel assemblages of	Number of single sites that are…			Development Assumptions		
	3.5 acres or more	**5+ acres**	**7+ acres**	**10+ acres**	**Office**	**Retail**	**Flex. Ind'l**
F.1 Hamilton Ave./Glenbrook	4 (#6, 7, 11, 12)	1 (#13)	1 (#8)	1 (#9)	104,000	68,000	274,000
F.2 Research D./Riverbend S.	8 (#1, 2, 4, 8, 9, 10, 13, 21)	1 (#14)			340,000	94,000	200,500
F.3 Springdale/Riverbend N.	1 (# 9)		1 (#4)		174,000	10,000	91,200
Subtotals for Development at West Side Industrial Districts							
	13 sites 62.6 acres total	2 sites 11.3 ac..	2 sites 15.7 ac..	1 site 14.3 ac..	618,000	172,000	565,700