



From Risk to Readiness

Resilient Improvement Districts (RIDs) – Roadmap

2025 CIRCA Resilient Connecticut Summit

November 13, 2025



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ACCESS CODE: **4859 5238**



Workshop Agenda

Overview of Topics for Today's Discussion

1 Setting the Stage: Why RIDs Now?

2 Overview of the Connecticut RID Legislation

3 Exploring RIDs Potential

CIRCA Phase III Case Studies

4 A New but Familiar tool -

Example of stormwater or Green
Infrastructure TIFs

TIFs & Created Value Allocation

5 Understanding RID Legislation (Public Act. No 25-33)

Unpacking what it takes to create a RID

RID District Master Plan requirements

RID Steps for approval

6 Examples of RIDs from Outside CT

7 Work over the Next Year

Introduction to Resilient Improvement Districts (RIDs)



**Andrew
Salkin**

Founding Principal
Resilient Cities
Catalyst (RCC)



**Leigh
Whelpton**

Director of Environmental
Structure Programs
Connecticut Green Bank



**Austin
Dziki**

Senior Manager,
Environmental
Infrastructure
Connecticut Green Bank



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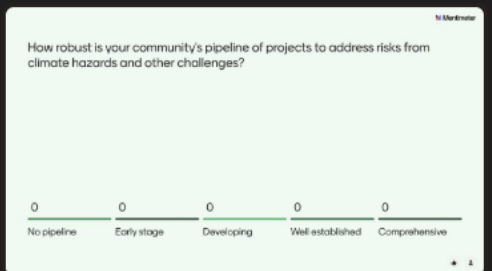


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Our risk profile is changing - more in the way

In Connecticut, around **61% of the state's population** lives in an area threatened by coastal flooding. Projections provided by the **Connecticut Department of Energy and Environmental Protection (DEEP)** show that the state is at risk of losing up to 24,000 acres of land to rising sea levels in the next 50 years.

Flood repair costs in Connecticut rank among the nation's highest, homeowners with prior flood damage may face over \$283,000 in repair costs over a 30-year mortgage.

Source: CT Department of Energy and Environmental Protection, Baeder, L., Gao, S., & Dietzen, G.

State fact sheet: Connecticut

FIGURE CT1: AVERAGE STANDARD AAL FOR DAMAGED HOME BY MSA

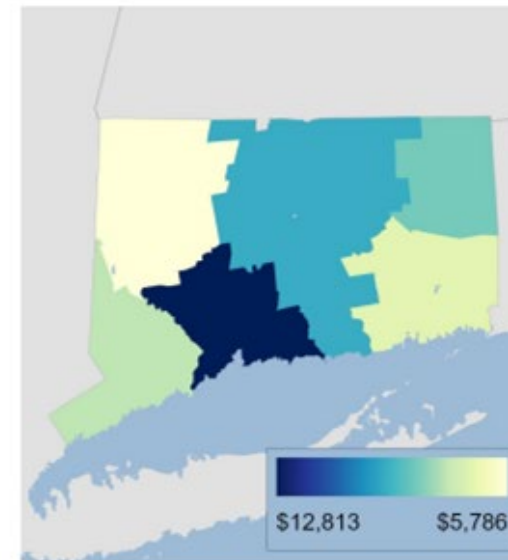


TABLE CT1: RANKING OF KEY METRICS IN 25 STATE STUDY AREA

NFIP paid claims count	3 rd
NFIP average claim amount	5 th
Percent of homes with prior flood damage	2 nd
Home sales with prior flood damage	10 th
Average Standard AAL of home with prior flood damage	1 st
Total cost of flooding for sold homes with prior flood damage	2 nd



Why Connecticut Needs RIDs- NOW?

Connecticut's communities are on the frontlines of accelerating climate risk.

From rising sea levels and inland flooding to record-breaking heat and storm events, the state's local governments face mounting infrastructure, public health, and economic threats, with limited tools and fragmented funding to respond.

Source: CT Department of Energy and Environmental Protection, Baeder, L., Gao, S., & Dietzen, G.



Flooding in Connecticut after Superstorm Sandy documented by Coastal Guard. Source: Office of Dannel Malloy, licensed by [CC 2.0](#)



Menti -Question 2

How robust is your community's pipeline of projects to address risks from climate hazards and other challenges?





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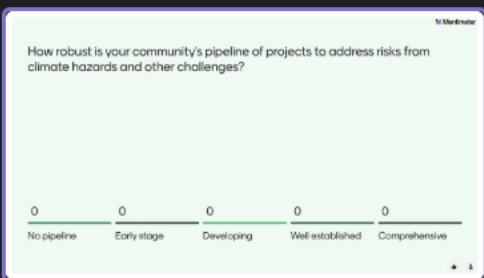


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Overview of the Connecticut RID Legislation

Public Act No. 25-33 (Substitute Senate Bill SB. 9)



Connecticut RID Legislation: A Powerful New Tool

By establishing a Resiliency Improvement District, communities gain the ability to develop a specific, recurring local funding system through:

- Benefits Assessments,
- Fixed Tax Agreements,
- Captured Savings, and
- Tax Increment Financing (TIF)

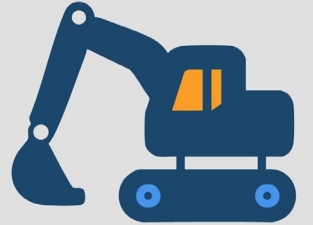
That enables:



Ongoing planning and
community involvement



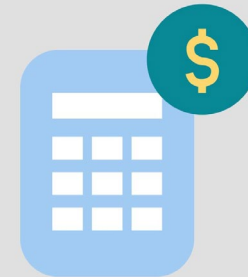
Design of programs and projects



Construction of projects



Operations and maintenance
of assets



Administration funding



Securing funding and financing,
including bonds and grant acceptance

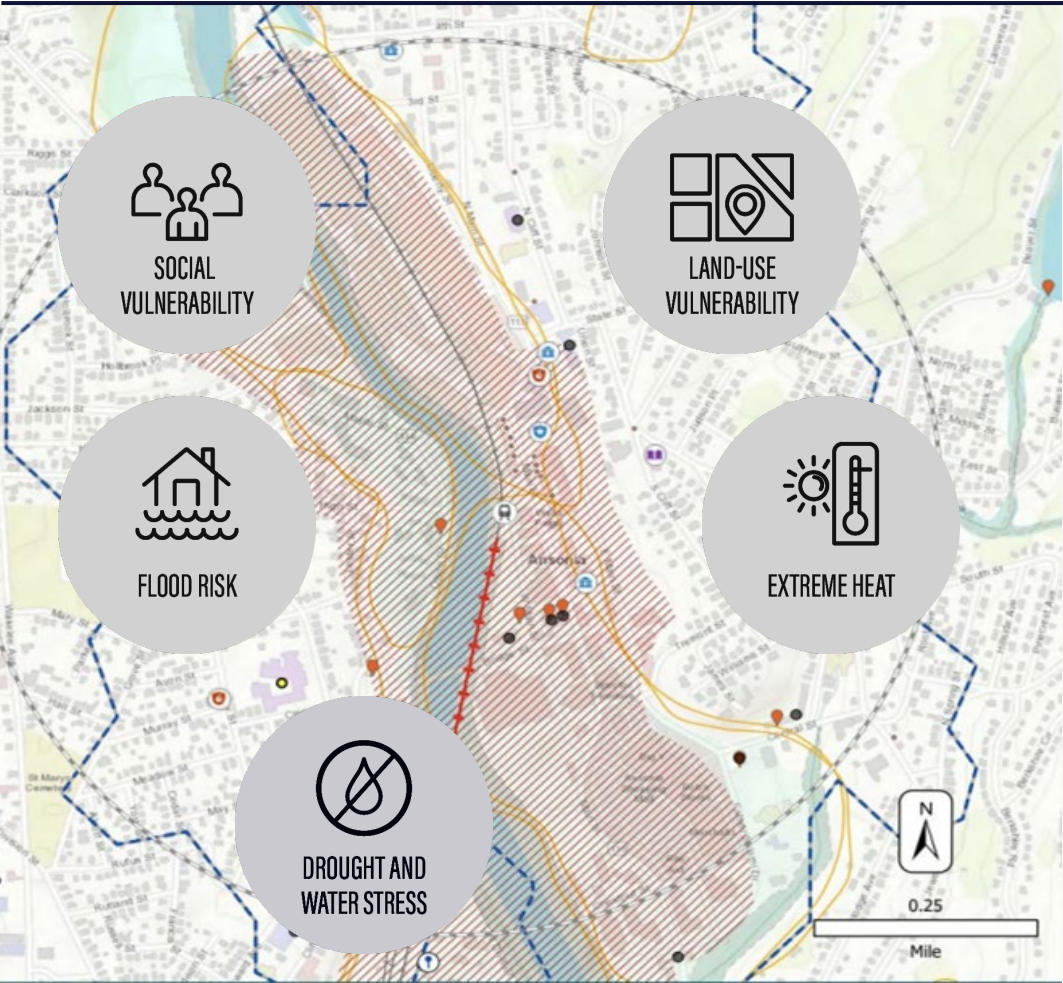


Exploring the Potential of the RID Model



Entire Town District

Case Study: Ansonia's CIRCA PHASE III IDENTIFIED RISKS PROJECTS



Proposed Projects:
\$2.4 M (Est cost)

- 1- Ansonia Armory/Gymnasium:** Upgrades: Convert Armory into a functional Resilience Center
- 2-East Main St:** Energy and Infrastructures Upgrades: solar pv panels, EV charging stations, green buffer landscaping.
- 3-Main Street-Hybrid Option:** Bump-outs, bike racks, tree canopy, and shade structures

A District with contributions of 5% on top of current property taxes:

Location	Total Number of Parcels	Total Property Tax Collection	Average Annual Taxes
Ansonia	6,062	\$41,320,000	\$6,816

Location	Total Number of Parcels	RID Revenue	Average Annual RID Contribution
+5% dedicated to RID	6,062	\$2,065,838	\$341

Dedicated annual fees would activate:

\$61M+ over 30 years, or **\$32M Bond Today** (25yrs @ 4% interest)



A defined area within a larger Municipality

CASE STUDY: Fair Haven's CIRCA PHASE III IDENTIFIED RISKS and PROJECTS



CIRCA Projects:
\$137 M (Est cost)

1-Underpasses: Improve drainage Infrastructure

2-John W. Murphy Drive Area: Improve chronic flood conditions and enhance area livability.

3-Grand Avenue & Bridges: Improve bridge and pedestrian passage across the Mill River.

4-River Street Area: Absorb/mitigate coastal surge with resilient design strategies

5-Quinnipiac River Park Area: Provide enhanced recreational spaces, and cooling opportunities

6-Front Street North: Protect riverfront buildings and businesses from flood risk

7-Clinton Park Area: Manage stormwater runoff and expand cooling opportunities

A District with contributions of 5% on top of current property taxes:

Location	Total Number of Parcels	Total Property Tax Collection	Average Annual Taxes
Fair Haven	931	\$6,449,000	\$6,926

Location	Total Number of Parcels	RID Revenue	Average Annual RID Contribution
+5% dedicated to RID	931	\$8,666,932	\$931

Dedicated annual fees would activate:

\$260M+
over 30 years, or

\$135M Bond Today
(25yrs @ 4% interest)

A New but Familiar Tool



Could Have Been RID:

CASE STUDY: Mill River Park Cooperative, Stamford



- **Projects:**
\$60 M (Est cost)

- **Downtown Flooding:** Invest in green and grey solutions to mitigate flood risk to downtown.
- **Improve Park Amenities:** Create great green spaces and new playgrounds.
- **Activities & Projects Include:**
 - Property Acquisition
 - Daylighting & River Restoration
 - Park Amenities
 - Activate new development
- **Funding Mix to Date:**
 - City:
 - +\$500K annual operations grant to Park
 - TIF transferred to park at +\$1M per year (2022 City collected +\$6.2m within district)
 - State +\$7.7M
 - Federal +\$12M
 - Private fundraising

What if this was RID:

Dedicated annual fees would activate:

\$25M Bond (25yrs @ 4.5%) =
\$1.7M annually

Through Green Bank:

\$25M Bond (50yrs @ 4.5%) =
\$1.27M

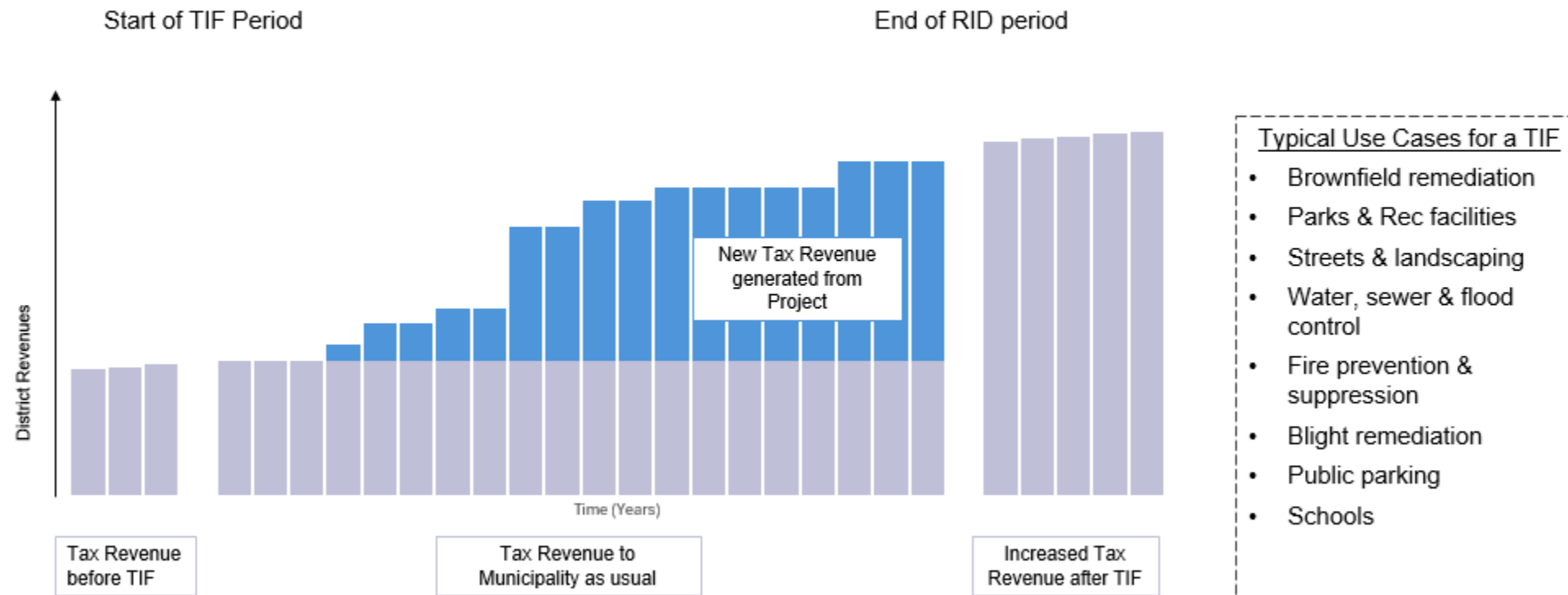
Connecticut's Financing Tools for Municipal Development



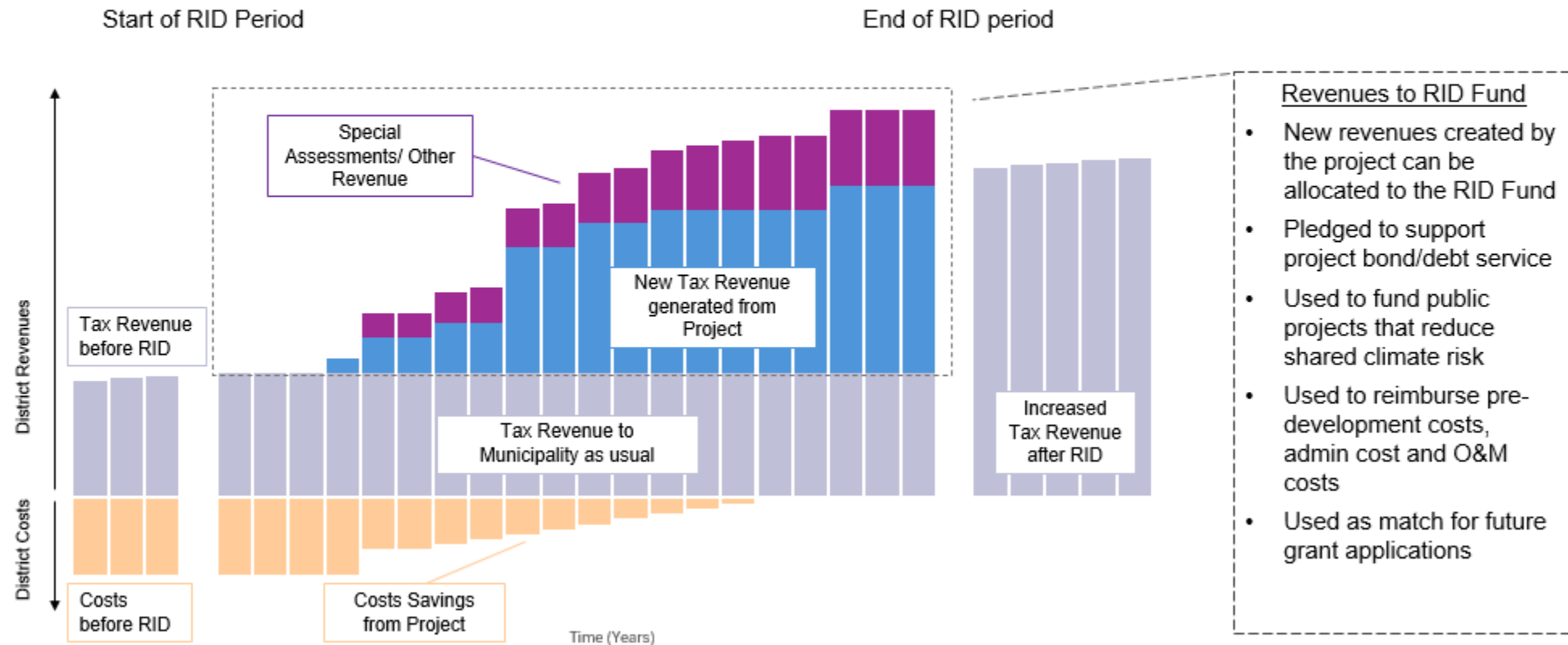
- **Tax Increment Financing (TIF):** Funds improvement projects via bonds, tax increments, or benefit assessments
- **Resiliency Improvement Districts (RIDs):** Modeled on TIF but dedicated to climate resilience/adaptation projects
- **Combined TIFs and RIDs cannot exceed 10% of taxable property value in a municipality**



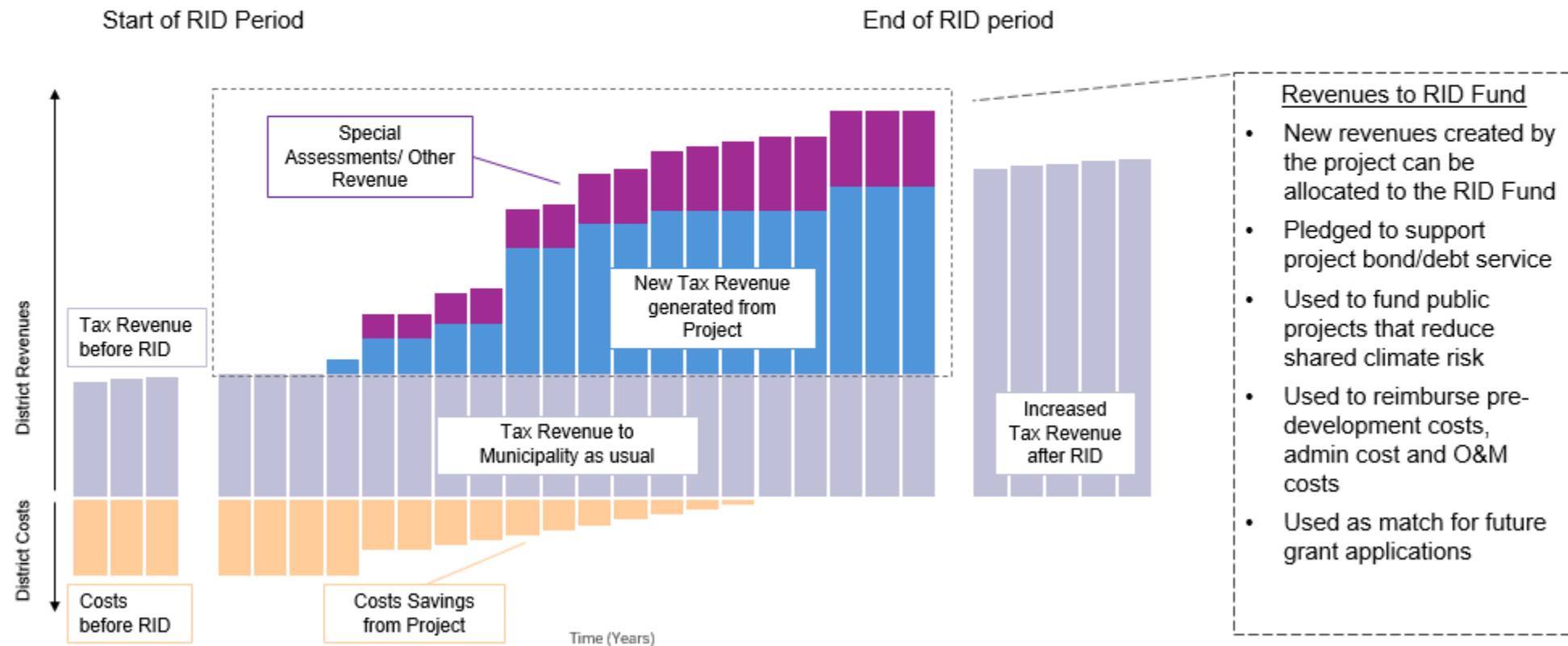
How does a TIF work?



How does a RID differ from a TIF?



How does a RID differ from a TIF?



Understanding the Legislation



Menti -Question 3

How prepared is your community to try innovative approaches to developing, paying for and delivering resilience projects?





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How well does your organization understand the risks posed to your community by climate change and other hazards?



How robust is your community's pipeline of projects to address risks from climate hazards and other challenges?



How prepared is your community to try innovative approaches to developing, paying for and delivering resilience projects?

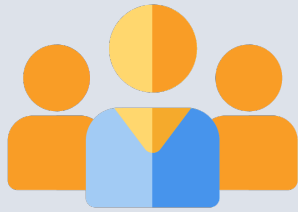


Unpacking What It Takes to Create A RID



1

Understand
Legislative
Scope



2

Engage Political
Stakeholders



3

Mobilize
Community
Voices



4

Define
Governance
& Oversight



5

Select Funding
Mechanism



Menti -Question 4

How able is your municipality to dedicate staff-time toward resilience implementation?

1. Not at all able
2. Limited ability
3. Some ability
4. Good ability
5. Strong ability





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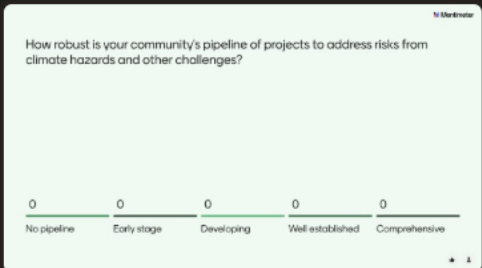
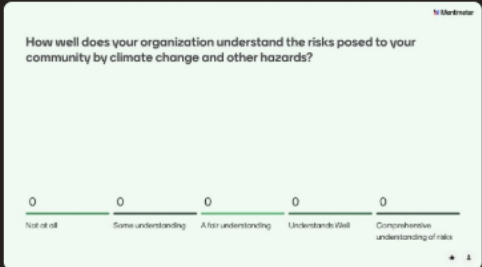


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Legislative Requirement: District Master Plan

Before establishing a RID, municipalities must prepare and adopt a comprehensive District Master Plan.



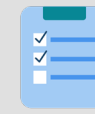
Boundaries & Property List

Map the RID's boundaries and list every included parcel with its tax ID.



Existing Conditions & Hazards

Record existing land use, building conditions, and climate hazards (flooding, heat, sea level rise).



Proposed Improvements & Programs

Define detail infrastructure projects, facilities, and resilience measures to be developed through full or partial district financing.



Housing Plan

For districts with residential areas, provide rehabilitation, reconstruction, or replacement strategies aligned with state housing plans and anti-displacement measures.



Financial Plan

Include cost estimates, funding sources, tax increment projections, debt limits, revenue forecasts, and how increased property values support plan implementation.



Maintenance & Operations

Define long-term maintenance protocols and operational responsibilities for all improvements after project completion.

Legislative Requirement: Local for approval

Communities must follow a structured review process to ensure RID proposals meet statutory requirements **for public benefit, climate resilience, and community safety.**



Legislative Review

The municipality's legislative body (or board of selectmen in a town-meeting form of government) must determine whether the proposed RID and district master plan will *contribute to the well-being, health, welfare, or safety* of residents



Planning Alignment

The draft District Master Plan (DMP) must be **submitted to the local Planning Commission** to verify consistency with the municipality's **Plan of Conservation and Development (POCD).**



Public Engagement

A mandatory public hearing with at least 10 days' advance online notice ensures **community input on the draft plan** before adoption.

Menti -Question 5

How would you rate the level of leadership buy-in (Mayor, City Manager, or Council) for resilience investments in your town?

1. No buy-in
2. Limited buy-in
3. Moderate buy-in
4. Strong buy-in
5. Full buy-in





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How well does your organization understand the risks posed to your community by climate change and other hazards?

0 2 4 6 8 10

No risk Understanding Risk uncertainty Overlooked risk Comprehensive understanding of risk

How robust is your community's pipeline of projects to address risks from climate hazards and other challenges?

0 2 4 6 8 10

No pipeline Early stage Developing Well advanced Comprehensive

How prepared is your community to try innovative approaches to developing, preparing and delivering resilience projects?

0 2 4 6 8 10

No innovation Early innovation Innovation Well advanced Comprehensive

How able is your municipality to deliver 100% renewable resilience implementation?

0 2 4 6 8 10

No ability Limited ability Resilient Good ability Strong ability

How would you rate the level of leadership from those Mosaic City Manager or Council for Resilience investments in your municipality?

0 2 4 6 8 10

No leadership Leadership in progress Moderate leadership Strong leadership Full support

Do you feel that your local government is putting necessary money to support projects that reduce or remove some of our most at-risk assets?

0 2 4 6 8 10

No at all Some effort Significant effort Fully committed Not sure

Unpacking What It Takes to Create A RID

Critical work that sits behind the required steps



1

Understand
Legislative
Scope



2

Engage Political
Stakeholders



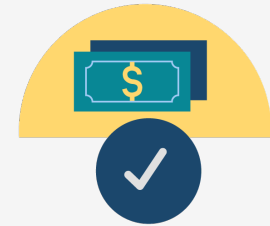
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Mobilize
Community
Voices



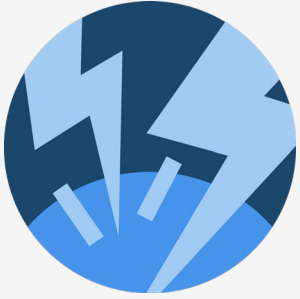
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Define
Governance
& Oversight



5

Select Funding
Mechanism



Today

Reactive Recovery. Haphazard planning and investments

- Scrambling for funds to support new needs caused by climate risk
- Piecemeal, disconnected projects
- Short-term thinking driven by budget cycles and outside, unpredictable funding
- Limited coordination between agencies
- Maintenance and operations unfunded



With a RID

Proactive Resilience Planning and Building

- Dedicated funding stream to address concerns before crisis hits
- Allows for a comprehensive integrated portfolio approach
- Multi-decade planning (30-50 years)
- Full project lifecycle support and ongoing functionality
- Ensures communities continue to thrive even as risks evolve and
- Helps maintain municipal revenue streams and manage cost for property owners.
- Supports accessing other state programs - DEEP Revolving fund



A New but Familiar Tool –

Examples from outside CT

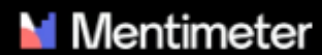


Menti -Question 6

Do you feel that your communities are open to paying more money to support projects that reduce these risks?

1. Not at all open
2. Slightly open
3. Somewhat open
4. Mostly open
5. Very open





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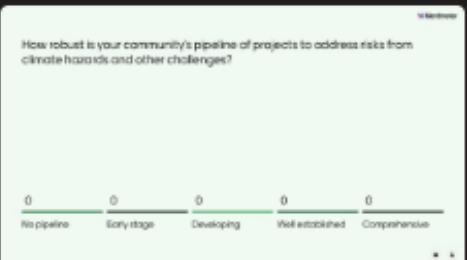


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Green Benefit Districts (San Francisco)

Special assessment districts focused on enhancement of neighborhood green spaces.

Funded by annual parcel-based special assessment, collected through property tax bills.

NEIGHBORHOOD-SCALE



Inglewood Transit Connector (City of Inglewood & City of Los Angeles)

Climate Resilience District focused on complimentary projects to a Metro Line.

Dedication of tax-increment toward transit-oriented housing and climate resilience.

MULTI-JURISDICTIONAL-SCALE



Marin Wildfire Prevention Authority

Multi-jurisdictional special district formed to fund and coordinate wildfire prevention across Marin County's 17 cities, towns, and fire districts.

Levies a parcel tax that generates \$20B annually for defensible space programs.

REGIONAL-SCALE



RCC's work Over the Next Year

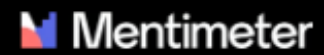


Menti -Question 7

How much additional support does your community need to successfully implement the RID model?

1. None
2. Minimal
3. Moderate
4. Significant
5. Extensive





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How well does your organization understand the risks posed to your community by climate change and other hazards?



How robust is your community's pipeline of projects to address risks from climate hazards and other challenges?



How prepared is your community to try innovative approaches to developing, paying for and delivering resilience projects?



What's holding Resilience Districts back?



Capacity &
Coordination Gaps



Uncertainty &
Risk Aversion

Build partnership to unlock this new tool



Unpacking What It Takes to Create A RID

Details! What does it take to create a RID in CT



1 Understand Legislative Scope



2 Engage Political Stakeholders



3 Mobilize Community Voices



4 Define Governance & Oversight



5 Select Funding Mechanism

Connecting State Efforts and Partners (Advisory)

- CT Green Bank
- CIRCA
- DEEP
- Municipal Development Authority
- Private sector stakeholder
- Insurance Industry
- Non-profit Partners (Nature Conservancy)
- Local Government officials/GFOA

Funding Opportunity

Connecticut
DEEP Climate
Resilience Fund
(2025 NOFO)

Want to hear more?
Interested in being a part
of our CT pilot effort?



Thanks

