



THE HOME FRONT 2022

RIDGEFIELD AFFORDABLE HOUSING PLAN

DRAFT

April 3, 2022

A LETTER FROM THE FIRST SELECTMAN

To come



A LETTER FROM THE CHAIRMAN OF THE PLANNING AND ZONING COMMISSION

To come

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1.0 EXECUTIVE SUMMARY

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INTRODUCTION

2.0 RIDGEFIELD: A HISTORY OF CHANGE

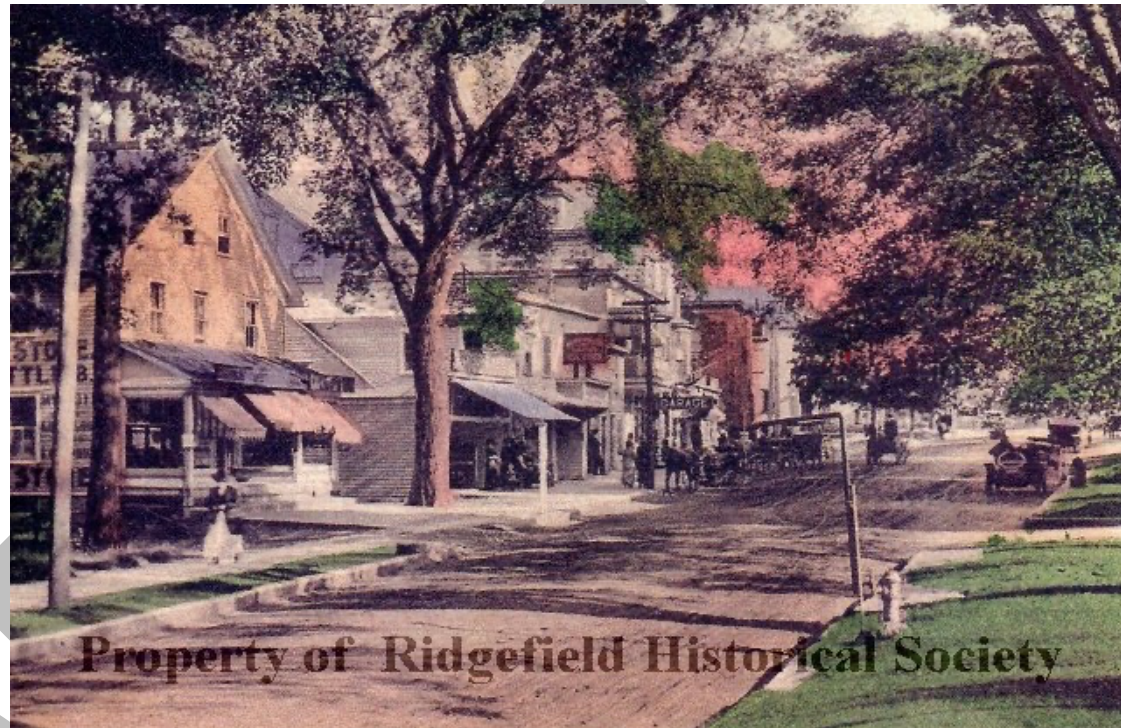
Ridgefield, like all communities, has always been changing.

In the 17th and 18th centuries, European settlers arrived, displacing most of the native population and clearing the land to build farms, homes, shops and churches.

In the 19th century, as railroads simplified travel from New York City, summer “cottages” of the wealthy sprouted in the town’s center, and with those mansions came a wave of European laborers to build and maintain them.

The mid-20th century brought middle-class families seeking to raise their Baby Boom children in the suburbs—quadrupling Ridgefield’s population.

With the financial and tech booms at the turn of the 21st century, builders erected luxury housing on sprawling tracts. And now, a pandemic has sent housing prices and rents soaring as city-dwellers have sought refuge in the distant suburbs.



Main St., circa 1910. (Courtesy Ridgefield Historical Society)

The question, then, has never been *if* Ridgefield would change, but *how*.

THE IMPACT OF ZONING

In the 1940s, Ridgefield, like many communities, sought to control its growth by introducing [zoning](#) regulations. While zoning brought order to the development of the town, it also

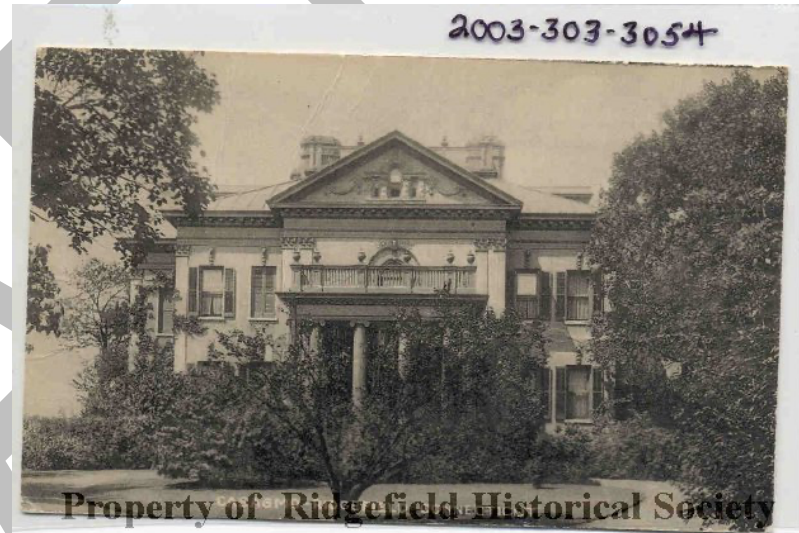
empowered the community to exclude certain types of development.

In the 1970s, a study conducted by the State of Connecticut determined that certain kinds of zoning regulations created a barrier to housing for people with lower incomes. A Blue-Ribbon Commission studied the issue, and in the late 1980s, the state passed a law, codified as Section 8-30g of the Connecticut General Statutes, which in effect allowed builders to circumvent the local zoning regulations of some towns—provided they set aside a certain portion of their units as “affordable” for a specific period of time. (See Sec. X.X of this report for a fuller discussion of 8-30g.) This created pressure on towns like Ridgefield to address the issue of affordable housing proactively.

In 1996, an ad-hoc citizens committee formed to study the matter of affordable housing in town, and a year later, it was made a formal committee of the Board of Selectmen. Since then, the Ridgefield Affordable Housing Committee (RAHC) has produced a comprehensive affordable housing plan (1999), helped launch a group home for adults with disabilities (Sunrise Cottage), facilitated the production of 20 new affordable housing units at Prospect Ridge (the Meadows), assisted in the revision of accessory dwelling units (ADUs) regulations, promoted landlord compliance under 8-30g, and more.

Affordable housing is almost by definition a contentious community issue, pitting the interests of those who want to see their property values rise and demand on services remain low against those who seek affordable homes for workers, young families, older adults and those with lower

incomes. The state has long asserted an interest in providing affordable housing for its residents, and in 2017 it enacted a law requiring every municipality in Connecticut to produce an affordable housing plan—and update it every five years. This document represents Ridgefield’s first effort under that regulation.



George Olcott's Casagmo, circa 1910. It was torn down in 1968 to make way for 307 condominiums (courtesy Ridgefield)

A NEW VIEW OF AFFORDABLE HOUSING

In wrestling with the challenge of creating affordable housing, there have been many swings and misses. For example, the “urban renewal” movement of the 1960s and 1970s, which aimed to remediate inner-city conditions, led to massive, unsightly “housing projects” that only perpetuated them. The suburbs were mostly content to let cities take

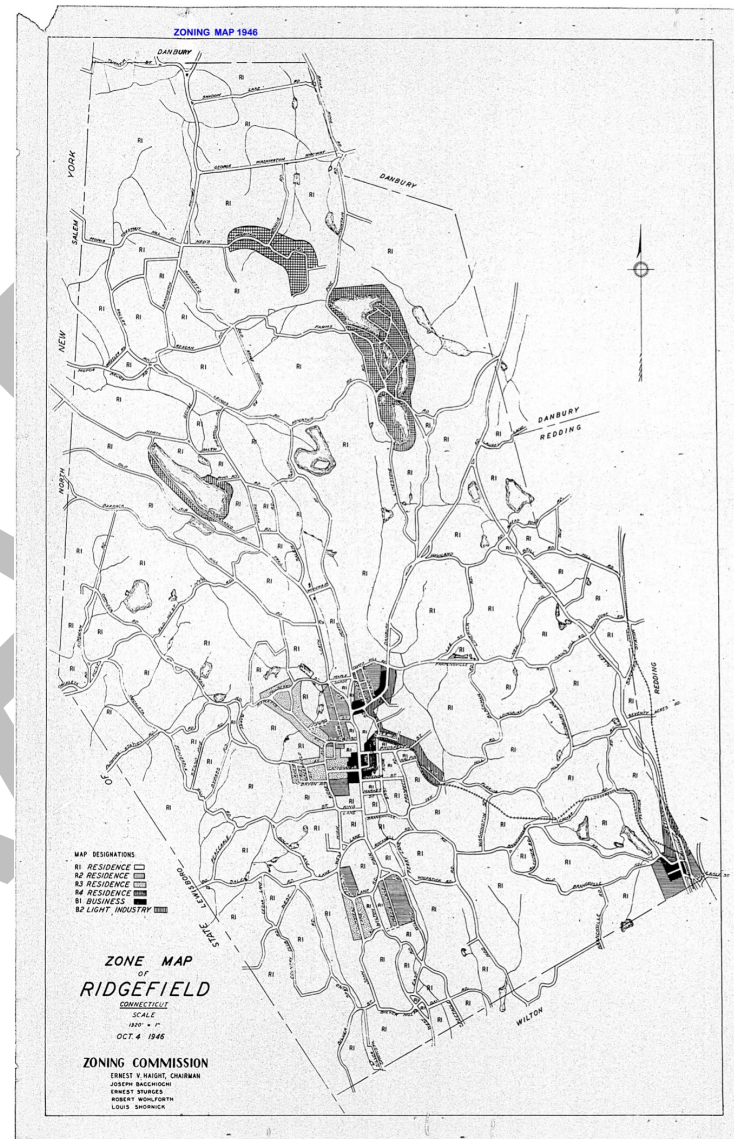
responsibility for building affordable housing, creating further poverty and economic disparity. This has led to what has been characterized as “the two Connecticuts”—high-opportunity communities for those with means, and low-opportunity communities for those without.

The good news is that we now have the benefit of decades of experience and experiment, leading to solutions that promote what are called [complete communities](#): “an urban and rural planning concept that aims to meet the basic needs of all residents in a community, regardless of income, culture, or political ideologies through integrated land use planning, transportation planning, and community design.”

We believe all Ridgefielders would agree it is far better to come together and address the housing challenge as a community—a *whole* community—than to see a solution imposed by the state.

This affordable housing plan was drafted with the input of a cross-section of Ridgefield stakeholders. Our aim is to begin not with a political agenda—or an agenda of any kind—but a shared vision that will benefit the entire community.

Ridgefield Affordable Housing Committee
June, 2022

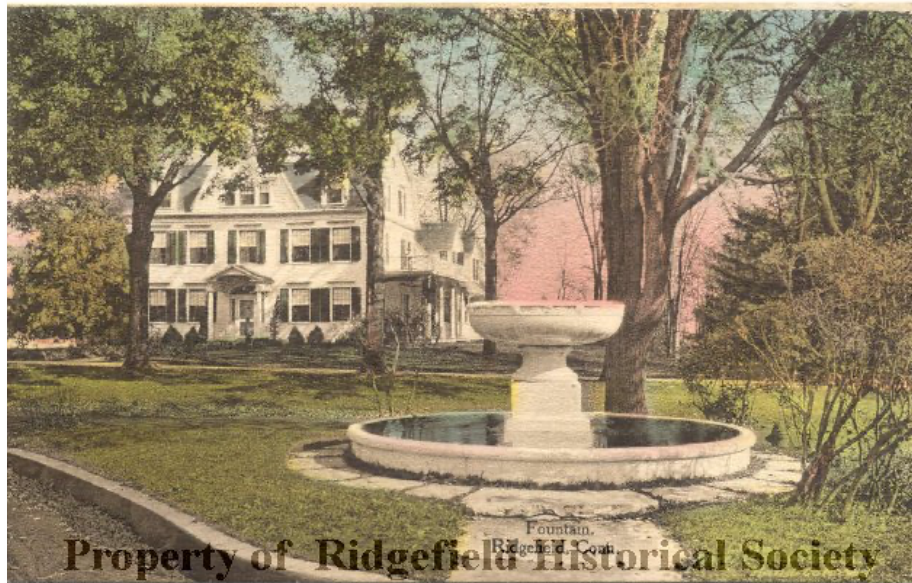


Ridgefield's first zoning map, from 1946, allocated all but a few areas of town for single-family housing

COMMUNITY VALUES STATEMENT

3.0 A VISION FOR RIDGEFIELD

When it comes to planning, the most important question is not one of strategy (e.g., where should we put the new firehouse?) but of values: *What kind of town do we want to live in?* We believe the following statement is one most Ridgefielders would subscribe to:



The Cass Gilbert fountain, in the early 20th century (courtesy Ridgefield Historical Society)

“Although more populous than many small cities, Ridgefield has the soul of a small town—with quintessential New England architecture, a mom-and-pop commercial hub, and a population that knows and cares deeply for one another.”

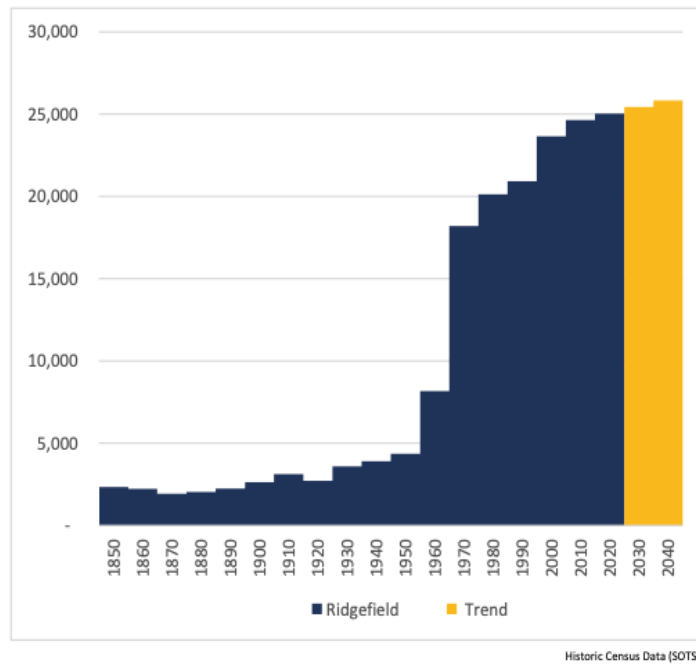
“It’s a town devoted to the well-being of its residents, investing heavily in schools, public health and safety, and the arts. Above all, Ridgefield aspires to be a “complete community” and a compassionate one—welcoming and valuing all residents, regardless of background or economic status, and working to ensure a diversity of housing opportunities for all.”

NEEDS ASSESSMENT

4.0 A STATISTICAL SELF-PORTRAIT

A NOTE ABOUT DATA

2020 was a US decennial census year, with the data providing details of the population as of April 1. It was also, however, a pandemic year, both delaying and, possibly, compromising the census report. For this report we have drawn from 2020 census data where available. For other data we have turned to American Community Survey (ACS) estimates, which has a significantly higher margin of error. Additionally, different sources cited in this plan draws use different base numbers, and so there will be disagreement among them. Please note the source data where indicated. Also, please note that charts are taken from multiple sources and may therefore not be consistent in appearance or data structure.



4.1 POPULATION

According to the 2020 census, Ridgefield is home to 25,033 people, an increase of 395, or 1.6%, from the previous census. This represents the smallest decade of growth since a 13.2% decline was noted in 1920. By contrast, Ridgefield's greatest period of growth occurred in the 1950s, when population rose by 87%, and in the 1960s, when it soared by nearly 123%.

This was, of course, the postwar Baby Boom. The period between 1950 and 1970, when Ridgefield's population leapt by 334%, saw the transformation of Ridgefield from a small, rural town to a full-fledged suburb. Vast tracts of colonials, split-levels and ranches replaced farmland, while multifamily housing rose in the town center.

4.2 AGE

The median age of Ridgefielders has climbed dramatically over the years as well, from approximately 30.2 years in 1960 to 45.6 (est.) today. This reflects the surge of Baby Boomers moving through the population, but also that people are in general living longer.

Median Age

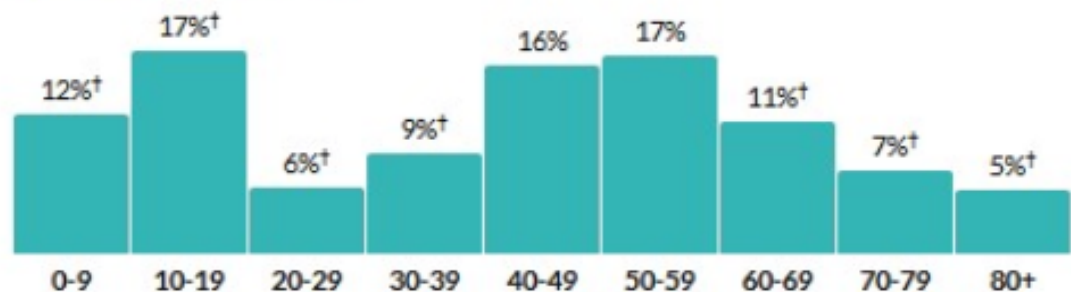
1960	30.2
1970	27.0
1980	33.2
1990	37.1
2000	39.2
2010	43.4
2020 (ACS est.)	45.6

CERC (2019)

People naturally have different housing needs at different times of their lives (see fig X). The housing built to accommodate families during the '60s and '70s may not suit the needs of older residents or young people starting out. And, in fact, as we'll see later, Ridgefield's bias toward large, single-family homes may not meet the needs of its older residents, and may deter younger residents from moving in.

Age Range	Potential Housing Needs / Wants
Infants / School Age (0 to 19)	<ul style="list-style-type: none">Typically live with parents / guardians
Young Adults (20 to 34)	<ul style="list-style-type: none">Rental housing / Starter homes for a variety of incomes / lifestyles
Middle Age (35 to 54)	<ul style="list-style-type: none">Homes for growing families and/or a variety of incomes / lifestyles
Active Adults (55 to 64)	<ul style="list-style-type: none">Trade up / trade down homes for a variety of incomes / lifestyles
Mature Adults (65 to 75)	<ul style="list-style-type: none">Aging in place / Low maintenance homes for a variety of incomes / lifestyles
Senior Adults (75 plus)	<ul style="list-style-type: none">Aging in place / Low maintenance homesHousing with services / housing for fixed incomes / Tax relief

Population by age range

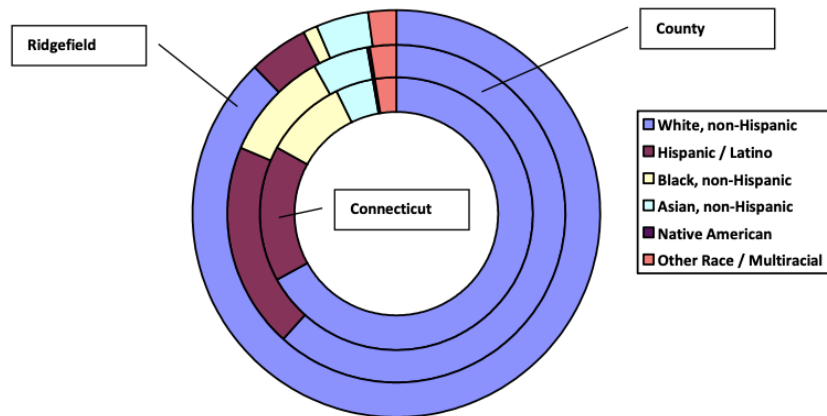


4.3 DIVERSITY

According to 2019 ACS estimates, Ridgefield is significantly less diverse than Fairfield County and the State of Connecticut.

	Ridgefield	County	State
White, Non-Hispanic	88%	62%	67%
Non-White / Hispanic / Other	12%	38%	33%
<i>Hispanic / Latino</i>	5%	20%	16%
<i>Black, non-Hispanic</i>	1%	11%	10%
<i>Asian</i>	4%	5%	4%
<i>Native American</i>	<1%	<1%	<1%
<i>Other Race / Multiracial</i>	2%	2%	2%

ACS-5, 2019 - Table B03002



Ridgefield is widely viewed as an “affluent” town, and in fact the median Ridgefield household income is more than double the state median of \$78,444. The median income may skew perceptions of need, however. An estimated 180 households in Ridgefield earn below the poverty level of \$26,500 for a family of four or \$12,880 for a single individual.

Town	Median HH Income	% “ALICE” (includes poverty)	% Poverty
Darien	\$232,523	17%	4%
Weston	\$222,535	16%	3%
Westport	\$206,466	21%	4%
Wilton	\$193,292	18%	3%
New Canaan	\$190,227	21%	3%
Ridgefield	\$163,945	22%	2%
Redding	\$132,838	31%	4%
County	\$83,937	<i>Not provided</i>	9%
State	\$78,444	38%	10%
Danbury	\$73,297	49%	11%

ACS data United Way Of Connecticut CERC Town Profiles

4.4 ALICE

Another way to measure need is provided by the [United Way’s ALICE study](#). The term refers to “Asset Limited, Income Constrained, Employed”—i.e., working people who are living paycheck to paycheck. Calculating a threshold “Household Survival Budget” for Connecticut (see fig X), they can determine that 22% of Ridgefield households are living either in poverty or can be identified as ALICE. This means that they are struggling, and since housing is a fixed

cost, they may be forced to cut back on other essentials, such as food and healthcare.

Household Survival Budget		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$697 - \$1,267	\$1,092
Child Care	\$-	\$1,958 - \$2,396
Food	\$309 - \$345	\$935 - \$1,046
Transportation	\$357	\$826
Health Care	\$222	\$742
Technology	\$55	\$75
Miscellaneous	\$194 - \$275	\$670 - \$868
Taxes	\$302 - \$502	\$1,076 - \$1,609
Monthly Total	\$2,136 - \$3,023	\$7,374 - \$9,548
ANNUAL TOTAL	\$25,632 - \$36,276	\$88,488 - \$114,576
Hourly Wage	\$12.82 - \$18.14	\$44.24 - \$57.29

Sources: AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Consumer Expenditure Survey; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019— Medicare - Chronic Conditions; Connecticut Office of Early Childhood, 2018; Federal Highway Administration, 2017; Feeding America, 2019; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; Medicare.gov; Scarborough, 2018; The Zebra, 2018; U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019.

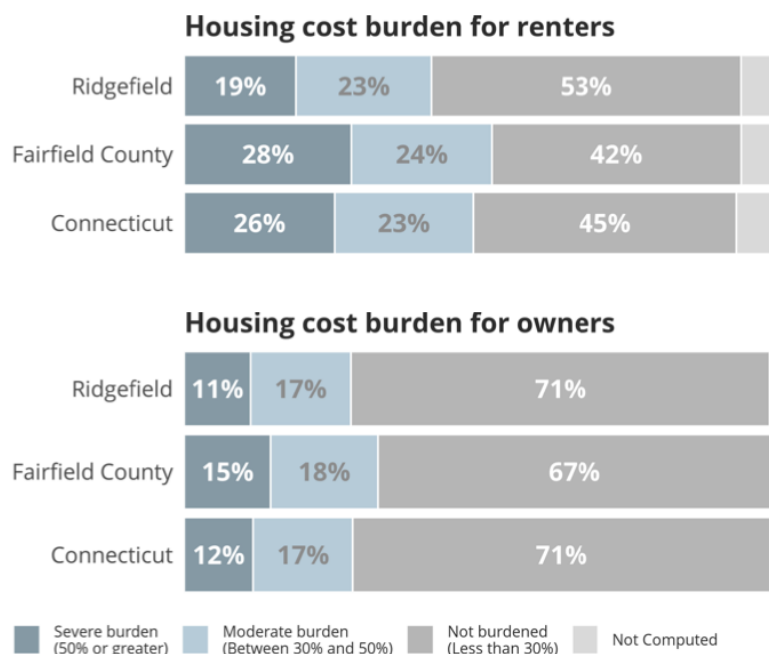
Town	Total HH	% ALICE & Poverty
Bethel	7,271	35%
Bridgewater	710	14%
Brookfield	6,190	32%
Danbury	29,736	49%
Kent	1,138	34%
New Fairfield	5,019	28%
New Milford	10,434	26%
Newtown	9,840	27%
Redding	3,440	31%
Ridgefield	8,983	22%
Roxbury	888	15%
Sherman	1,477	31%
Stamford	49,510	42%
Warren	569	21%
Washington	1,394	26%

4.5 HOUSING COST BURDEN

As [reported](#) by the Partnership for Strong Communities, an estimated 2,775 Ridgefield households, or about 31%, are considered “housing cost burdened.” That is, they spend more than 30% of household income on housing costs (rent or mortgage, taxes, utilities, maintenance). This includes 28% of ownership homes and 45% of rental homes.

The burden can be “moderate” (spending between 30-50%) or “severe” (>50%). An estimated 19% of rental households

and 11% of ownership in Ridgefield are severely cost-burdened.



2020 Ridgefield Housing Data Profile, Partnership for Strong Communities

Raw numbers add dimension to this story. In Ridgefield, 1,232 owner households and 485 rental households with an income of under \$75,000 are spending more than 30% of their income on housing costs.

OWNERS	Percent Of Income Spent On Housing			Percent At 30% or more
	Less than 20 percent	20 to 29 percent	30 percent or more	
Less than \$20,000	0	0	202	100%
\$20,000 to \$34,999	18	12	271	90%
\$35,000 to \$49,999	19	36	330	86%
\$50,000 to \$74,999	57	39	429	82%
\$75,000 or more	3,594	1,690	961	15%
TOTAL	3,688	1,777	2,193	28%

American Community Survey, 5-Year Estimate (2021) (Table B25106)

RENTERS	Percent Of Income Spent On Housing			Percent At 30% or more
	Less than 20 percent	20 to 29 percent	30 percent or more	
No Cash Rent	94	0	0	0%
Less than \$20,000	0	8	87	92%
\$20,000 to \$34,999	17	8	86	77%
\$35,000 to \$49,999	0	14	77	85%
\$50,000 to \$74,999	9	43	235	82%
\$75,000 or more	413	92	97	16%
TOTAL	533	165	582	45%

American Community Survey, 5-Year Estimate (2019) (1)

4.6 HOUSING WAGE

Another way of evaluating need is “housing wage,” which is [calculated annually](#) by the National Low Income Housing Coalition (NLIHC). It refers to the hourly wage required to afford an apartment renting for “fair market rent,” (FMR) which is calculated by the Department of Housing and Urban Development.

For the Danbury region (which includes Ridgefield and 8 other cities and towns), an hourly wage of \$33.17 is required to afford a 2 BR apartment (\$1,725 fair market rent). This translates to an annual income of \$69,000.

At the Connecticut minimum wage of \$12/hour in place at the time of their calculation, NHLIC determined this would require 111 hours of work. Those earning the median renter wage of \$23.29/hour would need to put in 57 hours per week. (The minimum wage has since been raised to \$14, but rents have continued to rise as well.)

For context, the median hourly wage of a retail salesperson in Connecticut is \$14.20. A nursing assistant earns \$17.21, while a light truck driver earns \$18.20.

(For contrast, in 2021, the 2 BR housing wage for the Tampa-St. Petersburg-Clearwater MSA in Florida is \$24.44. In Fulton County, GA, which includes Atlanta, the number is \$22.79. In California's Alameda County, which includes Berkeley and affluent East Bay communities, the 2 BR housing wage is \$45.83.)

4.7 ADULTS WITH DISABILITIES

According to the CDC, more than 1 in 5, or 22%, of adults in Connecticut have a disability—totaling close to 615,000 residents. Ten percent of the state's population has a cognitive disability, affecting the ability to concentrate, remember, or make decisions; 9% have serious difficulty walking or climbing stairs; 5% have hearing impairments and 4% have visual impairments; 5% lack independent living skills, such as the ability to visit a doctor or run errands; and 4% are unable to dress or bath or complete other self-care tasks. Just under 15% are classified as having a “significant disability” that is long-lasting.

Of this group, approximately 43,000—or between 1.2% and 1.6% of Connecticut residents—have been classified as having an intellectual or developmental disability (ID/DD) by the state's Department of Developmental Services (DDS),



Sunrise Cottage, a home for adults with disabilities on Sunset Lane diagnosed prior to the age of 18. Approximately 80% of this population are adults over the age of 18.

In Ridgefield, 2.6% of residents under 65 have a disability (U.S. Census Bureau, 2016-2020)—significantly less than that for Connecticut overall (7.6%) or Fairfield County (6.6%), or of neighboring Danbury (7.2%). Since the proportion of school-aged students with disabilities is generally equivalent across Connecticut towns (currently 14.5% in Ridgefield, 13% in Danbury), this suggests that a

large proportion of individuals with disabilities who grow up in Ridgefield ultimately move to other towns in order to live. This may be due in part to limited housing opportunities here.

Nationwide, adults with disabilities are far more likely to be unemployed or underemployed – and many are unable to even enter the labor force due to the nature or severity of the disability or a lack of job support. Less than 40% of adults 15-64 with disabilities are in the workforce, and of those close to 10% are unemployed, more than double the rate of those without disabilities. An individual with a disability is 11 times more likely to be unable to work.

This low employment rate, coupled with lower salaries when employed, depresses income levels. In Connecticut, adults with disabilities are more than five times more likely to have incomes below \$15,000, and three times more likely to have incomes below \$25,000.

Adults with disabilities have unique needs when it comes to housing. Beyond affordability issues associated with lower incomes, a significant number—including the close to 10% with mobility challenges—require housing that is physically accessible, including all entryways and bathroom equipment. Many also require transportation—including to places of employment, shopping, and recreational opportunities—as a large proportion are unable to obtain driver's licenses. For those who are unable to drive, access to alternative forms of transportation is necessary, such as public transportation for those who are able to utilize it, as well as support from family members or staff.

A strong local support system is also essential for many adults with disabilities. Proximity to family members—especially parents or other caregivers—means access not only to transportation but also support and supervision. While state and federal benefits are available to those individuals with disabilities who qualify, many of those subsidies are available only to the small proportion of those with intellectual and developmental disabilities, and all are designed to meet only the most rudimentary needs. Moreover, unlike most other states, *in Connecticut those who qualify for day funding through the Department of Developmental Services (DDS) are not permitted to use these funds for residential expenses—and only approximately 12% of those with ID/DD who qualify for DDS funding also obtain any sort of residential funding.*

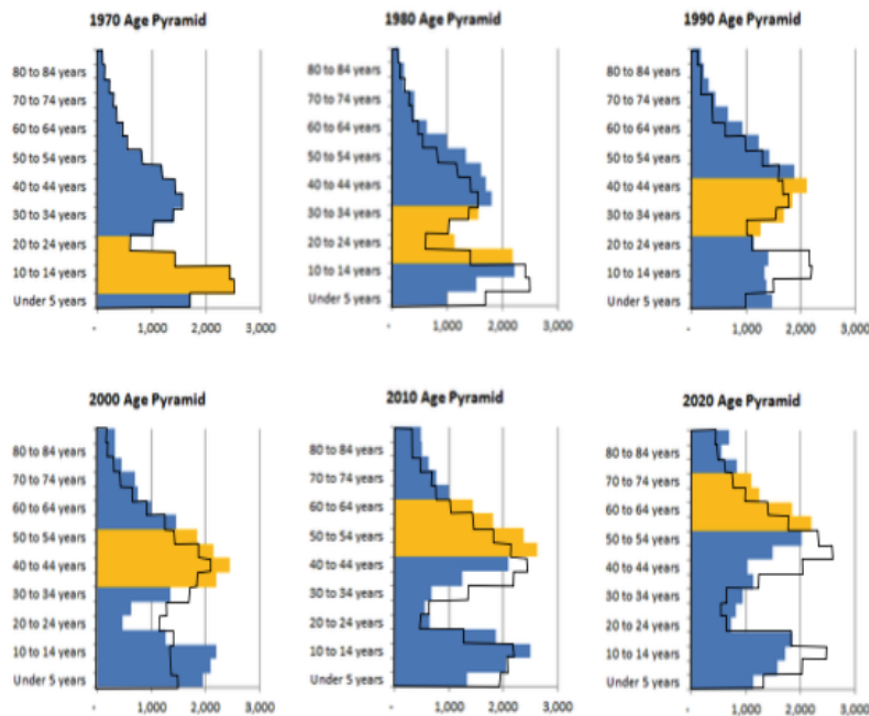
[Research shows](#) that this places a tremendous burden on parents and other caregivers, many of whom are aging themselves— and ultimately on siblings and other relatives when the parents are no longer alive or able to fulfill that role. Parents are often the primary sources of support and caregiving for children with developmental disabilities, and this role continues into adulthood. Due to a lack of available housing options that are both affordable and offer necessary support, many adult children remain at their parents' home. This long-term caregiving burden places the parents at risk for poor physical and mental health as they age.

It is also important to consider that housing that is considered "affordable" by state definitions likely is not suitable for many adults with disabilities.

4.8 OLDER ADULTS

Ridgefield is “graying.” Persons 65 years of age and older constitute 17% of Ridgefield’s population. According to the Partnership for Strong Communities, 42% of Ridgefield households include a member older than 60.

The U.S. Census Bureau projects in a 2021 [report](#) that the



The Baby Boom age bubble moves through Ridgefield’s population (source: U.S. Census)

percentage of the population aged 65 and over will climb from about 17% in 2020 to more than 23% by 2060. Their

research found that only about 10% of homes are “aging ready” (step-free entryway, a bedroom and full bath on the first floor and at least one accessibility feature). In New England, that number drops to 6.7%.

A January, 2020, [analysis](#) by the American Bar Association noted that

the growth in the population of Americans aged 65 or older – projected to reach nearly 73 million in 2030, and more than 83 million in 2050 – will likely mean that senior households increasingly will be renters. And senior renters, many of whom live on fixed incomes, are particularly vulnerable to the risks posed by skyrocketing rents, stagnant housing production, and increasingly severe natural disasters. Resources for housing and supporting our aging population are scarce in relation to the scope of the problem.

A 2019 AARP national survey found that 3 out of 4 adults aged 50 and older prefer to stay in their homes and communities as they age. And while 77% want to remain in their communities as long as possible, only 59% expect they’ll be able to stay.

Further, in planning for affordable housing for seniors, it is important to consider those who have disabilities—approximately half of 80+ year-olds, one in three of 75-79 year-olds, and one in four 65-74-year-olds in Connecticut have what is considered to be a significant disability (U.S. Census, 2010-14). An affordable housing scenario in which seniors live in units interspersed with adults with disabilities

is a potentially successful model, capitalizing on the synergies existing between populations.

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HOUSING STOCK

5.0 WHERE RIDGEFIELDERS LIVE

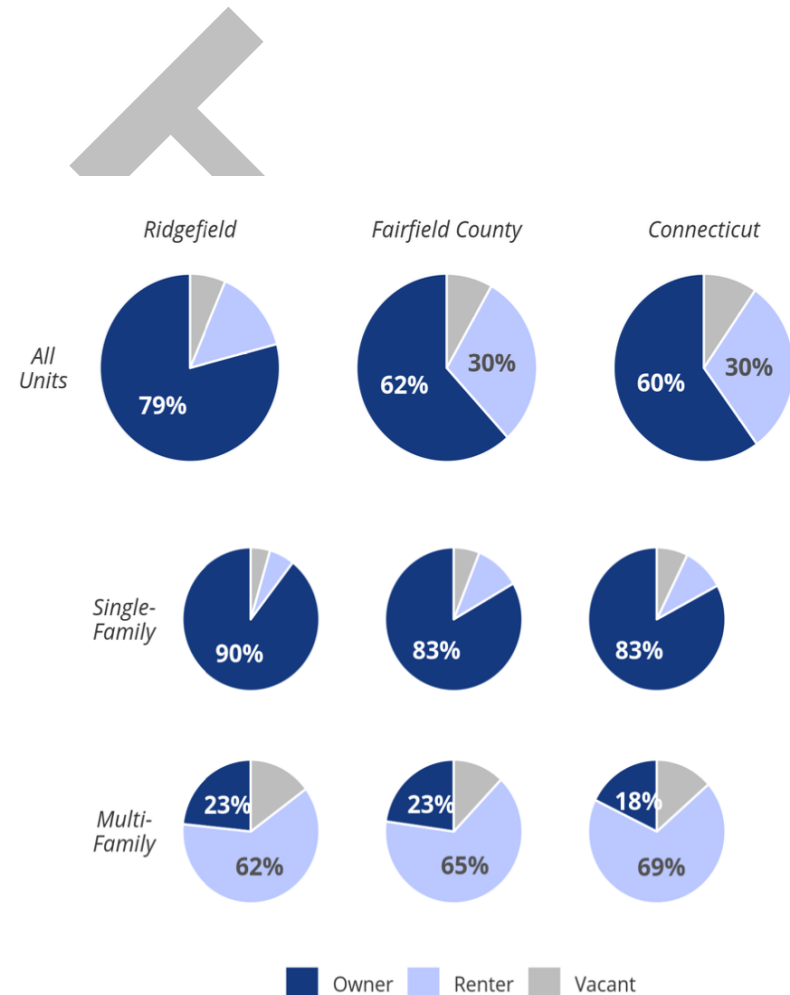
5.1 OVERVIEW

Ridgefield's housing stock is not significantly diverse. With most of the town zoned exclusively for single-family homes, it's unsurprising that this form dominates Ridgefield's housing mix, accounting for about 80% of existing housing stock. Just 15% are multifamily homes. (Note: Townhouses are defined as "1-unit, attached" single-family homes.)

Label	Estimate	Margin of Error	Percent	Pct. Margin of
UNITS IN STRUCTURE				
Total housing units	9,927	±362	9,927	(X)
1-unit, detached	7,825	±352	78.80%	±3.2
1-unit, attached	308	±124	3.10%	±1.2
2 units	235	±115	2.40%	±1.1
3 or 4 units	589	±199	5.90%	±2.0
5 to 9 units	211	±126	2.10%	±1.3
10 to 19 units	362	±130	3.60%	±1.3
20 or more units	335	±135	3.40%	±1.3
Mobile home	62	±65	0.60%	±0.7
Boat, RV, van, etc.	0	±24	0.00%	±0.4

Source: 2020: ACS 5-Year Estimates Data Profiles

Most single-family homes are owner-occupied: Owners live in 90% of single-family homes, but only 38% of multifamily homes are owner-occupied.



Source: Partnership for Strong Communities Town Data Profile 2020

5.2 Ridgefield Housing Authority (RHA) inventory

The Ridgefield Housing Authority manages 152 low- and moderate-income rental units throughout Ridgefield, all of which are considered affordable under Sec. 8-30g.

Property Name Address	Type of Resident	# Units
Ballard Green 25 Gilbert St	Seniors	64
The Meadows 51 Prospect Ridge	Families	20
Congregate Housing 51 Prospect Ridge	Low-income “General affordable”	34
Congregate Housing 51 Prospect Ridge	“Frail” seniors	34

TOTAL 152 units

The size of these apartments varies. One-bedroom units are approximately 530 square feet. The two-bedrooms are 942 and 1,080 square feet. Three-bedrooms range from 1,045 to 1,294 square feet.

5.3 Casagmo and Fox Hill apartments

Built in the 1970s, the Casagmo and Fox Hill condominium complexes have a total of 594 units—307 in Casagmo and

287 in Fox Hill. Some of the apartments can be considered naturally occurring affordable housing (NOAH) units in that they rent and sell at prices that would meet the state’s affordability guidelines. However, without a deed restriction, these units cannot be counted as part of Ridgefield’s affordable housing inventory. Nor can we ensure that those living in them would qualify for affordable housing.

5.4 8-30g and other deed-restricted developments

Ridgefield has 12 developments that include a combination of units that are government assisted (i.e., supported through CHFA, housing vouchers or government financing) or are otherwise deed-restricted. Four of these developments are either under construction or in limbo, so their units cannot be counted towards Ridgefield’s current affordable housing inventory.

Given the difficulty of meeting the state goal of a housing mix that is 10% affordable, Ridgefield can request a moratorium on Sec. 8-30g developments. (See chapter 7.3 for a full explanation of 8-30g.) A moratorium is granted when a town has reached its Housing Unit Equivalency Points (HUEP) goal. The number of HUE points needed is a function of a town’s total housing inventory and the number of units that are affordable via 8-30g designation or deed restriction. NOAH housing is not used in this calculation.

As of January 2020, Ridgefield has 144 units that are 8-30g or deed restricted and another 7 units under development. A total of about 188 HUE points are needed to trigger a

moratorium. Since the last moratorium expired in 2018, Ridgefield has accumulated about 86 current HUE points.

5.5 Housing for Adults with Disabilities

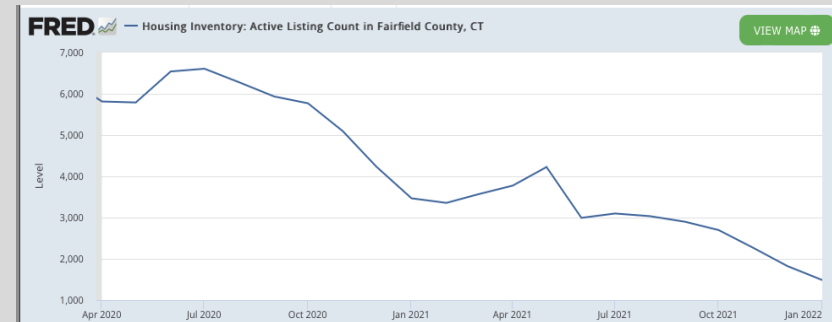
Ridgefield is home to two group homes for adults with disabilities, Sunrise Cottage on Sunset Lane, and a home on Ritch Drive.

Affordable housing for adults with disabilities can be in the form of traditional group settings housing only those with disabilities—for instance, small group homes or larger Intermediate Care Facilities (such as the Sunrise Cottage in Ridgefield)—or more inclusive settings interspersed with units for those without disabilities. However, since the U.S. Supreme Court issued the Olmstead landmark decision in 1999, asserting that the unjustified segregation of individuals with disabilities was discriminatory, Connecticut has like other states pushed for this latter, more integrated, community-based model. Given that many adults with disabilities require state funding and other resources in order to live out of their parents' home, it is important that Ridgefield's affordable housing initiatives designed to support this population be aligned with this more inclusive trend—or at least offer a combination of more restricted housing for those requiring a higher level of care and more inclusive housing options for those able to live more independently.

5.6 THE IMPACT OF COVID-19 ON POPULATION AND HOUSING IN RIDGEFIELD

Projections for Ridgefield have previously shown a flat population curve. The Covid-19 pandemic that began in 2020 has upended that, as suburban towns like Ridgefield became increasingly desirable, especially to those who lived in New York City and other urban areas. A 2021 [analysis](#) by the US Postal Service showed a rate of net migration into Ridgefield in 2020 of 14 per 1,000 current population. This is comparable to the growth rate experienced by Greenwich (14), New Canaan (16), and Westport (14).

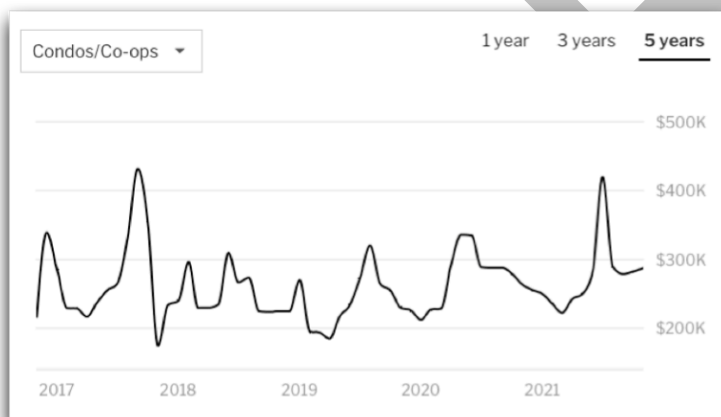
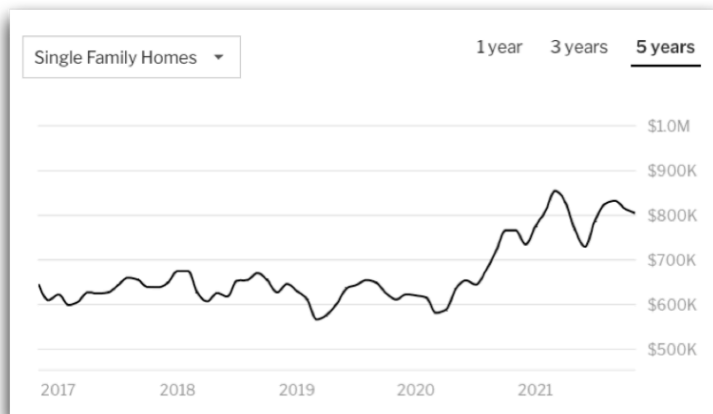
Their exodus to the suburbs and rural areas, exacerbated by the rise of remote working, has reduced inventory. Unsurprisingly, as the St. Louis Fed [reported](#), the number of active listings in Fairfield County has plummeted.



Competition for housing drove prices up significantly. Using data from Zillow, CT Insider [reported](#) that median home value in Ridgefield rose from \$596,825 in Jan., 2020 to \$759,736 in Jan. 2022, a surge of 27.3%.

5.7 Ridgefield Housing Trends and Projections

Housing costs have risen nationwide over the past five years and Ridgefield is no exception to this trend. All housing types have experienced this sharp increase in price—single-family homes, condos, rentals and owned—rendering Ridgefield even less affordable, especially to first-time homeowners. These price-history charts from Redfin illustrate this trend:



The problem is exacerbated by limited inventory and unaffordable price points. According to data provided by local Realtors, in 2021, Ridgefield recorded the following:

- Rentals: 114 rented; median rent \$2,500/month
- Single-family sales: 482 sold; median price \$799,000
- Condo sales: 83 sold; median price \$265,000

These prices are well above what a household qualifying for affordable housing can pay. The maximum prices these households can afford are:

- Rentals:
 - Studio: \$1,364
 - 1BR: \$1,558
 - 2BR: \$1,753
 - 4BR: \$2,104
- Single-family house or condo:
 - 1 BR: \$217,977
 - 2BR: \$256,227
 - 3BR: \$303,242
 - 4BR: \$312,136

PUBLIC INPUT

6.0 WHAT RIDGEFIELDERS TOLD US

From the start, this project has entailed a great deal of input from stakeholders in the community.

6.1 Public input session

On November 8, 2021, a public meeting was held at the Ridgefield Recreation Center, for the purpose of explaining the planning process and gathering input. Between 40-50 people showed up, and several themes emerged:

There was confusion about the purpose of the meeting. Many thought it was being held for comment regarding a feasibility study for an unrelated project, which had also been reported in the Ridgefield Press. The audience was intent on discussing that project, and a significant portion of the comments related to it.

There was some opposition to the idea of affordable housing in general, and to the planning process in particular. Most of the objections related to their expectations of increased density and traffic.

There was a good deal of discussion about Sec. 8-30g, and more broadly about state mandates, which were perceived as usurpation of local control.

6.2 Interviews

For this study, the Ridgefield Affordable Housing Committee interviewed approximately 35 stakeholders. All questions were from a standardized list. The following excerpts have been edited for length and clarity.

What is affordable housing?

- Affordable means housing an average family can live in without being “house poor.” (Attorney)
- It’s housing that meets a multitude of people’s needs—not just geared to 8-30g. And you have to look not just at housing but what it costs to live here. (BoS member)
- We have a clear definition—it’s determined by the state. (RHA member)
- Housing that allows seniors to stay in town when they downsize. (Nonprofit ED)
- Affordable is homes costing between \$500,000-\$700,000 (2019) (ECDC Member)

Does Ridgefield have enough affordable housing? What need do you see for affordable housing in Ridgefield?

- We have a lot of organic affordable that is not deed-restricted, like Fox Hill or Casagmo, selling for

\$180,000-\$200,000. Also some smaller, older housing. (BoS Member)

- We need community planning, not just affordable housing. (Disability advocate)
- The big need in Ridgefield is affordable family housing, then senior. To me, affordable family means \$500,000 single-family detached. (BoS member)
- The senior thing is like a tidal wave that is going to crush us. And we have no plan for housing people with disabilities. (Town department head)
- We need something for people to downsize who can't afford a \$700,000 (2020) condo. (Real estate agent)
- As many seniors look to downsize, their larger homes may not provide the equity to acquire a smaller but equally expensive home. The current inventory is not adequate to support the needs of Ridgefield's seniors, and many move to surrounding communities. (Nonprofit ED)
- We need more units like Ballard Green, but slightly larger and with a lower subsidy. (BoS member)
- Ridgefield is not affordable to most teachers. Many live in Danbury, Brookfield, Newtown and New Fairfield. (School district employee)
- People who are downsizing want one-level living. For older people, that's not really available here. But downsizers want "new." Is it the government's responsibility to make sure everyone has a granite countertop? (BoS member)
- Affordable housing is a crisis, it's chronic. We need a large number of housing units with a cost structure

for a two-bedroom under \$1,000/ month (2020) (Town department head)

- We don't have enough multifamily. Can we convert some of those big mansions to two and four units? (Real estate agent)
- There is a need for diversity in housing stock. We need ADA (housing for people with disabilities). You don't get that in single-family houses. (Developer)
- We have to create housing for people who wouldn't think of moving to Ridgefield so they can take advantage of the opportunities. (Attorney)
- People aren't aware of the need. They don't realize how many people are in that invisible category. A lot of people who have grown up in this town have hit hard times. (Active volunteer)
- Kids who are working, earning a good salary—there's no affordable housing for them (Real-estate agent)
- What we need most is accessibility. Transportation is a big issue. (Disability activist)

What does the "ideal Ridgefield" look like to you?

- I want to maintain the character of the town, the look and feel. A sense of community is very important. But if we stop all development, prices go up so taxes go up. We need smart, planned development. (BoS member)
- I would like to preserve Main St. the way it is. We need to be a small town with good schools and where people look after each other. (BoS member)
- It would have a nice balance between a small-town feel and a nice suburban feel. And a blend of

commercial and residential. (School district employee)

- It looks like it does now, but I would like to see more racial diversity. (Attorney)
- An ideal town is a mix of people. I have no desire to live with people who are all like myself. (RHA member)
- It would look more diverse, which would result from more affordable housing. Kids are living more and more in a bubble, and exposure to diversity will give them a better perspective. (School district employee)
- I sense the resistance to affordable housing is more about density than affordability. (School district staff)

6.3 What the survey told us

In early 2022, the RAHC conducted an online survey of Ridgefield residents. The survey was widely promoted, and respondents were asked to attest to their residency in town and a restriction of one response per household. (The RAHC used IP tools to root out unqualifying responses.) A number equal to nearly 10% of Ridgefield's 9,400 or so households responded to the town's February 2022 Affordable Housing Plan Survey. Highlights include:

- 85% of residents live in single-family homes
- 89% own their homes
- 56% of homes have 4 or more bedrooms
- 65% of households pay \$2,500/month or more on housing expenses (rent/mortgage, utilities, taxes, insurance, common area charges, etc.)

- 57% of residents plan to remain in their current residence for the next 10 years vs. 19% who plan to move out of town
- For households consisting of adult children or non-related adults, 61% are sharing residences because they cannot afford their own home in Ridgefield
- Old-timers and newbies comprise the bulk of households with 41% living in Ridgefield 20+ years and 22% living in Ridgefield less than 5 years
- 56% of residents work in Ridgefield
- 80% of respondents identify as White/Caucasian
- 47% report household incomes of \$200K+ vs. 24% earning less than \$99K

The survey contained an open-ended invitation to offer comments on the subject of affordable housing, and 204 such comments were received. The RAHC conducted a manual sentiment analysis of the comments. Highlights include:

- 42% were "in favor" of affordable housing
- 37% were "not in favor" of affordable housing
- 21% were neutral about affordable housing
- Those who support affordable housing commented that:
 - We need to add more affordable housing - 19%
 - We need more housing for:
 - Seniors - 9%
 - Families - 5%
 - People with disabilities - 3%
 - Young professionals - 2%

- Those opposed to affordable housing expressed concern about:
 - Increased traffic - 14%
 - More density in downtown area - 13%
 - Negative impact on town charm/character 13%
- The expansion of 8-30g/multifamily housing is a concern expressed by 9% of the write-in comments, and 4% said they believe that the affordable housing statistics do not capture Naturally Occurring Affordable Housing (NOAH).

Comments from survey respondents that were supportive of affordable housing included:

- Affordable housing should be used to spur development in the Branchville area near the train.
- Affordable units should be either perpetually affordable or rent controlled. Builders in this town are wild with large developments that they sell for a premium.
- Best wishes. Too many NIMBYs to make much progress.
- Came to Ridgefield because of low income housing; stayed because of schools; saved to buy a home and took 12 years with CHFA assistance and only 3 homes in Ridgefield are in our price range.
- Feeling priced out of Ridgefield market and beginning to look at alternatives.
- Ridgefield needs affordable housing options. It is unreasonable that we have teachers, police officers,

nurses, not to mention people who work for hourly wages who cannot afford to live here.

Comments from survey respondents that were not supportive of affordable housing included:

- Affordable housing can/does ruin beautiful towns. Just look at Brookfield 4 Corners.
- As a lifelong resident, it is very disappointing to see how the affordable housing policies have changed the look of the town. Too many large apartment buildings, especially in areas where they are out of place.
- I don't want high density housing or affordable housing in Ridgefield because they'll lower my property value. If you can't afford to live in Ridgefield, go live somewhere cheaper like Danbury. I shouldn't have to subsidize people who aren't financially responsible.
- I have huge concerns with the current traffic situation in town.
- I miss the old charm feel of Ridgefield. I do not want more affordable housing

GAP ANALYSIS

7.0 HOW MUCH AFFORDABLE HOUSING DOES RIDGEFIELD NEED?

In order to develop an affordable housing plan and strategy, it's important to establish measurable goals. It's the only way we can develop strategies and gauge progress.

To establish objectives for Ridgefield over the next five years, we must do two things—

- Identify Ridgefield's affordable housing gap
- Determine what could realistically be produced, given available property for building, access to sewer and water, the economics of development, and existing zoning regulations.

7.1 Studies and analyses

Numerous studies and analyses have attempted to quantify Ridgefield's affordable-housing gap—

A 2020 [report](#) by the Open Communities Alliance, a Connecticut-based civil rights organization, used U.S. Census and state housing data, along with other factors, to calculate and locate need in Connecticut. It then used a formula to allocate to each municipality what they call a “fair share” that “quantifies recommended municipal responsibility for creating realistic opportunities for affordable housing.” For Ridgefield, that number was 1,241.

In 2020, the Connecticut Housing Finance Authority, a quasi-public agency, issued a [report](#) that identified need by county. For Fairfield County, it determined a gap of 40,825 rental units and 45,780 ownership units. While they did not break need down by municipality, it's possible to calculate a rough “fair share” using Ridgefield's proportion of Fairfield County's population: With 2.61% of the county's population, our proportion of the gap comes to 2,260.

The Regional Plan Association, a nonprofit that focuses on housing policy in the New York City metro, [released](#) its Fairfield County Housing Needs Assessment in 2021. They identified a need for 464 affordable rental units and 1,090

affordable ownership units, a total of 1,554 affordable units.

The Western Connecticut Council of Governments (WestCOG), whose



Cover of a 2021 report from the Regional Plan Association

planning area includes Ridgefield, issued [research](#) in 2020

that identified a need for an additional 1,345 affordable units in Ridgefield.

Both the [Ridgefield](#) and [WestCOG](#) Plans of Conservation and Development call for changes to zoning that would promote more affordable housing. However neither identifies a measurable gap nor sets a numerical target.

usually about five years. The general affordable housing units turn over infrequently, and the waits can be much longer.

7.2 The RHA waiting list

The waiting list for housing owned by the Ridgefield Housing Authority provides an anecdotal measure of need. The list remains open, and names are added with each application. However, because of limited turnover, the list may come to contain names of people who have secured other housing or who have died. When an opening occurs, the RHA staff works its way down the list to find someone who is both eligible and available to move in.

The number of names on the waiting list fluctuates. As of the end of February, 2022, the waiting list contains:

- Ballard green: 73 waiting for one of 64 units.
- The Meadows: 18 waiting for one of 20 units
- Congregate: 14 waiting for one of 34 units
- General affordable: 18 waiting for one of 34 units.

Because of the many variables, the length of the wait reflected by these numbers is hard to determine. The congregate units turn over most frequently, as residents move on to a long-term care facility or pass away. The wait can be as little as one year. At Ballard Green, the wait is

7.3 8-30g AND ITS IMPLICATIONS

In 1989, Connecticut passed a law, known by its citation, [CGS Sec. 8-30g](#), designed to create affordable housing in municipalities deemed to have an insufficient supply. In those municipalities where less than 10% of the housing is deed-restricted as affordable or otherwise provided with government assistance, developers may circumvent local zoning requirements—provided 30% of the units are deed-restricted as affordable for 40 years, and are rented or sold to those who income-qualify under the rules. The only exceptions are for a development that poses a substantial risk to public health and safety, or is located in an industrial zone that does not permit residential uses.

The law does allow municipalities a reprieve in the form of a moratorium: If the town can demonstrate that it has earned enough “housing unit equivalency points” (HUEPs), it may be granted a four-year moratorium from the appeals process. In 2014, Ridgefield was awarded a four-year moratorium, which expired in 2018. Its expiration in 2018 was followed by a spate of applications under 8-30g that had been awaiting the moratorium’s expiration.

Each year, the state publishes an [Affordable Housing Appeals List](#), identifying the percentage of qualifying housing in each municipality. In 2021, with 286 qualifying units out of 9,420 total households, our percentage stood at 3.04%—which is 656 units short of the 10% required for exemption. Since, under 8-30g, every 3 affordable units brings along 7 market-rate units, the denominator of the equation will continue to move the goal line. *Achieving exemption under 8-30g, then, will require Ridgefield to make a concerted*



A building constructed in Ridgefield under the provisions of 8-30g

effort to provide and encourage development that is entirely or predominantly affordable.

While exemption may be out of reach for

Ridgefield within the foreseeable future, a second moratorium is not. To qualify, Ridgefield [would have to demonstrate](#) that it has earned HUEPs equivalent to “two percent of all dwelling units in the municipality.” This would require the town to earn 188 HUEPs, since the expiration of the previous moratorium.

To encourage certain types of affordable housing, HUEPs are awarded on the basis of housing type. The formula is complicated. For example, a unit restricted to the elderly earns 0.5 points, while one for a family making 60% of the state median income would earn 2.0 points. Bonus points are awarded for 3BR units and for developments that contain less than 40% elderly-restricted units.

Since the previous moratorium expired, Ridgefield has earned approximately 86 HUEPs. This means Ridgefield needs about 102 HUEPs to qualify for a second moratorium.. This could be achieved with a 100% affordable development of as few as 60-70 units.

With proper planning—and the political will—Ridgefield could proceed from moratorium to moratorium, effectively exempting itself from 8-30g for four years at a time.

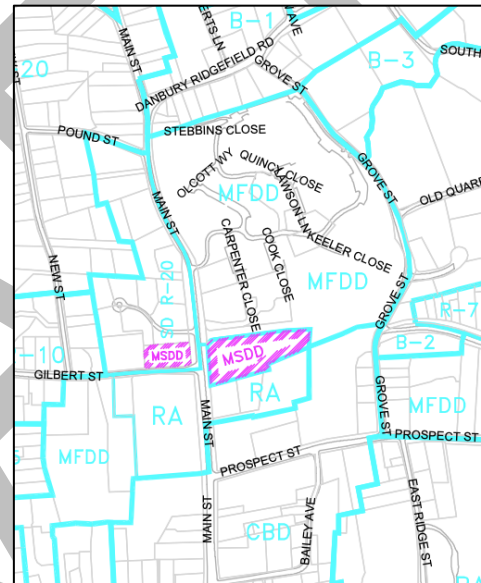
ZONING REVIEW

8.0 A LOOK AT RIDGEFIELD'S ZONING REGULATIONS

Ridgefield's zoning regulations permit a "single family detached dwelling" in all Residential Zones (3.2.B.1). Group homes are also allowed, with a permit (3.2.B.2). Since Residential Zones comprise approximately 95% of Ridgefield's land area, single-family housing is by far the dominant form of zoning in town.

Following amendments to the zoning regulations in 2007 and 2020, accessory dwelling units (ADUs) are now allowed as of right in the residential zones, provided that an ADU meets applicable requirements, including. These include a maximum square footage of 900 or 1,200 square feet, depending on the size of the main unit; and a maximum of two bedrooms. Further, the property owner resides on the premises (3.3.B.2).

Multifamily housing development in Ridgefield is available in only very limited areas—an estimated 4% of all the land in Ridgefield. The existing multifamily zoning is provided for in a number of overlapping zoning districts, including the Multi-Family Development District (MFDD), the Age-Restricted Housing District (ARHD), the Housing Opportunity Development (HOD) overlay, and the floating Main Street Design District (MSDD) (4.2-4.5). These districts may have been drawn, at least in significant part, in response to



An example of the patchwork of zones in the center of Ridgefield

"Eureka" property) is the MFDD, which contains restrictions that limit multifamily development, including a maximum density of just six units per acre (or eight units, if 15% are deed restricted affordable), and maximum lot coverage of 25%.

specific proposed development projects and not with an eye toward planning for and guiding future development in town. For example, the HOD overlay is designated for 619 Danbury Road and 616 Bennett's Farm Road only. Further, the largest of these districts (not including the HOD at the 153-acre Bennet's Farm Road

ACTION: *The Planning & Zoning Commission should review the various multifamily zoning regulations as well the*

locations of the applicable districts to better encourage multifamily development in suitable areas.

The Planning and Zoning Commission may also issue a special permit for a “Multi-Family Conversion” of single-family dwellings that predate October 1, 1972, and are served by public water and sewer. Based on these and other limitations, Multi-Family Conversion is unavailable for the vast majority of Ridgefield homeowners (3.2.C.9).

Residential zones range from R-7.5, which provides for a minimum 0.17-acre lot, up to RAAA, which requires a minimum lot size of 3.0 acres. Each of these zones allows for a maximum of one dwelling unit (excluding ADUs) for the minimum lot size. This means, for example, that a single-family home in the one-acre RA zone can be converted only if the lot is two acres or greater (3.5.A, C).

ACTION: Planning & Zoning should expand the Multifamily Conversion regulation to permit conversion of a single-family to a two-family home as of right in a wide variety of areas, regardless of the density regulations, and regardless of the age of the home.

The existing Zoning Regulations provide for a Planned Residential Development, including Conservation Cluster housing (4.1). This may provide a model for similar developments in the Zoning Regulations to expand cluster housing, sometimes in the form of “[pocket neighborhoods](#),” as a means of encouraging the development of affordable housing while preserving open space in town. Residential uses are also permitted in many of the business zones. The Central Business District (CBD) allows for residential uses above the first floor in a commercial building

under a special permit (5.1). Residential uses are also allowed above the first floor of commercial structures in the business B-1, B-2, and B-3 zones, as well as the Neighborhood Business Zone (NBZ). Generally, density in those zones is limited to 2.2 units per acre, with density bonuses where a certain number of units are deed-restricted as affordable (5.2-5.4, 5.6). Exceptions to these density limitations exist for targeted areas of town or even specific lots. For example, eight units per acre are permitted in the B-2 zone at 35 Quarry Road only. However, there is a Mixed-Use overlay zone (MU) for the B-1, B-2, B-3 and NBZ zones established in 2018, which allows for multifamily housing



A pocket neighborhood in Washington state (Wikipedia)

above the first floor of commercial buildings, with an increased density of 16 units per acre, if 30% of such units are deed-restricted affordable (5.7).

ACTION: The Planning & Zoning Commission should review the MU to determine whether any changes are advisable to encourage second-floor residential uses in the commercial districts in town, and whether the MU should be expanded to include the CBD.

GUIDING PRINCIPLES

9.0 WHAT WE BELIEVE



The Ridgefield Affordable Housing Plan strives to reflect these core community values:

Small-town charm: With nearly 25,000 residents, Ridgefield feels more like a small town than some cities similarly sized and smaller. Its residents embrace the small-town feel as reflected in its strong sense of community. Its historic Main Street is a commercial and residential hub where walkability is key. Small businesses and restaurants flourish in this Norman Rockwell landscape.

Health and well-being: Ridgefielders embrace the importance of physical and mental well-being. Its miles of hiking trails and numerous athletic and recreational outlets are avenues for residents to achieve optimum mental and physical health. Plus, as the state's first Cultural District, Ridgefield offers many venues for the performing and visual arts that add vibrancy to the town.

Equitable Housing: With a preponderance of single-family housing, residents support the need for a diverse housing stock that addresses the needs of seniors, people with disabilities and moderate/low income households.

Diversity: Increasing the racial and economic diversity of the town will add to its vibrancy. It will prepare our kids for the "real world" and help us become a more inclusive and complete community where people can live and work.

Compassion: One of the best things about Ridgefield is the way people care for and help each other. This is the essence of Ridgefield.

GOALS

10.0 SETTING AFFORDABLE HOUSING GOALS FOR RIDGEFIELD

10.1 Three approaches

Despite their differences in methodology, three of the four reports cited in section 7.0 above arrived at a number within a range of approximately 300 housing units of each other.

Source	Housing Gap
CHFA	2,260
OCA	1,241
RPA	1,554
WestCOG	1,345

Setting aside the outlier (CHFA), the other reports cite a housing gap of 1,380 affordable units, on average. Given the limitations of available land and the cost of development, it is highly unlikely Ridgefield could achieve this number within 10 years, let alone within the five-year scope of the plan.

WHAT IF WE DO NOTHING?

If Ridgefield does not address housing needs proactively, we will continue to receive applications under the provisions of 8-30g. Based on the annual rate of applications of the past 20 years, we would expect to see about 17 additional deed-restricted units in the next five years. This would be insufficient to address our needs.

WHAT IF WE MADE ZONING AND INFRASTRUCTURE CHANGES?

With modest changes to our zoning—including allowing for transit-oriented development in Branchville—we believe we could see the addition of 15-20 new deed-restricted units over the next half-decade. While this represents progress, it is still insufficient.

- Private developers in Branchville: 10 units
- Other zoning changes, including allowing middle housing and adaptive re-use: 5-10 units

WHAT IF WE WERE PROACTIVE?

It's clear the only way to create meaningful numbers of affordable housing units is to actively promote development, through construction on town-owned land, partnership with affordable housing developers and other active measures. Specifically, we could hope to achieve:

- Disability restricted and group home beds: 8
- New construction on town-owned property: 70
- Incentives to deed-restrict ADUs and naturally occurring affordable housing: 10

Since all of these alternatives are additive, we believe it is reasonable to target the addition of 125 units in the next five years. This would help us achieve another moratorium and garner points toward an additional one.

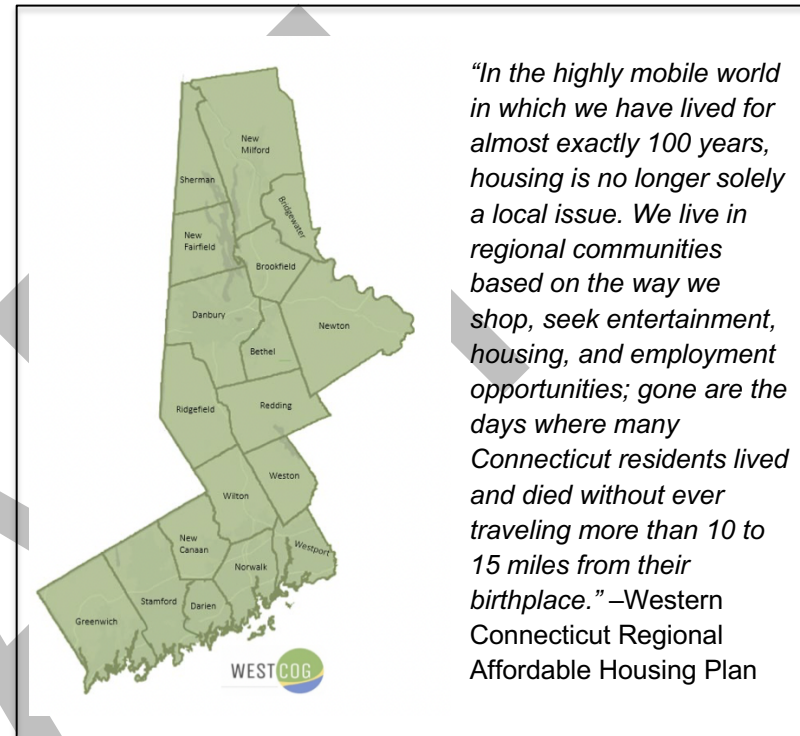
If we were to do so, we would increase the number of deed restricted units in town by more than 40%

10.2 Addressing regional goals

Founded in 2014 through the merger of the Housatonic Valley Council of Elected Officials and Southwestern Regional Planning Agency (SWRPA), the Western Connecticut Council of Governments (WestCOG) is one of nine regional councils and planning regions in the State of Connecticut. It represents and serves 18 municipalities, from Greenwich to Westport and north to Sherman and New Milford.

On March 17, 2022, WestCOG released a [draft](#) of an affordable housing plan for our planning region. Asserting—correctly, we believe—that affordable housing is a regional as well as a local challenge, it provides a substantial analysis of demographics, needs, assets and programs in our region.

The plan is descriptive rather than prescriptive, however. It does not set regional goals or establish strategies and tactics. Towns that have not undertaken to develop their own plans from the ground up are invited to append a localized “annex” to the regional plan in order to comply with the requirements of 8-30j. Since planning and zoning authority



lies with individual municipalities, the reasoning is that the solution lies with them as well.

While we do not believe that we should proceed by preparing an annex to the WestCOG regional plan, we do believe we will be best served by thinking regionally as well as locally. For example, Branchville has been the subject of much planning over the past decades. But none of the plans meaningfully address the fact that Branchville represents one end of an important corridor between Ridgefield and Georgetown, which includes our neighbors in Wilton and Redding. Nor do they propose interlocal solutions.

For two years, Ridgefield has been working on our own affordable housing plan, which exceeds in substance any of the town annexes we have seen so far. Nevertheless, the Regional Affordable Housing Plan is a valuable reference, one we have used, and one we encourage anyone interested in affordable housing to read.

Further we urge Ridgefield's agencies to work with adjoining municipalities to address our critical affordable housing needs.

STRATEGIES AND TACTICS

11.0 HOW WE GET THERE

11.1 ADD MORE ASSISTED HOUSING

11.1.1 Ballard Green Expansion

Ridgefield Housing Authority's (RHA) Ballard Green development, on Gilbert Street, contains XX units of housing



Behind Ballard Green lies an area of about two acres (yellow) that may be suitable for building

that are by definition “assisted.” On three of the abutting lots under the jurisdiction of the RHA (E14-0068; E15-0215; E15-0249), there are 2.2 undeveloped acres, portions of which may be suitable for expanding the number of units.

ACTION: We recommend the town work with the RHA to evaluate the site for future development, and if suitable, support the RHA in that development.

11.1.2 Prospect Ridge Expansion

The Affordable Housing Committee, with the support of the Board of Selectmen, has undertaken to evaluate town-owned property adjacent to the existing RHA development on Prospect Ridge for further affordable development. A \$50,000 grant has been obtained from the Connecticut Department of Housing for the purpose of conducting feasibility for affordable housing development. To date, \$3,000 of this funding has been set aside to examine site suitability. A preliminary evaluation (see fig. X) has determined that approximately 5 acres of the site, below the athletic fields (and not including the dog park) is suitable for development, and that up to 70 units of housing may be constructed on this site.

ACTION: We recommend that the AHC complete the feasibility study, which will evaluate impact on the

environment, infrastructure, traffic, schools, the local economy, and more. If development is feasible, we recommend that the town proceed with plans to develop this site.



An area adjacent to existing affordable housing on Prospect Ridge is being studied for development

11.1.3 Halpin Lane “Mixed Housing”

Sunrise Cottage is a group home for adults with disabilities on Sunset Lane. It was built in 20XX by a Ridgefield

nonprofit formed for that purpose. Now it is operated by Ability Beyond, a Bethel-based nonprofit that operates housing and programs for people with disabilities.



A town-owned parcel (yellow) has been designated for a new group home by the Board of Selectmen development

construct a “second Sunrise Cottage.” Unfortunately, two factors have constrained that development: 1) an inadequate funding model for building and operating such a facility, and 2) the State of Connecticut and the disability community are moving toward more inclusive housing settings for adults with disabilities.

The AHC has been in discussions with Ability Beyond and Habitat for Humanity about the possibility of creating a

In 200X, with the goal of creating a “second Sunrise Cottage,” the Board of Selectmen designated parcel F15-0065, at the corner of Prospect Ridge and Halpin Lane (0.56 acres), for use by Ability Beyond to

“mixed development” that would offer some market-rate housing, the proceeds of which would be used to help fund operations for housing and programs for residents with disabilities on that site.

ACTION: We recommend the AHC continue its discussions and, if feasible, produce a plan for such a development.

DRAFT

11.2 ADD MORE DEED RESTRICTED UNITS

11.2.1 Promote adaptive reuse

“Adaptive reuse” refers to the process of reusing an existing building for a purpose other than that for which it was originally built. Through adaptive reuse, thousands of unused schools, mills and other buildings have been repurposed for housing, economic development and municipal use.



An example of adaptive reuse: The Tyler is a mixed-income [historic rehabilitation project](#) in the town of East Haven, Connecticut, that converted an unused high school into 50 units of income-restricted housing. Photo credit: Gregg Shupe with Shupe Studios

Adaptive reuse can create housing without increasing perceptible density. Opportunities for adaptive reuse present themselves periodically, and so the approach must be opportunistic.

Further, through economic and density incentives, developers can be encouraged to create additional deed-restricted affordable housing.

ACTION: We recommend the Board of Selectmen encourage the Affordable Housing Committee, Economic and Community Development Commission and the Planning and Zoning Commission to work together to identify and pursue public and private opportunities for adaptive reuse as they arise.

Extending to Perpetuity

Under CGS Sec 8-30g, builders are extended the opportunity to circumvent local zoning regulations in some instances, provided they set aside 30% of the units to be deed restricted as “affordable” for a specified period. Initially that period was 20 years, but it has been extended to 40 years. Over the years, Ridgefield has experienced the expiration of a number of units. While no further units are due to expire until the 2060s, that time will arrive.

ACTION: We recommend the Planning and Zoning Commission work together with the Affordable Housing Committee to create an incentive for developers to extend those 40-year restrictions to perpetuity.

11.2.2 Create a Housing Trust Fund

A housing trust fund is a distinct fund “[established by](#) city, county or state governments that receives ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes.”

Numerous municipalities in Connecticut have successfully established a housing trust fund. In 2021, the Affordable Housing Committee presented the Board of Selectmen with a proposal for the town to establish such a fund. The proposal recommends creating a separate committee and advisory panel to manage the fund, under the oversight of the Board of Selectmen. The Board of Selectmen approved the AHC’s request to move forward in concert with other town agencies to further develop the proposal.

ACTION: We recommend the AHC pursue development of a housing trust recommendation for review and approval by appropriate town bodies. Further, we recommend seeding the housing trust fund with money from Ridgefield’s American Rescue Plan Act (ARPA) of 2021.

11.2.3 ADU Deed Restriction

An [accessory dwelling unit](#) (ADU) is a smaller housing unit built on the site of an existing unit. The accessory unit may be attached or unattached to the main unit. ADUs tend to be

more affordable than single-family homes and townhouses; in fact, the rent on an ADU may be comparable to a deed-restricted unit of similar size. This is known as “naturally occurring affordable housing,” or NOAH. The problem is that there is no way to ensure a NOAH unit is in fact inhabited by someone who actually needs and qualifies for affordable housing. Further, NOAH cannot be counted as affordable under Sec. 8-30g.

In 2006, the Planning and Zoning Commission expanded the areas in town in which it is permissible to create a one-bedroom ADU. In 2021, the Commission revised the regulations to allow up to two bedrooms and, in certain instances, ADUs of up to 1,200 square feet.

It appears possible under state law for an owner to file an affordability deed restriction that expires with the transfer of the property, thus eliminating a potential encumbrance to the sale of the property. Until that transfer, that unit may be counted under Sec. 8-30g.

There is a model for such an incentive. The town currently provides a property tax reduction to certain property owners who have agreed to restrict development on all or a portion of the property, to promote open space. Similarly, the town could provide a tax incentive to owners who agree to deed restrict their units as affordable and comply with the terms of those restrictions, e.g. renting at affordable rates to eligible tenants.

ACTION: We recommend the AHC work with the Board of Selectmen and Planning and Zoning Commission to draft for

approval an ordinance offering an incentive for such a deed-restriction covenant.



[House with attached ADU in Burlington, VT](#)



[Carriage-house ADU in Portland, OR](#)

11.2.4 MSDD Deed-Restriction Requirement

Current regulations allow builders to apply for a “floating zone,” which they can use to build multifamily housing in central Ridgefield. But there are two aspects that limit its usefulness in creating affordable housing. First, it applies only to that section of Main Street north of Prospect Street and South of Pound Street. Second, this zone, known as the Main Street Design District (MSDD), requires no affordable units be built in exchange for the added density. It does offer a density bonus of two units per acre, provided those units are affordable. But since affordable units are not profitable to builders, there is no incentive to build them. Under CGS Sec. 8-2i, the town is empowered to require a number of units in a multifamily development to be set aside as affordable. This is known as inclusionary zoning.

ACTION: We recommend that the Ridgefield Affordable Housing Committee work with the Planning and Zoning Commission to amend the MSDD regulations with an inclusionary-zoning requirement for an affordability set-aside, and to expand the area on Main Street in which it may be applied.

11.2.5

Building-Permit-Fee Incentives

A building permit in Ridgefield adds to cost to a developer’s balance sheet. The cost is \$10 for every \$1,000 in

construction cost, or 1%. At \$300/square foot construction costs, a 3,000 square-foot home faces \$9,000 in building-permit fees. A building-permit discount based on the number of affordable units would provide a small but meaningful incentive for the inclusion of deed-restricted affordable units.

Further, if a building-permit surcharge were to be imposed for the purpose of funding a Housing Trust Fund, that fee could be waived for affordable units, creating a further incentive.

ACTION: We recommend the Affordable Housing Committee work with the Planning and Zoning Commission to develop and implement a system of building-fee-permit incentives for deed-restricted affordable units.

11.3 OTHER REGULATORY CHANGES

11.3.1 Inclusionary Zoning Regulation

[CGS Sec. 8-2i](#) empowers a municipality's planning authority to create ordinances and regulations to promote affordable housing through "inclusionary zoning." Such rules may require builders to set aside a proportion of units for deed-restriction as affordable, offer density bonuses, or require "payments-in-lieu" to a housing trust fund. Further, it does not limit the municipality to these tactics.

In 2021, the AHC presented the Board of Selectmen with a proposal for creating an inclusionary zoning regulation and establishing a housing trust fund. The Board of Selectmen authorized the AHC to work with the Planning and Zoning Commission to develop such an inclusionary zoning regulation. Proceeds would then be used to support a housing trust fund.

ACTION: We recommend that the AHC and P&Z work together to create an inclusionary housing regulation for consideration and adoption.

11.3.2 Middle Housing

Between a dense downtown and sparse single-family areas, many towns offer a transitional zone of small multifamily or clustered housing. This is known as "[middle housing](#)," and it is in short supply in Ridgefield.

Middle housing may include duplexes, triplexes, fourplexes, "[pocket neighborhoods](#)" of small bungalows, as well as larger developments that may not be suitable for Ridgefield. It may or may not include assisted or deed-restricted housing.

ACTION: We recommend the Affordable Housing Committee work with the Planning and Zoning Commission to further study middle housing, and to draft for review and adoption regulations that promote middle housing in Ridgefield.

11.3.3 Form-Based Codes

Most zoning regulations restrict the use of various parcels of land. However, especially in central business districts, municipalities are more concerned with the appearance of buildings than their use.

Municipalities have increasingly introduced "[form-based codes](#)," which are based on the physical form of structures. This allows for a more natural distribution of housing and commerce.

ACTION: We recommend that the Planning and Zoning Commission explore the possibility of introducing form-based codes in selected areas of town.

11.4 TRANSIT-ORIENTED DEVELOPMENT

Transit-oriented development (TOD), sometimes known as transit-oriented communities (TOC), is an approach that provides increased density of housing and commerce within walking distance of transit nodes. Branchville Station is an example of a multi-modal (bus and rail) transit node well suited for TOD.

TOD is a market-based approach, in that it encourages private development through zoning changes and incentives. The state of Connecticut is extremely supportive of TOD as a strategy for creating housing while limiting impact on infrastructure. In 2016-2017, the state funded an extensive study of Branchville for TOD development. Released in 2017, [the report](#) has languished due to the perceived insufficiency of sewer capacity. However, the plan addressed this very concern.

The Ridgefield Affordable Housing Committee has been working to identify potential avenues of approach to implementation of the plan. These include multifamily onsite septic solutions, interlocal sewer agreements, and strategies for funding the development of a satellite sewage plant in Branchville.

ACTION: We recommend that the Affordable Housing Committee work with the Board of Selectmen and Planning and Zoning Commission to create and implement strategies for TOD in Branchville.



11.5 OTHER STRATEGIES AND TACTICS

11.5.1 CHFA Promotion and Assistance

[The Connecticut Housing Finance Authority](#) (CHFA) offers mortgage assistance to qualifying buyers by underwriting reduced-rate mortgages and lower down-payments. Until recently, the unreasonably low home-price and income limits effectively eliminated the opportunity for all but a small handful of potential homes. CHFA has revised the limits so this option is available to many more people. However, CHFA's offerings are not widely known.

Likewise, many homeowners are not aware of the benefits available to them by creating an accessory dwelling unit (ADU).

ACTION: We recommend the Affordable Housing Committee help develop a program of promotion and support to assist homebuyers and homeowners with CHFA mortgages.

11.5.2 ADU Promotion and Assistance

Allowing accessory dwelling units is one thing. Actively encouraging homeowners to create them is another. When the ADU regulations were revamped in 2006, the Affordable Housing Committee launched, with some success, a communications program, including a brochure, news releases and public seminars. It may be worth launching an ongoing informational series about ADUs.

We recommend the Affordable Housing Committee help develop a program of promotion to inform homeowners about the benefits of ADUs and the requirements for developing them.

11.5.3 Affordable Housing Web Page

People in need of housing regularly contact the Ridgefield Social Services Department, the Ridgefield Housing Authority and the Ridgefield Affordable Housing Committee. However, there is no online resource to which they can be directed for information.

ACTION: We recommend that the RAHC work together with the Social Services Department and the Housing Authority to create a resource page on the town website for people looking for information about affordable housing in town.

11.5.4 Disposition of Surplus Municipal Land

What will happen to the police and fire stations properties when those agencies relocate to Prospect Ridge? What about that oddly shaped town-owned parcel in the south of town, or the one gifted to the town up in the north?

Like many municipalities, the Town of Ridgefield has come to own property through purchase, foreclosure, abandonment and donation. A GIS search puts the number at close to 500 parcels. Many of these serve a public

purpose or are restricted as open space. However, Ridgefield owns some properties that are no longer used.

Some towns, such as Wilton, have undertaken to review their land holdings for the purpose of identifying surplus property that can be sold or put to alternate use. We believe such an analysis in Ridgefield may yield opportunities for housing and for cash that can be used in part to promote affordable housing.

ACTION: We recommend the Board of Selectmen appoint a Surplus Land Task Force, tasked with identifying and making recommendations for the disposition of surplus town-owned property.

12.0 SUMMARY AND ACTION PLAN

TO COME

Item	Responsible Party	Time Frame
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13.0 APPENDICES

13.1 TABLE OF ACRONYMS

ADU: Accessory Dwelling Unit

AHC: Affordable Housing Committee

AHP: Affordable Housing Plan

ALICE: Assets Limited Income Constrained Employed

AMI: Area Median Income

CHFA: Connecticut Housing Finance Authority

DDS: Department of Developmental Services

DI: Diversity Index

FMR: Fair Market Rent

HH: Household

HUEP: Housing Unit Equivalency Points

ID/DD: Intellectual Disability/Developmental Disability

MSDD: Main Street Design District

NLIHC: National Low Income Housing Coalition

NOAH: Naturally Occurring Affordable Housing

P&Z: Planning and Zoning

RAHC: Ridgefield Affordable Housing Committee

RHA: Ridgefield Housing Authority

TOD: Transit-Oriented Development