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*DRAFT 9-20-2022*

# THE HOME FRONT 2022

RIDGEFIELD AFFORDABLE HOUSING PLAN  
SEPTEMBER 20, 2022



# PLEASE NOTE:

## **1. This plan is not a binding commitment**

State law does not require, nor do the authors of this plan intend, that this plan will constitute a binding commitment on the part of the Town to construct housing or spend public money to support the construction of housing by others. Under the Ridgefield charter, the authority to make such commitments lies with the Board of Selectmen and Board of Finance. Nor does this plan represent a commitment by the Planning & Zoning Commission to make any specific changes to zoning regulations or to take any other actions.

## **2. Data sources are constrained**

2020 was a US decennial census year, with the data providing details of the population as of April 1 of that year. It was also, however, a pandemic year, delaying the census report. For this report we have drawn from 2020 census data where available. Other data has been derived from American Community Survey (ACS) estimates, which have a significantly higher margin of error.

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# 1.0 WHAT, EXACTLY, IS AFFORDABLE HOUSING?

There is no universal definition of “affordable housing”—which sometimes makes it difficult to take on the subject. But in general, the term is used to describe one or more of the following:

**I. Income-restricted affordable housing:** Through a deed restriction or other covenant, these units limit by statute who is qualified to live there and what rent or price may be charged. This definition has been used in developing this plan. Such units may be—

- Deed-restricted housing under [Sec. 8-30g](#) or another statute, either for a specified period or in perpetuity. These are primarily privately owned units; or
- Assisted/subsidized housing, constructed or operated with financial assistance under a government program. This includes, for example, Housing Choice Vouchers (formerly called “Section 8 Housing”), municipally owned housing (such as through the Ridgefield Housing Authority), and mortgages obtained with assistance programs, such as through the Connecticut Housing Finance Authority (CHFA).
- 8-30g establishes a goal of 10% deed-restricted or assisted housing for any town that wants to be exempt from its provisions. While somewhat random, the 10% number is

considered to be an “affordable housing target” for municipalities across the state.

**2. The 30% threshold:** The generally accepted guideline is that any household spending more than 30% of their income on total housing costs (including utilities and insurance) is considered “cost burdened.” However, for the purpose of this plan, households are not considered to be cost-burdened if they earn more than about 80% of the state median income. Connecticut state median for a family of four in 2022 is \$125,087 (80% of which \$100,070).

**3. Naturally occurring affordable housing (NOAH):** There are many moderately priced rental units in town that are neither deed-restricted nor assisted, and thus cannot qualify under 8-30g as affordable. Such NOAH is excluded because there can be no certainty that the units are in fact rented to those who income-qualify, and there is no guarantee of rent stability.

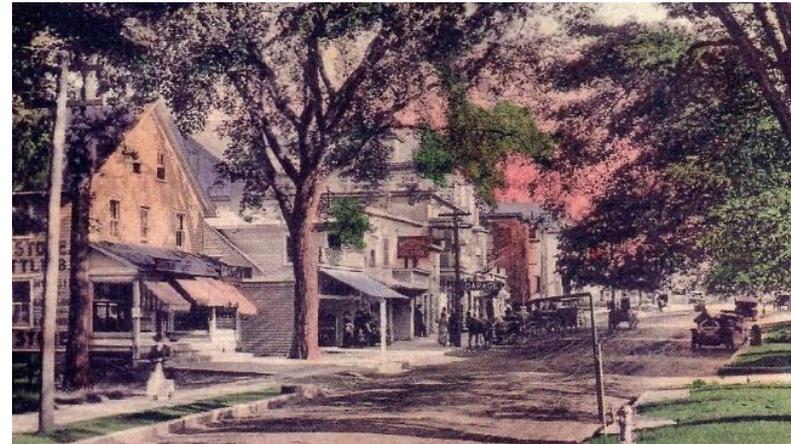
## 2.0 RIDGEFIELD: A HISTORY OF CHANGE

Ridgefield, like all communities, has always been changing. From European settlers in the 17th century to young people and empty nesters moving from urban areas, there has been a consistent flow of arrivals and departures. The question, then, has never been *if* Ridgefield would change, but *how*.

Since the 1940s, Ridgefield has sought to guide development by introducing zoning regulations. In the 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. This incentivized towns like ours to address the issue of affordable housing.

In wrestling with the challenge of creating affordable housing, Ridgefield now has the benefit of decades of experience and experiment. Through integrated land-use planning, transportation planning, and community design, Ridgefield continues to address housing needs for all socioeconomic levels.

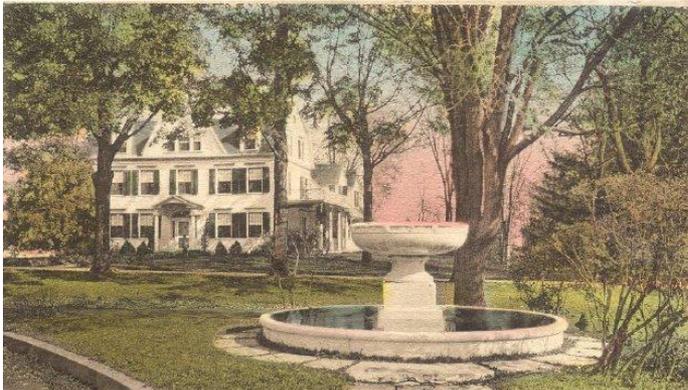
This affordable housing plan was drafted with the input of a cross-section of Ridgefield stakeholders. Our aim is to begin with a shared vision that will benefit the entire community.



*Main St. looking south, in the early 20<sup>th</sup> century (courtesy Ridgefield Historical Society)*

## 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 shared vision: *What kind of town do we want to live in?*



*The Cass Gilbert fountain, in the early 20<sup>th</sup> century (courtesy Ridgefield Historical Society)*

*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 is a welcoming and compassionate community—valuing all residents, regardless of background or economic status, and working to ensure a diversity of housing opportunities for all.*

# 4.0 A STATISTICAL SELF-PORTRAIT

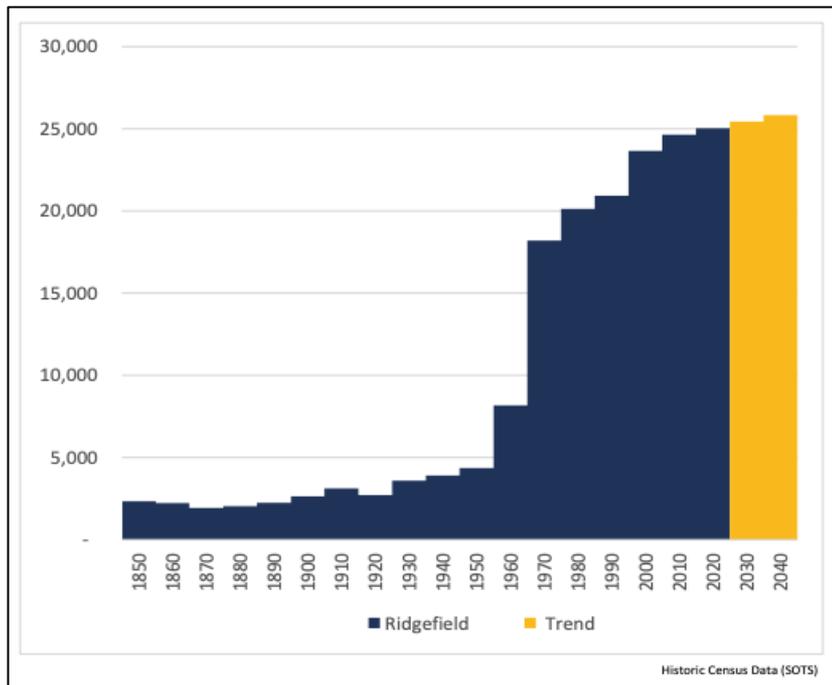


Figure 4.1

## 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% (Fig. 4.1).

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 some multifamily housing was constructed in the town center.



*The Ridgefield Housing Authority offers municipal housing for older people and those with disabilities. (Photo Ridgefield Press)*

## 4.2 AGE

The median age of Ridgefielders (Fig. 4.2) 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. People naturally have different housing needs at different times of their lives (see Fig. 4.3).

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)

**Figure 4.2**

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

Source: Planimetrics

**Figure 4.3**

### 4.3 INCOME

According to a 2019 [study](#), Fairfield County exhibits the highest level of income inequality in the country. Ridgefield is the 7th most affluent town in the state. 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.

### 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 they can determine that 22% of Ridgefield households are living either in poverty or can be identified as ALICE (see Fig 4.5). 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.

Poverty and “ALICE” in our area

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%
<b>Ridgefield</b>	<b>\$163,945</b>	<b>22%</b>	<b>2%</b>
Redding	\$132,838	31%	4%
<b>County</b>	<b>\$83,937</b>	<i>Not provided</i>	<b>9%</b>
<b>State</b>	<b>\$78,444</b>	<b>38%</b>	<b>10%</b>
Danbury	\$73,297	49%	11%
	ACS data	United Way Of Connecticut	CERC Town Profiles

Source: United Way

Figure 4.5

#### 4.4 HOUSING COST BURDEN

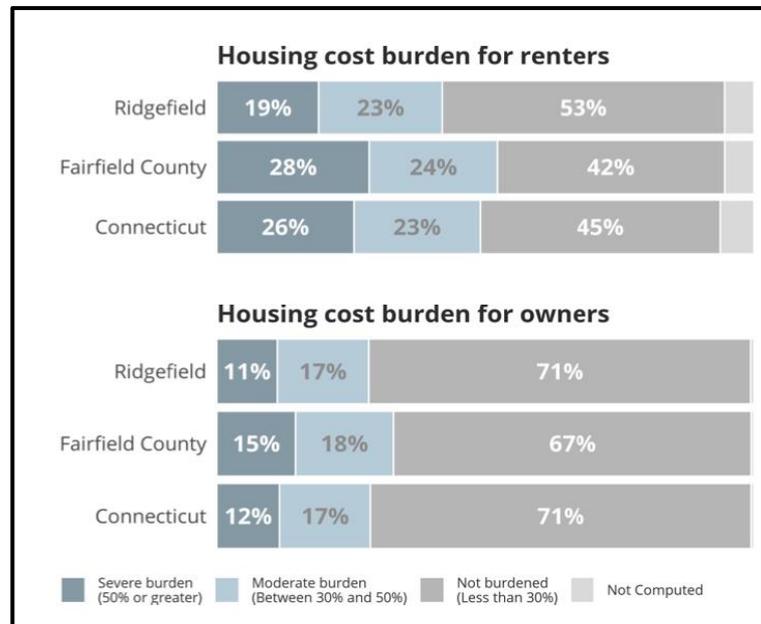
An estimated 2,775 Ridgefield households, or about 31%, are considered “housing cost burdened.” That is, they spend more than 30% of household income on housing costs (rent or mortgage, taxes, utilities, maintenance).

This includes 28% of ownership homes and 45% of rental homes (fig 4.6). 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. As shown in figure 4.6, Ridgefield has less housing cost burden for owners and renters compared to Fairfield County.

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, according to US Census data.

#### 4.5 INCOME REQUIREMENTS

For the Danbury region (which includes Ridgefield and 8 other cities and towns), a combined household 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.



Source: ACS 5-year estimate 2019, 2020

Figure 4.6

## 4.6 ADULTS WITH DISABILITIES

In Ridgefield, 2.6% of residents under 65 have a disability (U.S. Census Bureau, 2016-2020). 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.

Adults with disabilities have unique needs when it comes to housing. Beyond affordability issues associated with lower incomes, a significant number require housing that is physically accessible, including all entryways and bathroom equipment. Many also require transportation, and to be in close proximity to family and other members of their support network.

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.

## 4.7 OLDER ADULTS

Ridgefield is “graying.” Persons 65 years of age and older constitute 17% of Ridgefield’s population. According to the U.S. Census Bureau, 42% of Ridgefield households include a member older than 60.

The U.S. Census Bureau projects in a 2021 [report](#) that the 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 [2019 AARP national survey](#) found that while 77% want to remain in their communities for 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 65-75-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.

# 5.0 WHERE RIDGEFIELDERS LIVE

## 5.1 OVERVIEW

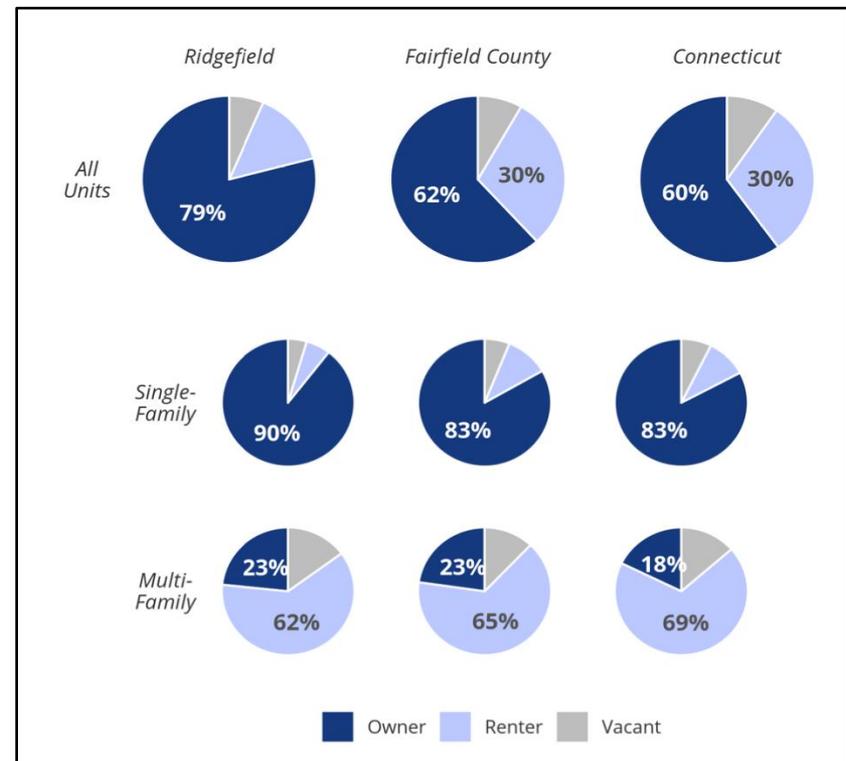
Ridgefield's housing stock consists predominantly of single-family homes, accounting for over 80% of existing housing stock. Just 15% are multifamily homes.

Most single-family homes are owner-occupied: Owners live in 90% of single-family homes, but only 23% of occupied multifamily homes are owner-occupied.

Label	Estimate	Margin of Error	Percent	Pct. Margin of
<b>UNITS IN STRUCTURE</b>				
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. (Note: Townhouses are defined as "1-unit, attached" single-family homes.)

Figure 5.1



Source: US Census Data

Figure 5.2

## 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.

### 25 Gilbert Street

- Ballard Green (seniors and adults w/disabilities) – 60 units
- Ballard Green (general affordable) - 18 units

### 51 Prospect Ridge

- The Meadows (low & moderate income) – 20 units
- The Meadows (general affordable) – 20 units
- Congregate Housing (low income) – 34 units
- Congregate Housing (“frail” seniors) – 34 units

### Total units - 152

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 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. However, four of these developments have not yet been constructed and may not be.

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 8.1.3 for a full explanation of 8-30g.) A moratorium is granted when a town has reached its Housing Unit Equivalency (HUE) points 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 June, 2022, Ridgefield has 144 units that are 8-30g or deed restricted and another 7 units under development. A total of 188 HUE points are needed to trigger a moratorium. Since the last moratorium expired in 2018, Ridgefield has accumulated approximately 86 current HUE points, yielding a current gap of 102 HUEPs.

It should be noted that numbers are approximate, as points are assigned after occupancy.

## 5.4 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.

Ridgefield also offers housing to adults with disabilities through the Ridgefield Housing Authority. All units at Ballard Green and Congregate care at Prospect Ridge are accessible, as well as some of the units at Halpin Lane.



*Sunrise Cottage, a group home for 6 adults with disabilities on Sunset Lane*

## 5.5 NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH)

In Ridgefield there can be found rental housing priced at a level close to what might qualify as affordable housing. Because they are not deed-restricted, this “naturally occurring affordable housing”—sometimes referred to as NOAH—can not be counted toward our housing goals. There are two reasons it cannot be counted:

1. Although the rent might qualify, there is no guarantee that the tenant would income-qualify.
2. Because the rent is not limited or controlled by statute, it is subject to increase beyond affordable levels.

While it may not “qualify” under affordable housing regulations, NOAH is a vital source of housing for people with limited resources. In Ridgefield, NOAH mostly can be found in condo and apartment complexes, as well as accessory dwelling units.

The Casagmo and Fox Hill condominium complexes have a total of 594 units—307 in Casagmo and 287 in Fox Hill. Some of these apartments represent NOAH. Calculations made using 2018 data suggest that if NOAH were to be counted under 8-30g, the town could claim approximately 12% of units as affordable. This could represent as many as a thousand additional units that do not qualify under 8-30g.

## 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).

The exodus to the suburbs and rural areas, exacerbated by the rise of remote working, has reduced inventory. Unsurprisingly, [according to Federal Reserve Economic Data \(FRED\)](#) compiled by the Federal Reserve Bank of St. Louis, the number of active listings in Fairfield County has plummeted.

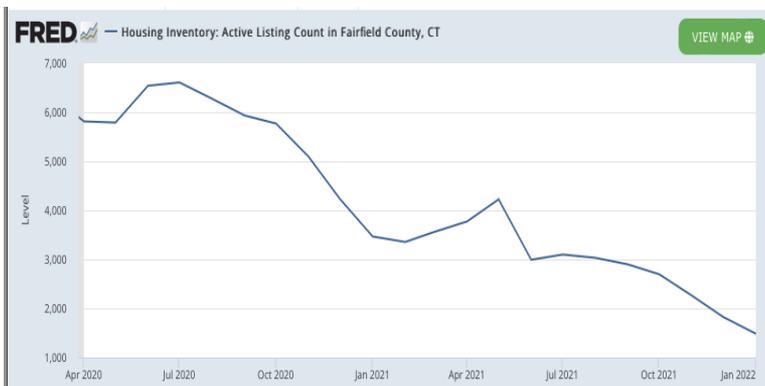
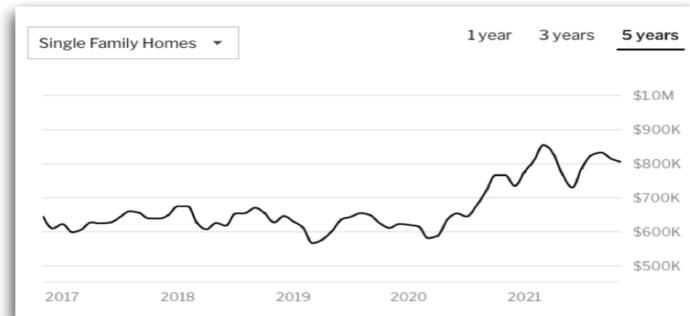


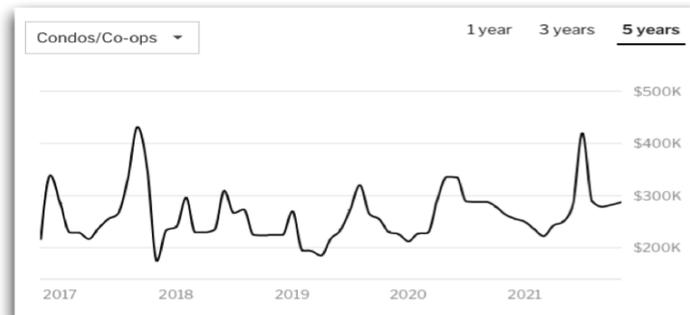
Figure 5.5

## 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)



Source: Redfin



Source: Redfin

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

## MOBILITY

# 6.0 ABOUT TRANSPORTATION

Transportation is a housing and employment issue.

As housing costs increase, workers, in order to find housing they can afford, are sometimes forced to commute ever-longer distances to work. A [report from the Census Bureau](#) shows that, from 2010-2020 (pre-pandemic), commuting times rose sharply in Fairfield County (see fig. 6.1).

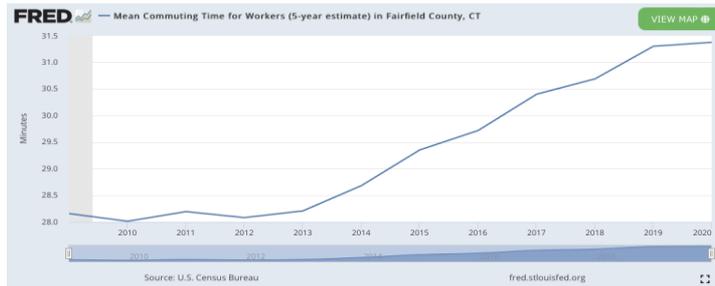


Figure 6.1

This strains the household budget. According to the [Environmental Protection Administration](#), “Dispersed housing often cannot support viable public transit, biking, or pedestrian options, which can make automobile ownership almost a necessity. The true cost of housing, therefore, is the combined cost of housing and transportation.”

The [Bureau of Labor Statistics reports](#) that transportation is the second-largest family budget item, and together, housing plus transportation accounts for 49% of household budgets

in the Northeast (Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont).

Ridgefield's mass transit options are mostly limited to the Rt. 7 corridor. The Branchville train station, on the New Haven Railroad's Danbury Line, runs trains to and from Norwalk, Stamford and New York City. The Metro North train station in Katonah, NY is also accessible to NYC commuters during the morning and evening via the Ridgefield-Katonah shuttle bus from the [HARTransit System](#). For those who commute to or from Danbury or Norwalk, the HART 7 Link bus along Route 7 is an option. Finally, with the graying of Ridgefield's population and the ensuing reluctance or inability to drive, SweetHART offers limited on-demand door-to-door service for seniors and adults with disabilities. There is currently a trial for regular bus service through downtown Ridgefield.

Transit-oriented developments (TOD), which include homes within walking distance of a train station or bus route, can greatly reduce household transportation costs, thereby extending household budgets for other critical expenses. As seen in the WestCOG map (Fig. 6.2), in Ridgefield, this opportunity is best exemplified by Branchville, a multi-modal transit hub (which is examined in greater detail in Sec. 9.4 of this plan.)

By reducing vehicle miles traveled, creating affordable housing closer to employment and public transportation reduces infrastructure demands and environmental impact.

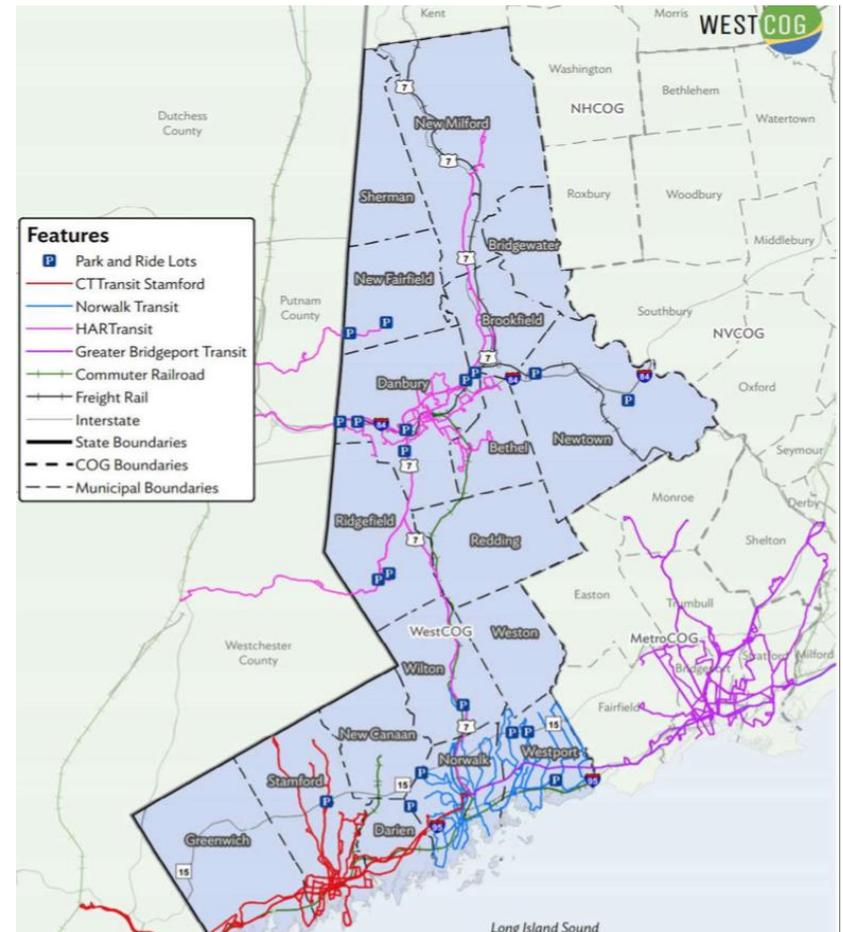
The [American Planning Association](#) advocates for a “complimentary [sic] relationship between land use and transportation facilities supporting smart growth principles.” These principles include “a multi-modal transportation system providing increased transportation choice.”

Access to public transportation is a benefit to both the individual and the town as it reduces both traffic congestion and air pollution. With the growing threat of climate change caused by fossil fuels, a reduction in automobile dependency is a plus.

### AFFORDABLE HOUSING AND TRAFFIC

Ridgefield residents have expressed concern, in research and public meetings and sessions related to this plan, about the perceived increase in Ridgefield traffic over recent years. While it’s not clear that this is due entirely to increased density (in fact, rush-hour diversions from I-684 and I-84, using navigation apps such as Waze, have been [cited as a significant contributing factor to traffic by the NY DOT](#)), it is irrefutable that adding more housing will increase road trips in town.

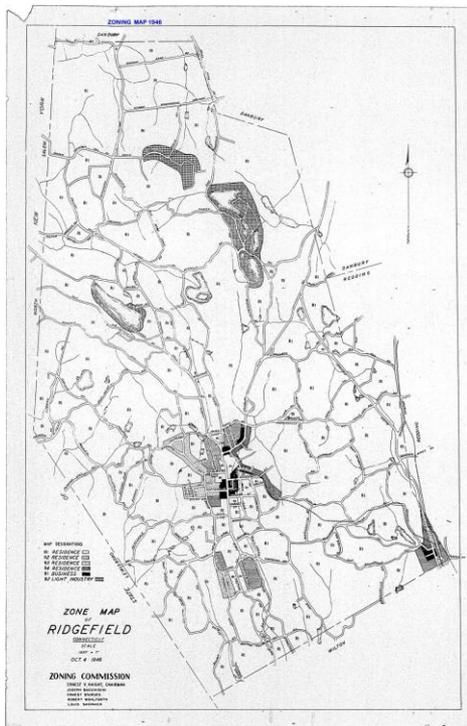
The Ridgefield Affordable Housing Plan makes no specific recommendations for housing locations, so it is impossible to determine the impact on traffic at this point. Rather, each affordable housing development proposal should—as should all development proposals—evaluate impact on traffic and access to public transportation.



## PUBLIC IMPACT

# 7.0 WHAT RIDGEFIELDERS TOLD US

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



*From the start, and through every step, this project has entailed input from stakeholders in the community.*

### 7.1 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 some opposition to building additional affordable housing, and to the planning process in particular. Most of the objections related to their expectations of increased density, traffic and infrastructure.

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.

### 7.2 Interviews

For this study, the Ridgefield Affordable Housing Committee interviewed in 2019 approximately 35 stakeholders—including business owners, school administrators, town employees and committee members, real estate professionals, non-profit leaders, and other prominent community members.

### 7.3 WHAT THE SURVEY TOLD US

In January and February of 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 to restrict responses to one per household. (IP tools were used to identify potentially unqualified responses.) Nine-hundred-forty responses were received, equivalent to 10% of the town's 9,400 or so households. 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
- Long-term residents and newcomers comprise the bulk of households with 41% living in Ridgefield 20+ years and 22% living in Ridgefield less than 5 years
- 56% of households include a resident who works in Ridgefield (part-time, full-time or remotely)
- 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).

## 7.4 WHAT WE LEARNED FROM THE PUBLIC HEARING

The Board of Selectmen held a public hearing on May 25, 2022. Twenty-three individuals registered their comments, with the preponderance—20 speakers—expressing some opposition to the plan or process. The following concerns were cited:

- The process, mandate or committee leadership have been inappropriate.
- We need to make sure that only people who qualify live in affordable housing.
- The plan will increase density and traffic and change what we love about Ridgefield.
- The potential impact of affordable housing must be evaluated, including open space, infrastructure, schools, safety and taxes.
- Why are we not using the WestCOG plan?
- There is no crisis in housing affordability.

The three who spoke in support of the plan felt it was well produced, would foster greater diversity in town, and noted that a starting teacher could not afford to live in town.

# 8.0 HOW MUCH AFFORDABLE HOUSING DOES RIDGEFIELD NEED?

## 8.1 MEASURING 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 and measure 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.

### 8.1.1 STUDIES & ANALYSES

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

The Western Connecticut Council of Governments (WestCOG), whose planning area includes Ridgefield, issued [research](#) in 2020 that identified a need for additional 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.

In 2020, the Connecticut Housing Finance Authority, a quasi-public agency, issued a [report](#) that identified need by county.

### 8.1.2 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 to it with each new 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.

Because of this fluctuation, the length of wait time is difficult to determine. It is safe to say, though, that the persistence of this list indicates a need for more affordable housing.

### 8.2 SETTING AND MEETING 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 toolkit for our planning region, followed by

a revision on May 16, 2022. Asserting—correctly, we believe—that affordable housing is a regional as well as a local challenge, it provides a substantive analysis of demographics, needs, assets and programs in our region.

The toolkit is not a plan—it is descriptive rather than prescriptive. 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 the town has not chosen to submit an annex to the WestCOG Toolkit, the authors of this plan believe the town will be best served by thinking regionally as well as locally. For example, Branchville and Georgetown have been the subject of much planning over the past decades. This could involve cooperation among Ridgefield, Wilton, Weston and Redding.

For two years, Ridgefield has been working on its own affordable housing plan. 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 & TACTICS

# 9.0 HOW WE GET THERE

Given the limitations of available land and the cost of development, it is highly unlikely Ridgefield could achieve the 10%8-30g threshold or the numbers cited by outside studies within 10 years, let alone within the five-year scope of the plan. How should we proceed?

**What if we stay the current course?** If Ridgefield does not address housing needs proactively, we will continue to receive applications under the provisions of 8-30g.

**What if we made zoning and infrastructure changes?** With changes to our zoning—including allowing for transit-oriented development in Branchville—we believe we could see the addition of some deed-restricted units over the next half-decade.

**What if we were proactive?** To create meaningful numbers of affordable housing units, strategies could include adaptive reuse, incentives for deed-restriction and new construction.

### 9.1 REVIEW MULTIFAMILY OPPORTUNITIES THROUGH ZONING

Ridgefield's zoning regulations define "multifamily housing" as "A building designed and occupied exclusively as a residence for three (3) or more families. This definition includes condominiums, cooperatives, townhouses and garden apartments." Two-family homes and group homes are defined separately from multifamily housing.

#### 9.1.1 Simplify multifamily zoning districts

Ridgefield's [zoning regulations](#) permit a "single family detached dwelling" in all residential zones (3.2.B.1). Since

residential zones comprise approximately 95% of Ridgefield's land area, single-family housing is by far the dominant form of zoning in town.

Accessory dwelling units (ADUs) are now allowed as of right in the residential zones, up to a maximum 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 must reside on the premises (3.3.B.2).

Multifamily housing development in Ridgefield is permitted by four separate types of zoning district that comprise,

together, an estimated 4% of all the land in Ridgefield. These districts may have been drawn, at least in significant part, in response to specific proposed development projects and not with an eye toward planning for and guiding future development in town. A more thoughtful and planned approach to multifamily zoning might yield additional housing opportunities.

**RECOMMENDATION: The Planning & Zoning Commission should review the various multifamily zoning regulations as well as the locations of the applicable districts, to better encourage multifamily development in suitable areas.**

### **9.1.2 Consider expanding “middle housing” and multifamily conversions**

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.

Further, current regulations permit 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). Additionally, the

regulations allow 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). This may constrain a potentially useful source of new density-limited units.

**RECOMMENDATION: Planning & Zoning should consider expanding the Multifamily Conversion regulation to permit conversion of a single-family to a two-family home in a wider variety of situations and evaluate the potential for other regulations that may foster additional middle housing.**

### **9.1.3 Encourage second-floor residential in business districts**

Residential uses are currently 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 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).

***RECOMMENDATION: The Planning & Zoning Commission should consider reviewing the MU regulations 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.***

#### **9.1.4 Adopt an 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.

One example of this opportunity is the Main Street Design District (MSDD), a multifamily overlay that currently requires no affordable units to 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. An inclusionary zoning regulation

might require, for example, a set-aside of a certain number of affordable units or payment-in-lieu.

***RECOMMENDATION: The Planning & Zoning Commission should consider adopting an inclusionary housing regulation.***

#### **9.1.5 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 (although there is some consideration of use). This allows for a more natural distribution of housing and commerce.

***RECOMMENDATION: The Planning and Zoning Commission should consider the possibility of introducing form-based principles in Ridgefield—in areas to be determined by the commission. Use-compatibility issues should be weighed in the process.***

## 9.2 ADD MORE ASSISTED HOUSING

### 9.2.1 Develop additional assisted affordable housing units

The Ridgefield Housing Authority's (RHA) owns and operates 152 affordable units, including Ballard Green, Prospect Ridge and the adjacent Meadows.

An analysis of existing and adjacent RHA properties suggests that there may be room for expansion to include additional units, whether created through the RHA or other entities.

Further, there are many other properties throughout town, both publicly and privately owned, that may be suitable for affordable housing development.

***RECOMMENDATION: The RAHC should coordinate an evaluation of various sites to determine which may be suitable for public or private affordable housing projects—always considering the need to balance various public interests, including the preservation of open space, public uses and the capacity of public infrastructure and services.***

### 9.2.2 Halpin Lane “Mixed Housing”

Sunrise Cottage is a group home for adults with disabilities on Sunset Lane. It was built 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.

With the goal of creating a “second Sunrise Cottage,” the Board of Selectmen has designated parcel F15-0065, at the corner of Prospect Ridge and Halpin Lane (0.56 acres; fig. 9.1), for use by Ability Beyond to construct a “second Sunrise Cottage.”

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

***RECOMMENDATION: The RAHC should continue its discussions with Ability Beyond and Habitat for Humanity and, if feasible, produce a plan for such a development.***



Figure 9.1

## 9.3 ADD MORE DEED RESTRICTED UNITS

### 9.3.1 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.

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.

***RECOMMENDATION: The Board of Selectmen should work with the RAHC, Economic and Community Development Commission, Board of Finance and the Planning and Zoning Commission to identify and investigate public and private opportunities for adaptive reuse as they arise.***



*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*

### 9.3.2 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.

***RECOMMENDATION: The Planning and Zoning Commission should work together with the RAHC, along with the Board of Finance and Board of Selectmen to create an incentive for developers to extend those 40-year restrictions for new and existing units to perpetuity.***

### 9.3.3 Creating 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.” Specifically, the funds could be used to promote more deed restricted units.

The funds could be collected in part from payment-in-lieu made under a new inclusionary zoning regulation.

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.

***RECOMMENDATION: The RAHC should further explore establishing a housing trust fund, in conjunction with the Planning & Zoning Commission and the Board of Selectmen.***



### 9.3.4 Pursue 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.

***RECOMMENDATION: The RAHC should work with the Board of Selectmen, Board of Finance and Planning and Zoning Commission to explore an ordinance offering an incentive for such a deed-restriction covenant.***



## 9.4 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.

**RECOMMENDATION:** *We recommend that the RAHC work with the Board of Selectmen and Planning and Zoning Commission to create and implement strategies for TOD in Branchville.*



*Branchville TOD Plan, funded through a grant and released in 2017.*

## 9.5 OTHER STRATEGIES AND TACTICS

### 9.5.1 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. Connecticut also has loan programs for teachers and veterans.

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

**RECOMMENDATION:***The RAHC should help develop a program of promotion and support to assist homebuyers and homeowners with CHFA mortgages.*

### 9.5.2 ADU Promotion and Assistance

Allowing accessory dwelling units is important. But it's also important to encourage homeowners to create them. 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.

**RECOMMENDATION:***The RAHC should help develop a program of promotion to inform homeowners about the benefits of ADUs and the requirements for developing them.*

### 9.5.3 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.

**RECOMMENDATION:***The RAHC should 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.*

#### **9.5.4 Increase Transportation Options**

Public transportation options are extremely limited beyond Route 7. Given the relationship between affordable housing and transportation, it would make sense to explore expanding service in order to serve seniors, people with disabilities, those living in affordable housing and those who must commute from other towns into Ridgefield.

***RECOMMENDATION: The RAHC should work with the Board of Selectmen to lobby the state to provide more public transit options within and through town.***

# 10.0 APPENDICES

## 10.1 TABLE OF ACRONYMS

- ADU: Accessory Dwelling Unit
- AHC/RAHC: Ridgefield 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

## 10.X TO BE INCLUDED

- Link to WestCOG toolkit
- Link to zoning regs
- Zoning Map
- HUEP points schedule
- Ridgefield PoCD

## 10.2 SURVEY RESULTS [LINK]