

# CONDITIONS & TRENDS

# 2

## Overview

This booklet provides a general overview of conditions and trends affecting Ridgefield at the time the 2020 Plan of Conservation and Development was being formulated. It will provide a foundation and reference for discussion of strategies for the future conservation and development of Ridgefield.

*"If we could first  
know where we  
are and whither  
we are tending,  
we could then  
better judge  
what to do and  
how to do it."*

Abraham Lincoln,  
American President

History



People



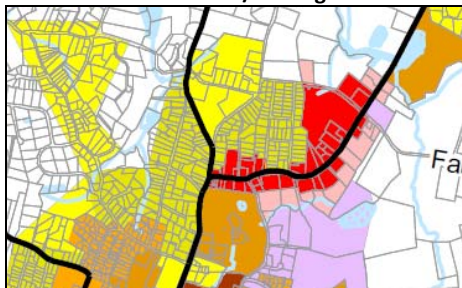
Housing



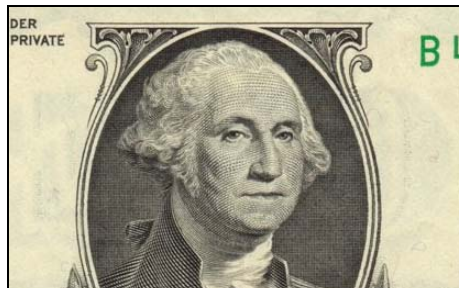
Business



Land Use / Zoning



Fiscal



## History of Ridgefield

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The landform of the area we now know as Ridgefield evolved over millions of years as a result of massive climatic and geologic processes which created the ridges, valleys, hills, and brooks that we recognize today.

While there is no written record, Native Americans are believed to have inhabited this area for about the last 10,000 years. European discovery and exploration of North America in the early 1600s eventually led to trade with Native Americans, establishment of trading posts, and, after 1633, settlement along the Connecticut River (Wethersfield, Windsor, etc.). Following the Pequot War of 1637, European settlement began to extend to other areas.

Some early settlements were located along the shore and major rivers since there were few roads and transportation was easier by boat (Greenwich, Stamford, and Norwalk were first settled in the 1640s). Early settlers survived by subsistence agriculture and hunting and fishing. As population grew over time, each family unit needed a certain amount of land to meet its needs so settlement began to spread out.

In 1685, some intrepid settlers leapfrogged from coastal areas to settle in what we now know as Danbury. Settlement continued to expand out and, in 1708, land was “purchased” from the Ramapoo (a Native American tribe inhabiting this area) in the area we now know as Ridgefield.

Thirty families from other areas were the first settlers of this area and Ridgefield was incorporated as the 43rd municipality in Connecticut in 1709. Subsistence farming was the mainstay of the community for many years and life was difficult. Over time, local mills helped create goods for people’s needs and local residents bought and sold agricultural and other products at local stores.

Population grew as new families moved to this area and as new generations were born. By 1774, the census indicated that 1,708 people lived in Ridgefield.

**Subsistence Agriculture**



**Early Mill**



## **BATTLE OF RIDGEFIELD**

Ridgefield was the site of a pivotal Revolutionary War battle which had major political and military ramifications.

In 1777, British forces returning from a raid on Danbury were attacked by American forces as they made their way back to the coast. Several skirmishes preceded a showdown near Ridgefield Center where the British suffered extensive casualties. As a result of this defeat, it has been proffered that:

- the British refrained from venturing so far inland for the remainder of the Revolutionary War, and
- colonists were emboldened to join the Revolutionary War and participate on the American side.

Ridgefield lost population in the mid-1800s as people moved to other areas to take advantage of economic opportunities resulting from the industrial revolution. However, with the arrival of the railroad in 1856 and establishment of the Ridgefield branch line in 1870, Ridgefield became a popular summer resort area. Dozens of impressive estates were established in Ridgefield in the late 1800s and summer social events became the talk of the town. As part of this trend, Ridgefield became a haven for artists such as Frederic Remington (painter and sculptor), Eugene O'Neill (playwright), J. Alden Weir (painter), Cass Gilbert (architect), and Geraldine Farrar (opera singer).

Large estates were also established in Ridgefield by financiers (such as Seth Pierrepont) and other business leaders from New York City. Many of these estate owners allowed their land to revert from farmland back to woods, thus re-establishing and preserving the rural character of Ridgefield.

Since World War II, Ridgefield has been affected by suburban growth due to its attractiveness, location in the New York metropolitan area, and available land. Ridgefield's population quadrupled between 1950 and 1970 to become a community of over 18,000 people. During a period in the 1960s, Ridgefield was adding a new school each year to accommodate population increases.

In recent years, growth in Ridgefield has moderated. As of the year 2018, Ridgefield was a community of over 25,000 people and the overall development pattern of the community was well established.

## Ridgefield's Population

1790	1,947
1800	2,025
1810	2,103
1820	2,301
1830	2,305
1840	2,474
1850	2,237
1860	2,213
1870	1,919
1880	2,028
1890	2,235
1900	2,626
1910	3,118
1920	2,707
1930	3,580
1940	3,900
1950	4,356
1960	8,165
1970	18,188
1980	20,120
1990	20,919
2000	23,643
2010	24,638
2020	<b>22,980</b> 23,167
2030	21,304 <b>21,774</b>
2040	<b>21,281</b> 22,187

US Census data for 1870 to 2010. Projections by the Connecticut State Data Center (black) and Planimetrics (red) are based on a cohort survival model.

## People Of Ridgefield

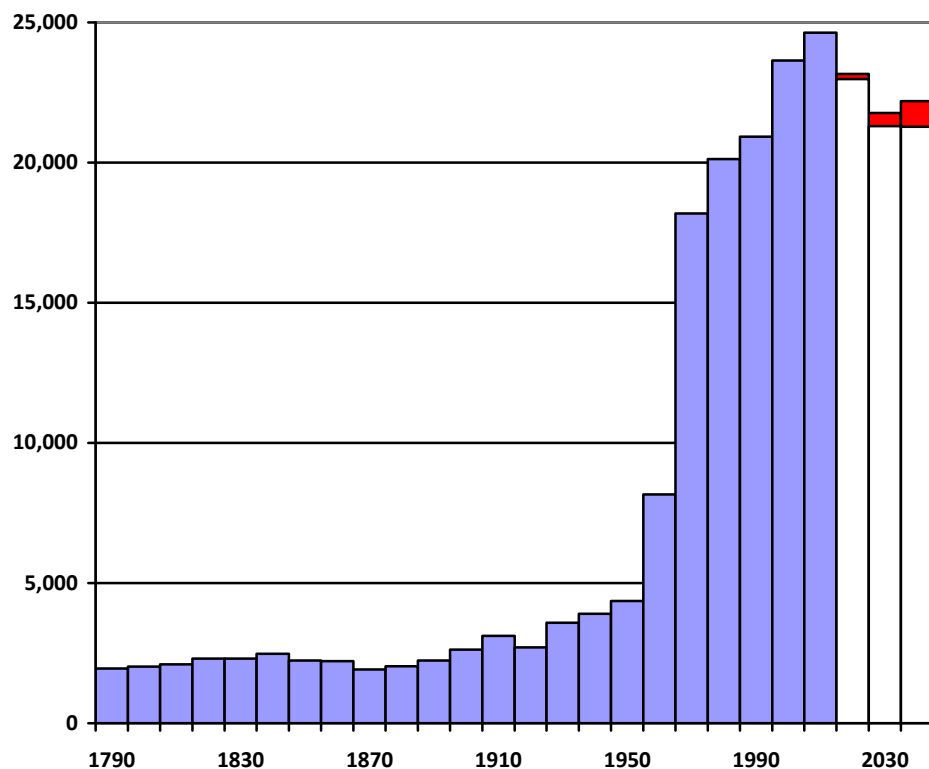
The American Community (ACS) Survey estimated that Ridgefield had a population of 25,125 people in 2016. This represents an **increase** of 487 people from the 24,638 persons reported in the 2010 Census.

The table and chart in the sidebar show population growth since the 1790 Census with a range of population projections to the year 2040. The population projections prepared by the Connecticut State Data Center (2017) and by Planimetrics both extrapolate past trends (birth rates, death rates, net migration) into the future. Both projections suggest that Ridgefield's population may decrease in the future in terms of the number of residents.

***This is a change from the projections included in the 2010 POCD and in direct contrast to the ACS estimate of a growing population. Whether Ridgefield's population is increasing or decreasing may not be known until after the 2020 Census is completed and reported.***

Of course, it must be remembered that these are estimates and projections and variations can occur, especially further into the future.

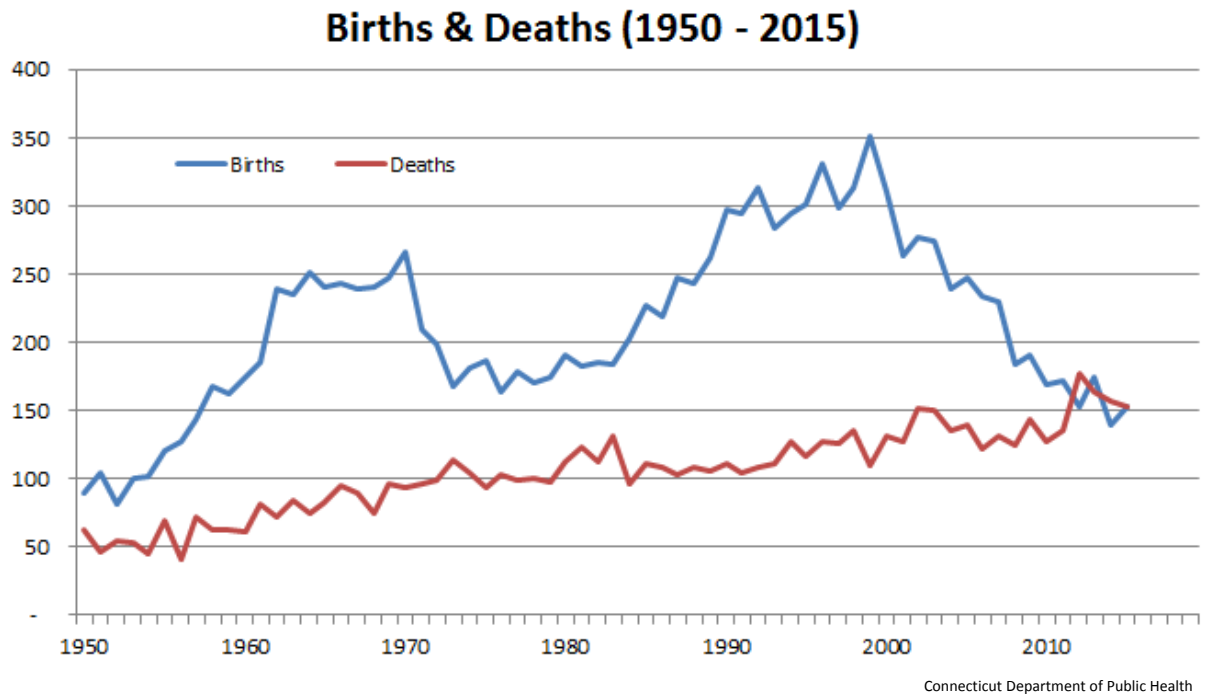
1870 – 2010 Population (with projections to 2040)



US Census

## Dynamics of Population Change

As can be seen from the following chart, the number of births and deaths in Ridgefield has fluctuated over time. Births were pronounced during what is referred to as the “baby boom” (a nation-wide increase in births between 1945 and 1965) and in the 1990s as the children of the baby boomers started their own families. The number of births in Ridgefield has decreased in recent years.



Even though Ridgefield experienced population increase between 1950 and 2010, the natural increase (births minus deaths) masked some net out-migration (more people moving out than moving in) in some decades.

Components of Population Change						
	1950s	1960s	1970s	1980s	1990s	2000s
<b>If the Census indicates the population changed this much in this decade ...</b>	<b>+3,809</b>	<b>+10,023</b>	<b>+1,932</b>	<b>+799</b>	<b>+2,724</b>	<b>+995</b>
<b>And this much “natural change” occurred as a result of births and deaths ...</b>	<b>+632</b>	<b>+1,484</b>	<b>+896</b>	<b>+1,033</b>	<b>+1,899</b>	<b>+1,095</b>
Births	1,202	2,296	1,897	2,146	3,077	2,452
Deaths	(570)	(812)	(1,110)	(1,113)	(1,178)	(1,357)
<b>The net change in people moving in (or out) of Ridgefield during the decade was ...</b>	<b>+3,177</b>	<b>+8,539</b>	<b>+1,036</b>	<b>(234)</b>	<b>+825</b>	<b>(100)</b>

US Census, Connecticut Health Department reports, Planimetrics

## Migration Graphics

Each column reflects a 5-year age group (called a cohort).

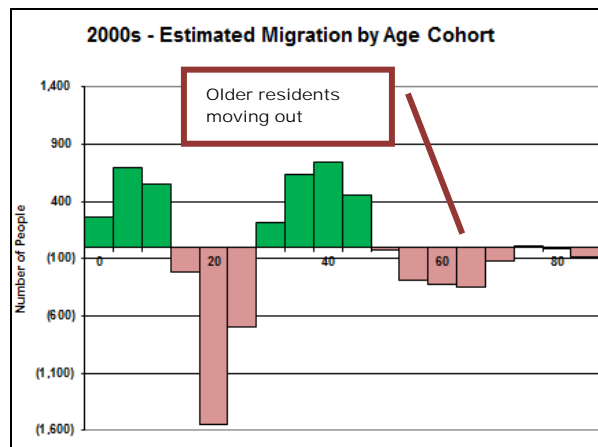
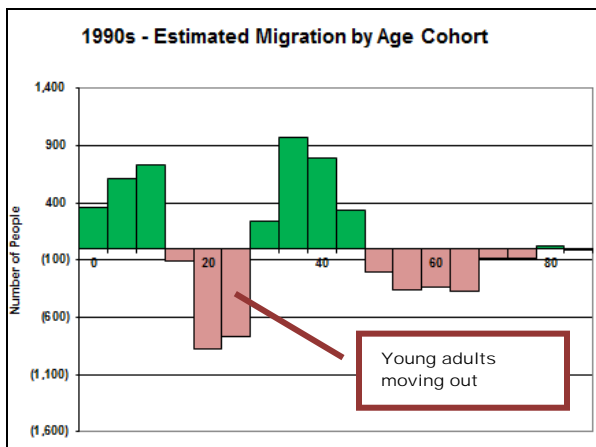
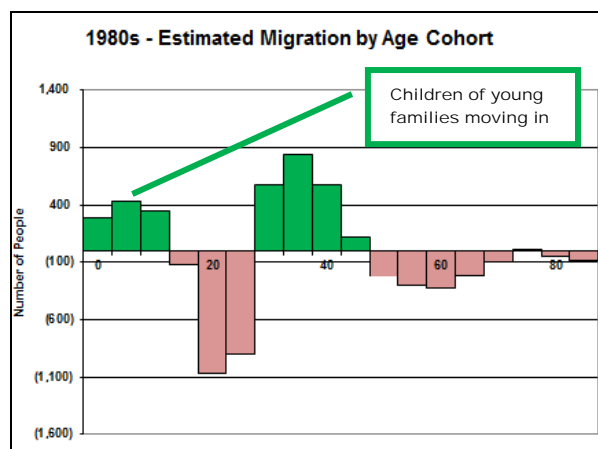
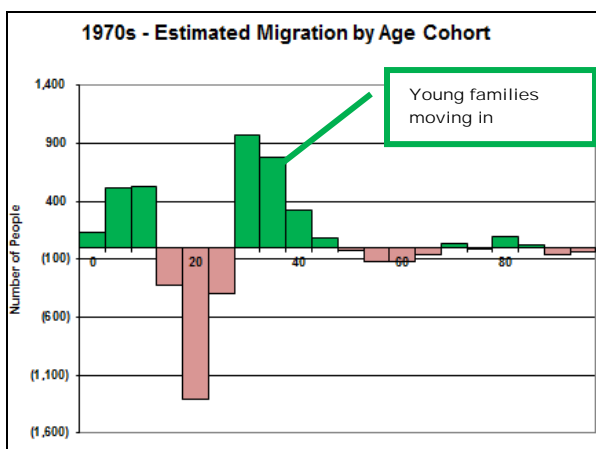
The height of each column reflects the number of people. The color indicates people moving in (green) or moving out (red).

## Migration Patterns By Age Group

By comparing the number of people in one age group in the Census to the number of people 10 years younger in the prior Census (10 years earlier), the dynamics of migration in Ridgefield can be evaluated.

The following patterns have been evident over the past 50 years or so:

- Ridgefield tends to attract young families aged 30 to 50 who bring school age children with them (green bars).
- Ridgefield tends to lose young adults (ages 15 to 30) who may go off to college or to find their place in the world (red bars).
- Ridgefield tends to lose empty nesters and older residents (ages 50 and higher).



Planimetrics based on data from US Census and Connecticut Department of Public Health



## Changing Age Composition

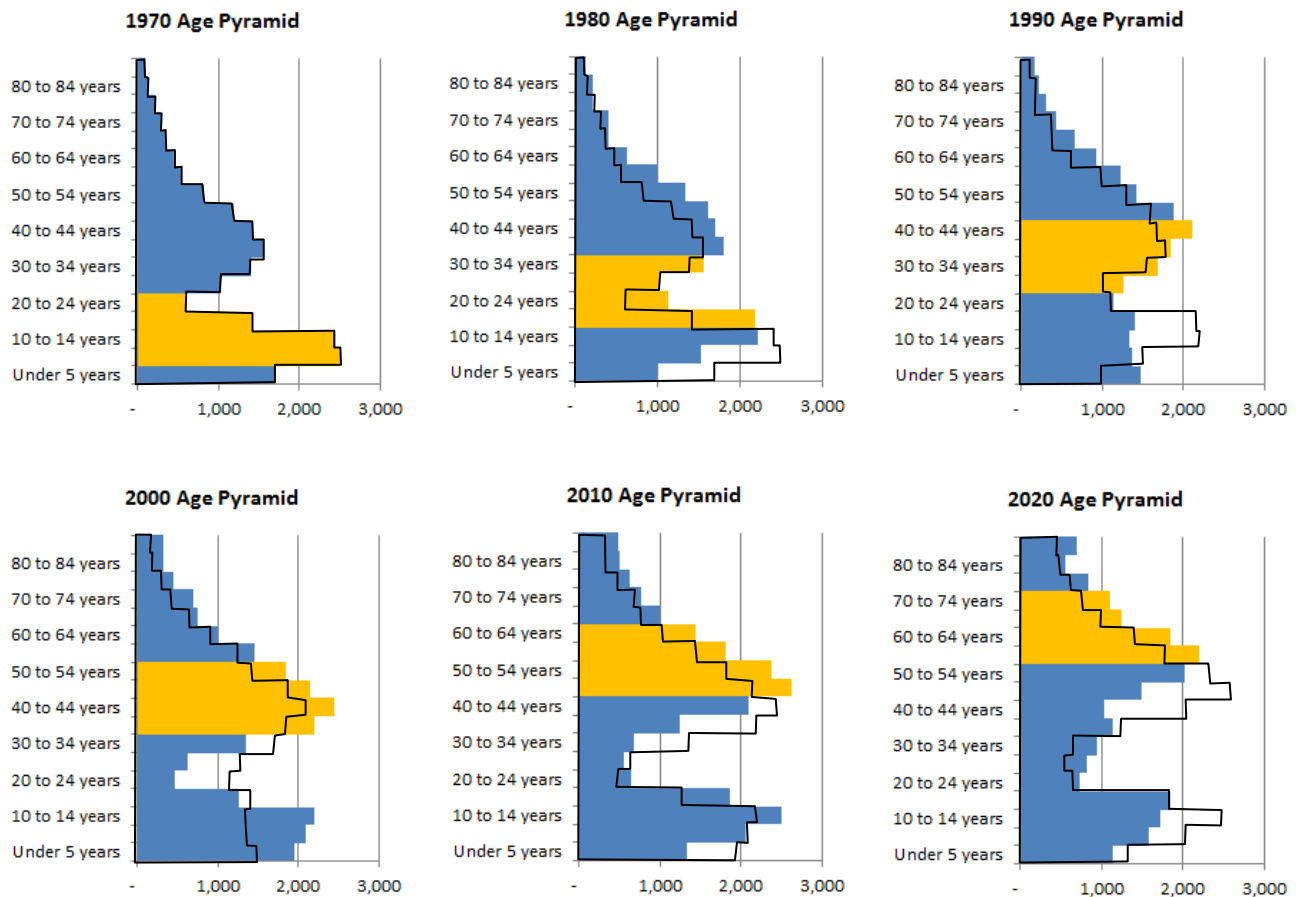
While overall population size is important, the changing age composition of Ridgefield may be the most significant demographic consideration. The following age composition charts show the number of people in each 5-year age group (by the width of the bar) from 1960 to 2010 with projections to 2040.

People considered part of the “baby boom” (people born between about 1945 and 1965) are shown in orange. The black outlines show the age composition in the prior Census so that changes can be seen more readily. Colored areas to the right of the black line indicate more people in those age cohorts compared to the prior Census. White areas to the left of the black line indicate fewer people in those age cohorts compared to the prior Census.

### Ridgefield's Median Age

1970	27.0
1980	33.2
1990	37.1
2000	39.2
2010	43.4
2020 (proj.)	46.7
2030 (proj.)	44.9
2040 (proj.)	45.6

US Census, Planimetrics



***If past trends continue,*** Ridgefield's population is expected to trend older and the number of older residents may be a significant factor.

If demographic trends play out as they have in the past, this changing age composition may result in a changing demand for municipal services and housing types. The following table shows how the age composition (and corresponding service needs / desires) may change in the future. **Green text** indicates an increasing population and **red text** indicates a decreasing population.

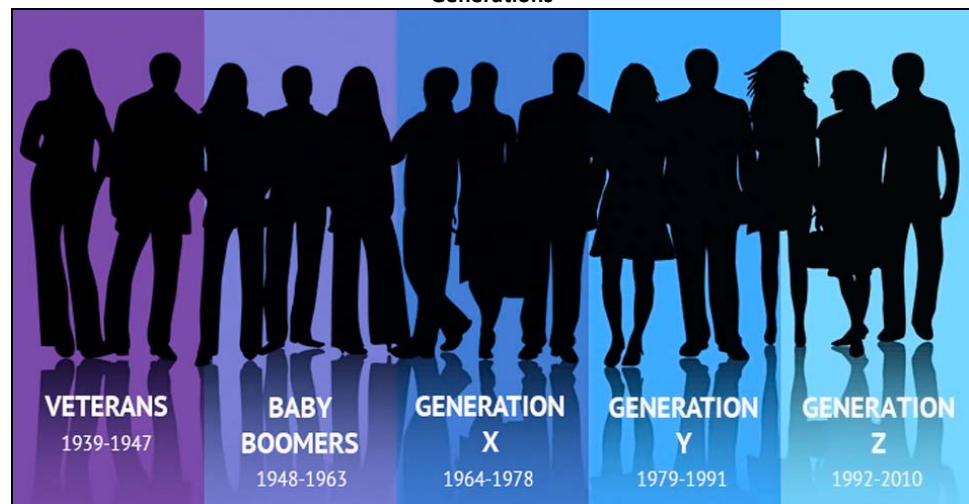
#### In the future ...

**Red text means Ridgefield had (or is expected to have) fewer people in these age groups compared to 30 years earlier ...**

**... and green text means Ridgefield had (or is expected to have) more people in these age groups.**

Age Range	Potential Needs / Wants	Actual 1970	Actual 2000	Projected 2030
<b>Infants</b> (0 to 4)	<ul style="list-style-type: none"> <li>Child care</li> <li>Pre-school programs</li> </ul>	1,703	<b>1,950</b>	<b>1,049</b>
<b>School Age</b> (5 to 19)	<ul style="list-style-type: none"> <li>School facilities</li> <li>Recreation programs and facilities</li> </ul>	6,392	<b>5,565</b>	<b>4,328</b>
<b>Young Adults</b> (20 to 34)	<ul style="list-style-type: none"> <li>Rental housing / Starter homes</li> <li>Social destinations</li> </ul>	3,034	<b>2,441</b>	<b>2,394</b>
<b>Middle Age</b> (35 to 54)	<ul style="list-style-type: none"> <li>Services for infants / school children</li> <li>Family programs</li> <li>Starter homes / trade-up homes</li> </ul>	5,003	<b>8,670</b>	<b>5,509</b>
<b>Active Adults</b> (55 to 64)	<ul style="list-style-type: none"> <li>Smaller homes / Second homes</li> <li>Recreation programs and facilities</li> </ul>	991	<b>2,462</b>	<b>2,831</b>
<b>Mature Adults</b> (65 to 75)	<ul style="list-style-type: none"> <li>Low maintenance homes</li> <li>Housing choices / travel</li> </ul>	629	<b>1,451</b>	<b>2,922</b>
<b>Senior Adults</b> (75 plus)	<ul style="list-style-type: none"> <li>Assisted housing / elderly housing</li> <li>Elderly programs / tax relief</li> </ul>	440	<b>1,104</b>	<b>2,741</b>

#### Generations

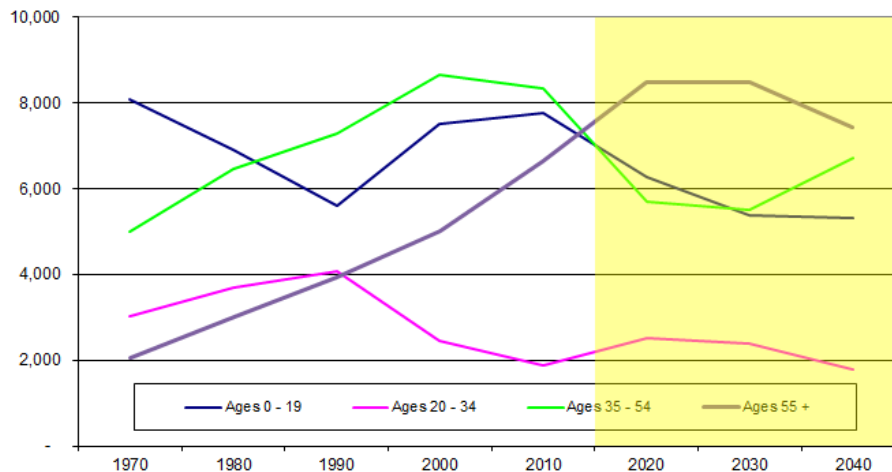




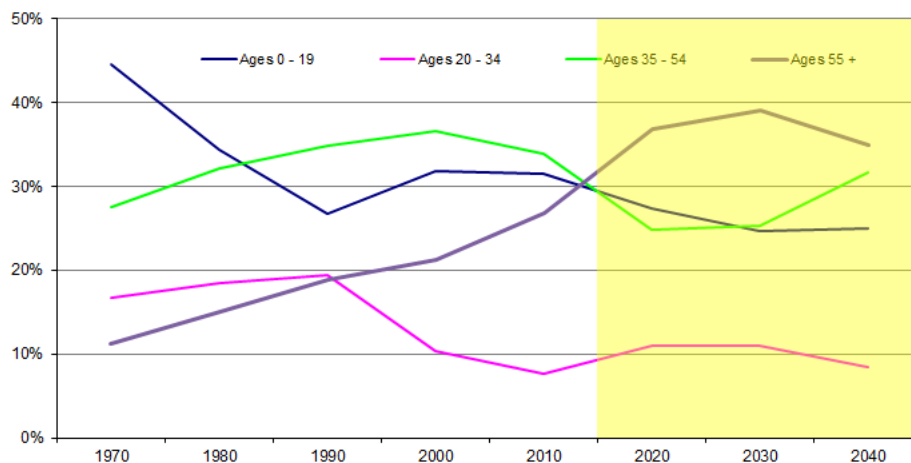
The anticipated growth in the number of people over the age of 55 is evident in the following charts showing the number of people (and share of the population) in four major age groupings:

- Children (infants and school age)
- Young adults
- Middle age
- Older adults (active adults, mature adults, senior adults).

**Number of Ridgefield Residents in Key Age Groups**



**Share of Ridgefield Residents in Key Age Groups**



**2016 Median Age**

Redding	48
<b>Ridgefield</b>	<b>45</b>
Weston	45
Westport	45
New Canaan	43
Wilton	43
<b>State</b>	<b>40</b>
Danbury	38

CERC, 2018

**Flip flop ...!**

**In 1970, people aged 0 to 19 were the largest age group in Ridgefield and people aged 55+ were the smallest.**

**From about 2015 on, people aged 55+ will be the largest age group.**

## Housing Units

	Units	Change
1960	2,991	2,350
1970	5,341	1,608
1980	6,949	1,050
1990	7,999	878
2000	8,877	543
2010	9,420	

US Census.

### Percent Single Family

Weston	99%
Redding	87%
<b>Ridgefield</b>	<b>80%</b>
Westport	86%
Wilton	84%
New Canaan	73%
<b>State</b>	<b>41%</b>
Danbury	43%

CERC, 2018

### Percent Owner-Occupied

Weston	95%
<b>Ridgefield</b>	<b>85%</b>
Wilton	85%
Redding	84%
Westport	84%
New Canaan	77%
<b>State</b>	<b>67%</b>
Danbury	59%

CERC, 2018

### Average Household Size

Wilton	3.1
Weston	3.0
New Canaan	2.9
Danbury	2.9
<b>Ridgefield</b>	<b>2.8</b>
Westport	2.8
Redding	2.7
<b>State</b>	<b>2.6</b>

CERC, 2018

## Housing In Ridgefield

### Total Units / Pace of Growth

According to the US Census, Ridgefield had about 9,420 housing units in 2010. Housing growth has slowed from an average of about 235 units/year in the 1960s to 54 units/year in the 2000s (and perhaps even slower since 2010).

### Type of Units / Tenure of Units

Ridgefield has a diverse housing stock containing single-family detached homes (about 80% of all housing units) and other types of housing (townhouse, apartment, etc.). The percentage of single-family detached homes in Ridgefield is about double the State average.

About 85% of the housing units in Ridgefield are owner-occupied. This is also higher than the State average (67%).

### Housing Occupancy

In terms of housing occupancy, Ridgefield has more residents per housing unit than the state average although fewer residents per housing unit compared to nearby communities.

Average household size has been decreasing over time in Ridgefield and elsewhere due to a variety of socio-economic factors. What this means is that the same number of housing units contain fewer people and/or that many more housing units are needed to contain the same number of people.

### Average Household Size

1960	3.32
1970	3.60
1980	2.97
1990	2.80
2000	2.78
2010	2.77

US Census

Single-Family House

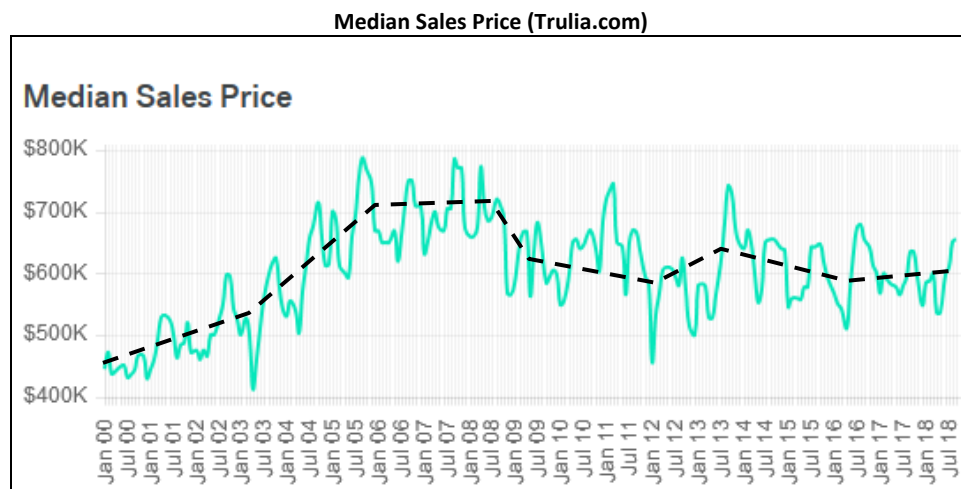


Multi-Family Building



## Housing Values

The median sales price of housing in Ridgefield is higher than the State average and similar to that of nearby communities (except for communities nearer to Metro-North main line). Although sales prices decreased after the housing peak around 2006, sales prices have been trending slightly upwards recently.



## Housing Affordability

About 276 housing units in Ridgefield (2.9% of the housing stock) meet the statutory definition of “affordable housing” as follows:

- 179 governmentally-assisted units,
- 5 rental units occupied by households receiving tenant rental assistance,
- 28 ownership units where the households received government-subsidized mortgages (CHFA, USDA), and
- 64 units subject to deed restrictions limiting the rental rate or sales price to be affordable for a family earning 80% or less of the area median income.

As provided in Section 8-30g of the Connecticut General Statutes, communities where less than 10 percent of the housing stock meets the above criteria are potentially vulnerable to the “affordable housing appeals procedure” where a qualifying affordable housing development may not need to comply with all of the zoning regulations.

Ridgefield had added sufficient affordable housing units by 2014 to get a four-year moratorium from CGS Section 8-30g. Ridgefield is continuing to seek ways to incorporate affordable housing units within the community.

Median Sales Price (2016)	
New Canaan	\$1,373,100
Westport	\$1,087,700
Weston	\$857,700
Wilton	\$812,100
<b>Ridgefield</b>	<b>\$673,900</b>
Redding	\$603,300
Danbury	\$286,400
<b>State</b>	<b>\$269,300</b>

CERC, 2018

Affordable Housing	
<b>State</b>	<b>11.3%</b>
Danbury	10.9%
Wilton	4.0%
Westport	3.6%
<b>Ridgefield</b>	<b>2.9%</b>
New Canaan	2.7%
Redding	0.3%
Weston	0.1%

CT Department of Housing, 2018

### Jobs In Ridgefield

1960	1,597
1970	3,456
1980	5,540
1990	7,290
2000	8,940
2010	9,880

CT Labor Dept.

## Economic Conditions in Ridgefield

A local economy is important in terms of:

- providing for jobs and income for people,
- ensuring a range of goods and services is available, and
- providing tax revenue to support local services.

### Jobs / Income

According to the Connecticut Department of Labor, there were 10,797 jobs (annual average) located in Ridgefield in 2017. The number of jobs in Ridgefield has grown significantly since 1960.

When the number of jobs is compared to the number of housing units (jobs / housing balance), Ridgefield can certainly be considered an employment center in the region.

While there are a number of jobs in Ridgefield, the community is not totally self-sufficient in this regard and Ridgefield still relies on the region for jobs. Journey-to-work data from the Connecticut Economic Resource Center (CERC) indicates the following:

### Jobs In The Community

Danbury	44,131
Westport	15,212
Wilton	12,978
<b>Ridgefield</b>	<b>10,710</b>
New Canaan	6,698
Weston	1,236
Redding	1,818

CERC, 2018

### Jobs / Housing Balance

Wilton	2.05
Westport	1.42
Danbury	1.37
<b>Ridgefield</b>	<b>1.13</b>
New Canaan	0.90
Redding	0.46
Weston	0.32

CERC, 2018

#### Where Ridgefield Residents Work

Ridgefield	1,874
Stamford	962
Danbury	821
Norwalk	587
Wilton	395
Greenwich	211
New Canaan	203

#### Where Ridgefield Workers Live

Ridgefield	1,874
Danbury	1,717
Bethel	415
Brookfield	350
Newtown	338
New Milford	336
Norwalk	328

CERC, 2018

#### Local Employer



#### Goods And Services

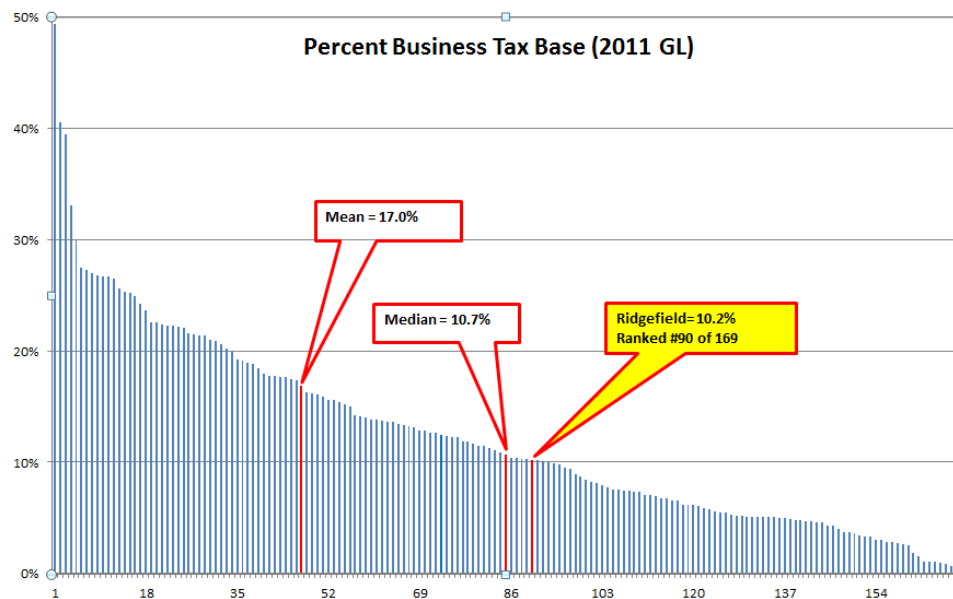


Median household income (half the households earn more and half the households earn less) is one way to gauge the size or strength of the local economy. Although not as high as some nearby communities, Ridgefield's median income is much higher than the State median.

## Tax Base

The value of taxable property in a municipality is important because it supports municipal budgets and services provided within the community. While the total value of the tax base is discussed in the fiscal section of this booklet, the percent of the real estate tax base that is comprised of businesses is an important consideration to many people since business uses typically provide revenue but do not demand as much in services. This revenue is then available to provide services that primarily benefit residents of the community.

As can be seen below and in the sidebar, Ridgefield is near the statewide median in terms of percent business tax base.



## Median HH Income

Weston	\$218,152
Wilton	\$179,844
New Canaan	\$176,601
Westport	\$166,307
<b>Ridgefield</b>	<b>\$145,014</b>
Redding	\$129,643
<b>State</b>	<b>\$71,755</b>
Danbury	\$67,430

CERC, 2018

## Percent Business Tax Base

Danbury	25.3%
Wilton	13.7%
Westport	11.8%
<b>Ridgefield</b>	<b>10.9%</b>
Redding	7.5%
New Canaan	4.7%
Weston	1.0%

CERC, 2018

Land use data from the assessor's database is being compiled.

## Zoning In Ridgefield

According to digital mapping of the community, about 88 percent of Ridgefield is zoned for residential development. Approximately 5 percent of the community is zoned for business development. The remaining land area is road rights of way and water bodies.

	Percent of Total Area	
<hr/>		
<b>Residential</b>		
<b>Low Density Residential</b>		
R-AAA – About 0.3 units per acre		
R-AA – About 0.5 units per acre		
R-A – About 1.0 units per acre		
 <b>Higher Density Residential (x,xxx acres)</b>		
R-20 – About 2.0 units per acre		
R-10 / R-7.5 – About 4.0+ units per acre		
MFDD / CAH / CCF / ARHD / MSDD / HOD -		
 <b>Business</b>		
CBD		
B-1 – Business		
B-2 – Business		
B-3 – General Urban		
NB - Neighborhood Business		
CDD / RCDD – Corporate Development		
<hr/>		
<b>Total</b>	<b>22,335</b>	<b>100%</b>

Planimetrics and based on Assessor database. Totals may not add due to rounding

Residentially Zoned Area



Business-Zoned Area





# Zoning

## Ridgefield, CT

Bethel

Danbury

Redding

Weston

Wilton

State of  
New York



5,000 Feet

### Lower Density Residential Zones

RAAA

RAA

RA

### Higher Density Residential Zones

R-20 / R-20 SD

R-10 / R-7.5 / R-5

Multi-Family Districts

### Business

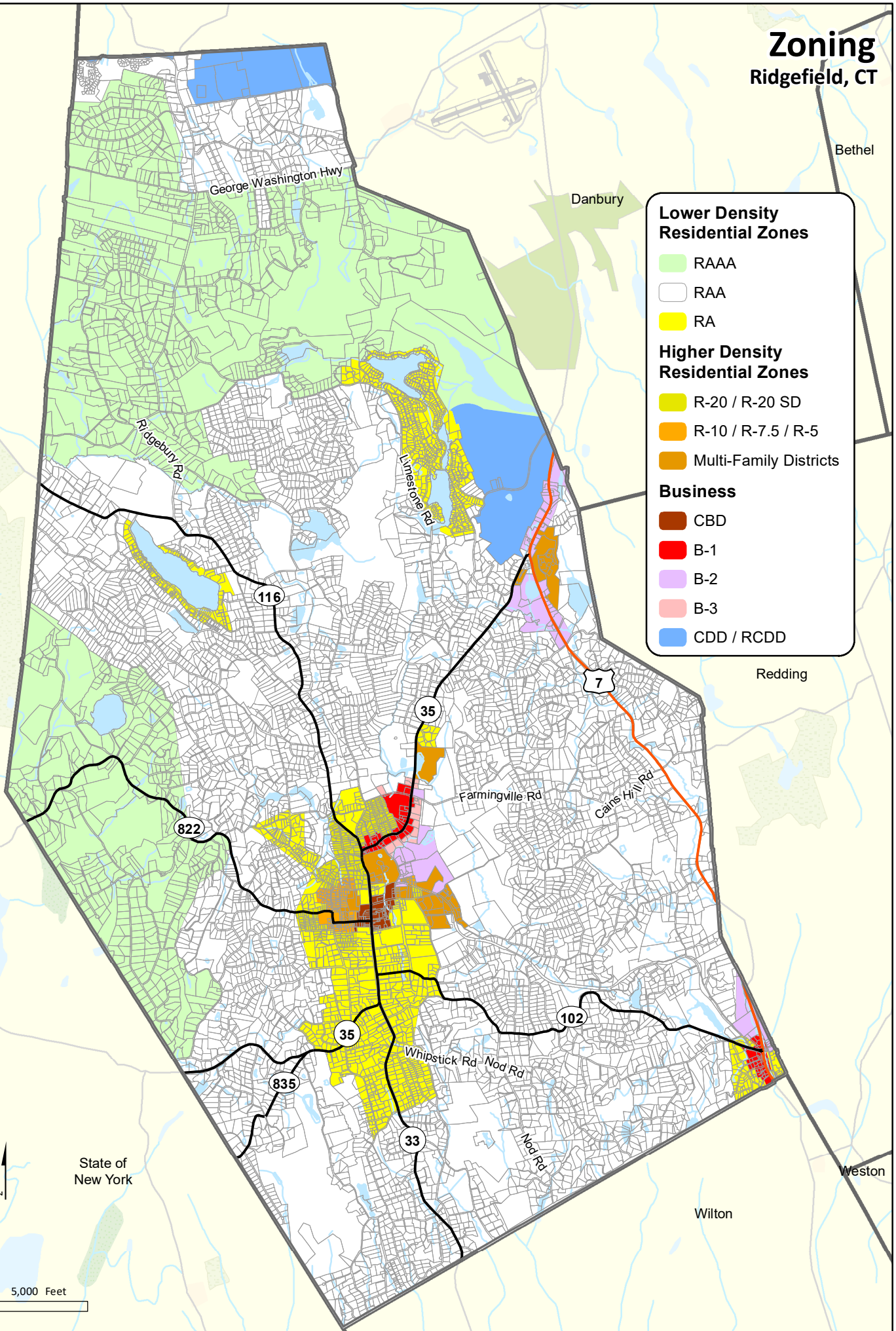
CBD

B-1

B-2

B-3

CDD / RCDD



## Equalized Net Grand List

Equalized net grand lists are the estimated **full market value** of all taxable property in a municipality and are developed by the Connecticut Office of Policy and Management from assessment / sales ratio information.

To calculate the assessment / sales ratio, actual sales prices are compared to assessed values. For example, a home that has an assessed value of \$100,000 and sells for \$200,000 has an assessment / sales ratio of 50%.

## Fiscal Overview

Key fiscal indicators which reflect the circumstances affecting Ridgefield and surrounding communities are presented below.

Compared to nearby communities, the per capita taxes in Ridgefield are lower than nearby communities (except for Danbury).

	Per Capita Equalized Net Grand List (2015)	Equalized Mill Rate	Per Capita Tax Levy (2015)
New Canaan	\$610,328	10.54	\$6,433
Westport	\$596,365	11.01	\$6,566
Wilton	\$352,127	17.60	\$6,199
Weston	\$347,981	18.74	\$6,520
Ridgefield	<b>\$287,781</b>	<b>16.83</b>	<b>\$4,844</b>
Redding	\$249,848	19.85	\$4,960
Danbury	\$118,509	19.50	\$2,311

CERC, 2016

	Education Share of Budget (2015)	Per Cent Intergov't Revenue	Per Capita Debt (2015)
Weston	76%	9%	\$3,826
Redding	73%	7%	\$2,134
Wilton	69%	9%	\$4,510
Ridgefield	<b>67%</b>	<b>9%</b>	<b>\$3,176</b>
New Canaan	63%	8%	\$5,936
Westport	59%	2%	\$3,626
Danbury	57%	18%	\$1,767

CERC, 2016



**Planimetrics**

70 County Road, Simsbury, CT 06070 860-913-4080