



# AFFORDABLE HOUSING PLAN

RIDGEFIELD, CONNECTICUT

OCTOBER 17, 2022

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# Executive Summary

This plan generally follows a format suggested by the State of Connecticut Department of Housing for the creation of municipal Affordable Housing Plans. It describes many features of the housing situation in Ridgefield today and reviews our land use and zoning history. It provides an assessment of our needs for affordable housing and, most importantly, it identifies several broad goals for the future. This plan also largely reflects the views expressed by Ridgefield residents during information sessions and public hearings.

This Plan is modeled off the Annex to the 2022 Western Connecticut Regional Affordable Housing Plan. However, WESTCOG staff and resources were not used in preparing this plan.

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# Town History Relating to Affordable Housing

Ridgefield is a historic town, with both cultural and natural resources. It combines quaint residential neighborhoods, with highly ranked schools, and open space. Although a relatively affluent community, Ridgefield stands out among its peer communities for economic diversity. It maintains an on-going vision of supporting the creation of affordable housing options. The Town's Plan of Conservation and Development (POCD) explicitly recognizes the need for such options for Ridgefield's adult children, aging population, and workforce.

## Ridgefield Housing Authority

Recognizing a need for affordable and safe housing for its elderly population, the town created The Ridgefield Housing Authority (RHA) in 1974, with the mission of developing and managing public housing facilities for seniors living in Ridgefield. RHA provides housing under the Congregate, Elderly, Affordable, and Moderate Programs. Eligibility requirements vary by program and are based upon criteria mandated by the State of Connecticut, Department of Economic and Community Development (DECD), and the Connecticut Housing Finance Authority (CHFA), but all include income, family size, age, and other factors. RHA now manages 152 low- and moderate- income rental units on three campuses throughout Ridgefield. All of these units are considered "affordable" under Sec. 8-30g.

The first development under this program, Ballard Green, opened in 1979 with 40 independent living residences for seniors (and disabled of any age), built in a beautiful park-like setting in the center of Downtown Ridgefield.

1982 - Twenty additional units were completed at Ballard Green.

1983 – The Town of Ridgefield donated Ballard Carriage Barn so that RHA could add three newly renovated affordable units.

1986 – The town donated property located at 21 Gilbert Street for its first two units of moderate-income housing.

1992 – A "congregate" senior facility of 34 one-bedroom apartments opened at Prospect Ridge providing 24-hour supervision in case of emergency, housekeeping services, and a common dining room offering one meal a day. Further reflecting the town's commitment to provide reasonable priced family housing, RHA opened 20 newly constructed two- and three- bedroom family apartments at Prospect Ridge.

1996 – A family-unit was also added using a donated town-owned house at 27 Gilbert Street.

## **Ridgefield Sunrise Cottage**

Constructed in 2004, Sunrise Cottage is a subsidized, low-rent group home located on Sunset Lane in a neighborhood setting close to the geographic center of Ridgefield. Sunrise Cottage residents live close to their families and are actively connected to the Ridgefield community. The Cottage is the current full-time residence for six developmentally disabled adults from the greater Ridgefield area.

## **Ritch Drive**

45 Ritch Drive is the location of another home for adults with disabilities in Ridgefield.

## **Halpin Court Apartments**

Built in 1980, Halpin Court Apartments is an affordable rental housing community with income restrictions. Halpin Court offers 16 one-bedroom units and 9 two-bedroom units.

## **Recent C.G.S. 8-30g Residential Developments in Ridgefield**

Beechtree Manor - 8 affordable units affordable

Governor House – 5 affordable units

The Terraces – 15 affordable units

Kendall Court – 3 affordable units

62 Prospect Street – 6 affordable units

37 Danbury Road – 4 affordable units

28 Gilbert Street – 8 affordable units

65 Danbury Road – 3 affordable units

## **Transit-Oriented Development**

In 2017 a transit-oriented development study was prepared for the possibility of adding multi-family housing options in the Branchville area of Ridgefield. This is one area of study listed in Ridgefield's 2020 POCD

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# Community Values Statement

In 2020, Ridgefield adopted its current POCD. This POCD promotes the study of mixed use, pedestrian-friendly development in Ridgefield Center and Branchville. It is dedicated to conserving and restoring the natural environment, cultural and historical resources, and traditional rural lands of Ridgefield.

Ridgefield’s Planning and Zoning Committee “seeks to prioritize the creation of affordable housing in a way which physically blends into our existing built environment – for example, via adaptive reuse, incentivizing conversion of existing housing stock into statutorily-qualifying affordable units, and by mandating affordable components within any multi-unit project (i.e., inclusionary zoning). We believe that any new-build construction must be carefully harmonized with the existing built environment, and that stand-alone affordable housing projects do not bolster an integrated and diverse community.”

The top priority of Ridgefield’s 2020 POCD is to maintain the community character of Ridgefield. Other priorities include; to continue efforts to preserve at least 30 percent of Ridgefield as open space, to continue programs to maintain and improve water quality, to support rail service improvements on the Danbury Line, to continue to allow mixed use buildings (with residential units) provided the residential units are not at street level or below, to maintain and enhance overall accessibility in the community for pedestrians and for mobility-impaired people (and for an aging population in general).

# Housing Market Trends

*Progress Towards 10% Affordable Housing (C.G.S. 8-30g):*

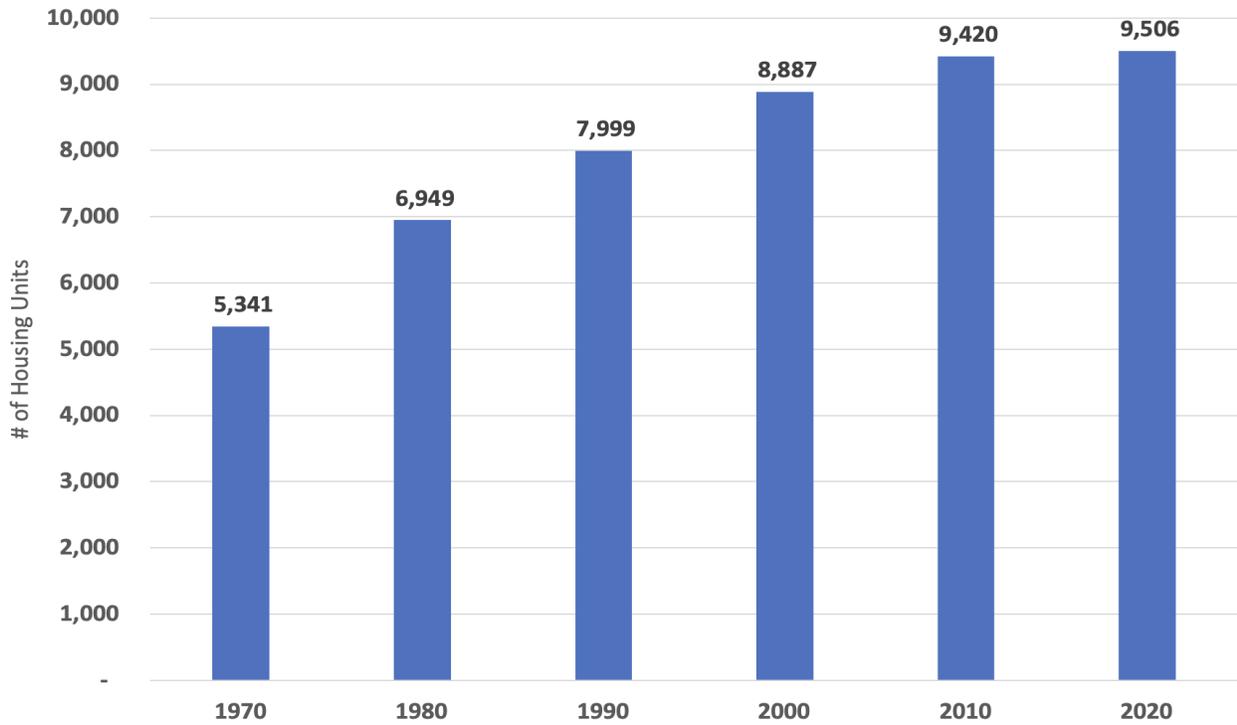
Ridgefield has seen a substantial increase in the number of affordable housing units since 1990. Data as of 2020 show 287 housing units in Ridgefield (3.05% of the housing stock) meet the statutory definition of “affordable housing” as follows: 182 governmentally assisted units, 5 rental units with households receiving tenant rental assistance, 36 units with government-subsidized mortgages (CHFA, USDA), and 69 units with deed restricted rental rates or sales prices. In addition, there are properties in Ridgefield’s housing stock which are affordable but are not counted as such because they are not deed restricted or government subsidized (naturally occurring affordable housing refers to residential rental properties that maintain low rents without federal subsidy.)

	1999 EST. HOUSING UNITS	GOVERNMENTALLY ASSISTED UNITS	CHFA/FmHA MORTGAGES	DEED RESTRICTED	TOTAL ASSISTED	PERCENT
1990	7,977	60	6	0	66	0.83%
1995	8,298	195	11	0	206	2.48%
2000	8,880	146	11	0	157	1.77%
2005	8,877	148	11	0	159	1.79%
2010	8,877	179	7	5	191	2.15%
2015	9,420	182	15	59	256	2.72%
2020	9,420	182	36	69	287	3.05%

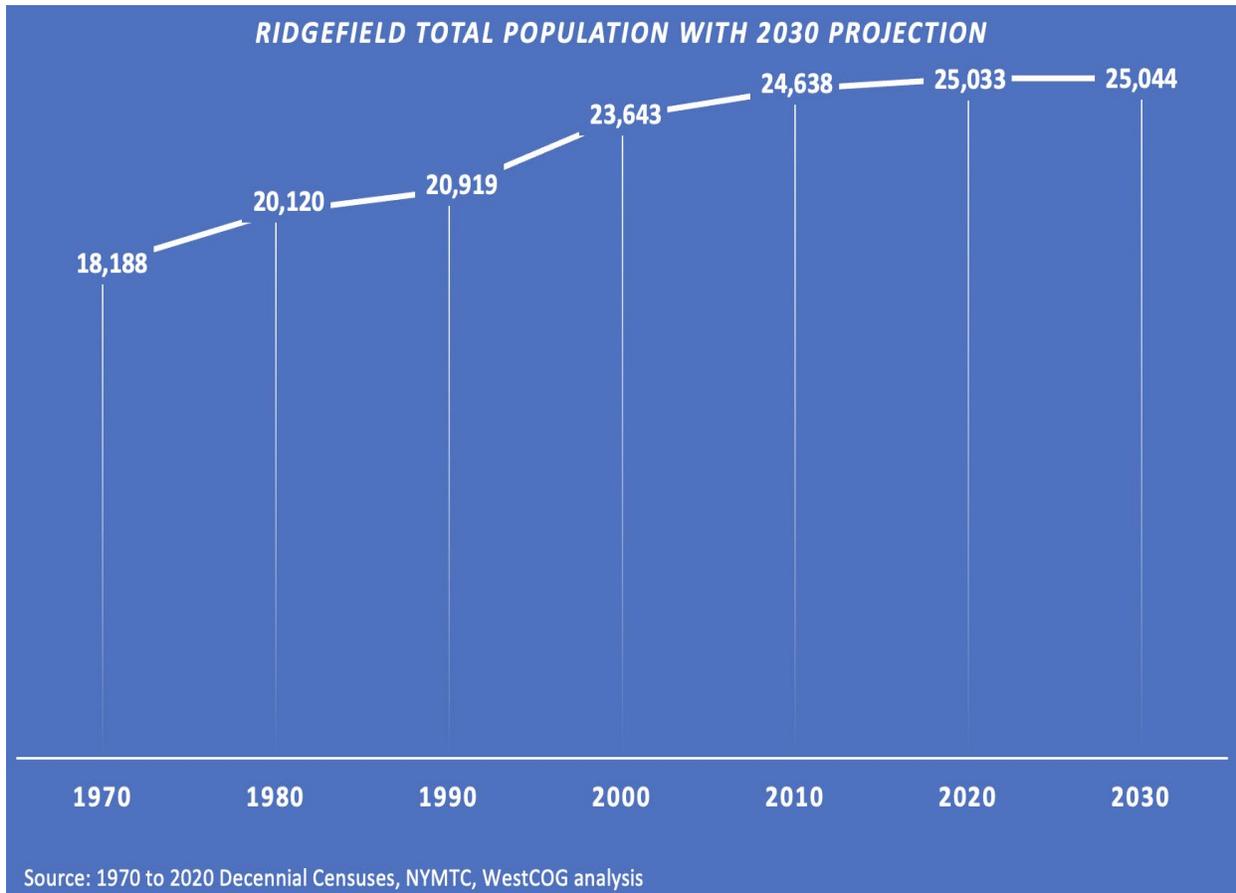
SOURCE: CT DEPARTMENT OF HOUSING, AFFORDABLE HOUSING APPEALS LISTS

According to the 2020 U.S. Census Bureau, Ridgefield’s population is 25,033, which is an increase of 395 (1.6%) from the previous census. The total number of housing units has increased 78% since 1970, while the population in Ridgefield has increased 38%.

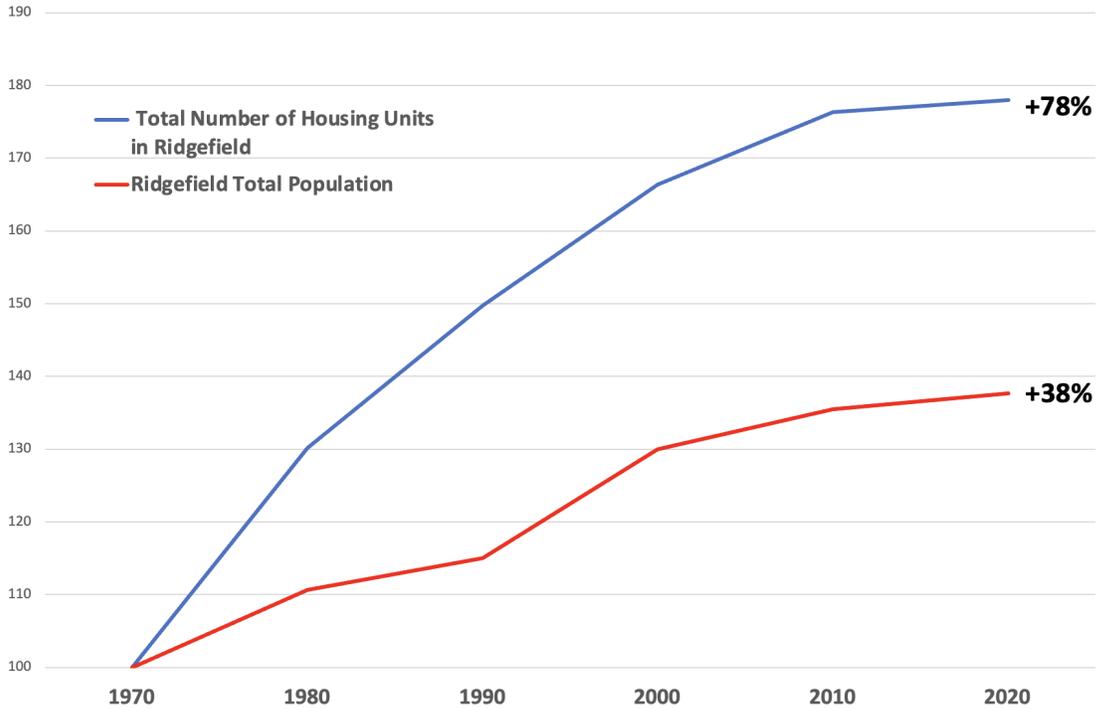
**Total Number of Housing Units in Ridgefield**



Source: 1970 to 2010 Decennial Censuses, 2015-2019 American Community Survey



### Ridgefield Housing Units to Population



Source: 1970 to 2010 Decennial Censuses, 2015-2019 American Community Survey and : 1970 to 2020 Decennial Censuses, NYMTC, WestCOG analysis.

### Median Single Family Housing Price In Ridgefield 2000 to July 31, 2021



Source: Warren Group, 2021.

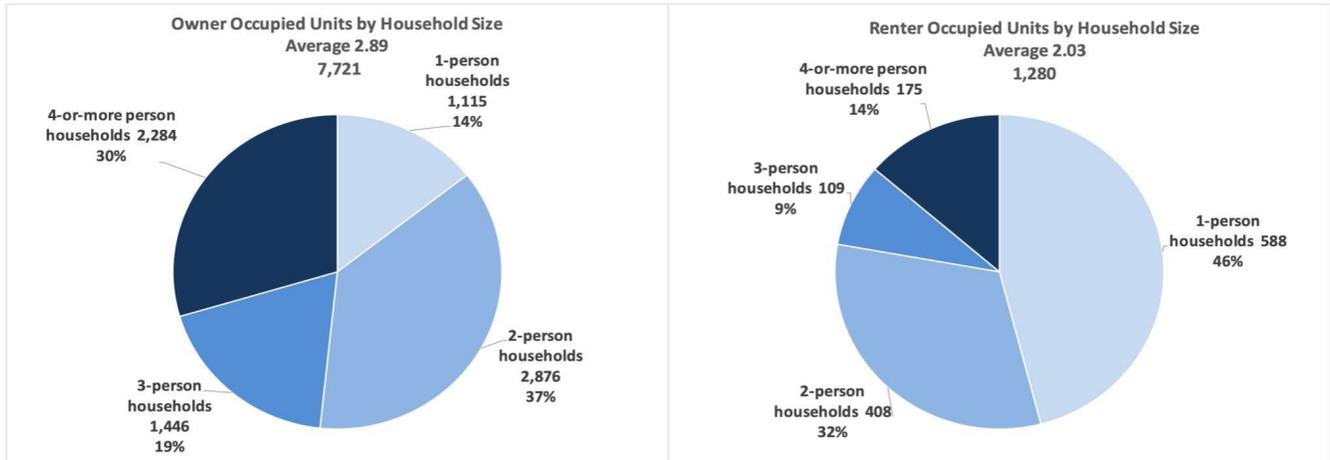
# Housing Needs

There are 2,775 or 30.8% cost burdened households in Ridgefield (shown in red), according to the 2015-2019 American Community Survey. 45.5% of renters are cost burdened, while only 28.4% of owners are cost burdened.

Cost Burdened Households in Ridgefield town, Fairfield County, Connecticut						
MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS	Occupied housing units	Percent occupied housing units	Owner-occupied housing units	Percent owner-occupied housing units	Renter-occupied housing units	Percent renter-occupied housing units
Less than \$20,000	297	3.3%	202	2.6%	95	7.4%
Less than 20 percent	0	0.0%	0	0.0%	0	0.0%
20 to 29 percent	8	0.1%	0	0.0%	8	0.6%
<b>30 percent or more</b>	<b>289</b>	<b>3.2%</b>	<b>202</b>	<b>2.6%</b>	<b>87</b>	<b>6.8%</b>
\$20,000 to \$34,999	412	4.6%	301	3.9%	111	8.7%
Less than 20 percent	35	0.4%	18	0.2%	17	1.3%
20 to 29 percent	20	0.2%	12	0.2%	8	0.6%
<b>30 percent or more</b>	<b>357</b>	<b>4.0%</b>	<b>271</b>	<b>3.5%</b>	<b>86</b>	<b>6.7%</b>
\$35,000 to \$49,999	476	5.3%	385	5.0%	91	7.1%
Less than 20 percent	19	0.2%	19	0.2%	0	0.0%
20 to 29 percent	50	0.6%	36	0.5%	14	1.1%
<b>30 percent or more</b>	<b>407</b>	<b>4.5%</b>	<b>330</b>	<b>4.3%</b>	<b>77</b>	<b>6.0%</b>
\$50,000 to \$74,999	812	9.0%	525	6.8%	287	22.4%
Less than 20 percent	66	0.7%	57	0.7%	9	0.7%
20 to 29 percent	82	0.9%	39	0.5%	43	3.4%
<b>30 percent or more</b>	<b>664</b>	<b>7.4%</b>	<b>429</b>	<b>5.6%</b>	<b>235</b>	<b>18.4%</b>
\$75,000 or more	6,847	76.1%	6,245	80.9%	602	47.0%
Less than 20 percent	4,007	44.5%	3,594	46.5%	413	32.3%
20 to 29 percent	1,782	19.8%	1,690	21.9%	92	7.2%
<b>30 percent or more</b>	<b>1,058</b>	<b>11.8%</b>	<b>961</b>	<b>12.4%</b>	<b>97</b>	<b>7.6%</b>
Zero or negative income	63	0.7%	63	0.8%	0	0.0%
No cash rent	94	1.0%	(X)	(X)	94	7.3%

Source: 2015-2019 American Community Survey 5-year Estimates

Household size varies significantly based on tenure. Ridgefield has 9,001 occupied housing units,



Source: 2015-2019 American Community Survey.

85.8% of which are owner-occupied and 14.2% are renter-occupied. The renter-occupied unit households tend to be smaller with on average 2.03 persons compared 2.89 for owner occupied units.

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# Strategies

Ridgefield recognizes the need to increase its affordable housing stock. It seeks to balance this need with its recognized environmental and infrastructure challenges, including drainage, sewerage, open space, traffic and the need to protect the town's architectural heritage, specifically our national register and local historic districts. Future housing developments should proceed in accordance with the 2020 Ridgefield Plan of Conservation and Development. The following strategies are listed in Ridgefield's 2020 POCD:

1. Continue to update local regulations as needed to address local housing needs and provide appropriate housing options.
2. Diversify Ridgefield's housing portfolio to provide for a variety of housing types to meet housing needs while retaining the predominantly single-family residential character of the Town and respecting important resources. Continue efforts to create more housing units for elderly, disabled and family households of limited means.
3. Seek to extend the affordability period for any affordable housing development (CGS Section 8-30g or otherwise). Seek to retain deed-restricted affordable units so that the affordability restrictions do not expire.
4. Redevelop and revitalize regional centers and areas of mixed land uses with existing or planned physical infrastructure (Ridgefield Center and Branchville), where transit-oriented needs can be met. Investigate ways to provide for wastewater infrastructure in Branchville.
5. Maintain the Planned Residential Development provisions (ZR Section 4.1) to help preserve natural resources and open space as part of any new residential subdivision development.