

CHAPTER 3: CONDITIONS & TRENDS



*“If we could first know where we are, and
whither we are tending, we could better judge
what to do, and how to do it.”
- Abraham Lincoln*

OVERVIEW

Demographics, housing, economic, fiscal, and land use trends occurring in Ridgefield influence current and future land use patterns. This Chapter reviews existing conditions, past trends, and projected changes in Ridgefield.

Some trends may be favorable and the Town may wish to develop policies to ensure that those trends continue (e.g., growth in jobs). Other trends may cause concern and warrant policies to address the trend or minimize its impacts (e.g., “tear-downs”, population growth).

The data in this Chapter is the best available at the time the Plan was drafted. Because the next U.S. Census will occur in 2010, some data in this Plan is almost 10 years old. However, that data helps to characterize trends that have been occurring in Ridgefield and are included here. It will be important to update these figures when data from the 2010 Census is released.

Data Sources and Comparisons

An analysis of conditions and trends data often relies upon data from the U.S. Census, which occurs every 10 years. The Census Bureau recently launched the American Community Survey (ACS), which collects sample census information for some communities. Updated census data for Ridgefield is available as part of the ACS. That data was collected over multiple years (2005 to 2007) and is incorporated into many of the analyses in this Chapter.

Comparison (based on available data) to the “Region” means the Housatonic Valley Council of Elected Officials (HVCEO) and the “LMA” means the Bridgeport-Stamford Labor Market area.

HISTORY OF RIDGEFIELD

About 10,000 years ago, this area was inhabited by Native Americans. European settlers arrived and purchased land from the Ramapoo Indians in 1708. In 1709, Ridgefield was incorporated as Connecticut's 43rd municipality.

Subsistence farming was the mainstay of the community for many years and life was difficult. The local economy included goods that were produced at mills and agricultural products that were sold at stores. By 1774, 1,708 people lived in Ridgefield.

Ridgefield was the site of a pivotal land battle during the Revolutionary War. In April 1777, American forces attacked a British task force that was heading to the coast after a raid on Danbury. Several skirmishes preceded a major battle near Ridgefield Center, resulting in extensive British casualties. It has been reported that the Battle of Ridgefield had major political and military ramifications that affected the remainder of the Revolutionary War since it caused the British to refrain from venturing far inland and encouraged colonists to join on the American side.

During the industrial revolution, economic activity elsewhere attracted Ridgefield's residents. As a result, the Town lost population in the mid-1800s. However, Ridgefield became a popular summer resort area with the arrival of the railroad in 1856 and establishment of the Ridgefield branch line in 1870. Dozens of impressive estates were established and summer social events were the talk of the Town. Ridgefield became a haven for a number of acclaimed artists and publishers.

Large estates were also established in Ridgefield by financiers and other business leaders from New York City. In time, many estate owners allowed their land to revert from farmland back to forest, re-establishing today's rural character.

After World War II, Ridgefield grew due to its attractiveness, location in the New York metropolitan area, and available land. Ridgefield's population quadrupled between 1950 and 1970 to 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 and more residents work outside of the Town.

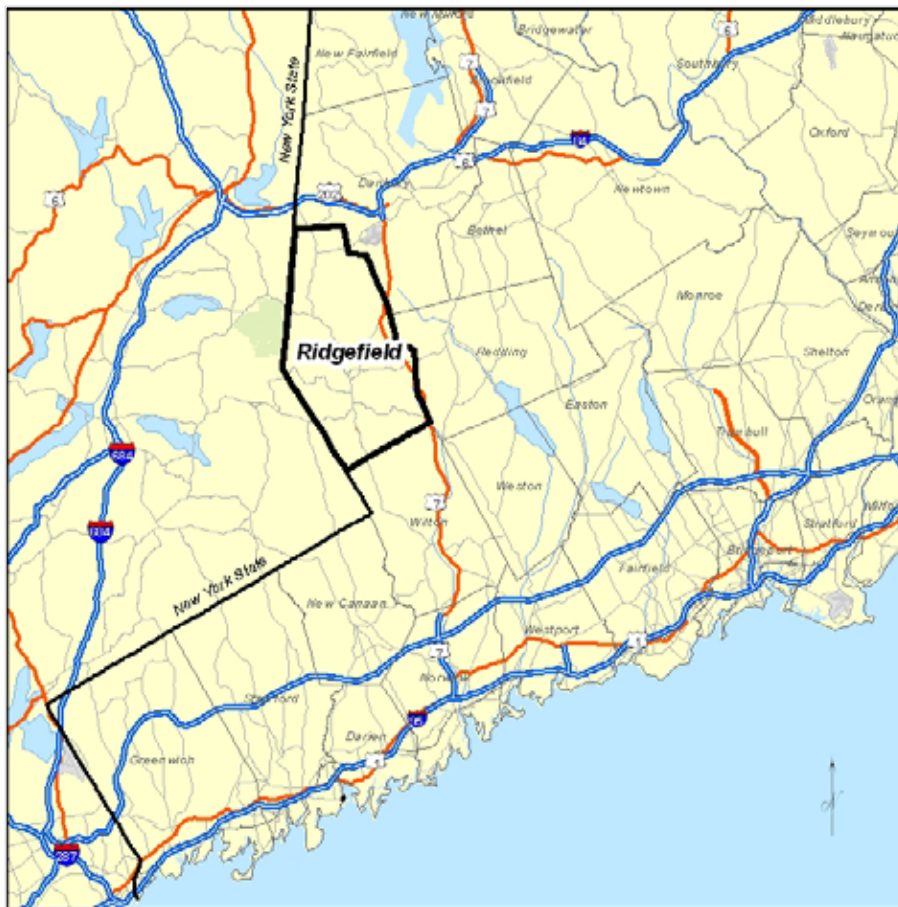
REGIONAL ROLE

Ridgefield is predominantly a residential community. People chose to live in Ridgefield due to its attractive environment, open spaces, well-regarded schools, the variety of housing types, convenient location, community and cultural organizations, the convenient concentration of attractive shops, and other community attributes.

Businesses have been attracted by Ridgefield's location and the socio-economic characteristics of residents. Businesses range from the North American headquarters of Boehringer-Ingelheim Pharmaceuticals to small retail shops, services, and offices in Ridgefield Center. These businesses provide jobs to residents of the Town and the Region.

Ridgefield is part of the Housatonic Valley planning region. The Region includes ten municipalities around Danbury, extending from the New York State boundary to New Milford to the north, Newtown to the east, and Ridgefield and Redding to the south. Many regional activities are coordinated by the Housatonic Valley Council of Elected Officials (HVCEO).

Regional Context



**Change in Population,
Ridgefield**

	Pop.	Change
1790	1,947	--
1800	2,025	4%
1810	2,103	4%
1820	2,301	9%
1830	2,305	0.2%
1840	2,474	7%
1850	2,237	-10%
1860	2,213	-1%
1870	1,919	-13%
1880	2,028	6%
1890	2,235	10%
1900	2,626	17%
1910	3,118	19%
1920	2,707	-13%
1930	3,580	32%
1940	3,900	9%
1950	4,356	12%
1960	8,165	87%
1970	18,188	123%
1980	20,120	11%
1990	20,919	4%
2000	23,643	13%
<hr/>		
2007*	23,872	1%
	to	to 7%
	25,409	

*The lower estimate is from the Connecticut State Data Center (CSDC) while the higher estimate is from the ACS.

PEOPLE OF RIDGEFIELD

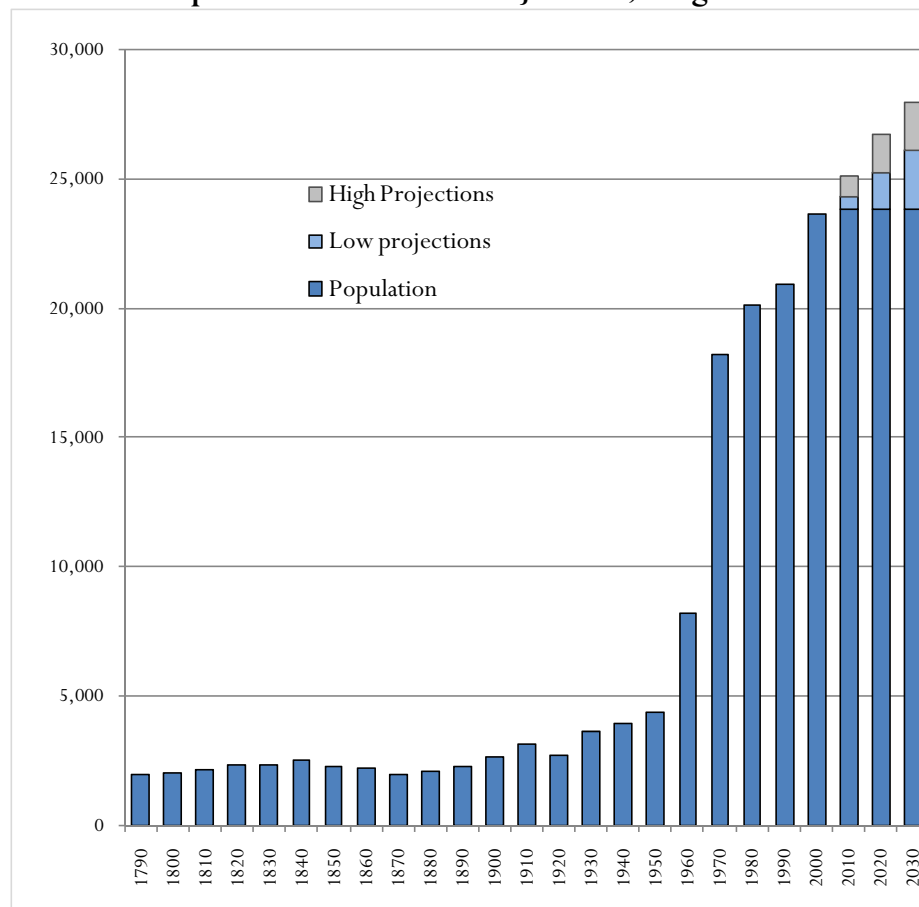
Population Trends

In 2000, there were 23,643 residents in Ridgefield. Recent population estimates place Ridgefield’s population between 23,872 and 25,409 (an increase of 229 to 1,766 people since 2000). With a net addition of 345 units from 2000 to 2008 (see Housing Section) and an average household size of 2.87 based on ACS data, Ridgefield likely had around 24,600 residents by 2008.

Projections for future growth in Ridgefield are illustrated below. The lower projections are from the Connecticut Department of Transportation (ConnDOT) and the higher projections are from the Connecticut State Data Center (CSDC). If growth occurs at a rate of 3% to 6% each decade, projections indicate that Ridgefield’s population could reach 26,000 to 28,000 by 2030.

Regardless of which population estimates and projections are more accurate, it appears that Ridgefield’s population growth has slowed and will likely grow at a slower rate than it did from 1990 to 2000.

Population Trends and Projections, Ridgefield



Sources: Projections from ConnDOT LU-27C, 2008 and CT State Data Center (with an adjustment for non-household population).

Dynamics of Population Change

The in-migration of new residents was largely responsible for Ridgefield's population increases from 1950 to 1980. That trend halted from 1980 to 1990 when all growth was due to natural increases. Natural increase continued to play a dominant role from 1990 to 2000, but in-migration seemed to resume in that decade.

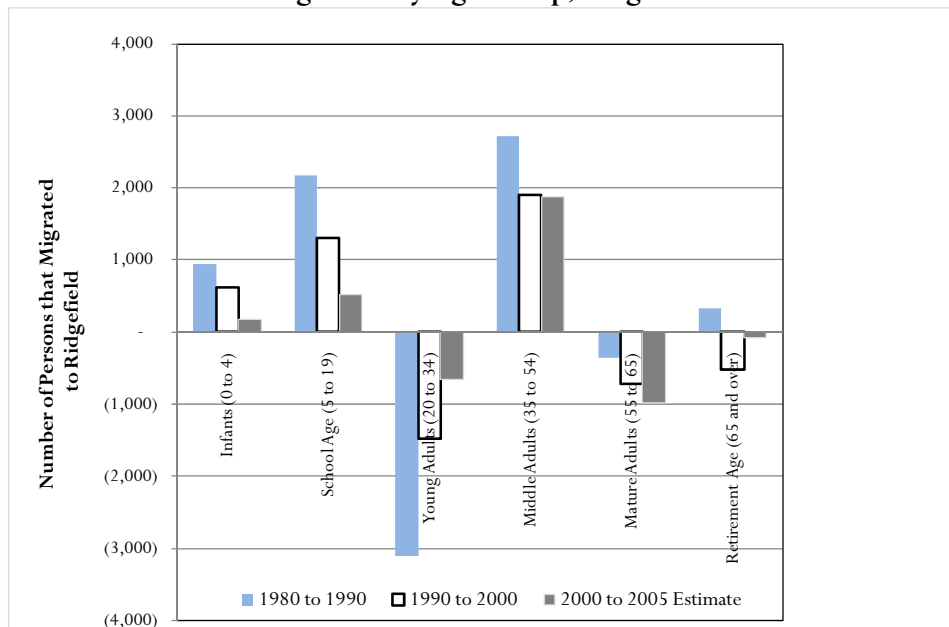
Components of Population Change, Ridgefield

	1950 to 1960	1960 to 1970	1970 to 1980	1980 to 1990	1990 to 2000
Births	1,202	2,298	1,897	2,146	3,077
Deaths	570	812	1,001	1,113	1,178
Natural Increase	632	1,486	896	1,033	1,899
Net Migration	3,177	8,537	1,036	-234	825
Total Change	3,809	10,023	1,932	799	2,724

Sources: Census and CT Vital Statistics.

The following chart shows which age groups have been moving to Ridgefield and which have been leaving. It appears that Ridgefield has not been retaining young adults (ages 20 to 34) or residents ages 55 and over and has been attracting families with children. A preliminary analysis of Ridgefield data in the 2005/2007 ACS seems to indicate that these trends are continuing.

Migration by Age Group, Ridgefield



2000 to 2005 estimate based on comparing number of residents in 2000 in each 5 year cohort to actual number in 2005 in that same cohort. For example, if there were 100 residents ages 35 to 39 in 2000, and 50 residents ages 40 to 44 in 2005, then it is assumed that there was a net loss of 50 people in that age cohort.

Sources: Census, ACS, and 10-Year Enrollment Projections, 2009-2018, Ridgefield Public Schools.

Year Householder Moved Into Unit, Ridgefield

2005 or later	14%
2000 to 2004	27%
1990 to 1999	35%
1980 to 1989	11%
Before 1980	13%

Source: ACS.

Housing Occupancy, Ridgefield (2000)

1 Person	17%
2 People	33%
3 People	20%
4 People	20%
5+ People	10%

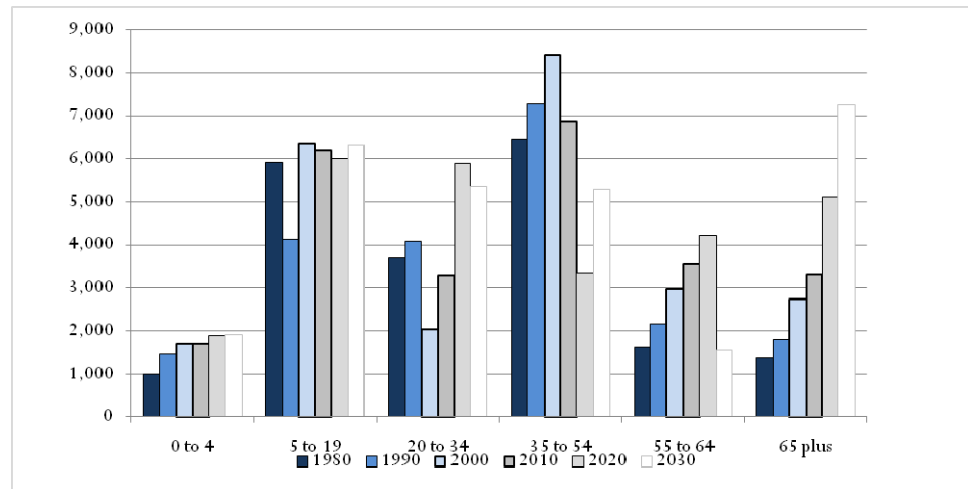
Source: Census.

Ridgefield continues to see high turnover of its housing stock. According to 2005 data, 41% of householders had moved into their current home since 2000 (see sidebar). The data does not indicate those who already lived in Ridgefield and simply moved to another house. Comparing the data to migration data seems to indicate that a large portion of the newcomers are families with school children. In addition, half of all housing units are one to two person households; this could mean that there is room for growth in these households.

Age Composition

The age composition of Ridgefield could be much different by 2030 if current trends continue (see chart). As the “baby boom” population ages (those born between 1946 and 1965), Ridgefield, like the rest of Connecticut, would see great increases in the proportion of its population over age 65. Projections also account for a resurgence in the young adult population. Both of these age groups may increase the demand for smaller housing units in Ridgefield. Projected changes in Ridgefield’s age composition may play an important role in determining future community needs.

Number of Residents in Each Age Group – Actual and Projected, Ridgefield



Source: Census and CSDC.

Socio-economic Characteristics and Diversity

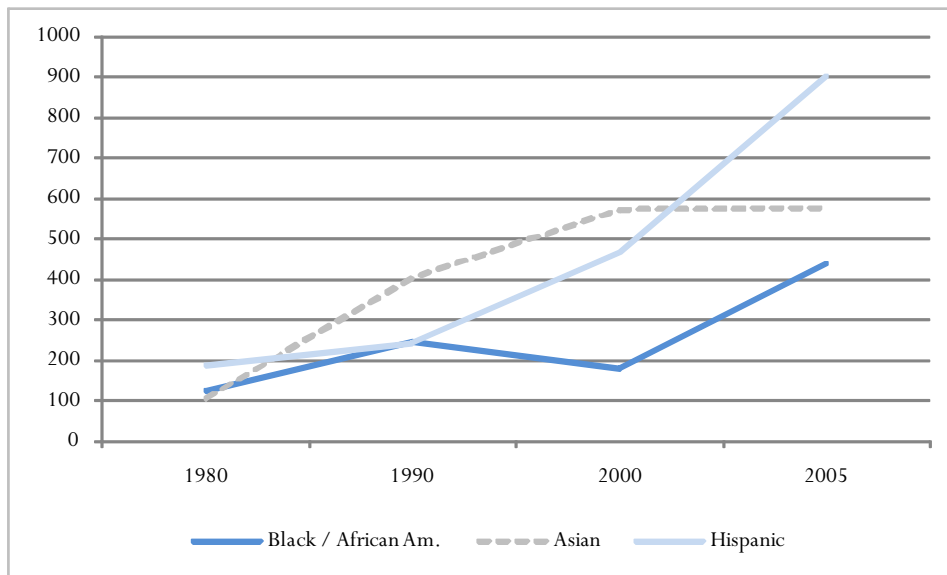
Ridgefield residents are wealthier and have a higher level of education, when compared to the State. These socioeconomic characteristics are in-line with neighboring communities (see sidebar).

Ridgefield is a racially/ethnically homogeneous community compared to the County and State (see sidebar). The Town’s composition is as follows:

- 96% of residents are White
- 2% are Black / African American
- 2% are Asian
- 4% of the population is of Hispanic origin

Over the last 25 years, Ridgefield’s Black/African American and Asian populations have grown, along with the number of residents of Hispanic origin. These trends are illustrated in the following chart.

Population Changes, Ridgefield



Source: ACS.

Median Household Income (2008)

Wilton	\$181,187
Ridgefield	\$138,006
Redding	\$131,814
Danbury	\$66,997
Fairfield Co.	\$81,058
CT	\$67,236

Source: CT Economic Resources Center, Inc. (CERC), 2008.

Educational Attainment

Percentage Age 25 or Older with at least a Bachelors degree:

Wilton	72%
Ridgefield	67%
Redding	64%
Danbury	32%
CT	34%

Source: CERC, 2008.

Racial / Ethnic Composition

Percentage Black/African American, American Indian, Asian or other non-white race:

Ridgefield	4%
Fairfield Co.	21%
CT	18%

Source: ACS.

Percentage of Hispanic Origin:

Ridgefield	4%
Fairfield Co.	14%
CT	11%

Source: ACS.

**Housing Units,
Ridgefield**

Year	Units	Change
1960	2,991	
1970	5,341	+ 2,350
1980	6,949	+ 1,608
1990	7,999	+ 1,050
2000	8,877	+ 878
2008	9,213	+ 345

Sources: Census and CT Department of Economic and Community Development (DECD).

Change in Housing Units

	Growth Rate	
	Town	Region
1960-70	79%	41%
1970-80	30%	36%
1980-90	15%	18%
1990-00	11%	10%
2000-07	3%	7%

Source: HVCEO.

HOUSING IN RIDGEFIELD

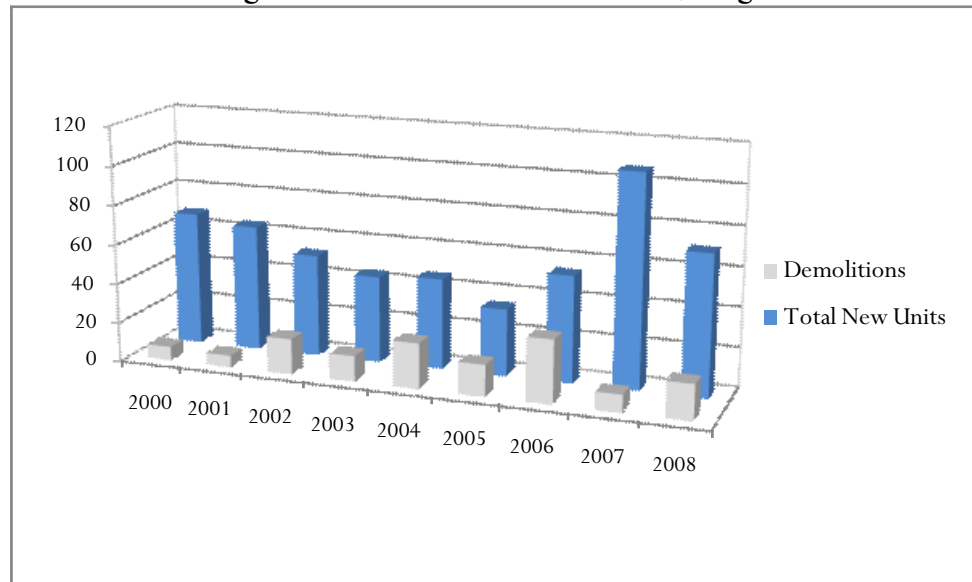
Change in Housing Units

According to estimates (see sidebar), Ridgefield had just over 9,200 housing units in 2008, representing a small increase of around 340 units since 2000. The housing growth rate in Ridgefield and the Region decreased each decade since 1960. When compared to the previous four decades, it appears that Ridgefield will see the lowest housing growth from 2000 to 2010. This is not surprising given the current economic downturn and the fact that Ridgefield is a “mature” community with little vacant land.

A 340 housing unit increase may seem small given the appearance of construction activity around town. This number reflects net new housing units; similar to other communities in Fairfield County, property owners in Ridgefield are tearing down existing houses and building new (and often larger) houses.

The following chart compares the number of demolitions to the number of new houses. The tear-down trend was most evident in Ridgefield from 2004 to 2006. The spike in new units in 2007 was driven mainly by one large development.

Housing Demolitions and Total New Units, Ridgefield



Source: DECD.

Types of Housing

Most of Ridgefield's housing stock (85%) is single family housing units; this percentage is greater than that of the region. If projected demographic changes create greater demand for smaller units, Ridgefield may find that its housing stock can not readily meet those demands.

Types of Housing, 2006

Units in Structure	Ridgefield		Region
	#	%	%
1 unit	7,696	85%	74%
2 units	270	3%	8%
3 to 4 units	395	4%	6%
5 or more units	701	8%	12%
Other	-	0%	1%

Source: Housing Market Assessment, HVCEO Bulletin 137, January 2009.

Tenure

Roughly 89% of Ridgefield's housing stock was owner-occupied according to 2005 data.

It appears that there has been a decrease in rental units in Ridgefield. Census data accounts for a loss of around 280 units from 1990 to 2005. This is likely due to the conversion of units to condominiums. While conversions increase opportunities for ownership, it may mean that those who need to or prefer to rent have fewer opportunities to live in Ridgefield.

Change in Tenure, Ridgefield

	1980	1990	2000	2005
Owner Occupied	5,338	6,237	7,201	7,753
Renter Occupied	1,161	1,317	1,232	984
Total Occupied Units	6,499	7,554	8,433	8,737

Sources: Census and ACS.

Median Sales Price for Single Family Homes, 2008

Wilton	\$866,250
Ridgefield	\$700,000
Redding	\$639,000
Bridgewater	\$557,500
Newtown	\$455,000
Sherman	\$452,500
Brookfield	\$417,250
New Fairfield	\$379,000
Bethel	\$362,000
New Milford	\$323,750
Danbury	\$322,600

Source: The Warren Group.

Median Sales Price for Condominiums, 2008

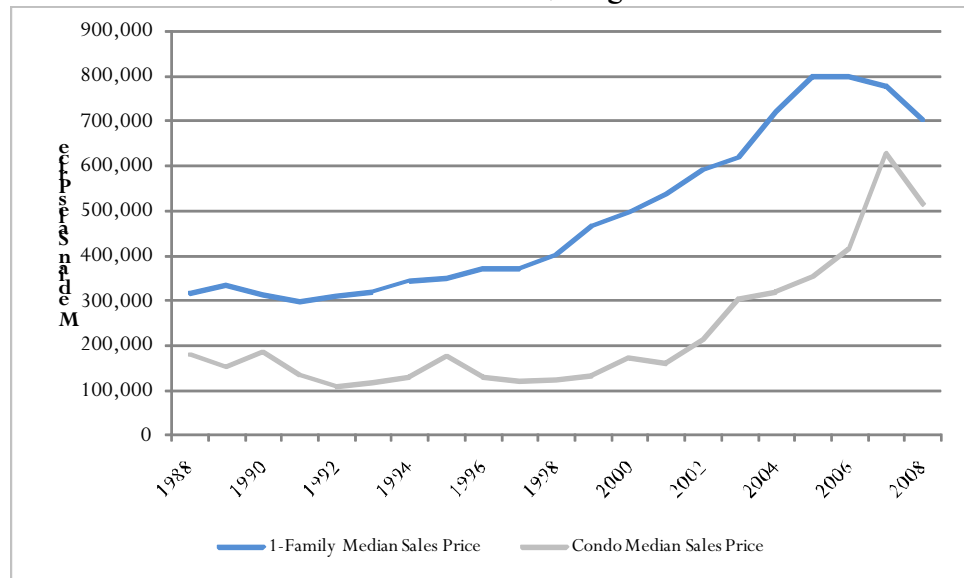
Ridgefield	\$513,500
Wilton	\$465,000
Newtown	\$357,250
Danbury	\$262,750
Bethel	\$250,000
Brookfield	\$224,500
New Milford	\$164,000

Source: The Warren Group.

Housing Prices

The median sales price for single family units in Ridgefield peaked at \$800,000 in 2005 while the price for condominiums peaked two years later at around \$628,000 (see chart). Compared to neighboring communities and other communities in the Region, the median sales price in Ridgefield was the second highest and the median sales price for condominiums was the highest.

Trends in Sales Prices, Ridgefield



Source: The Warren Group.

According to the 2000 Census, the median rent in Ridgefield was \$1,130. In 2009, the median rent was \$2,000, according to the Ridgefield Board of Realtors. This is an increase of 78%. Most of the available rentals in 2009 had 2 bedrooms or less. Monthly rents for all units ranged from \$875 to \$10,000.

Housing Affordability

“Affordable housing” has many meanings. Often people associate the term with subsidized or low income housing. Communities also see a need for “work force housing,” which generally means housing for lower wage employees, young adults just entering the work force and often, municipal employees. “Affordable” or modestly priced housing is important for fixed-income seniors and people with disabilities who wish to stay in the community when ready to downsize to a smaller home.

One way to assess housing affordability in a community is to examine “naturally occurring affordability”. These are housing units that have no resale or rental (deed) restrictions, but due to location, size, or condition, have a lower market value than other units. These units would also include discounted sales or rentals of housing units between family members. The affordability of naturally occurring affordable units is not protected – prices can rise and place housing out of reach of local and regional residents.

The 2009 HVCEO *Housing Market Assessment* analyzed what could be considered the natural affordability of the Region’s housing stock. The analysis used the rule of thumb that housing is affordable if no more than 30% of income is spent on housing. Of the Region’s ten communities, Ridgefield had the second lowest percentage of its housing stock affordable to low, moderate and median income households (Redding had the lowest percentage). The following table provides this analysis for Ridgefield.

Affordability of Housing Stock

Affordable To:	Affordable Price	Ridgefield # of Homes*	% of Homes**	Region % of Homes
Median Income Households (100% AMI***)	\$325,000	460	6%	33%
Moderate Income Households	\$255,000	280	4%	16%
Low Income Households	\$151,250	75	1%	4%

* Numbers may be high. They are based on values reported by owners in the Census. Owners likely underestimate values.

**Percentage based on owner-occupied units.

***AMI: area median income, \$80,192 in 2007.

Source: 2009 HVCEO *Housing Market Assessment*.

Affordable Housing Definition

- An affordable unit under CGS 8-30g must be:
- assisted (funded under a State or Federal program);
 - CHFA-financed (financed under a program for income-qualifying persons or families); or,
 - deed restricted to be affordable to low- or moderate-income persons or families for at least 40 years.

Until 10% of a community’s housing stock is affordable, it is subject to an affordable housing appeals procedure that shifts the burden of proof to the community to show that threats to public health or safety outweigh the need for affordable housing.

The State program for creating Incentive Housing Zones is discussed on p. 10-5.

Affordable Housing, 2008

Danbury	10.29%
Bethel	5.02%
New Milford	2.22%
Ridgefield	2.05%
Newtown	1.98%
Brookfield	1.71%
New Fairfield	0.66%
Bridgewater	0.13%
Sherman	0.06%
Redding	0%

Source: DECD.

Another way to analyze affordability is to determine how many protected affordable units are in a community. The State, pursuant to CGS 8-30g, considers a unit to be affordable if a dwelling unit is assisted, CHFA-financed or deed restricted (see sidebar). According to the State’s definition, Ridgefield has 182 affordable units (2.05% of the housing stock). An additional 28 units have been approved, but have not yet been constructed or not yet registered with the State.

There are other housing units in Ridgefield that provide opportunities for those that otherwise might not be able to afford to live in the Town, but they do not meet the State’s definition of “affordable.” These include:

- 6 assisted living units at Ridgefield Crossings,
- 4 age-restricted units at Regency at Ridgefield, and
- since 2003, over 30 additional accessory apartments have been created in Ridgefield.

Another five units are currently “affordable”, but for various reasons these units are not counted toward the Town’s affordable housing inventory. It is possible that these units will not remain affordable.

Affordable Housing Needs

The 2008 HVCEO *Housing Market Assessment* quantified the number of affordable housing units needed in each community by calculating the population at risk of homelessness due to income and current housing payment levels. The analysis allocated the need across the Region based on many factors such as the location of jobs and the existing affordable housing stock.

The analysis calculated a need for 1,087 affordable housing units in Ridgefield: 459 units for the elderly and 628 for non-elderly. Given that Ridgefield has seen an average addition of 43 new housing units annually this decade, this target number for affordable units seems unachievable. However, the number supports the need to continue efforts to create affordable housing, workforce housing and housing for seniors and people with disabilities in Ridgefield.

RIDGEFIELD'S ECONOMY

The local economy in Ridgefield provides employment, offers goods and services, and enhances the local tax base.

When looking at Ridgefield's economy, it is important to understand the distinction between labor force and jobs:

- **Labor Force** – The labor force consists of Ridgefield residents who work or are seeking employment in Ridgefield or elsewhere.
- **Jobs** – These are jobs in Ridgefield, either filled by Ridgefield's labor force or by people who live elsewhere.

Ridgefield's residents depend upon jobs outside of the Town for employment: for each working resident in Town, there are 0.8 jobs in Ridgefield (see sidebar).

While Ridgefield's residents are wealthier compared to many neighboring communities and the County, the average wages for jobs in Ridgefield tend to be lower. Residents likely seek higher paying jobs elsewhere and many of those who work in Ridgefield may not be able to afford to live in town.

Labor Force

Ridgefield's unemployment rate increased from 1.5% in 2000 to 5.3% in December, 2009. While the rate has been lower than the Bridgeport-Stamford Labor Market Area (LMA) and the State, the rate of increase over this short time-frame is consistent with trends in these larger areas (see sidebar).

Where Ridgefield Residents Worked, 1990 and 2000

Most Growth	1990	2000	Change
Greenwich	262	418	156
N.Y. State	2,210	2,343	133
Most Decrease	1990	2000	Change
Danbury	1,450	752	(698)
Ridgefield	3,375	3,151	(224)
Wilton	629	442	(187)
Top 3 in 2000	2000	% of Trips	
Ridgefield	3,151	29.5	
N.Y. State	2,343	21.9	
Stamford	1,246	11.6	

Source: HVCEO.

Jobs to Labor Force Ratio, Ridgefield (2007)

Jobs	9,754
Labor Force	12,214
Ratio	0.80

Sources: Census and CT Department of Labor (CT DOL).

Unemployment Rate

	2000	2009*
Ridgefield	1.5	5.3
LMA	2.1	7.8
CT	2.3	8.5

*Dec. 2009

Source: CT DOL.

Although commuter data is almost 10 years old, it still provides insight into commuting patterns. In 2000, 30% of Ridgefield's labor force worked in Ridgefield. The next top destinations were New York State and Stamford. Trends from 1990 to 2000 include a decrease in residents working in Ridgefield, Danbury and Wilton, and an increase in residents working in Greenwich and in New York State.

Ridgefield has seen an increase in the number of residents who work at home. In 2000, the Census counted 871 residents working at home. By 2007, that figure increased to 957 residents. The recent revisions to zoning regulations to ease restrictions on low-impact home occupations may have contributed to this increase in home occupations.

The top employment sector for Ridgefield's residents (professional, scientific, management, and administrative jobs) employs a higher proportion of Ridgefield residents compared to the County and State. Ridgefield also has a higher proportion of residents working in finance, insurance, and real estate. Similar to the County and State, almost 10% of residents work in retail trade.

Top Job Sectors for Ridgefield Residents, 2000

	Ridgefield		County	CT
	#	%	%	%
Professional, scientific, management, administrative, waste management services	2,212	20.4	14.5	10.1
Educational, health and social services	2,046	18.8	18.4	22
Finance, insurance, real estate, rental, leasing	1,582	14.6	11.9	9.8
Manufacturing	1,377	12.7	13.2	14.8
Retail trade	939	8.6	11	11.2

Source: Census.

Jobs

As the following table indicates, Ridgefield continued to see job growth through 2008 (which is the latest data available).

Jobs in Ridgefield			
	Jobs	Change	% Change
1960	1,268		
1970	3,460	2,192	173%
1980	5,540	2,080	60%
1990	7,290	1,750	32%
2000	8,490	1,200	16%
2008	9,858	1,368	16%

Sources: HVCEO and CT DOL.



Photo 2: Boehringer Ingelheim (Tony Loomis).

Comparison of Annual Average Wages, 2007

Fairfield Co.	\$79,948
Bridgeport - Stamford LMA	\$78,924
Ridgefield	\$73,708
CT	\$58,019

Source: CT DOL.

Of the top five job sectors in Ridgefield, three of those sectors provide the lowest average wages (see table). This means that it may be difficult for many who work in Ridgefield to afford to live in town. In fact, wages for Ridgefield’s jobs overall lag the County and the Bridgeport - Stamford Labor Market Area (see sidebar).

Jobs in Ridgefield, 2007

Industry (see Appendix for descriptions)	# of Employ-ers	Annual Average Jobs	% of Jobs	Annual Average Wage
Total - All Industries	1,019	9,754	100%	\$73,708
Agriculture, Forestry, Fishing, Hunting	3	4	0.04%	\$40,017
Construction	101	296	3%	\$55,852
Wholesale Trade	79	207	2%	\$156,939
Retail Trade	111	1,209	12%	\$36,077
Transportation and Warehousing	*	*		*
Information	23	187	2%	\$70,631
Finance and Insurance	68	473	5%	\$86,357
Real Estate and Rental and Leasing	46	174	2%	\$34,435
Professional, Scientific, Technical Services	167	478	5%	\$85,363
Administrative and Support and Waste Management and Remediation Services	65	303	3%	\$59,538
Educational Services	21	218	2%	\$36,774
Health Care and Social Assistance	75	816	8%	\$37,561
Arts, Entertainment, and Recreation	26	235	2%	\$118,350
Accommodation and Food Services	58	597	6%	\$18,975
Other Services (except Public Administration)	120	511	5%	\$29,282
Federal Government	2	64	1%	\$52,715
Local Government	16	1,245	13%	\$48,342

Data not shown individually for certain sectors for confidentiality so numbers do not add up to total for all industries. Those sectors are: mining, utilities, manufacturing, management of companies and enterprises, and unclassifiable, which account for 2,700 jobs in Ridgefield.

Source: CT DOL.

Boehringer-Ingelheim remains the largest employer in Ridgefield, with over 3,000 jobs in 2008, or one-third of jobs in the Town. It may be important to diversify Ridgefield's business base so that if large employers experience a downturn, the impact to Ridgefield's economy is minimized.

Top Employers, 2008

Employer	Employees
Boehringer-Ingelheim, Inc.	3,025
Adam Broderick Salon & Spa	203
Fairfield County Bankcorp	165
Laurel Ridge Health Care Center	149
Stop & Shop	145
Kohl's Department Store	105
Ullman Devices, Corp.	65
Pamby Motors, Inc.	63
Ridgefield BMW	50

Source: Comprehensive Annual Financial Report, Town of Ridgefield.

As noted earlier, almost 30% of jobs in Ridgefield are filled by residents. The remaining jobs are filled by commuters from Danbury, New York State, Bethel and New Milford. Comparing the 1990 data to 2000 data indicates that Ridgefield's employers are becoming more dependent upon the workforce in communities to the north.

Where People Who Work in Ridgefield Live, 1990 and 2000

Most Growth	1990	2000	Change
Danbury	1,205	2,182	977
N.Y. State	400	994	594
New Milford	141	472	331

Decreases (only ones)	1990	2000	Change
Ridgefield	3,375	3,151	(224)
Redding	246	180	(66)

Top 5 in 2000	2000	% of Trips
Ridgefield	3,151	28.3
Danbury	2,182	19.6
N.Y. State	994	8.9
Bethel	476	4.3
New Milford	472	4.3

Source: HVCEO.

**Per Capita Revenue
(FYE 2007)**

Wilton	\$5,690
Ridgefield	\$4,857
Redding	\$4,255
CT	\$3,213
Danbury	\$2,364

Source: CT Office of Policy and Management (OPM).

**Grand List Components,
Ridgefield (2008)**

Residential	82%
Apartments	0.2%
Comm. & Ind.	10%
Vacant	0.7%
Use Assessment	0.01%
Motor Vehicles	4%
Personal Property	3%

Source: Town Assessors data.

**Percentage Revenue
from Property Taxes
(FYE 2007)**

Weston	89.9
Redding	89.6
New Canaan	87.9
Wilton	87.7
Ridgefield	86.3
Bethel	78.6
Danbury	71.7

Source: OPM

**Commercial & Industrial
Grand List Percentages
(2007)**

Danbury	28%
CT	16%
Wilton	13%
Ridgefield	7%
Redding	7%

Ridgefield percentage differs from % in text because a different source and year was used for this table to allow comparisons with other communities.

Source: OPM.

FISCAL CONDITIONS

Revenues

Ridgefield’s revenues totaled \$116 million in Fiscal Year Ending (FYE) 2007, with a per capita revenue of \$4,857. This per capita figure is less than neighboring Wilton, but larger than other neighbors and the State average.

When adjusting for inflation, revenues from property taxes and intergovernmental sources increased, while revenues from other sources decreased over a five year period.

Change in Revenues, Ridgefield

Revenue Source	Change from FYE 2003 to FYE 2007 (in 2007 dollars)
Property Taxes	+\$14,566,433
Intergovernmental	+\$1,860,018
Other	- \$ 226,132
Total	+ \$16,200,319

Source: 2007 Bond Prospectus.

The majority of the revenues (\$100 million or 86%) came from property taxes. Compared to other Connecticut communities, Ridgefield is very dependent on property taxes for revenue: out of 169 municipalities, only 26 other communities derive a higher percentage of revenues from property taxes. This percentage is similar to many nearby communities as shown in the sidebar.

The majority of Ridgefield’s grand list is comprised of residential properties (82% in 2008). Commercial and industrial properties comprised 10% of the grand list (see sidebar). Compared to neighboring communities, Ridgefield has the second lowest percentage of its grand list derived from commercial and industrial properties.

Recent work by the Economic Development Commission calculates that 13% of the 2009 Grand List came from businesses (real property, motor vehicles, and personal property). It is difficult to calculate how the commercial and industrial component of the Grand List has changed over the past five years for a number of reasons, including the reclassification of certain classes of properties and recent revaluations. In addition, as residential values increased substantially, the proportion of the Grand List from commercial and industrial properties decreased.

Expenditures

Since municipal budgets must be balanced, expenditures generally equal revenues. For FYE 2007, Ridgefield's expenditures reached \$114.6 million, or \$4,801 per capita. Of that total, 63% of the expenditures were for education.

When accounting for inflation, expenditures changed over a five year period as follows:

Change in Expenditures, Ridgefield

Expenditure	Change from FYE 2003 to FYE 2007 (in 2007 dollars)
General Government	+ \$584,205
Education	+ \$11,000,974
Other	+ \$4,123,769
Total	+ \$15,708,948

Source: 2007 Bond Prospectus.

Per Capita Expenditure (FYE 2007)

Wilton	\$5,480
Ridgefield	\$4,801
Redding	\$4,520
CT	\$3,096
Danbury	\$2,314

Source: OPM.

Definitions

Developed Land - land that has buildings, structures, or improvements used for a particular economic or social purpose (such as residential, commercial, or institutional).

Committed Land - land that is used for a particular economic or social purpose (including open space).

Vacant Land - land that is not developed or committed.

Dedicated Open Space - land or development rights owned by the Federal government, the State, the Town, land trusts, or conservation organizations intended to remain for open space purposes.

Managed Open Space - land owned by organizations used for other purposes that provides open space benefits.

EXISTING LAND USE

Most land in Ridgefield (87%) has been developed or is committed to a land use. Almost 60% of developed / committed land is for residential use and roughly 30% is open space or institutional uses. Business uses comprise the smallest percentage, at three percent.

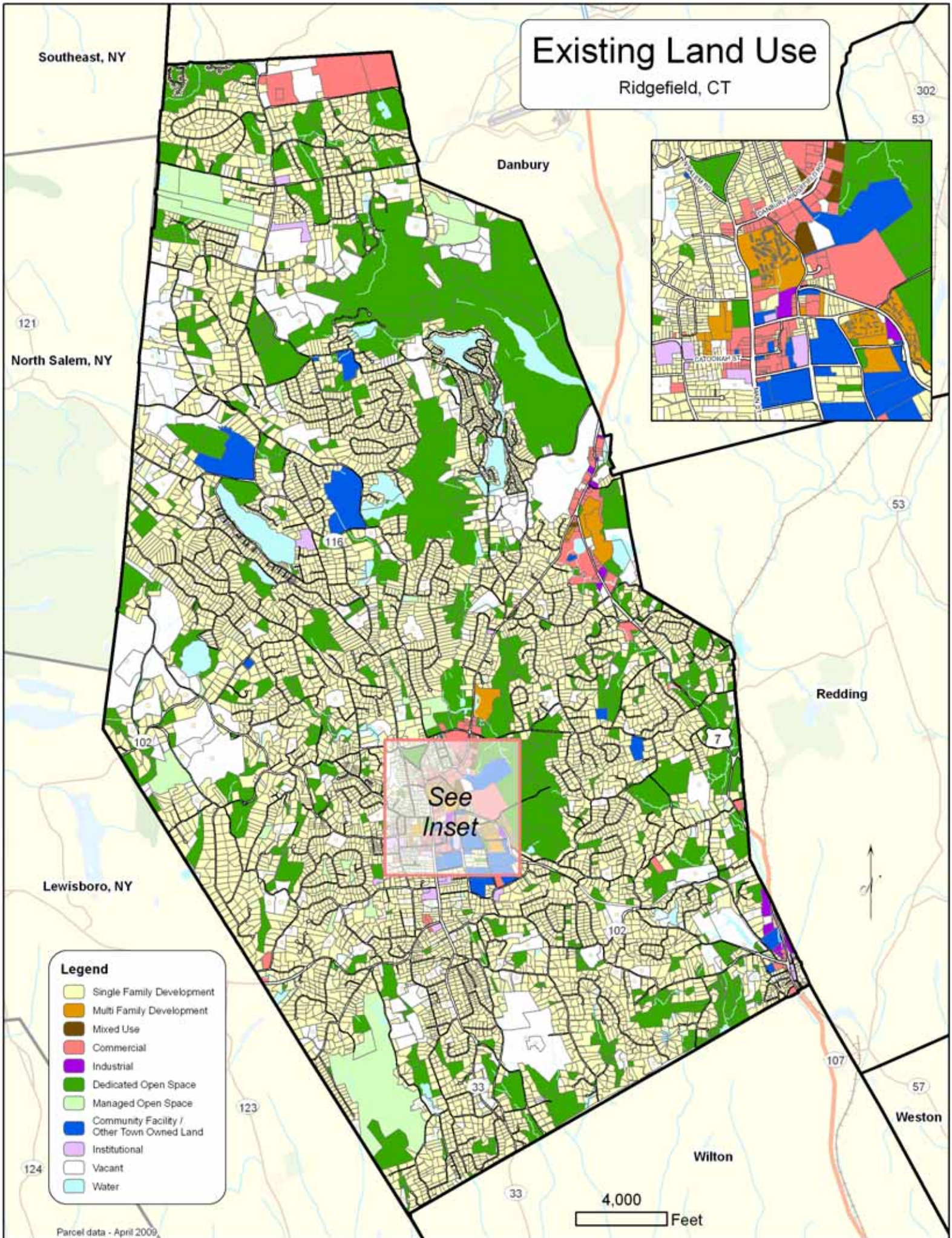
Land Uses in Ridgefield

Use	Acres	% of Developed & Committed Land	% of Total Land Area
Residential	11,212	58%	50%
Single Family Development	11,045		
Multi-family Development	167		
Commercial / Industrial	533	3%	2%
Commercial	475		
Industrial	42		
Mixed Use	16		
Open Space *	5,757	30%	26%
Dedicated Open Space	4,987		
Managed Open Space	763		
Community Facilities / Institutional	434	2%	2%
Community Facilities	358		
Institutional	76		
Other	1,444	7%	7%
Right of Way, Water Features	1,444		
Total Developed & Committed	19,373		87%
Vacant	2,962	--	13%
Total	22,335		100%

*Open Space totals may differ slightly in Chapter 7, Open Space, since not all open space is linked to the Town's GIS and the calculations in this table are based solely on GIS data.

Existing Land Use

Ridgefield, CT



“Conceptual” Zoning Map

The zoning data presented here is based on the zoning codes for parcels contained in the assessor’s database with minor modifications. The database does not account for situations where a parcel may be in more than one zone nor does it address discrepancies between the official zoning map and the assessor’s database or errors in the database.

EXISTING ZONING

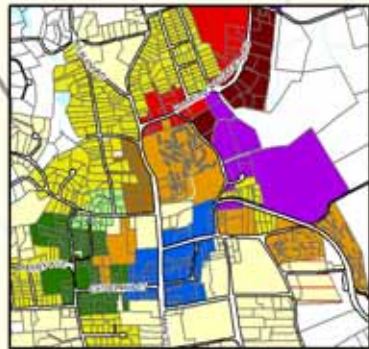
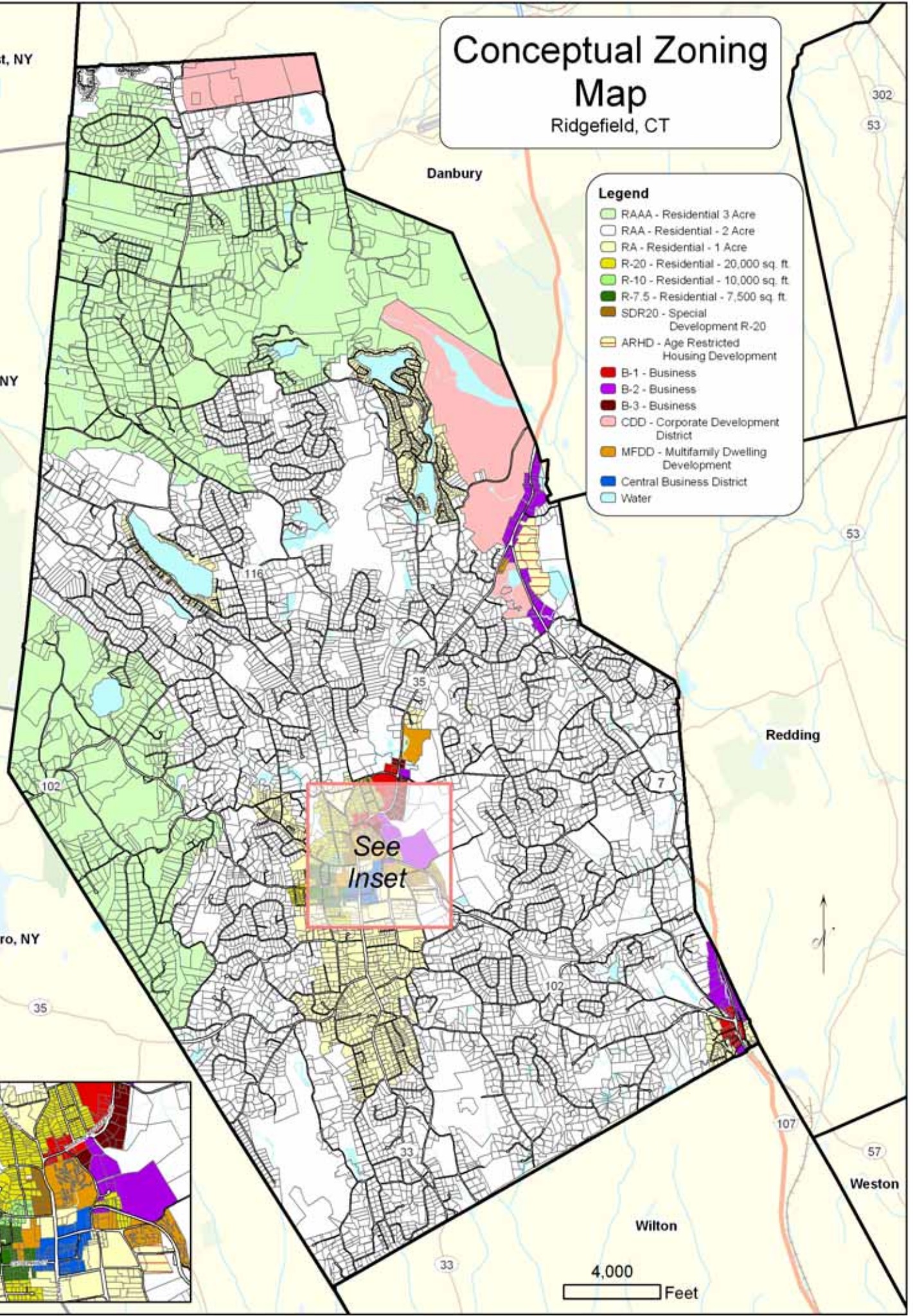
Ridgefield is divided into nine residential zones and five business zones. Approximately 20,000 acres are zoned for residential purposes and 1,200 acres for business uses. Most of the residentially-zoned land is designated for lower density development with a minimum lot area of at least 2 acres.

Zoning Districts (Conceptual)		
Zone	Acres	% of Land
Residential	19,676	88%
RAAA - Residential 3 Acre	5,396	
RAA - Residential 2 Acre	12,680	
RA - Residential 1 Acre	1,220	
R-20 - Residential 20,000 sq. ft.	133	
R-10 - Residential 10,000 sq. ft	10	
R-7.5 - Residential 7,500 sq. ft	39	
SDR20 - Special Development R-20	12	
ARHD - Age Restricted Housing Development	72	
MFDD - Multi-family Dwelling Development	115	
Business Zones	1,215	5%
B-1 - Business	60	
B-2 - Business	194	
B-3 - Business	28	
CDD - Corporate Development District	898	
Village District	35	
Other - Right of Way, Water Features	1,444	7%
Total	22,335	100%

Conceptual Zoning Map

Ridgefield, CT

- Legend**
- RAAA - Residential 3 Acre
 - RAA - Residential - 2 Acre
 - RA - Residential - 1 Acre
 - R-20 - Residential - 20,000 sq. ft.
 - R-10 - Residential - 10,000 sq. ft.
 - R-7.5 - Residential - 7,500 sq. ft.
 - SDR20 - Special Development R-20
 - ARHD - Age Restricted Housing Development
 - B-1 - Business
 - B-2 - Business
 - B-3 - Business
 - CDD - Corporate Development District
 - MFDD - Multifamily Dwelling Development
 - Central Business District
 - Water



4,000 Feet

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