

# CHAPTER 10: HOUSING & RESIDENTIAL AREAS



*Promote a variety of housing types while retaining the overall character of Ridgefield*

## OVERVIEW

With almost 90% of Ridgefield zoned for residential uses, the patterns and form of residential development can greatly affect Ridgefield's character.

This section focuses on retaining the predominantly single family residential character of the Town and addressing housing needs. As noted in Chapter 3, Conditions and Trends, 85% of the units are single family housing units.

There is little vacant land available in Ridgefield and it is not always easy to gain public support for building new and affordable housing. To address housing availability in Ridgefield, it will be important to maximize the ability of the existing housing stock to meet the needs of the community. The Town should also guide new housing to appropriate areas and encourage redevelopment.

## RESIDENTIAL PATTERNS & DENSITIES

The single family residential character of Ridgefield has clearly been established. For the most part, boundaries of the residential zoning districts appear reasonable given the terrain, infrastructure availability, and patterns of development. Exceptions to this pattern occur in the Branchville, Ridgefield Lakes, and Lake Mamasco areas due to historic residential densities in those areas. The Residential Densities Plan illustrates proposed densities for Ridgefield and is based upon prevailing development pattern of:

- predominantly single family development,
- higher densities in and near villages (Ridgefield Center and possibly Branchville), and
- a reduction of density as the distance from the villages increases.

The current zones and regulations for single family residential zones generally should be maintained. As discussed in Chapter 6, Natural Resources, the Town may wish to review the provisions of the PRD (Planned Residential Development) to ensure that the appearance and scale of these developments fit with surrounding neighborhoods. Expanding the applicability of this provision to a wider range of properties may be warranted.

When higher density or multi-family development is proposed to help meet housing needs, the appropriate location should be guided by principles outlined below. These principles are intended to address the need for housing diversity while preserving Ridgefield's character and environment, and considering the ability of infrastructure to handle growth.

### Higher Density and Multi-Family Site Location Criteria

1. Multi-family developments should be served by water supply systems and municipal sewerage treatment facilities that meet all applicable requirements.
2. The most appropriate types of multi-family development for Ridgefield should continue to be moderate density townhouses and garden apartments proximate to shopping and community facilities. Larger developments not so located may be considered when meeting an identified and overriding Town need.
3. Roadways (and walkways) serving the site and the surrounding area should be capable of safely and conveniently handling traffic generated by the development as well as providing easy and direct access to major thoroughfares serving Ridgefield.
4. Multi-family developments should be located and designed to be compatible with the surrounding area with appropriate transitions (topographic, vegetative, or other) to provide a buffer or gradual transition in density or type of development.
5. The site should be of adequate size and suitable terrain to establish an attractive and functional layout of buildings and site improvements and permit reasonable screening to and from adjacent properties and streets.

# Residential Densities Plan

Ridgefield, CT

Southeast, NY

Danbury

North Salem, NY

Redding

Lewisboro, NY

Weston

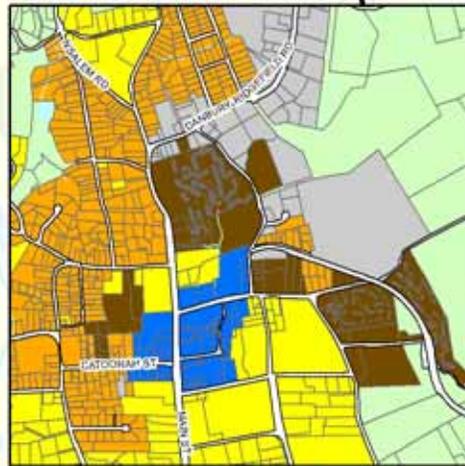
Wilton

## Legend

- Lowest Density Residential (< 0.33 units / acre)
- Low Density Residential (< 0.5 units / acre)
- Moderate Density Residential (< 1 unit / acre)
- High Density Residential (1 to 5 units / acre)
- Multi-Family Residential (> 5 units / acre)
- Villages (Mixed Use)
- Other Zones

4,000 Feet

See Inset



## ADDRESSING HOUSING NEEDS

Ridgefield should continue to encourage the provision of a diversity of housing types, opportunities, and choice at prices consistent with community conditions and constraints. Constraints include natural features (such as wetlands, steep slopes), infrastructure capacity (road congestion, sewers), and economic challenges (cost of land).

Ridgefield's demographic composition might fluctuate in the future (see Chapter 3). While it is reasonable to assume that the Town will continue to attract families with school-age children, the Town may be affected by expected State-wide increases in the over-55 population. Having a higher proportion of older residents would influence housing demands. While some older residents may choose to "age-in-place" (i.e., remain in their current house), many may wish to downsize or may need assisted living or some other type of living arrangement. Ridgefield is already experiencing this demand as evidenced by recent housing developments. Having a wider variety of housing types and housing sizes can help to address these needs.

Housing in Ridgefield can be expensive and housing affordability is a difficult issue to resolve. Sales prices are established by the housing market and what people are prepared to spend. Ridgefield is affected by multi-state housing markets that reflect State tax policies and other factors that influence where people choose to live.

However, a shortage of housing for seniors, young adults, people with disabilities, and those with moderate incomes may detract from community diversity and might significantly affect businesses that depend on low and moderate wage employees. Providing a wider array of housing types might help to address affordability issues.

The 2009 HVCEO *Housing Market Assessment* identified a theoretical need of almost 1,100 additional affordable housing units in Ridgefield. This number is unrealistic and unachievable, yet informative of the magnitude of need for affordable housing in many western Connecticut communities. The addition of even a few affordable units should be seen as an accomplishment. It is also unrealistic that Ridgefield could ever realize the 10% requirement for affordable housing set by the State under CGS 8-30g (see p. 3-12). Nevertheless, these figures should be used to illustrate and educate on the need for affordable housing. Parallel efforts should celebrate the progress that is being made. These accomplishments should be publicized and progress should be assessed annually.

Two overarching strategies are outlined in order to continue progress:

- ensure that regulations support the creation of diverse housing types, as appropriate, and
- take the lead in creating housing opportunities.

## Regulatory Approaches

The Town updated its regulations to expand housing opportunities. These updates include allowing accessory apartments, creating zones for multi-family development and age-restricted housing, and adopting Housing Opportunity Development (HOD) regulations for designated parcels under Section 8-30g of the CT General Statutes for affordable housing. In addition, zoning allows for mixed uses in Ridgefield Center. These provisions should continue to be updated or revised as needed.

There are additional tools available to communities, including incentive approaches and mandatory requirements.

### Density Bonuses

Ridgefield's Housing Opportunity Development regulations provide a density bonus in designated areas if at least 30% of the housing units are affordable for at least 40 years. Densities of up to two units per acre are permitted on a 153-acre parcel on Bennetts Farm. The Terraces at Ridgefield (619 Danbury Road) permits densities of up to 14 units per acre. A Site Plan review with public hearing is required for applications under these regulations.

In 2007, the State created a program called Incentive Housing Zones (IHZ) or HomeConnecticut. If a community adopts an IHZ, the State provides payments to the community when the zone is adopted and when building permits are issued. To qualify, the district must allow the following minimum densities (see sidebar for affordability requirements):

- 6 units per acre for single family detached units
- 10 units per acre for duplexes or town houses
- 20 units per acre for multi-family housing

The key difference between Ridgefield's HOD regulations (which were adopted for specific 8-30g regulated developments) and the IHZ is that under IHZ, the development is planned by the Town under regulations designed and adopted by the Planning and Zoning Commission. Special permits and discretionary decisions are not permitted once the zone and regulations are adopted. The community can adopt design guidelines and other measures to ensure that the housing fits in with the community.

### Inclusionary Zoning

Inclusionary zoning requires developers to make available a percentage of housing units in new residential developments to low- and moderate-income households. In return, developers often receive an incentive such as non-monetary compensation through a density bonus. Some communities allow the developer to pay a "fee-in-lieu" of the affordable units and the fee is dedicated to providing affordable units elsewhere in the community. Communities often establish a housing trust fund as the repository. Ridgefield might consider establishing inclusionary zoning and a housing trust fund.

## Incentive Housing Zones – Affordability Requirements

A deed restriction, covenant, or other restriction shall be recorded on the land records of the municipality requiring that units be sold or rented in accordance with the following affordability provisions:

- Not less than 20% of the dwelling units must be designated affordable,
- Affordability remains for at least 30 years after the initial occupancy of the development,
- Units are offered at prices where persons earning 80% or less of the median income pay no more than 30% of their annual income for such housing.

### **Community-Driven Housing Development**

Some communities actively work to create housing opportunities. Ridgefield has had success with this approach and should continue to enhance those efforts.

A community-driven approach puts housing development planning in the hands of the municipality. The municipality can determine the types of units created, income levels, and the location. Aspects of this approach might include developing affordable housing on municipally-owned land, providing surplus municipal land to affordable housing providers at a reduced cost, expediting the permitting process, or actively helping providers find financing (such as through State and Federal programs).

Community-driven approaches can also focus on increasing the affordability of the existing housing stock. Strategies could include buying existing housing units and reselling them at affordable rates to income-eligible residents, establishing shared equity arrangements, or providing down-payment assistance.

Because a community-driven approach is proactive and hands-on, Town leaders and residents must support the approach. Knowledge about housing development and programs is also important. Ridgefield is fortunate to have an active Affordable Housing Committee that can help to determine approaches that might work best in Ridgefield and they can play a key role in implementation.



Photo 21: The Meadows at Prospect Ridge (Phil Berquist).

## Green Housing

Cumulatively, residences are often the largest energy consumers in a community. Encouraging new residential development to be energy efficient and existing homeowners to make energy savings improvements can have fiscal and environmental benefits. Affordable housing providers see the benefit of building energy efficient units since lower monthly utility bills reduce costs for tenants. The recently constructed Governor House exemplifies this principle.

Many communities throughout the country require or provide incentives for building green housing, often based upon LEED criteria (see sidebar). The State now requires some developments to meet energy-efficient standards. Energy efficient housing and retrofits should be encouraged in Ridgefield.



Photo 22: Governor House affordable housing, built to LEED standards (Phillip Esser).

## Leadership in Energy and Environmental Design (LEED)

According to the U.S. Green Building Council:

“LEED certification provides independent, third-party verification that a building project meets the highest green building and performance measures. All certified projects receive a LEED plaque, which is the nationally recognized symbol demonstrating that a building is environmentally responsible, profitable and a healthy place to live and work.”

Connecticut enacted legislation (Public Act 07-242) requiring that certain buildings must meet LEED standards including:

- Certain state-funded projects
- Buildings that cost \$5 million or more
- Renovations costing \$2 million or more

## **STRATEGIES FOR RESIDENTIAL AREAS AND HOUSING**

### **Maintain the Overall Residential Pattern**

1. Maintain the current single family residential character of the community.
2. Review the PRD provisions and update as needed (see p. 6-4).

### **Carefully Control Higher Density and Multi-Family Development**

3. Guide higher density and multi-family housing in accordance with the overall community structure.
4. Use locational criteria to evaluate proposed higher densities and multi-family uses.
5. Carefully review proposed densities in and near village areas to minimize congestion and impacts to character.

### **Address Housing Needs**

6. Provide for a diversity of housing types, opportunities, choice, and costs consistent with community conditions and constraints.
7. Annually publicize and assess progress on creating housing opportunities.
8. Find ways to meet Ridgefield's need for the development of housing that is affordable and accessible to all persons of moderate income, the elderly, and the disabled.
9. Encourage housing programs that meet the specialized needs of residents, such as assisted living facilities or extended life-care facilities to help meet the housing, social, and medical needs of elderly and/or disabled persons.
10. Determine which regulatory approaches might work best in Ridgefield in order for the private sector to create affordable housing units.
11. Expand upon the community-driven housing development approach.
12. Energy efficient housing and retrofits should be encouraged in Ridgefield.