

# The Home Front 2022

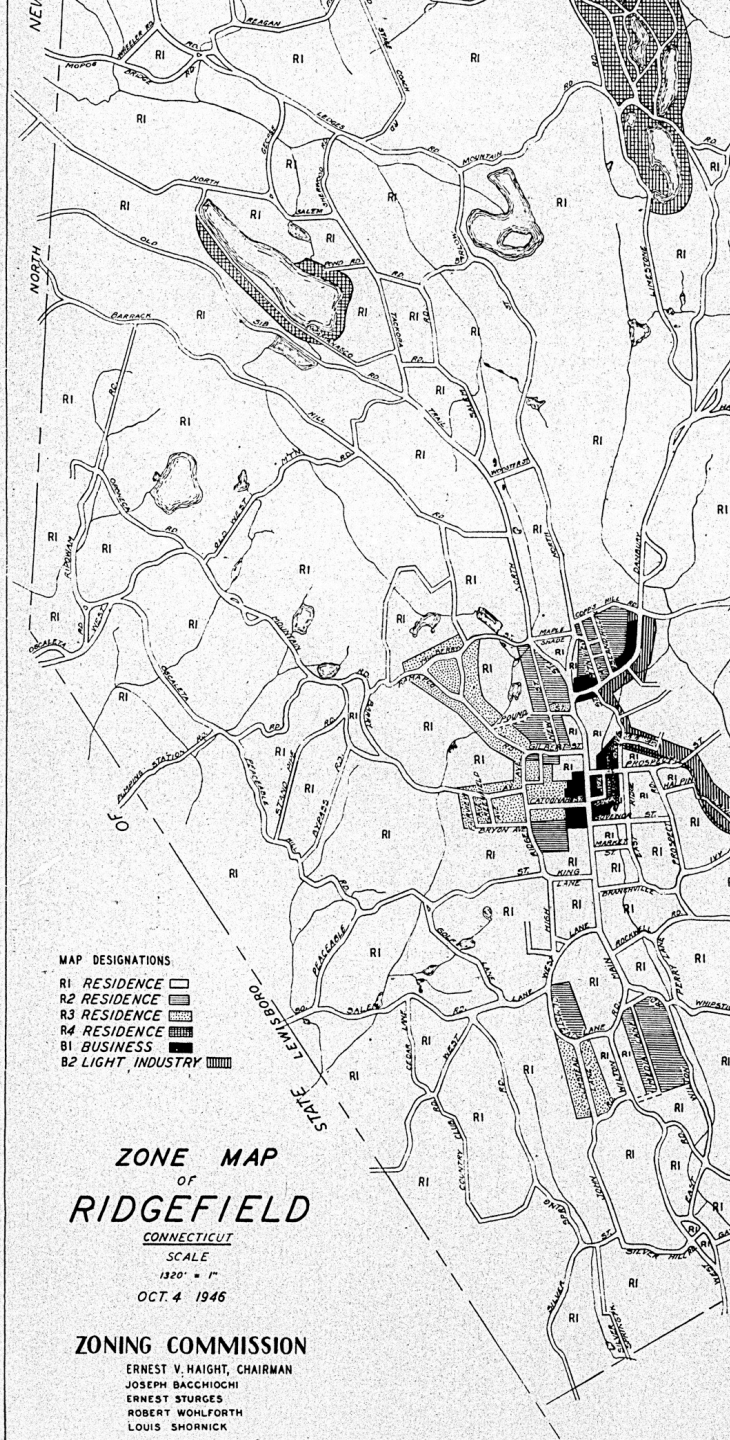
---

Ridgefield  
Affordable  
Housing Plan

Overview

April 4, 2022

---



# Introduction

- Ridgefield has always been growing and changing—from arrival of NYC elite in 1800s to the Baby Boom to the Tech Bust
- In 1940s, zoning regulations let the town take control of growth—and create exclusion
- State regulations have sapped local control, *but this plan is a way to reclaim it*
- The ultimate goal is not to build affordable housing but to create a more “complete community”



# A vision and values

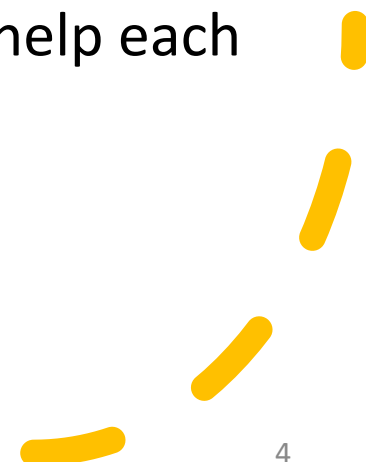
---

- Ridgefield’s small-town charm is vitally important to residents—it’s what makes Ridgefield Ridgefield.
- We aspire to be a “complete” and compassionate community, valuing all residents, regardless of background or economic status, and providing a diversity of housing types.



## What we believe

- Important to maintain small-town charm
- Housing stock needs to be more diverse
- Racial and economic diversity is important for the town's vibrancy
- Ridgefield is a compassionate town where people care for and help each other



## Ridgefielders at a glance

- Population (25,033) has been generally flat for last few decades
- Median age has climbed dramatically from 37 (1990) to 46 (2020)
- Ridgefield is far less diverse than the county and state: 88% White; 1% Black
- While median income is high, 22% of households are struggling *invisibly*
- 42% of renters and 28% of owners are cost-burdened
- Limited opportunities for adults with disabilities shifts burden to families
- Ridgefield is “graying” but housing opportunities for seniors are very limited

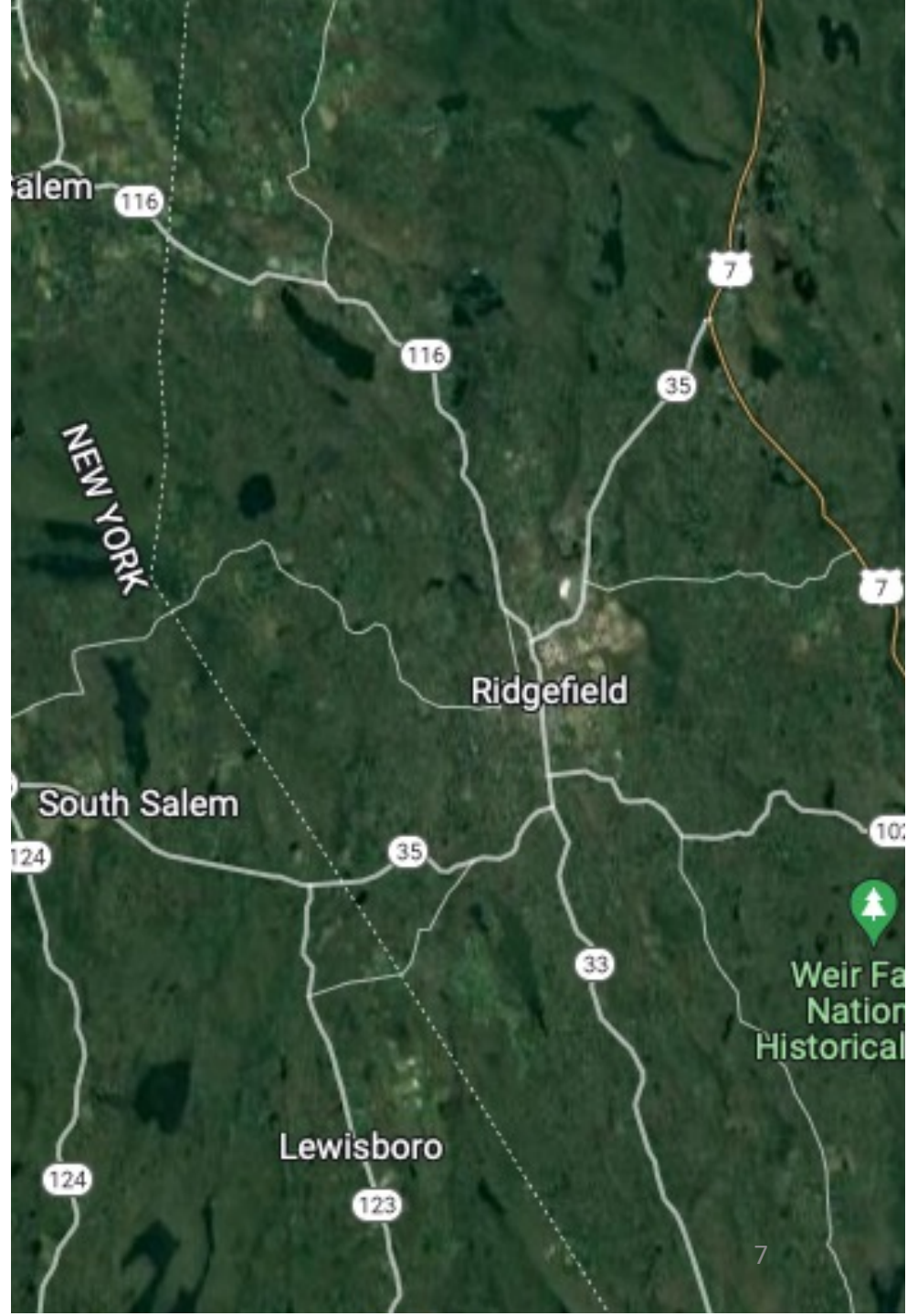
# Single-family homes predominate



- 80% of Ridgefield homes are single-family
- 90% of single-family homes are owner-occupied, vs. 38% of multifamily
- Ridgefield Housing Authority owns 152 units
- 3.1% of Ridgefield homes are deed-restricted or government-assisted affordable, vs. 10% 8-30g target
- Supply of homes for sale is down and prices up as pandemic boosts appeal of towns like Ridgefield

# How much do we need?

- Numerous analyses cite gap of 1,200-2,000 units
- Waiting list for RHA apartments measured in years
- Sec. 8-30g requires 656 units to meet 10%—which is likely out of reach in near term
- 102 Housing Unit Equivalency Points needed for second moratorium—within reach



# Setting realistic goals

- If we do nothing . . . we should see 17 deed-restricted units under 8-30g in 5 years
- If we make zoning and infrastructure changes . . . we could see 15-20 units through transit-oriented development in Branchville, middle housing and adaptive reuse
- If we are proactive, we could generate 70-80 units of affordable and disabled housing
- Goal for 5 years: about 125 additional units



# Zoning regs lean toward single-family housing

- Approx. 95% of town zoned for single-family
- A patchwork of multi-family options seems opportunistic and ad-hoc— not planned
- Multi-family options should include pocket neighborhoods and other forms of middle housing
- Multi-Use overlay should be expanded to encourage 2<sup>nd</sup>-floor housing in wider area, including CBD

# Strategies and tactics



## Create more assisted housing

- Use undeveloped acreage on-site to expand Ballard Green
- Complete feasibility study of Prospect Ridge site and pursue if suitable
- Advance development of .5-acre site on Halpin La. for approved Ability Beyond home for disabled



# Strategies and tactics

---

## Other regulatory changes

- Pass inclusionary zoning regulation
- Create incentive to extend 8-30g restrictions to perpetuity
- Create housing trust fund, and seed it with ARPA money
- Offer incentive to deed-restrict ADUs
- Require set-aside for MSDD overlay
- Offer reduced building-permit fees for affordable unit

# Branchville



**Transit Oriented Development Plan**  
February 2017



## Strategies and tactics

---

### Other strategies and tactics

- Develop and pursue strategies to implement TOD in Branchville
- Promote CHFA mortgage and ADU opportunities to homebuyers and owners
- Create an affordable housing web page
- Evaluate and consider use of surplus municipal land