

Creating Places to Age:

Land-Use Analysis of Aging-Friendliness

FOR THE VILLAGE OF RIDGEWOOD, NEW JERSEY

Contents

Introduction.....	1
Acknowledgements.....	4
Executive Summary.....	5
Senior Survey.....	12
Methodology.....	14
I. Mixed Use Center.....	16
II. Housing.....	23
III. Transportation.....	28
IV. Public Spaces and Amenities.....	36
Summary of Recommended Actions.....	41
Sources.....	46
About the Authors.....	47

Figures

Figure 1 Base Map.....	13
Figure 2: Ridgewood Business District.....	22
Figure 3: Multi-Family Districts.....	27
Figure 4: Circulation – Rail/Bus Routes.....	35
Figure 5: Ridgewood Parks.....	40

Appendices

Appendix 1.....	Community Profile
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Introduction

The demands of an aging population will require New Jersey municipalities to re-examine how they manage and shape the built environment.

In 2007, the World Health Organization published [Global Age-Friendly Cities: A Guide](#), which encourages cities to “become more age friendly ... optimizing opportunities for health, participation and security”. The report notes that the world is rapidly aging and that the proportion of the population 60 and over, which was 11percent in 2006, is expected to double to 22% by 2050 (see adjacent table). In response to these projections, the WHO calls upon cities to adapt structures and services to be more accessible to and inclusive of older people, who have differing needs and capacities. The guide considers important aging issues, including transportation, housing, outdoor spaces, and social inclusion.

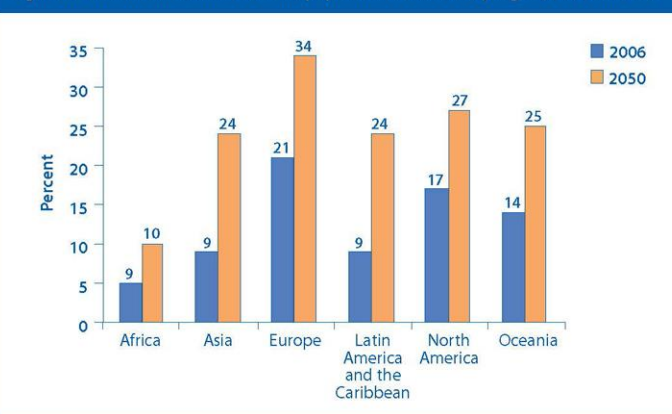
The WHO’s findings and guidelines are particularly relevant to the communities and residents of the United States and especially New Jersey, where the population aged 55 or older has grown significantly since 1990. More than 2.2 million New Jersey residents – 25.5 percent of the state’s population – were at least 55

years old in 2012, with more than half of that total over the age of 65 and nearly 200,000 aged 85 or older. Between 2012 and 2016, the percentage of the state’s population aged 55 and older grew to 27.6. And these people can expect to live longer. The current U.S. average life expectancy of 78 years is projected to increase to 82.6 years by 2050, when the number of older residents will equal the number of youths nationwide. In fact, a recent [AARP report](#) indicated that by as soon as 2035, for the first time ever, there will be more people in the U.S. over the age of 65 than under 18.

According to an [AARP Public Policy Institute report](#) chronicling the preferences of older adults, 87 percent of the population 65 and older would rather grow old in their homes and communities. However, four factors create considerable obstacles to realizing this preference in New Jersey:

1. Land use patterns typical of New Jersey’s communities inhibit accessibility and mobility. According to a report issued by New Jersey Future in September 2017 entitled [Where Are We Growing](#), “Today’s retirees are disproportionately living in places with land-use characteristics

Figure 1. Percent distribution of world population 60 or over by region, 2006 and 2050



Source: United Nations Department of Economic and Social Affairs (7).

that aren't conducive to getting around without a car, and this situation is likely to be exacerbated as the rest of the Baby Boom ages into retirement."

2. More than 43 percent of the older adult population in the New Jersey is housing cost-burdened, paying at least 30 percent of their gross income on housing costs. According to a November 2017 [report](#) from the New Jersey Department of Human Services, Division of Aging Services, the statewide Elder Economic Insecurity Rate (EIRR) is 54 percent, which means that more than half of New Jersey elder-only households lack annual incomes that will insulate them against poverty as they age.
3. More older people than ever are living alone. For example, in the Village of Ridgewood, more than 18 percent of the population 65 and older lives alone (see **Appendix 1: Ridgewood Municipal Profile**). While this is considerably lower than the 27.2 percent of the population state-wide living alone, it nevertheless represents 603 older village residents. New Jersey elders who live alone are much more likely than elder couples to live in economic insecurity.¹ Taking steps to address this issue is important because [research](#) has shown an adverse relationship between isolation and health and longevity. Findings from [studies](#) on this topic indicate that loneliness can increase the risk of heart disease,

¹ Living Below the Line: Measuring Economic Insecurity Among New Jersey's Retired Seniors, NJDHS Division of Aging Services, November 2017

arthritis, Type 2 diabetes, dementia, and even suicide attempts.²

4. Although older adults clearly prefer to grow old in their homes, they need effective design solutions and adequate support systems to enable them to do so. According to 2016 census data, in the Village of Ridgewood, almost 91 percent of the houses were constructed in or before 1980.³ The vast majority of these structures were likely never designed to be barrier-free so that they could accommodate people with limited mobility.

The foregoing factors underscore the fact that municipalities throughout New Jersey must start devising strategies to meet the needs and address the preferences of their growing aging population. This is particularly true as more older people may opt to remain independent longer, rather than move in with younger relatives or live in institutional living quarters such as nursing homes. Great places to age will need to be safe, affordable and comfortable; offer living arrangements that suit the needs of older people; provide centers of social activity, access to transportation and ways to enhance mobility; enable economic opportunity; and allow older residents to be financially secure. Communities that can address these challenges will be in a better position to support and retain their older populations than those that fail to act. Furthermore, readily accessible, center-based locations that offer jobs, housing, entertainment,

² Acknowledging the seriousness of this issue, the UK recently appointed a [Minister for Loneliness](#)

³ Source: 2016 American Community Survey 1-Year Estimates

and amenities characterize those places that census data and research show are most suited to the needs of people 65 years of age and older.

Fortunately, municipalities have the ability to shape community design and character through their local planning, zoning, subdivision and land development regulations, redevelopment and revitalization plans, and capital improvement plans. Healthy community design – exemplified by places that offer a variety of housing options with convenient access to food services, greenspaces, and employment – results in improved mental and physical health, stronger economies, and improved safety and mobility. But aging-friendly community design doesn't happen by chance, local governments need to intervene to change the built environment. Ensuring that a municipality's land use regulatory controls and public investment strategies are designed to promote aging-friendly characteristics will help to retain and enhance community vitality and economic viability for all residents.

This report summarizes an assessment of the land use plans and regulations that shape the built environment in the Village of Ridgewood, New Jersey. The report evaluates the extent to which the community's physical form enables older adults to remain active, healthy, engaged, and capable of continuing to live in their community.

Acknowledgements

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Image 2: Ridgewood Steering Committee Meeting 11-9-17



Sue Ullrich of Ridgecrest Senior Housing and Age-Friendly Ridgewood member; Marianne Bennett of Share, Inc.; and Charles DiMarco, chair of the Citizens' Safety Advisory Committee, who provided valuable insight and guidance for this community assessment.

Image 1: Ridgewood Steering Committee Meeting 11-9-17



Executive Summary

Ridgewood is located in the northeast region of the state in the north-central area of Bergen County, within a 20-mile+/- drive of New York City. The village is bordered by Midland Park Borough to the west, Waldwick and Ho-Ho-Kus boroughs to the north, Glen Rock Borough to the south, and Washington Township and Paramus Borough to the east. The village is bisected by NJ TRANSIT's Bergen County Line, a commuter rail line that loops off the Main Line⁴ between the Hackensack Meadowlands and Glen Rock (see **Figure 1, Base Map**). The village encompasses an area of 5.8 square miles and, according to data from the Census Bureau's American Community Survey, in 2017 it had a population of 25,692.

In early November 2017, several community representatives were invited to attend a meeting with a project team from New Jersey Future to discuss the existing features of Ridgewood's built environment and consider opportunities to enhance the community's aging-friendly characteristics. Community representatives were asked their opinions about Ridgewood's strengths, weaknesses, opportunities, and constraints as they related to the village's population of older adults.

In response to a question about what they liked about living in Ridgewood, the assembled group provided the following responses:

- The village has a distinct, small-town charm with a vibrant downtown, arguably the best downtown in Bergen County.
- The village provides excellent access to transit. NJ Transit recently spent \$30 million to renovate the Ridgewood train station, which the village owns.
- The village has a very proactive approach to pricing parking, charging higher rates for permits at lots that are closer to the train station. Drivers can save money by parking a little farther away if they're willing to walk a little farther.
- The school system is excellent with ample youth sports opportunities.
- The Ridgewood Public Library offers a broad range of programs.
- A wide range of great restaurants, service establishments and retail stores are located in downtown Ridgewood.
- The village offers great social services that are well located near the Ridgewood train station, and the municipality has always been generous toward non-profit service organizations.
- The village is well suited to serve the region.
- The village is safe and walkable even at night.

⁴ NJ TRANSIT's Main Line runs from Suffern, NY, to Hoboken

Members of the group also identified a set of challenges:

- There is a lack of aging-friendly housing and there is a need for more affordable, market-rate, smaller housing units.
- The sidewalk system is not accessible for older people, pavement is uneven and in poor condition, and low-hanging branches and high fences create line-of-sight obstacles for people with mobility limitations.
- There is a need for traffic calming; e.g. pedestrian lights, actuated signals, rubberized walkway materials and clear cross-walk markings.
- Property taxes are high.
- There is a high level of traffic congestion and lack of parking in the downtown.
- Because the school system is so good, parents are willing to pay a premium to live in the town. This forces up home prices and taxes.
- The municipality is not focusing on the needs of older residents.
- The village needs to consider carefully how it evolves into the future if it wants to continue to offer a high quality of life for all residents.

According to data from the Census Bureau's 2015 American Community Survey, Ridgewood ranked 10 out of the 70

municipalities in Bergen County; in terms of population size, with 25,370 people. Almost 14.5 percent of the village's population (3,653 people) was 65 years of age or more compared to the state's 14.4 percent and the county's 15.7 percent. National and state trends indicate that this population segment is expected to continue to grow considerably.

Ridgewood encompasses an area of 3,712 acres, or more than 5.8 square miles.⁵ As noted in Ridgewood's Municipal Profile (see **Appendix 1**), the village is extensively built out. More than 97 percent of the community's land area is either developed or cannot be built on because it has already been preserved or is environmentally constrained. The extent of the municipality that is developed is considerably greater than that of the state overall but is not atypical for a north Jersey municipality. Since the amount of land in the village that remains developable is negligible, new development that might occur will be redevelopment.

Ridgewood's business district is a prime example of a compact, mixed-use, traditional downtown. Retail, commercial, and office uses are concentrated within a 150-acre area that is generally bounded by the commuter rail line (Main/Bergen and Port Jervis lines) on the west to Maple Avenue on the east and straddling Franklin Avenue on the north, and straddling Dayton Street to the south. The Van Neste Square Memorial Park, a formal civic green space, is located in the heart of the business district and the Village Hall/Police Headquarters/Public Library/Community

⁵ Land area excludes water bodies

Center is located a walkable half mile east of the Ridgewood train station.

Ridgewood is characterized by mature residential neighborhoods. The village's housing stock is dominated by single-family, detached houses, comprising more than 80 percent of all units. The few alternative housing types that are located in the village tend to be duplexes or large apartment buildings. The lack of a diverse mix of housing types is significant because alternatives to single-family units can offer affordable choices for older residents seeking to downsize but remain in the community. Affordable housing choices are needed because more than 34 percent of the households residing in the village are cost-burdened.⁶ This need is even more pronounced for Ridgewood's households headed by someone 65 or older, more than 45 percent of whom are cost burdened and would benefit from affordable housing options.

Ridgewood is well-served by transit. The Ridgewood train station, located adjacent to Franklin Avenue between Broad Street and Garber Square, is a major NJ Transit rail hub served by NJ Transit's Main and Bergen County Lines (see **Figure 3: Circulation—Rail/Bus Routes**). The railroad station building was constructed by the Erie Railroad in 1916 and, since 1984, has been listed in the New Jersey Register of Historic Place and the National Register of Historic Places. Three tracks run through the station. Track 1 is for all trains heading to Hoboken Terminal and intermediate points on the Main and Bergen lines and is located adjacent to Garber

Square. Track 2, the middle platform, is for Bergen County Line trains headed for points north, as well as express trains to Port Jervis, New York and freighters, and Track 3 is for Main Line trains headed towards Waldwick, New Jersey, Suffern and Port Jervis, New York.

Image 3: Ridgewood train station



In addition to the commuter rail, several bus routes extend through the village. The Ridgewood bus terminal, a NJ Transit hub, is located a short walk from the train station. Greyhound and Trailways intercity bus lines stop at the terminal. Six NJ Transit bus routes extend through the village with connections to

⁶ Paying at least 30% of their gross income on housing costs

the Port Authority and George Washington Bridge bus terminals in New York, as well as Midland Park Borough, the Broadway Bus Terminal in Paterson, and the Hackensack Bus Terminal. **Figure 3** illustrates that many village neighborhoods are within a ¼ mile walk of a NJ Transit bus stop, however large areas of the village in the north east and south east quadrants of the municipality are unserved and do not have ready access to fixed-route bus service.

In addition to the commuter rail and commercial bus service, the village operates the Ridgewood Senior Bus, within the village on Tuesdays, to the Interstate Shopping Center in Ramsey on Wednesdays, and to contiguous towns on Thursdays. Ridgewood residents aged 65 and older can also purchase Senior Taxi Discount Coupons, paid for by the village as a standing budget item, for use with Village Taxi for local transportation needs. The coupons reduce the cost of taxi service by about 50 percent.

Transportation alternatives that offer access to goods and services without the necessity of car ownership is an important consideration for older residents and a key to Ridgewood's future aging-friendliness.

According to Ridgewood's Recreation and Open Space Inventory (ROSI) a total of 31 municipal and county parks are distributed throughout the village encompassing approximately 240 acres, more than 6 percent of the area of the community. The parks range in size from the .1-acre Jefferson Street Property; to the 577-acre linear Saddle River County Park, 58 acres of which are in Ridgewood - the remainder extends into Fair Lawn, Glen Rock,

Rochelle Park and Saddle Brook. At least one park is within a quarter-mile walk of most residential areas of the village, with the exception of gaps in the north west, central-west, and central sections of the municipality (see **Figure 5: Ridgewood Parks, 1/4 Mile Walk**).

The village has a well-used, multi-purpose community center, combining the Anne Zusy Youth Center and the Patrick A. Mancuso Senior Center, located on the lowest level of Ridgewood's Village Hall, at 131 North Maple Avenue. The center re-opened in 2012 after completion of extensive renovations to repair flood damage from Hurricane Irene. The community center hosts programs for all age groups, from pre-school through older adults. Almost 200 people per month participate in the center's adult exercise classes. Programs specifically aimed at older adults include a Senior Meet and Greet that was held at the Graydon Pool; tax information seminars; self-defense workshops; and heart-healthy cooking with [HealthBarn USA](#). The [Social Services Association of Ridgewood and Vicinity](#) hosts their Thanksgiving Food Drive at the community center. The community center also partners with many organizations (Hobbyists, League of Women Voters, Highlights In Leisure Time, Age Friendly Ridgewood, American Legion, AARP, and others), to meet the needs of Ridgewood residents, with a focus on older adults.

The community center/Ridgewood Village Hall is conveniently located immediately adjacent to the Ridgewood Public Library. The library, located at 125 North Maple Avenue, provides a wide range of educational, recreational, social, and entertainment

classes and programs. The library also collaborates with Age Friendly Ridgewood and several other organizations to provide resources and services to Ridgewood's older residents.

Bus stops are a little more than a tenth of a mile from the village hall, near the corner of North Maple and Linwood avenues, although the stops are unmarked and there are no public benches or bus shelters. And since the bus routes do not serve all areas of the village, they provide convenient access for only a limited segment of Ridgewood's population. Consequently, many patrons of the library and community center must resort to using automobiles for access, or the Senior Bus or Village Taxi if available.

An overview of Ridgewood would be incomplete without mention of [Age Friendly Ridgewood](#). This organization provides invaluable services to residents from all neighborhoods throughout the village and is a considerable community asset. According to its website, AFR's mission is "to bring older adults into the conversation as [Ridgewood] plans for the future. To enrich the community through addressing physical spaces, mobility, and healthy lifestyles. To create opportunities for volunteerism and social and civic engagement".

AFR is completing its second year of initiating and implementing projects identified through a needs assessment conducted in 2015 and a series of focus group meetings held in 2016. Focus group participants included older adults, elected officials, village employees and professionals, and representatives from

local non-profit organizations serving older adults. Project areas in which AFR is presently involved include:

- **Housing:** Ridgewood's needs assessment indicated an interest by older adults in a variety of housing options that would allow them to remain in the community. Currently, two apartment projects have been approved by the village and construction will begin soon. Two more apartment complexes are in the final approval stages. These apartment buildings will include affordable units available to all age groups.

AFR formed a Housing Task Group to keep track of the project approval process in order to provide its constituents with progress updates. The AFR team is in ongoing contact with the developers and broadcasts details about the number and type of apartments, both market rate and affordable.

- **Pedestrian Safety:** In June 2017, AFR engaged NJDOT, WSP⁷ and Civic Eye Collaborative to complete a Walkability Study of the Central Business District and adjacent streets. Working with a team of older adults and village residents, AFR also conducted an in-depth audit of the sidewalks that run from the Ridgewood Library to the main shopping area, which are the most often traversed by pedestrians. The Walkability Study and the detailed sidewalk audit and photographs were shared with the Village Council, Ridgewood's village engineer, the Citizens' Safety Committee, and AFR Steering Committee members. The AFR team advocated for sidewalk replacements identified

⁷ [Williams Sale Partnership](#) (owner of Parsons Brinkerhoff)

in the audit. This replacement work began in late spring 2018 and will continue through the fall.

- **Transportation:** Older residents requested transportation options in addition to what was available in the village. AFR provided funding to enable the Senior Bus to operate one additional day twice a month throughout 2018. AFR has promoted the use of the village's Discount Taxi Coupon Program. AFR provided senior bus service for special events including; the Community Thanksgiving Dinner, summer musical concerts at the band shell, and Ridgewood's Wellness Speaker program.

- **Leveraging the Expertise of Older Adults:** In 2017, AFR, in partnership with the Ridgewood Library, hosted a Volunteer Fair. Forty non-profit organizations participated in the fair and 250 older adults attended. Many connections were made between local organizations and older adults.

AFR collaborated with the Ridgewood Public Schools and the Ridgewood Community Schools to open [Ridgewood High School's Makerspace](#) to the community on Mondays from 4 to 9 pm throughout the school year. The Makerspace provides opportunities for older adults to tinker, build, create, hone existing skills, and learn new ones. Next year, AFR plans to increase attendance and add an intergenerational component

- **Assisting Older Adults:** During the spring of 2017 and 2018 AFR collaborated with parent organizations from two village elementary schools to develop a neighborhood network program. However, fewer older adults than expected requested

assistance with small jobs around their homes and the program is under review.

To assist the low-income older adults in need, AFR organized a drive to collect cleaning products and personal care items, including adult briefs. The products were then distributed to residents of the HUD senior housing complex in the village.

In 2018, AFR set a goal to encourage older residents to shop and dine in town and to encourage local businesses to be sensitive to the needs of older patrons. During the summer of 2018, AFR, in collaboration with the Chamber of Commerce, will host a senior day in Ridgewood.

- **Communications:** The 2015 needs assessment and 2016 focus groups emphasized the need to provide more information on available benefits and services for older adults. AFR, working closely with a web designer, built a [website](#) with an extensive listing of local housing, transportation, medical and health, and community services resources. This website is updated regularly. AFR also printed a resource guide for older adults who don't use or have access to a computer. Each month AFR distributes an electronic newsletter to more than 200 people that describes available programs and services.

In 2017 through the first half of 2018, AFR in collaboration with the Ridgewood Public Library, held talks on various subjects of interest to older adults, including: Medicare 101 for the Baby Boomer; Medicare Part D: Understanding Prescription Coverage; Identity Theft and Scams; and New Jersey Property Tax Relief Programs. AFR plans to continue

this series into the fall with talks on elder law and reverse mortgages

In the spring of 2018 with funding from The Valley Hospital and Van Dyk Healthcare and in partnership with Ridgewood Parks and Recreation, AFR brought [Dr. Thomas Perls](#) to Ridgewood to speak. Dr. Perls heads the largest research project on living to 100 and beyond. More than 200 people from ages 16 to 90 attended the event to learn about the key elements of living a long and healthy life. This highly successful talk is the first in a series of wellness talks AFR plans to present to the community.

Senior Survey

In late 2015, the Ridgewood Community Center Advisory Board conducted a village-wide survey to obtain input from residents in order to improve the community center's programs and to serve the broader Ridgewood community. The survey's 84 questions covered six categories: Ridgewood's quality of life; housing; transportation; community supports and services; health and medical services; and general information about the respondents.

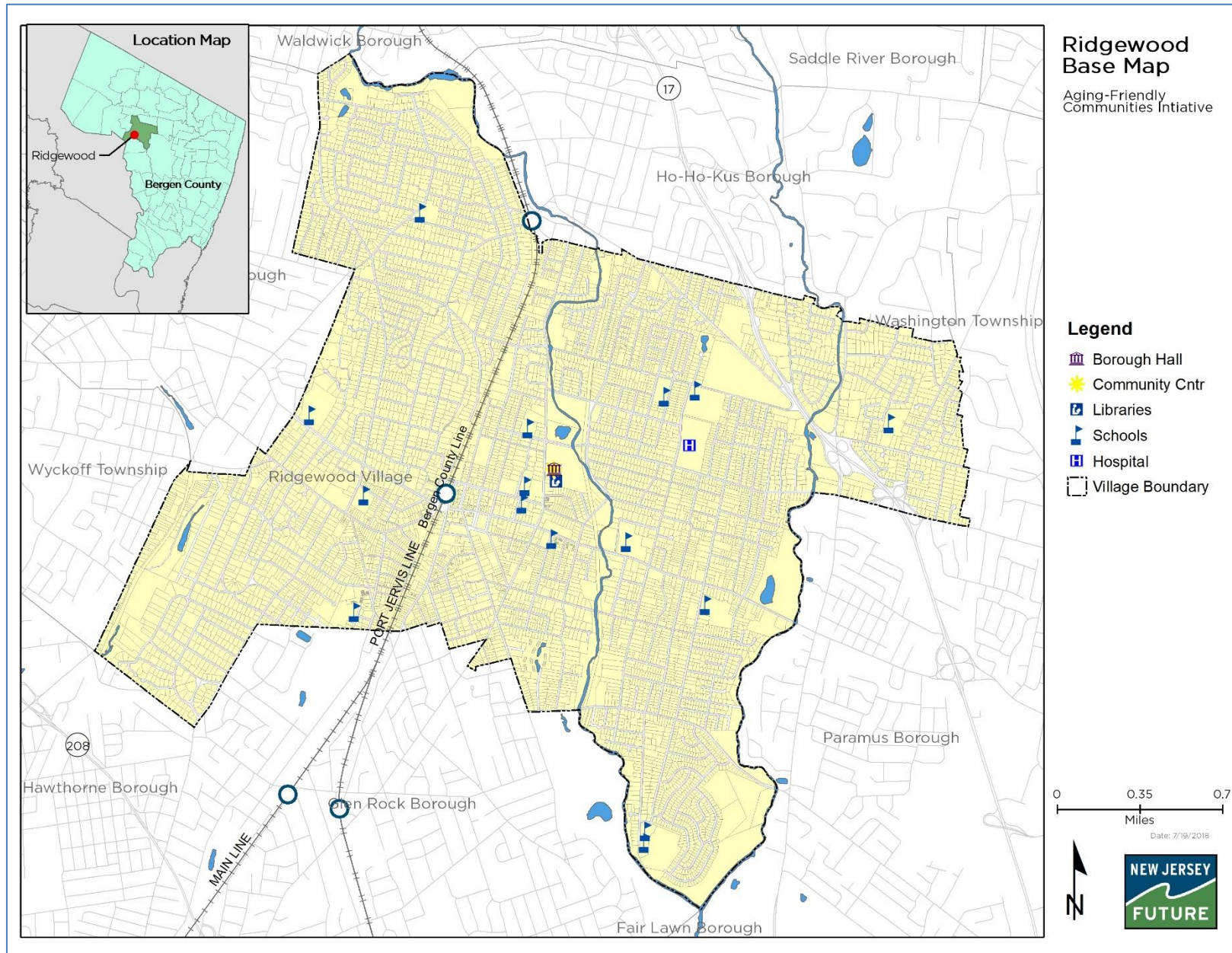
More than 700 people age 55 and over took the survey, although not everyone answered all the questions. Respondents considered housing, health and medical services, and walkable neighborhoods as extremely important, followed by transportation options and community supports.

The survey offered many observations. Those most pertinent to this assessment include:

- More than 66 percent of the respondents indicated that Ridgewood did not offer excellent housing options in terms of variety, affordability and safety.
- More than 44 percent of the respondents said that if they decided to downsize, they would not stay in Ridgewood or were not sure they would.
- More than 82 percent of respondents said there were not enough housing options to enable them to stay in Ridgewood.

- More than 66 percent said there were not enough affordable housing options in the village.
- More than 29 percent said there were not enough transportation options, with over 91 percent using their car as their primary transportation mode.
- More than 61 percent walked to daily activities.
- More than 27 percent said that it was not safe to walk to daily activities.
- More than 18 percent of respondents said they knew of older adults in the village who were homebound or could use assistance.

Figure 1 Base Map



Methodology

The analysis that follows builds from New Jersey Future's 2014 guide titled [*Creating Places to Age: A Municipal Guide to Best Land-Use Practices*](#). This report offers a more detailed description of how the aging-friendly criteria can be applied specifically to **Ridgewood Village**. A combination of demographic data, site visits and interviews as well as a review of municipal planning and zoning documents, provided the background for the analysis. It should be noted that while the focus of the analysis is on how friendly the village is to older adults, these same attributes make a community more livable for all age groups.

This report evaluates four major categories of the built environment. For each category the report describes preferred features, assesses whether these features are present in the village's built environment, and recommends actions to introduce or enhance the attributes.



I. Mixed-Use Centers Mixed-use centers afford the opportunity for people to live in close proximity to commercial centers, reducing the need to use an automobile to accomplish everyday tasks, while also permitting residents to remain socially connected to their community. Putting homes, stores, offices, and civic buildings near each other allows for those with limited mobility – or with limited desire to drive – to maximize their trip-making by minimizing the distances among different types of destinations. This benefits an aging population, but also creates a vibrant community for all.



II. Housing Providing a variety of housing options beyond single-family detached homes helps to accommodate the different preferences, budgets and access needs of all residents, including older adults. Locating new residential development near a mixed-use center goes one step further by offering the additional benefit of pedestrian access to a variety of destinations. Communities may be undersupplied with the types of housing that older residents want or need – for example, homes with smaller yards, fewer bedrooms, or only one story. Some communities may also have high housing prices in general, making them unaffordable for many. Land-use policy that allows

for a variety of housing types benefits older adults in terms of manageability, affordability, accessibility and safety.



III. Transportation Interconnected transportation networks give people options; enabling them to get from Point A to Point B without the need for highway driving and allowing people to opt for secondary roads, bike lanes, sidewalks or mass transit. Compact and walkable development patterns also create the opportunity for “unplanned encounters” with neighbors and strangers, the kinds of personal interactions that are important for creating and maintaining social cohesion. For older residents who are no longer interacting with coworkers or immediate family members on a daily basis, these types of interactions are an important safeguard against social isolation. Transportation choices mean residents who do not own a car or who choose not to drive will still be able to maintain their mobility.



IV. Public Spaces and Amenities Public spaces such as parks, plazas and trails help to hold a community together. They provide opportunities for exercise and a place for social interaction, help to maintain neighborhood stability and even improve psychological health. They can also provide environmental services, including storm water runoff controls - and remediation

of the effects heat and air pollution, through the installation of trees and shrubbery. Amenities such as community centers also help meet the needs of residents, particularly older adults, by offering programming to address such needs as nutrition, entertainment, and intellectual enrichment.

Smart Growth Metrics

As noted in the introduction to this report, great places to age will need to be safe, affordable and comfortable, offer living arrangements that suit the needs of older people, provide centers of social activity, enhance access to transportation and mobility, enable economic opportunity, and allow older residents to be financially secure. Compact, walkable, mixed-use communities are best suited to meeting these objectives, enabling all residents to continue to live independently as they age. To evaluate the extent to which a community has these characteristics, New Jersey Future developed three municipal-level metrics of compactness and walkability: **net activity density (NAD)** (population + jobs per developed square mile, for 2007), **presence of a mixed-use center**, and **street network density** (as measured by route-miles of local road per square mile). The following narrative presents Ridgewood's ranking in relation to these three smart growth metrics and describes how the village compares in these measures to municipalities throughout the state.

Recommendations

Each of the four built environment categories evaluated in the following sections of this report includes descriptions of several category features, a brief discussion of whether the features are present in Ridgewood, and recommendations for steps the municipality can consider to introduce or enhance the feature.

All of the recommendations are then combined in a summary listing that has been assembled and presented on **page 41 to 45** of this report.



I. Mixed Use Center

Is there currently a mixed-use center in Ridgewood and/or are the necessary policies in place to foster development of that center or create a new one in the future?

PRESENCE OF A CENTER

Is there a central business district or other community center that includes a mix of uses?

Mixed-use centers afford the opportunity for people to live within close proximity to commercial and business areas, reducing the need for an automobile to accomplish everyday tasks, while also permitting residents to remain socially connected to their community.



Looking for: a center or centers with homes, stores, offices, and civic buildings in close proximity.





As noted in the Executive Summary to this report, Ridgewood is fortunate to have a vibrant, compact, walkable, traditional mixed-use downtown, with a wide selection of restaurants, retail, and service establishments. The village's retail, commercial, and office uses are concentrated within a 150-acre area that is generally bounded by the commuter rail line (Main/Bergen, Port Jervis lines) on the west, to Maple Avenue on the east, straddling Frankline Avenue on the north, and straddling Dayton Street to the south. The Van Neste Square Memorial Park, a formal civic green space and location for numerous public events, is located in the heart of the business district. The Village Hall/Police Headquarters/Public Library/Community Center complex is located a walkable half mile east of the Ridgewood train station (see **Figure 2: Ridgewood Business District**).



Ridgewood's mixed-use downtown, encompassed by the area within a quarter-to a half-mile of the Ridgewood train station, is the focus of this assessment (see Figure 2: Ridgewood Business District). The downtown is vibrant currently and area businesses that occupy it are evidently healthy financially. However, Ridgewood's 2016 Master Plan Re-examination Report noted that maintaining the character and function of the district is "a challenge due to competition from highway, mall or internet retail locations". Since the 2016 report was issued internet competition has only grown, with a consequent decline in brick-and-mortar shopping nationwide. The report noted that shifts from traditional to specialty retail and service-type uses are already underway and recommended monitoring the proliferation of banks and restaurants. The village should consider revisiting this topic as it undertakes a comprehensive visioning process and comprehensive Master Plan update and explore strategies that might help to "[internet-proof](#)" its downtown.




Net Activity Density (NAD)



Net activity density, a measure of community compactness, is a calculation of municipal population plus employment divided by its developed area in square miles. By capturing both residents and businesses, this calculation provides a picture of the range of activities – and the buildings they occupy – that can be found in the municipality. Net activity density can be thought of as a proxy for building density; i.e., what a place physically looks like when experienced at the ground level.

Ridgewood has a net activity density of 6,834 people and jobs per square mile, ranking it in New Jersey Future's "moderate suburban" category, the fourth-highest of six categories. The median net activity density among all 565 municipalities in the state is 5,244, so Ridgewood's net activity density is more than 30 percent higher than the municipal median

 <i>Looking for:</i> a high NAD, which is a strong indication of an active mixed-use center.	
POLICIES AND PROGRAMS that encourage compact, mixed-use development	
<p>Special Improvement District Special Improvement Districts are authorized by state law and created by an ordinance of the local government. They work by collecting a special assessment on the commercial properties in a designated district, which supports initiatives that drive business activity, increase property values, and support marketing and branding efforts.</p>  <i>Looking for:</i> formally established SID.	<p>Ridgewood apparently has no designated Special Improvement Districts.</p> <p>The village should consider the formation of a SID that encompasses the central business district. A SID could serve as a vehicle to fund necessary improvements within the district, such as those suggested in Ridgewood's Walkability Study. The improvements could include sidewalk maintenance and installation of wayfinding signage, and street furniture. A SID could also provide a cooperative framework within which elected officials, and businesses could collaborate to grapple with such topics as internet competition.</p>
<p>Main Street Community Designation Main Street New Jersey is a division within the New Jersey Department of Community Affairs. It provides on- and off-site technical assistance and training in downtown revitalization and management. In Fiscal Year 2019, the state budget authorizes \$500,000 to restart and enhance this program.</p>  <i>Looking for:</i> Main Street New Jersey designation.	<p>Ridgewood is not currently a designated Main Street community.</p> <p>For reasons similar to those noted above for designation of a SID, Ridgewood should consider participation in the Main Street New Jersey program to develop focused streetscape improvement strategies and long-term economic stabilization strategies in its central business district. Applications for designations under this program are accepted every two years. Selected communities receive technical support and training to assist in restoring their Main Streets as centers of community and economic activity.</p>
PLANS that encourage compact, mixed-use development	
<p>Master Plan A municipal Master Plan defines the community's vision of how it will evolve over time, the changes it intends make to the major systems encompassed within its boundaries - housing, transportation, recreation, environment and open space - how it will preserve its historic resources and what initiatives it will undertake to meet its residents' needs to remain socially and economically vibrant into the future. The Master Plan is a community's roadmap for decision-making and the foundation for all of its prospective physical, economic, and social development.</p>  <i>Looking for:</i> demographic analysis that considers community-wide aging factors and a land-use element of the Master Plan that encourages compact, mixed-use, center-based development.	<p>As with many communities throughout New Jersey, over time Ridgewood has incrementally re-examined and adjusted the goals and policies outlined its Master Plan, most recently was in early 2016. But the community has not prepared a comprehensive Master Plan re-write since 1983. However, in April 2018 the village agreed to conduct a complete Master Plan update.</p> <p>The 2016 Reexamination Report does include an assessment of Ridgewood's demographic characteristics as part of the overview of the village's housing characteristics. The report notes that the total village population has remained stable since 1980 and that the number of housing units has not increased, primarily due to a lack of developable land. However, the report does not consider the age characteristics of the population and does not assess housing costs in relation to household income by age. Nor does the plan consider the implications of demographic trends moving forward.</p> <p>The Ridgewood Municipal Profile (see Appendix 1) indicates that more than 14 percent of the village's population is 65 and over presently. Demographic trends for the state and the country suggest that the proportion of older residents in Ridgewood will increase. The socio-economic consequences of this trend are</p>

	<p>considered in the Housing Analysis segment of this report (Section II). The village's decision to update its Master Plan offers the municipality an excellent opportunity to assess demographic trends further and define aging-friendly strategies that align closely with the emerging needs of its residents, particularly vulnerable populations.</p>
<p>Redevelopment or Rehabilitation Plan Redevelopment and rehabilitation plans are adopted by the governing body to guide development within areas formally designated as being in need of redevelopment or rehabilitation. These plans define the vision for the area and control its implementation through very specific building type and design requirements.</p> <p> <i>Looking for:</i> redevelopment or rehabilitation plan that encourages compact, mixed-use, center-based development.</p>	<p>In 2007, the Ridgewood Village Council designated an area encompassing two parking lots and adjoining commercial properties on Franklin Avenue, North Walnut Street, and Oak Street, in the heart of the central business district, as an "area in need of redevelopment". The council also authorized preparation of a redevelopment plan in accordance with the New Jersey Local Redevelopment and Housing Law. A redevelopment plan was completed, and a report issued on Aug. 1, 2007. The 2016 Reexamination Report recommends amendment of the Master Plan for consistency with the redevelopment plan. A scan of the aerial photography indicates that redevelopment of the area has yet to be undertaken.</p>
<p>LAND DEVELOPMENT STANDARDS that encourage compact, mixed-use development</p>	
<p>Permitted uses Permitted uses define the types of land uses allowed as of right within a particular zoning district.</p> <p> <i>Looking for:</i> a mix of uses within the commercial centers - retail, services, entertainment, residential - that promotes walking and encourages visitor activity.</p>	<p>The zones that encompass the village's 150-acre +/- downtown business district – B-1, B-2 business-retail (approximately 75 percent of the area), P, P-2 professional office (approximately 24 percent of the area), and T transition zone that serves as a buffer to adjacent residential neighborhoods (approximately one percent of the area) - permit the wide mix of uses that support downtown vitality.</p> <ul style="list-style-type: none"> ■ The B-1 Retail-Business District is the core of the village's downtown area. The district straddles East Ridgewood Avenue and extends from the train station to College Place, and on the north side of Goodwin Avenue between the train station and Pomander Walk. Uses permitted within this district include a wide range of retail sales and services businesses, shops, restaurants, bakeries, financial institutions, professional and business offices, parking lots, child care centers and municipal buildings. Residential uses confined to upper floors. ■ The B-2 district straddles Franklin Avenue and extends from Broad Street to just north of South Maple Avenue. An additional segment of the B-2 District runs south from Dayton Street encompassing commercial properties adjacent to the railroad tracks and South Broad Street to Brainard Place. The list of uses permitted within the B-2 district is similar to that permitted in the B-1 district however professional offices are allowed on the ground floor. Residential uses are permitted on other than the ground floor or basement. ■ The village's P and P-2 Professional and Office districts generally straddles Dayton Street and extends from Prospect Street to South Maple Avenue. Permitted uses include business and professional offices that are not engaged in retail or wholesale activities, single- and two-family homes, parking, child care centers, municipal buildings and institutional uses.

	<ul style="list-style-type: none"> ■ Uses permitted in the T Transition District include business and professional offices that are not engaged in retail or wholesale activities, residential uses, child care centers, institutional uses and municipal buildings.
<p>Prohibited Uses Prohibited uses are the types of land uses not allowed within a particular zoning district.</p> <p> <i>Looking for:</i> prohibition of uses that conflict with goals for a center area or district, in particular uses that do not support a compact center and/or walkability.</p>	<p>In general, any uses other than those that are specifically permitted in the districts that encompass the village downtown are prohibited. Specifically prohibited in the B-1 district: car sales, gas stations, places of amusement other than theatres; and drive-through uses. Automobile-oriented uses typically are not compatible with a compact walkable downtown and, in the case of Ridgewood, are appropriately prohibited.</p>
<p>Building setbacks Setbacks establish the distance a building is required to be located from the front, side and/or rear property lines.</p> <p> <i>Looking for:</i> limited setbacks in commercial centers in order to create greater street activation, encouraging a more active, inclusive, pedestrian-friendly environment.</p>	<p>The setbacks applicable in the districts that encompass Ridgewood's downtown center are:</p> <ul style="list-style-type: none"> ■ In the B-1 and B-2 zones the minimum front yard must match adjacent buildings; minimum side yards are not required by 12 feet if provided; minimum rear yard is six inches for every foot of height of the principal building or 10 feet, whichever is greater. ■ In the P zone, the minimum front yard is 25 feet; minimum side yard is six feet if provided; minimum rear yard is 30 feet, minimum lot area is 8,400 square feet; minimum lot width is 60 feet. <p>Ridgewood's zoning provisions call for minimal front and side yard setbacks and allow for a consistent building line close to the sidewalk. These standards help to ensure visual interest along the street and enhance the pedestrian experience.</p>
<p>Lot coverage Lot coverage is that portion of a zoning lot which, when viewed from above, is covered by a building. Greater lot coverage allows for greater density, a key component to a successful mixed-use center.</p> <p> <i>Looking for:</i> greater allowable lot coverage percentages in center and mixed-use districts.</p>	<p>Lot coverage ratios applicable in the various districts that encompass Ridgewood's downtown center are:</p> <ul style="list-style-type: none"> ■ In the B-1 district o maximum coverage is stipulated but the maximum permitted floor area ratio is 50 percent ■ In the B-2 districts, maximum coverage is 90 percent and the maximum permitted floor area ratio is 45 percent ■ In the P district, maximum total coverage is 40 percent of the land area of the lot. <p>Ridgewood's zoning regulations maximize lot coverage in the downtown ensuring a compact, dense development form that is walkable and inviting.</p>

<p>Building height Building height requirements dictate how tall the buildings in a given district can be.</p> <p> <i>Looking for:</i> minimum building heights that encourage density within the mixed-use center area or district.</p>	<p>Building height standards applicable in the various districts that encompass Ridgewood's downtown center are:</p> <ul style="list-style-type: none"> ■ In the B-1 and B-2 zones the maximum building height is 45 feet. ■ In the P zone, the maximum building height is 30 feet. or two stories. <p>The village should consider increasing building height maximums in the P district, to match those of the adjoining B-1 and B-2 districts, and permit apartments on upper floors - currently not permitted - in order to promote increased residential density that would contribute to greater long-term vitality in the municipality's commercial center. Increasing residential density must be accompanied by strategies to address (reduce) parking demand, which could be accomplished through transit-oriented development incentives.</p>
<p>Design standards Design standards can be used to preserve and enhance the unique visual qualities in a district, reinforcing goals such as establishing a pedestrian-friendly streetscape.</p> <p> <i>Looking for:</i> specific design standards for buildings, infrastructure, and landscaping that promote a vibrant, walkable mixed-use center environment.</p>	<p>Ridgewood does have general design standards, but these are typical subdivision standards. Also, the village has no standards for the municipality's central business districts that focus on enhancing the pedestrian environment.</p> <p>Ridgewood should consider developing and enacting a form-based code (see <i>General Recommendation 1, below</i>) to guide development and redevelopment within the downtown core, with a focus on enhancing pedestrian activity.</p>

General Recommendation 1: Consider Form-Based Codes

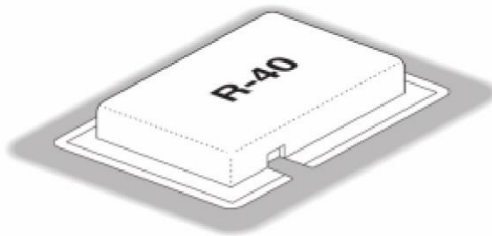
The [Form-Based Codes Institute](https://formbasedcodes.org/) defines a form-based code as “a land development regulation that fosters predictable built results and a high-quality public realm by using physical form (rather than separation of uses) as the organizing principle for the code. A form-based code is a regulation, not a mere guideline, adopted into city, town, or county law. A form-based code offers a powerful alternative to conventional zoning regulation”. Such codes consider the relationships between buildings and the street, pedestrians and vehicles, public and private spaces and the size and types of streets and blocks. A form-based code also establishes rules for parking locations and limits, building frontages and entrance location(s), elevations, streetscapes, window transparency and block patterns (i.e., no oversized “super blocks”). Since form-based code can be customized, the code for one area might be focused on preserving and enhancing the character of the neighborhood while the goal elsewhere might be to foster dramatic change and improvements. Often, a community’s form-based code can accomplish both with a more tailored approach to community character than conventional zoning (see: [AARP Livability Fact Sheets](#)).

Form-based codes are regulatory, not advisory. They are drafted to implement a community plan. The five main elements of a form-based code are:

1. **Regulating Plan:** a plan or map of the regulated area designating the locations where different building form standards apply.
2. **Public Standards:** specify elements in the public realm: sidewalk, travel lanes, on-street parking, street trees and furniture, etc.
3. **Building standards:** regulations controlling the features, configurations and functions of buildings that define and shape the public realm.
4. **Administration:** a clearly defined and streamlined application and project review process.
5. **Definitions:** a glossary to ensure the precise use of technical terms.

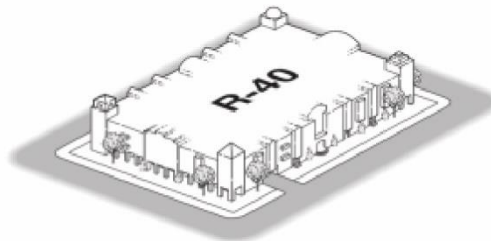
Conventional Zoning

Density use, FAR (floor area ratio), setbacks, parking requirements, maximum building heights specified



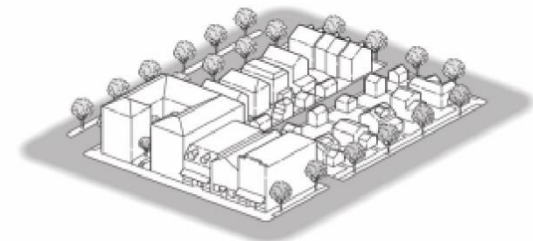
Zoning Design Guidelines

Conventional zoning requirements, plus frequency of openings and surface articulation specified



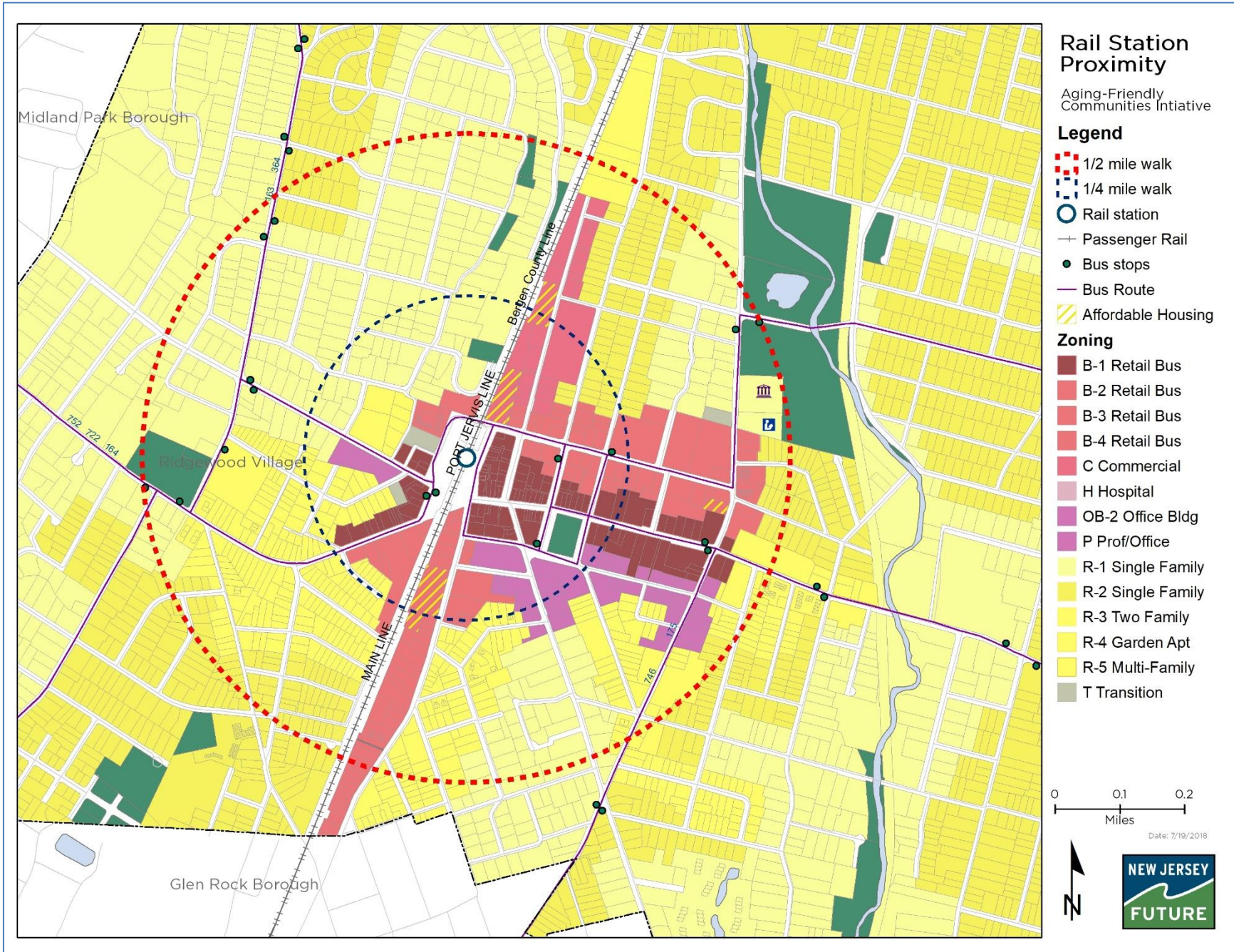
Form-Based Codes

Street and building types (or mix of types), build-to lines, number of floors, and percentage of built site frontage specified



Source: <https://formbasedcodes.org/definition/>

Figure 2: Ridgewood Business District





II. Housing

Does **Ridgewood** have a supply of housing that is both affordable to older people and consistent with their needs? Does it have the necessary policies, plans and programs in place that will provide a range of housing options into the future?

HOUSING AFFORDABILITY PROFILE	
Cost Burden A household is considered housing cost-burdened if it spends more than 30 percent of its gross income on housing. This report uses this measure over other indicators of affordability because the Census Bureau compiles statistics on the actual number of households that are experiencing this condition, whereas many other metrics rely on inferences from summary statistics.	<p>Percent of all households that are cost-burdened (2015 ACS):</p> <ul style="list-style-type: none">■ Ridgewood: 34.1%■ Bergen County: 42.4%■ Statewide: 43.2% <p>Percent of homeowner households that are cost-burdened:</p> <ul style="list-style-type: none">■ Ridgewood: 30.8%■ Bergen County: 39.7%■ Statewide: 37.4% <p>Homeowner households 65+ that are cost-burdened:</p> <ul style="list-style-type: none">■ Ridgewood: 45.4%■ Bergen County: 48.2%■ Statewide: 47.6% <p>A smaller percentage of households overall are housing cost-burdened (i.e. paying at least 30 percent of their gross income on housing costs) in Ridgewood than statewide. However, for households headed by someone 65 or older, Ridgewood's rate is almost as high as the state's. For this reason, Ridgewood should consider strategies to expand housing options.</p>
Median Household Income Median household income gives an idea of the purchasing power of the "typical" household in an area. Places with lower household incomes will tend to have higher rates of housing cost burden, all other things being equal, because lower-income households have a harder time paying for most things, including housing.	<p>Median Household Income (2006-2010 ACS):</p> <ul style="list-style-type: none">■ Ridgewood: \$147,823■ Bergen County: \$77,389■ Statewide: \$72,093 <p>Bergen County incomes tend to be higher than elsewhere in the state, and Ridgewood follows suite with a median household income that is more than double the statewide median.</p>

Median Residential Value The median value of owner-occupied housing units in a jurisdiction gives an idea of how expensive it would be for a current non-resident to buy a home in that place.	Average Residential Value (2014): <ul style="list-style-type: none">■ Ridgewood: \$764,684■ Bergen County: \$495,378■ Statewide: \$352,183 As with median household income, the average home value in Ridgewood is more than two times the average residential value for the whole state. Statewide, the median household needs about five years' worth of income to purchase the average-priced home, and the same is true within Ridgewood. But a household with the statewide median income would need more than 10 years' worth of income to purchase the average-priced home in Ridgewood. People seeking to move into Ridgewood from most other parts of the state are thus likely to face serious affordability barriers.		
Housing stock profile			
Type Housing type refers to the configuration of a unit, typically ranging from single-family detached homes to multi-family buildings to mobile homes. The presence of a range of housing types helps promote affordability and attracts a wider range of family types, from singles to families to older adults.	Ridgewood: <ul style="list-style-type: none">■ SF Detached: 80.4%■ SF Attached: 2%■ Duplex: 7.1%■ Multi-Family: 10.2%■ Other: 0%	Bergen County: <ul style="list-style-type: none">■ SF Detached: 53.4%■ SF Attached: 5.1%■ Duplex: 14.1%■ Multi-Family: 27.1%■ Other: 0.4%	New Jersey: <ul style="list-style-type: none">■ SF Detached: 53.6%■ SF Attached: 9.3%■ Duplex: 9.5%■ Multi-Family: 26.7%■ Other: 1.0%
	Ridgewood's housing stock is dominated by single-family detached houses (80.4 percent of all units). What few alternatives exist tend to be duplexes (7.1 percent) and larger apartment buildings (7.2 percent)		
Size A range of sizes, as measured by the number of rooms in a dwelling, is another indicator of affordability and aging-friendliness. For older adults, fewer rooms can be less expensive to own/rent and easier to maintain.	Ridgewood: <ul style="list-style-type: none">■ 4 to 6 Rooms: 25.8%■ 7 to 8 Rooms: 29.3■ 9+ Rooms: 37.6%■ Median # Rooms: 7.7	Bergen County: <ul style="list-style-type: none">■ 4 to 6 Rooms: 45.9%■ 7 to 8 Rooms: 25.5%■ 9+ Rooms: 14.9%■ Median # Rooms: 5.8	New Jersey: <ul style="list-style-type: none">■ 4 to 6 Rooms: 48.4%■ 7 to 8 Rooms: 24.3■ 9+ Rooms: 14.0%■ Median # Rooms: 5.7
	Ridgewood's median number of rooms per home is more than one third greater than that of Bergen County and the State of New Jersey (2016 counts), and the percentage of 4- to 6-room houses is far smaller than that of the county or state, suggesting that dwelling size in the village is not well-matched to housing needs of older adults.		
Tenure Tenure refers to the conditions under which land or buildings are held or occupied. For this analysis, the distinction is between owners and renters.	Ridgewood: <ul style="list-style-type: none">■ 77.8% owner■ 22.2% renter	Bergen County: <ul style="list-style-type: none">■ 64.8% owner■ 35.2% renter	New Jersey: <ul style="list-style-type: none">■ 64.5% owner■ 35.5% renter
	More than three-quarters (77.8 percent) of Ridgewood households own their homes, well above the statewide rate of 64.5 percent. For those that don't, Ridgewood's rents are generally much higher than statewide: Median gross rent for Ridgewood is \$1,981 per month, compared to a median of \$1,192 for the state, making Ridgewood's median rent more than 65 percent higher than statewide.		

LAND DEVELOPMENT STANDARDS and REGULATIONS that support a mix of housing options

Permitted housing types

Permitted housing types are the type of housing allowed as of right within the various zoning districts. Having a range of types helps promote affordability and also provides access to more options to attract different types of residents, from singles to families to older adults.



Looking for: allowance for a range of housing types, from single-family detached to multi-family, with more density in the mixed-use walkable portions of town.

Ridgewood's zoning supports a range of housing options, including single-family detached, single family attached two-family, duplex, multi-family dwellings and residential clusters. However, the examination of Ridgewood's residential units by type indicates that the dominant unit type is the single-family detached, owner-occupied dwellings. In 2017 and 2018, the village approved four multi-family housing projects that will provide up to 38 affordable or special-needs units. All of these new units will be located in the downtown near the Ridgewood train station (*locations shown on Figure 2*). However, the need for affordable, smaller residences, particularly for residents who are 65 and over, will still outstrip the supply considerably.

The breakdown of residential units by type indicates that the village's housing stock mix is not sufficiently diverse to meet the needs of all of its residents. The high percentage of 65+ households that are cost-burdened suggest that more affordable, smaller dwelling units and alternative living arrangements are required.

Subdivision standards

Subdivision standards define the subdivision application and review process and guide how land within a municipality's zoning districts is divided into development lots. Large minimum lot sizes discourage a mix of uses and contribute to sprawling land use patterns. Requiring large minimum lot sizes effectively prevents a mix of housing types and affordability levels within neighborhoods, which can prevent residents from remaining in their neighborhoods as their needs and circumstances change. Large minimum frontage requirements contribute to sprawl.



Looking for: subdivision regulations that permit compact development, allow for a mix of lot sizes.

Ridgewood's subdivision regulations are typical of many suburban communities throughout New Jersey. Minor subdivisions, those that result in creation of not more than three lots, receive expedited review. The districts that allow for other than single-family homes are clustered primarily around the downtown area (see **Figure 3, Multi-Family Districts**). The village's area and bulk regulations for two-family dwelling do set smaller minimum lots sizes than for single-family dwellings but the minimum lot size for multi-family and garden apartments exceed one acre.

In response to its evolving demographics and the projected needs of its growing elderly population, Ridgewood should consider limited incentives, such as density bonuses; increased building height limits (*within the downtown*); reduced front-yard setbacks; or of-right zoning controls to expand the current number of single-family attached, multi-family, or garden apartment units. Such units would be better suited to the needs and finances of older residents seeking to down-size (as well as to those of younger first-time home buyers).

Inclusionary housing requirements



These policies typically require a fixed percentage of affordable housing to be included as part of new residential development. This promotes ongoing social and economic integration.



Looking for: inclusionary housing requirement.

The village's zoning regulations do include regulations that allow for increased development intensity in the B-1 and B-2 districts in return for a minimum number of affordable units. The extent to which Ridgewood is meeting its fair share housing obligations remains a topic of debate. However, as outlined above and in Ridgewood Community Profile, the need for greater diversity of housing types and sizes is growing as the proportion of the village's elderly population increases.

The village should consider strategies, outlined in this section, that expand housing choice and affordability. These objectives can be achieved while protecting local housing supply and neighborhood character.

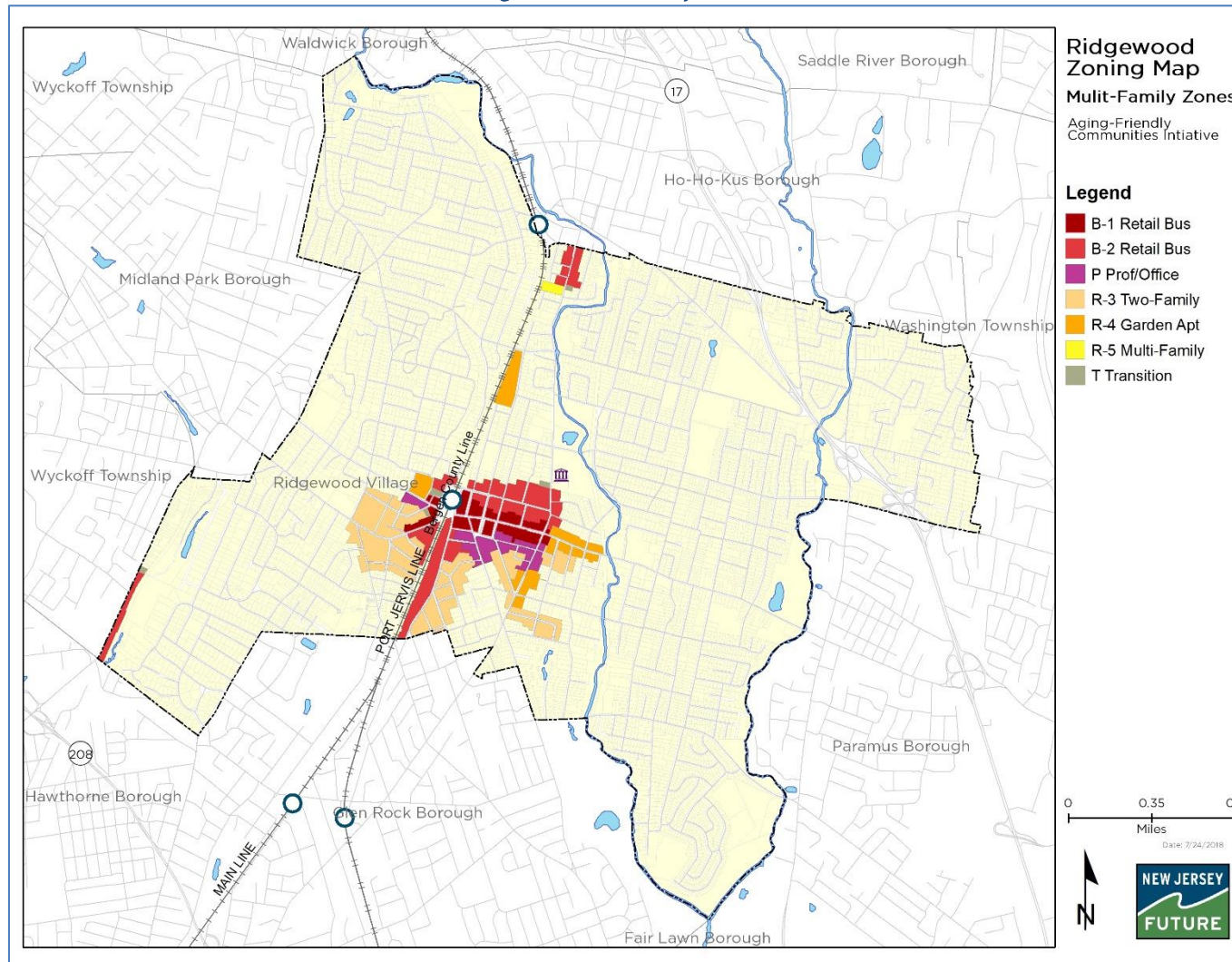
<p>Universal design Universal design is the concept of designing all products and the built environment to be aesthetic and usable to the greatest extent possible by everyone, regardless of their age, ability, or status in life. Universal design provides even surfaces, passages wide enough for wheelchairs, and appropriately designed bathrooms and kitchens, particularly for older adults.</p> <p> <i>Looking for: universal design policy or program.</i></p>	<p>Ridgewood does not have a universal design standard or policy. Although the concept is gradually becoming more widely understood, it has yet to be adopted formally by many communities.</p> <p>Ridgewood should consider adopting universal design guidelines for all new and renovated residential development. This is particularly important because: a) over one fourth of Ridgewood’s population is 55 years of age or more. These residents are likely to have mobility constraints; and b) more than 91 percent of the houses in Ridgewood were constructed before 1980, and the vast majority of these structures were never designed to be barrier-free.</p>
<p>Accessory Apartments An accessory apartment (sometimes called an in-law suite) is a separate independent dwelling unit installed as part of a single-family home, converting the home into two units. The accessory unit is a full, self-contained dwelling unit (i.e., it includes a kitchen), has a separate outside entrance, and is typically smaller than the “primary” part of the home. For the occupants of both units, this housing arrangement allows privacy and independence, which is preferred by individuals of all ages. For homeowners who have relatives with aging-related or other disabilities, this arrangement substantially supports their ability to provide assistance for those relatives. For older homeowners, accessory apartments mean they can afford to remain in their primary homes as landlords, or in these units as tenants.</p> <p> <i>Looking for: accessory apartments as a permitted use.</i></p>	<p>Ridgewood does not currently permit accessory apartments in any district.</p> <p>Ridgewood should consider allowing accessory apartments and stand-alone structures by right in its single-family residential zoning districts, subject to conditions that limit the impact such units might have on the surrounding neighborhood. Such conditions might include: a limit of one accessory apartment per lot; a requirement that the principal dwelling or accessory apartment unit be owner-occupied; a minimum lot size or accessory house size; a limit on the size of the accessory apartment to no more than a percentage (ex. 30 percent) of the gross floor area of the house; and/or restricting new entrances to the side or rear of the home.</p>
<p>Home Sharing Home Sharing offers another alternative housing choice option. According to the National Shared Housing Resource Center, homeowners participating in a home sharing program offer “accommodation to a home sharer in exchange for an agreed level of support in the form of financial exchange, assistance with household tasks, or both.”</p> <p>The community is also a beneficiary of home sharing. Shared living makes efficient use of existing housing stock, helps preserve the fabric of the neighborhood and, in certain cases, helps to lessen the need for costly chore/care services and long term institutional care.</p> <p>A home sharer might be an older resident, a person with disabilities, a working professional, someone at-risk of homelessness, a single parent, or simply a person wishing to share his or her life and home with others. For these people, shared housing offers companionship, affordability, mutual support and much more.</p>	<p>In Ridgewood, housing alternatives designed specifically for older residents are in short supply, a fact widely perceived by village residents (see Senior Survey). The village’s primary age-restricted facility, Ridgecrest Apartments, has 129 for-rental units, 24 efficiency/studio apartments and 105 one-bedroom apartments. The facility solicits applications for new residents only periodically and it is not advertising units currently. Furthermore, Ridgecrest serves only very low income residents. Consequently, Ridgewood residents who may have incomes slightly above this threshold and live in large homes that are no longer affordable have limited housing options. As noted in the introduction to this report, more than 18 percent of village residents who are 65 and older live alone, and isolation can contribute to myriad health risks. In addition, more than 45 percent of Ridgewood’s homeowners who are 65 and older are housing cost-burdened. These conditions are likely to become more severe because the number of people 65 and older throughout the country has grown considerably and this trend is projected to continue into the future.</p> <p>The forgoing factors suggest that Ridgewood should consider various strategies that expand affordable housing options, such as home-sharing, particularly for older populations, to enable them to continue to be residents of the village.</p>

Home Sharing can offer a more secure alternative to other roommate options. Many programs have staff who are trained to screen each program applicant carefully through interviewing, background checking, and personal references.



Looking for: housing options that could simultaneously reduce cost-burdens and isolation and facilitate aging in place.


Figure 3: Multi-Family Districts







III. Transportation

Does **Ridgewood** have the transportation infrastructure, policies and plans in place to address the transportation needs of older residents by encouraging multi-modal options and walkability?

WALKABILITY	
<p>Street Network Density</p> <p>New Jersey Future has developed municipal-level metrics to characterize compactness and walkability. One of those measures is street network density (SND), measured by route-miles of local road per square mile. A high SND signifies a well-connected, grid-like street network. Such networks ensure that physical proximity actually translates into ease of access, by providing multiple linkages among properties and neighborhoods so that local traffic isn't forced onto a few "main" roads for every local trip. These linkages are important to pedestrians as well as drivers since pedestrians cannot generally cross private property or leap fences or streams and thus in most places are constrained to walking along the street.</p>	<p>New Jersey Future's Creating Places to Age report identifies six categories of street network density:</p> <ul style="list-style-type: none"> ■ Very high: 20 or more route-miles of road per square mile ■ High: at least 15 but fewer than 20 route-mile of road per square mile ■ Good: at least 10 but fewer than 15 routes of road per square mile ■ Medium: at least 5 but fewer than 10 route-miles of road per square mile ■ Low: at least 2 but fewer than 5 route-miles of road per square mile ■ Very low: fewer than 2 route-miles of road per square mile <p>Ridgewood's street network density is 16 local road route-miles per square mile, putting it in the high category, the 25th highest in Bergen County, and 114th in the state. Ridgewood's SND value is more than one and a half times the median street network density over all 565 municipalities in the state, which is 9.75</p> <p>Ridgewood should consider using its street network density classification to help promote the village as a walkable, mixed-use center.</p>
<p>Sidewalks</p> <p>Sidewalks provide many benefits, including pedestrian safety and mobility, and they encourage healthier lifestyles.</p> <p> <i>Looking for:</i> 1) the presence of sidewalks that connect people with area destinations, particularly transit; 2) development regulations that require installation of sidewalks along the frontage of all public streets; 3) sidewalks that accommodate those with disabilities.</p>	<p>On June 19, 2017 a group of village residents, community and Bergen County officials, and representatives from the New Jersey Department of Transportation participated in a senior mobility workshop sponsored through the New Jersey Department of Transportation's Office of Bicycle and Pedestrian Program. The objective of the workshop was to engage older residents, community decision makers, transportation professionals, and health professionals in identifying barriers to pedestrian mobility through the eyes of older people; and to investigate how to diagnose, design, and implement strategies to improve walking conditions in the community.</p> <p>The report that was produced after the workshop noted that a complete sidewalk network can be found in most areas of the village, but sections are cracked or uneven and crosswalks in high-traffic areas are unsafe. Many of these conditions were confirmed when residents undertook a sidewalk audit in early November 2017. The Walkability Study identified four key locations in Ridgewood where pedestrian improvements were warranted and provided a detailed list of 20 specific and general recommended improvement strategies to enhance connectivity and mobility. The recommendations are consistent with the Complete Streets policy that the village adopted on June 8, 2011.</p> <p>Ridgewood should consider enhancing its existing design guidelines and construction specifications related to sidewalks, consistent with its existing Complete Streets policy. The village should consider increasing the current minimum sidewalk width of four feet</p>

	<p>to six feet to allow a comfortable space for two adults walking abreast, particularly in and around the town center. On some residential streets near the downtown, sidewalks may not be necessary as long as low travel speeds are enforced and signs are posted alerting motorists that they must share the road.</p> <p>To undertake the pedestrian improvements outlined in its 2017 Walkability Study the village should establish an ongoing, phased sidewalk improvement program as a fixed project in its annual capital improvement program. To help control flooding and improve stormwater management, the village should also consider expanding its Complete Streets strategies to incorporate green infrastructure techniques (see What Are Complete and Green Streets narrative below).</p> <p>To track progress over time, the village could post a map, and phasing schedule, of all recommended improvements at the Village Hall and on the village's web site. To celebrate its accomplishments and inform its residents, each year the map could be annotated to identify completed projects and those slated for the upcoming budget year.</p>
<p>Crosswalks Crosswalks at intersections provide are a way to make drivers more aware of and deferential to pedestrians. They should also accommodate people with disabilities easily.</p> <p> <i>Looking for:</i> 1) highly visible crosswalks; 2) light timing that favors pedestrians of various abilities, including timed pedestrian signals; and 3) safe spaces in the median of larger crossings.</p>	<p>Ridgewood's design guidelines address conventional issues of roadway alignment, grade, sightlines, and intersection configuration but appear to be silent on requirements for crosswalks. As noted in the village's Walkability Study, many roadways experience high traffic volumes and there are several intersections that are not pedestrian-friendly. The Walkability Study identified individual locations, including several key downtown crosswalks, where mobility improvements were warranted and recommended specific strategies to address needs.</p> <p>Ridgewood should consider establishing design standards for crosswalks that are consistent with its adopted Complete Streets policy and incorporate these standards in its subdivision and site plan requirements. The village should also include regular crosswalk improvement projects in its capital improvement program planning. At particularly problematic intersections, such as North Broad Street and East Ridgewood Avenue, the village should consider employing pop-up traffic calming techniques, to install temporary curb bump-outs, crossing islands, narrowed travel lanes, signage and road markings, speed tables, round-a-bouts and other traffic-calming practices. This would be a low-cost, temporary way to test which traffic-calming methods are most effective and most useful to residents.</p>
PARKING	
<p>On-street parking On-street parking provides protection for pedestrians and noise disturbance buffers for activities such as outdoor dining on sidewalks, as well as convenient access to destinations.</p> <p> <i>Looking for:</i> ample on-street parking in the central business district.</p>	<p>Ridgewood provides on-street parking available throughout its central business district and has published a parking guide to help residents and visitors find available parking areas.</p> <p>The village should adopt a principle that calls for maintaining the current wide-spread availability of on-street parking throughout the central business district as development within this area may be proposed over time.</p>



<p>Parking requirements</p> <p>Parking requirements dictate the amount of parking that must be provided with new development. In center areas, too much parking can have a negative impact on walkability and requiring it can be a deterrent for mixed-use development since it is a cost without a return on investment. Requirements should also take into consideration available transit options, both bus and rail, which might allow for a reduction (or elimination) of parking requirements.</p> <p> <i>Looking for:</i> techniques such as lowered parking minimums, on-street parking, off-site parking, fee-in-lieu of parking and shared parking provisions in center areas.</p>	<p>As noted above, the mixed-use business district that surrounds the Ridgewood train station has on-street parking. The village's minimum parking standards for the uses permitted in the district are:</p> <p>T, Transition:1/200 square feet of Gross Floor Area (GFA) B-2, O-B2:1/200 square feet of GFA or 1/250 square feet of GFA when parking is shared P:1/250 square feet of (GFA) OB-1:1 per 250 square feet of GFA</p> <p>Participants in the Ridgewood community meeting conducted in November 2017 indicated that there is a shortage of parking within the central business district, particularly during peak periods. The village has pursued a variety of mitigation strategies including shared parking, valet parking, and using an aggressive parking fee structure. An aerial snapshot of the central business district, Image 4, below, reveals that a considerable amount of the downtown area is consumed by surface parking lots.</p> <p>Since demand exceeds supply periodically, the village could consider alternative parking strategies, such as reducing parking ratios, improved wayfinding signage to direct patrons to lots that may be underused, smart-phone parking apps, allowance for off-site parking, and efforts to promote transit-oriented development that require less parking.</p> <p>Parking authorities have often played an instrumental role in responding to parking congestion in support of downtown vitality. Ridgewood should consider directing its parking utility, which will be using a recently approved \$12 million bond to build a new downtown garage at the corner of Broad and Hudson streets, to evaluate alternative strategies to meet parking demand. Two notable examples where such authorities played an instrumental role in downtown development in proximity to a valuable downtown commuter rail stations, and which coincidentally were New Jersey Future Smart Growth Award winners, are Metuchen and Bloomfield. The village should consult NJ Transit's Planning for Transit-Friendly Land Use, a guide for local officials considering land use plans for development around their transit stations. The village should also consider participation in NJDOT's Transit Village initiative, through which it could obtain assistance in addressing downtown traffic and parking congestion.</p>
<p>Parking design</p> <p>Parking lot design is critical to walkability in a downtown or center area. Parking areas should be designed to get people – in addition to cars – in and out safely and should be made aesthetically appealing.</p> <p> <i>Looking for:</i> surface parking in rear of buildings, ingress and egress from side streets/alleys where possible, landscaping, pedestrian walkways and connections, structures designed with active first floor and compatible with adjacent buildings and architecture.</p>	<p>Ridgewood's design guidelines include limited provisions for parking-lot landscaping, and conventional stormwater management standards. The requirements are silent on green infrastructure.</p> <p>The village should consider incorporating green infrastructure strategies in surface parking lot design, which can yield numerous benefits including: improved pedestrian environments, added green spaces, reduced heat-island impacts, improved air quality, and significantly reduced off-site stormwater flows. Many elements of green infrastructure can be integrated seamlessly into parking-lot design. Such techniques include permeable paving, bio-swales, and raingardens.</p>

Image 4: Parking Lots - Downtown Ridgewood



Note 1: Public and Private parking lots identified from visual inspection of aerial only

What Are Complete and Green Streets?

People experience “community” as a complex web of interactions among physical features – the homes they live in, the stores they depend upon for goods and services, the streets they drive on, the sidewalks they walk on, and the parks, playgrounds and public gathering places they frequent. Streets encompass typically over 70 percent of city-owned public space.⁸ Smart Growth America’s Complete Streets Local Policy Workbook⁹ notes that a Complete Streets system – one that is safe, comfortable, and convenient for people walking, bicycling, riding public transportation, and driving – can play a vital role in animating a community’s social and economic life. Furthermore, a tightly integrated, well-connected street network can promote social interaction, enhance accessibility, encourage aging in place, and enhance community health and safety.



Key to the Graphic

- 1 – People walking
- 2 – People using transit
- 3 – People bicycling
- 4 – People driving motor vehicles
- 5 – People conducting business
- 6 – People residing
- 7 – People working/performing maintenance

Streets not only serve a vital civic function, they can also contribute to community appearance, improve the pedestrian environment, and expand a community’s inventory of natural resources by integrating Green Street functions into the design. Green Streets incorporate non-structural management practices within the right-of-way that mimic the natural water cycle to capture, filter, reuse and/or absorb stormwater and ensure that streets remain usable and safe during storm events for all people, regardless of mode. This is particularly relevant to Ridgewood Village, which experienced flood damage during Hurricane Irene and continues to encounter flood impacts during peak rainfall events that appear to be worsening over time. In addition to stormwater management, green streets reduce [heat-island impacts](#) and improve air quality by [removing and sequestering air-borne carbon dioxide](#).

PLEASE NOTE

In September 2018 New Jersey Future will introduce its New Jersey Green Infrastructure Municipal Toolkit and launch [gitoolkit.njfuture.org](https://www.njfuture.org), a website dedicated to green infrastructure planning. The toolkit will be an interactive, online resource that includes detailed information, expert guidance and a variety of tools that cities and towns can use to make green infrastructure a mainstream stormwater management strategy in public- and private-sector development projects. The primary audience for the toolkit is local elected leaders. Important secondary audiences include appointed officials such as planning board, zoning board and environmental commission or green team members, municipal engineers and planners, municipal administrators/managers, and public works superintendents.

⁸ See <https://www.pps.org/article/streets-as-places>

⁹ <https://www.smartgrowthamerica.org/app/legacy/documents/cs-local-policy-workbook.pdf>

PUBLIC TRANSPORTATION

Local Bus Service

Local buses function as a means for people to travel to important destinations within a place or in neighboring places. This service is critical for people who do not or cannot drive, as it connects them to necessary shopping and services in a way that regional bus and rail cannot.



Looking for: high number of bus stops per square mile of developed land.

There are 9.01 NJ Transit bus stops per square mile of developed land in Ridgewood, which is comparatively good (41 out of 70 Bergen County municipalities). Five bus stops serve the village's downtown and the NJ Transit bus terminal is conveniently located immediately adjacent to the Ridgewood train station. However, bus routes do not serve large segments of the village's residential areas in the northeast- and southeast quadrants of the municipality (*see Figure 4: Circulation – Rail/Bus Routes Map*). In addition, as Ridgewood's Walkability Study points out, bus shelters are needed village-wide.

Ridgewood should work with NJ Transit to install bus shelters throughout the municipality and particularly in the downtown. The village should also complement its Walkability Study recommendations with an assessment of its busiest bus stops to determine if sufficient seating, lighting and shelter are provided for older residents.

Rail

Rail transit offers access to regional destinations to which older residents might not otherwise travel if driving were the only option.



Looking for: presence of rail station.

Ridgewood's train station is prominently located in the middle of the village immediately adjacent to its vibrant, traditional downtown.

Ridgewood should use the considerable amenity that is its rail station as a catalyst for transit-oriented development in the downtown area. Such development could be a long-term hedge against competition from surrounding commercial areas and the internet. If the village reduced its parking requirements within its downtown, any new or redevelopment projects could also contribute to reducing parking congestion.

STREETS

Connectivity

A well-connected local street network offers multiple options and shorter distances for traveling between destinations. Without this connectivity, high density and mixed use can end up meaning that you can see your destination out your window, but a long walk or drive would be needed to get to it. Local road density (miles of local road per square mile) is one measure of how fine-grained the local street network is and thus of how long the average local trip is likely to be.



Looking for: high local road density, greater than 10 miles of road per square mile.

Ridgewood has 16 local road route-miles per square mile. This puts the village in the "high" category, the second highest **street network density** category. In comparison, the median over all 565 New Jersey municipalities is only 9.75 route-miles per square mile.

New development and redevelopment should be designed to contribute to, enhance, and maintain the village's efficient, interconnected network of streets, particularly near and within the downtown core.

Vehicle Lanes

The number of vehicle lanes of traffic has an impact on walkability.



Looking for: reduced vehicle lanes, particularly in center areas to promote walkability.

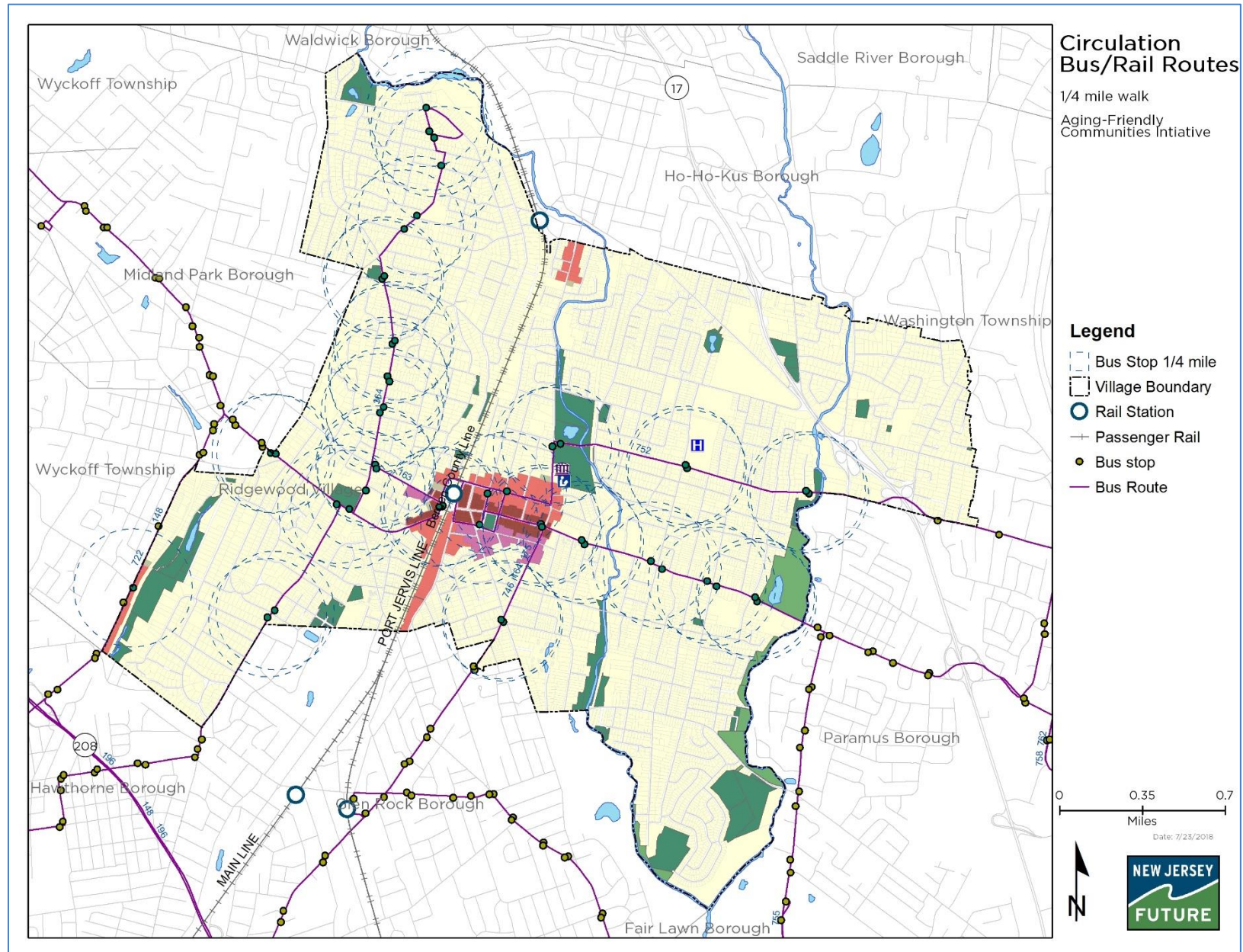
Many of the streets serving Ridgewood's downtown core are narrow, have sidewalks and on-street parking, and allow safe pedestrian crossing. The exception, in the downtown, noted in the village's Walkability Study is North Broad Street at East Ridgewood Avenue, particularly the crossing points to Van Neste Square Memorial Park. However, traffic calming measures appear warranted at several intersections along East Ridgewood Avenue and in the vicinity of the Ridgewood train station.

The village should evaluate problematic intersection crossing points and consider Complete Streets strategies with a particular focus on improving pedestrian connections, restriping crosswalks and lane markings, reducing pedestrian crossing time, calming traffic, and enhancing crossing safety, particularly for older residents and people with mobility constraints. The Walkability Study detailed needed accessibility improvements. The village should consider experimenting with various pop up intersection improvements, discussed above in the Transportation/Crosswalks section of this report, to evaluate alternative solutions to enhance the pedestrian environment and help acclimate motorists to changing roadway patterns.

Image 5: Ridgewood Business District





Figure 4: Circulation – Rail/Bus Routes








IV. Public Spaces and Amenities

Does **Ridgewood** provide access to public spaces, amenities, and programs for older residents?

PUBLIC SPACES, FACILITIES	
<p>Community Centers Amenities such as recreation centers, senior centers and libraries provide access to learning, information, entertainment, exercise and socializing opportunities, which are critical to healthy aging.</p> <p> <i>Looking for:</i> community centers and libraries with walking access.</p>	<p>As noted in the introduction to this report, Ridgewood's well-used, multi-purpose Anne Zusy Youth Center and the Patrick A. Mancuso Senior Center, are located on the lowest level of Ridgewood's Village Hall, at 131 North Maple Avenue. The center re-opened in 2012 after completion of extensive renovations to repair flood damage from Hurricane Irene. The community center/village hall is conveniently located immediately adjacent to the Ridgewood Public Library. The library, located at 125 North Maple Avenue, provides a wide range of educational, recreational, social, and entertainment classes and programs. The library also collaborates with Age Friendly Ridgewood and several other organizations to provide resources and services to Ridgewood's older residents.</p> <p>The Ridgewood Public Library and Village Hall were identified as some of the most popular destinations for Ridgewood's older residents. These facilities are immediately adjacent to one another. However, because the bus routes that serve the village are limited to the central and westerly areas of the municipality, residents of many of the village's neighborhoods must resort to automobiles or relatively long walks to reach these facilities. Moreover, once there, they encounter several obstacles were identified in the Ridgewood's Walkability Study that impede mobility, including poor pedestrian lighting; missing or inadequately marked crosswalks; a lack of pedestrian signals at intersections; insufficient crossing time at those intersections that have pedestrian signals; sidewalks in disrepair; missing ADA-compliant curb ramps; poorly marked crosswalk striping; and high traffic volumes and travel speeds; all of which detract from the pedestrian experience. To address these obstacles the village should incorporate a phased sidewalk improvement program into its capital improvement plan, each year funding an additional increment of improvements, as described in the sidewalks recommendations in Section III above.</p>
<p>Public Street Furniture Street furnishings provide opportunities to rest during the course of business and offer opportunities for interpersonal connection.</p> <p> <i>Looking for:</i> public furnishings in and along the way to public facilities.</p>	<p>Based upon a walking tour through the downtown area and a brief review of aerial photography, public furniture appears to be limited or not present along many of the village's commercial corridors. In addition, the Walkability Study noted that bus shelters are needed village-wide</p> <p>Ridgewood should consider a survey of street furniture to complement its Walkability Study recommendations, particularly in the downtown and those areas frequented by older adults, such as the Mancuso Senior Center in the Village Hall. Furniture should be located to ensure safe walking conditions and regular rest stops for older residents.</p>
<p>Joint Use of Facilities Joint use of facilities offers additional locations for providing services and a way to leverage taxpayer money. Joint use is typically governed by a formal agreement, setting forth the terms and conditions for shared use of public property or facilities.</p>	<p>The 2016 Master Plan Reexamination Report notes that the village recognizes that needs for recreation facilities outstrip supply and it has had a standing Master Plan policy to use school facilities for general neighborhood recreation, primarily after school and during summer months. However, the facilities are used extensively for Board of Education activities, and for school-related functions for students. Availability of the facilities for older-adult activities is limited, although a wide variety of evening classes and exercise programs for adults are offered, and the participant count exceeds 5,000 individuals.</p>

 <p><i>Looking for:</i> joint use of community facilities.</p>	<p>Although it is located in the center of town, because the Mancuso Senior Center at the Village Hall is not particularly pedestrian accessible from many of the community's residential areas, the village should expand opportunities to share school facilities as satellite facilities wherever and whenever possible. This could assure provisions of programs and services for older residents in all neighborhoods. Such programs do not necessarily need to occupy active recreation space.</p>
OUTDOOR, GREEN SPACE	
<p>Parks/Green Spaces/Trails</p> <p>Open space in towns and cities provides many advantages: formal and informal sport and recreation, preservation of natural environments and the provision of green space, which helps improve air and water quality, and improves mental health. This is a benefit to residents of all ages.</p> <p> <i>Looking for:</i> parks and outdoor spaces that are accessible on foot.</p>	<p>As described in the introduction to this report, Ridgewood's recreation and open space inventory includes a total of 31 municipal and county parks throughout the village encompassing approximately 240 acres, or 6.5 percent of the area of the community. The parks range in size from the .1-acre Jefferson Street Property to the 577-acre linear Saddle River County Park, 58 acres of which are in Ridgewood (the remainder extends into Fair Lawn, Glen Rock, Rochelle Park and Saddle Brook). At least one park is within a quarter-mile walk of all residential areas of the village, with the exception of gaps in the north west, central-west, and central sections of the municipality (see Figure 4: Ridgewood Parks, 1/4 Mile Walk).</p> <p>Updating Ridgewood's Master Plan provides an excellent opportunity to update the village's Open Space and Recreation Plan. That Plan should include, as a long-term goal, development of an integrated pedestrian access network connecting all neighborhoods to the village center. Safe pedestrian connections should also be extended to all of the village's parks and green spaces in accordance with the recommendations from the 2017 Senior Walkability Workshop Report.</p>
<p>Green infrastructure</p> <p>Green infrastructure is an approach to managing rainwater and snowmelt by enabling it to infiltrate into the ground where it falls or by capturing it for later reuse. Examples include street trees, pervious pavement, rain gardens, rain barrels, green roofs, vegetated swales and bio-retention basins. Green infrastructure helps to reduce flooding, improves public health, provides jobs, raises property values, beautifies neighborhoods and "downtowns" and supports wildlife.</p> <p> <i>Looking for:</i> municipal policy or ordinance that encourages installation of green infrastructure.</p>	<p>Ridgewood's guidelines for stormwater management and flood protection are included in Article IX, Design Guidelines, Standards and Construction Specifications, of the village's Land Use and Development regulations. The guidelines do address nonstructural stormwater management strategies, but they do not include provisions for green infrastructure.</p> <p>Ridgewood should consider updating its stormwater management regulations to encourage/require the use of green infrastructure (see A Few Ways to Strengthen Your Town's Stormwater Ordinance, below). It should also integrate green infrastructure techniques into roadway design in conjunction with the implementation of its Complete Streets policy (see What Are Complete and Green Streets, above). Doing so would simultaneously enhance the pedestrian environment, expand the community's inventory of natural resources, improve air quality, reduce heat island impacts, and help remediate flooding. The Water Resources Program at Rutgers Cooperative Extension is a good source of information and technical assistance.</p>

A FEW WAYS TO STRENGTHEN YOUR TOWN'S STORMWATER ORDINANCE

Reference excellent guidance and resources that applicants for development permits can use. For example, "For guidance on site evaluation, construction specifications and details, the applicant shall refer to Rutgers Cooperative Extension's [Green Infrastructure Guidance Manual](#) for New Jersey;" and "For road or highway projects, the applicant shall, at minimum, follow USEPA guidance regarding [Managing Wet Weather with Green Infrastructure: Green Streets](#) (December 2008 EPA-833-F-08-009)" and may also reference the [Urban Street Stormwater Guide](#) published in 2017 by NACTO, the National Association of City Transportation Officials (ISBN 978-1-61091-812-1)."

Include strong, clear definitions for green infrastructure, redevelopment and bioretention. Omit language that indicates your ordinance's definitions are the same as, or based on, definitions in [New Jersey's stormwater rules](#) (NJAC 7:8). Sample definitions:

"Green infrastructure" uses or mimics the natural water cycle to reduce stormwater runoff and prevent runoff pollution. Green infrastructure best management practices (BMP) manage runoff close to the source by retention, infiltration, evapotranspiration, and filtration. Green infrastructure BMPs include but are not limited to: bioretention systems including rain gardens, tree trenches and tree boxes; pervious paving systems; green roofs; grass swales; dry wells; vegetative filter strips; constructed stormwater wetlands, cisterns or wet ponds for water capture and reuse, and downspout disconnection. Green infrastructure can be designed to capture and retain the water quality volume of 1.25 inches with no immediate surface discharge.

"Redevelopment" means land-disturbing activity that results in the creation, addition, or replacement of impervious surface area on an already developed or disturbed site. Redevelopment includes but is not limited to: the expansion of a building footprint; addition or replacement of a structure; replacement of impervious surface area that is not part of a routine maintenance activity; and land disturbing

activities related to structural or impervious surfaces. It does not include routine maintenance to maintain original line and grade, hydraulic capacity, or original purpose of facility, nor does it include emergency construction activities required to immediately protect public health and safety.

"Bioretention" means a green infrastructure BMP that consists of a bed filled with soil, gravel, or other material and planted with suitable non-invasive (preferably native) vegetation. Stormwater runoff entering the bioretention system is filtered through the planting bed before being either conveyed downstream by an underdrain system or infiltrated into the existing subsoil below the planting bed.

Apply ordinance requirements to redevelopment projects as well as new development. Sample language:

Where redevelopment that adds, replaces or disturbs (alone or in combination) greater than 5,000 square feet [or a smaller area, if the ordinance applies

also to minor development] of impervious surface results in an alteration to more than 50 percent of impervious surfaces of a previously existing development, the entire existing development shall meet the requirements of this ordinance.

Require onsite stormwater retention for the water quality storm (1.25" over two hours). Sample definition:

Onsite stormwater retention is achieved with a natural or constructed, surface or subsurface area or facility designed to retain water for an extended period of time for the purpose of filtering stormwater runoff through vegetated permeable soils, evapotranspiration, or infiltration capture stormwater runoff for beneficial reuse such as irrigation.

Require that the **water quality standards (SWQDv) be met with green infrastructure practices** before other structural practices.



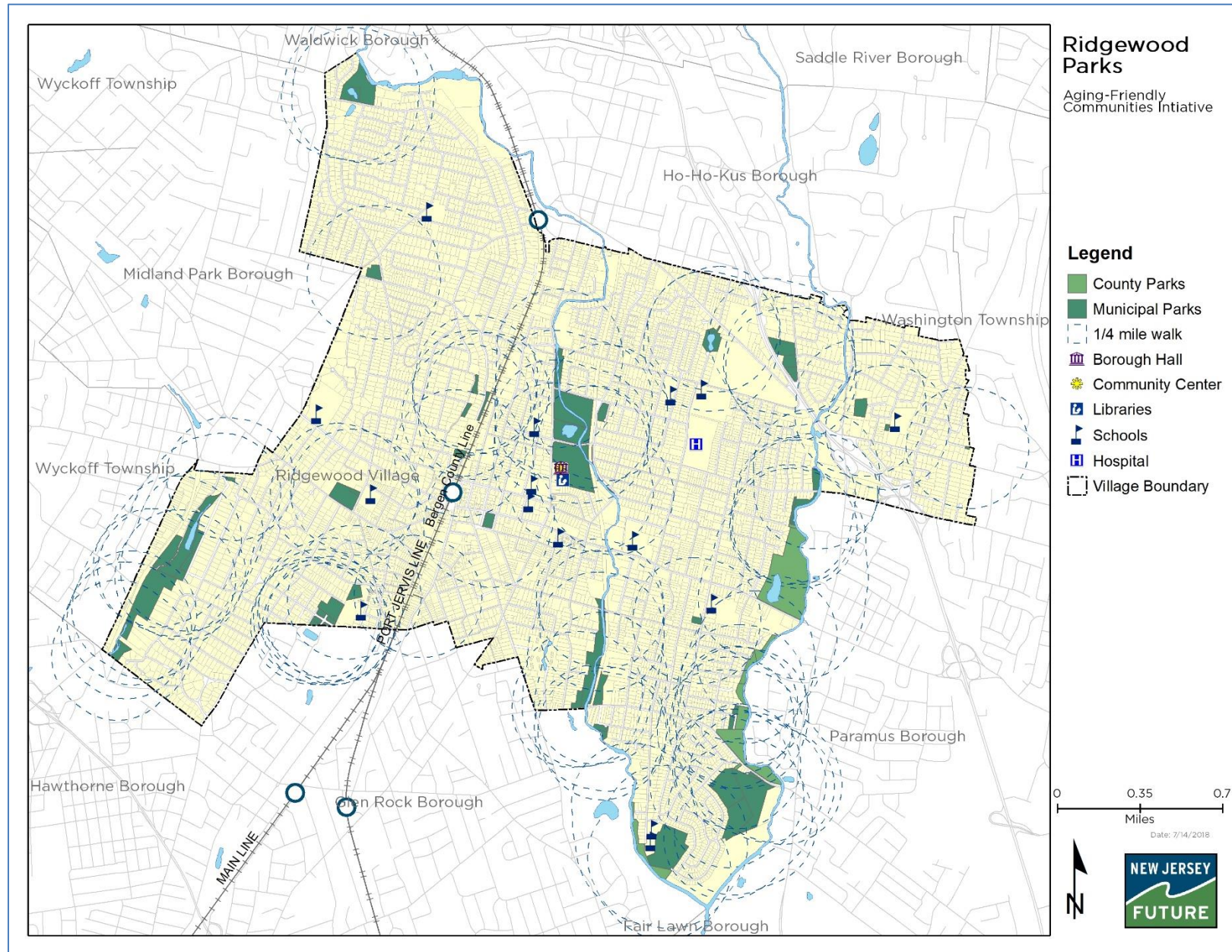
Define “major development” with a smaller area of disturbance than is required in the state’s model ordinance. The state’s threshold is one acre of disturbance or 1/4 acre of new impervious surface. The Sustainable Jersey draft model ordinance suggests major development be defined as a site that adds or replaces (alone or in combination) 5,000 square feet of impervious surface or disturbs one half acre or more of land. Depending on land-use characteristics, some cities or towns may prefer a smaller threshold (see italics in definition below). Sample language:

“Major development” means any development or redevelopment, as defined by this section, that adds or replaces (alone or in combination) 5,000 square feet or more of impervious surface, or that provides for ultimately disturbing 1/2 acre *[or 1/4 acre, or 5000 square feet]* or

more of land. Major development includes both private and public projects or activities. Disturbance for the purpose of this rule is the placement of impervious surface or exposure and/or movement of soil or bedrock or clearing, cutting, or removing of vegetation.

Extend ordinance applicability to minor development as well as major development. The Sustainable Jersey draft model ordinance suggests the minor development threshold for complying with the ordinance be projects that exceed 1,000 square feet. Some municipalities have adopted an even smaller threshold (Princeton’s minor development threshold is 400 sf; Millburn’s is 250 sf).

Figure 5: Ridgewood Parks



Summary of Recommended Actions

Following is a listing of the recommendations presented in the four categories of the built environment evaluated in the preceding sections.



Mixed Use Center

Presence of a center

1. Ridgewood's mixed-use downtown, encompassed by the area within a quarter- to a half-mile of the Ridgewood train station, is the focus of this assessment (see Figure 2: Ridgewood Business District). The downtown is vibrant currently and area businesses that occupy it are evidently healthy financially. However, Ridgewood's 2016 Master Plan Re-examination Report noted that maintaining the character and function of the district is "a challenge due to competition from highway, mall or internet retail locations". Since the 2016 report was issued internet competition has only grown, with a consequent decline in brick-and-mortar shopping nationwide. The report noted that shifts from traditional to specialty retail and service-type uses are already underway and recommended monitoring the proliferation of banks and restaurants. The village should consider revisiting this topic as it undertakes a comprehensive visioning process and comprehensive Master Plan update and explore strategies that might help to "[internet-proof](#)" its downtown.

Policies and programs that encourage compact, mixed use development

2. The village should consider the formation of a SID that encompasses the central business district. A SID could serve as a vehicle to fund necessary improvements within the district, such as those suggested in Ridgewood's Walkability Study. The improvements could include sidewalk maintenance and installation of wayfinding signage, and street furniture. A SID could also provide a cooperative framework within which elected officials, and businesses could collaborate to grapple with such topics as internet competition.
3. For reasons similar to those noted above for designation of a SID, Ridgewood should consider participation in the [Main Street New Jersey](#) program to develop focused streetscape improvement strategies and long-term economic stabilization strategies in its central business district. Applications for designations under this program are accepted every two years. Selected communities receive technical support and training to assist in restoring their Main Streets as centers of community and economic activity.

Plans that encourage compact, mixed-use development

4. The Ridgewood Municipal Profile (see **Appendix 1**) indicates that more than 14 percent of the village's population is 65 and over presently. Demographic trends for the state and the country suggest that the proportion of older residents in Ridgewood will continue on an upward trajectory. The socio-economic consequences of this trend are considered in the Housing Analysis segment of this report (Section II). The village's decision to update its Master Plan offers the municipality an excellent opportunity to assess demographic trends further and define aging-friendly strategies that align closely with the emerging needs of its residents, particularly vulnerable populations.

Land development standards

5. The village should consider increasing building height maximums in the P district, to match those of the adjoining B-1 and B-2 districts, and permit apartments on upper floors - currently not permitted - in order to promote increased residential density that would contribute to greater long-term vitality in the municipality's commercial center. Increasing residential density must be accompanied by strategies to address (reduce) parking demand, which could be accomplished through transit-oriented development incentives.

6. Ridgewood should consider developing and enacting a form-based code (see **General Recommendation 1**) to guide development and redevelopment within the downtown core, with a focus on enhancing pedestrian activity.



Housing

Land development standards that support a mix of housing options

7. The breakdown of residential units by type indicates that the village's housing stock mix is not sufficiently diverse to meet the needs of all of its residents. The high percentage of 65+ households that are cost-burdened suggests that more affordable, smaller dwelling units and alternative living arrangements are needed.
8. In response to its evolving demographics and the projected needs of its growing elderly population, Ridgewood should consider limited incentives, such as density bonuses, increased building height limits (*within the downtown*), reduced front-yard setbacks, or of-right zoning controls to expand the current number of single-family attached, multi-family, or garden apartment units. Such units would be better suited to the needs and finances of older residents seeking to down-size (as well as to younger first-time home buyers).
9. The village should consider strategies, outlined in this section, that expand housing choice and affordability. These objectives can be achieved while protecting local housing supply and neighborhood character.
10. Ridgewood should consider adopting universal design guidelines for all new and renovated residential development. This is particularly important for two reasons because: a) over one fourth of Ridgewood's population is 55 years of age or more, are likely to have mobility constraints; and b) more than 91 percent of the houses in Ridgewood were constructed before 1980, and the vast majority of these structures were never designed to be barrier-free.
11. Ridgewood should consider allowing accessory apartments and stand-alone structures by right in its single-family residential zoning districts, subject to conditions that limit the impact such units might have on the surrounding neighborhood. Conditions might include: a limit of one accessory apartment per lot, a requirement that the principal dwelling or accessory apartment unit be owner-occupied, a minimum lot size or accessory house size, a limit on the size of the accessory apartment to no more than a percentage (for example, 30 percent) of the gross floor area of the house, and/or restricting new entrances to the side or rear of the home.
12. Ridgewood should consider various strategies that expand affordable housing options, such as home-sharing, particularly for older populations, to enable them to continue to be residents of the village.



Transportation

Walkability

13. Ridgewood should consider using its street network density classification to help promote the village as a walkable, mixed-use center.
14. Ridgewood should consider enhancing its existing design guidelines and construction specifications related to sidewalks, consistent with its existing Complete Streets policy. The village should consider increasing the current minimum sidewalk width of four feet to six feet to allow a comfortable space for two adults walking abreast, particularly in and around the town center. On some residential streets near the downtown, sidewalks may not be necessary as long as low travel speeds are enforced and signs are posted alerting motorists that they must share the road.

To undertake the pedestrian improvements recommended in its 2017 Walkability Study the village should establish an ongoing, phased sidewalk improvement program as a fixed project in its annual capital improvement program. To help control flooding and improve stormwater management, the village should also consider expanding its Complete Streets strategies to incorporate green infrastructure techniques (see What Are Complete and Green Streets narrative above).

To track progress over time, the village could post a map, and phasing schedule, of all recommended improvements at the Village Hall and on the village's web site. To celebrate its accomplishments and inform its residents, each year the map could be annotated to identify completed projects and those slated for the upcoming budget year.
15. Ridgewood should consider establishing design standards for crosswalks that are consistent with its adopted Complete Streets policy and incorporate these standards in its subdivision and site plan requirements. The village should also include regular crosswalk improvement projects in its capital improvement program planning. At particularly problematic intersections, such as North Broad Street and East Ridgewood Avenue, the village should consider employing [pop-up traffic calming techniques](#), to install temporary curb bump-outs, crossing islands, narrowed travel lanes, signage and road markings, speed tables, round-a-bouts and other traffic calming practices. This would be a low-cost, temporary way to test which traffic-calming methods are most effective and most useful to residents.

Parking

16. The village should adopt a principle that calls for maintaining the current wide-spread availability of on-street parking throughout the central business district as development within this area may be proposed over time.
17. Since demand exceeds supply periodically, the village could consider alternative parking strategies, such as reducing parking ratios, improved wayfinding signage to direct patrons to lots that may be underused, [smart-phone parking apps](#), allowance for off-site parking, and efforts to promote transit-oriented development that require less parking.

Parking authorities have often played an instrumental role in responding to parking congestion in support of downtown vitality. Ridgewood should consider directing its parking utility, which will be using a recently approved \$12 million bond to build a new downtown garage at the corner of Broad and Hudson streets, to evaluate alternative strategies to meet parking demand. Two notable examples where such authorities played an instrumental role in downtown development in proximity to a valuable downtown commuter rail stations, and which coincidentally were [New Jersey Future Smart Growth Award](#) winners, are [Metuchen](#) and [Bloomfield](#). The village should consult NJ Transit's [Planning for Transit-Friendly Land Use](#), a guide for local officials considering land use plans for development around their transit stations. The village should also consider participation in

NJDOT's [Transit Village initiative](#), through which it could obtain assistance in addressing downtown traffic and parking congestion.

18. The village should consider incorporating green infrastructure strategies in surface parking lot design, which can yield numerous benefits including: improved pedestrian environments; added green spaces; reduced heat-island impacts; improved air quality, and significantly reduced off-site stormwater flows. Many elements of green infrastructure can be integrated seamlessly into parking lot design. Such techniques include permeable paving, bio-swales, and raingardens.

Public Transportation

19. Ridgewood should work with NJ Transit to install bus shelters throughout the municipality and particularly in the downtown. The village should also complement its Walkability Study recommendations with an assessment of its busiest bus stops to determine if sufficient seating and lighting is provided for older residents.
20. Ridgewood should use the considerable amenity that is its rail station as a catalyst for transit-oriented development in the downtown area. Such development could be a long-term hedge against competition from surrounding commercial areas and the internet. If the village reduced its parking requirements within its downtown, any new or redevelopment projects could also contribute to reducing parking congestion.

Streets

21. New development and redevelopment should be designed to contribute to, enhance, and maintain the village's efficient, interconnected network of streets, particularly near and within the downtown core.
22. The village should evaluate problematic intersection crossing points and consider Complete Streets strategies with a particular focus on improving pedestrian connections, restriping crosswalks and lane markings, reducing pedestrian crossing time, calming traffic, and enhancing crossing safety, particularly for older residents and people with mobility constraints. The Walkability Study detailed needed accessibility improvements. The village should consider experimenting with various pop-up intersection improvements, discussed above in the Transportation/Crosswalks section of this report, to evaluate alternative solutions to enhance the pedestrian environment and help acclimate motorists to changing roadway patterns.



Public Spaces and Amenities

Public Spaces, Facilities

23. The Ridgewood Public Library and Village Hall were identified as some of the most popular destinations for Ridgewood's older residents. These facilities are immediately adjacent to one another. However, because the bus routes that serve the village are limited to the central and westerly areas of the municipality, residents of many of the village's neighborhoods must resort to automobiles or relatively long walks to reach these facilities. Moreover, once there they encounter several obstacles were identified in the Ridgewood's Walkability Study that impede mobility, including poor pedestrian lighting; missing or inadequately marked crosswalks; a lack of pedestrian signals at intersections, insufficient crossing time at those intersections that have pedestrian signals; sidewalks in disrepair, missing ADA-compliant curb ramps, poorly marked crosswalk striping, and high traffic volumes and travel speeds, all of which detract from the pedestrian experience. To address these obstacles the village should incorporate a phased sidewalk improvement program into its capital improvement plan, each year funding an additional increment of improvements, as described in the [sidewalks](#) recommendations in **Section III, Transportation**, above.

24. Ridgewood should consider a survey of street furniture to complement its Walkability Study recommendations, particularly in the downtown and those areas frequented by older adults, such as the Mancuso Senior Center in the Village Hall. Furniture should be located to ensure safe walking conditions and regular rest stops for older residents.
25. Although it is located in the center of town, because the Mancuso Senior Center at the Village Hall is not particularly pedestrian accessible from many of the community's residential areas, the village should consider expanding opportunities to share school facilities as satellite facilities from which to provide programs and services for older residents in all neighborhoods. Such programs do not necessarily need to occupy active recreation space.

Outdoor, Green Space

26. Updating Ridgewood's Master Plan provides an excellent opportunity to update the village's Open Space and Recreation Plan. That plan should include, as a long-term goal, development of an integrated pedestrian access network connecting all neighborhoods to the village center. Safe pedestrian connections should also be extended to all of the village's parks and green spaces in accordance with the recommendations from the 2017 Senior Walkability Workshop report.
27. Ridgewood should consider updating its stormwater management regulations to encourage/require the use of green infrastructure (see A Few Ways to Strengthen Your Town's Stormwater Ordinance, above). It should also integrate green infrastructure techniques into roadway design in conjunction with the implementation of its Complete Streets policy (see What Are Complete and Green Streets, above). Doing so would simultaneously enhance the pedestrian environment, expand the community's inventory of natural resources, improve air quality, reduce heat island impacts, and help remediate flooding. The [Water Resources Program](#) at Rutgers Cooperative Extension is a good source of information and technical assistance.

Sources

- Center for Cities & Schools, University of California, Berkeley <http://citiesandschools.berkeley.edu/>
- Where We Are Growing? Implications of Recent Demographic Trends in New Jersey, New Jersey Future, September 2017, <https://www.njfuture.org/research-publications/research-reports/implications-of-recent-demographic-trends/>
- Creating Places to Age in New Jersey, New Jersey Future, January 2014 <http://www.njfuture.org/research-publications/research-reports/places-to-age-nj/>
- Creating Places To Age in New Jersey: Housing Affordability and Aging-Friendly Communities, New Jersey Future, December 2015 <https://www.njfuture.org/research-publications/research-reports/places-to-age-2/>
- Creating Places to Age: A Municipal Guide to Best Land-Use Practices, New Jersey Future, January, 2014 <http://www.njfuture.org/wp-content/uploads/2014/02/Creating-Places-To-Age-in-New-Jersey-Municipal-Best-Practices.pdf>
- New Jersey Bicycle and Pedestrian Resource Center, Voorhees Transportation Center, Rutgers University <http://njbikeped.org/>
- Global Age-friendly Cities: A Guide, World Health Organization (WHO), 2007 http://www.who.int/ageing/publications/Global_age_friendly_cities_Guide_English.pdf
- Accessory Dwelling Units, Model State and Local Ordinance, AARP, 2000 <https://www.njfuture.org/research-publications/research-reports/implications-of-recent-demographic-trends/>
- Age-Friendly Communities, Municipal Implementation Tool #30, Delaware Valley Regional Planning Commission (DVRPC), November 2017 <https://www.dvrpc.org/Reports/MIT030.pdf>

PLEASE NOTE

In addition to the sources listed above, more than 50 terms throughout this report are [hyperlinked](#) to resources that provide additional information about programs, regulations, recommended strategies, pertinent research materials, and/or articles that supplement narratives throughout this document. Readers who wish to obtain additional information or source documents are encouraged to click on and explore the links.



About New Jersey Future

New Jersey Future promotes growth that fosters vibrant cities and towns, protects natural lands and waterways, enhances transportation choices, provides access to safe, affordable and aging-friendly neighborhoods and promotes a strong economy. The organization does this through original research, innovative policy development and advocacy, strong partnerships and strategic technical assistance. <https://www.njfuture.org/>

About the Authors

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David Kutner manages New Jersey Future's land use planning work, emphasizing initiatives to create healthy, active communities for all ages. He works with municipalities throughout the state to introduce them to the relationship between the built environment and health by considering the connection among land-use development, affordable housing options, and aging-friendly places. David has also worked extensively with coastal communities vulnerable to sea-level rise. For the past five years he has managed New Jersey Future's Local Recovery Planning Manager program, providing ongoing direct assistance to municipalities seeking to rebuild from Hurricane Sandy. His work has focused on helping communities recover from storm damage while encouraging them to consider how they might plan for and respond to the challenges of impending flood inundation risks due to a changing climate. He is a licensed professional planner with more than 30 years of land use and environmental planning experience. He has worked as a private planning consultant and held positions in local, county, and state planning agencies in New Jersey, Massachusetts, New York, Pennsylvania, and Florida.

Tim Evans, Director of Research

Tim Evans is responsible for the original research and data analysis that support New Jersey Future's policy development, and ensures that all of the organization's products and media communications are quantitatively accurate and defensible. He frequently provides data and advice to colleague organizations,

serving as an informal research consultant to the smart growth community at large. His analysis and commentary have been featured by a wide range of state and national media outlets. He holds a B.S. in mathematics from Ursinus College, an M.S. in statistics from the University of Virginia, and a master's in city and regional planning from the Bloustein School of Planning and Public Policy at Rutgers University. Prior to joining New Jersey Future, he worked for six years as a mathematical statistician for the Bureau of the Census in Washington, D.C.

COMMUNITY PROFILE



Village of Ridgewood Municipal Profile

July 2018



Prepared by



INTRODUCTION

New Jersey Future is assembling a municipal profile in conjunction with the **Aging-Friendly Communities Initiative** that is being undertaken with funding from the **Henry and Marilyn Taub Foundation**, whose support made this project possible. The profile is intended to offer a current statistical snapshot of key demographic and economic characteristics of the Village of Ridgewood, particularly as they relate to the Village's older residents. To provide context, Ridgewood's values for the data items presented here are compared to statewide values.

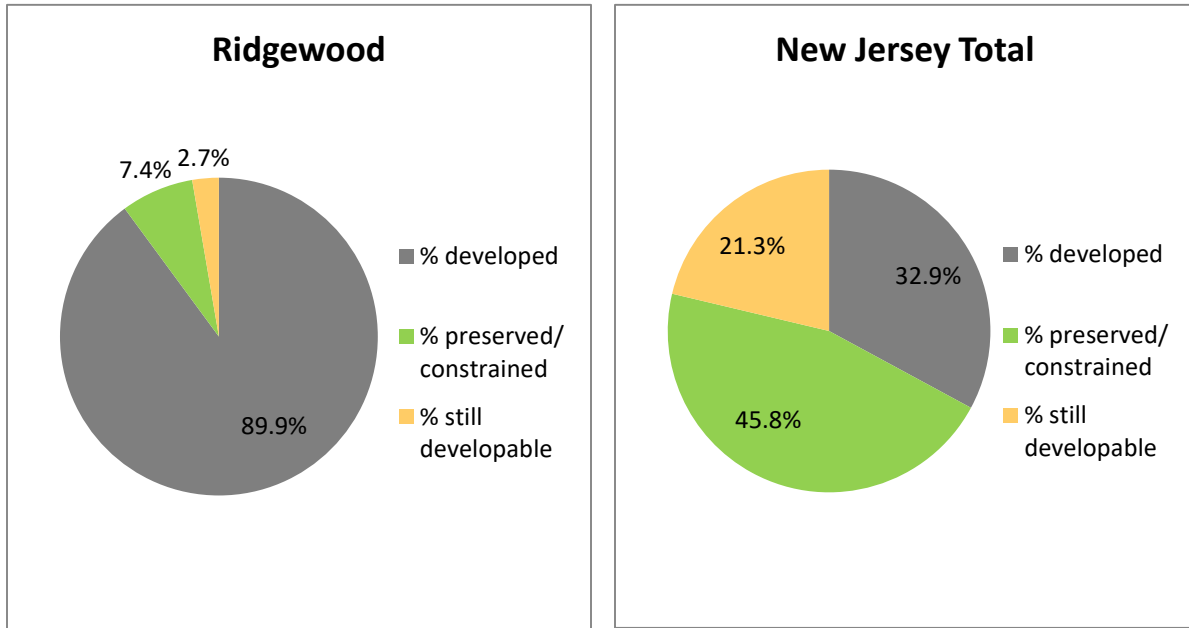
The data presented in this handout has been extracted from of a larger data set assembled by the project team. *Except where otherwise indicated, the data source is the Census Bureau's 2015 American Community Survey* <https://www.census.gov/programs-surveys/acs/news/data-releases.2015.html>.

- 2007 land-use patterns: % developed, % preserved or constrained, and % still developable *[source: municipal-level data provided to New Jersey Future by the authors of Urban Growth and Open Space Loss in New Jersey from 1986 through 2007, produced jointly by researchers from Rowan and Rutgers universities – project overview page at <http://gis.rowan.edu/projects/luc/>]*
- % built-out (developed acres as % of all developable, i.e. with preserved/constrained lands removed from denominator) *[computed using data from the Rowan/Rutgers project]*
- Net activity density (population + employment per developed square mile) *[computed using the Rowan/Rutgers data on developed acreage, Census Bureau population data, and employment data from the New Jersey Department of Labor]*
- Street network density (route-miles of local road per square mile) *[land area data from Rowan/Rutgers; local road mileage computed from a database of road segments provided to New Jersey Future by Michael Baker Corp., a consultant to NJDOT]*
- Presence of a center (New Jersey Future methodology, using lists of places identified as centers by the State Development and Redevelopment Plan or the master plans for the Pinelands and Highlands, and a list provided by the Department of Community Affairs' "Main Street New Jersey" program of municipalities having a business improvement district)
- Total population
- Population by age group
- % living in poverty: all residents and residents 65+
- Median household income
- Household income distribution
- % vacant housing units
- % owner vs renter
- Living arrangements of the 65+ population
- Housing units by type / # of units in structure

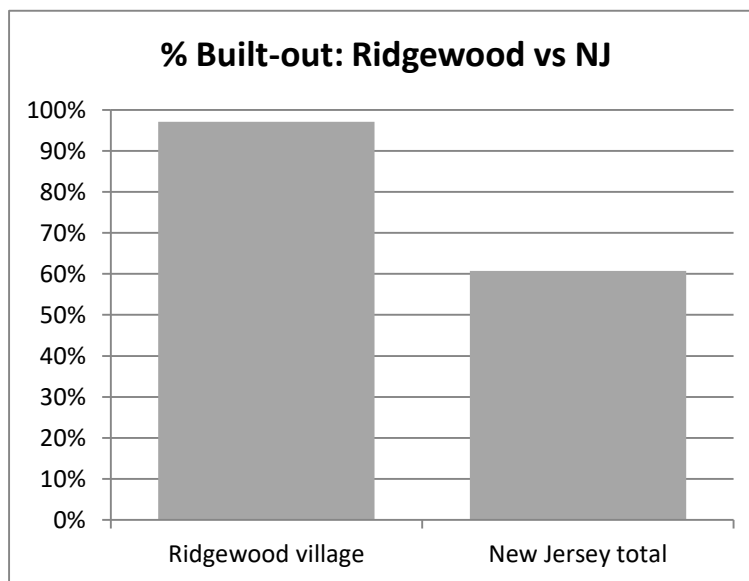
- Average residential value *[source: Rutgers Center for Government Services [New Jersey Data Book](#)]*
- Years of median household income to purchase average-valued home *[computed using average residential value from the New Jersey Data Book and median household income from the 2015 ACS]*
- Median gross rent
- % of households that are cost-burdened: all households and households headed by someone 65+

2007 LAND USE PATTERNS

Ridgewood is much more developed than the state as a whole, and most of what remains has either been permanently preserved (as parkland, for example) or cannot be built on due to environmental constraints. The Village has very little developable land remaining, meaning that new development is, almost by definition, going to be redevelopment.



In fact, Ridgewood is 97.1 percent built-out – that is, almost all of its land that can be built on (excluding land that has already been preserved or is environmentally constrained) has already been built on.



SMART-GROWTH METRICS

New Jersey Future has developed three municipal-level metrics of compactness and walkability: net activity density (population + jobs per developed square mile, for 2007), presence of a mixed-use center, and street network density (as measured by route-miles of local road per square mile).

Ridgewood's **net activity density** is 6,834 people + jobs per developed square mile, ranking it in New Jersey Future's "moderate suburban" category, the fourth-highest out of six categories. The median net activity density among all 565 municipalities in the state is 5,244, so Ridgewood's net activity density is about 30 percent higher than the municipal median.

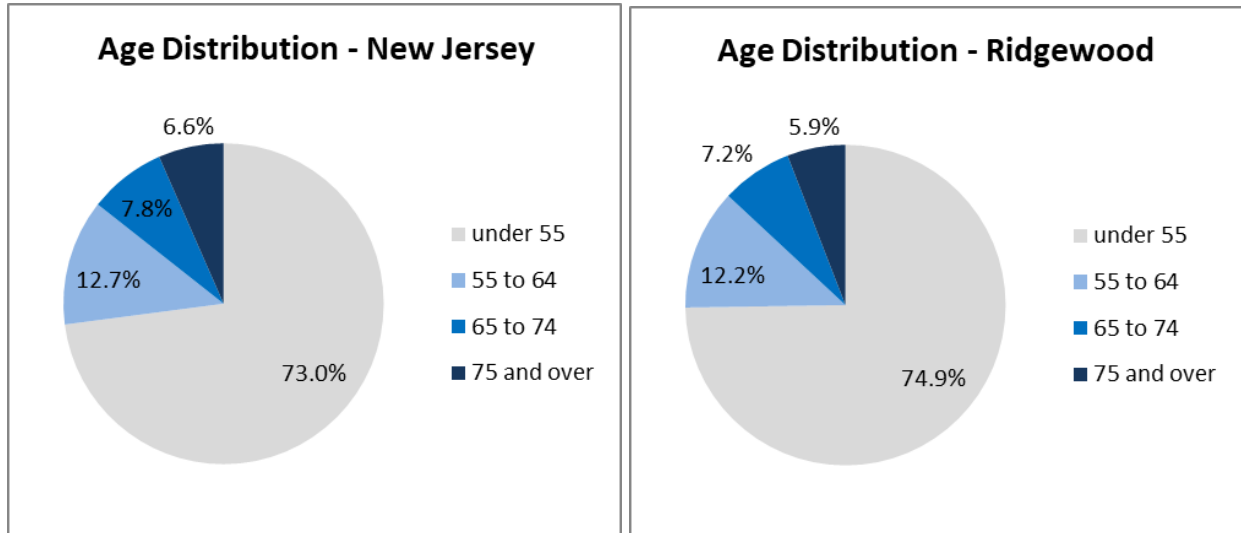
NJF characterizes Ridgewood as **containing a center**, with a well-defined mixed-use downtown but with some territory not necessarily within easy walking distance of that center.

Ridgewood's **street network density** is 16.0 local road route-miles per square mile, putting it in the "high" category, the second highest. The median over all 565 municipalities in the state is 9.75.

TOTAL POPULATION (2017) = 25,692

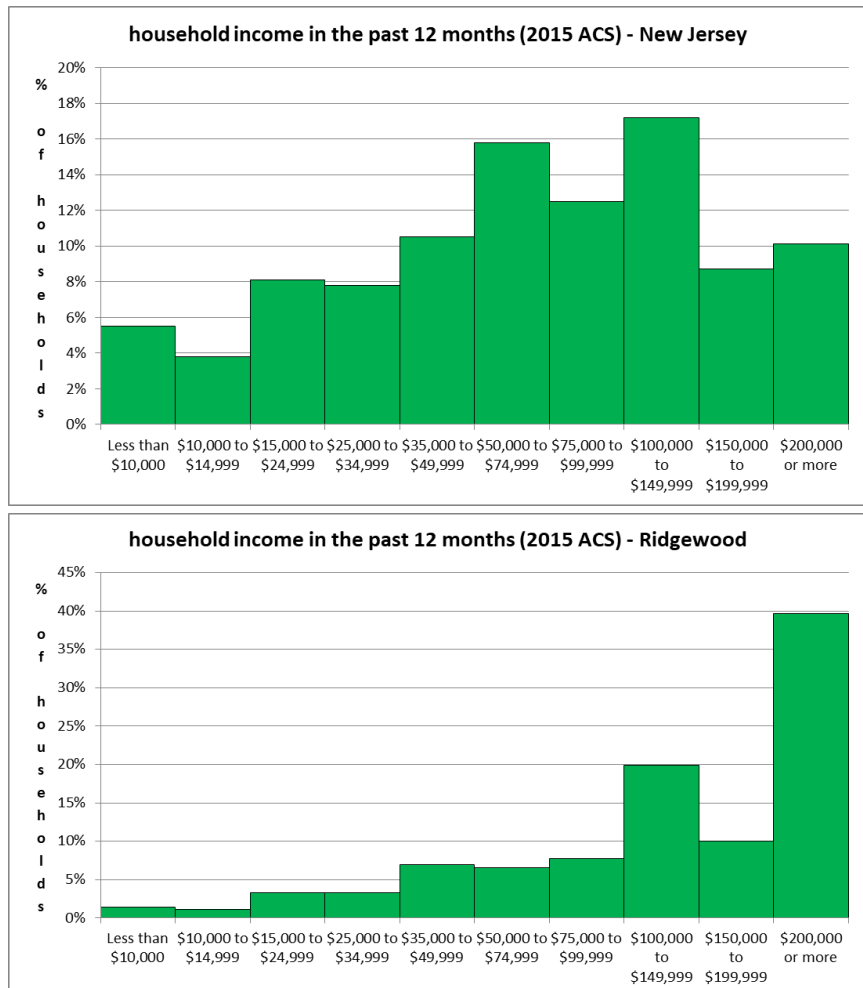
AGE DISTRIBUTION

A slightly lower percentage of Ridgewood residents are 65 and older compared to the state as a whole.



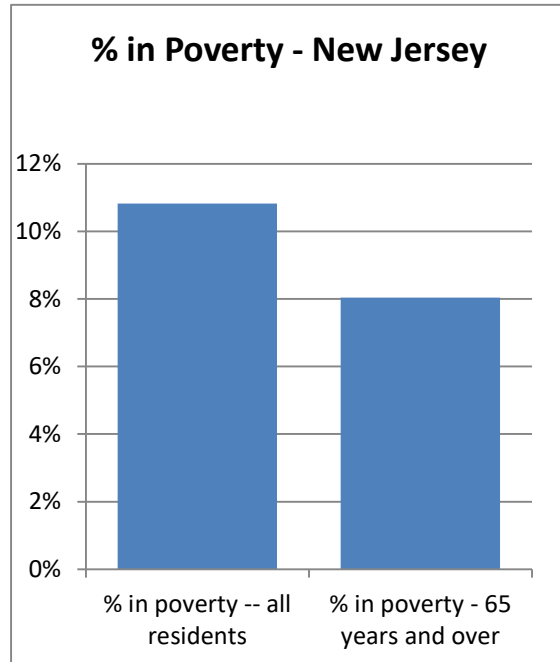
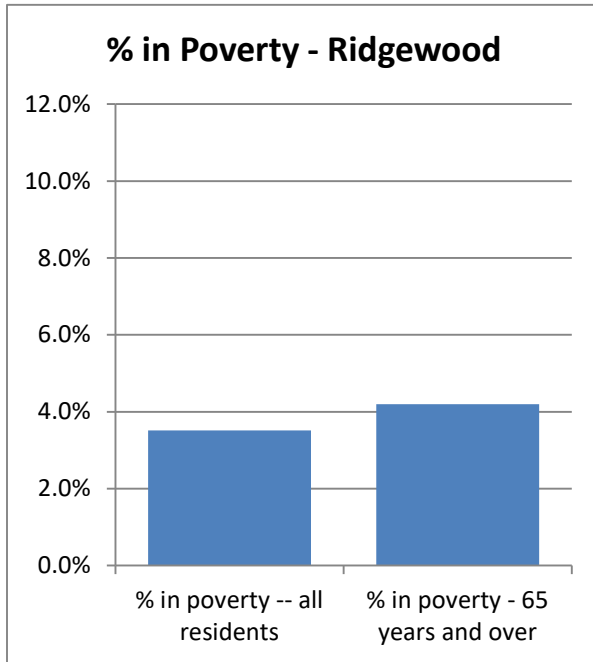
INCOME DISTRIBUTION

Ridgewood's income distribution is skewed much more to the high end than is true statewide.



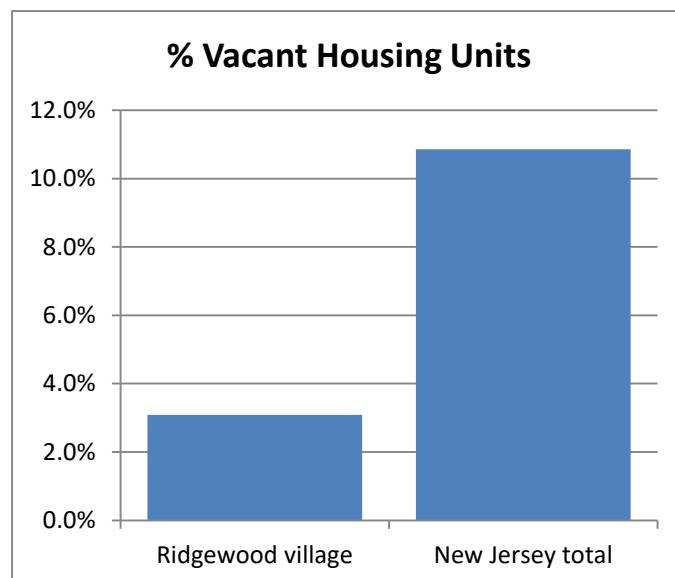
POVERTY

Ridgewood's overall poverty rate of 3.5 percent is far below the statewide rate of 10.8 percent and less than half the rate of 7.4 percent for Bergen County. Among people age 65 and over, Ridgewood's poverty rate is slightly higher than for the general population – 4.2 percent, which is just more than half the statewide poverty rate of 8.0 percent for the 65+ population. (Bergen County's poverty rate for 65+ residents is 7.8 percent, similar to its rate for the general population.)



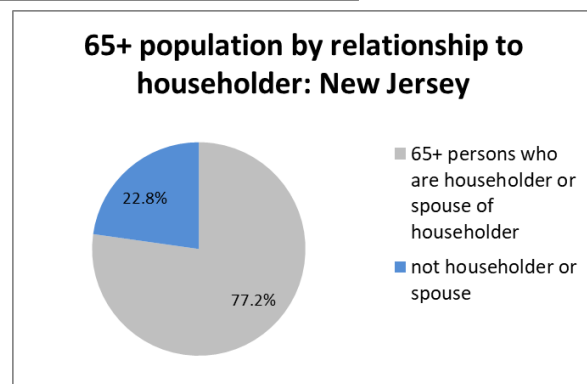
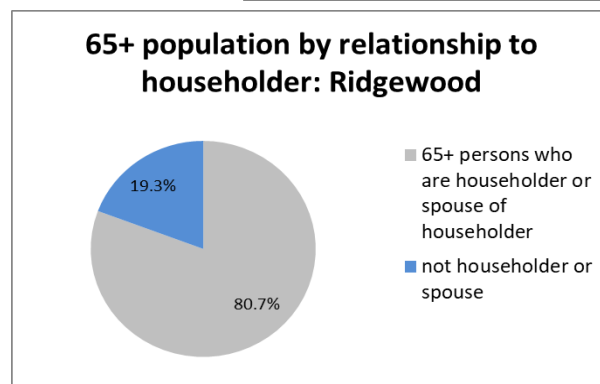
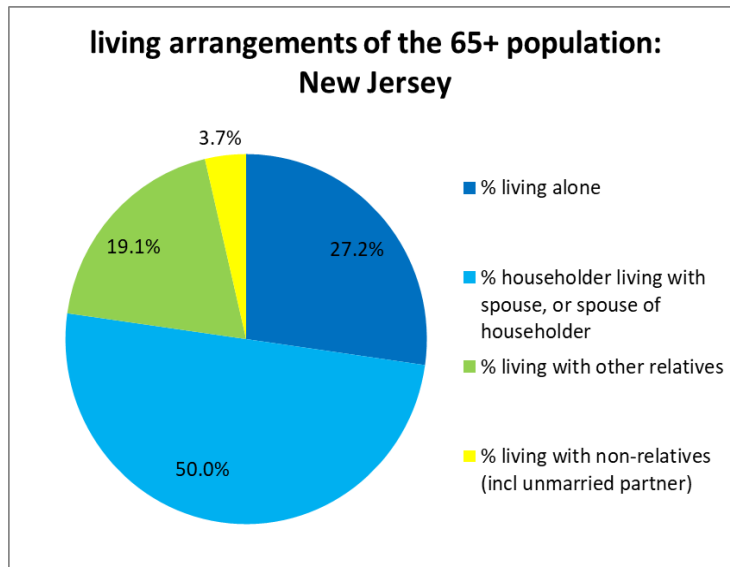
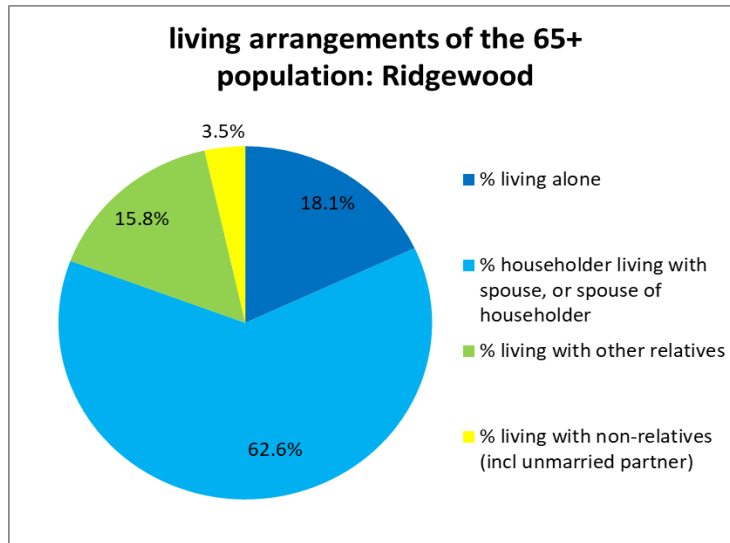
HOUSING VACANCY

Ridgewood has a very tight housing market, with a housing vacancy rate of only 3.1 percent, less than a third of the statewide rate of 10.9 percent.



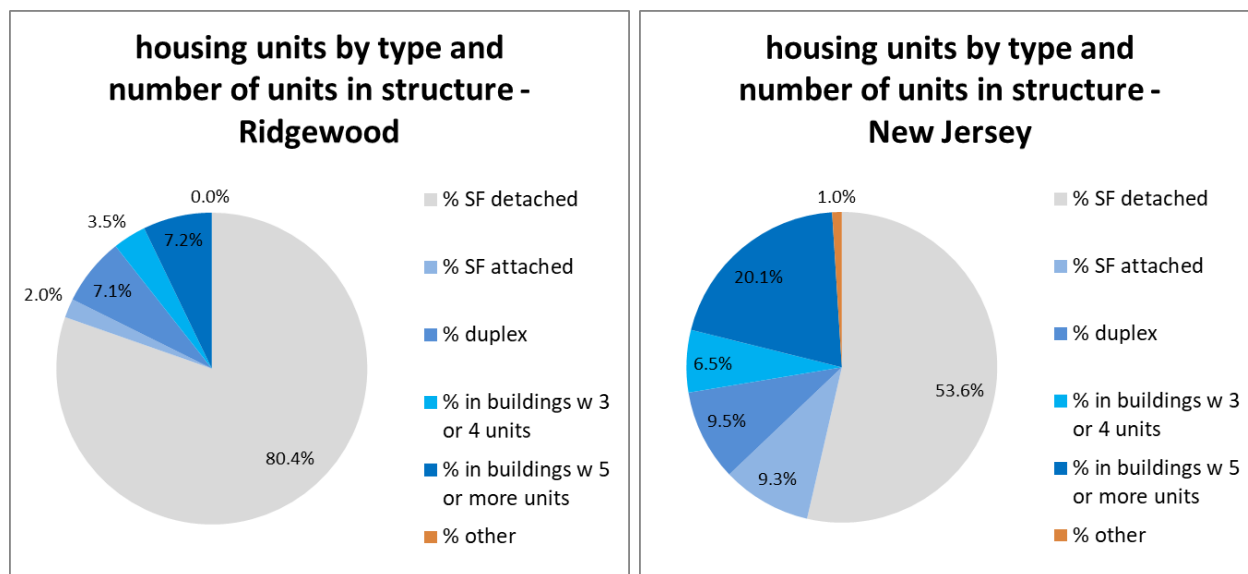
LIVING ARRANGEMENTS/HOUSEHOLDER STATUS

Ridgewood has a much higher percentage of older people living in married-couple households, and a correspondingly lower share of older people living alone, than is true in the rest of the state. Only 18.1 percent of Ridgewood's 65+ residents live alone, compared to 27.2 percent statewide. Ridgewood also has a lower share of 65+ people living with other relatives (including adult children): 15.8 percent, vs. 19.1 percent statewide.



HOUSING STOCK

Ridgewood's housing stock is dominated by single-family detached houses (80.4% of all units). What few alternatives exist tend to be duplexes (7.1%) and larger apartment buildings (7.2%).



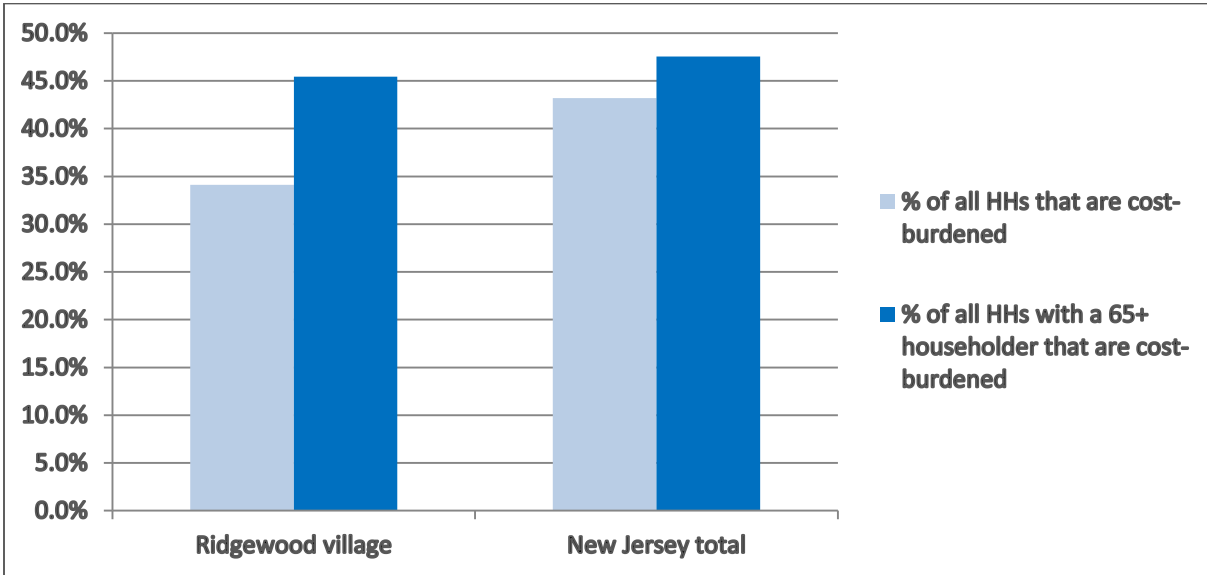
HOUSEHOLD INCOME

Ridgewood's median household income is more than double the statewide median. Its average home is also worth more than double the average home for the whole state. Statewide, the median household needs about 5 years' worth of income to purchase the average-priced home, and the same is true within Ridgewood. But a household with the statewide median income would need more than 10 years' worth of income to purchase the average-priced home in Ridgewood. People seeking to move into Ridgewood from most other parts of the state are thus likely to face serious affordability barriers.

Jurisdiction	Median Household Income, 2015	Average Residential Value	Years of Local Median HH Income to Purchase Average Home Value	Years of State Median HH income to Purchase Average Home Value
Ridgewood Village	\$147,823	\$764,684	5.17	10.61
New Jersey Total	\$72,093	\$352,183	4.89	4.89

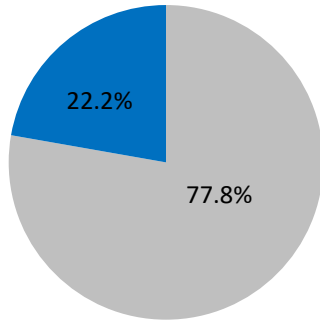
HOUSING COST

A smaller percentage of households overall are housing cost-burdened (i.e. paying at least 30% of their gross income on housing costs) in Ridgewood than statewide – 34.1% vs. 43.2% -- although when looking only at households headed by someone 65 or older, Ridgewood's rate is almost as high as the state's – 45.4% vs. 47.6%.



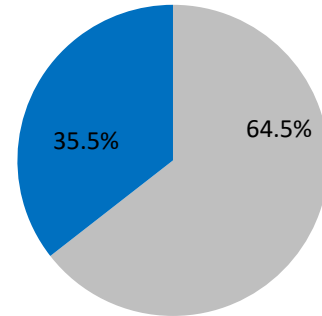
TENURE

**Households by Owner vs Renter:
Ridgewood**



■ % owner-occupied ■ % renter-occupied

**Households by Owner vs Renter:
Renter: New Jersey**



■ % owner-occupied ■ % renter-occupied

More than three-quarters (77.8 percent) of Ridgewood households own their homes, well above the statewide rate of 64.5 percent. For those that don't, Ridgewood's rents are generally much higher than statewide: Median gross rent for Ridgewood is \$1,981 per month, compared to a median of \$1,192 for the state, making Ridgewood's median rent more than 65 percent higher than statewide.

**Median Gross Rent (\$\$),
Ridgewood vs. NJ**

