

Chapter 1 Existing Conditions

“Existing Conditions” describes past and present demographic trends and patterns for the Town of Ridgely in Caroline County, Maryland. This includes social demographics, such as population growth and housing characteristics. It also includes economic demographics such as income and poverty characteristics.

POPULATION GROWTH

The population of Ridgely remained fairly stable throughout the 20th Century until the 1990s, when it began to increase sharply. The Town’s earlier growth remained insubstantial from decade to decade prior to 1990, sometimes only varying by 50 people or less. However, between 1990 and 2000, the U.S. Census recorded an approximate 31% increase in population, bringing the total from 1,034 to 1,352 residents as shown in Table 1-1. This increase was largely due to new development and housing construction in the Town.

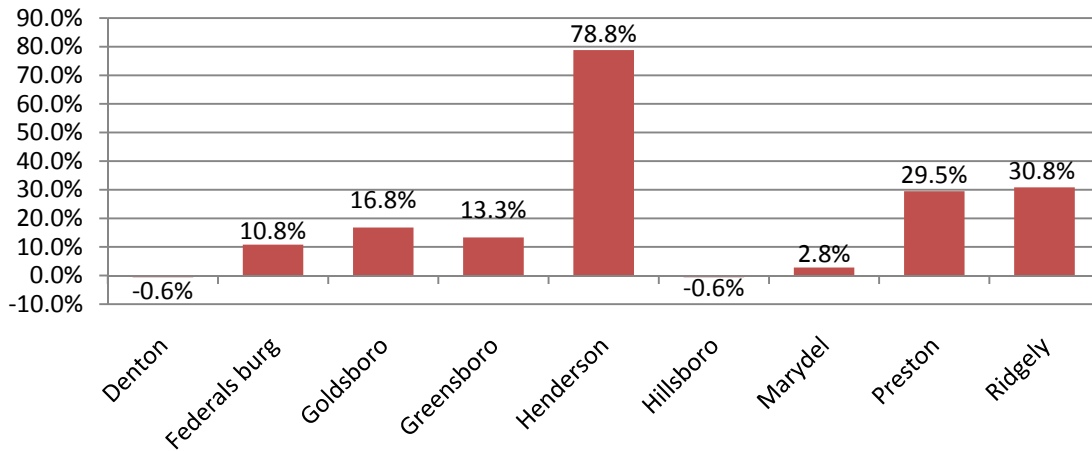
Classification	1990 Population	2000 Population	% Change 1990-2000	2005 Population	% Change 2000-2005	2006 Population*	% Change 2005-2006
Caroline County	27,035	29,772	10.1%	31,805	6.8%	32,617	2.6%
Denton	2,977	2,960	-0.6%	3,280	10.8%	3,552	8.3%
Federalsburg	2,365	2,620	10.8%	2,635	0.6%	2,649	0.5%
Goldsboro	185	216	16.8%	210	-2.8%	209	-0.5%
Greensboro	1,441	1,632	13.3%	1,951	19.5%	1,958	0.4%
Henderson	66	118	78.8%	121	2.5%	122	0.8%
Hillsboro	164	163	-0.6%	158	-3.1%	158	0.0%
Marydel	143	147	2.8%	143	-2.7%	143	0.0%
Preston	437	566	29.5%	582	2.8%	644	10.7%
Ridgely	1,034	1,352	30.8%	1,364	0.9%	1,485	8.9%

*Maryland Department of Planning Estimate
Sources: 1990 and 2000 U.S. Census; MD Department of Planning 2006 Municipal Population Estimates

As shown in Figure 1-1 below, a comparison of the 1990-2000 population increase in municipalities for Caroline County reveals a significant increase in a number of towns, most notably Henderson, Preston, and Ridgely, where the population grew by 30%. Maryland Department of Planning (MDP) municipal population estimates reflect an average annual growth rate for Ridgely of 1.5% between 2000 and 2006.

While the growth of Ridgely during the 1990s seemed to be part of a County-wide trend for municipalities at the time, the additional growth estimated by MDP for 2005-2006 is only evident in Denton, Preston, and Ridgely, which indicates that these towns are still experiencing significant growth.

FIGURE 1-1: Population Change 1990-2000 Caroline County Municipalities



As shown in Table 1-2, percentages of growth derived from MDP’s annual population estimates for Ridgely for the period from July 1, 2000 to July 1, 2006 vary from a low of -1.2% for 2003 -2004 to a high of 8.9% from 2005 - 2006. Based on these MDP estimates, the average annual percentage of growth for the Town of Ridgely for that period was 1.5%. This was the fourth highest growth rate of the County’s nine municipalities.

TABLE 1-2: ANNUAL MUNICIPAL GROWTH 2000 – 2006 (CAROLINE COUNTY MUNICIPALITIES)

Classification	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	2005-2006	Avg. Annual Growth
Denton	-0.2%	0.6%	0.8%	3.1%	4.1%	8.3%	2.8%
Federalsburg	-0.7%	-0.3%	0.8%	-1.0%	0.7%	0.5%	0.0%
Goldsboro	-0.9%	-0.5%	0.0%	-1.4%	0.0%	-0.5%	-0.5%
Greensboro	-0.1%	0.7%	3.9%	2.4%	11.0%	0.4%	3.0%
Henderson	0.0%	0.8%	0.8%	0.0%	0.8%	0.8%	0.6%
Hillsboro	-1.2%	0.0%	0.0%	-1.9%	0.0%	0.0%	-0.5%
Marydel	-0.7%	-0.7%	0.0%	-1.4%	0.0%	0.0%	-0.5%
Preston	-0.4%	0.7%	1.9%	-1.2%	1.7%	10.7%	2.2%
Ridgely	-0.7%	0.3%	0.7%	-1.2%	1.0%	8.9%	1.5%

Source: Maryland Department of Planning Municipal Population Estimates

POPULATION CHARACTERISTICS

AGE & GENDER

As shown in Table 1-3, the median age in Ridgely is 32.6 years of age, the approximate middle of the range of median ages for Caroline County municipalities. There are more people between the ages of 25 and 44 years old (the prime workforce age range) and under 18 (school-age children) in Ridgely than there are in any other age groups. Ridgely has one of the lowest percentages of people aged 65 and older in the County (10.8%). Women outnumber men in the Town by a little more than 10 percent.

TABLE 1-3: AGE COMPARISONS

Classification	Total Pop.	Percent of total population					Median age (years)	Males per 100 females	
		Under 18 years	18 to 24 years	25 to 44 years	45 to 64 years	65 yrs & over		All ages	18 yrs and over
Denton	2,960	23.3	8.3	26.8	19.6	22	38.9	87.3	80.4
Federalsburg	2,620	30.8	9.7	26	19.4	14.2	33.2	81.8	74.9
Goldsboro	216	31.5	5.6	31	21.3	10.6	32	98.2	102.7
Greensboro	1,632	32.4	9.4	29.4	16.5	12.3	31.1	85	80.8
Henderson	118	31.4	11	31.4	17.8	8.5	31	96.7	92.9
Hillsboro	163	20.9	9.8	33.1	23.3	12.9	36.8	94	87
Marydel	147	28.6	12.2	31.3	18.4	9.5	31.5	116.2	133.3
Preston	566	25.3	4.9	38.2	17.1	14.5	35.6	101.4	93.2
Ridgely	1,352	30.4	8.1	31.1	19.6	10.8	32.6	89.6	87.1

*Source: 2000 U.S. Census

HOUSEHOLDS

As shown in Table 1-4, approximately, 68% of the 513 households in Ridgely are family households. Of those, about 40% have children under 18 living in the home. Half of all family households are married couples with families; 15% of family households are headed by females with no husband in the home. Of non-family households, 27% are householders living alone, and about 11% of those are people aged 65 and older. The average household size in Ridgely is 2.63 people; the average family household is 3.21 people.

TABLE 1-4: COMPARISONS OF HOUSEHOLDS & FAMILIES

Classification	Total households	Percent of total households							Average Pop. per-	
		Family households				Nonfamily households			Household	Family
		Total	With own children under 18 yrs	Type of family		Total	Householder living alone			
				Married couple family	Female householder no husband present		Total	65 yrs and over		
Denton	1,140	61%	31%	38%	18%	39%	34%	15%		
Federalsburg	1,045	68%	37%	38%	25%	32%	27%	14%	25%	30%
Goldsboro	77	77%	38%	55%	13%	23%	21%	78%	28%	32%
Greensboro	616	66%	41%	42%	20%	34%	29%	14%	26%	33%
Henderson	42	69%	41%	41%	24%	31%	21%	48%	28%	33%
Hillsboro	71	63%	30%	52%	85%	37%	30%	11%	23%	27%
Marydel	47	70%	38%	49%	17%	30%	26%	85%	30%	34%
Preston	225	75%	32%	62%	98%	25%	20%	71%	25%	29%
Ridgely	513	68%	40%	50%	15%	32%	27%	11%	26%	32%

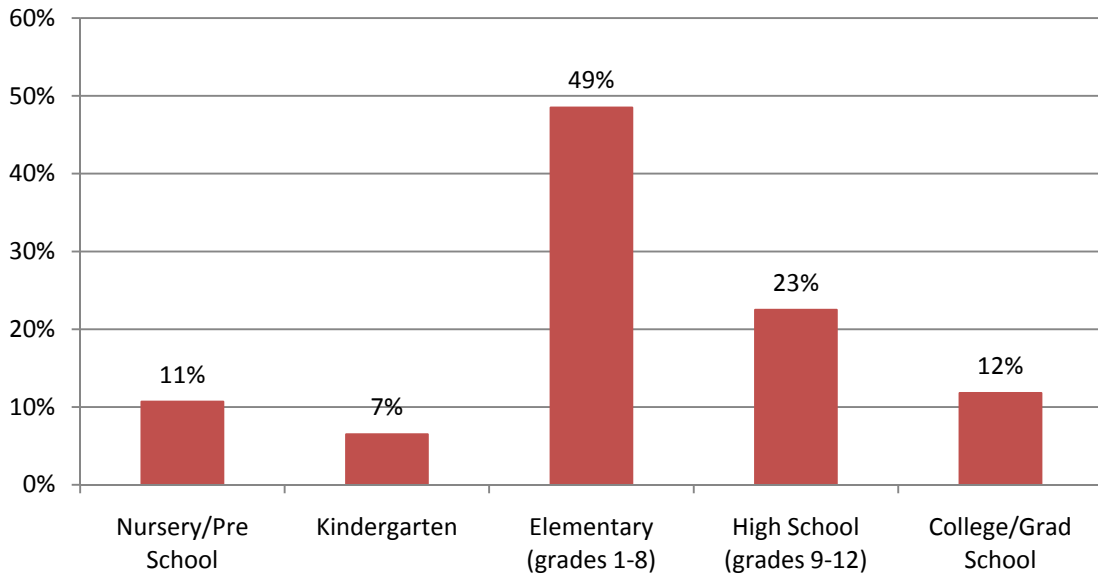
*Source: 2000 U.S. Census

Note: The U.S. Census defines a family as a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may be a group of unrelated people or one person living alone. Families are classified by type as either a "married-couple family" or an "other family" according to the presence of a spouse. "Other family" is further broken out according to the sex of the householder. The data on family type are based on answers to questions on sex and relationship that were asked on a 100-percent basis. A married-couple family is a family in which the householder and his or her spouse are enumerated as members of the same household.

EDUCATION

As indicated in Figure 1-2, one quarter (1/4) of the population of Ridgely (338 people, aged 3 years and older) attends school. Nearly half of them (49%) are enrolled in elementary school. Children attending high school account for 23% of all enrollments; the percentages of students attending nursery/preschool (11%) and students attending college/graduate school (12%) are almost equal. Kindergartners comprise the remainder of school enrollments.

FIGURE 1-2: School Enrollment



As shown in Table 1-5, 9% of the population aged 25 years and older has less than a ninth grade education. Nearly 70% of this age group has at least a high school diploma. Among 25 to 34 year olds in Ridgely, about 7% have a bachelor’s degree or higher. Of the nine municipalities in Caroline County, only five have a percentage of 25 to 34 year olds who hold college degrees.

TABLE 1-5: SCHOOL ENROLLMENT & EDUCATIONAL ATTAINMENT						
Classification	Population 16 to 19 yrs - % not enrolled in school and not a high school graduate	Population 18 to 24 yrs--% enrolled in college or graduate school	Population 25 years and over			Population 25 to 34 yrs - Percent with bachelor’s degree or higher
			Percent with less than a 9 th grade education	Percent high school graduate or higher	Percent with bachelor’s degree or higher	
Denton	9.8	13.4	8.9	22.3	17.4	22.3
Federalsburg	10.5	10.2	11.1	2.6	5.2	2.6
Goldsboro	75	13.3	10.8	0	0.6	0
Greensboro	3	12.7	8.5	8.2	9.2	8.2
Henderson	40	0	5.4	0	2.7	0
Hillsboro	0	18.8	2.7	0	9	0
Marydel	0	20	30.1	0	0	0
Preston	23.8	18.5	2.9	21.8	19.2	21.8
Ridgely	8.1	15.8	8.7	8.6	10.4	8.6

*Source: 2000 U.S. Census

EMPLOYMENT

As shown in Table 1-6, about 70% of the population aged 16 and older is in Ridgely's labor force. Females account for 60% of the total labor force, and of those women, about 68% have children under the age of six. The average commute time for workers is 32.3 minutes. About 16% of the workforce commutes to work in carpools. No one uses public transportation as a means of commuting. A little more than half of all workers commute to jobs outside of Caroline County.

TABLE 1-6: COMPARISON OF EMPLOYMENT STATUS & COMMUTING TO WORK

Classification	Population 16 years and over % in labor force			Civilian labor force Percent un employed	Own children % with all parents in family in labor force		Workers 16 years and over			
	Total	Female			Under 6 years	6 to 17 years	% in carpools	% using public trans.	Who did not work at home-Mean travel time to work (minutes)	% worked outside county of residence
		Total	With own children under 6 years							
Denton	53.4	53.6	82.9	4.3	78	79.9				
Federalsburg	59.1	52.8	72.1	5.2	71.6	71.6	22.4	0.5	25	44
Goldsboro	71.6	58.4	94.4	0	96.8	65.8	10.7	1.7	42.5	69.4
Greensboro	64.9	60.7	74.5	6.6	67.2	71.9	19.4	0.3	29.2	55.6
Henderson	66.3	52.9	50	6.3	66.7	88.9	13.6	0	29.7	50.8
Hillsboro	73.7	62.3	80	4.2	66.7	70.6	21.7	0	28.5	78.3
Marydel	60	56.1	66.7	5.8	70.6	53.3	0	0	25.8	79.1
Preston	72.3	65.9	64.1	2.3	73.1	70.8	11.6	0	28.2	64.3
Ridgely	68.5	60	67.7	8.7	59.4	70.5	15.7	0	32.3	52.2

*Source: 2000 U. S. Census

As shown in Table 1-7, nearly a quarter (24.7%) of Ridgely's workforce is employed in sales and office occupations. The next largest percentage of the workforce (23.4%) is employed in production, transportation, or material moving occupations. Equal percentages of workers (17.1%) are employed in management/professional occupations and construction/extraction/maintenance occupations. Some 16% of the labor force is employed by local, state, or federal government, the third highest percentage of government workers of all Caroline County municipalities. Less than 2% of the working population is employed in the agricultural/forestry/fishing/hunting industries. As of 2000, Ridgely had the highest unemployment rate of all Caroline County municipalities at nearly 9%.

TABLE 1-7: OCCUPATION, INDUSTRY, & CLASS OF WORKER

Classification	Percent distribution by occupation						% in selected industries		% gov't workers - local state, federal
	Management professional, & related	Service occupations	Sales & office occupations	Farming, fishing & forestry occupations	Construction, extraction, & maintenance occupations	Production, transportation & material moving occupations	Agriculture, forestry, fishing & hunting	Manufacturing	
Denton	35.5	18.6	24.4	0.5	9.4	11.5	0.5	12.1	20.7
Federalsburg	11	15.8	31.1	0.8	11.9	29.5	2.1	23.5	12.4
Goldsboro	13.7	16.8	19.8	0	25.2	24.4	2.3	15.3	7.6
Greensboro	19.5	17.4	24	1.3	16.5	21.2	0.7	15.8	14.5
Henderson	13.6	23.7	16.9	0	16.9	28.8	0	10.2	3.4
Hillsboro	12	17.4	31.5	0	14.1	25	0	4.3	3.3
Marydel	10.2	20.4	20.4	0	14.3	34.7	4.1	26.5	2
Preston	28	11.5	35.8	0	8.4	16.2	1	8.8	17.9
Ridgely	17.1	16	24.7	1.6	17.1	23.4	1.6	12.3	16

*Source: 2000 U. S. Census

INCOME & POVERTY

INCOME & POVERTY INDEX

In 1999, Ridgely’s “Median Household Income” was the second highest of all Caroline County municipalities at \$35,750. “Median Family Income” was the third highest of all County municipalities at \$38,929. Ridgely ranked in the middle of all County municipalities for per capita income, which was approximately \$15,581. Although women outnumbered men in the workforce, men out-earned women by about 38%.

FIGURE 1-3: Income Characteristics



Although Ridgely’s median income is higher than most Caroline County municipalities, evidence exists that a sizeable portion of the population is experiencing some level of economic hardship. Nearly half of the students who attended Ridgely Elementary School (44%) and Lockerman Middle School (45%) are eligible for the school’s free lunch program, compared to the State average of 32%.

1999 Income	Percentage
Less than \$35,000	49%
\$35,000 to \$49,999	21.7%
\$50,000 to \$74,999	18.2%
\$75,000 to \$99,999	5%
\$100,000 to \$149,999	4.6%
\$150,000 to \$199,999	1.5%
*Source: 2000 U.S. Census	

As shown in Table 1-8, according to the 2000 U.S. Census, nearly half (49%) of all households in Ridgely earned less than the Town’s median income in 1999 (\$35,750) and a little over 11% of the total population of Ridgely is living below the poverty level. This is slightly more than the percentage of people, some 10.2%, living below the poverty level in the County (see Comparison of Income & Poverty Table below).

As shown in Table 1-9, among families, almost 8% are living on incomes below the poverty level, compared to 9% for the County. Of the population in Ridgely, for whom poverty status was determined, 15% were over the age of 65 and 12% were under the age of 18. Both of these age groups rely more heavily on public assistance programs for food, housing, and healthcare because age prevents a large percentage of them from earning incomes (see U.S. Census 1999 Poverty Thresholds Table below).

Size of Family Unit	Poverty Threshold	Size of Family Unit	Poverty Threshold
One Person (unrelated individual)	\$8,501	Four people	\$17,029
Under 65 yrs old	\$8,667	Five people	\$20,127
65 yrs and older	\$7,990	Six people	\$22,727
Two People	\$10,869	Seven people	\$25,912
Householder under 65	\$11,214	Eight people	\$28,967
Householder 65 and older	\$10,075	Nine people or more	\$34,417
Three people	\$13,290	N/A	N/A
Source: 2000 U.S. Census			

The U. S. Department of Housing and Urban Development (HUD) defines "very low-income" families as those earning 50% of the median family income for an area. "Low-income," as defined by HUD, is 80% of the median family income for an area. The 2000 median family income for Ridgely was \$38,929. Of the 351 family households in Ridgely, 9% met the HUD definition of very low income and an additional 9% met the definition of low income.

Poverty and low income affect more than 20% of all people living in Ridgely and almost 20% of all families. As a result, these individuals and families are dependent to some extent on federal, state, or local assistance to meet the costs of housing, energy costs, health care, and food. The Department of Social Services in Caroline County provides most of the programs available to Ridgely residents including home energy cost assistance, food stamps, emergency food and housing assistance, Section 8 housing,

and welfare-to-work programs. In 1999, according to the U.S. Census, only 23 of Ridgely's 517 households (approximately 5%) were receiving public assistance income.

TABLE 1-10: COMPARISON OF INCOME & POVERTY

Classification	Median income in 1999 (dollars)		Per capita income in 1999	Median earnings in 1999 of full-time, year-round workers		Income in 1999 below poverty level			
	Households	Families		Male	Female	Percent of population for whom poverty status is determined			Percent of families
						All ages	Related children under 18 yrs	65 yrs and over	
Denton	\$34,936	\$42,583	\$18,631	\$27,475	\$20,504	8.1	7.4	7.6	6.6
Federalsburg	\$24,266	\$32,059	\$13,878	\$28,438	\$21,296	25.3	35.2	18.2	21
Goldsboro	\$39,500	\$38,750	\$14,548	\$27,083	\$23,750	9.6	21.7	0	5.1
Greensboro	\$31,397	\$36,083	\$13,787	\$27,092	\$20,729	16.5	21.6	17.1	15.6
Henderson	\$32,500	\$33,125	\$11,678	\$30,625	\$21,875	14.2	15.2	16.7	16.1
Hillsboro	\$29,583	\$35,500	\$16,318	\$29,167	\$20,000	9.5	0	11.1	0
Marydel	\$25,250	\$26,500	\$12,379	\$22,083	\$12,083	16.5	24.2	0	20.8
Preston	\$48,125	\$53,365	\$20,617	\$37,083	\$23,182	4.9	7.9	5.2	3.6
Ridgely	\$35,750	\$38,929	\$15,581	\$27,356	\$19,844	11.3	12.4	14.6	7.8

*Source: 2000 U.S. Census

HOUSING

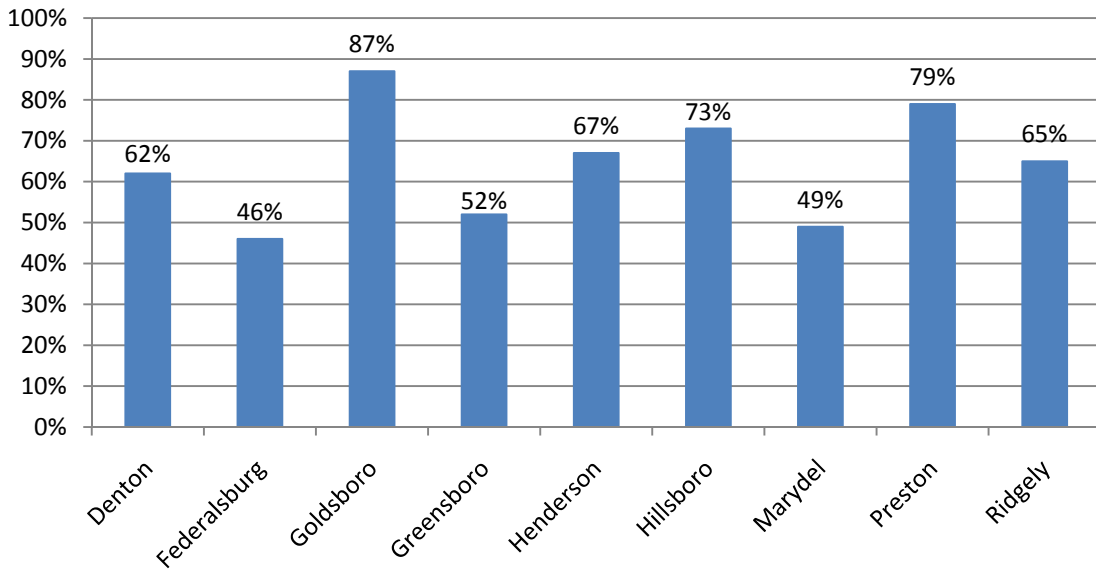
According to the 2000 U.S. Census, Ridgely and Preston are the only municipalities in the County that have no mobile homes in their housing stock. Five of Ridgely's housing units did not have complete plumbing facilities. Nearly a third (32%) of Ridgely's housing stock was built before 1939. Some 29% were built between 1990 and 2000. The median number of rooms in all Ridgely housing units was 5.4.

Compared to other County municipalities and to the County itself, Ridgely has a significantly higher number of single family homes as a percentage of total housing stock. Approximately 65% of the residents of Ridgely own their own homes. The average household size of these home-owner occupied units is 2.57 persons. The average household size of renter-occupied units is 2.88 persons.

Of the 549 units that comprised Ridgely's housing stock in 2000:

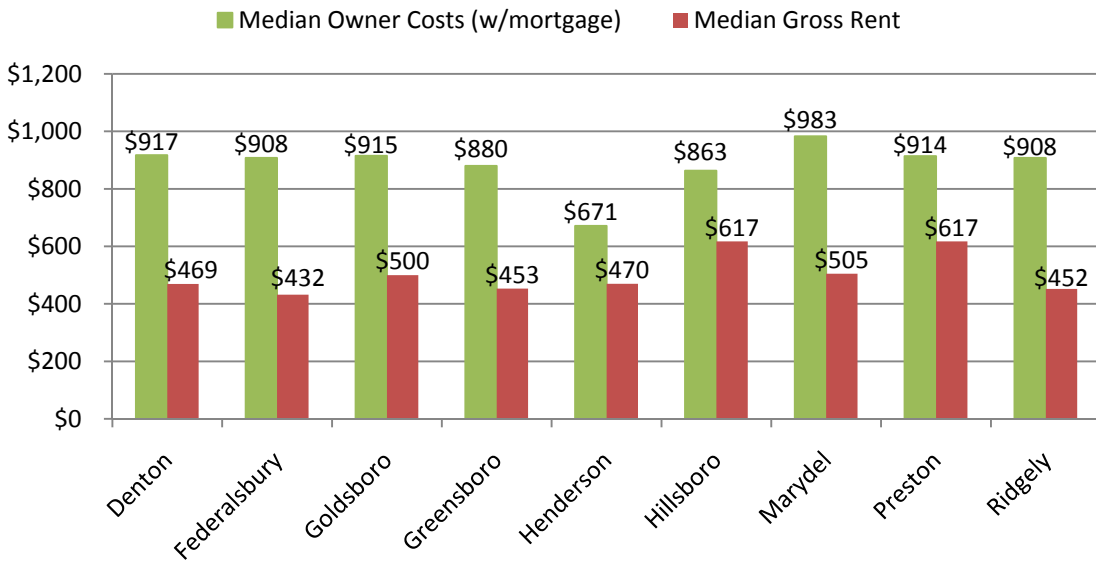
- 422 (77%) were single family homes;
- 30 (6%) were duplexes;
- 64 (12%) were 3-4 unit multi-family dwellings;
- 27 (5%) were 5-9 unit multi-family dwellings;
- 6 (1%) were 10-19 unit multi-family dwellings;
- 1 (0.2%) was a 20 unit multi-family dwelling; and
- None were mobile homes.

FIGURE 1-4: Percentage of Residents Who Own Their Homes



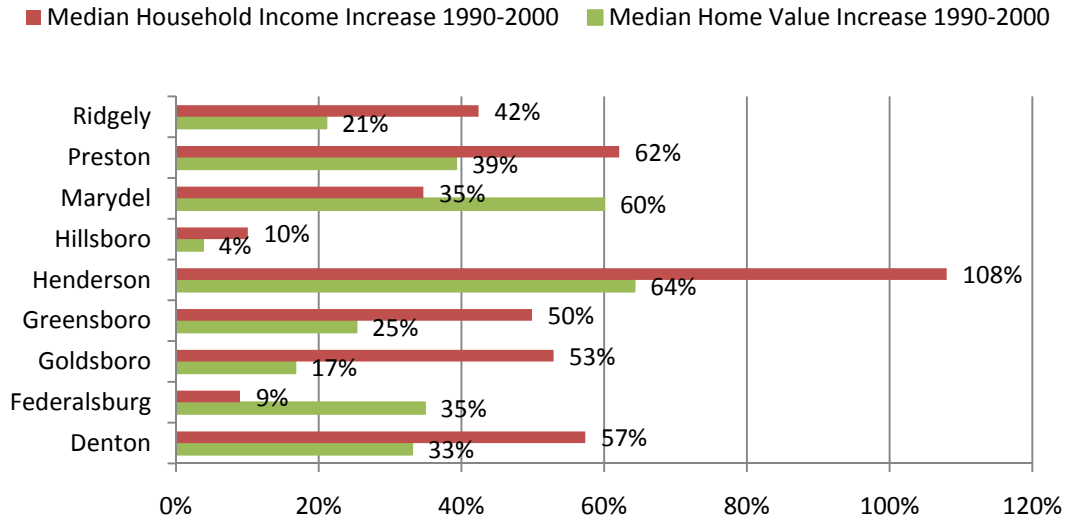
Median monthly owner cost (w/mortgage), for housing in Ridgely, is double the Town’s median gross rent. This disparity between owner and renter housing costs is true in all Caroline County municipalities, ranging from a very wide gap in Federalsburg, where owner costs are more than double renter costs, to a somewhat narrower gap in Hillsboro, where owner costs are 40% higher than renter costs. Ridgely’s owner/renter housing cost gap is second only to Federalsburg’s.

FIGURE 1-5: Owner Costs & Gross Rents



Between the 1990 and the 2000 U.S. Census, median household income in Ridgely increased by 42%, while median home value increased by only half that much (21%). This trend existed in most of the towns in the County, where new residential development has occurred at a slower pace than other areas of the Eastern Shore. Data collected on housing affordability indicates a significant percentage of Ridgely’s population, including renters and homeowners, cannot afford the cost of housing.

FIGURE 1-6: Household & Home Income Increase



While the decade between 1990 and 2000 saw a sizeable increase in median household income in Ridgely, there are still a large percentage of households struggling to meet housing costs. The availability of affordably priced homes and rental housing is key to serving the needs of both first-time

home buyers and low to median income households, who make up 68% of the Town’s population. A look at the statistics on owner and renter costs, as percentages of household income, reveals that a significant percentage of households, not just low-income households, struggle to meet housing costs.

The U. S. Department of Housing and Urban Development (HUD) defines "very low-income" families as those earning 50% of the median family income for an area. "Low-income," as defined by HUD, is 80% of the median family income for an area. The 2000 median family income for Ridgely was \$38,929. Of the 351 family households in Ridgely, 9% met the HUD definition of very low income and an additional 9% met the definition of low income. Poverty and low income affect more than 20% of all people living in Ridgely and almost 20% of all families.

HUD also defines affordable housing as housing that costs 30% or less of the worker’s wage. HUD determines that a household has a "housing cost burden" if it spends 30% or more of its income on housing. A household has a "severe housing cost burden" if it spends 50% or more of its income on housing. The housing cost burden combines renter and owner occupied housing statistics.

TABLE 1-11: 1999 MONTHLY OWNER COSTS - % OF HOUSEHOLD INCOME	
Costs	Percent of Households
30 to 34 percent of income	7.1%
35 percent or more of income	19.3%
1999 GROSS RENT AS A % OF HOUSEHOLD INCOME	
Costs	Percent of Households
30 to 34 percent of income	6.7%
35 percent or more of income	18.4%
Source: U.S. Census	

Owner housing costs consist of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; utilities; and fuels. Where applicable, owner costs also include monthly condominium fees. Renter calculations use gross rent, which is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.). Household income is the total pre-tax income of the householder and all other individuals at least 15 years old in the household.

Using the HUD definition of affordable housing, more than a quarter (26.4%) of the homeowners and 25% of the renter households in Ridgely are cost burdened. This means, they are spending 30% or more of their income on housing. Including renters and homeowners, more than half of all households in the Town are experiencing housing cost burdens. This means that more than half of the households in Ridgely cannot afford -- using the HUD definition of affordability -- the housing they currently occupy. To appreciate the full impact of this data, bear in mind that household incomes include incomes from multiple wage earners, people working two jobs, income subsidies, etc. The problem of housing affordability in Ridgely is not just a problem affecting the poorest families; it also impacts working families with secure jobs and multiple incomes.

ECONOMICS

As of 2000, Ridgely had the highest unemployment rate of all Caroline County municipalities, at nearly 9%. Currently, efforts are under way to lower the number of unemployed in Caroline County, which will likely have a positive effect on the unemployment rate in Ridgely.

In 2004, "One Maryland" provided \$1.5 million to Caroline County for the acquisition of land and the development of the Mid-Shore Regional Business and Technology Park to be located in Ridgely. In July of 2007, the Maryland Board of Public Works approved an additional \$1 million in funding for site development. The business park, a cooperative effort between the federal Economic Development Administration (DBED), the State of Maryland, Caroline County, and the Town of Ridgely, is an integral part of the County's strategy for attracting technology companies that provide higher wage jobs. The most recent funding, made possible through DBED's Maryland Economic Development Assistance Fund (MEDAF), consists of a \$1 million loan, which will be used in conjunction with federal funds for infrastructure improvements including water and sewer to the site.

The business park will be constructed in multiple phases. Phase I will create office and retail/commercial space, a parking area and approximately 25 developed acres. The overall site layout has been designed to create a campus-like setting. The ultimate goal is to accommodate 500,000 square feet of office/commercial space. The park is located approximately one half mile north of Ridgely, adjacent to the Ridgely Airport, which is also being expanded (3,500 foot paved runway being lengthened to 5,000 feet) as part of the plan to attract technology companies to the area.

In addition to participating in the development of the business park, the Town is spearheading its own economic development/revitalization program, which includes attracting tenants to a new shopping center and the relocation of several new businesses to the Town. Existing businesses, such as the Ridgely Pharmacy on Bell Street, are also participating in the program by renovating and redeveloping older structures in the Town. The effort is being led by the Ridgely Economic Development Commission (EDC), formed in early 2007. The Ridgely EDC is working with State and County economic development experts on how to operate and provide economic development assistance to new businesses coming into the Town, and has established the beginning of a Ridgely EDC Local Revolving Loan Program to assist local start-up business efforts.