Naugatuck Valley
Regional Profile 2014

A Report by
The Naugatuck Valley Council of Governments

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NAUGATUCK VALLEY
COUNCIL of GOVERNMENTS
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Data Disclaimer

Several tables and figures in this report compare data from the 2008-2012 American Community Survey (ACS) five-year estimates to the 2000 Census. Beginning in 2005, the ACS replaced the long-form census as the source for detailed socioeconomic and housing data. The first complete ACS data set covered the years 2005-2009. The 2008-2012 ACS is a five-year estimate where a small percentage of all households are sampled each year. ACS estimates represent an average over the course of five years and are not equivalent to the 100 percent count data from the 2010 census. The ACS five-year estimates are not optimal for analyzing year to year trends because four of the five years of samples are reused in the next year's estimates. One-year and three-year ACS data are only available for larger municipalities.

The ACS surveys approximately 3 million households per year (roughly 2.5% of households) and aggregates the data on multi-year intervals. The long-form 2000 Census was given to approximately 16% of households. Both data sets used samples to calculate estimates for the entire population. The differences in methodology between the long-form 2000 Census and the 2008-2012 ACS make their comparisons difficult. However, because of the lack of related data sets, they were compared in several tables and maps. Readers should take note that these comparisons can help show general trends, but may be inaccurate in providing specific numbers.

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Depot Street Bridge, Beacon Falls

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Lock 12 Historic Park, Cheshire

1. Introduction

The following chapters present demographic, economic, and housing data for the Naugatuck Valley Region, a 19-town region in West Central Connecticut. Data comes from a variety of sources including the 2010 Decennial Census, the 2008-2012 American Community Survey (ACS), the Connecticut Department of Labor (DOL), and the Connecticut Department of Economic and Community Development (DECD).

Summary of Findings

This report examines past trends and provides an outlook for the future.

In recent years, the region's population, housing, and economic trends have been shaped by the 2007 to 2009 Great Recession and housing bubble. The recession hit the region harder and longer than the state and nation as a whole. As of 2013, the unemployment rate remains high at 8.7%. While the region has added jobs since 2011, it remains well below pre-recession levels.

During the early 2000s, the region experienced a building boom, adding over 5,000 new housing units. The bursting of the housing bubble in 2008 brought new construction to a halt and led to a decline in home values . Since bottoming out in 2011, new home construction has picked up since 2012.

The economic and housing crashes have brought population growth to a standstill. Adults are getting married later, families are having fewer children, and the lack of new housing has prevented new residents from moving in. In addition, the recession has led to a growth in poverty and a decline in household incomes.

In the near future, the region will be shaped by the retirement of the baby boomers. A surge in the elderly population will put greater financial burdens on the workforce, and will lead to new fiscal challenges for municipalities.

Figure 1a.
This report will examine the relationship between population, economic, and housing trends

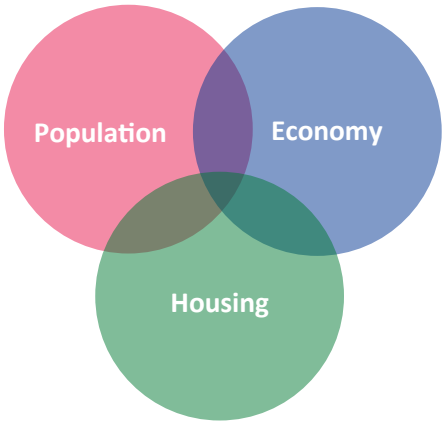
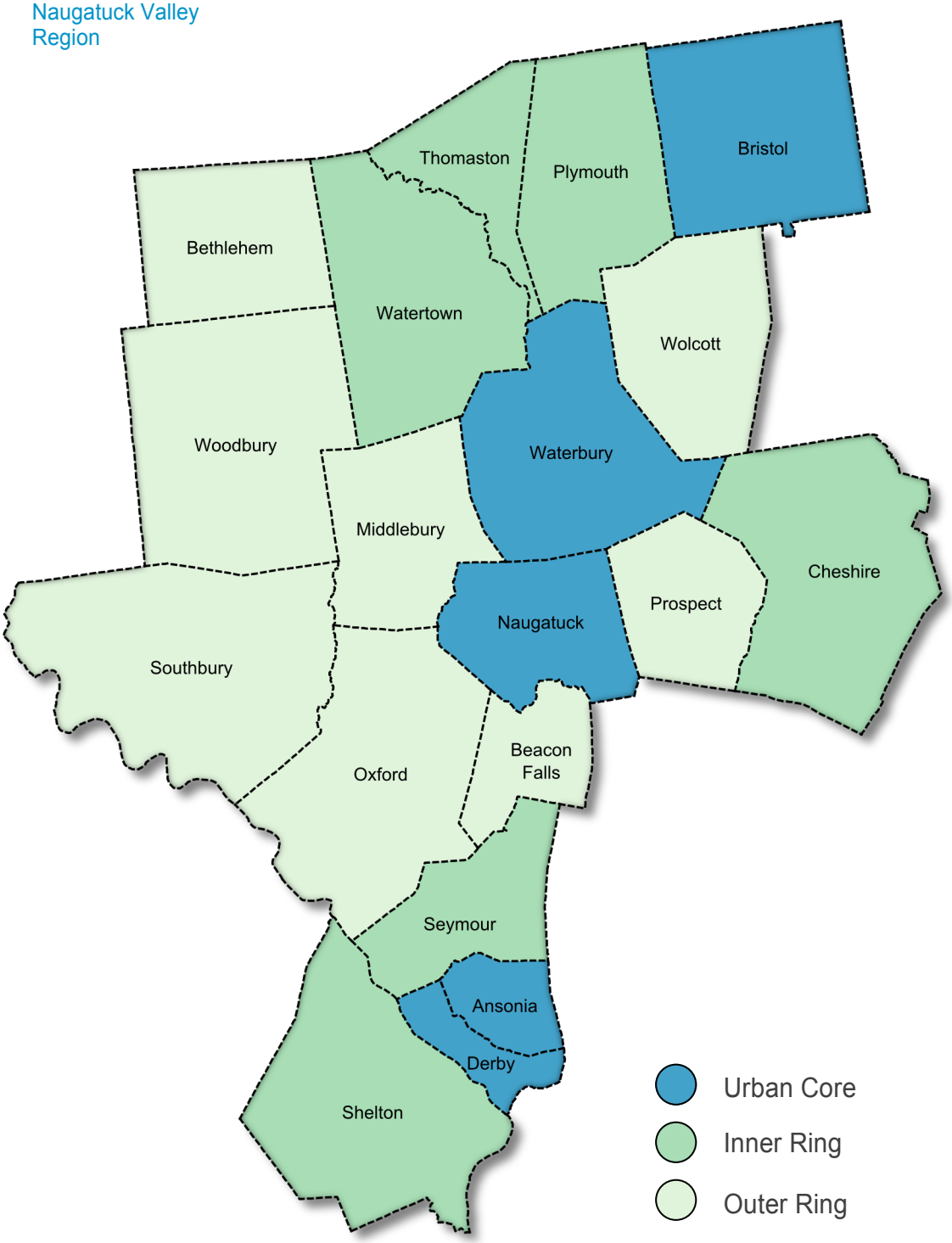


Figure 1b.
Composition of the Naugatuck Valley Region



Methodology is based on Data Haven's Community Well Being Index

Composition of the Region

While overall regional trends are informative, they fail to account for the differences that exist between municipalities, or even neighborhoods within a municipality. Each scale of analysis tells a different story, and this report will show data in a variety of scales in order to provide as complete an overview as possible.

This report presents data at regional, subregional, municipal, and neighborhood scales. In order to highlight key trends among similar municipalities, a three-level subregional classification was developed (Figure 1b). Municipalities were classified as urban core, inner ring, or outer ring based on current and historic population, economic, and housing trends. Table 1a below highlights some of the differences that exist between the urban core, inner ring, and outer ring communities.

To supplement the regional and subregional scales, tables in the text and appendices present data for each municipality. Where applicable, neighborhood (block-group) level maps were created to highlight the differences that exist from neighborhood to neighborhood.

Table 1a. Subregional Population, Economic, and Housing Trends

	Region	Urban Core	Inner Ring	Outer Ring
Population 2010	448,708	234,856	127,974	85,878
Population Density per sq. mi.	1,080	2,817	906	453
Population Growth 2000-2010	+ 4.8%	+ 2.4%	+4.4%	+12.1%
Percent Minority	23.9%	36.6%	11.6%	7.3%
Percent Foreign Born	10.6%	12.4%	9.0%	7.1%
Percent Over Age 65	14.6%	13.3%	15.0%	17.7%
Median Age	40.7	37.3	42.9	45.1
Median Household Income	$64,700	$50,600	$84,500	$85,800
Poverty Rate	10.3%	15.6%	4.3%	4.4%
Percent with Bachelors Degree	27.8%	19.7%	35.0%	38.3%
Unemployment Rate	8.7%	10.3%	7.3%	6.6%
Jobs 2013	155,182	76,481	54,689	24,012
Job Growth 2004-2013	-1.4%	-4.2%	2.7%	-1.2%
Housing Growth 2004-2013	+3.8%	+1.6%	+5.6%	+7.9%
Average Household Size	2.55	2.50	2.62	2.60
Percent Single-Family Homes	65.2%	51.7%	78.9%	86.3%
Homeownership Rate	70.1%	57.6%	82.7%	87.3%
Median Home Value (2012)	$249,000	$193,000	$299,000	$326,000

Urban Core

During the 19th century, the urban core emerged as a leading manufacturing center for brass, copper, clocks, watches, and rubber products. The urban core has high levels of racial and income diversity, high population density, good access to public transit, and plentiful affordable housing. The character of the urban core varies significantly from neighborhood to neighborhood. Most of the region's major institutions, such as hospitals and higher education, call the urban core home.

Main Street, Ansonia

Urban Core
The urban core is comprised of the region's historic manufacturing centers. They have the highest population density and most diverse populations.

Inner Ring

Inner ring communities contain a mix of urban and suburban characteristics. Smaller manufacturing centers such as Oakville, Terryville, and Shelton emerged in the 19th century, forming the historic cores of the inner ring municipalities. In the post World War II years, these communities became more suburban in character as urban core residents and young families moved in. Today, the population is highly educated and moderately diverse. In the last decade, the inner ring has seen job growth as companies leave the urban core to be closer to their workforce.

Congregational Church, Cheshire

Inner Ring
Inner ring communities contain a mix of urban and suburban characteristics.

Outer Ring

The traditionally rural outer ring has become more suburban in character over the last two decades. From 2000 to 2010, the outer ring population grew at 12.1%, far faster than the region, state, and nation. These towns have the lowest population densities, the highest incomes, and the highest proportion of elderly residents. With few local jobs, most outer ring residents commute to jobs in neighboring towns and cities.

Tranquility Farm, Middlebury

Outer Ring
Traditionally rural outer ring communities have seen explosive population growth over the last two decades.

The Gathering, Waterbury

2. Population and Demographic Trends

This chapter summarizes regional demographic trends such as population change, race and ethnicity, age, household structure, education, and income.

The major population and demographic trends shaping the region are:

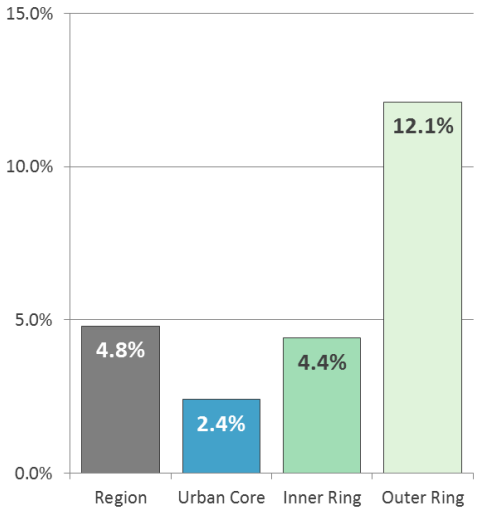
- Population growth in the outer ring is outpacing the rest of the region.
- All municipalities are becoming more racially and ethnically diverse.
- In the next ten years, the region will see a large increase in retirees and a decline in school aged population.
- Non-traditional households (non-married couples) are becoming more common.
- There is a large education and income gap between the urban core and surrounding municipalities.

Population Growth

From 2000 to 2010, the region saw a modest 4.8% growth rate, adding 19,918 new residents. This was a faster growth rate than the 1990s, but much slower than the 1980s. About half of the population growth was due to natural increase (births minus deaths), while the other half was due to in-migration from outside the region. Demand for new single family homes in the early 2000s led to explosive growth in outer ring municipalities, which grew at 12.1%. The remainder of the region grew at a slower rate, with a 4.4% increase in the inner ring and a 2.4% increase in the urban core.

Since 2010, population growth has stagnated as a result of the 2007 to 2009 recession and housing market crash. From 2007 to 2011, the number of births dropped by 14.4%. Many families have delayed having children due to economic uncertainty and rising student loan debt. The lack of new home construction since 2008 has prevented new residents from moving to the region, particularly in the outer ring.

Figure 2a.
Population Growth in the Naugatuck Valley, by Location: 2000 to 2010



Immigration and Migration

While birth rates have fallen, immigration and migration have allowed the region's population to continue to grow at a modest rate. Just over 10% of the region's population is foreign born, with the largest groups hailing from Portugal, Poland, Italy, the Dominican Republic, and Jamaica. The region is also home to a large migrant population from Puerto Rico.

From 2000 to 2010, the region had a net gain of 9,320 residents through in-migration. While the outer ring experienced a natural decrease in population (more deaths than births), they added 9,490 residents through in-migration (people moving into the region). At the other end of the spectrum, the urban core had a large natural increase (more births than deaths) offset by a loss of nearly 4,000 residents through out-migration. The inner ring saw a small natural increase and gained 3,787 residents through in-migration.

Population Projections

Population projections from the Connecticut State Data Center indicate that up to 2025, the region's population will continue to grow, but at a slower rate than in the past. From 2010 to 2025, the region is projected to grow by 4.9%, adding approximately 22,000 new residents.

The outer ring is projected to grow at the fastest rate, adding 8,700 residents by 2025, a 10.1% increase. New home construction and in-migration will continue to drive population growth in the outer ring. Middlebury and Oxford are projected to be the two fastest-growing municipalities in the region.

In the inner ring, shrinking household size and an increase in elderly residents means that new housing units are necessary to maintain population growth. The growth rate in the inner ring is expected to slow to just 2.2% between 2010 and 2025. Communities such as Cheshire and Shelton are close to being "built out" and have little developable land to support new housing units. The population is projected to level out by 2020 in Cheshire and by 2025 in Shelton.

Due to high birth rates, the urban core is projected to see modest growth up to 2025, adding over 10,000 new residents. Waterbury, which has a much higher birth rate than the rest of the region, is projected to grow by 6.1%.

While population projections are useful, they are unable to predict changes in the housing market and economy. The housing market will dictate where growth will occur, particularly for the inner and outer ring. Similarly, birth rates, migration, and immigration are closely tied to the economy. A growing economy generally sees higher population growth than a stagnant economy.

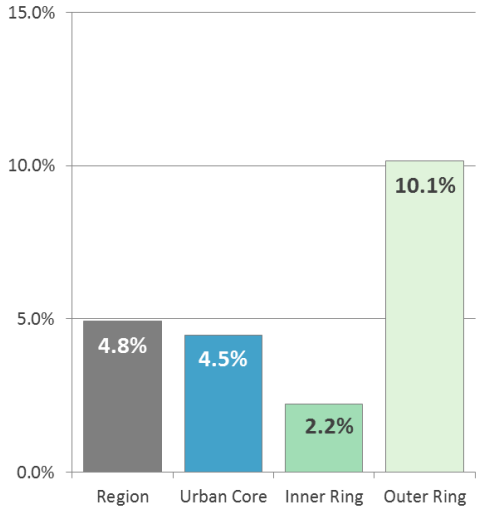


Figure 2b. Projected Population Growth in the Naugatuck Valley, by Location: 2010 to 2025

Sources: Connecticut State Data Center, Population Projections by Municipality: 2015, 2020, and 2025.
U.S. Census Bureau, 2010

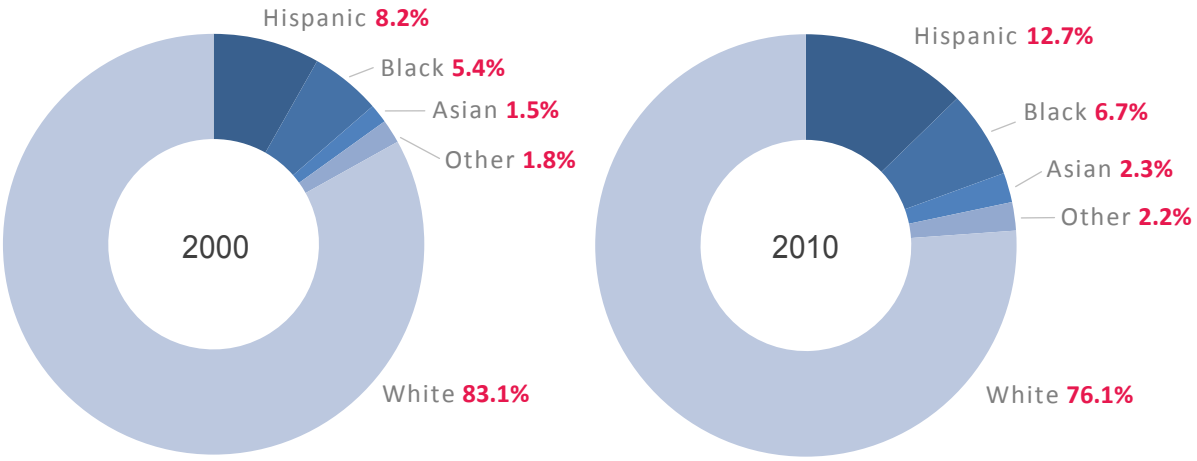
Race and Ethnicity

Immigration, migration, and higher birth rates among minority groups have made the region's population more diverse than ever before. As of 2010, 86,052 residents were of a minority race or ethnicity, making up 23.9% of the total. This is an increase from 2000, when just 16.9% of the population belonged to a minority group. From 2000 to 2010, the urban core experienced "white flight" as their non-Hispanic white populations declined by over 20,000. This coincided with rapid growth among Hispanics, African Americans, and Asians.

Waterbury is a minority-majority city, with 54.6% of its population belonging to a minority racial or ethnic group. Ansonia, Derby, Naugatuck, and Bristol have the next highest minority populations. Outside of the urban core, less than 10% of the population belongs to a minority group, although this trend is changing. Between 2000 and 2010, inner ring and outer ring communities saw their minority populations grow at rates of 60.6% and 94.7% respectively, exceeding the urban core growth rate of 43.3%.

Hispanics are the largest and fastest growing minority group in the region with a population of 57,176, a 63% increase from 2000. Hispanics now make up 12.7% of the population. A majority of Hispanics who live in the region are of Puerto Rican heritage, including nearly 25,000 who live in Waterbury. There was also sizable growth among African Americans, who make up 6.7% of the population. Asians, the second fastest growing minority group from 2000 to 2010 (61.9%), are more likely to live in the suburbs than the urban core. Figure 2c compares the racial and ethnic composition of the Naugatuck Valley in 2000 and 2010.

Figure 2c.
Race and Ethnicity in the Naugatuck Valley: 2000 and 2010



"Other" includes American Indian/Alaska Natives, Pacific Islanders, Some Other Race, and Multiracial persons.
Black, Asian, Other, and White populations only include non-Hispanic persons.
Source: American Community Survey, 5 Year Estimates: 2008-2012, 2000 Census.

Age

The region's population is aging. In 1990, the median age was 34.3. By 2000 it increased to 37.6, and by 2010 reached 40.7 years old. The urban core has the youngest median age at 37.3 years old while the outer ring is the oldest at 45.1 years old. From 2000 to 2010, the number of residents over the age of 65 increased by 5.1%, with the fastest growth in the inner ring (15.9%) and outer ring (26.5%). The urban core saw a decrease in elderly residents (-6.4%).

The aging trend will accelerate as baby boomers reach retirement age. The population over the age of 65 is projected to balloon from 66,227 in 2010 to over 100,000 by 2025.

The working-aged (age 15 to 64) population is expected to stay stable up to 2020 and then decline slightly by 2025. As the baby boomers age into retirement, millennials (born between 1980 and 2000) will make up a greater portion of the region's workforce.

As of 2010 there are 83,735 children under the age of 15, making up 18.7% of the total. This age group is expected to decline to 70,805 by 2025. Inner ring and outer ring communities are projected to see their population under age 15 decrease by over 25%.

The changing age structure of the region will shift the financial burdens of municipalities. Budgets will shift away from education and youth services towards elderly services such as health care, transportation, and recreation. This is particularly true in inner and outer ring communities, where a dramatic increase in elderly population will correspond with a decrease in school-aged population. Greater financial burdens will be placed on the working aged population, who will have to support the growing number of retirees.

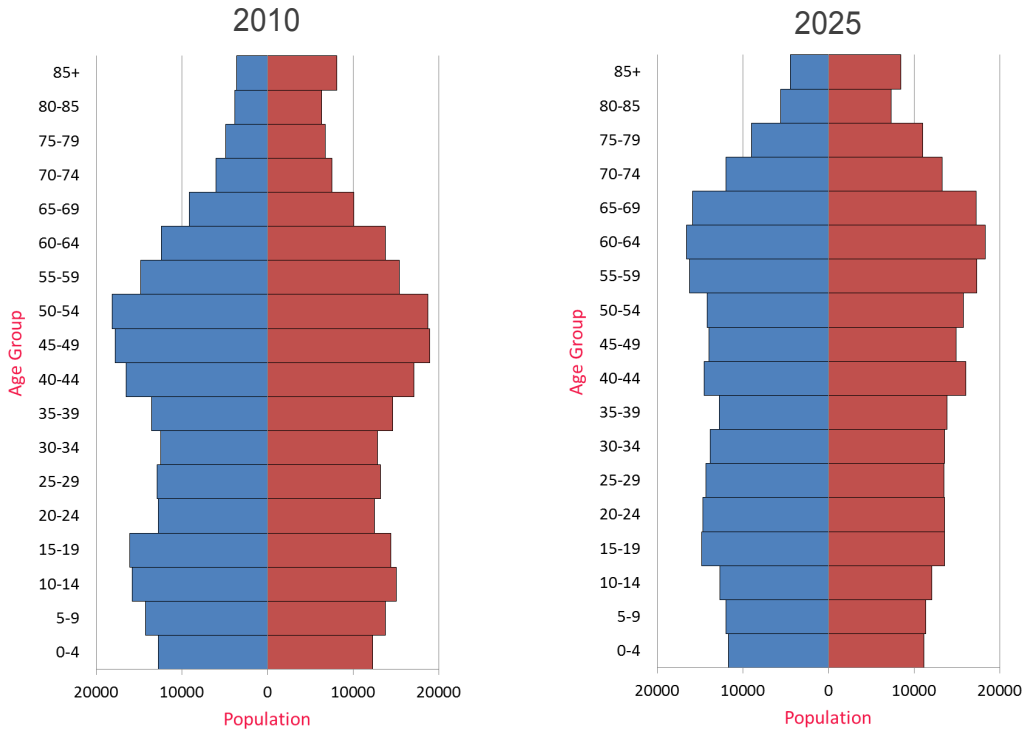


Figure 2d. Population by Age in the Naugatuck Valley, 2010 and 2025

Source: Connecticut State Data Center, Population Projections: 2010-2025
U.S. Census 2010

Household and Family Structure

Household arrangements have changed as the average age of marriage increases, family sizes decrease, and life expectancy increases. For the first time in history, less than half of the region's households are made up of married couples. Persons living alone, cohabitating couples, married couples without children, and single parent households are becoming more prevalent.

Less than half of married couples have children age 18 and under. "Empty nesters" are becoming more common as the millennial generation ages, and many young couples have delayed having children in the last few years due to economic uncertainty.

Household structure in the urban core differs significantly from the inner and outer ring communities. Just 40.5% of urban core households are married couples compared to 57.8% in the inner ring and 61.2% in the outer ring. A disproportionate number of single-parent households are found in the urban core.

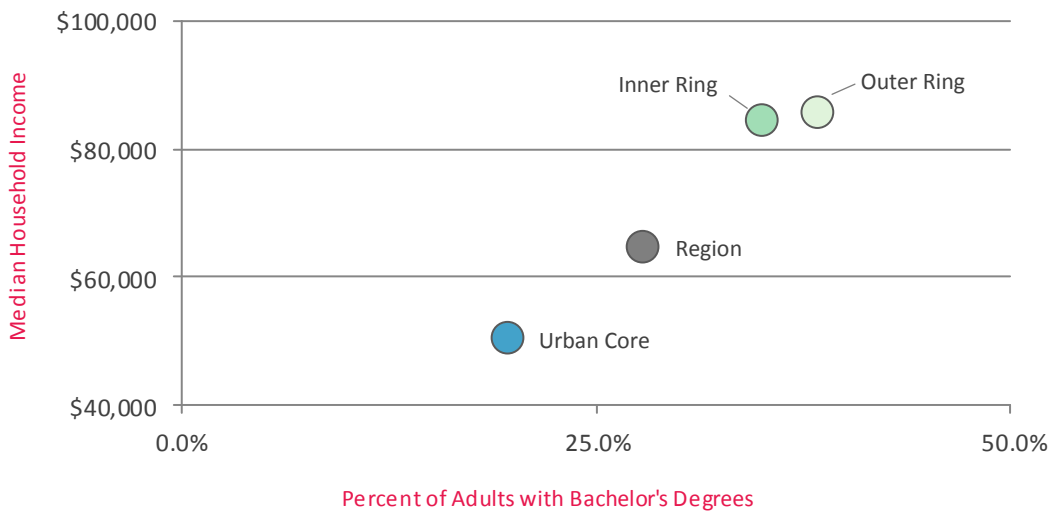
Education

As of 2012, 27.8% of the region's adults age 25 and over have a Bachelor's degree or higher. This compares to 28.5% of adults nationwide, and 36.1% statewide. There is a large discrepancy in educational attainment between the urban core and the remainder of the region. In the urban core, just 19.7% of the population age 25 and older has a Bachelor's degree or higher, compared to 35% in the inner ring, and 38.3% in the outer ring.

Since 2000, educational attainment has improved across all municipalities. The number of residents with a Bachelor's degree increased by 28.7%, with the fastest increase occurring in the urban core. During the same period, the number of residents without a high school diploma dropped by over 25%.

Education is strongly correlated with income. Persons with a college degree have much higher incomes than high school graduates. Municipalities with a higher proportion of college graduates have higher incomes than less educated municipalities. Figure 2e below illustrates the relationship between education and income.

Figure 2e. Educational Attainment and Household Income, by Location 2008-2012



Income and Poverty

There is a large income gap between the urban core and remainder of the region. From 2008 to 2012, median household income in the urban core was $50,600 compared to $84,500 in the inner ring and $85,800 in the outer ring. Over a quarter of households in the urban core are low income (making less than $25,000 per year) compared to 12% in the inner ring and 11.6% in the outer ring. On the opposite end of the income spectrum, over 40% of households in the inner and outer ring are high income (making $100,000 or more per year) compared to less than 20% in the urban core.

The Great Recession negatively impacted household and family income throughout the region. In addition, the growing number of elderly persons puts additional financial strain on households (retirees have less income than working-aged persons). Since 1999, median household income declined in 14 out of 19 municipalities. The highest drops in household income occurred in the outer ring towns of Southbury, Woodbury, and Bethlehem. These three towns have large and growing elderly populations.

The number of people in poverty increased by 43.5% from 2000 to 2012. In 2000, there were 31,412 persons living in poverty (7.5% of total). By 2012, it had increased to 45,081 (10.3% of total). Poverty increased at an equal rate in urban core, inner ring, and outer ring municipalities. Waterbury, which has a poverty rate of 21.9%, is home to over half of the region's impoverished.

Child poverty is a prevalent issue in the urban core, where 24.5% of children live below the poverty line. Ansonia, Derby and Waterbury have child poverty rates exceeding 20%. Child poverty is also strongly correlated with household structure. Children in single parent households are 4.4 times more likely to live in poverty than households with both parents present.

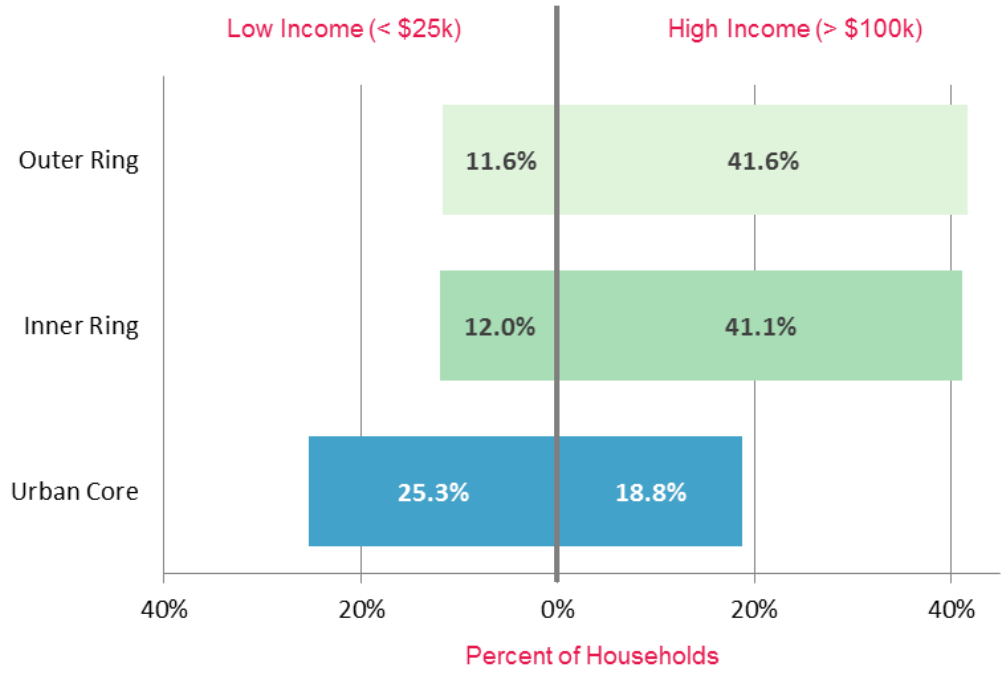


Figure 2f. Percentage of Households that are Low Income and High Income, by Location, 2008 -2012

Shelton Corporate Park, Shelton

3. Economic Trends

The Naugatuck Valley economy was hit hard by the 2007 to 2009 recession. The major economic trends shaping the region are:

- Unemployment disproportionately affects young workers under the age of 25.
- As of 2013, the region has gained back 42% of the jobs that were lost during the recession.
- Jobs are suburbanizing. During the last ten years the inner ring saw job growth while the urban core lost jobs.
- Over half of Naugatuck Valley residents commute to jobs outside the region.

Labor Force

The labor force is made up of Naugatuck Valley residents over the age of 16 who are either employed, or are unemployed and looking for work. As of 2013, the region's labor force was 231,896, of which 211,778 were employed and 20,118 were unemployed.

From 2010 to 2013 the state and region experienced a labor force contraction, meaning that there were fewer residents who were employed or looking for work. The labor force contraction can be attributed to stagnant job growth, unemployed workers dropping out of the labor force, and a growing number of residents hitting retirement age. Data from the first half of 2014 indicates that the labor force is growing for the first time since 2009. People who had difficulty finding work during the last few years are reentering the labor force as the job market improves.

Employment

As of 2013 there were 211,778 employed residents living in the region. This is a decline of nearly 10,000 (-4.1%) from 2007, when there were 221,045 employed residents. The number of employed residents decreased every year from 2008 to 2013.

Population projections indicate that a significant number of baby boomers are nearing retirement age. The number of working aged residents is projected to remain stable up to 2020 and decline thereafter as the last of the baby boomers retire. Attracting and retaining young workers will be necessary to replace the growing number of retirees.

Unemployment

From 2007 to 2010 the region saw the number of unemployed residents more than double from 11,954 to 25,273. The jump in unemployment was caused by both job losses and labor force growth. Unemployment has decreased each year since 2010. As of 2013, it stands at 20,118, or 8.7% of the labor force. The labor force contraction (unemployed persons that have stopped looking for work) is responsible for some of the drop in unemployment. Despite improvements over the last three years, the unemployment rate remains above state and national averages. Figure 3a summarizes labor force, employment, and unemployment trends over the last 20 years.

Unemployment trends vary by location and age. As of 2013, unemployment is highest in the urban core communities of Waterbury (12.5%), Naugatuck (9.4%), and Ansonia (9.3%) and lowest in the outer ring communities of Bethlehem (5.8%), Woodbury (5.9%), and Middlebury (5.9%).

Due to the collapse of the stock market from 2007 to 2009, many older workers have continued to work into retirement age. This trend, combined with the lack of new job creation, has led to a disproportionately high unemployment rate among young people. The unemployment rate for residents under the age of 25 is 18.4% compared to 8.8% for middle aged workers (age 25-44) and 7.7% for older workers (age 45 and older).

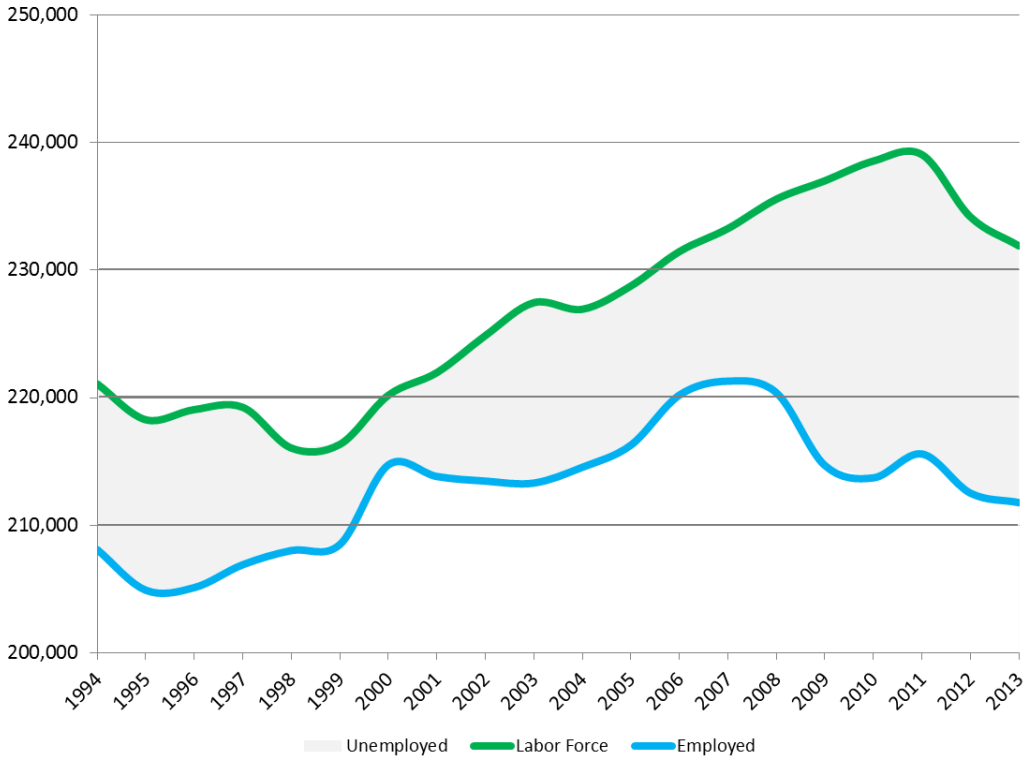


Figure 3a. Labor Force, Employment and Unemployment in the Naugatuck Valley: 2013

Jobs

During the recession, the region experienced sharper job losses than the state and nation as a whole. From 2007 to 2011, 12,337 jobs were lost, a decline of 7.6%. The manufacturing, finance and insurance, and construction sectors experienced the sharpest job losses. Some sectors, such as health care and social assistance, and educational services, added jobs during the recession. These sectors have traditionally been "recession-proof."

Since 2011 the economy has improved, adding over 5,000 jobs. As of 2013, the region has gained back 41.8% of the jobs that were lost during the recession. Comparatively, the state has gained back 87.8% of the jobs that were lost during the recession.

As of 2013 there are 155,182 jobs in the region. Despite job losses during the last ten years, Waterbury remains the job center of the region followed by Shelton, Bristol, and Cheshire.

As the population shifts to the suburbs, many employers have followed in order to be closer to their workforce. From 2004 to 2013, the urban core lost over 3,000 jobs while the inner ring gained nearly 1,500 jobs, mostly in Shelton and Cheshire. Outer ring towns with good highway access (such as Oxford and Middlebury) also saw job growth.

Over the last half century, the region has shifted from a manufacturing-oriented economy to a service-oriented one. Health care and social assistance is now the largest job sector followed by government (which includes public school teachers). While much less prominent than in the past, manufacturing remains the third largest sector of the region's economy, with over 20,000 jobs. A majority of manufacturing jobs are now located outside of the urban core.

Employment projections from the Connecticut Department of Labor indicate that the health care and social assistance sector will drive job creation up to 2020, largely due to increased demand for health care by the baby boomers. Other sectors projected to add jobs up to 2020 are professional and business services, and construction, although the latter is largely dependent on the housing market.

Figure 3b.
ESPN in Bristol is the largest employer in the region, with 3,800 workers

Commuting

There is a large mismatch between the number of employed residents living in the region and the number of jobs in the region. There are enough jobs to employ just 73% of working residents. The result is a net export of over 56,000 workers each day to other regions, with many commuting to Hartford, New Haven, Bridgeport, Danbury, and lower Fairfield County.

Cheshire, Middlebury, Shelton, and Southbury are the only municipalities in the region that have more jobs than employed residents. The remaining municipalities have more employed residents than jobs and are net exporters of commuters.

As of 2011, when the most recent commuting data was available, just 41.3% of employed Naugatuck Valley residents worked in the region. The remaining 58.7% commute to jobs outside of the region. Waterbury is the most popular commuting destination followed by Bristol and Shelton. Outside of the region, the most popular destinations are Hartford, New Haven, Stratford, Bridgeport, and Danbury. Similarly, nearly half of the people who work in the Naugatuck Valley live outside of the region.

Wages

The average wage of workers in the region is $54,913 which is above the national average of $46,440, but below the state average of $62,284. Since 2007, the region has seen wages decrease at a smaller rate (-0.4%) than the state, which declined by -3.7%.

Average wages vary significantly from sector to sector. The Management of Companies and Enterprises has an average wage of over $275,000, while the Accommodation and Food Services Sector has an average wage of just $16,600. Table 3a below shows the highest and lowest wage sectors in the region.

Table 3a. Highest and Lowest Paying Sectors of the Naugatuck Valley Economy: 2013

Top 5 Highest Paying Sectors

Sector	Average Wage
Management of Companies and Enterprises	$276,336
Information	$107,270
Utilities	$105,116
Finance and Insurance	$85,416
Manufacturing	$72,651

Bottom 5 Lowest Paying Sectors

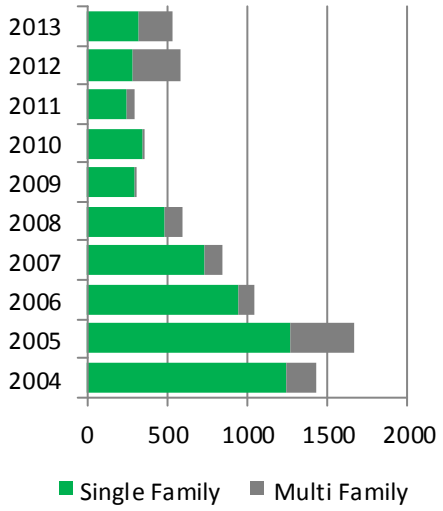
Sector	Average Wage
Accommodation and Food Services	$16,602
Arts, Entertainment, and Recreation	$19,143
Other Services	$24,233
Retail Trade	$29,504
Agriculture	$30,066

4. Housing Trends

In recent years, the housing market has been shaped by the Great Recession and ensuing housing bubble. The major housing trends shaping the region are:

- New construction in the outer ring is outpacing new construction in the rest of the region.
- Since peaking in 2005, new construction decreased -82% by 2009.
- Home prices grew rapidly from 2003 to 2007, but have declined each year since 2007.
- Homes in the region are more affordable than the state as a whole.
- Most of the affordable housing in the region is found in the urban core.

Figure 4a.
Newly Constructed Housing Units in the Naugatuck Valley, by Unit Size: 2004 to 2013



New Construction

During the early 2000s the region experienced a building boom. New construction peaked from 2002 to 2005 when over 5,000 housing units were built. The vast majority (85%) of new homes were single-family homes. Shelton and Oxford led the region in new construction. Shelton added 826 housing units (340 of which were multi-family) while Oxford added 715 single family units.

Similar to population trends, housing growth was fastest in the outer ring (7.9%) and inner ring (5.6%). Due to shrinking household sizes, housing has grown at a faster rate than the number of households.

New home construction peaked in 2005 with 1,676 units, but fell to just 302 units in 2009 as the national housing bubble burst. New construction has remained well below its historic levels since then. The multi family market has picked up pace in 2012 and 2013 due to apartment and condominium construction in Shelton. Construction of new single family homes has remained stagnant.

Housing Stock

As of 2013, the region has 186,044 housing units. Single-family homes comprise 65% of units. Outer ring communities such as Oxford, Bethlehem, and Prospect are made up almost entirely of single-family homes. By contrast, a vast majority of the region's multi-family housing units are found in the urban core. However, in the last decade, a majority of the new multi-family units were built outside of the urban core.

Homes in the inner and outer ring are larger and newer than their urban core counterparts. The median year of construction for the region is 1965. The urban core has the oldest housing stock (1959) followed by the inner ring (1969) and outer ring (1974). Suburban homes are also larger. Over 60% of housing units in the inner and outer rings have six or more rooms compared to 41.3% in the urban core.

Home Ownership

As of 2012, 70.1% of households in the region live in an owner-occupied home. This is slightly higher than the 68.3% homeownership rate statewide. Outside the core, over 80% of households live in owner-occupied homes. Three-quarters of all rental units are located in the urban core.

Homeownership trends also vary by type of housing unit and income. Single family units are much more likely to be owner occupied (91.9%) than multi-family units (24.3%). High income households are more likely to own a home than low income households. Less than 40% of households that make under $25,000 live in an owner-occupied unit compared to over 90% for households that make over $100,000.

West End neighborhood, Bristol

Urban Core
Originally built to house factory workers, two and three family homes are commonly found throughout the urban core.

Katharine Matthies House, Seymour

Inner Ring
Containing a mix of both urban and suburban characteristics, the inner ring offers a variety of housing options.

Wolcott Green Historic District, Wolcott

Outer Ring
Since 1990, much of the new construction in the region has occurred in the outer ring. Single-family homes on large lots have been the predominant form of development.

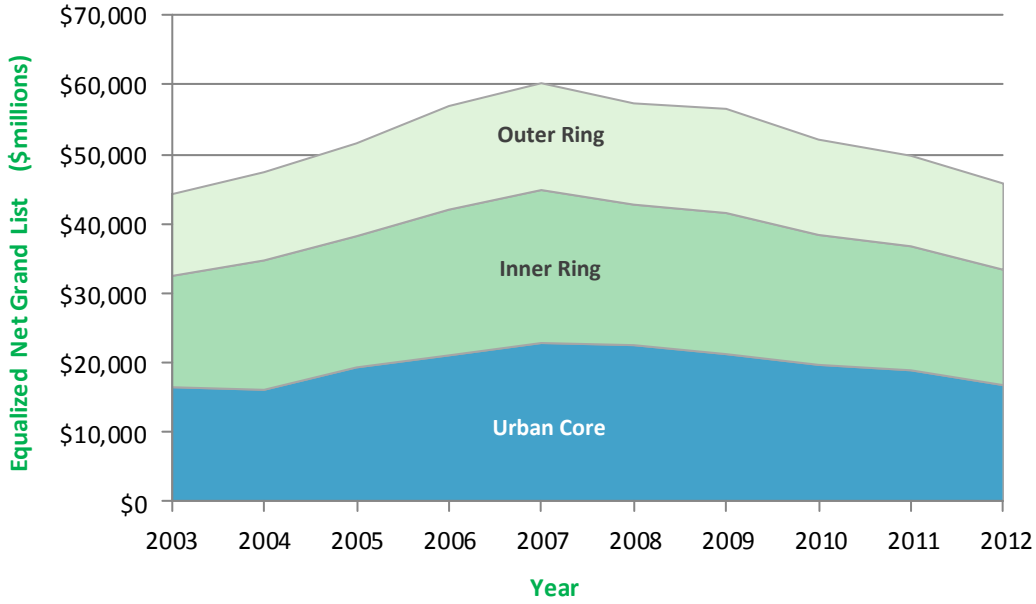
Home Values

In keeping with national and state trends, the region saw rapid home value appreciation in the early 2000s. From 2003 to 2007, the equalized net grand list, or ENGL, (the total market value of all properties in the region) increased by 36.2%, or nearly $16 billion. While the bulk of the increase was due to overvalued real estate, some of the increase was due to new construction. After peaking in 2007, the housing market began its subsequent collapse. From 2007 to 2012, the ENGL dropped by -24%, a loss of $14.5 billion. The urban core saw the highest ENGL growth from 2003 to 2007 (38.7%) followed by the sharpest decline from 2007 to 2012 (-26.6%). Figure 4b shows changes in inflation adjusted ENGL from 2002 to 2013.

The drop in property values and municipal grand list value has led to fiscal challenges for municipalities, who have been forced to either raise property tax rates, cut services, or both. In addition, many homeowners have negative equity (their home is worth less than their mortgage) leading to increases in foreclosure and home vacancy.

Despite volatility in the housing market over the last few years, the region remains more affordable than the state as a whole. The median home value for owner occupied units in the region is $249,000, compared to $285,900 statewide. Eleven of the 19 municipalities in the region are more affordable than the statewide median. Homes are most affordable in the urban core ($193,000) while the inner ($299,000) and outer ($326,000) rings have the most expensive homes.

Figure 4b. Inflation Adjusted Equalized Net Grand List, by Location: 2003 to 2012



Source: Connecticut Office of Policy and Management, Municipal Fiscal Indicators Report, 2008-2012, and 2003-2007

Housing Costs

Monthly homeowner costs and monthly rent also provide insight into the region's affordability.

Median monthly homeowner costs range from a low of $1,420 in Waterbury to $2,062 in Cheshire. Homeowners with a mortgage pay more than twice as much per month as homeowners without a mortgage. From 2000 to 2012, median monthly homeowner costs have risen between 7% and 25% depending on the municipality . Non-mortgaged homeowner costs increased at a faster rate than mortgage costs, suggesting that fuel prices, electricity rates, taxes, and insurance are increasing .

Renters pay less per month than homeowners. Median gross rents (lease amount plus utilities) range from a low of $478 in Middlebury to $1,490 in Oxford. Rent has not increased as fast as homeowner costs. In five outer ring towns, inflation-adjusted rents actually decreased from 2002 to 2012 .

Affordable Housing

The U.S. Census Bureau uses 30% of household income as a standard for measuring housing affordability. In order to be considered affordable, homeowners should pay 30% or less of their income towards housing. As of 2012, 40.6% of households pay 30% or more of their income towards housing. Renters (49.5%) are more likely to pay 30% or more of their income towards housing than homeowners (36.9%). More than half of urban core residents pay 30% or more of their income for housing.

Low income households may qualify for publicly assisted housing programs such as Section 8 vouchers, deed restrictions, and Connecticut Housing Finance Authority (CHFA) or Farmer's Home Administration (FmHA) mortgages. Over 85% of publicly assisted housing units are found in the urban core, including more than half in the City of Waterbury.

Municipalities that have less than 10% affordable housing are subject to Connecticut General Statutes (CGS) Section 8-30g, which exempts affordable housing developments from local zoning regulations. Ansonia (15.3%), Bristol (13.5%), Derby (10.8%), and Waterbury (23.3%) are the only municipalities that meet the 10% affordable housing threshold. The remaining municipalities have less than 10% affordable housing and are subject to CGS Section 8-30g.

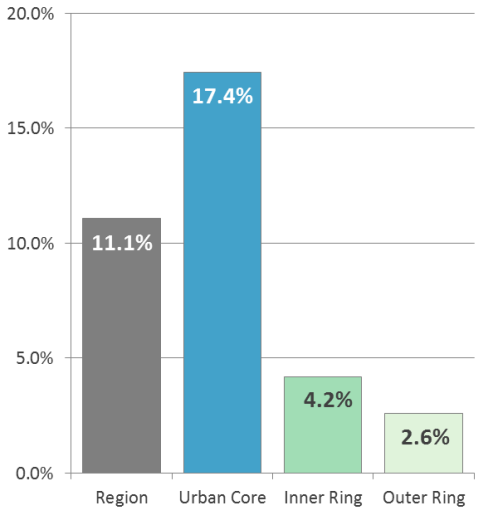


Figure 4c. Percent of Housing Units that are Affordable, by Location: 2013

Waterbury on Wheels

Appendix A

Population and Demographic Trends

Tables and Maps

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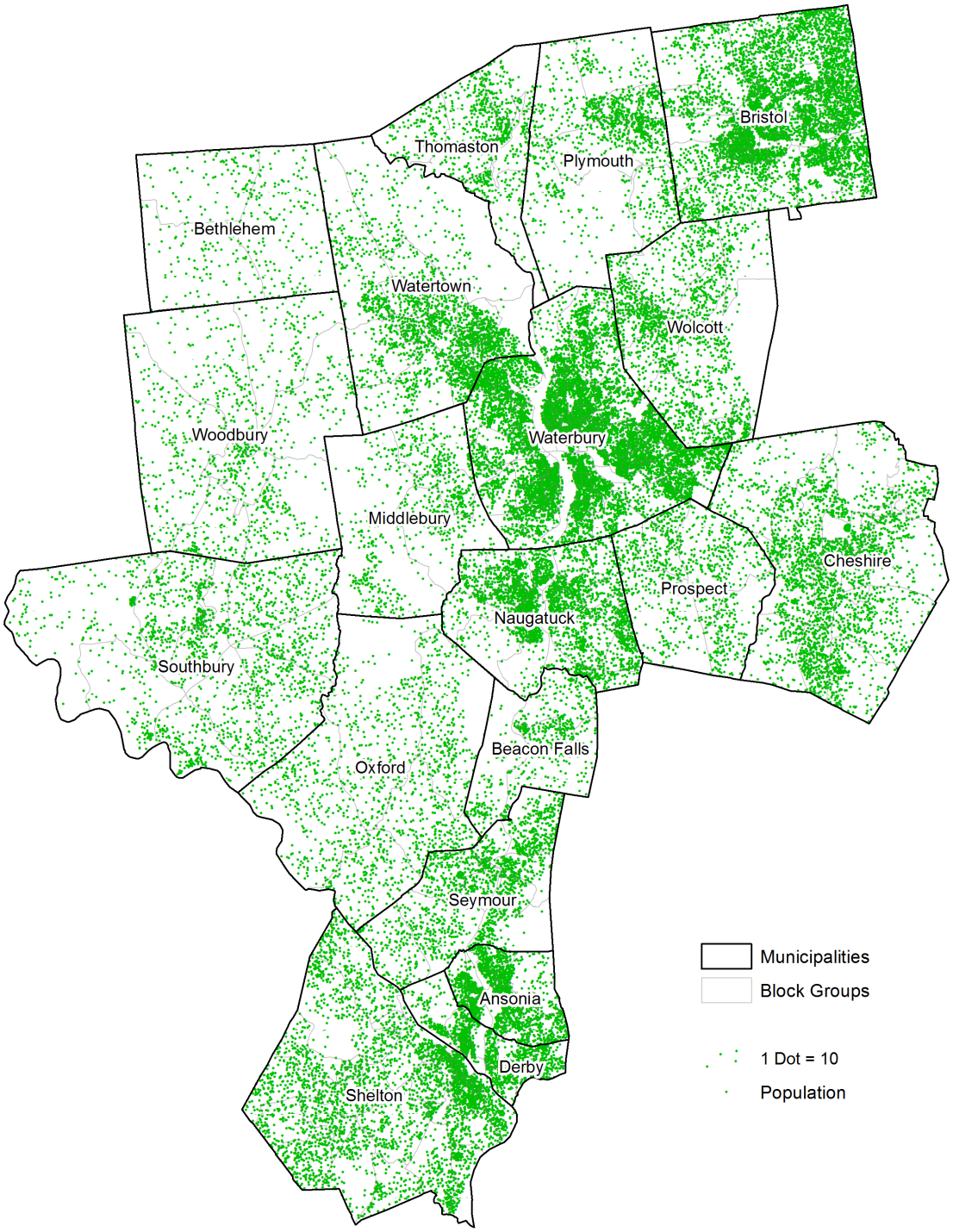
Table A1.
Population Growth in the Naugatuck Valley, by Municipality: 2000-2013

	Population			Percent Change	
Geography	2013	2010	2000	2010-2013	2000-2013
Ansonia	19,020	19,249	18,554	-1.2%	2.5%
Beacon Falls	6,052	6,049	5,246	0.0%	15.4%
Bethlehem	3,553	3,607	3,422	-1.5%	3.8%
Bristol	60,568	60,477	60,062	0.2%	0.8%
Cheshire	29,150	29,261	28,543	-0.4%	2.1%
Derby	12,801	12,902	12,391	-0.8%	3.3%
Middlebury	7,571	7,575	6,451	-0.1%	17.4%
Naugatuck	31,707	31,862	30,989	-0.5%	2.3%
Oxford	12,874	12,683	9,821	1.5%	31.1%
Plymouth	12,047	12,213	11,634	-1.4%	3.5%
Prospect	9,671	9,405	8,707	2.8%	11.1%
Seymour	16,571	16,540	15,454	0.2%	7.2%
Shelton	40,999	39,559	38,101	3.6%	7.6%
Southbury	19,859	19,904	18,567	-0.2%	7.0%
Thomaston	7,761	7,887	7,503	-1.6%	3.4%
Waterbury	109,676	110,366	107,271	-0.6%	2.2%
Watertown	22,228	22,514	21,661	-1.3%	2.6%
Wolcott	16,725	16,680	15,215	0.3%	9.9%
Woodbury	9,822	9,975	9,198	-1.5%	6.8%
Region Total	448,655	448,708	428,790	0.0%	4.6%
Urban Core	233,772	234,856	229,267	-0.5%	2.4%
Inner Ring	128,756	127,974	122,896	0.6%	4.1%
Outer Ring	86,127	85,878	76,627	0.3%	12.1%

Source: U.S. Census Bureau, 2013 Population Estimates, 2010 U.S. Census, 2000 U.S. Census

Figure A1.
Population in the Naugatuck Valley, by Census Block: 2010



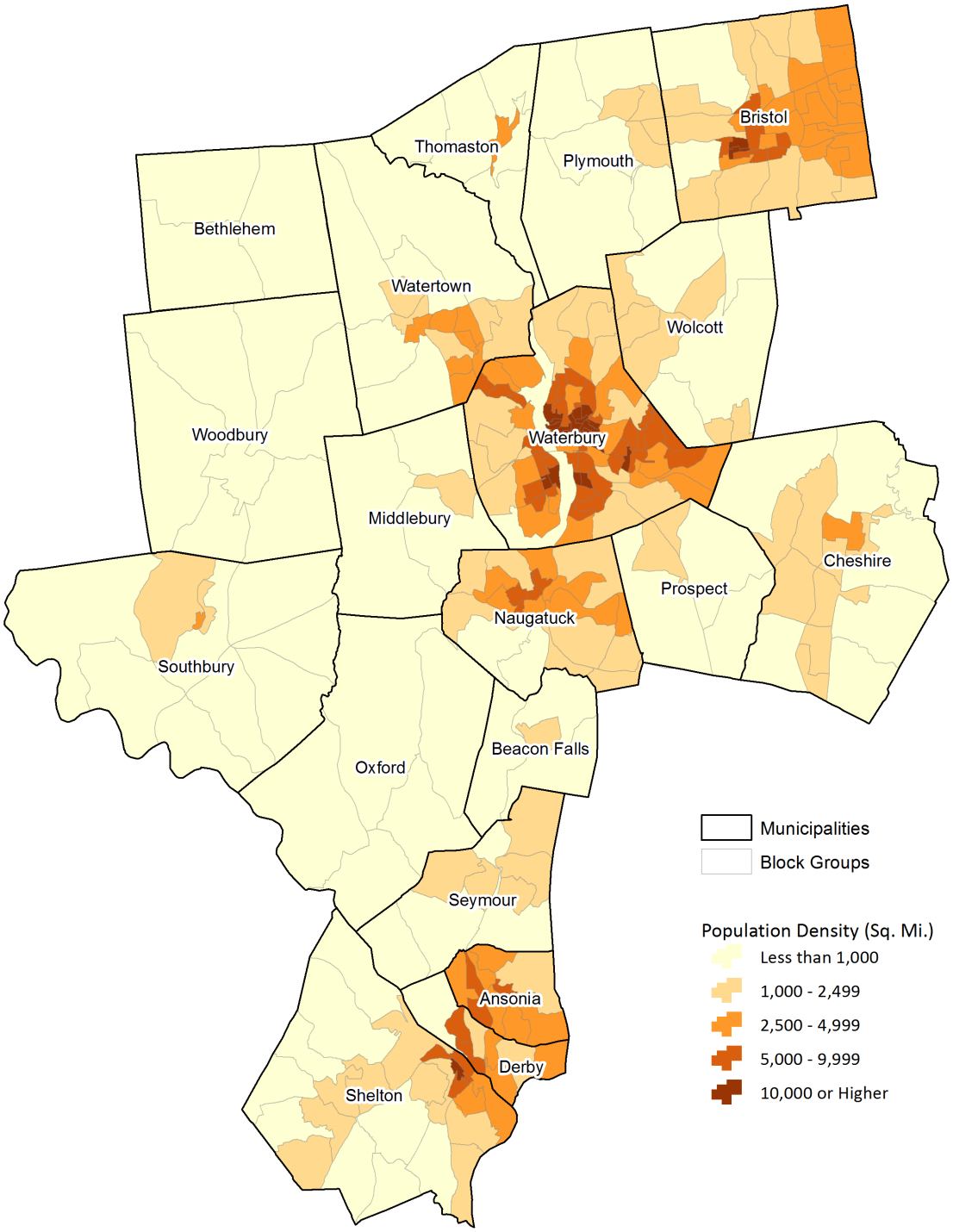
Source: U.S. Census Bureau, 2010 U.S. Census

Table A2.
Population Density in the Naugatuck Valley, by Municipality: 2000-2013

Geography	Land Area (Sq. Mi.)	Population Density (Per Sq. Mi.) 2013	2010	2000	% Change 2000-2013
Ansonia	6.2	3,074	3,111	2,999	2.5%
Beacon Falls	9.8	619	618	536	15.4%
Bethlehem	19.7	181	183	174	3.8%
Bristol	26.8	2,259	2,255	2,240	0.8%
Cheshire	33.4	874	877	856	2.1%
Derby	5.4	2,368	2,387	2,292	3.3%
Middlebury	18.4	410	411	350	17.4%
Naugatuck	16.4	1,933	1,943	1,890	2.3%
Oxford	33.3	386	380	295	31.1%
Plymouth	22.3	539	547	521	3.5%
Prospect	14.5	668	650	602	11.1%
Seymour	15.0	1,106	1,104	1,032	7.2%
Shelton	31.9	1,285	1,240	1,194	7.6%
Southbury	40.1	496	497	463	7.0%
Thomaston	12.2	636	646	615	3.4%
Waterbury	28.9	3,790	3,813	3,706	2.2%
Watertown	29.5	753	763	734	2.6%
Wolcott	21.1	793	791	721	9.9%
Woodbury	36.6	268	272	251	6.8%
Region Total	421.5	1,064	1,064	1,017	4.6%
Urban Core	83.7	2,791	2,804	2,738	2.0%
Inner Ring	144.3	892	887	852	4.8%
Outer Ring	193.5	445	444	396	12.4%

Source: U.S. Census Bureau, 2013 Population Estimates , 2010 U.S. Census, 2000 U.S. Census

Figure A2.
Population Density in the Naugatuck Valley, by Census Block: 2010



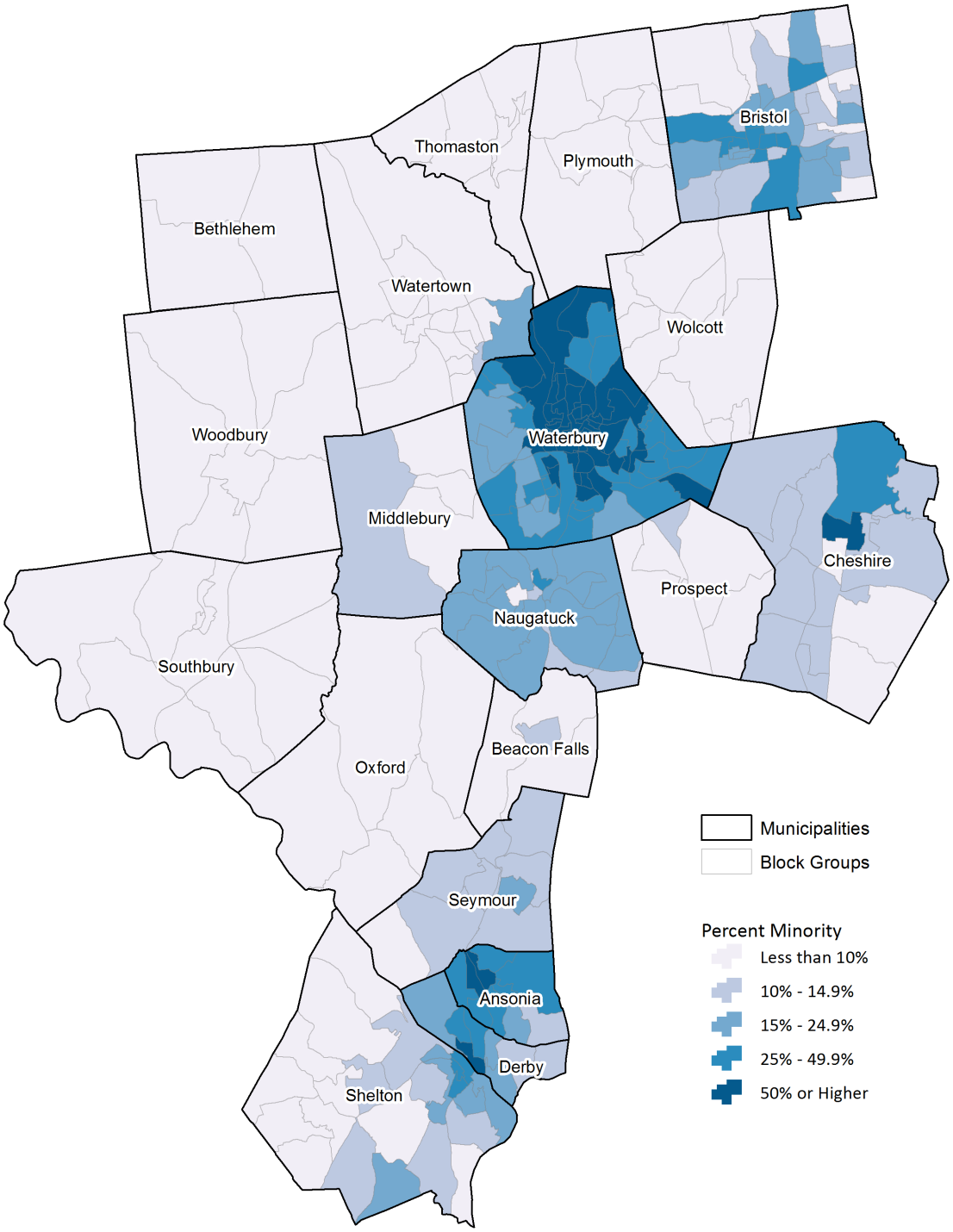
Source: U.S. Census Bureau, 2010 U.S. Census

Table A3.
Race and Ethnicity in the Naugatuck Valley, by Municipality: 2010

Geography	Non Hispanic White	Non Hispanic Black	Non Hispanic Asian	Non Hispanic Other	Hispanic or Latino	Percent Minority
Ansonia	13,163	2,040	365	469	3,212	31.6%
Beacon Falls	5,515	87	70	77	300	8.8%
Bethlehem	3,477	16	18	35	61	3.6%
Bristol	50,194	2,035	1,155	1,264	5,829	17.0%
Cheshire	24,637	1,374	1,477	398	1,375	15.8%
Derby	9,599	891	323	259	1,830	25.6%
Middlebury	6,925	67	286	89	208	8.6%
Naugatuck	25,767	1,427	962	777	2,929	19.1%
Oxford	11,745	134	195	141	468	7.4%
Plymouth	11,494	94	98	187	370	6.1%
Prospect	8,740	175	73	105	312	7.1%
Seymour	14,516	395	359	206	1,064	12.2%
Shelton	34,333	865	1,522	486	2,353	13.2%
Southbury	18,462	156	531	232	523	7.2%
Thomaston	7,511	27	58	89	202	4.8%
Waterbury	50,081	19,654	1,933	4,252	34,446	54.6%
Watertown	20,707	292	376	301	838	8.0%
Wolcott	15,360	261	205	243	611	7.9%
Woodbury	9,366	55	167	142	245	6.1%
Region Total	341,592	30,045	10,173	9,752	57,176	23.9%
Urban Core	148,804	26,047	4,738	7,021	48,246	36.6%
Inner Ring	113,198	3,047	3,890	1,667	6,202	11.6%
Outer Ring	79,590	951	1,545	1,064	2,728	7.3%

Source: U.S. Census Bureau , 2010 U.S. Census
Note: "Other" category includes Pacific Islander, American Indian/Alaska Natives, Other, or 2 or more aces
Minority population includes Black, Asian, Other, and Hispanic populations

Figure A3.
Minority Population in the Naugatuck Valley, by Block Group: 2010



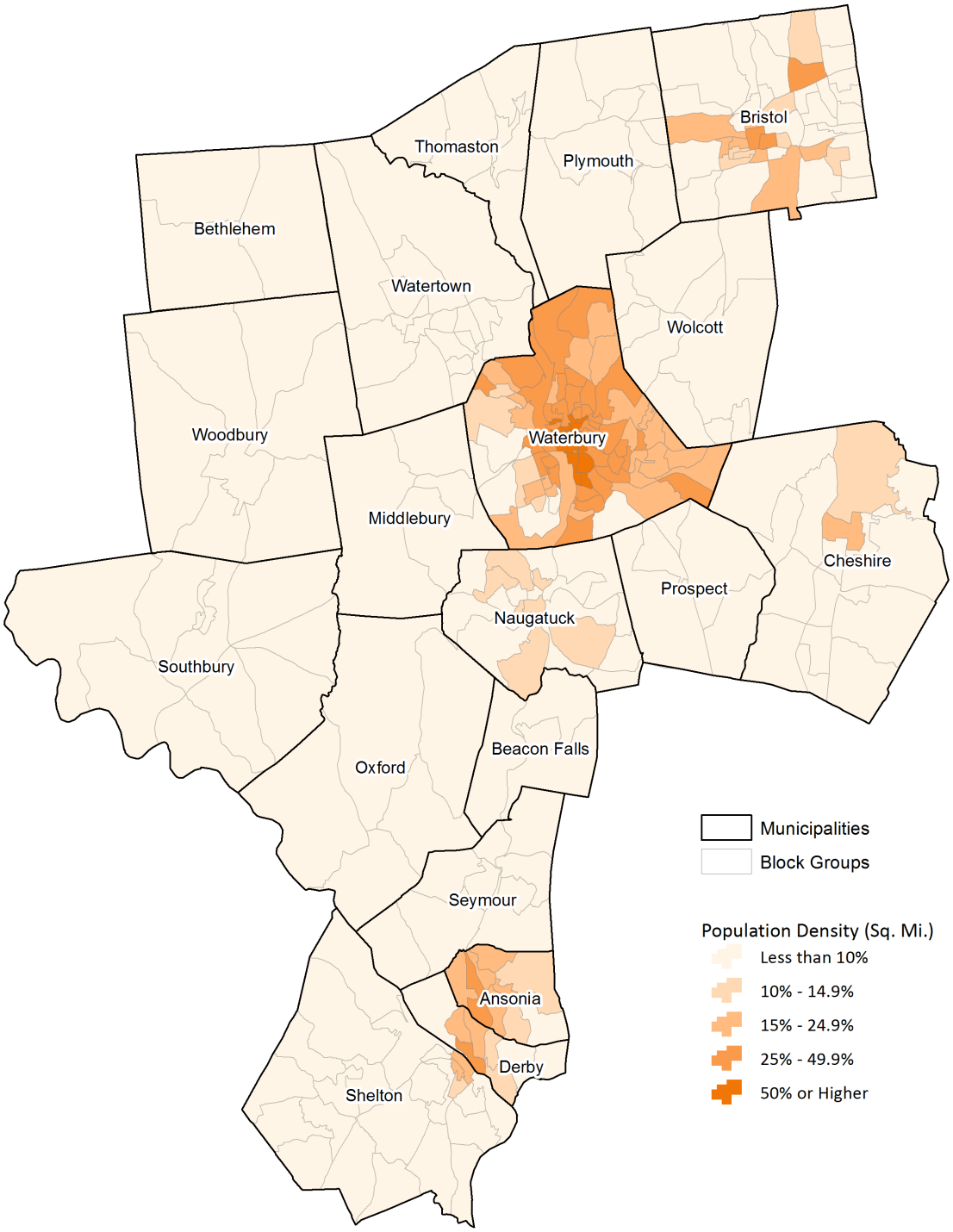
Source: U.S. Census Bureau, 2010 U.S. Census
Note: Minority population includes Black, Asian, Other, and Hispanic populations

Table A4.
Hispanic Population in the Naugatuck Valley, by Municipality: 2000-2010

Geography	Number 2010	Number 2000	Percent of Total 2010	Percent of Total 2000	% Change 2000-2010
Ansonia	3,212	1,376	16.7%	7.4%	133.4%
Beacon Falls	300	112	5.0%	2.1%	167.9%
Bethlehem	61	22	1.7%	0.6%	177.3%
Bristol	5,829	3,166	9.6%	5.3%	84.1%
Cheshire	1,375	1,097	4.7%	3.8%	25.3%
Derby	1,830	950	14.2%	7.7%	92.6%
Middlebury	208	79	2.7%	1.2%	163.3%
Naugatuck	2,929	1,386	9.2%	4.5%	111.3%
Oxford	468	180	3.7%	1.8%	160.0%
Plymouth	370	147	3.0%	1.3%	151.7%
Prospect	312	168	3.3%	1.9%	85.7%
Seymour	1,064	470	6.4%	3.0%	126.4%
Shelton	2,353	1,326	5.9%	3.5%	77.5%
Southbury	523	296	2.6%	1.6%	76.7%
Thomaston	202	109	2.6%	1.5%	85.3%
Waterbury	34,446	23,354	31.2%	21.8%	47.5%
Watertown	838	406	3.7%	1.9%	106.4%
Wolcott	611	273	3.7%	1.8%	123.8%
Woodbury	245	152	2.5%	1.7%	61.2%
Region Total	57,176	35,069	12.7%	8.2%	63.0%
Urban Core	48,246	30,232	20.5%	13.2%	59.6%
Inner Ring	6,202	3,555	4.8%	2.9%	74.5%
Outer Ring	2,728	1,282	3.2%	1.7%	112.8%

Source: U.S. Census Bureau, 2010 U.S. Census, 2000 U.S. Census

Figure A4.
Hispanic Population in the Naugatuck Valley, by Block Group: 2010



Source: U.S. Census Bureau, 2010 U.S. Census

Table A5.
Age Distribution in the Naugatuck Valley, by Municipality: 2010

Geography	Total Population	Age Group						
		Under 5 Years	5-17 Years	18-24 Years	25-34 Years	35-44 Years	45-64 Years	> 64 Years
Ansonia	19,249	1,184	3,395	1,643	2,629	2,599	5,207	2,592
Beacon Falls	6,049	321	1,056	428	635	939	1,887	783
Bethlehem	3,607	132	615	241	227	448	1,405	539
Bristol	60,477	3,416	9,547	4,790	8,194	8,399	17,105	9,026
Cheshire	29,261	1,291	5,802	2,299	2,443	4,187	9,137	4,102
Derby	12,902	804	1,904	1,067	1,777	1,809	3,526	2,015
Middlebury	7,575	355	1,508	431	514	1,125	2,340	1,302
Naugatuck	31,862	1,887	5,493	2,735	4,504	4,545	8,892	3,806
Oxford	12,683	683	2,402	726	993	1,927	4,240	1,712
Plymouth	12,243	589	2,118	920	1,335	1,802	3,912	1,567
Prospect	9,405	428	1,696	711	702	1,367	3,076	1,425
Seymour	16,540	858	2,760	1,235	1,852	2,438	5,047	2,350
Shelton	39,559	1,851	6,487	2,640	3,844	5,372	12,462	6,903
Southbury	19,904	707	3,343	959	1,077	2,252	6,331	5,235
Thomaston	7,887	364	1,451	531	745	1,210	2,539	1,047
Waterbury	110,366	7,920	20,345	11,095	15,600	14,647	26,816	13,943
Watertown	22,514	1,047	3,812	1,598	2,186	2,983	7,251	3,637
Wolcott	16,680	736	3,172	1,302	1,363	2,439	5,128	2,540
Woodbury	9,975	396	1,703	551	759	1,250	3,613	1,703
Region Total	448,738	24,969	78,609	35,902	51,379	61,738	129,914	66,227
Urban Core	234,856	15,211	40,684	21,330	32,704	31,999	61,546	31,382
Inner Ring	128,004	6,000	22,430	9,223	12,405	17,992	40,348	19,606
Outer Ring	85,878	3,758	15,495	5,349	6,270	11,747	28,020	15,239

Source: U.S. Census Bureau, 2010 U.S. Census

Table A6.
Age Distribution (Percent) in the Naugatuck Valley, by Municipality 2010

	Age Group						
Geography	Under 5 Years	5-17 Years	18-24 Years	25-34 Years	35-44 Years	45-64 Years	Over 64 Years
Ansonia	6.2%	17.6%	8.5%	13.7%	13.5%	27.1%	13.5%
Beacon Falls	5.3%	17.5%	7.1%	10.5%	15.5%	31.2%	12.9%
Bethlehem	3.7%	17.1%	6.7%	6.3%	12.4%	39.0%	14.9%
Bristol	5.6%	15.8%	7.9%	13.5%	13.9%	28.3%	14.9%
Cheshire	4.4%	19.8%	7.9%	8.3%	14.3%	31.2%	14.0%
Derby	6.2%	14.8%	8.3%	13.8%	14.0%	27.3%	15.6%
Middlebury	4.7%	19.9%	5.7%	6.8%	14.9%	30.9%	17.2%
Naugatuck	5.9%	17.2%	8.6%	14.1%	14.3%	27.9%	11.9%
Oxford	5.4%	18.9%	5.7%	7.8%	15.2%	33.4%	13.5%
Plymouth	4.8%	17.3%	7.5%	10.9%	14.7%	32.0%	12.8%
Prospect	4.6%	18.0%	7.6%	7.5%	14.5%	32.7%	15.2%
Seymour	5.2%	16.7%	7.5%	11.2%	14.7%	30.5%	14.2%
Shelton	4.7%	16.4%	6.7%	9.7%	13.6%	31.5%	17.4%
Southbury	3.6%	16.8%	4.8%	5.4%	11.3%	31.8%	26.3%
Thomaston	4.6%	18.4%	6.7%	9.4%	15.3%	32.2%	13.3%
Waterbury	7.2%	18.4%	10.1%	14.1%	13.3%	24.3%	12.6%
Watertown	4.7%	16.9%	7.1%	9.7%	13.2%	32.2%	16.2%
Wolcott	4.4%	19.0%	7.8%	8.2%	14.6%	30.7%	15.2%
Woodbury	4.0%	17.1%	5.5%	7.6%	12.5%	36.2%	17.1%
Region Total	5.6%	17.5%	8.0%	11.4%	13.8%	29.0%	14.8%
Urban Core	6.5%	17.3%	9.1%	13.9%	13.6%	26.2%	13.4%
Inner Ring	4.7%	17.5%	7.2%	9.7%	14.1%	31.5%	15.3%
Outer Ring	4.4%	18.0%	6.2%	7.3%	13.7%	32.6%	17.7%

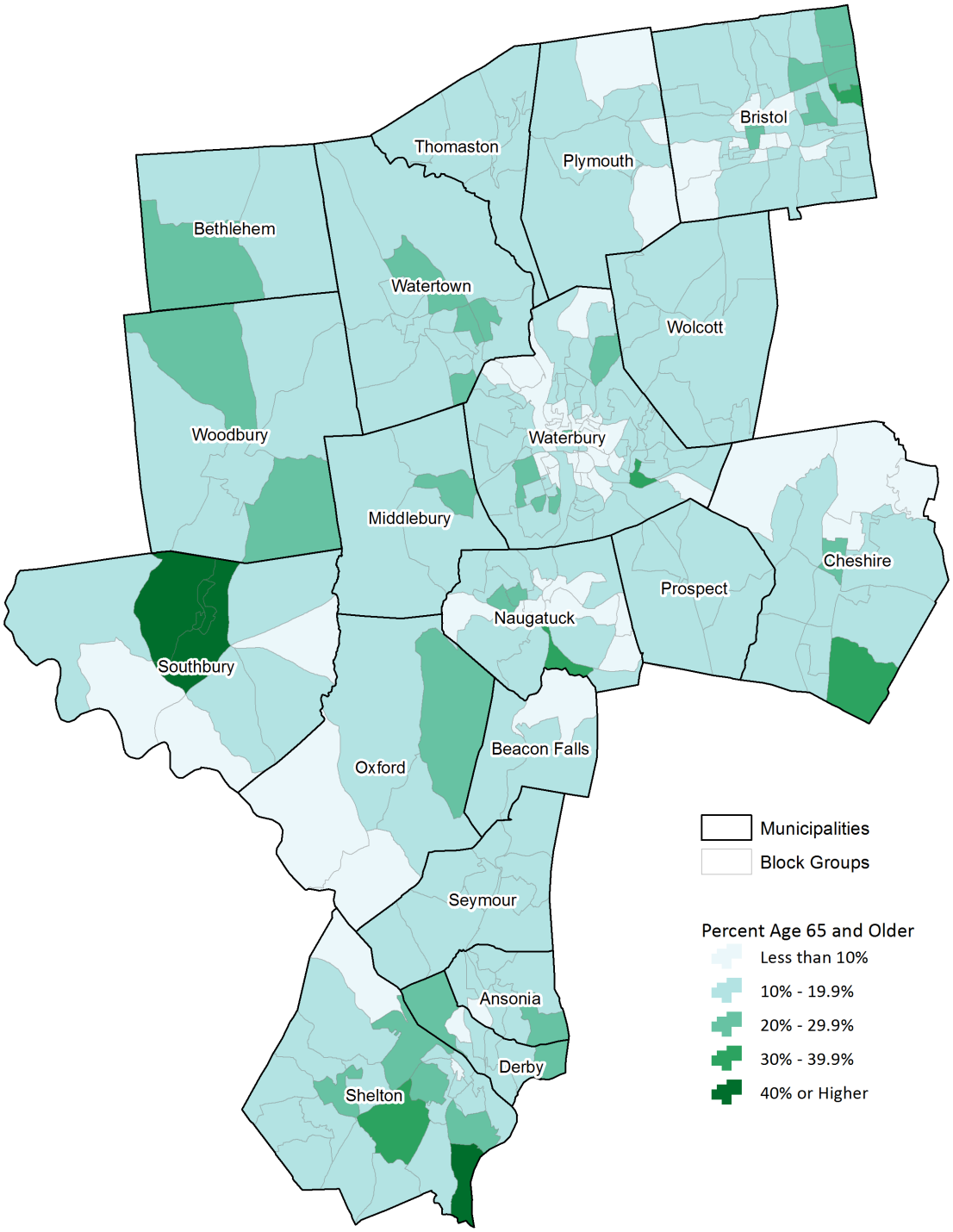
Source: U.S. Census Bureau, 2010 U.S. Census

Table A7.
Population Age 65 Years Old and Over in the Naugatuck Valley, by Municipality: 2000-2010

Geography	2010 Number	2010 Percent	2000 Number	2000 Percent	% Change 2000-2010
Ansonia	2,592	13.5%	2,871	15.5%	-9.7%
Beacon Falls	783	12.9%	506	9.6%	54.7%
Bethlehem	539	14.9%	440	12.9%	22.5%
Bristol	9,026	14.9%	8,925	14.9%	1.1%
Cheshire	4,102	14.0%	3,592	12.6%	14.2%
Derby	2,015	15.6%	2,059	16.6%	-2.1%
Middlebury	1,302	17.2%	1,067	16.5%	22.0%
Naugatuck	3,806	11.9%	3,633	11.7%	4.8%
Oxford	1,712	13.5%	857	8.7%	99.8%
Plymouth	1,567	12.8%	1,473	12.7%	6.4%
Prospect	1,425	15.2%	1,153	13.2%	23.6%
Seymour	2,350	14.2%	2,221	14.4%	5.8%
Shelton	6,903	17.4%	5,672	14.9%	21.7%
Southbury	5,235	26.3%	4,841	26.1%	8.1%
Thomaston	1,047	13.3%	909	12.1%	15.2%
Waterbury	13,943	12.6%	16,045	15.0%	-13.1%
Watertown	3,637	16.2%	3,050	14.1%	19.2%
Wolcott	2,540	15.2%	1,992	13.1%	27.5%
Woodbury	1,703	17.1%	1,193	13.0%	42.7%
Region Total	66,227	14.8%	62,499	14.6%	6.0%
Urban Core	31,382	13.4%	33,533	14.6%	-6.4%
Inner Ring	19,606	15.3%	16,917	13.8%	15.9%
Outer Ring	15,239	17.7%	12,049	15.7%	26.5%

Source: U.S. Census Bureau, 2010 U.S. Census, 2000 U.S. Census

Figure A5.
Population Age 65 Years Old and Over in the Naugatuck Valley, by Block Group: 2010



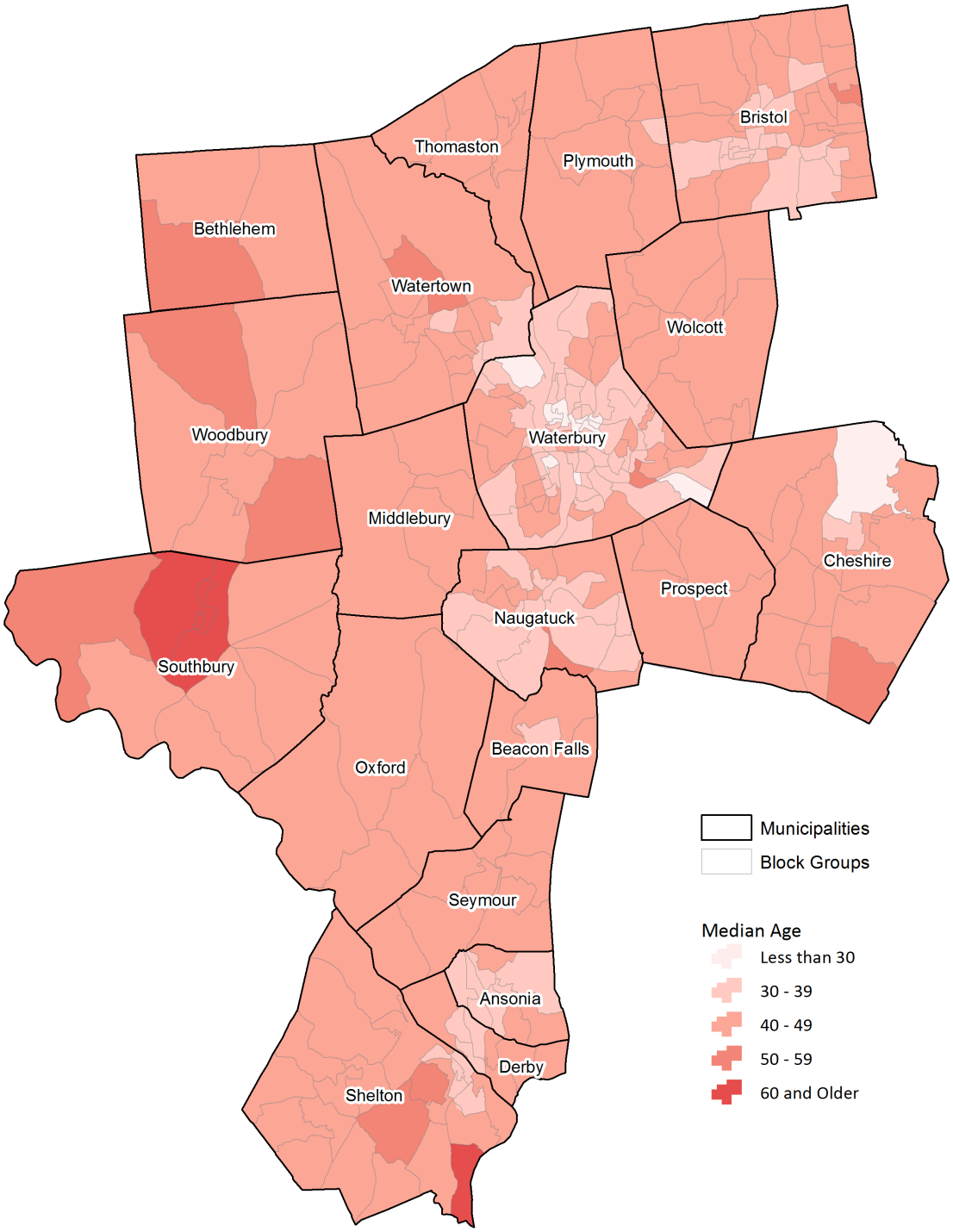
Source: U.S. Census Bureau, 2010 U.S. Census

Table A8.
Median Age in the Naugatuck Valley, by Municipality: 1980 to 2010

Geography	Median Age 2010	Median Age 2000	Median Age 1990	% Change 1990-2010
Ansonia	38.4	36.8	34.0	12.9%
Beacon Falls	41.5	36.7	32.6	27.3%
Bethlehem	47.1	42.2	36.2	30.1%
Bristol	40.3	37.6	33.7	19.6%
Cheshire	42.2	38.4	35.5	18.9%
Derby	40.3	37.7	35.6	13.2%
Middlebury	43.9	42.8	40.1	9.5%
Naugatuck	38.2	35.5	32.2	18.6%
Oxford	43.4	38.4	34.0	27.6%
Plymouth	41.9	37.5	33.9	23.6%
Prospect	43.8	39.4	36.3	20.7%
Seymour	41.6	38.5	34.7	19.9%
Shelton	44.4	39.8	35.3	25.8%
Southbury	49.9	45.7	42.9	16.3%
Thomaston	42.5	37.8	34.1	24.6%
Waterbury	35.2	34.9	33.3	5.7%
Watertown	44.0	39.0	35.6	23.6%
Wolcott	42.7	38.1	35.5	20.3%
Woodbury	46.9	41.0	37.0	26.8%
Region Total	40.1	37.6	34.3	16.9%
Urban Core	37.3	35.9	33.2	12.3%
Inner Ring	42.9	38.7	35.0	22.6%
Outer Ring	45.1	40.6	37.4	20.6%

Source: U.S. Census Bureau, 2010 U.S. Census, 2000 U.S. Census, 1990 U.S. Census

Figure A6.
Median Age in the Naugatuck Valley, by Block Group: 2010



Source: U.S. Census Bureau, 2010 U.S. Census

Table A9.
Household Income Distribution in the Naugatuck Valley, by Municipality: 2008-2012

Geography	Total Households	Household Income ($)				
		Less than $25,000	$25,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 or More
Ansonia	7,380	1,606	1,827	1,234	1,202	1,511
Beacon Falls	2,244	249	446	362	366	821
Bethlehem	1,409	155	230	216	318	490
Bristol	25,231	4,632	5,943	5,108	3,654	5,894
Cheshire	9,528	800	1,094	1,107	1,114	5,413
Derby	5,195	1,237	1,168	1,029	667	1,094
Middlebury	2,797	272	411	315	451	1,348
Naugatuck	12,461	2,401	2,719	2,258	1,776	3,307
Oxford	4,420	277	464	542	653	2,484
Plymouth	4,739	604	751	1,062	848	1,474
Prospect	3,280	260	491	469	600	1,460
Seymour	6,313	1,161	864	1,168	912	2,208
Shelton	15,019	1,720	2,507	2,564	1,980	6,248
Southbury	8,022	1,441	1,700	1,114	746	3,021
Thomaston	3,192	393	642	686	432	1,039
Waterbury	42,241	13,508	10,815	7,850	4,513	5,555
Watertown	8,578	996	1,581	1,407	1,500	3,094
Wolcott	5,947	664	944	1,124	1,055	2,160
Woodbury	4,204	447	808	713	568	1,668
Region Total	172,200	32,823	35,405	30,328	23,355	50,289
Urban Core	92,508	23,384	22,472	17,479	11,812	17,361
Inner Ring	47,369	5,674	7,439	7,994	6,786	19,476
Outer Ring	32,323	3,765	5,494	4,855	4,757	13,452

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B19001

Table A10.
Household Income Distribution (Percent) in the Naugatuck Valley, by Municipality 2008-2012

Geography	Household Income ($)				
	Less than $25,000	$25,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 or More
Ansonia	21.8%	24.8%	16.7%	16.3%	20.5%
Beacon Falls	11.1%	19.9%	16.1%	16.3%	36.6%
Bethlehem	11.0%	16.3%	15.3%	22.6%	34.8%
Bristol	18.4%	23.6%	20.2%	14.5%	23.4%
Cheshire	8.4%	11.5%	11.6%	11.7%	56.8%
Derby	23.8%	22.5%	19.8%	12.8%	21.1%
Middlebury	9.7%	14.7%	11.3%	16.1%	48.2%
Naugatuck	19.3%	21.8%	18.1%	14.3%	26.5%
Oxford	6.3%	10.5%	12.3%	14.8%	56.2%
Plymouth	12.7%	15.8%	22.4%	17.9%	31.1%
Prospect	7.9%	15.0%	14.3%	18.3%	44.5%
Seymour	18.4%	13.7%	18.5%	14.4%	35.0%
Shelton	11.5%	16.7%	17.1%	13.2%	41.6%
Southbury	18.0%	21.2%	13.9%	9.3%	37.7%
Thomaston	12.3%	20.1%	21.5%	13.5%	32.6%
Waterbury	32.0%	25.6%	18.6%	10.7%	13.2%
Watertown	11.6%	18.4%	16.4%	17.5%	36.1%
Wolcott	11.2%	15.9%	18.9%	17.7%	36.3%
Woodbury	10.6%	19.2%	17.0%	13.5%	39.7%
Region Total	19.1%	20.6%	17.6%	13.6%	29.2%
Urban Core	25.3%	24.3%	18.9%	12.8%	18.8%
Inner Ring	12.0%	15.7%	16.9%	14.3%	41.1%
Outer Ring	11.6%	17.0%	15.0%	14.7%	41.6%

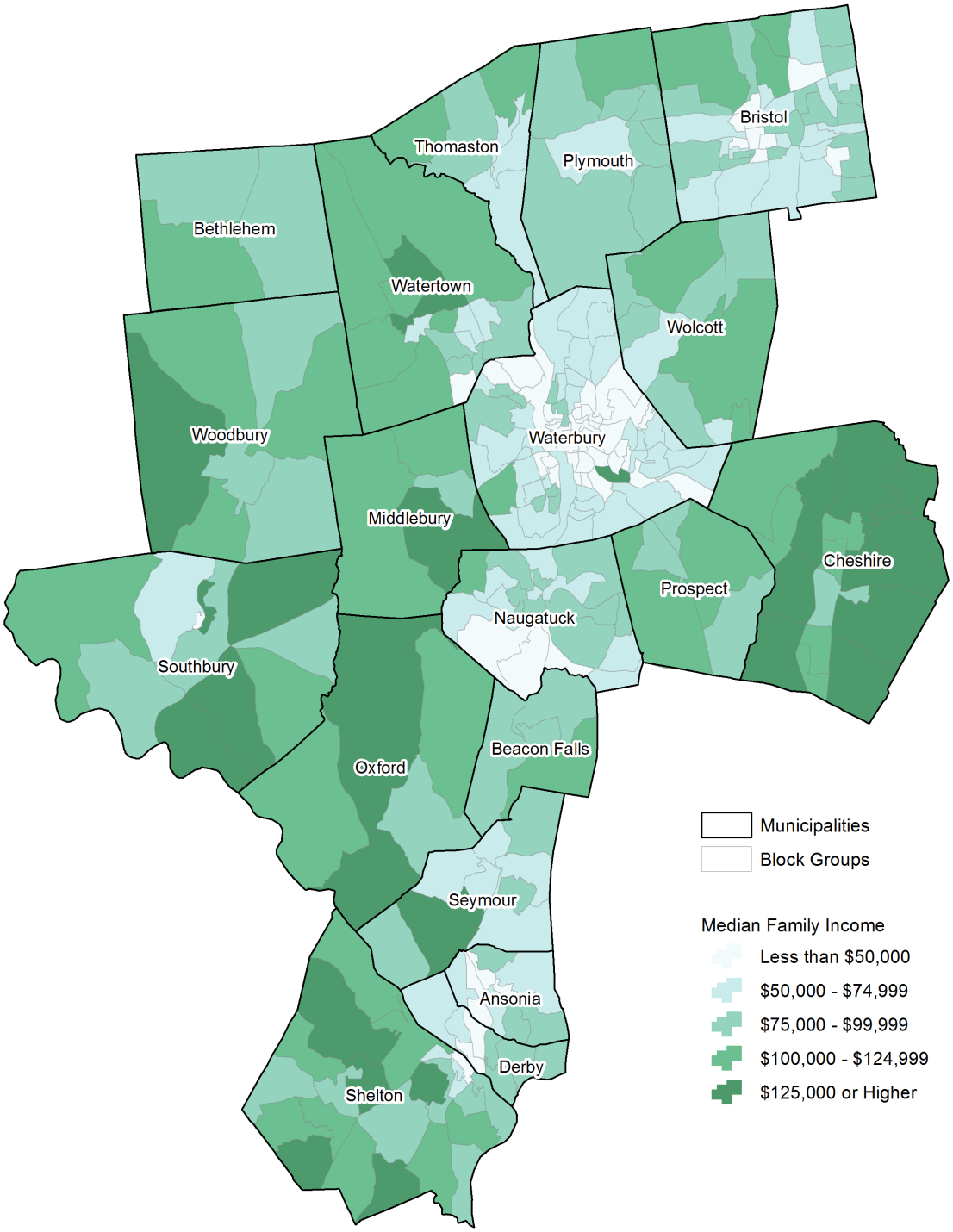
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B19001

Table A11.
Income in the Naugatuck Valley, by Municipality: 1999-2012 (Inflation Adjusted)

	Median Household Income			Median Family Income		
Geography	2012	1999	% Change	2012	1999	% Change
Ansonia	$54,720	$59,294	-7.7%	$67,500	$74,029	-8.8%
Beacon Falls	$79,207	$77,989	1.6%	$91,337	$86,078	6.1%
Bethlehem	$80,884	$94,458	-14.4%	$93,657	$108,681	-13.8%
Bristol	$58,814	$65,352	-10.0%	$74,185	$80,287	-7.6%
Cheshire	$110,587	$110,890	-0.3%	$124,241	$125,096	-0.7%
Derby	$54,561	$62,938	-13.3%	$63,967	$75,403	-15.2%
Middlebury	$97,996	$97,113	0.9%	$107,188	$112,136	-4.4%
Naugatuck	$62,574	$70,623	-11.4%	$76,846	$81,606	-5.8%
Oxford	$107,308	$106,287	1.0%	$118,221	$110,830	6.7%
Plymouth	$73,603	$74,073	-0.6%	$86,204	$86,283	-0.1%
Prospect	$95,325	$93,104	2.4%	$102,083	$102,032	0.1%
Seymour	$73,099	$72,223	1.2%	$92,350	$89,593	3.1%
Shelton	$83,755	$92,735	-9.7%	$102,459	$104,078	-1.6%
Southbury	$67,195	$85,331	-21.3%	$105,057	$111,776	-6.0%
Thomaston	$67,426	$74,827	-9.9%	$83,096	$87,760	-5.3%
Waterbury	$40,867	$47,248	-13.5%	$48,407	$58,294	-17.0%
Watertown	$80,899	$81,887	-1.2%	$97,433	$94,760	2.8%
Wolcott	$80,655	$84,582	-4.6%	$89,183	$93,135	-4.2%
Woodbury	$80,167	$94,155	-14.9%	$101,063	$113,888	-11.3%
Region Total	$64,700	$69,870	-7.4%	$81,000	$85,029	-4.7%
Urban Core	$50,600	$57,329	-11.7%	$61,900	$70,421	-12.1%
Inner Ring	$84,500	$86,958	-2.8%	$102,200	$100,188	2.0%
Outer Ring	$85,800	$91,368	-6.1%	$101,800	$103,909	-2.0%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B19113, B19301
2000 U.S. Census [CPI Inflation Rate 1999-2012: 1.3781]

Figure A7.
Median Household Income in the Naugatuck Valley, by Block Group: 2008-2012



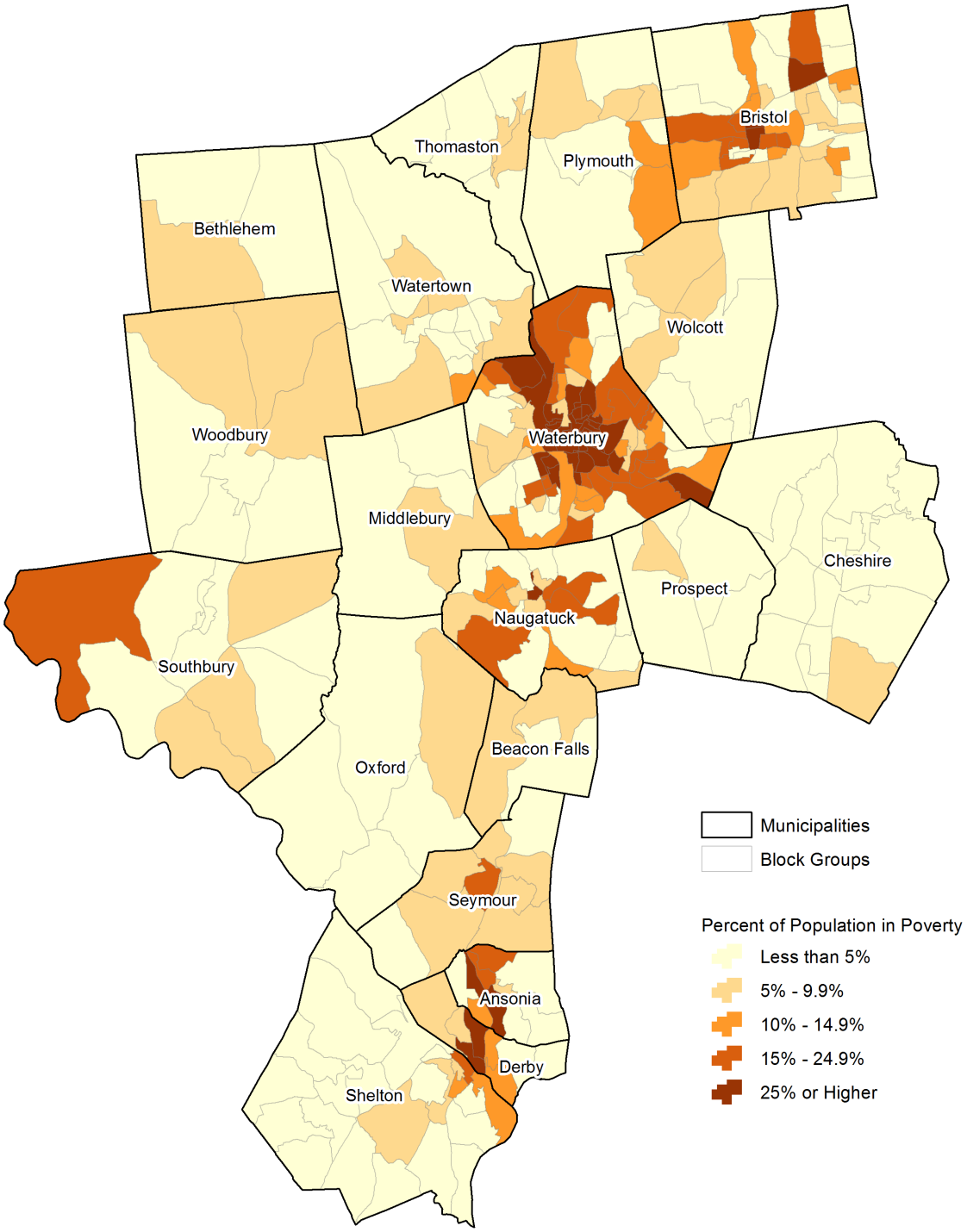
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B19013,

Table A12.
Poverty in the Naugatuck Valley, by Municipality: 2000-2012

	2012		2000		Change 2000-2012	
Geography	Number	Percent	Number	Percent	Net	Percent
Ansonia	2,651	13.9%	1,394	7.6%	1,257	90.2%
Beacon Falls	231	3.8%	309	5.9%	-78	-25.2%
Bethlehem	155	4.4%	89	2.6%	66	74.2%
Bristol	5,375	9.0%	3,921	6.6%	1,454	37.1%
Cheshire	750	2.8%	750	3.0%	0	0.0%
Derby	1,675	13.3%	1,014	8.3%	661	65.2%
Middlebury	191	2.6%	174	2.7%	17	9.8%
Naugatuck	2,708	8.6%	1,977	6.4%	731	37.0%
Oxford	572	4.5%	206	2.1%	366	177.7%
Plymouth	812	6.7%	470	4.1%	342	72.8%
Prospect	299	3.2%	89	1.0%	210	236.0%
Seymour	1,104	6.8%	573	3.7%	531	92.7%
Shelton	1,708	4.4%	1,208	3.2%	500	41.4%
Southbury	1,235	6.4%	878	4.9%	357	40.7%
Thomaston	210	2.7%	311	4.2%	-101	-32.5%
Waterbury	23,632	21.9%	16,774	16.0%	6,858	40.9%
Watertown	757	3.4%	471	2.2%	286	60.7%
Wolcott	561	3.4%	392	2.6%	169	43.1%
Woodbury	455	4.6%	412	4.5%	43	10.4%
Region Total	45,081	10.3%	31,412	7.5%	13,669	43.5%
Urban Core	36,041	15.6%	25,080	11.1%	10,961	43.7%
Inner Ring	5,341	4.3%	3,783	3.2%	1,558	41.2%
Outer Ring	3,699	4.4%	2,549	3.4%	1,150	45.1%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, C17002
2000 U.S. Census

Figure A8.
Poverty Rate in the Naugatuck Valley, by Block Group: 2008-2012



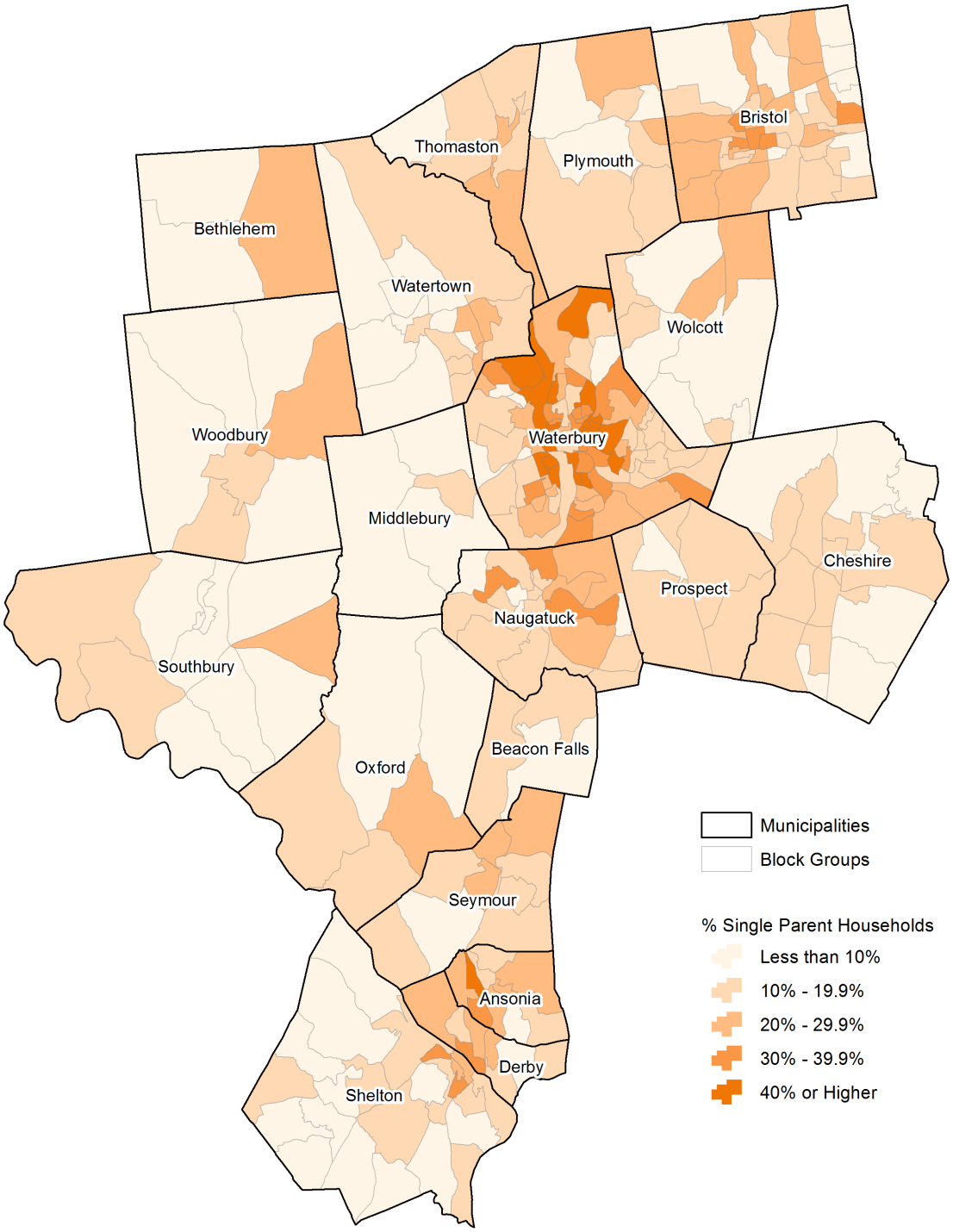
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, C17002

Table A13.
Household Structure in the Naugatuck Valley, by Municipality: 2000-2012

Geography	Total Households	Family Households		Non-Family Households
		Single Parent	Married Couple	
Ansonia	7,510	24.3%	42.7%	33.0%
Beacon Falls	2,360	13.3%	57.4%	29.2%
Bethlehem	1,411	11.1%	60.7%	28.2%
Bristol	25,320	17.6%	45.0%	37.5%
Cheshire	10,041	10.8%	64.1%	25.1%
Derby	5,388	20.5%	39.6%	39.8%
Middlebury	2,748	10.4%	66.3%	23.3%
Naugatuck	12,339	18.8%	50.0%	31.2%
Oxford	4,504	10.1%	71.4%	18.5%
Plymouth	4,803	15.0%	54.8%	30.2%
Prospect	3,357	11.6%	66.3%	22.1%
Seymour	6,654	15.5%	51.4%	33.1%
Shelton	15,325	13.1%	58.0%	28.9%
Southbury	8,213	8.3%	56.1%	35.6%
Thomaston	3,108	14.9%	55.0%	30.1%
Waterbury	42,761	28.4%	34.7%	36.9%
Watertown	8,672	14.3%	57.5%	28.2%
Wolcott	6,007	14.9%	61.0%	24.1%
Woodbury	4,214	10.3%	55.4%	34.3%
Region Total	174,735	18.3%	49.2%	32.5%
Urban Core	93,318	23.4%	40.5%	36.1%
Inner Ring	48,603	13.5%	57.8%	28.8%
Outer Ring	32,814	11.0%	61.2%	27.8%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012

Figure A9.
Single Parent Households in the Naugatuck Valley, by Block Group: 2008-2012



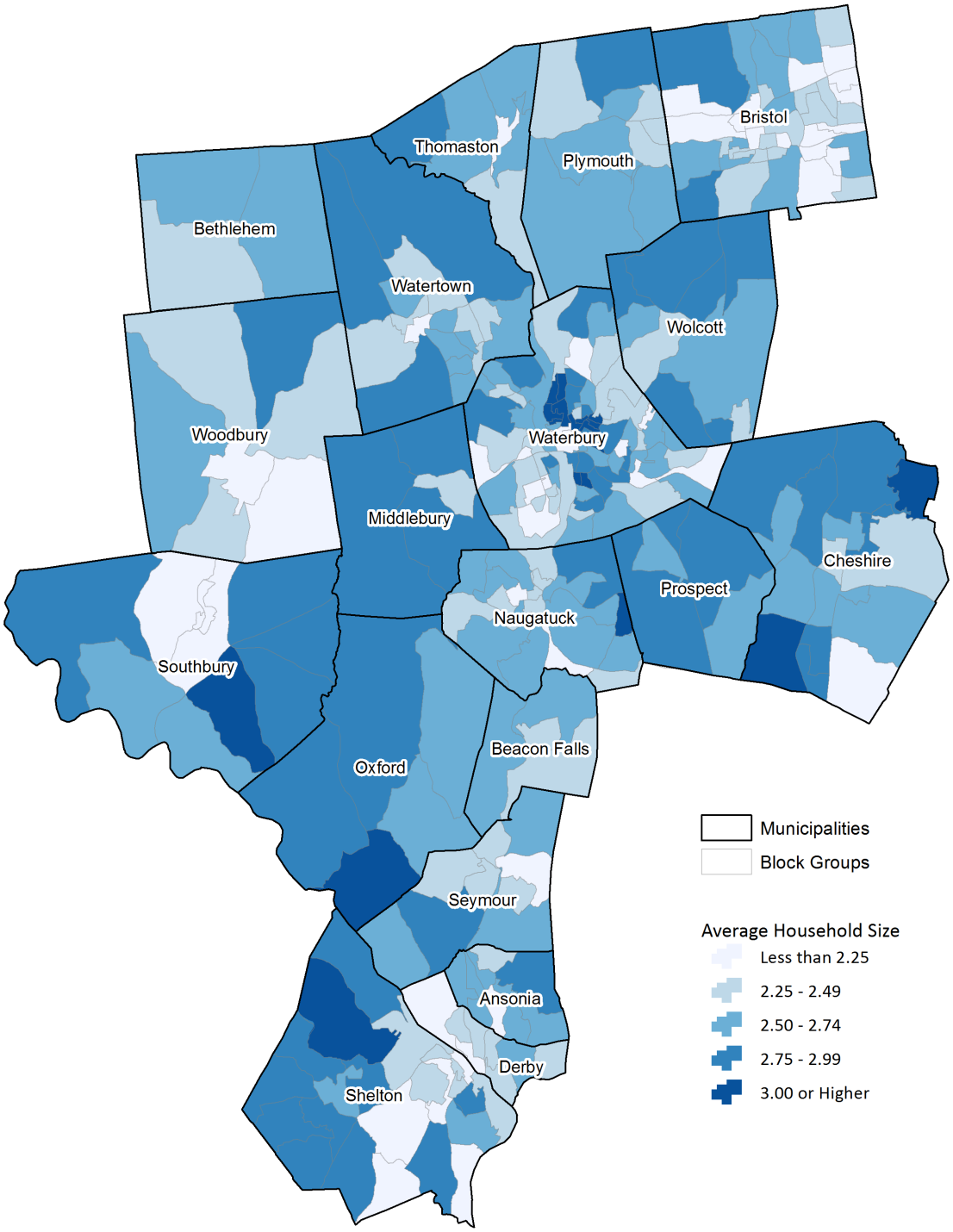
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012

Table A14.
Average Household Size in the Naugatuck Valley, by Municipality: 2000-2012

Geography	Average Household Size 2010	2000	1990	1980	% Change 1980-2010
Ansonia	2.55	2.46	2.57	2.71	-5.9%
Beacon Falls	2.56	2.58	2.69	2.98	-14.1%
Bethlehem	2.49	2.69	2.73	2.86	-12.9%
Bristol	2.35	2.38	2.51	2.77	-15.2%
Cheshire	2.66	2.71	2.82	3.06	-13.1%
Derby	2.35	2.32	2.40	2.65	-11.3%
Middlebury	2.72	2.66	2.73	2.94	-7.5%
Naugatuck	2.56	2.60	2.69	2.80	-8.6%
Oxford	2.81	2.94	3.09	3.18	-11.6%
Plymouth	2.53	2.60	2.72	2.92	-13.4%
Prospect	2.76	2.83	2.97	3.24	-14.8%
Seymour	2.46	2.49	2.55	2.73	-9.9%
Shelton	2.55	2.65	2.79	3.05	-16.4%
Southbury	2.33	2.41	2.34	2.39	-2.5%
Thomaston	2.53	2.57	2.64	2.86	-11.5%
Waterbury	2.54	2.46	2.48	2.67	-4.9%
Watertown	2.57	2.67	2.80	3.00	-14.3%
Wolcott	2.75	2.79	2.93	3.30	-16.7%
Woodbury	2.36	2.48	2.51	2.61	-9.6%
Region Total	2.53	2.54	2.62	2.81	-10.2%
Urban Core	2.48	2.45	2.52	2.71	-8.5%
Inner Ring	2.56	2.64	2.75	2.97	-13.8%
Outer Ring	2.59	2.65	2.72	2.91	-11.0%

Source: U.S. Census Bureau, Census 2010 Table P17, Census 2000, Census 1990, Census 1980

Figure A10.
Single Parent Households in the Naugatuck Valley, by Block Group: 2010



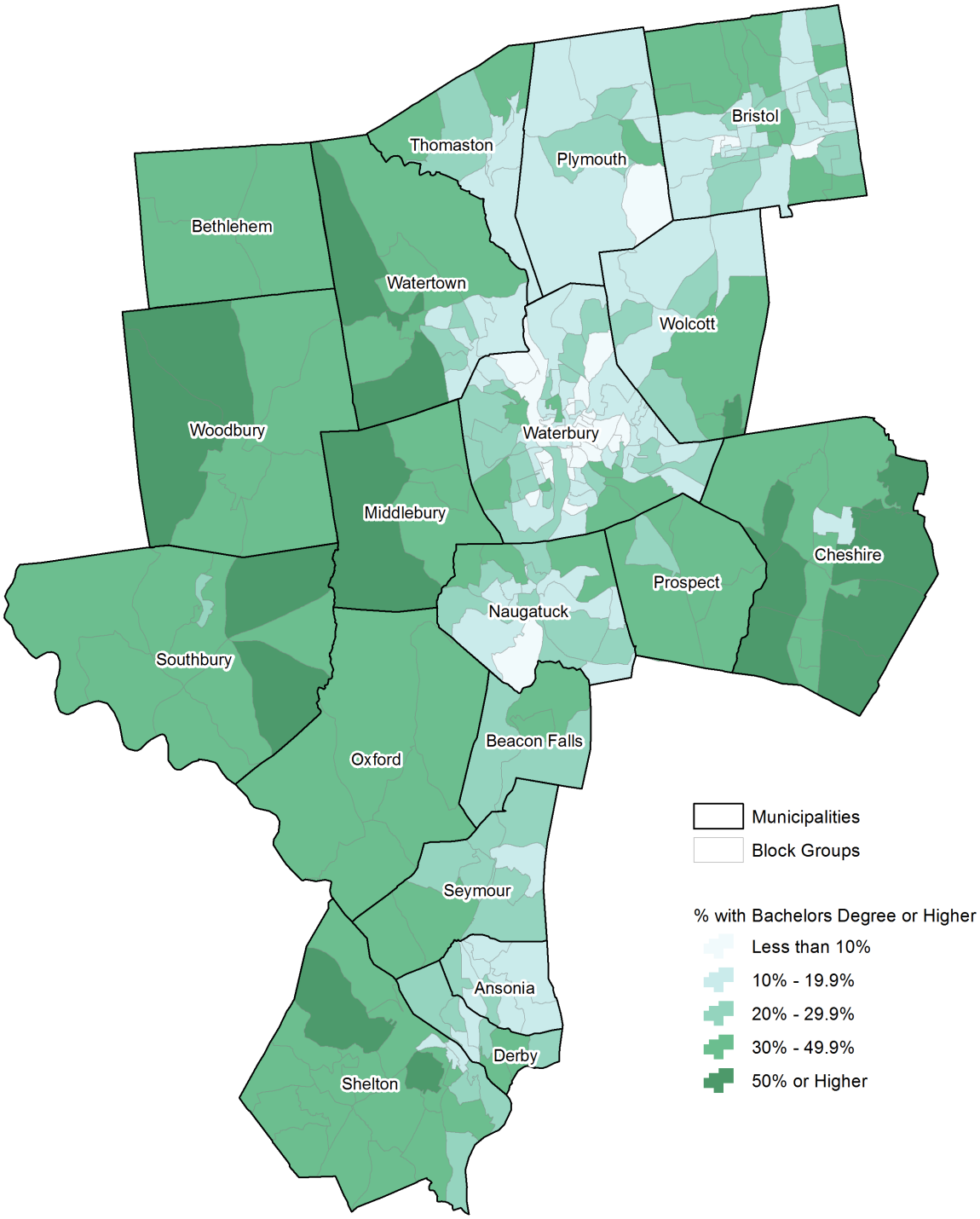
Source: U.S. Census Bureau, Census 2010, Table P17

Table A15.
Educational Attainment of Population Age 25 and Over, by Municipality: 2008-2012

Geography	Population Age 25 and Over	Less than High School	High School Graduate	Some College	Associates Degree	Bachelor's Degree or Higher
Ansonia	12,841	14.5%	39.1%	21.7%	8.4%	16.3%
Beacon Falls	4,141	4.5%	33.7%	22.4%	8.1%	31.2%
Bethlehem	2,596	5.2%	28.3%	18.4%	11.2%	36.9%
Bristol	43,101	11.7%	37.4%	20.5%	7.4%	23.0%
Cheshire	19,728	6.4%	20.8%	16.5%	6.3%	49.9%
Derby	8,921	14.0%	34.7%	18.4%	7.2%	25.8%
Middlebury	5,395	5.9%	20.2%	17.3%	9.6%	47.0%
Naugatuck	22,327	12.9%	35.6%	20.1%	9.2%	22.3%
Oxford	8,629	6.1%	27.8%	19.2%	6.2%	40.6%
Plymouth	8,498	11.1%	32.0%	26.2%	11.3%	19.5%
Prospect	6,646	9.6%	34.0%	15.3%	8.7%	32.4%
Seymour	11,285	6.7%	37.9%	22.0%	6.9%	26.5%
Shelton	28,902	8.0%	30.1%	17.9%	8.2%	35.8%
Southbury	14,522	7.4%	23.6%	17.4%	7.1%	44.4%
Thomaston	5,688	9.9%	34.7%	21.4%	9.2%	24.8%
Waterbury	70,718	21.2%	35.9%	17.5%	8.7%	16.8%
Watertown	15,768	7.2%	30.1%	21.0%	8.5%	33.1%
Wolcott	11,520	7.6%	37.1%	20.7%	9.8%	24.9%
Woodbury	7,265	4.7%	24.5%	14.7%	7.9%	48.3%
Region Total	308,491	12.0%	32.9%	19.1%	8.2%	27.8%
Urban Core	157,908	16.5%	36.4%	19.1%	8.3%	19.7%
Inner Ring	89,869	7.8%	29.5%	19.7%	8.0%	35.0%
Outer Ring	60,714	6.8%	28.6%	18.1%	8.2%	38.3%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B15002

Figure A11.
Percent of Population Age 25 and Over with a Bachelor's Degree, by Block Group: 2008-2012



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B15002

Table A16.
Population Projections in the Naugatuck Valley, by Municipality: 2010-2025

Geography	Population Projections 2010	2015	2020	2025	% Change 2010-2025
Ansonia	19,249	19,714	20,169	20,571	6.9%
Beacon Falls	6,061	6,376	6,648	6,879	13.5%
Bethlehem	3,607	3,678	3,708	3,722	3.2%
Bristol	60,477	60,807	60,956	60,704	0.4%
Cheshire	29,261	29,275	29,122	28,930	-1.1%
Derby	12,902	13,239	13,580	13,855	7.4%
Middlebury	7,575	8,049	8,475	8,910	17.6%
Naugatuck	31,862	32,438	32,877	33,078	3.8%
Oxford	12,683	13,791	14,714	15,532	22.5%
Plymouth	12,243	12,550	12,790	12,968	5.9%
Prospect	9,405	9,659	9,866	10,057	6.9%
Seymour	16,540	17,014	17,421	17,773	7.5%
Shelton	39,559	39,981	40,094	39,985	1.1%
Southbury	19,904	20,277	20,479	20,652	3.8%
Thomaston	7,887	8,030	8,108	8,162	3.5%
Waterbury	110,366	112,736	115,126	117,146	6.1%
Watertown	22,514	22,863	23,020	23,029	2.3%
Wolcott	16,680	17,287	17,818	18,352	10.0%
Woodbury	9,975	10,234	10,393	10,493	5.2%
Region Total	448,750	457,998	465,364	470,798	4.9%
Urban Core	234,856	238,934	242,708	245,354	4.5%
Inner Ring	128,004	129,713	130,555	130,847	2.2%
Outer Ring	85,890	89,351	92,101	94,597	10.1%

Source: U.S. Census Bureau, Census 2010. Connecticut State Data Center, Population Projections: 2015-2025

Table A17.
Population Projections for Children and the Elderly in the Naugatuck Valley: 2010-2025

	Population Age 15 and Under			Population Age 65 and Over		
Geography	2010	2025	% Change	2010	2025	% Change
Ansonia	3,733	3,413	-8.6%	2,592	3,913	51.0%
Beacon Falls	805	877	8.9%	1,089	1,675	53.8%
Bethlehem	549	347	-36.8%	539	1,156	114.5%
Bristol	10,645	9,690	-9.0%	9,026	13,209	46.3%
Cheshire	5,457	3,337	-38.8%	4,102	6,164	50.3%
Derby	2,212	2,335	5.6%	2,015	2,988	48.3%
Middlebury	1,501	1,056	-29.6%	1,302	2,018	55.0%
Naugatuck	5,975	5,425	-9.2%	3,806	6,452	69.5%
Oxford	2,559	1,688	-34.0%	1,712	4,139	141.8%
Plymouth	2,134	1,717	-19.5%	1,567	3,015	92.4%
Prospect	1,705	1,222	-28.3%	1,425	2,538	78.1%
Seymour	2,918	2,527	-13.4%	2,350	3,935	67.4%
Shelton	6,735	5,065	-24.8%	6,903	10,661	54.4%
Southbury	3,176	2,020	-36.4%	5,235	7,289	39.2%
Thomaston	1,427	1,057	-25.9%	1,047	1,950	86.2%
Waterbury	23,308	22,429	-3.8%	13,943	19,215	37.8%
Watertown	3,849	2,998	-22.1%	3,637	6,263	72.2%
Wolcott	3,080	2,465	-20.0%	2,540	4,147	63.3%
Woodbury	1,650	1,137	-31.1%	1,703	3,243	90.4%
Region Total	83,418	70,805	-15.1%	66,533	103,970	56.3%
Urban Core	45,873	43,292	-5.6%	31,382	45,777	45.9%
Inner Ring	22,520	16,701	-25.8%	19,606	31,988	63.2%
Outer Ring	15,025	10,812	-28.0%	15,545	26,205	68.6%

Source: U.S. Census Bureau, Census 2010. Connecticut State Data Center, Population Projections: 2015-2025

Derby Green, Derby

Appendix B

Economic Trends

Tables and Maps

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Economic data presented in Appendix B comes from a variety of sources including the US Census Bureau, and the Connecticut Department of Labor. Datasets may not match up due to differing data collection methods and years of analysis.

Table B1.
Labor Force Status in the Naugatuck Valley, by Municipality: 2013

Geography	Labor Force	Employed	Unemployed	Percent Unemployed
Ansonia	10,040	9,108	932	9.3%
Beacon Falls	3,356	3,120	236	7.0%
Bethlehem	1,991	1,877	115	5.8%
Bristol	33,365	30,660	2,705	8.1%
Cheshire	14,474	13,583	891	6.2%
Derby	6,895	6,316	579	8.4%
Middlebury	3,919	3,687	233	5.9%
Naugatuck	16,661	15,096	1,565	9.4%
Oxford	7,332	6,894	438	6.0%
Plymouth	6,759	6,156	603	8.9%
Prospect	5,269	4,915	354	6.7%
Seymour	9,198	8,493	705	7.7%
Shelton	22,493	20,920	1,572	7.0%
Southbury	8,934	8,346	588	6.6%
Thomaston	4,494	4,143	352	7.8%
Waterbury	50,323	44,010	6,313	12.5%
Watertown	11,916	11,003	913	7.7%
Wolcott	8,951	8,250	701	7.8%
Woodbury	5,527	5,202	325	5.9%
Region Total	231,896	211,778	20,118	8.7%
Urban Core	117,284	105,190	12,094	10.3%
Inner Ring	69,333	64,298	5,035	7.3%
Outer Ring	45,279	42,290	2,989	6.6%

Source: Connecticut Department of Labor, Local Area Unemployment Statistics (LAUS), by Town 2007-2013

Table B2.
Unemployment Rate in the Naugatuck Valley, by Municipality: 2007-2013

	Unemployment Rate						
Geography	2013	2012	2011	2010	2009	2008	2007
Ansonia	9.3%	10.1%	10.2%	11.0%	9.9%	7.0%	5.6%
Beacon Falls	7.0%	8.0%	8.5%	9.6%	8.8%	5.6%	4.4%
Bethlehem	5.8%	6.7%	7.1%	7.9%	7.6%	4.6%	3.7%
Bristol	8.1%	8.6%	9.2%	10.2%	9.1%	6.1%	5.1%
Cheshire	6.2%	6.5%	7.1%	7.2%	6.4%	4.4%	3.7%
Derby	8.4%	9.1%	9.5%	10.7%	9.4%	6.6%	5.1%
Middlebury	5.9%	6.6%	7.5%	7.2%	7.0%	4.4%	3.6%
Naugatuck	9.4%	10.1%	10.7%	11.5%	9.8%	6.9%	5.2%
Oxford	6.0%	6.3%	6.8%	7.3%	6.6%	4.5%	3.5%
Plymouth	8.9%	9.5%	10.1%	11.3%	10.2%	6.6%	5.5%
Prospect	6.7%	7.7%	8.2%	9.1%	7.8%	5.1%	4.2%
Seymour	7.7%	8.1%	8.7%	9.4%	8.2%	5.7%	4.6%
Shelton	7.0%	7.4%	8.0%	8.3%	7.3%	5.0%	4.0%
Southbury	6.6%	6.9%	7.7%	8.1%	7.0%	4.6%	3.7%
Thomaston	7.8%	8.5%	8.4%	9.3%	9.9%	6.1%	5.0%
Waterbury	12.5%	13.1%	13.9%	14.7%	13.5%	9.1%	7.4%
Watertown	7.7%	8.3%	8.7%	9.3%	8.6%	5.7%	4.4%
Wolcott	7.8%	8.7%	9.1%	10.1%	8.6%	5.5%	4.3%
Woodbury	5.9%	6.3%	6.3%	7.6%	6.7%	4.2%	3.2%
Region Total	8.7%	9.2%	9.8%	10.6%	9.5%	6.4%	5.1%
Urban Core	10.3%	10.9%	11.5%	12.4%	11.1%	7.6%	6.1%
Inner Ring	7.3%	7.7%	8.3%	8.8%	7.9%	5.3%	4.3%
Outer Ring	6.6%	7.2%	7.7%	8.5%	7.5%	4.8%	3.8%

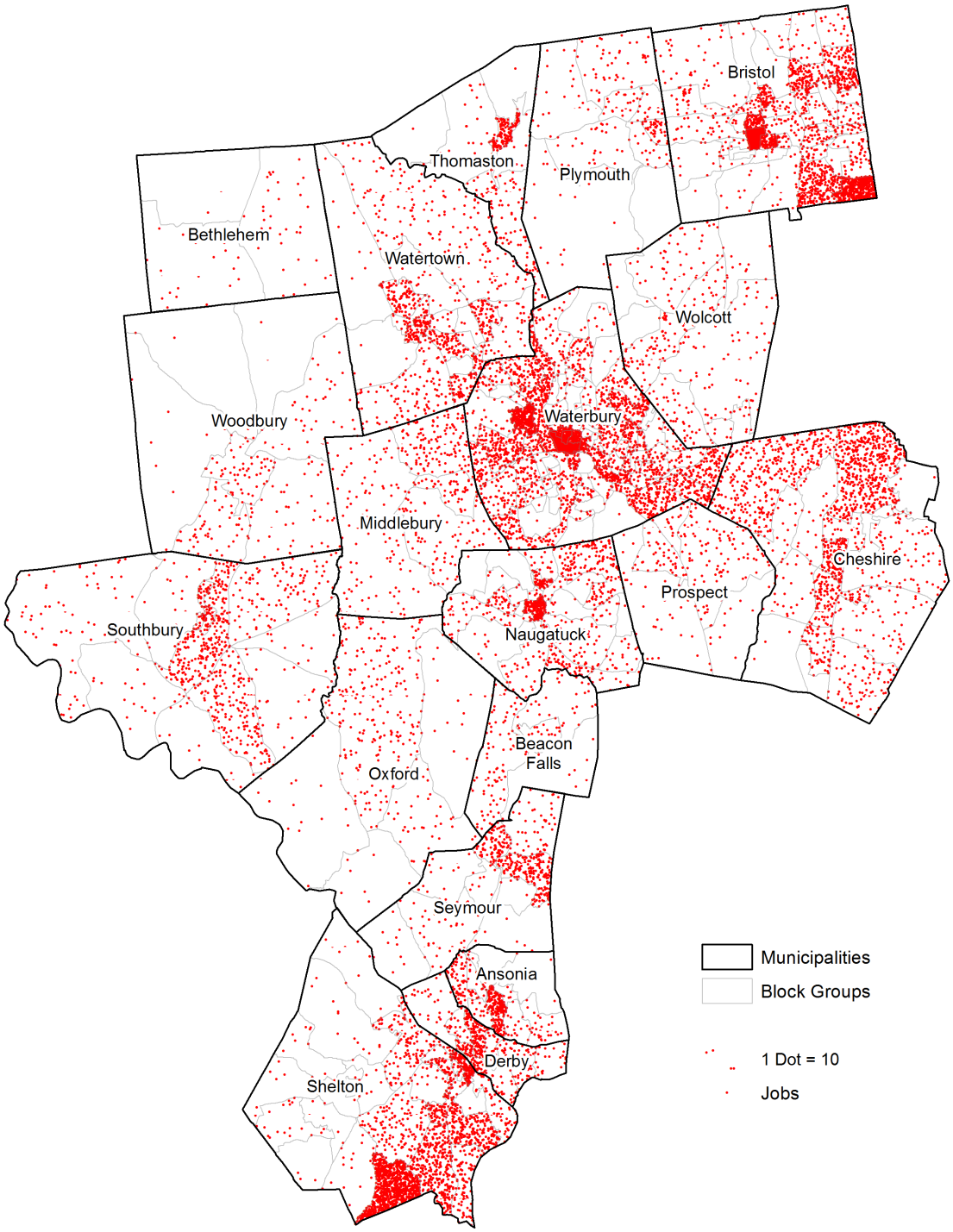
Source: Connecticut Department of Labor, Local Area Unemployment Statistics (LAUS), by Town 2007-2013

Table B3.
Jobs in the Naugatuck Valley, by Municipality: 2007-2013

	Jobs				% Change	
Geography	2013	2011	2009	2007	2011-2013	2007-2009
Ansonia	3,359	3,910	3,623	3,724	-14.1%	5.0%
Beacon Falls	843	929	887	1,059	-9.3%	-12.3%
Bethlehem	696	711	656	670	-2.1%	6.2%
Bristol	21,592	20,597	20,286	21,231	4.8%	-3.0%
Cheshire	15,431	14,428	15,209	16,127	6.9%	-10.5%
Derby	4,872	4,643	4,929	5,153	4.9%	-9.9%
Middlebury	3,940	3,665	3,321	3,417	7.5%	7.3%
Naugatuck	7,767	7,039	7,245	7,691	10.3%	-8.5%
Oxford	3,173	2,776	2,637	2,503	14.3%	10.9%
Plymouth	2,061	2,001	2,112	2,253	3.0%	-11.2%
Prospect	1,980	1,983	1,946	2,062	-0.2%	-3.9%
Seymour	4,412	4,170	4,160	4,517	5.8%	-7.7%
Shelton	22,050	21,005	22,340	22,687	5.0%	-7.4%
Southbury	8,396	8,573	8,829	9,479	-2.1%	-9.6%
Thomaston	2,724	2,643	2,612	3,026	3.1%	-12.6%
Waterbury	38,890	38,378	39,071	42,484	1.3%	-9.7%
Watertown	8,011	7,731	7,873	8,784	3.6%	-12.0%
Wolcott	2,966	2,821	3,009	3,077	5.1%	-8.3%
Woodbury	2,020	2,028	2,101	2,425	-0.4%	-16.4%
Region Total	155,182	150,031	152,846	162,368	3.4%	-7.6%
Urban Core	76,481	74,567	75,154	80,284	2.6%	-7.1%
Inner Ring	54,689	51,978	54,306	57,392	5.2%	-9.4%
Outer Ring	24,012	23,486	23,386	24,691	2.2%	-4.9%

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages (QCEW), by Town 2007-2013

Figure B1.
Jobs in the Naugatuck Valley, by Block Group: 2011



Source: U.S. Census Bureau, On The Map, LODES Dataset, 2011

Table B4.
Jobs in the Naugatuck Valley, by Sector and Location: 2013

	Location			Total Jobs	
Sector	Urban Core	Inner Ring	Outer Ring	Region	% of Total
Agriculture	0	316	0	316	0.2%
Utilities	238	67	0	305	0.2%
Construction	1,946	2,110	1,634	5,690	3.7%
Manufacturing	7,942	11,017	1,632	20,591	13.3%
Wholesale Trade	2,027	3,708	794	6,529	4.2%
Retail Trade	11,479	5,997	2,201	19,677	12.7%
Transportation and Warehousing	831	1,039	495	2,365	1.5%
Information	4,571	869	219	5,660	3.6%
Finance and Insurance	1,833	2,208	609	4,650	3.0%
Real Estate and Rental and Leasing	564	446	347	1,357	0.9%
Professional, Scientific, and Technical Services	1,439	2,887	600	4,926	3.2%
Management of Companies and Enterprises	471	1,140	460	2,071	1.3%
Administrative & Support and Waste Management	2,545	3,629	772	6,945	4.5%
Educational Services	1,218	804	140	2,163	1.4%
Health Care and Social Assistance	18,049	5,988	3,736	27,773	17.9%
Arts, Entertainment, and Recreation	318	492	121	931	0.6%
Accommodation and Food Services	5,885	3,316	1,797	10,998	7.1%
Other Services (except Public Administration)	2,882	1,478	1,026	5,385	3.5%
Total Government	11,072	5,324	4,251	20,648	13.3%
Total All Jobs	80,421	54,689	24,012	155,182	100.0%

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages (QCEW), by Town 2013
Note: All Public Sector Employees (including school teachers) are in the "Total Government" category

Table B5.
Change in Jobs in the Naugatuck Valley, by Sector and Location: 2007-2013

	Number of Jobs		Job Change 2007-2013	
Sector	2013	2007	Net	Percent
Agriculture	316	316	-1	-0.2%
Utilities	305	288	17	5.7%
Construction	5,690	6,809	-1,119	-16.4%
Manufacturing	20,591	26,107	-5,517	-21.1%
Wholesale Trade	6,529	6,031	498	8.3%
Retail Trade	19,677	20,513	-836	-4.1%
Transportation and Warehousing	2,365	2,431	-66	-2.7%
Information	5,660	4,850	810	16.7%
Finance and Insurance	4,650	7,310	-2,660	-36.4%
Real Estate and Rental and Leasing	1,357	1,548	-191	-12.3%
Professional, Scientific, and Technical Services	4,926	5,182	-256	-4.9%
Management of Companies and Enterprises	2,071	1,746	325	18.6%
Administrative & Support and Waste Management	6,945	7,951	-1,006	-12.6%
Educational Services	2,163	991	1,172	118.3%
Health Care and Social Assistance	27,773	25,146	2,626	10.4%
Arts, Entertainment, and Recreation	931	838	93	11.1%
Accommodation and Food Services	10,998	9,592	1,406	14.7%
Other Services (except Public Administration)	5,385	5,332	53	1.0%
Total Government	20,648	22,041	-1,394	-6.3%
Total All Jobs	155,182	162,368	-7,185	-4.4%

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages (QCEW), by Town 2007-2013
Note: All Public Sector Employees (including school teachers) are in the "Total Government" category

Table B6.
Place of Work of Naugatuck Valley Residents, by Municipality: 2011

	Work Within Town of Residence		Work Within Other Town in Region		Work Outside of Region	
Geography	Number	Percent	Number	Percent	Number	Percent
Ansonia	650	7.8%	2,050	24.7%	5,591	67.4%
Beacon Falls	145	4.8%	1,043	34.5%	1,831	60.6%
Bethlehem	181	10.9%	714	42.9%	770	46.2%
Bristol	7,172	24.1%	2,702	9.1%	19,887	66.8%
Cheshire	2,305	16.2%	1,802	12.7%	10,136	71.2%
Derby	396	7.5%	1,188	22.6%	3,668	69.8%
Middlebury	284	7.8%	1,497	40.9%	1,878	51.3%
Naugatuck	1,942	11.2%	5,068	29.3%	10,272	59.4%
Oxford	522	8.6%	1,665	27.4%	3,900	64.1%
Plymouth	528	8.2%	2,311	36.1%	3,562	55.6%
Prospect	399	7.7%	2,070	40.2%	2,685	52.1%
Seymour	834	10.9%	1,954	25.6%	4,834	63.4%
Shelton	3,335	17.6%	1,163	6.1%	14,490	76.3%
Southbury	979	12.5%	1,772	22.7%	5,063	64.8%
Thomaston	593	14.1%	1,565	37.3%	2,037	48.6%
Waterbury	13,462	30.9%	10,342	23.8%	19,699	45.3%
Watertown	1,744	15.6%	4,793	42.9%	4,626	41.4%
Wolcott	947	10.7%	3,569	40.2%	4,363	49.1%
Woodbury	484	11.3%	1,453	34.0%	2,331	54.6%
Region Total	36,902	17.8%	48,721	23.5%	121,623	58.7%
Urban Core	23,622	22.7%	21,350	20.5%	59,117	56.8%
Inner Ring	9,339	14.9%	13,588	21.7%	39,685	63.4%
Outer Ring	3,941	9.7%	13,783	34.0%	22,821	56.3%

Source: U.S. Census Bureau, On the Map LODES Dataset: 2011, Area Profile for Residents

Table B7.
Place of Residence of Naugatuck Valley Workers, by Municipality: 2011

	Live Within Town of Employment		Live Within Other Town in Region		Live Outside of Region	
Geography	Number	Percent	Number	Percent	Number	Percent
Ansonia	650	18.1%	1,120	31.3%	1,813	50.6%
Beacon Falls	145	9.7%	964	64.7%	380	25.5%
Bethlehem	181	26.3%	294	42.7%	214	31.1%
Bristol	7,172	32.4%	3,278	14.8%	11,697	52.8%
Cheshire	2,305	15.3%	4,214	28.0%	8,514	56.6%
Derby	396	10.2%	1,357	34.8%	2,145	55.0%
Middlebury	284	8.1%	1,990	57.0%	1,220	34.9%
Naugatuck	1,942	26.2%	3,031	41.0%	2,426	32.8%
Oxford	522	17.8%	1,345	45.8%	1,071	36.5%
Plymouth	528	26.1%	831	41.0%	667	32.9%
Prospect	399	20.1%	1,089	54.8%	500	25.2%
Seymour	834	20.2%	1,760	42.6%	1,540	37.3%
Shelton	3,335	14.4%	4,494	19.4%	15,343	66.2%
Southbury	979	13.1%	2,778	37.2%	3,706	49.7%
Thomaston	593	21.5%	1,292	46.9%	868	31.5%
Waterbury	13,462	32.4%	12,946	31.2%	15,101	36.4%
Watertown	1,744	21.2%	3,774	45.8%	2,722	33.0%
Wolcott	947	33.9%	1,171	41.9%	674	24.1%
Woodbury	484	24.4%	993	50.1%	507	25.6%
Region Total	36,902	23.5%	48,721	31.1%	71,108	45.4%
Urban Core	23,622	30.1%	21,732	27.7%	33,182	42.3%
Inner Ring	9,339	16.9%	16,365	29.6%	29,654	53.6%
Outer Ring	3,941	17.3%	10,624	46.5%	8,272	36.2%

Source: U.S. Census Bureau, On the Map LODES Dataset: 2011, Area Profile for Workers

Table B8.
Jobs and Employment in the Naugatuck Valley, by Municipality: 2013

Geography	Jobs	Employed Residents	Ratio	Commuter Import/Export
Ansonia	3,359	9,108	0.37	-5,749
Beacon Falls	843	3,120	0.27	-2,277
Bethlehem	696	1,877	0.37	-1,181
Bristol	21,592	30,660	0.70	-9,067
Cheshire	15,431	13,583	1.14	1,848
Derby	4,872	6,316	0.77	-1,443
Middlebury	3,940	3,687	1.07	254
Naugatuck	7,767	15,096	0.51	-7,329
Oxford	3,173	6,894	0.46	-3,721
Plymouth	2,061	6,156	0.33	-4,096
Prospect	1,980	4,915	0.40	-2,935
Seymour	4,412	8,493	0.52	-4,081
Shelton	22,050	20,920	1.05	1,130
Southbury	8,396	8,346	1.01	50
Thomaston	2,724	4,143	0.66	-1,418
Waterbury	38,890	44,010	0.88	-5,120
Watertown	8,011	11,003	0.73	-2,992
Wolcott	2,966	8,250	0.36	-5,284
Woodbury	2,020	5,202	0.39	-3,183
Region Total	155,182	211,778	0.73	-56,596
Urban Core	76,481	105,190	0.73	-28,709
Inner Ring	54,689	64,298	0.85	-9,609
Outer Ring	24,012	42,290	0.57	-18,278

Source: Connecticut Department of Labor, Local Area Unemployment Statistics: 2013. Quarterly Census of Employment and Wages: 2013

Table B9.
Wages in the Naugatuck Valley, by Sector and Location: 2013

	Average Annual Wages 2013			
Sector	Urban Core	Inner Ring	Outer Ring	Region
Agriculture	-	$30,066	-	$30,066
Utilities	$113,053	$76,712	-	$105,116
Construction	$50,899	$63,834	$37,967	$56,353
Manufacturing	$58,214	$85,889	$11,809	$72,651
Wholesale Trade	$54,275	$80,526	$41,629	$72,014
Retail Trade	$26,370	$36,919	$10,169	$29,504
Transportation and Warehousing	$42,346	$50,321	$50,563	$50,088
Information	$115,831	$73,243	$3,088	$107,270
Finance and Insurance	$73,694	$97,024	$42,669	$85,416
Real Estate and Rental and Leasing	$39,540	$94,857	$53,831	$57,015
Professional, Scientific, and Technical Services	$69,123	$75,868	$35,108	$71,853
Management of Companies and Enterprises	$140,790	$392,134	$174,160	$276,336
Administrative & Support and Waste Management	$30,306	$31,737	$31,851	$32,276
Educational Services	$41,655	$43,403	$8,976	$40,846
Health Care and Social Assistance	$44,872	$38,955	$21,312	$42,889
Arts, Entertainment, and Recreation	$19,986	$19,557	$19,992	$19,143
Accommodation and Food Services	$15,703	$18,192	$10,047	$16,602
Other Services (except Public Administration)	$21,946	$25,414	$18,843	$24,233
Total Government	$54,497	$56,363	$43,796	$55,146
Total All Jobs	$47,346	$66,034	$29,141	$54,913

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages: 2013
Note: All Public Sector Employees (including school teachers) are in the "Total Government" category

David Sherman House, Woodbury

Appendix C

Housing Trends

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Housing data presented in Appendix C comes from a variety of sources including the 2010 US Census, 2008-2012 American Community Survey 5-Year Estimates, the Connecticut Department of Economic and Community Development (DECD), and the Connecticut Office of Policy and Management (OPM). Datasets may not match up due to differing data collection methods and years of analysis.

Table C1.
Change in Housing Units in the Naugatuck Valley, by Municipality: 1980-2013

	Total Housing Units				% Change	
Geography	2010	2000	1990	1980	2000-2010	1990-2000
Ansonia	8,148	7,937	7,503	7,267	2.7%	5.8%
Beacon Falls	2,509	2,104	1,990	1,380	19.2%	5.7%
Bethlehem	1,575	1,388	1,262	1,074	13.5%	10.0%
Bristol	27,011	26,125	24,989	21,004	3.4%	4.5%
Cheshire	10,424	9,588	8,590	6,996	8.7%	11.6%
Derby	5,849	5,568	5,269	4,828	5.0%	5.7%
Middlebury	2,892	2,494	2,365	2,168	16.0%	5.5%
Naugatuck	13,061	12,341	11,930	9,728	5.8%	3.4%
Oxford	4,746	3,420	2,930	2,197	38.8%	16.7%
Plymouth	5,109	4,646	4,556	3,811	10.0%	2.0%
Prospect	3,474	3,094	2,625	2,063	12.3%	17.9%
Seymour	6,968	6,356	5,877	5,081	9.6%	8.2%
Shelton	16,146	14,707	12,981	10,385	9.8%	13.3%
Southbury	9,091	7,799	6,826	5,838	16.6%	14.3%
Thomaston	3,276	3,014	2,736	2,248	8.7%	10.2%
Waterbury	47,991	46,827	47,205	40,854	2.5%	-0.8%
Watertown	9,096	8,298	7,522	6,618	9.6%	10.3%
Wolcott	6,276	5,544	4,870	4,071	13.2%	13.8%
Woodbury	4,564	3,869	2,924	2,924	18.0%	32.3%
Region Total	188,206	175,119	164,950	140,535	7.5%	6.2%
Urban Core	102,060	98,798	96,896	83,681	3.3%	2.0%
Inner Ring	51,019	46,609	42,262	35,139	9.5%	10.3%
Outer Ring	35,127	29,712	25,792	21,715	18.2%	15.2%

Source: U.S. Census Bureau, Census 2010, H001; Census 2000, Census 1990, Census 1980

Table C2.
Annual Housing Permits in the Naugatuck Valley, by Municipality: 2007-2013

Geography	Annual Housing Permits 2013	2012	2011	2010	2009	2008	2007	% Change 2007-2013
Ansonia	3	4	2	5	2	5	13	-76.9%
Beacon Falls	11	5	3	9	28	23	22	-50.0%
Bethlehem	2	2	1	2	7	4	15	-86.7%
Bristol	92	28	21	37	19	29	101	-8.9%
Cheshire	48	24	58	39	17	41	51	-5.9%
Derby	3	2	2	5	7	2	3	0.0%
Middlebury	19	7	4	7	6	28	47	-59.6%
Naugatuck	12	21	10	8	9	34	42	-71.4%
Oxford	33	30	13	45	31	74	86	-61.6%
Plymouth	5	5	9	11	6	6	18	-72.2%
Prospect	20	23	49	48	36	57	39	-48.7%
Seymour	14	23	17	22	15	38	28	-50.0%
Shelton	129	299	35	31	17	111	93	38.7%
Southbury	42	14	6	7	6	9	33	27.3%
Thomaston	6	3	5	7	6	7	9	-33.3%
Waterbury	34	62	28	32	37	58	146	-76.7%
Watertown	33	21	16	21	25	35	47	-29.8%
Wolcott	16	13	13	22	18	24	27	-40.7%
Woodbury	9	5	6	4	10	14	27	-66.7%
Region Total	531	591	298	362	302	599	847	-37.3%
Urban Core	144	117	63	87	74	128	305	-52.8%
Inner Ring	235	375	140	131	86	238	246	-4.5%
Outer Ring	152	99	95	144	142	233	296	-48.6%

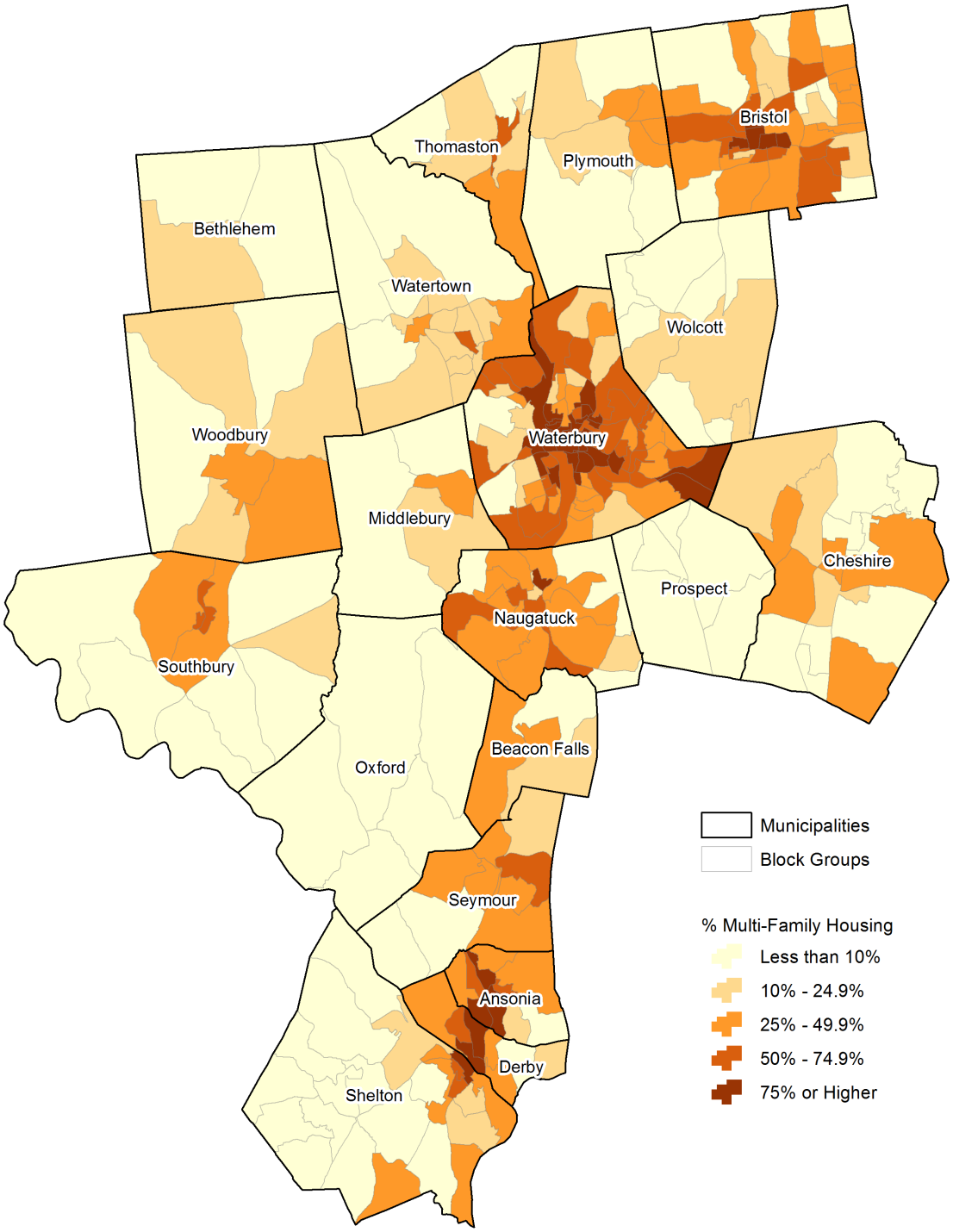
Source: Connecticut Department of Economic and Community Development, Annual Housing Permit Data by Town: 2007-2013

Table C3.
Housing Stock in the Naugatuck Valley, by Number of Units and Municipality: 2013

Geography	Total Units	Single Family	2 Units	3-4 Units	5+ Units	Mobile Home
Ansonia	8,180	4,197	2,209	915	841	18
Beacon Falls	2,465	1,798	120	246	167	134
Bethlehem	1,615	1,513	42	41	11	8
Bristol	26,586	15,528	2,877	3,261	4,784	136
Cheshire	9,711	7,994	477	346	894	0
Derby	5,613	2,968	1,130	589	926	0
Middlebury	2,798	2,585	51	8	146	8
Naugatuck	13,416	8,386	1,702	1,070	1,798	460
Oxford	4,469	4,314	91	16	48	0
Plymouth	5,140	4,165	352	275	253	95
Prospect	3,452	3,195	73	0	39	145
Seymour	6,802	4,767	589	295	1,151	0
Shelton	15,914	12,512	683	843	1,614	262
Southbury	8,025	6,202	543	550	686	44
Thomaston	3,296	2,381	259	132	499	25
Waterbury	49,003	22,027	4,628	9,560	12,707	81
Watertown	8,907	7,469	553	532	353	0
Wolcott	6,179	5,622	26	123	396	12
Woodbury	4,473	3,676	127	273	397	0
Region Total	186,044	121,299	16,532	19,075	27,710	1,428
Urban Core	102,798	53,106	12,546	15,395	21,056	695
Inner Ring	49,770	39,288	2,913	2,423	4,764	382
Outer Ring	33,476	28,905	1,073	1,257	1,890	351

Source: NVCOG Staff Calculations based on: Connecticut Department of Economic and Community Development, Annual Construction Report: 2012-2013

Figure C1.
Multi-Family Housing in the Naugatuck Valley, by Block Group: 2008-2012



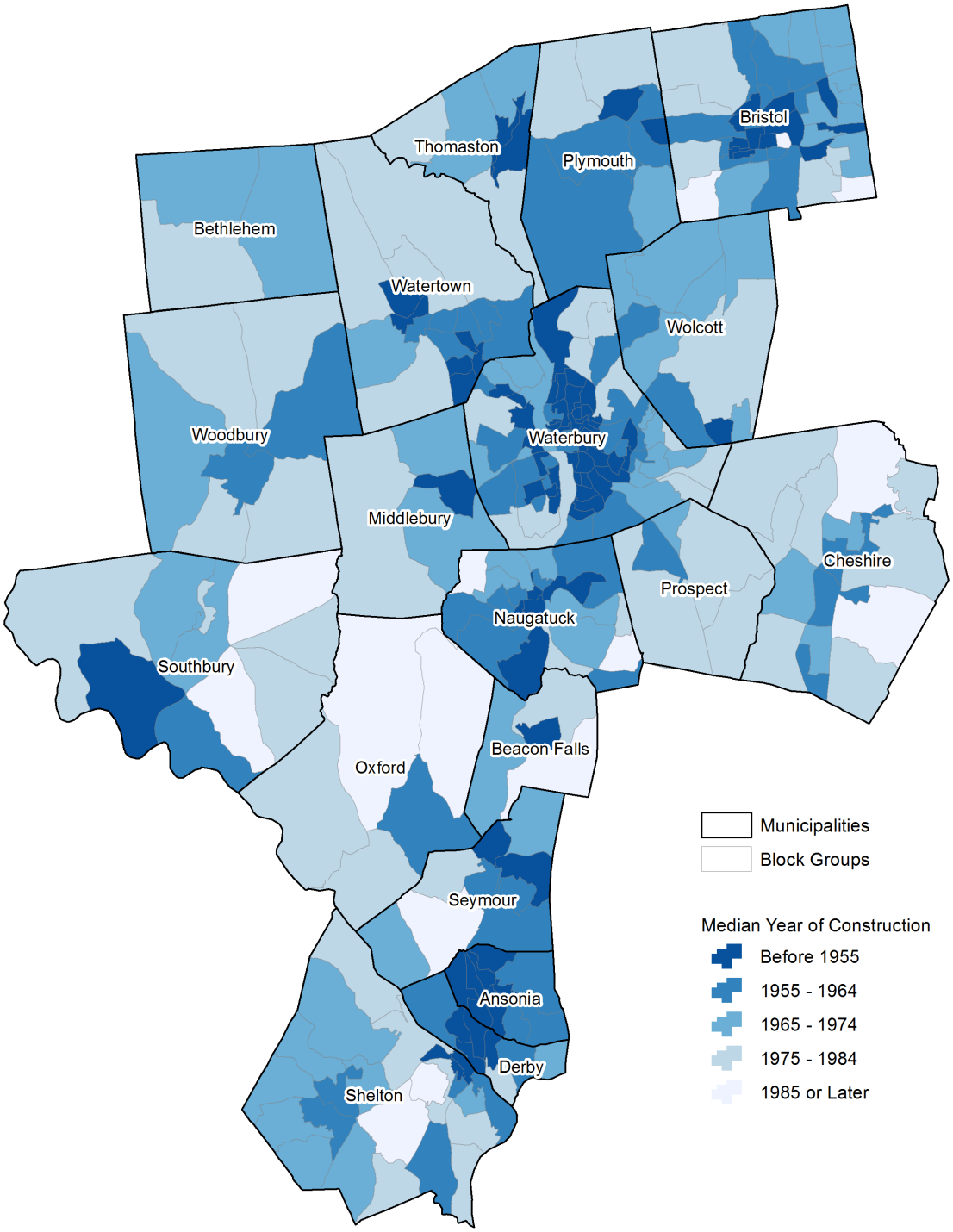
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B25024

Table C4.
Housing Stock in the Naugatuck Valley, by Year Built and Municipality: 2008-2012

Geography	Housing Units	Year Built					Median Year Built
		After 1999	1980 to 1999	1960 to 1979	1940 to 1959	Before 1940	
Ansonia	7,830	145	746	1,541	2,228	3,170	1951
Beacon Falls	2,388	367	682	525	435	379	1975
Bethlehem	1,531	168	498	431	240	194	1975
Bristol	26,861	1,237	6,463	7,498	5,846	5,817	1965
Cheshire	9,945	948	2,865	3,041	2,192	899	1973
Derby	5,805	143	1,088	1,122	1,332	2,120	1954
Middlebury	2,902	419	647	685	638	513	1969
Naugatuck	13,395	743	2,687	3,726	2,792	3,447	1963
Oxford	4,626	1,052	1,316	1,183	816	259	1981
Plymouth	5,105	470	1,158	1,065	1,325	1,087	1963
Prospect	3,374	462	1,077	918	738	179	1976
Seymour	6,647	563	1,308	2,031	1,392	1,353	1968
Shelton	15,858	1,488	4,793	4,904	2,478	2,195	1973
Southbury	8,629	634	2,402	4,113	565	915	1975
Thomaston	3,255	294	943	690	531	797	1966
Waterbury	48,222	1,366	9,270	11,495	11,087	15,004	1957
Watertown	9,121	515	1,864	2,379	2,481	1,882	1962
Wolcott	6,142	555	1,546	1,777	1,784	480	1967
Woodbury	4,637	425	1,501	1,232	660	819	1974
Region Total	186,273	11,994	42,854	50,356	39,560	41,509	1965
Urban Core	102,113	3,634	20,254	25,382	23,285	29,558	1959
Inner Ring	49,931	4,278	12,931	14,110	10,399	8,213	1969
Outer Ring	34,229	4,082	9,669	10,864	5,876	3,738	1974

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B25034

Figure C2.
Median Year of Construction of Homes in the Naugatuck Valley, by Block Group: 2008-2012



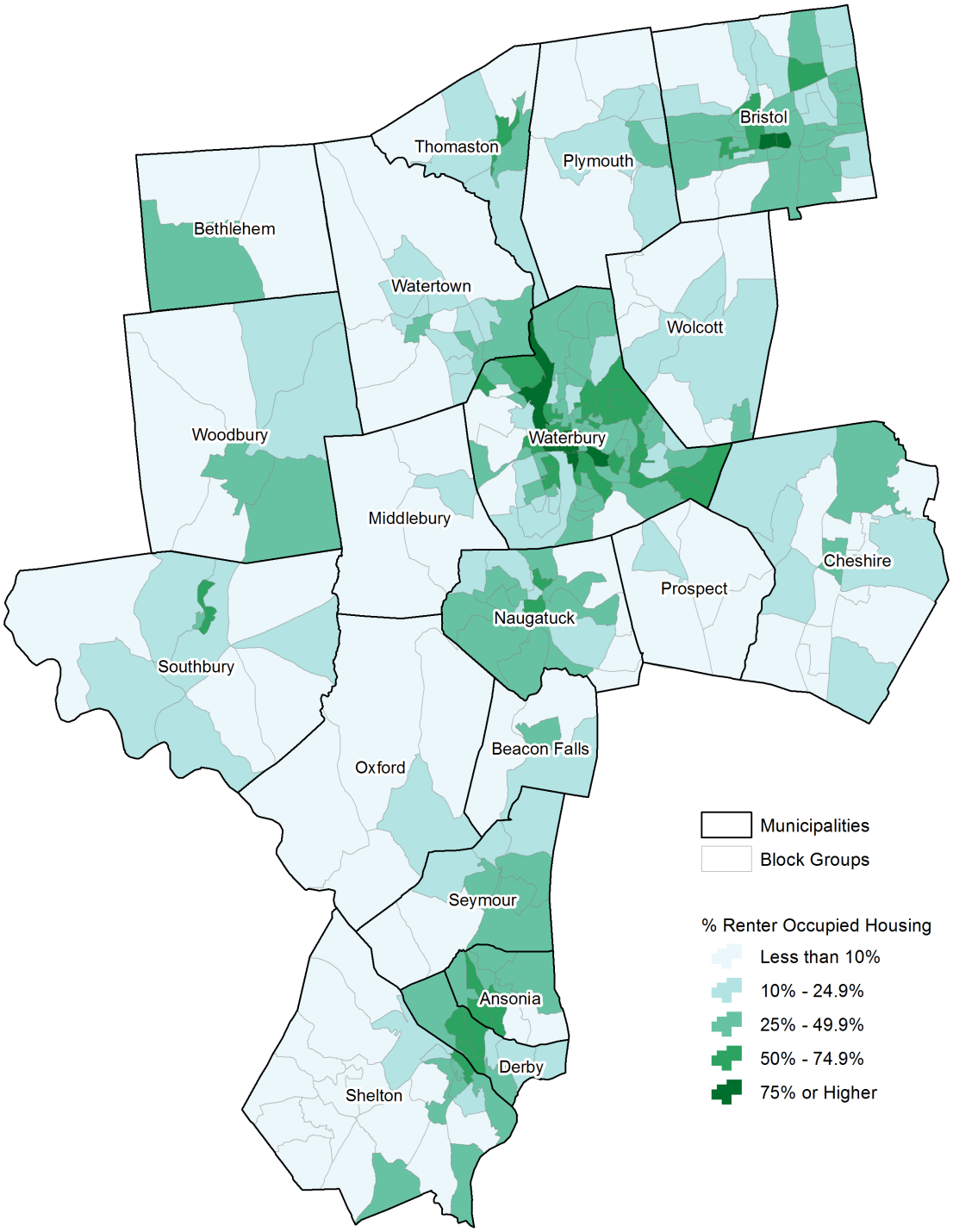
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B25034

Table C5.
Tenure for Occupied Housing Units in the Naugatuck Valley, by Municipality: 2008-2012

Geography	Occupied Housing Units	Owner Occupied		Renter Occupied	
		Number	Percent	Number	Percent
Ansonia	7,380	4,188	56.7%	3,192	43.3%
Beacon Falls	2,244	1,869	83.3%	375	16.7%
Bethlehem	1,409	1,196	84.9%	213	15.1%
Bristol	25,231	16,787	66.5%	8,444	33.5%
Cheshire	9,528	8,187	85.9%	1,341	14.1%
Derby	5,195	2,988	57.5%	2,207	42.5%
Middlebury	2,797	2,552	91.2%	245	8.8%
Naugatuck	12,461	8,566	68.7%	3,895	31.3%
Oxford	4,420	4,080	92.3%	340	7.7%
Plymouth	4,739	4,071	85.9%	668	14.1%
Prospect	3,280	3,106	94.7%	174	5.3%
Seymour	6,313	4,869	77.1%	1,444	22.9%
Shelton	15,019	12,353	82.2%	2,666	17.8%
Southbury	8,022	6,781	84.5%	1,241	15.5%
Thomaston	3,192	2,506	78.5%	686	21.5%
Waterbury	42,241	20,768	49.2%	21,473	50.8%
Watertown	8,578	7,182	83.7%	1,396	16.3%
Wolcott	5,947	5,247	88.2%	700	11.8%
Woodbury	4,204	3,391	80.7%	813	19.3%
Region Total	172,200	120,687	70.1%	51,513	29.9%
Urban Core	92,508	53,297	57.6%	39,211	42.4%
Inner Ring	47,369	39,168	82.7%	8,201	17.3%
Outer Ring	32,323	28,222	87.3%	4,101	12.7%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, 25003

Figure C3.
Renter-Occupied Housing Units in the Naugatuck Valley, by Block Group: 2008-2012



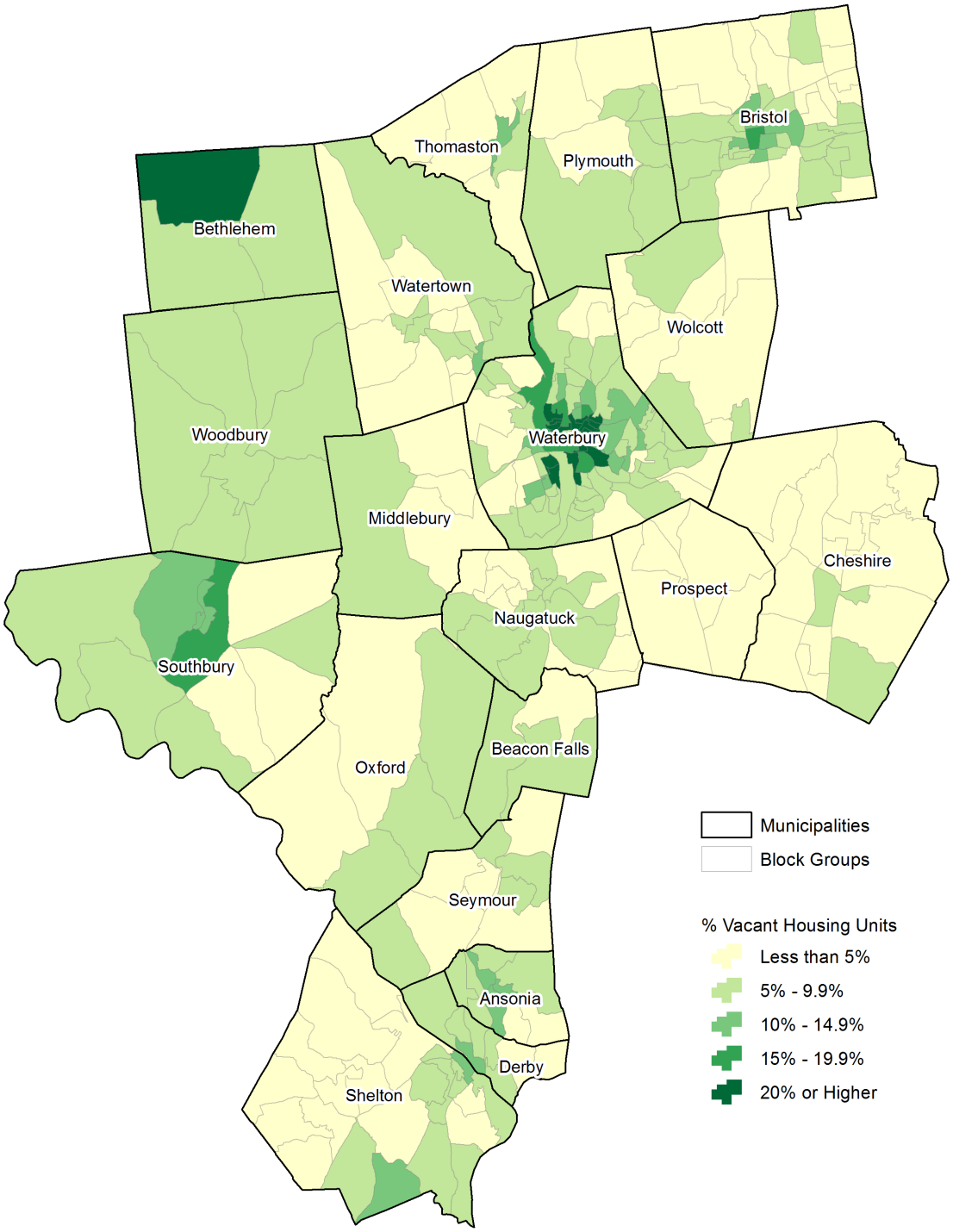
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, 25003

Table C6.
Vacant Housing Units in the Naugatuck Valley, by Municipality: 2010

	Vacant Units		Vacancy Status			
Geography	Number	Percent of Total	For Sale or Sold	For Rent or Rented	Seasonal	Other Vacant
Ansonia	638	7.8%	84	300	22	232
Beacon Falls	149	5.9%	58	24	13	54
Bethlehem	164	10.4%	17	10	114	23
Bristol	1,691	6.3%	310	821	121	439
Cheshire	383	3.7%	136	79	65	103
Derby	461	7.9%	76	173	38	174
Middlebury	144	5.0%	33	7	68	36
Naugatuck	722	5.5%	184	297	33	208
Oxford	242	5.1%	66	19	82	75
Plymouth	306	6.0%	85	93	32	96
Prospect	117	3.4%	35	24	15	43
Seymour	314	4.5%	84	120	24	86
Shelton	821	5.1%	175	216	122	308
Southbury	878	9.7%	239	178	323	138
Thomaston	168	5.1%	41	58	20	49
Waterbury	5,230	10.9%	844	2,690	144	1,552
Watertown	424	4.7%	86	116	54	168
Wolcott	269	4.3%	105	34	65	65
Woodbury	350	7.7%	81	78	112	79
Region Total	11,994	7.2%	2,739	5,337	1,467	3,928
Urban Core	8,742	8.6%	1,498	4,281	358	2,605
Inner Ring	2,416	4.7%	607	682	317	810
Outer Ring	2,313	6.6%	634	374	792	513

Source: U.S. Census Bureau, 2010 Census, H5

Figure C4.
Vacant Housing Units in the Naugatuck Valley, by Block Group: 2010



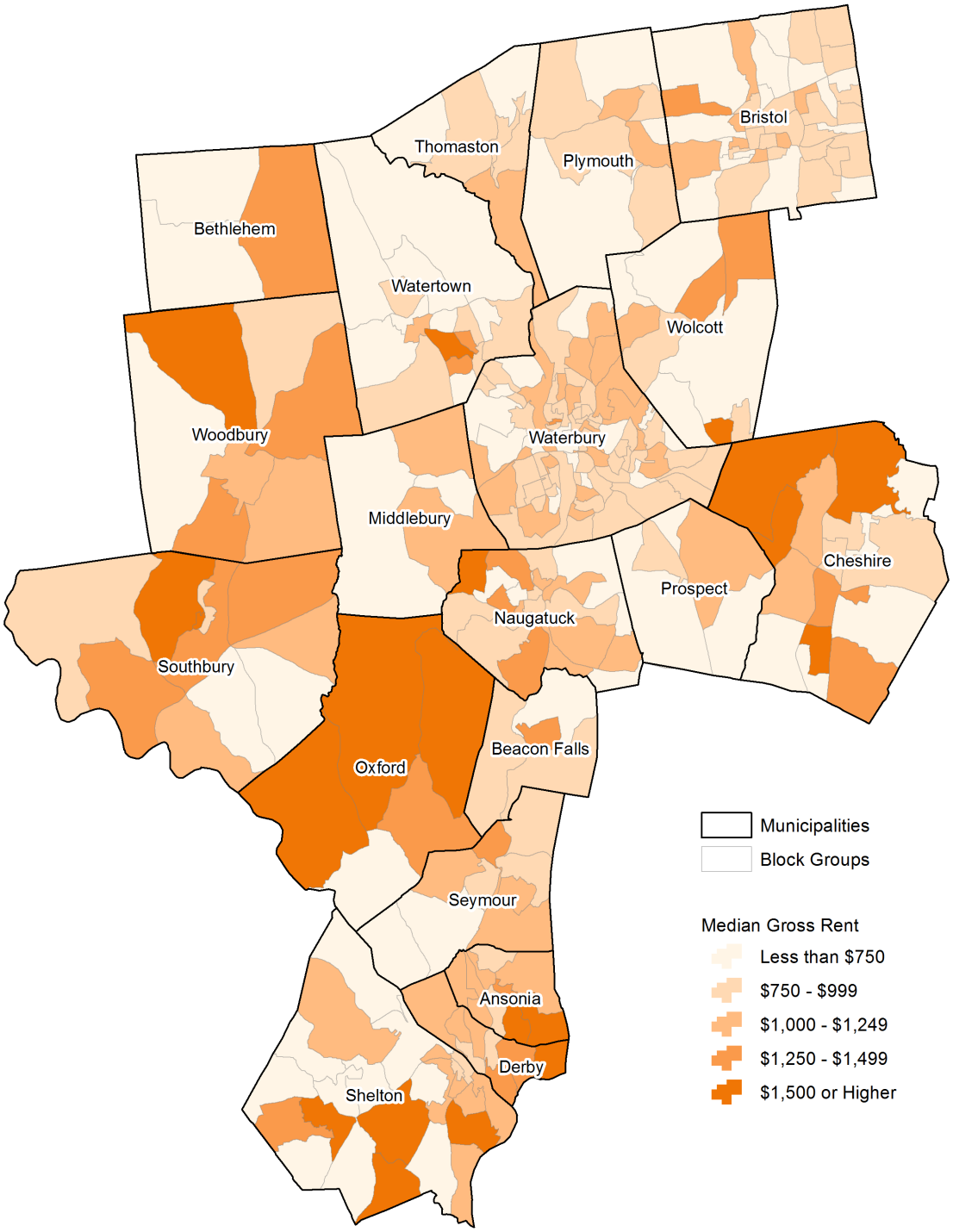
Source: U.S. Census Bureau, 2010 Census, H5

Table C7.
Median Rental Costs in the Naugatuck Valley, by Municipality: 2000-2012 (Inflation Adjusted)

Geography	Gross Rent 2012	Gross Rent 2000	% Change 2000-2012	Contract Rent 2012	Contract Rent 2000	% Change 2000-2012
Ansonia	$1,105	$921	19.9%	$867	$749	15.7%
Beacon Falls	$1,147	$1,155	-0.7%	$952	$971	-1.9%
Bethlehem	$826	$1,311	-37.0%	$634	$1,024	-38.1%
Bristol	$887	$792	12.0%	$736	$688	7.0%
Cheshire	$1,239	$1,064	16.5%	$1,120	$944	18.6%
Derby	$1,079	$921	17.1%	$845	$789	7.1%
Middlebury	$478	$891	-46.3%	$396	$757	-47.7%
Naugatuck	$964	$841	14.6%	$809	$713	13.4%
Oxford	$1,490	$917	62.4%	$1,148	$715	60.6%
Plymouth	$948	$813	16.6%	$749	$683	9.7%
Prospect	$930	$943	-1.3%	$810	$767	5.7%
Seymour	$999	$904	10.5%	$840	$791	6.2%
Shelton	$1,100	$1,053	4.4%	$894	$885	1.0%
Southbury	$1,315	$1,419	-7.3%	$1,116	$1,231	-9.3%
Thomaston	$865	$865	0.0%	$748	$708	5.7%
Waterbury	$883	$749	17.8%	$718	$629	14.1%
Watertown	$943	$861	9.5%	$784	$752	4.3%
Wolcott	$924	$980	-5.7%	$770	$869	-11.4%
Woodbury	$1,097	$1,044	5.1%	$978	$940	4.0%
Region Total	$943	$839	12.4%	$770	$704	9.4%
Urban Core	$917	$800	14.6%	$744	$675	10.3%
Inner Ring	$1,025	$964	6.3%	$843	$825	2.1%
Outer Ring	$1,130	$1,145	-1.3%	$947	$989	-4.3%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B25064, 2000 Census
NVCOG Staff Calculations [Inflation Rate 2000-2012: 1.3333]

Figure C5.
Median Monthly Gross Rent in the Naugatuck Valley, by Block Group: 2008-2012



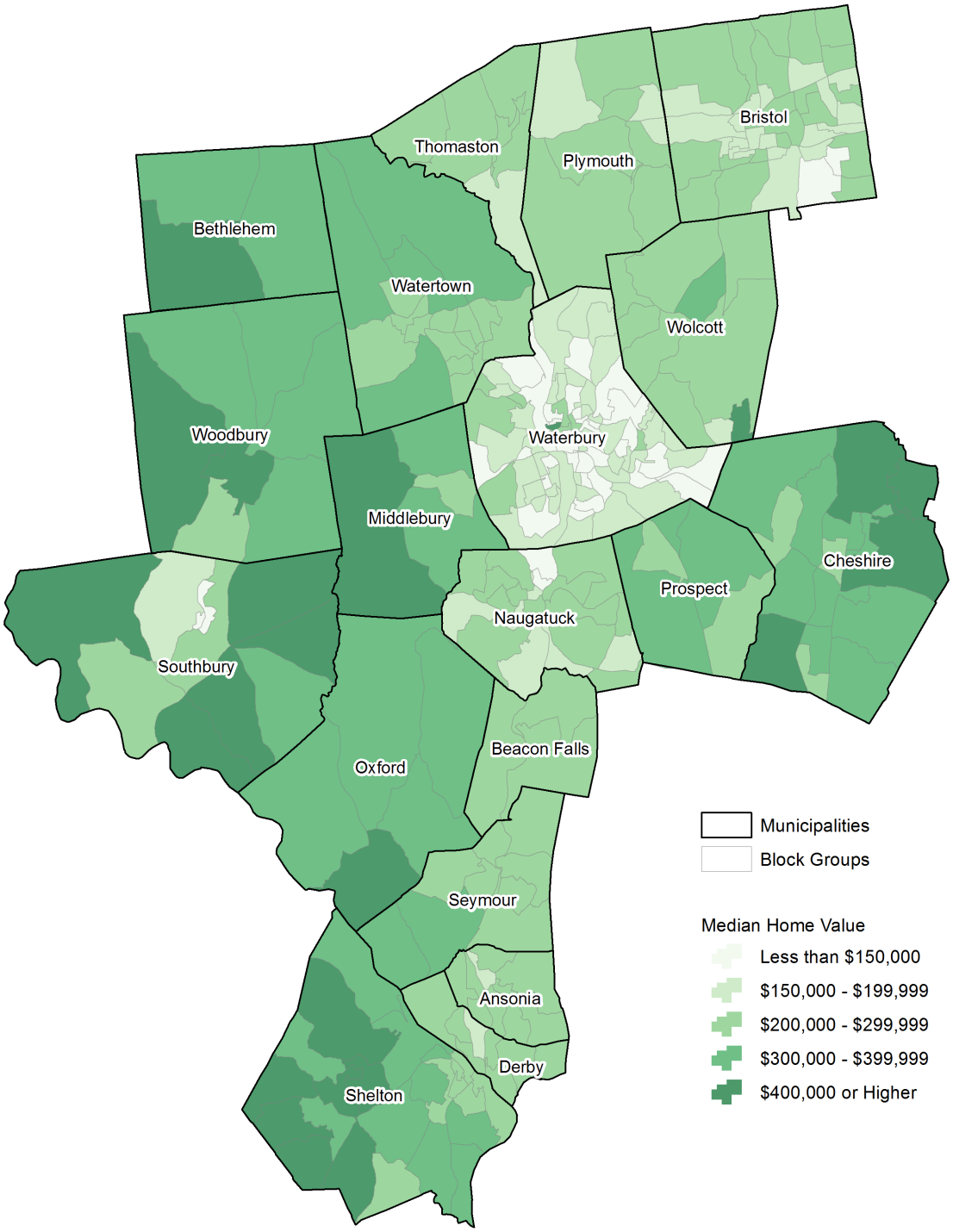
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B25064

Table C8.
Median Home Value in the Naugatuck Valley, by Municipality: 2000-2012 (Inflation Adjusted)

Geography	Median Home Value 2012	Median Home Value 2000	% Change 2000-2012
Ansonia	$253,200	$186,662	35.6%
Beacon Falls	$270,100	$206,128	31.0%
Bethlehem	$365,900	$285,060	28.4%
Bristol	$211,700	$172,396	22.8%
Cheshire	$349,800	$282,660	23.8%
Derby	$232,200	$182,129	27.5%
Middlebury	$363,200	$264,793	37.2%
Naugatuck	$211,100	$177,329	19.0%
Oxford	$377,500	$277,060	36.3%
Plymouth	$216,700	$165,329	31.1%
Prospect	$301,300	$240,927	25.1%
Seymour	$277,900	$210,261	32.2%
Shelton	$360,700	$289,726	24.5%
Southbury	$335,000	$278,793	20.2%
Thomaston	$230,300	$181,062	27.2%
Waterbury	$158,300	$135,063	17.2%
Watertown	$268,500	$197,728	35.8%
Wolcott	$251,200	$191,195	31.4%
Woodbury	$371,000	$313,326	18.4%
Region Total	$249,000	$195,995	27.0%
Urban Core	$193,000	$162,663	18.7%
Inner Ring	$299,000	$241,327	23.9%
Outer Ring	$326,000	$247,994	31.5%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B25077
NVCOG Staff Calculations. [Inflation Rate 2000-2012: 1.1269]

Figure C6.
Median Home Value in the Naugatuck Valley, by Block Group: 2008-2012



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B25077

Table C9.
Home Value Ranges for Owner Occupied Units, by Municipality: 2008-2012

Geography	Owner Occupied Units	Home Value				
		Less than $100,000	$100,000 - $199,999	$200,000 - $299,999	$300,000 - $399,999	$400,000 or Higher
Ansonia	4,188	52	951	2,141	905	139
Beacon Falls	1,869	157	347	589	533	243
Bethlehem	1,196	33	153	203	317	490
Bristol	16,787	770	6,718	6,846	1,751	702
Cheshire	8,187	194	545	2,065	2,590	2,793
Derby	2,988	31	917	1,408	445	187
Middlebury	2,552	30	178	600	740	1,004
Naugatuck	8,566	657	3,204	3,179	932	594
Oxford	4,080	64	297	723	1,234	1,762
Plymouth	4,071	193	1,576	1,531	503	268
Prospect	3,106	222	288	1,032	870	694
Seymour	4,869	120	764	2,077	1,068	840
Shelton	12,353	307	683	3,011	3,582	4,770
Southbury	6,781	388	1,398	1,195	1,171	2,629
Thomaston	2,506	126	845	957	414	164
Waterbury	20,768	2,813	12,384	4,435	638	498
Watertown	7,182	203	1,193	3,324	1,443	1,019
Wolcott	5,247	146	1,369	1,885	1,025	822
Woodbury	3,391	100	430	565	846	1,450
Region Total	120,687	6,606	34,240	37,766	21,007	21,068
Urban Core	53,297	4,323	24,174	18,009	4,671	2,120
Inner Ring	39,168	1,143	5,606	12,965	9,600	9,854
Outer Ring	28,222	1,140	4,460	6,792	6,736	9,094

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B25077

Table C10.
Equalized Net Grand List, by Municipality: 2007-2013 (Inflation Adjusted)

	Equalized Net Grand List ($ Millions)			Percent Change	
Geography	2012	2007	2003	2007-2012	2003-2007
Ansonia	$1,456.1	$1,925.5	$1,423.5	-24.4%	35.3%
Beacon Falls	$636.2	$869.6	$530.0	-26.8%	64.1%
Bethlehem	$552.9	$707.1	$499.5	-21.8%	41.6%
Bristol	$5,587.4	$7,209.7	$5,397.6	-22.5%	33.6%
Cheshire	$4,000.7	$4,956.2	$4,237.5	-19.3%	17.0%
Derby	$1,091.6	$1,420.6	$1,115.2	-23.2%	27.4%
Middlebury	$1,307.5	$1,742.1	$1,160.7	-24.9%	50.1%
Naugatuck	$2,503.0	$3,423.3	$2,513.3	-26.9%	36.2%
Oxford	$1,995.5	$2,023.0	$1,512.7	-1.4%	33.7%
Plymouth	$1,075.9	$1,322.0	$941.6	-18.6%	40.4%
Prospect	$1,170.6	$1,237.6	$1,093.2	-5.4%	13.2%
Seymour	$1,787.6	$2,088.9	$1,601.7	-14.4%	30.4%
Shelton	$6,465.7	$9,079.9	$5,708.8	-28.8%	59.0%
Southbury	$3,167.6	$4,340.5	$3,726.3	-27.0%	16.5%
Thomaston	$730.3	$1,126.0	$858.1	-35.1%	31.2%
Waterbury	$6,105.4	$8,836.3	$5,998.5	-30.9%	47.3%
Watertown	$2,560.4	$3,459.0	$2,674.6	-26.0%	29.3%
Wolcott	$1,999.8	$2,331.2	$1,499.9	-14.2%	55.4%
Woodbury	$1,586.2	$2,132.5	$1,745.9	-25.6%	22.1%
Region Total	$45,780.4	$60,230.9	$44,238.6	-24.0%	36.2%
Urban Core	$16,743.5	$22,815.4	$16,448.1	-26.6%	38.7%
Inner Ring	$16,620.5	$22,031.9	$16,022.2	-24.6%	37.5%
Outer Ring	$12,416.4	$15,383.6	$11,768.3	-19.3%	30.7%

Source: Connecticut Office of Policy and Management. Equalized Net Grand List, by Municipality: 2003-2013
All values are in 2012 dollars [Inflation Rate 2003-2012: 1.2478] [Inflation Rate 2007-2012: 1.1073]

Table C11.
Households Paying More than 30% of Income For Housing, by Municipality: 2008-2012

	Total		Owner-Occupied		Renter-Occupied	
Geography	Number	Percent	Number	Percent	Number	Percent
Ansonia	3,700	50.1%	1,911	45.6%	1,789	56.0%
Beacon Falls	718	32.0%	558	29.9%	160	42.7%
Bethlehem	566	40.2%	481	40.2%	85	39.9%
Bristol	9,293	36.8%	5,699	33.9%	3,594	42.6%
Cheshire	2,519	26.4%	1,979	24.2%	540	40.3%
Derby	2,397	46.1%	1,263	42.3%	1,134	51.4%
Middlebury	1,026	36.7%	984	38.6%	42	17.1%
Naugatuck	4,705	37.8%	3,109	36.3%	1,596	41.0%
Oxford	1,340	30.3%	1,225	30.0%	115	33.8%
Plymouth	1,800	38.0%	1,539	37.8%	261	39.1%
Prospect	1,057	32.2%	936	30.1%	121	69.5%
Seymour	2,595	41.1%	1,894	38.9%	701	48.5%
Shelton	5,674	37.8%	4,729	38.3%	945	35.4%
Southbury	3,747	46.7%	3,057	45.1%	690	55.6%
Thomaston	1,166	36.5%	874	34.9%	292	42.6%
Waterbury	21,306	50.4%	9,136	44.0%	12,170	56.7%
Watertown	2,614	30.5%	2,077	28.9%	537	38.5%
Wolcott	1,989	33.4%	1,752	33.4%	237	33.9%
Woodbury	1,764	42.0%	1,291	38.1%	473	58.2%
Region Total	69,976	40.6%	44,494	36.9%	25,482	49.5%
Urban Core	41,401	44.8%	21,118	39.6%	20,283	51.7%
Inner Ring	16,368	34.6%	13,092	33.4%	3,276	39.9%
Outer Ring	12,207	37.8%	10,284	36.4%	1,923	46.9%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, C25095

Table C12.
Publicly Assisted Housing, by Municipality: 2007-2013

Geography	Govt. Assisted	Tenant Rental Assistance	CHFA/ USDA Mortgage	Deed Restricted	Total Affordable	
					Total	Percent
Ansonia	371	756	112	9	1,248	15.3%
Beacon Falls	0	5	32	0	37	1.5%
Bethlehem	24	1	1	0	26	1.7%
Bristol	1,771	798	1,065	0	3,634	13.5%
Cheshire	237	7	76	17	337	3.2%
Derby	259	307	68	0	634	10.8%
Middlebury	76	4	20	8	108	3.7%
Naugatuck	493	293	311	0	1,097	8.4%
Oxford	36	1	14	0	51	1.1%
Plymouth	179	5	179	0	363	7.1%
Prospect	0	4	34	0	38	1.1%
Seymour	262	16	103	0	381	5.5%
Shelton	254	21	87	82	444	2.7%
Southbury	89	2	23	0	114	1.3%
Thomaston	105	4	117	0	226	6.9%
Waterbury	4,901	3,635	2,327	326	11,189	23.3%
Watertown	206	24	145	0	375	4.1%
Wolcott	312	3	131	0	446	7.1%
Woodbury	60	4	25	0	89	2.0%
Region Total	9,635	5,890	4,870	442	20,837	11.1%
Urban Core	7,795	5,789	3,883	335	17,802	17.4%
Inner Ring	1,243	77	707	99	2,126	4.2%
Outer Ring	597	24	280	8	909	2.6%

Source: Connecticut Department of Economic and Community Development. Affordable Housing Appeals List: 2013

Appendix D

Other Regional Information

Tables and Maps

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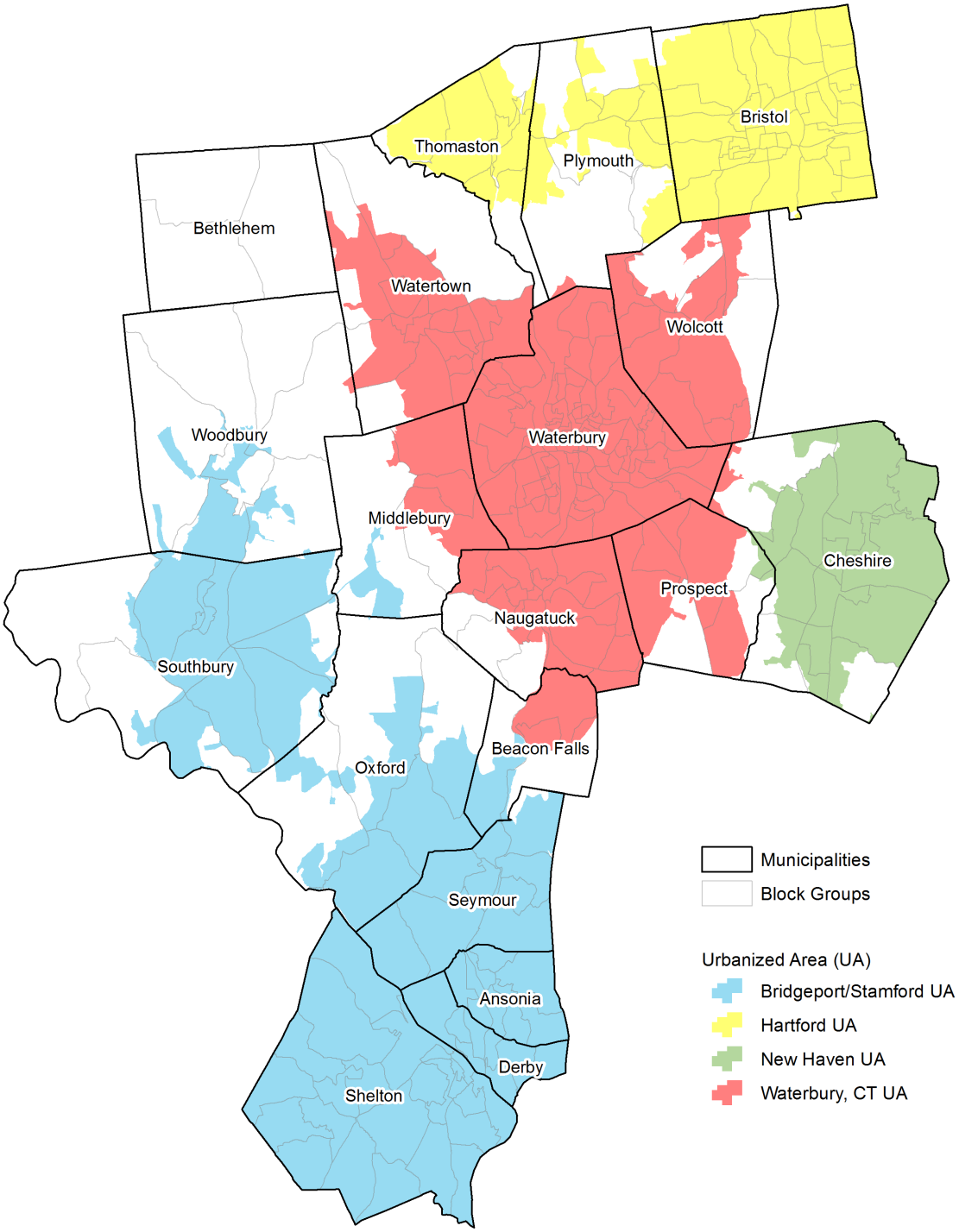
Income Limits for Select HUD Programs: 2014	84

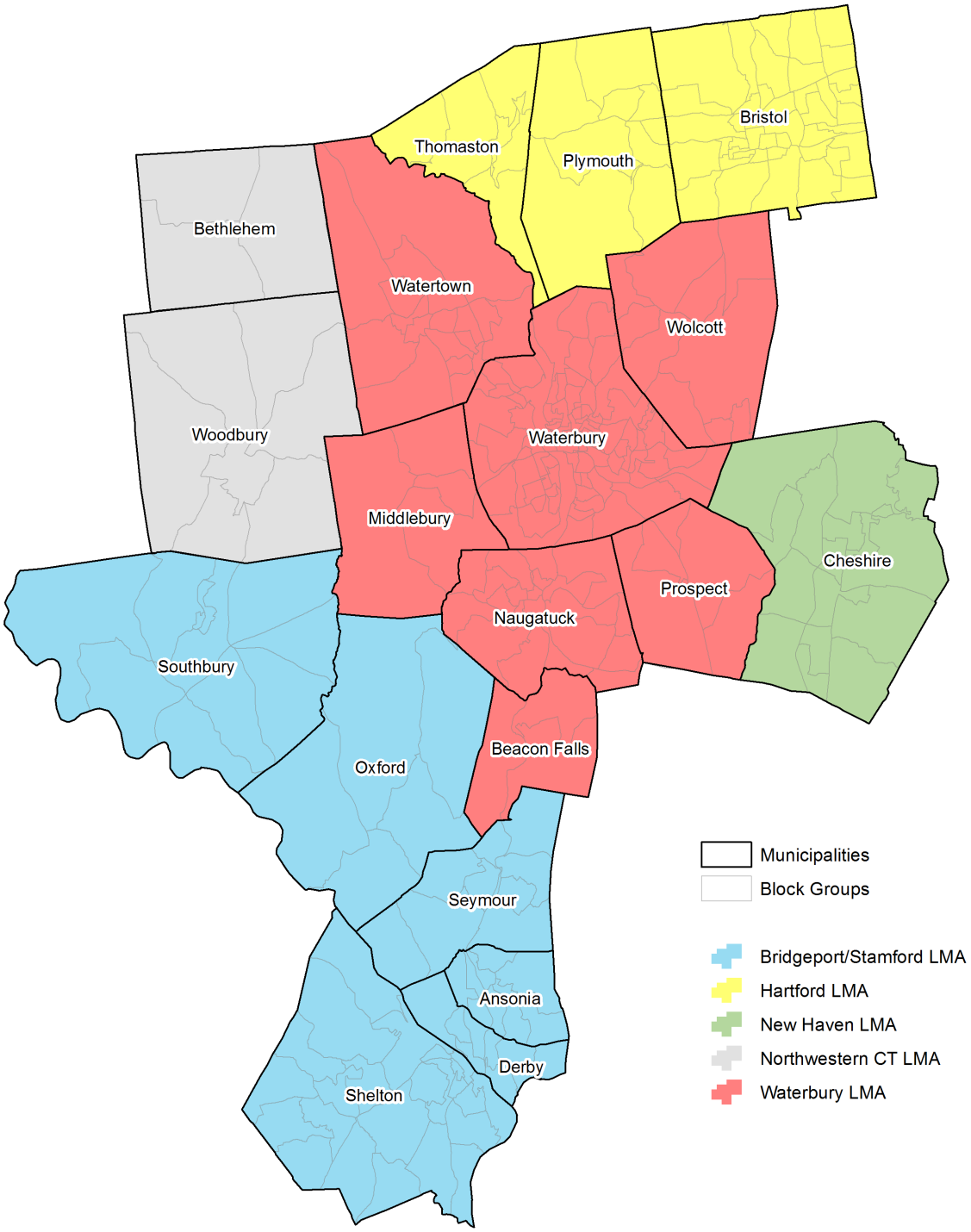
Housing data presented in Appendix C comes from a variety of sources including the 2010 US Census, 2008-2012 American Community Survey 5-Year Estimates, and the Connecticut Department of Economic and Community Development (DECD), and the Connecticut Office of Policy and Management (OPM). Datasets may not match up due to differing data collection methods and years of analysis.

Figure D1.
Urbanized Areas in the Naugatuck Valley Region: 2010



Source: U.S. Census Bureau, Census 2010

Figure D2.
Labor Market Areas in the Naugatuck Valley Region: 2014



Source: U.S. Bureau of Labor Statistics: Labor Market Areas: 2014

Table D1.
Income Limits for Select Housing and Urban Development Programs: 2014

Waterbury Metro FMR Area
Median Household Income: $62,800

	Income Limits by Household Size ($)							
Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	29,000	33,150	37,300	41,400	44,750	48,050	51,350	54,650
Low-Income	44,750	51,150	57,550	63,900	69,050	74,150	79,250	84,350
Section 236	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050
Section 221 BMIR	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000
Section 235	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000

Includes Middlebury, Naugatuck, Prospect, Southbury, Waterbury, and Wolcott

Milford-Ansonia-Seymour Metro FMR Area
Median Household Income: $91,400

	Income Limits by Household Size ($)							
Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	30,950	35,400	39,800	44,200	47,750	51,300	54,850	58,350
Low-Income	44,750	51,150	57,550	63,900	69,050	74,150	79,250	84,350
Section 236	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050
Section 221 BMIR	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000
Section 235	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000

Includes Ansonia, Beacon Falls, Derby, Oxford, and Seymour

Litchfield County Nonmetropolitan FMR Area
Median Household Income: $87,500

	Income Limits by Household Size ($)							
Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	31,400	35,850	40,350	44,800	48,400	52,000	55,600	59,150
Low-Income	44,750	51,150	57,550	63,900	69,050	74,150	79,250	84,350
Section 236	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050
Section 221 BMIR	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000
Section 235	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000

Includes Bethlehem, Plymouth, Thomaston, Watertown, and Woodbury

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, C25095

Table D1.(Continued).
Income Limits for Select Housing and Urban Development Programs: 2014

New Haven-Meriden Metro FMR Area
Median Household Income: $80,500

	Income Limits by Household Size ($)							
Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	29,000	33,150	37,300	41,400	44,750	48,050	51,350	54,650
Low-Income	44,750	51,150	57,550	63,900	69,050	74,150	79,250	84,350
Section 236	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050
Section 221 BMIR	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000
Section 235	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000

Includes Cheshire

Hartford-East Hartford-West Hartford Metro FMR Area
Median Household Income: $85,500

	Income Limits by Household Size ($)							
Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	30,000	34,300	38,600	42,850	46,300	49,750	53,150	56,600
Low-Income	44,750	51,150	57,550	63,900	69,050	74,150	79,250	84,350
Section 236	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050
Section 221 BMIR	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000
Section 235	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000

Includes Bristol

Bridgeport Metro FMR Area
Median Household Income: $87,900

	Income Limits by Household Size ($)							
Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	29,300	33,500	37,700	41,850	45,200	48,550	51,900	55,250
Low-Income	44,750	51,150	57,550	63,900	69,050	74,150	79,250	84,350
Section 236	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050
Section 221 BMIR	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000
Section 235	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000

Includes Shelton

Source: Connecticut Department of Economic and Community Development. Affordable Housing Appeals List: 2013

Council Members

Municipality	Chief Elected Official	Title
Ansonia	David Cassetti	Mayor
Beacon Falls	Christopher Bielik	First Selectman
Bethlehem	Leonard Assard	First Selectman
Bristol	Kenneth Cockayne	Mayor
Cheshire	Timothy Slocum	Town Council Chairman
Derby	Anita Dugatto	Mayor
Middlebury	Edward St. John	First Selectman
Naugatuck	Robert Mezzo	Mayor
Oxford	George Temple	First Selectman
Plymouth	David Merchant	Mayor
Prospect	Robert Chatfield	First Selectman
Seymour	Kurt Miller	First Selectman
Shelton	Mark Lauretti	Mayor
Southbury	Edward Edelson	First Selectman
Thomaston	Edmond Mone	First Selectman
Waterbury	Neil O'Leary	Mayor
Watertown	Raymond Primini	Town Council Chairman
Wolcott	Thomas Dunn	Mayor
Woodbury	William Butterly	Mayor

Council members comprise the Naugatuck Valley Council of Governments Transitional Executive Committee (TEC) as of September 2014. Effective January 1, 2015, the Chief Elected Officials of the 19 municipalities will comprise the Naugatuck Valley Council of Governments (NVCOG) board.

NAUGATUCK VALLEY
COUNCIL of GOVERNMENTS