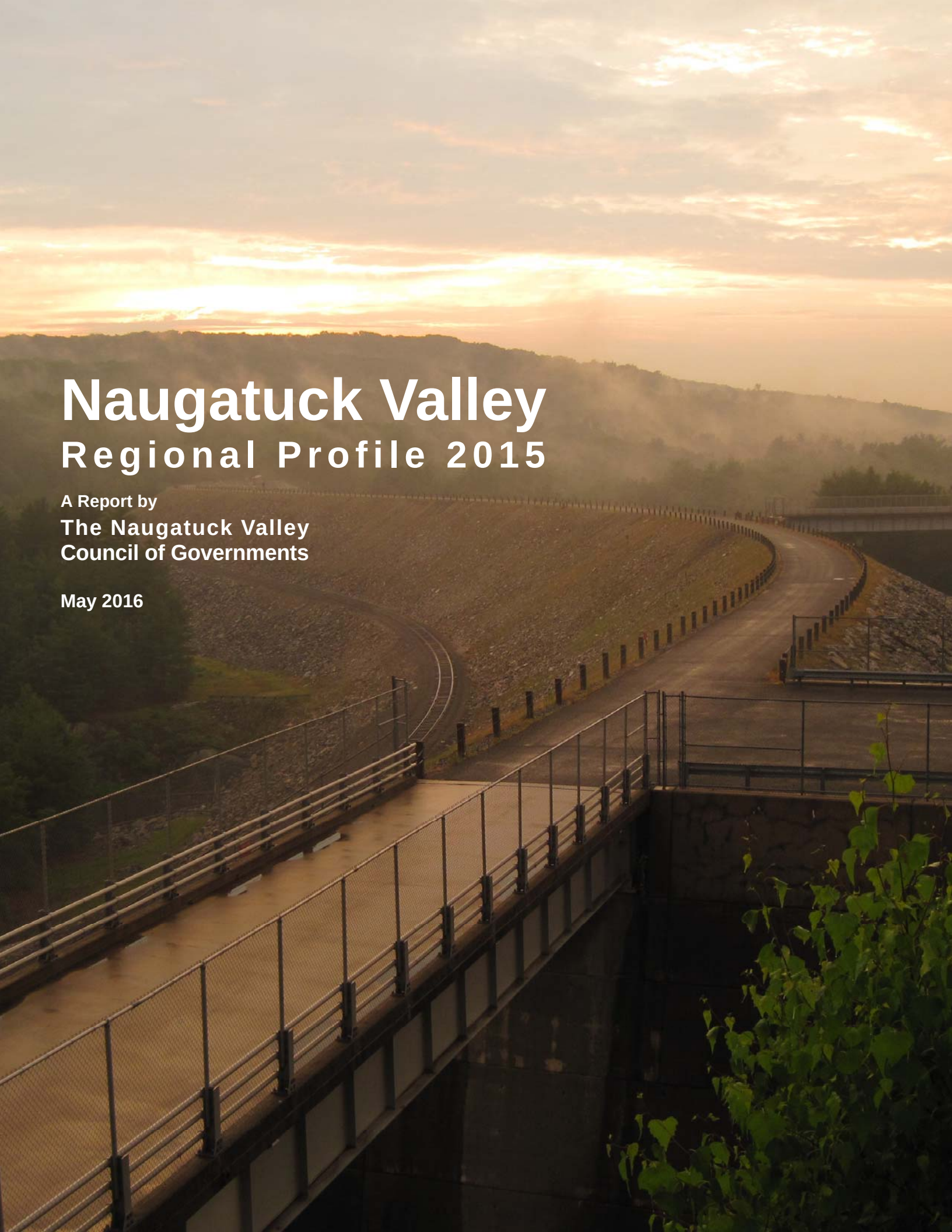

Naugatuck Valley
Regional Profile 2015

A Report by

The Naugatuck Valley Council of Governments

May 2016

NAUGATUCK VALLEY
COUNCIL of GOVERNMENTS
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Data Disclaimer

Several tables and figures in this report compare data from the 2010-2014 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 2010-2014 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 2010-2014 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 2010-2014 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 2014, the unemployment rate has moved down to 7.4%. While the region has added jobs since 2011, it still remains 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

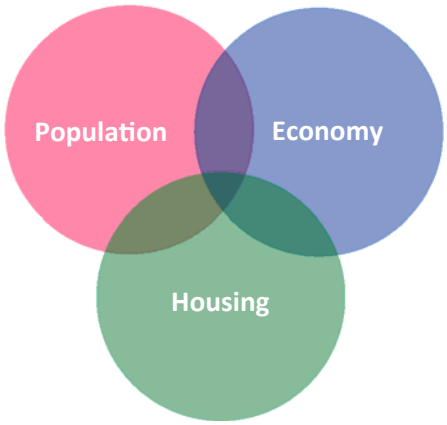
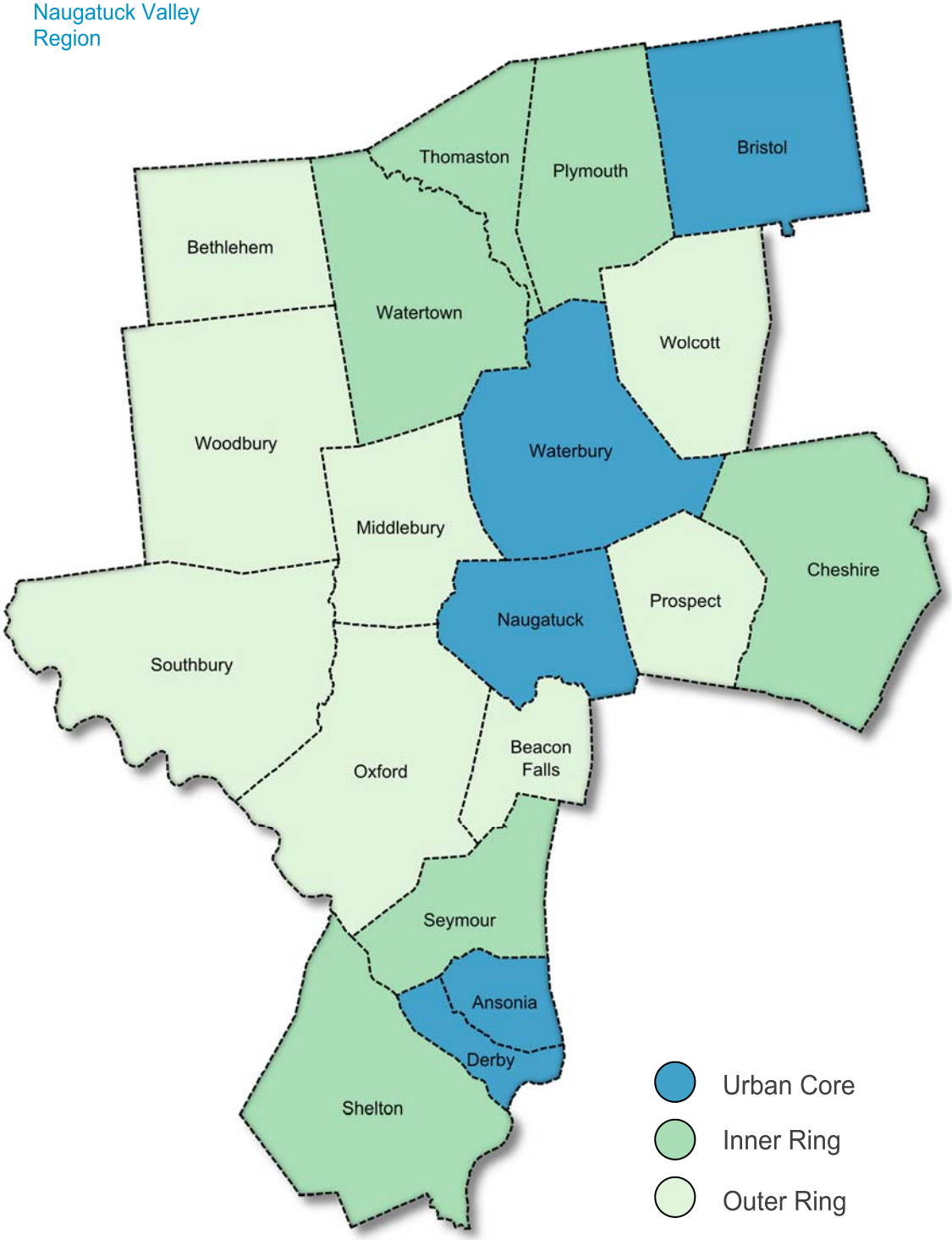


Figure 1b.
Composition of the Naugatuck Valley Region



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.	1,064	2,804	887	444
Population Growth 2000-2010	+ 4.6%	+ 2.4%	+4.1%	+12.1%
Percent Minority 2010	23.9%	36.6%	11.6%	7.3%
Percent Foreign Born 2010	10.6%	12.4%	9.0%	7.1%
Percent Over Age 65 2020	14.8%	13.4%	15.3%	17.7%
Median Age 2010	40.1	37.3	42.9	45.1
Median Household Income	66,989	$49,560	$86,633	$87,357
Poverty Rate 2014	11.3%	17.4%	4.3%	5.1%
Percent with Bachelors Degree	28.8%	19.9%	36.8%	39.7%
Unemployment Rate 2014	7.4%	9.0%	6.0%	5.5%
Jobs 2014	157,198	76,826	56,448	23,924
Job Growth 2004-2014	-0.1%	-3.8%	6.0%	-1.6%
Housing Growth 2004-2014	+3.9%	+1.6%	+5.9%	+8.4%
Average Household Size 2010	2.53	2.48	2.56	2.59
Percent Single-Family Homes	64.0%	49.5%	79.4%	84.2%
Homeownership Rate 2014	68.9%	56.2%	81.6%	86.1%
Median Home Value 2014	$248,694	$178,413	$297,045	$311,107

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:

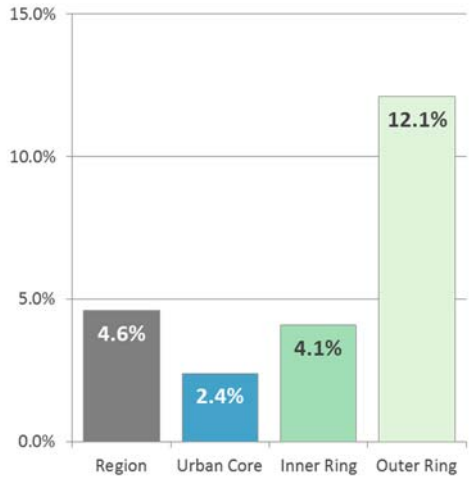
- Population growth in the outer ring is outpacing the rest of the region.
- All municipalities are becoming more racially and ethnically diverse.
- In the next ten years, the region will see a large increase in retirees and a decline in school aged population.
- Non-traditional households (non-married 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 4.6% 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 4.1% 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 2013, the number of births dropped by 14.1%. Many families have delayed having children due to economic uncertainty and rising student loan debt. The drop in 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.

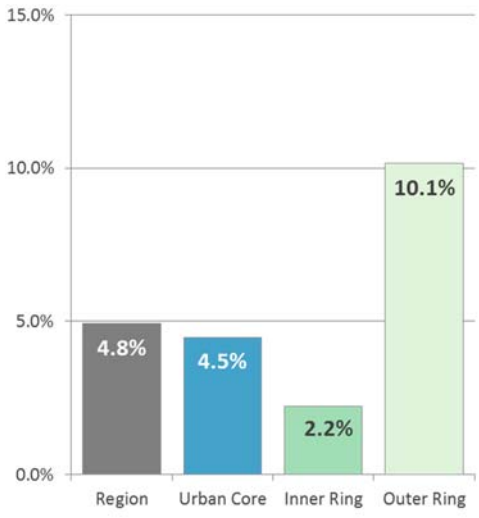


Figure 2b. Projected Population Growth in the Naugatuck Valley, by Location: 2010 to 2025

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

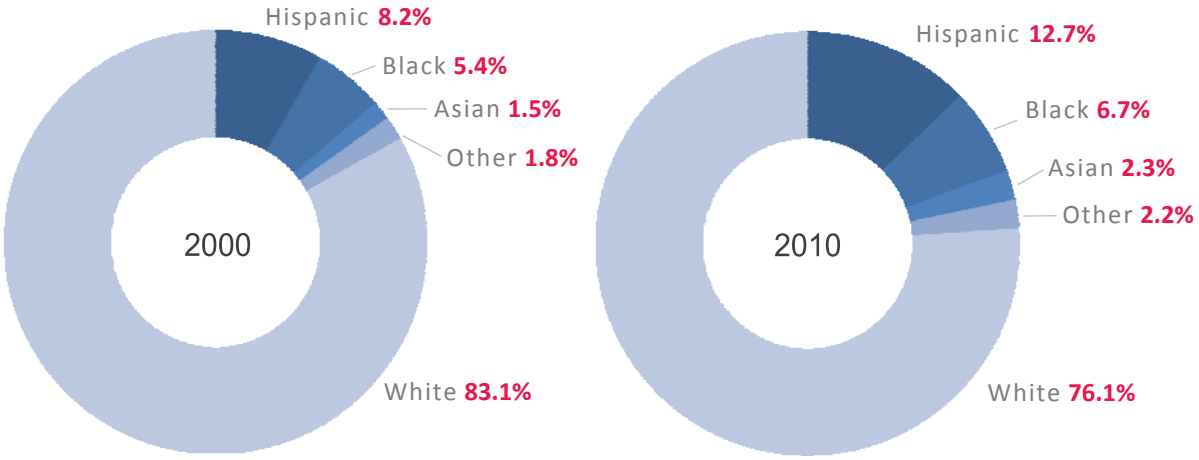
Race and Ethnicity

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

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 40.1 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 6.0%, 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.

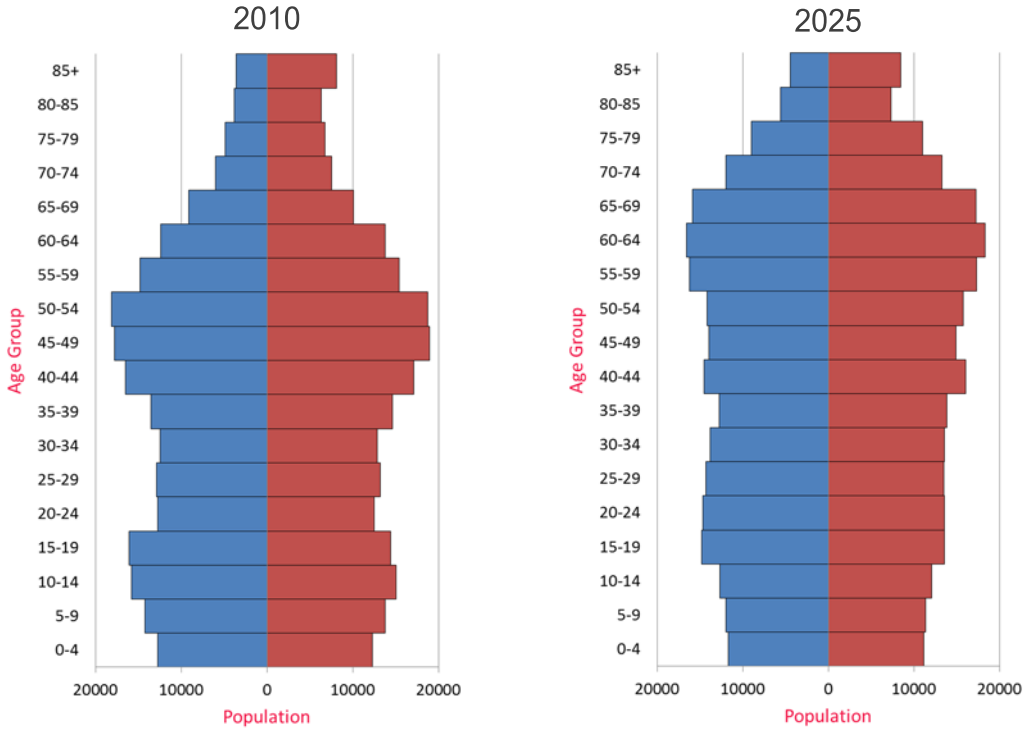


Figure 2d. Population by Age in the Naugatuck Valley, 2010 and 2025

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 40.1% of urban core households are married couples compared to 57.9% in the inner ring and 60.3% in the outer ring. A disproportionate number of single-parent households are found in the urban core.

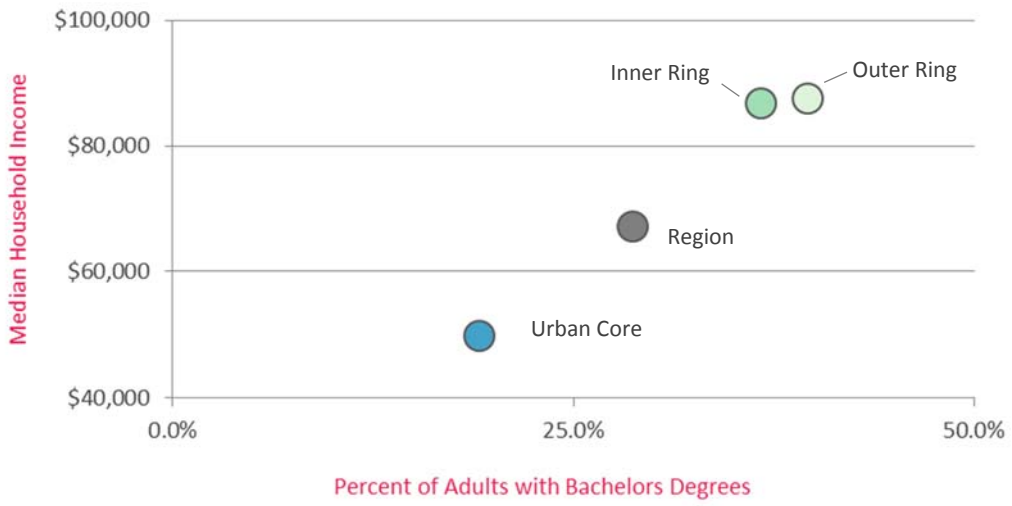
Education

As of 2014, 28.8% of the region's adults age 25 and over have a Bachelor's degree or higher. This compares to 29.2% of adults nationwide, and 36.9% statewide. There is a large discrepancy in educational attainment between the urban core and the remainder of the region. In the urban core, just 19.9% of the population age 25 and older has a Bachelor's degree or higher, compared to 36.8% in the inner ring, and 39.7% in the outer ring.

Since 2000, educational attainment has improved across all municipalities. The number of residents with at least a Bachelor's degree increased by 33.6%, with the fastest increase occurring in the outer ring. During the same period, the number of residents without a high school diploma dropped by over 30%.

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 2014



Income and Poverty

There is a large income gap between the urban core and remainder of the region. From 2010 to 2014, median household income in the urban core was $49,560 compared to $86,633 in the inner ring and $87,357 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 11.6% in the inner ring and 11.3% 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 16 out of 19 municipalities. The highest drops in household income occurred in the urban core towns of Ansonia, Derby, and Naugatuck. These three towns have a high percentage of single parent households.

The number of people in poverty increased by 58.8% from 2000 to 2014. In 2000, there were 31,412 persons living in poverty (7.5% of total). By 2014, it had increased to 49,880 (11.3% of total). Poverty increased at a moderate rate in the inner ring and highest in outer ring municipalities and the urban core. Waterbury, which has a poverty rate of 24.2%, is home to over half of the region's impoverished.

Child poverty is a prevalent issue in the urban core, where 26.6% 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.

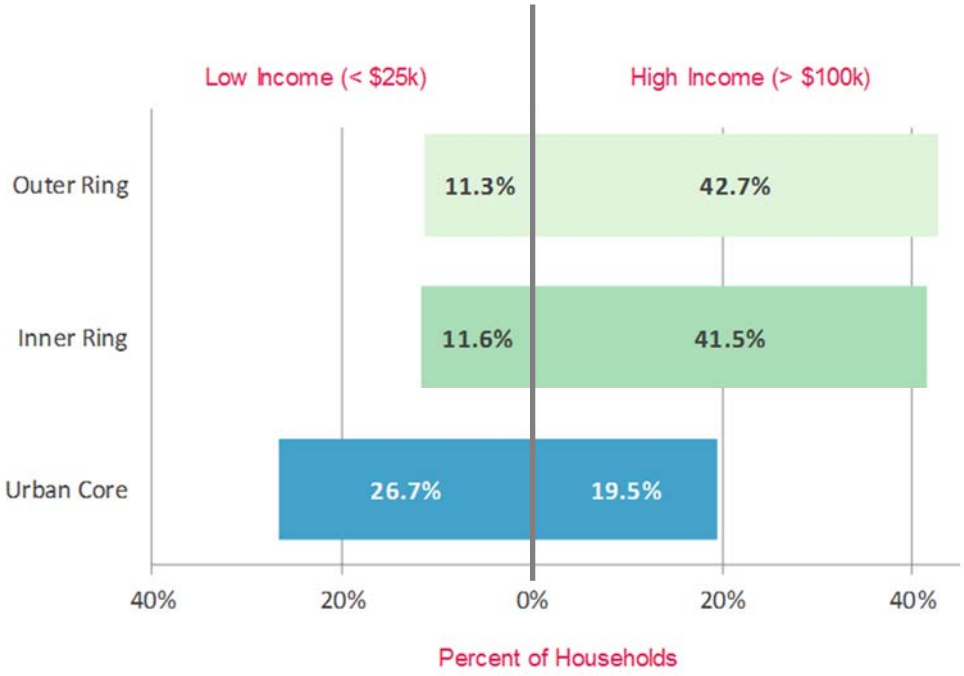


Figure 2f. Percentage of Households that are Low Income and High Income, by Location, 2010 - 2014

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 2014, the region has gained back 58% 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 234,819, of which 217,415 were employed and 17,404 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. In 2014 the labor force grew 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 2014 there were 217,415 employed residents living in the region. This is a decline of 3,630 (-1.6%) from 2007, when there were 221,045 employed residents. The number of employed residents decreased every year from 2008 to 2013 but grow in 2014.

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 24,656. The jump in unemployment was caused by both job losses and labor force growth. Unemployment has decreased each year since 2010. As of 2014, it stands at 17,404, or 7.4% 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 2014, unemployment is highest in the urban core communities of Waterbury (10.7%), Ansonia (9.2%), and Derby (7.9%), and lowest in the inner ring community of Cheshire (4.6%) and the outer ring communities of Woodbury (5.1%), Middlebury (5.1%), and Prospect (5.3%).

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 20.5% compared to 10.0% for middle aged workers (age 25 -44) and 7.6% for older workers (age 45 and older).

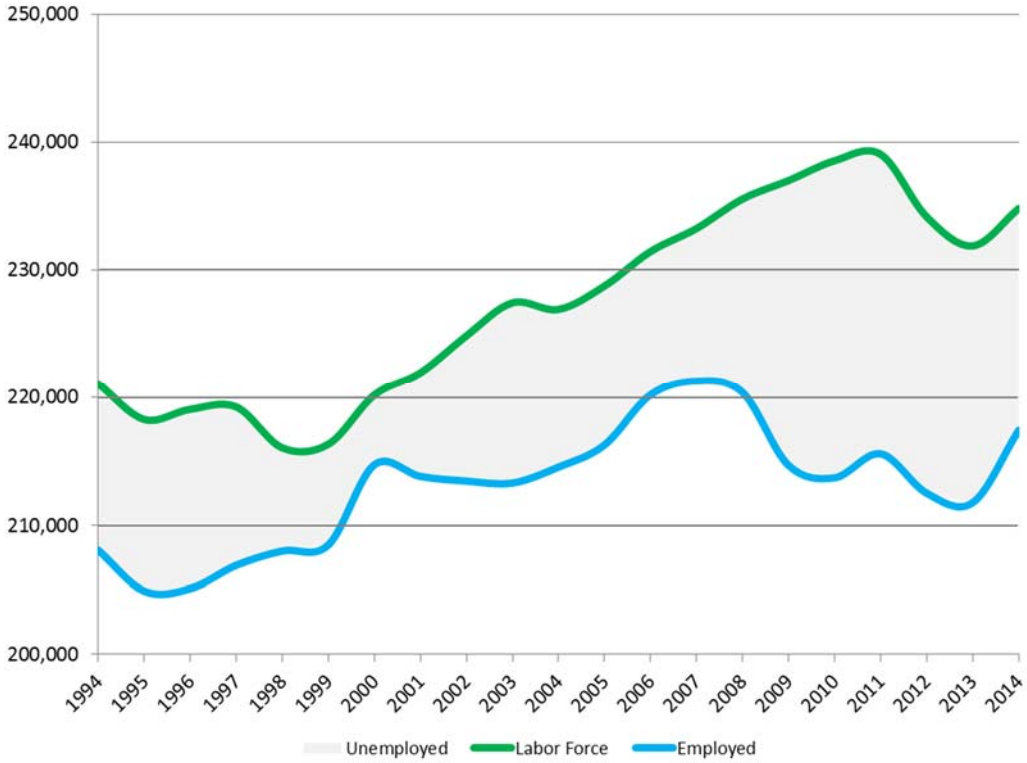


Figure 3a. Labor Force, Employment and Unemployment in the Naugatuck Valley: 2014

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 7,000 jobs. As of 2014, the region has gained back 58.1% of the jobs that were lost during the recession. Comparatively, the state has gained back 114% of the jobs that were lost during the recession.

As of 2014 there are 157,198 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 2014, the urban core lost over 3,000 jobs while the inner ring gained over 3000 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 4,200 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 75% of working residents. The result is a net export of over 50,000 workers each day to other regions, with many commuting to Hartford, New Haven, Bridgeport, Danbury, and lower Fairfield County.

Cheshire and Shelton 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 2014, when the most recent commuting data was available, just 40.1% of employed Naugatuck Valley residents worked in the region. The remaining 59.9% commute to jobs outside of the region. Waterbury is the most popular commuting destination followed by Bristol, Cheshire 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 $55,845 which is above the national average of $47,230, but below the state average of $63,909. Since 2007, the region has seen wages decrease at a smaller rate (-0.3%) than the state, which declined by –2.8%.

Average wages vary significantly from sector to sector. The Management of Companies and Enterprises has an average wage of over $281,049, while the Accommodation and Food Services Sector has an average wage of just $17,088. 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: 2014

Top 5 Highest Paying Sectors

Sector	Average Wage
Management of Companies and Enterprises	$281,049
Information	$119,050
Utilities	$99,288
Finance and Insurance	$91,564
Wholesale Trade	$74,213

Bottom 5 Lowest Paying Sectors

Sector	Average Wage
Accommodation and Food Services	$17,074
Arts, Entertainment, and Recreation	$20,844
Other Services	$24,255
Retail Trade	$29,686
Administrative & Waste Management	$32,413

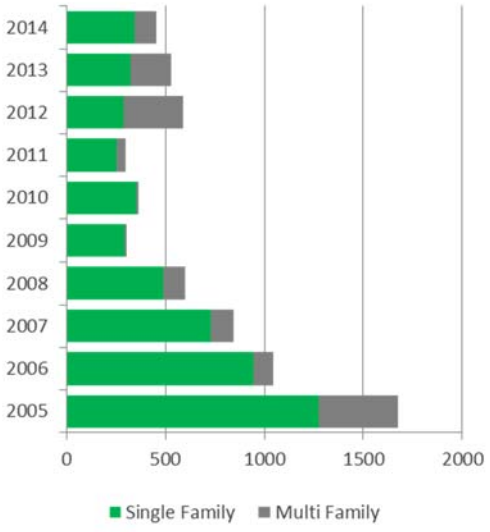
Oxford Greens, Oxford

4. Housing Trends

In recent years, the housing market has been shaped by the Great Recession and preceding 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 2011.
- 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: 2005 to 2014



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 298 units in 2011 as the national housing bubble burst. New construction has remained well below its historic levels since then. The multi family market picked up pace in 2012 and 2013 due to apartment and condominium construction in Shelton. In 2014 the urban core added 77 units with 46 in Bristol and 31 in Waterbury. Construction of new single family homes has remained stagnant.

Housing Stock

As of 2014, the region has 185,942 housing units. Single-family homes comprise 64% of units. Outer ring communities such as Oxford, Bethlehem, and Middlebury 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 (1962) followed by the inner ring (1969) and outer ring (1975). 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 2014, 68.9% of households in the region live in an owner-occupied home. This is slightly higher than the 67.3% 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 (90.8%) than multi-family units (23.7%). High income households are more likely to own a home than low income households. Less than 35% 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.

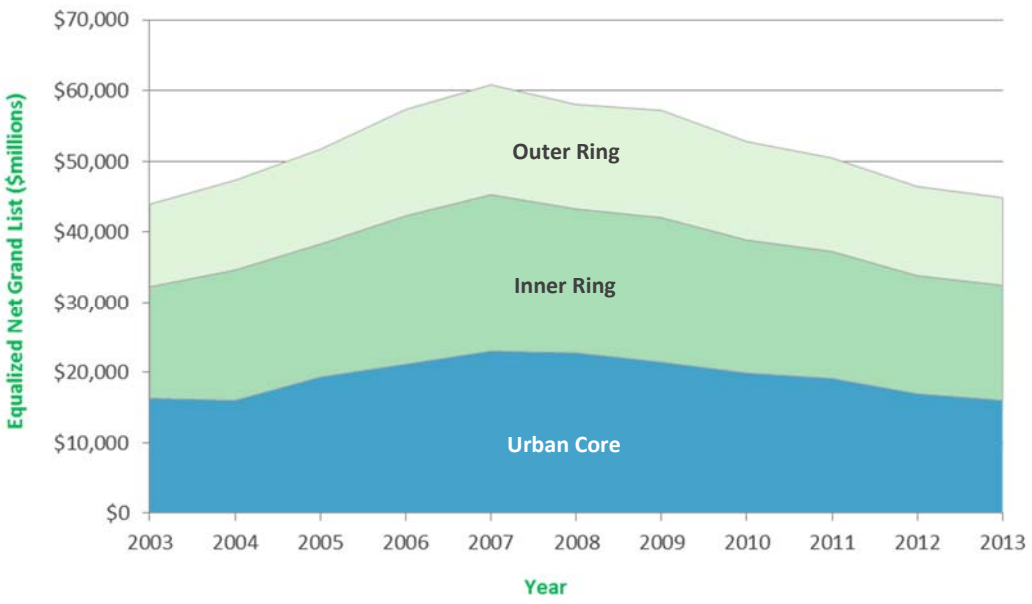
Home Values

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 38.4%, or nearly $17 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 2013, the ENGL dropped by -26.2%, a loss of almost $16 billion. The urban core saw the highest ENGL growth from 2003 to 2007 (41.0%) followed by the sharpest decline from 2007 to 2013 (-26.2%). 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 $274,500 statewide. Eleven of the 19 municipalities in the region are more affordable than the statewide median. Homes are most affordable in the urban core ($178,000) while the inner ($297,000) and outer ($311,000) rings have the most expensive homes.

Figure 4b. Inflation Adjusted Equalized Net Grand List, by Location: 2003 to 2013



Source: Connecticut Office of Policy and Management. Equalized Net Grand List, by Municipality: 2003-2013
All values are in 2013 dollars

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 $1,367 in Waterbury to $2,097 in Oxford. Homeowners with a mortgage pay more than twice as much per month as homeowners without a mortgage. From 2000 to 2014, median monthly homeowner costs for homes with a mortgage have risen between 5% and 20% 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 $839 in Thomaston to $1,357 in Southbury. Rent has not increased as fast as homeowner costs. In four outer ring towns and one inner ring town, inflation-adjusted rents actually decreased from 2000 to 2014 .

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 2014, 39.2% of households pay 30% or more of their income towards housing. Renters (49.3%) are more likely to pay 30% or more of their income towards housing than homeowners (34.6%). More than half of urban core renters 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 84% 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 limits the conditions under which towns may deny applications for such developments. Ansonia (13.9%), Bristol (13.0%), Derby (11.3%), and Waterbury (22.7%) 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.

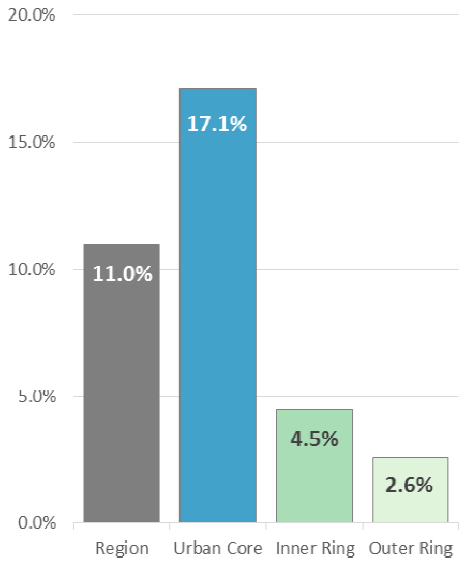


Figure 4c. Percent of Housing Units that are Affordable, by Location: 2014

Appendix A

Population and Demographic Trends

Tables and Maps

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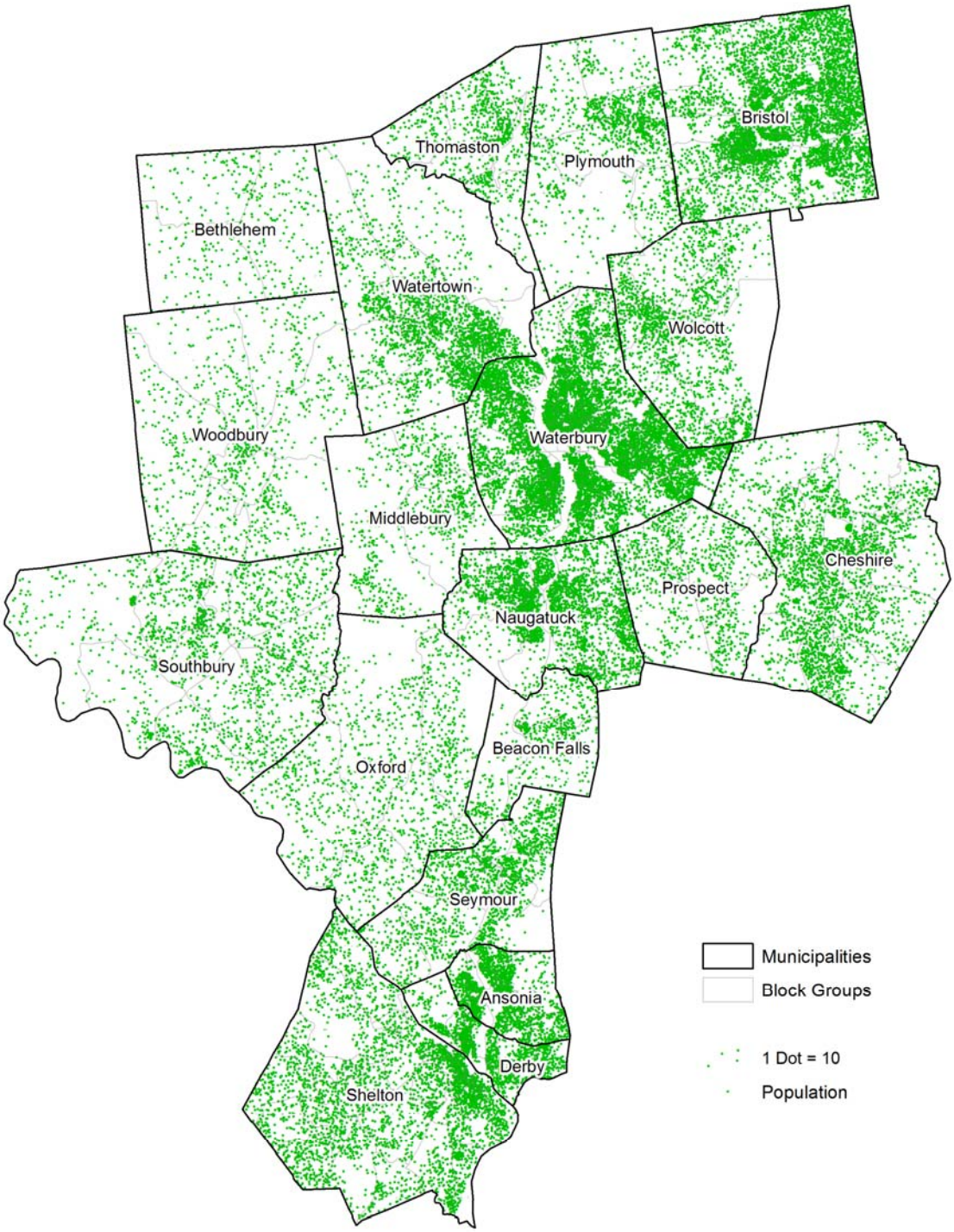
Table A1.
Population Growth in the Naugatuck Valley, by Municipality: 2000-2014

	Population			Percent Change	
Geography	2014	2010	2000	2010-2014	2000-2014
Ansonia	19,128	19,249	18,554	-0.6%	3.0%
Beacon Falls	6,065	6,049	5,246	0.3%	13.5%
Bethlehem	3,551	3,607	3,422	-1.6%	3.6%
Bristol	60,556	60,477	60,062	0.1%	0.8%
Cheshire	29,272	29,261	28,543	0.0%	2.5%
Derby	12,837	12,902	12,391	-0.5%	3.5%
Middlebury	7,575	7,575	6,451	0.0%	14.8%
Naugatuck	31,790	31,862	30,989	-0.2%	2.5%
Oxford	12,831	12,683	9,821	1.2%	23.7%
Plymouth	12,085	12,213	11,634	-1.0%	3.7%
Prospect	9,615	9,405	8,707	2.2%	9.7%
Seymour	16,551	16,540	15,454	0.1%	6.6%
Shelton	40,472	39,559	38,101	2.3%	6.0%
Southbury	19,876	19,904	18,567	-0.1%	6.6%
Thomaston	7,793	7,887	7,503	-1.2%	3.7%
Waterbury	109,887	110,366	107,271	-0.4%	2.4%
Watertown	22,286	22,514	21,661	-1.0%	2.8%
Wolcott	16,724	16,680	15,215	0.3%	9.0%
Woodbury	9,851	9,975	9,198	-1.2%	6.5%
Region Total	448,745	448,708	428,790	0.0%	4.4%
Urban Core	234,198	234,856	229,267	-0.3%	2.1%
Inner Ring	128,459	127,974	122,896	0.4%	4.3%
Outer Ring	86,088	85,878	76,627	0.2%	11.0%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014 (B11003), 2010 U.S. Census, 2000 U.S. Census

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



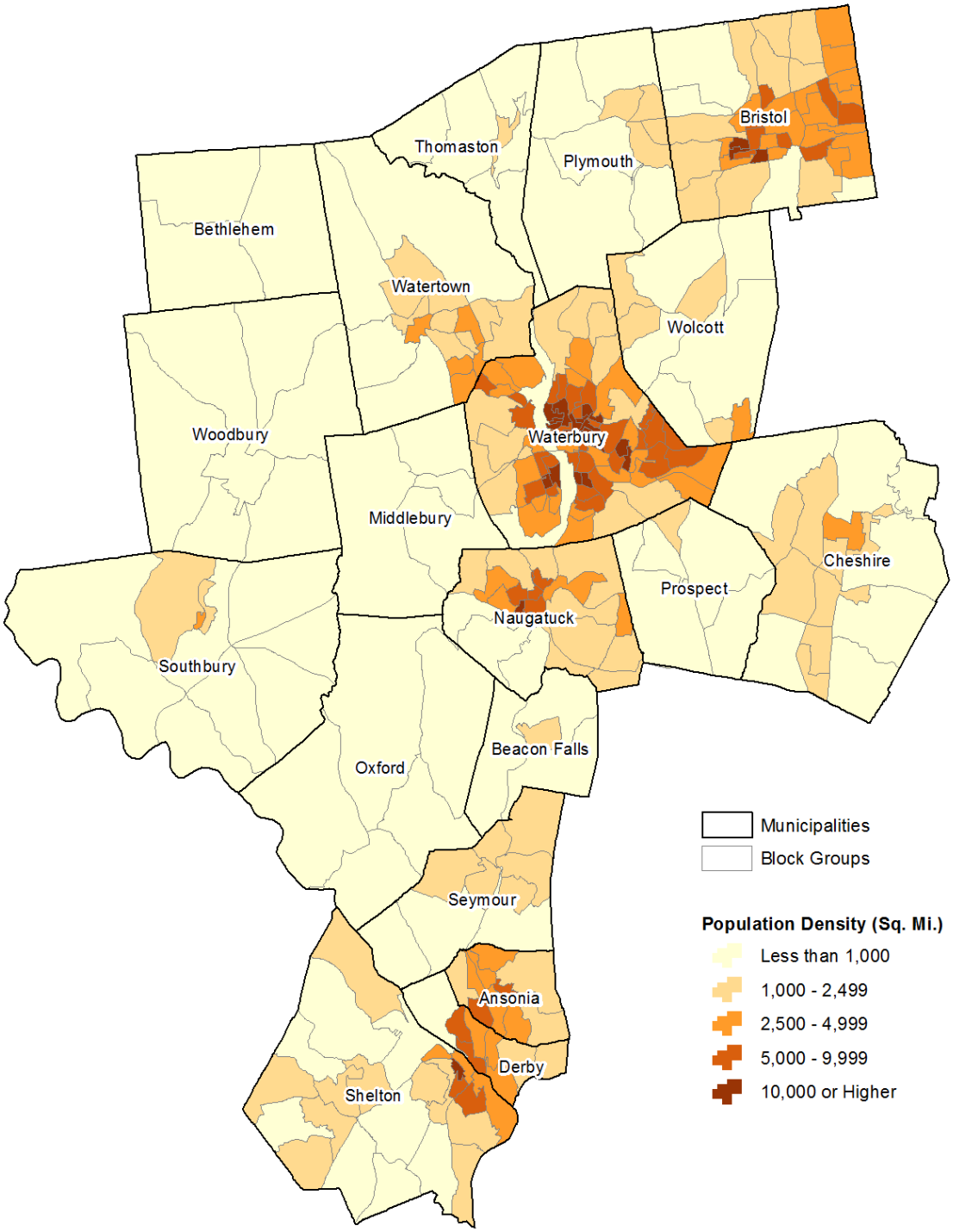
Source: U.S. Census Bureau, 2010 U.S. Census, SF1

Table A2.
Population Density in the Naugatuck Valley, by Municipality: 2000-2014

Geography	Land Area (Sq. Mi.)	2014	2010	2000	% Change 2000-2014
Ansonia	6.2	3,092	3,111	2,999	3.1%
Beacon Falls	9.8	620	618	536	15.6%
Bethlehem	19.7	181	183	174	3.8%
Bristol	26.8	2,258	2,255	2,240	0.8%
Cheshire	33.4	877	877	856	2.6%
Derby	5.4	2,375	2,387	2,292	3.6%
Middlebury	18.4	411	411	350	17.4%
Naugatuck	16.4	1,938	1,943	1,890	2.6%
Oxford	33.3	385	380	295	30.6%
Plymouth	22.3	541	547	521	3.9%
Prospect	14.5	665	650	602	10.4%
Seymour	15.0	1,105	1,104	1,032	7.1%
Shelton	31.9	1,269	1,240	1,194	6.2%
Southbury	40.1	496	497	463	7.1%
Thomaston	12.2	639	646	615	3.9%
Waterbury	28.9	3,797	3,813	3,706	2.4%
Watertown	29.5	755	763	734	2.9%
Wolcott	21.1	793	791	721	9.9%
Woodbury	36.6	269	272	251	7.1%
Region Total	421.5	1,065	1,064	1,017	4.7%
Urban Core	83.7	2,796	2,804	2,738	2.2%
Inner Ring	144.3	890	887	852	4.5%
Outer Ring	193.5	445	444	396	12.3%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014 (B11003), 2010 U.S. Census, 2000 U.S. Census

Figure A2.
Population Density in the Naugatuck Valley, by Census Block: 2014



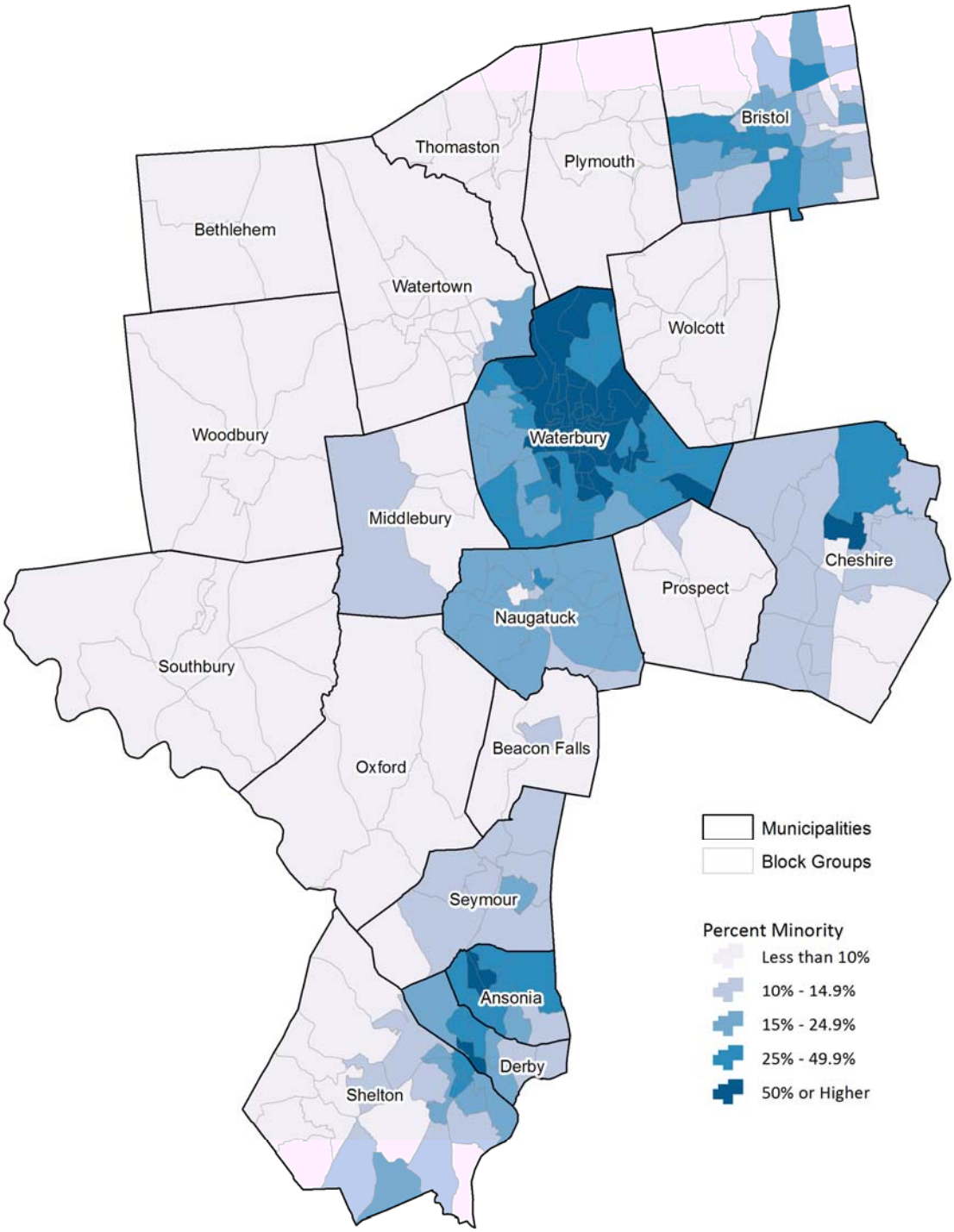
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B01003

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



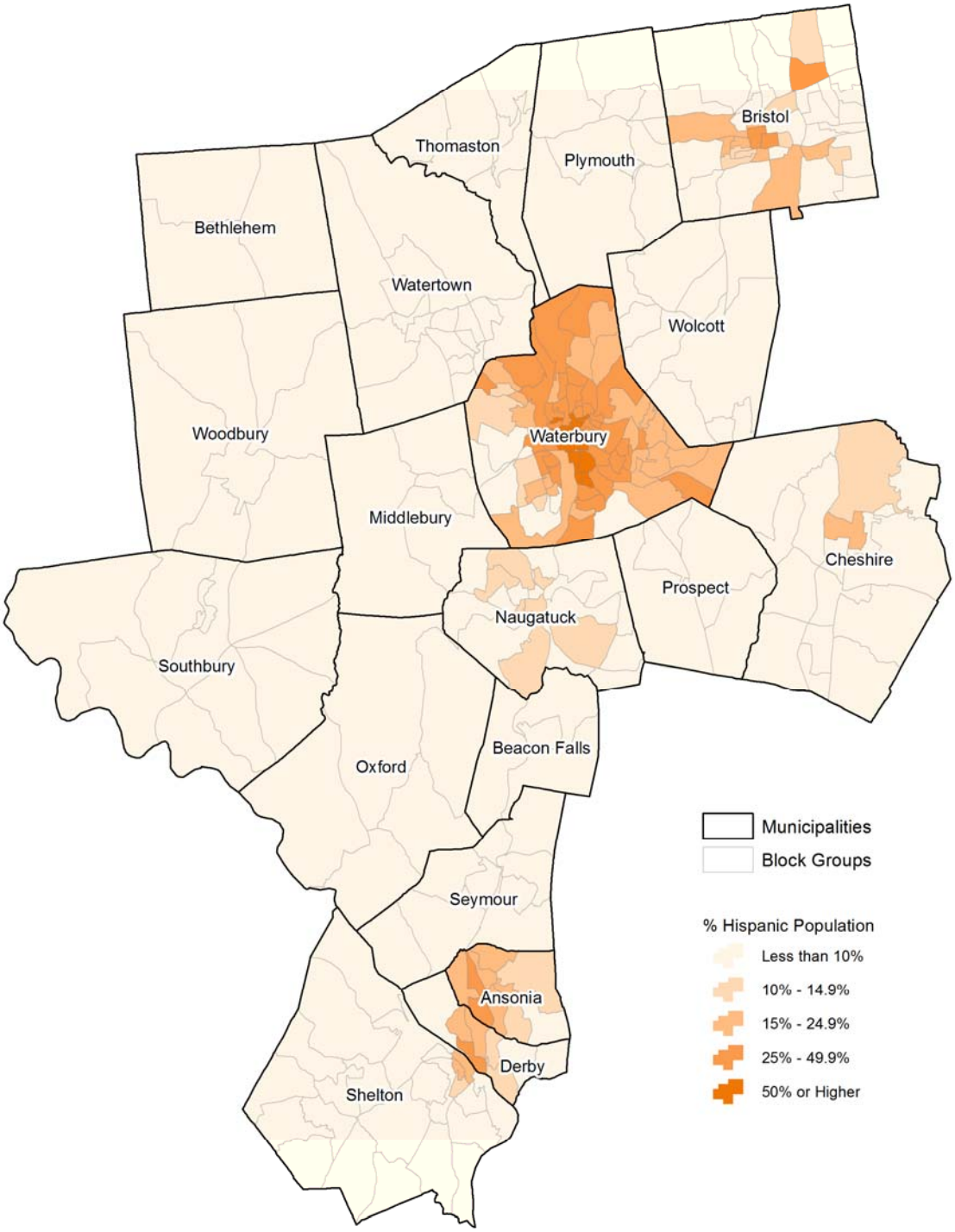
Source: U.S. Census Bureau, 2010 U.S. Census
Note: Minority population includes Black, Asian, Other, and Hispanic populations

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%

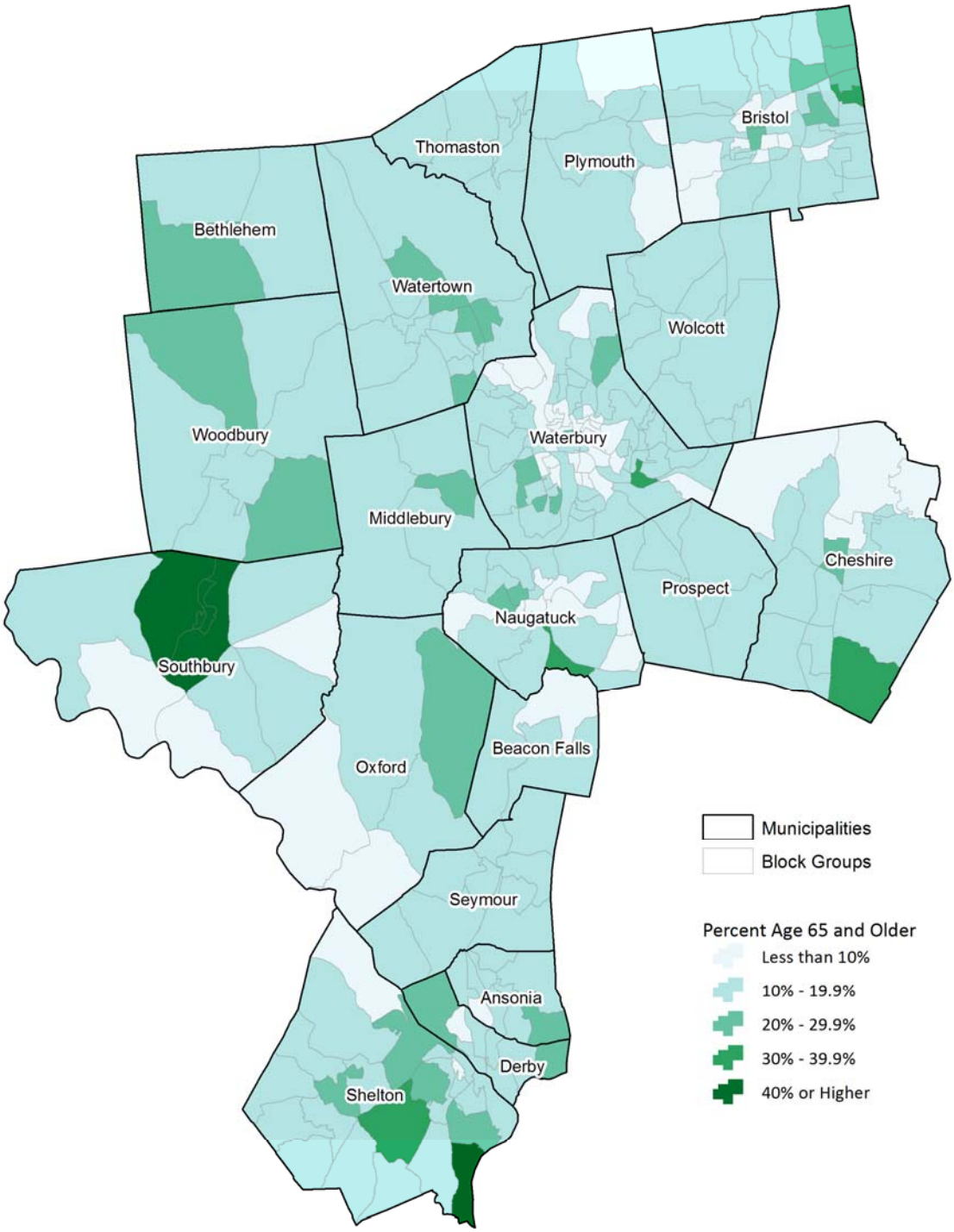
Source: U.S. Census Bureau, 2010 U.S. Census

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

	2010		2000		% Change
Geography	Number	Percent	Number	Percent	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



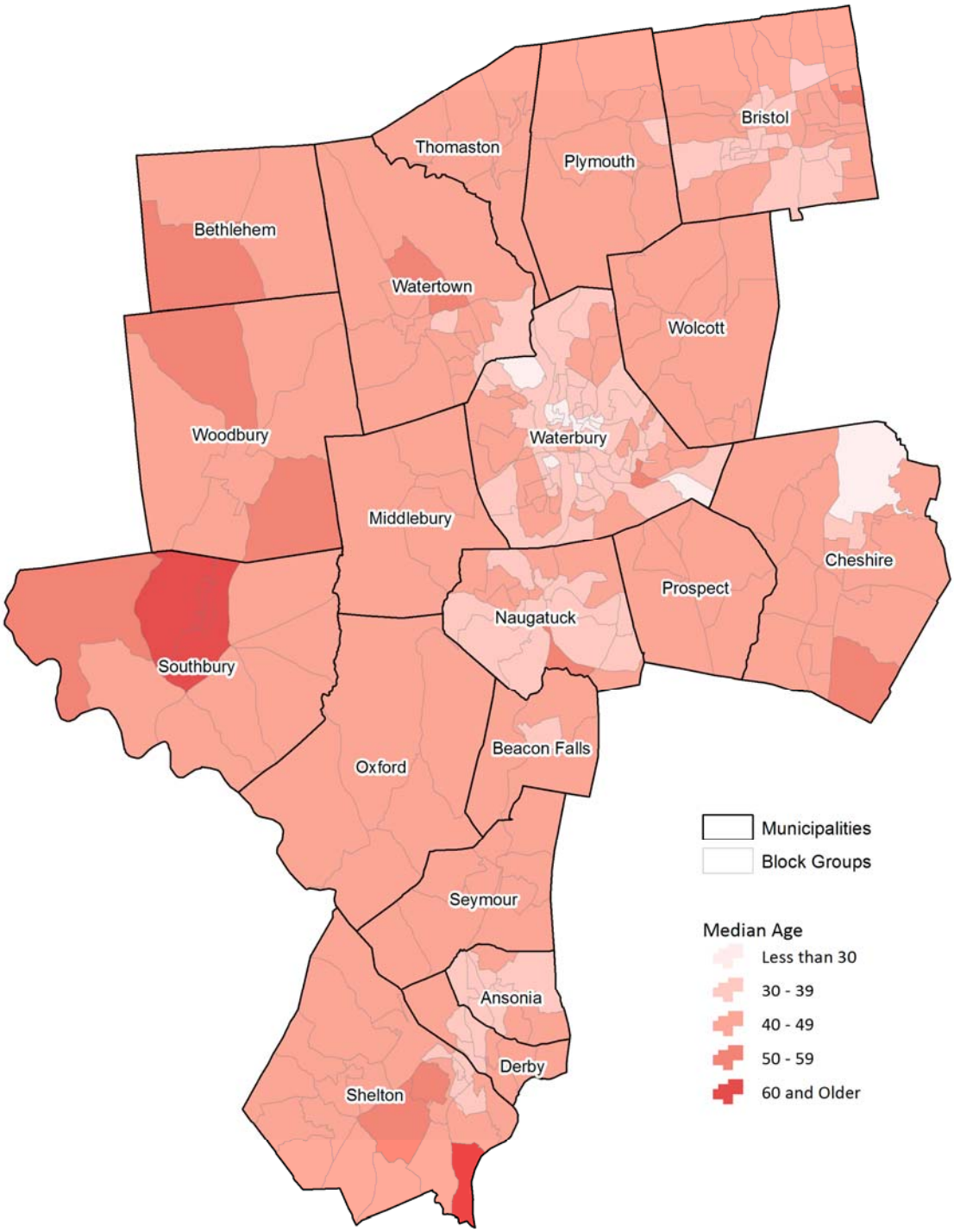
Source: U.S. Census Bureau, 2010 U.S. Census

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

Geography	Median Age 2010	2000	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: 2010-2014

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	7,240	2,072	1,847	1,010	833	1,478
Beacon Falls	2,334	169	457	383	345	980
Bethlehem	1,353	204	205	176	240	528
Bristol	25,194	4,907	5,492	5,219	3,432	6,144
Cheshire	9,799	769	1,137	1,248	1,316	5,329
Derby	4,972	1,174	1,183	941	584	1,090
Middlebury	2,761	324	400	313	459	1,265
Naugatuck	12,157	2,332	2,815	2,153	1,486	3,371
Oxford	4,411	280	418	760	781	2,172
Plymouth	4,711	687	768	1,038	769	1,449
Prospect	3,256	252	474	416	459	1,655
Seymour	6,090	896	864	1,215	1,022	2,093
Shelton	15,186	1,715	2,482	2,302	1,987	6,700
Southbury	7,841	1,226	1,472	1,108	1,033	3,002
Thomaston	3,000	361	604	572	475	988
Waterbury	40,960	13,692	10,139	7,297	4,279	5,553
Watertown	8,476	1,063	1,581	1,461	1,325	3,046
Wolcott	5,827	621	926	968	1,081	2,231
Woodbury	4,096	514	715	640	461	1,766
Region Total	169,664	33,258	33,979	29,220	22,367	50,840
Urban Core	90,523	24,177	21,476	16,620	10,614	17,636
Inner Ring	47,262	5,491	7,436	7,836	6,894	19,605
Outer Ring	31,879	3,590	5,067	4,764	4,859	13,599

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B19001

Table A10.
Household Income Distribution (Percent) in the Naugatuck Valley, by Municipality 2010-2014

Geography	Household Income ($)				
	Less than $25,000	$25,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 or More
Ansonia	28.6%	25.5%	14.0%	11.5%	20.4%
Beacon Falls	7.2%	19.6%	16.4%	14.8%	42.0%
Bethlehem	15.1%	15.2%	13.0%	17.7%	39.0%
Bristol	19.5%	21.8%	20.7%	13.6%	24.4%
Cheshire	7.8%	11.6%	12.7%	13.4%	54.4%
Derby	23.6%	23.8%	18.9%	11.7%	21.9%
Middlebury	11.7%	14.5%	11.3%	16.6%	45.8%
Naugatuck	19.2%	23.2%	17.7%	12.2%	27.7%
Oxford	6.3%	9.5%	17.2%	17.7%	49.2%
Plymouth	14.6%	16.3%	22.0%	16.3%	30.8%
Prospect	7.7%	14.6%	12.8%	14.1%	50.8%
Seymour	14.7%	14.2%	20.0%	16.8%	34.4%
Shelton	11.3%	16.3%	15.2%	13.1%	44.1%
Southbury	15.6%	18.8%	14.1%	13.2%	38.3%
Thomaston	12.0%	20.1%	19.1%	15.8%	32.9%
Waterbury	33.4%	24.8%	17.8%	10.4%	13.6%
Watertown	12.5%	18.7%	17.2%	15.6%	35.9%
Wolcott	10.7%	15.9%	16.6%	18.6%	38.3%
Woodbury	12.5%	17.5%	15.6%	11.3%	43.1%
Region Total	19.6%	20.0%	17.2%	13.2%	30.0%
Urban Core	26.7%	23.7%	18.4%	11.7%	19.5%
Inner Ring	11.6%	15.7%	16.6%	14.6%	41.5%
Outer Ring	11.3%	15.9%	14.9%	15.2%	42.7%

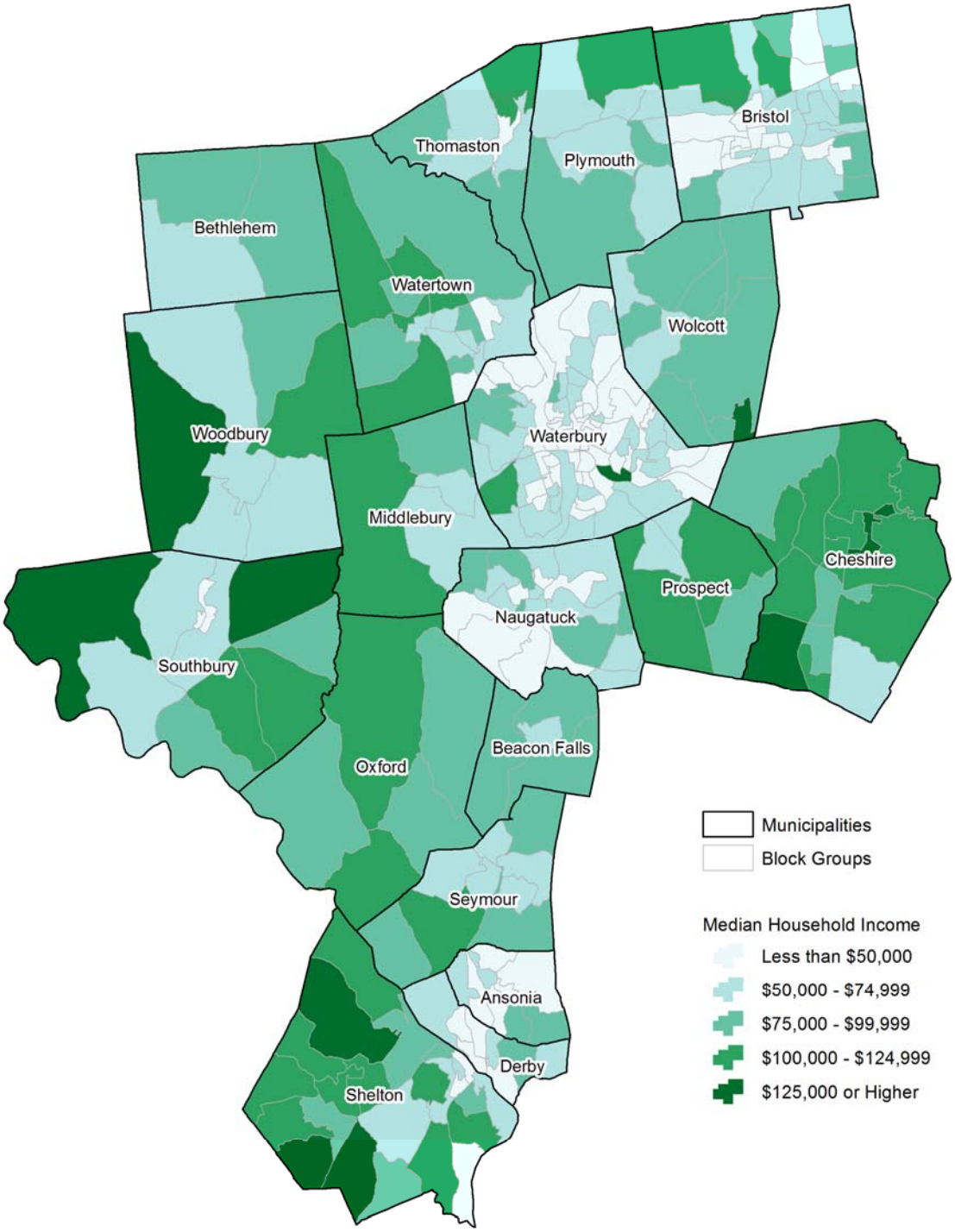
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B19001

Table A11.
Income in the Naugatuck Valley, by Municipality: 1999-2014 (Inflation Adjusted)

	Median Household Income			Median Family Income		
Geography	2014	1999	% Change	2014	1999	% Change
Ansonia	$43,144	$61,097	-29.4%	$61,840	$76,280	-18.9%
Beacon Falls	$87,273	$80,361	8.6%	$106,630	$88,695	20.2%
Bethlehem	$88,616	$97,330	-9.0%	$99,756	$111,985	-10.9%
Bristol	$60,208	$67,339	-10.6%	$74,047	$82,728	-10.5%
Cheshire	$107,716	$114,262	-5.7%	$125,625	$128,899	-2.5%
Derby	$52,136	$64,851	-19.6%	$65,087	$77,695	-16.2%
Middlebury	$95,320	$100,066	-4.7%	$105,691	$115,545	-8.5%
Naugatuck	$58,641	$72,771	-19.4%	$77,372	$84,087	-8.0%
Oxford	$98,504	$109,519	-10.1%	$106,216	$114,199	-7.0%
Plymouth	$71,441	$76,325	-6.4%	$82,966	$88,906	-6.7%
Prospect	$100,592	$95,935	4.9%	$109,665	$105,134	4.3%
Seymour	$77,465	$74,419	4.1%	$95,490	$92,317	3.4%
Shelton	$88,369	$95,555	-7.5%	$105,833	$107,243	-1.3%
Southbury	$76,896	$87,925	-12.5%	$101,423	$115,175	-11.9%
Thomaston	$73,679	$77,102	-4.4%	$88,239	$90,428	-2.4%
Waterbury	$41,136	$48,685	-15.5%	$48,256	$60,066	-19.7%
Watertown	$78,767	$84,376	-6.6%	$97,647	$97,641	0.0%
Wolcott	$83,317	$87,154	-4.4%	$94,080	$95,966	-2.0%
Woodbury	$84,868	$97,017	-12.5%	$105,691	$117,350	-9.9%
Region Total	$66,989	$73,563	-8.9%	$82,378	$88,444	-6.9%
Urban Core	$49,560	$58,749	-15.6%	$61,409	$71,866	-14.6%
Inner Ring	$86,633	$91,418	-5.2%	$104,145	$105,498	-1.3%
Outer Ring	$87,357	$93,268	-6.3%	$102,851	$108,375	-5.1%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B19113, S1903
2000 U.S. Census, DP003 [CPI Inflation Rate 1999-2014: 1.42]

Figure A7.
Median Household Income in the Naugatuck Valley, by Block Group: 2010-2014



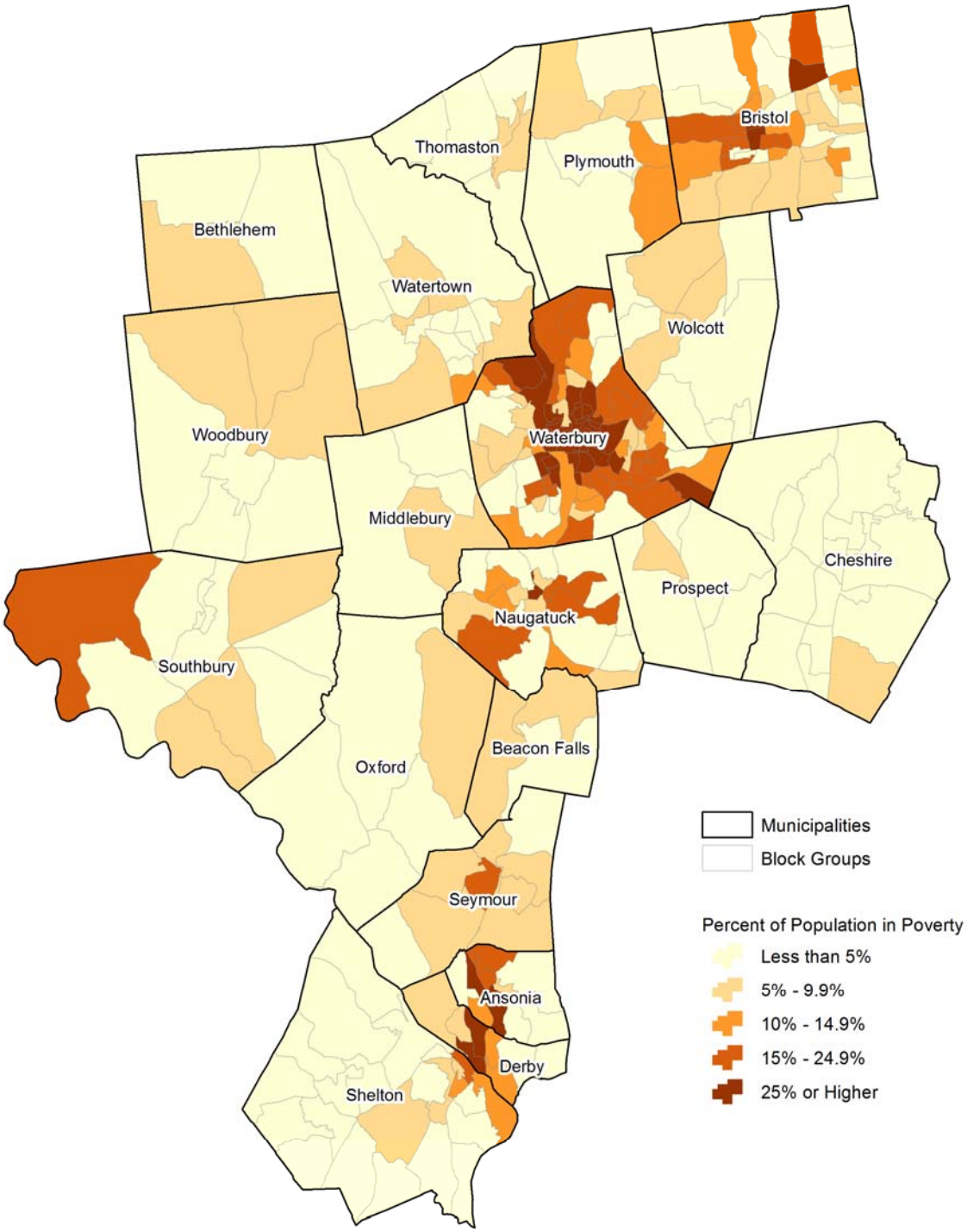
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 20010-2014, B19013,

Table A12.
Poverty in the Naugatuck Valley, by Municipality: 2000-2014

	2014		2000		Change 2000-2014	
Geography	Number	Percent	Number	Percent	Net	Percent
Ansonia	3,656	19.2%	1,394	7.6%	2,262	162.3%
Beacon Falls	111	1.8%	309	5.9%	-198	-64.1%
Bethlehem	270	7.7%	89	2.6%	181	203.4%
Bristol	5,744	9.6%	3,921	6.6%	1,823	46.5%
Cheshire	570	2.1%	750	3.0%	-180	-24.0%
Derby	1,605	12.8%	1,014	8.3%	591	58.3%
Middlebury	315	4.2%	174	2.7%	141	81.0%
Naugatuck	3,058	9.7%	1,977	6.4%	1,081	54.7%
Oxford	469	3.7%	206	2.1%	263	127.7%
Plymouth	826	6.9%	470	4.1%	356	75.7%
Prospect	405	4.3%	89	1.0%	316	355.1%
Seymour	918	5.6%	573	3.7%	345	60.2%
Shelton	1,998	5.0%	1,208	3.2%	790	65.4%
Southbury	1,646	8.4%	878	4.9%	768	87.5%
Thomaston	265	3.4%	311	4.2%	-46	-14.8%
Waterbury	26,122	24.2%	16,774	16.0%	9,348	55.7%
Watertown	797	3.6%	471	2.2%	326	69.2%
Wolcott	518	3.1%	392	2.6%	126	32.1%
Woodbury	587	6.0%	412	4.5%	175	42.5%
Region Total	49,880	11.3%	31,412	7.5%	18,468	58.8%
Urban Core	40,185	17.4%	25,080	11.1%	15,105	60.2%
Inner Ring	5,374	4.3%	3,783	3.2%	1,591	42.1%
Outer Ring	4,321	5.1%	2,549	3.4%	1,772	69.5%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, S1701
2000 U.S. Census

Figure A8.
Poverty Rate in the Naugatuck Valley, by Block Group: 2010-2014



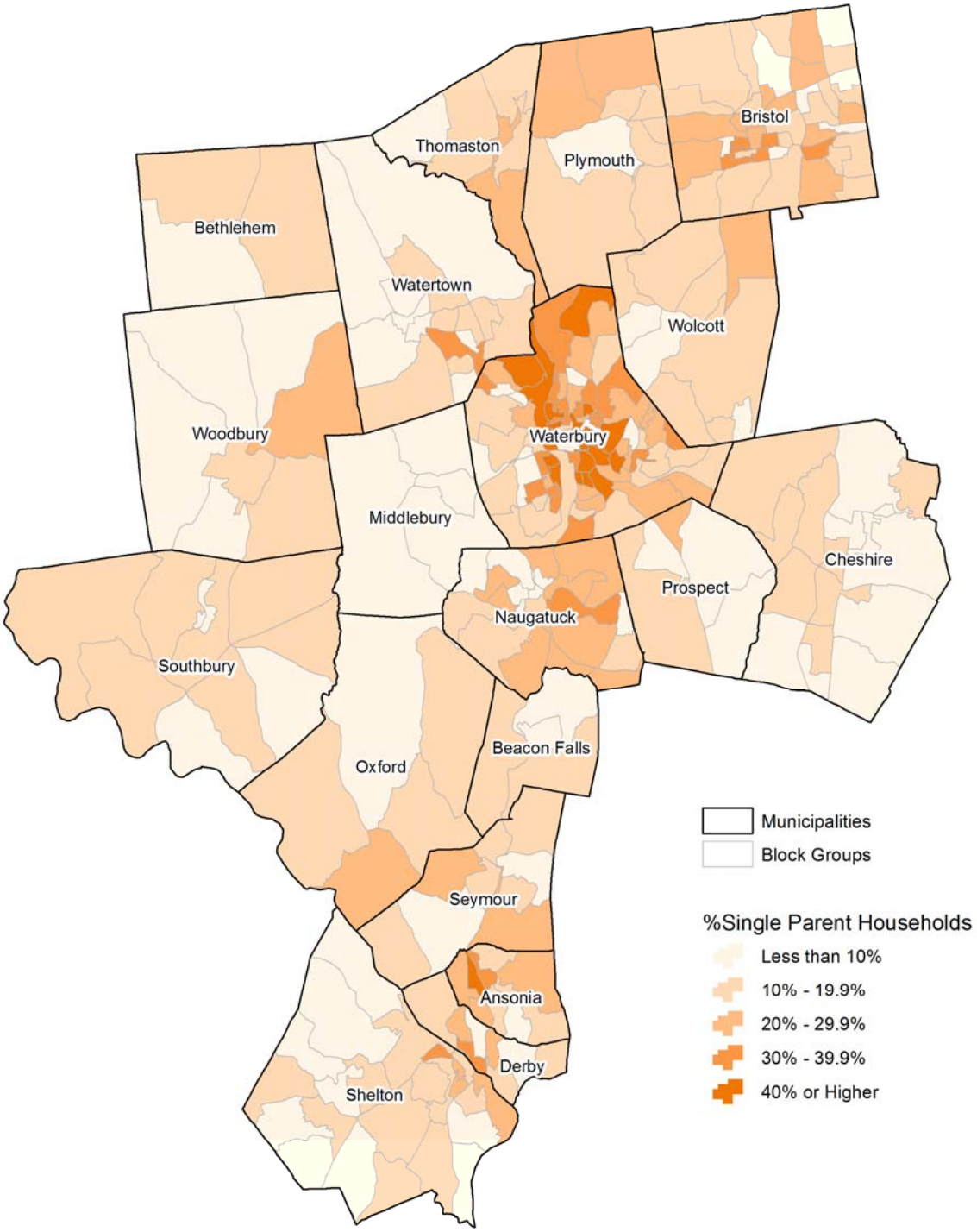
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, C17002

Table A13.
Household Structure in the Naugatuck Valley, by Municipality: 2010-2014

Geography	Total Households	Family Households		Non-Family Households
		Single Parent	Married Couple	
Ansonia	7,240	20.1%	44.0%	35.9%
Beacon Falls	2,334	10.5%	54.3%	35.2%
Bethlehem	1,353	14.0%	57.6%	28.5%
Bristol	25,194	17.8%	43.9%	38.3%
Cheshire	9,799	11.0%	64.1%	24.9%
Derby	4,972	20.1%	41.0%	38.8%
Middlebury	2,761	8.8%	66.9%	24.3%
Naugatuck	12,157	17.8%	49.1%	33.1%
Oxford	4,411	14.8%	69.0%	16.2%
Plymouth	4,711	16.2%	52.3%	31.5%
Prospect	3,256	11.4%	63.5%	25.1%
Seymour	6,090	14.8%	53.0%	32.2%
Shelton	15,186	13.2%	57.9%	28.9%
Southbury	7,841	9.5%	54.7%	35.8%
Thomaston	3,000	16.3%	54.2%	29.5%
Waterbury	40,960	28.9%	34.2%	37.0%
Watertown	8,476	11.6%	58.6%	29.8%
Wolcott	5,827	13.6%	61.4%	25.0%
Woodbury	4,096	9.7%	57.5%	32.8%
Region Total	169,664	18.1%	48.8%	33.0%
Urban Core	90,523	23.1%	40.1%	36.8%
Inner Ring	47,262	13.1%	57.9%	29.0%
Outer Ring	31,879	11.4%	60.3%	28.3%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B11001

Figure A9.
Single Parent Households in the Naugatuck Valley, by Block Group: 2010-2014



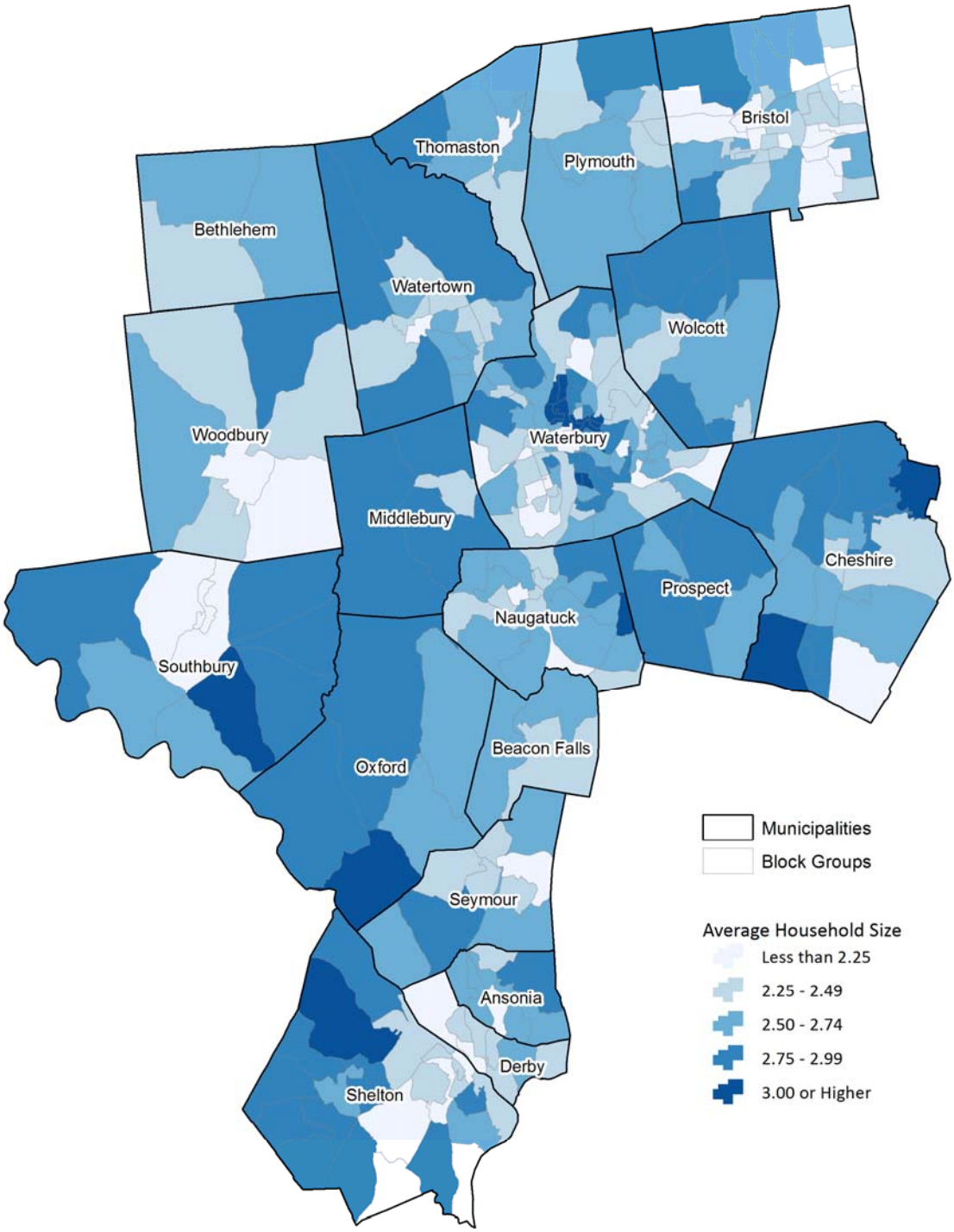
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014

Table A14.
Average Household Size in the Naugatuck Valley, by Municipality: 2010

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.
Average Household Size in the Naugatuck Valley, by Block Group: 2010



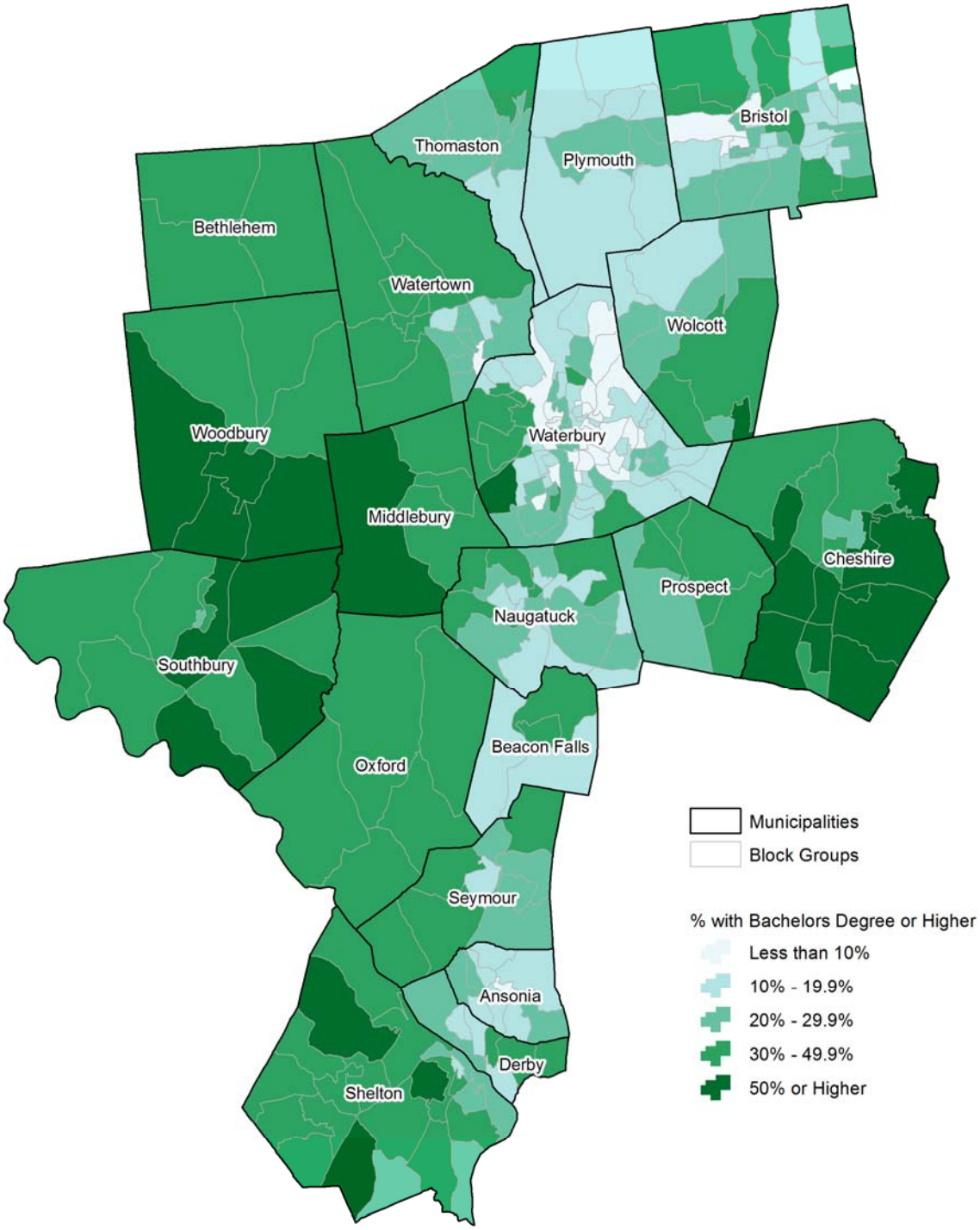
Source: U.S. Census Bureau, Census 2010, Table P17

Table A15.
Educational Attainment of Population Age 25 and Over, by Municipality: 2010-2014

Geography	Population Age 25 and Over	Less than High School	High School Graduate	Some College	Associates Degree	Bachelor's Degree or Higher
Ansonia	13,181	12.1%	45.4%	19.2%	7.0%	16.3%
Beacon Falls	4,311	6.4%	35.8%	20.8%	8.5%	28.6%
Bethlehem	2,524	6.4%	26.0%	21.4%	8.9%	37.4%
Bristol	43,135	11.0%	36.6%	20.4%	8.2%	23.7%
Cheshire	20,303	5.6%	22.5%	13.8%	6.3%	51.7%
Derby	9,093	12.6%	36.1%	18.1%	6.5%	26.7%
Middlebury	5,338	4.1%	17.9%	17.6%	10.7%	49.6%
Naugatuck	21,883	12.6%	32.8%	21.0%	9.1%	24.5%
Oxford	8,648	5.1%	26.9%	20.4%	6.0%	41.6%
Plymouth	8,384	10.6%	36.7%	21.9%	11.5%	19.4%
Prospect	7,002	9.6%	32.8%	15.4%	8.1%	34.2%
Seymour	11,045	5.1%	36.1%	20.3%	7.0%	31.5%
Shelton	29,230	7.2%	28.5%	18.7%	7.8%	37.8%
Southbury	14,705	7.7%	22.2%	16.9%	7.2%	46.0%
Thomaston	5,508	9.5%	35.5%	19.6%	10.6%	24.9%
Waterbury	70,744	20.5%	36.2%	19.1%	8.2%	16.0%
Watertown	15,706	7.2%	30.4%	19.9%	9.7%	32.7%
Wolcott	11,772	8.6%	36.7%	16.7%	9.6%	28.3%
Woodbury	7,372	4.9%	21.8%	16.7%	7.7%	48.9%
Region Total	309,884	11.4%	32.8%	18.9%	8.2%	28.8%
Urban Core	158,036	15.7%	36.6%	19.7%	8.1%	19.9%
Inner Ring	90,176	7.0%	29.6%	18.4%	8.2%	36.8%
Outer Ring	61,672	6.9%	27.5%	17.7%	8.1%	39.7%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B15003

Figure A11.
Percent of Population Age 25 and Over with a Bachelor's Degree, by Block Group: 2010-2014



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010—2014, B15003

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: 2014

Geography	Labor Force	Employed	Unemployed	Percent Unemployed
Ansonia	9,534	8,660	874	9.2%
Beacon Falls	3,404	3,197	207	6.1%
Bethlehem	1,976	1,869	107	5.4%
Bristol	32,747	30,367	2,380	7.3%
Cheshire	15,261	14,564	697	4.6%
Derby	6,914	6,366	548	7.9%
Middlebury	3,783	3,590	193	5.1%
Naugatuck	17,372	16,049	1,323	7.6%
Oxford	7,078	6,695	383	5.4%
Plymouth	6,758	6,231	527	7.8%
Prospect	5,475	5,185	290	5.3%
Seymour	9,043	8,412	631	7.0%
Shelton	21,951	20,580	1,371	6.2%
Southbury	8,793	8,293	500	5.7%
Thomaston	4,746	4,458	288	6.1%
Waterbury	51,573	46,051	5,522	10.7%
Watertown	13,057	12,318	739	5.7%
Wolcott	9,791	9,248	543	5.5%
Woodbury	5,563	5,282	281	5.1%
Region Total	234,819	217,415	17,404	7.4%
Urban Core	118,140	107,493	10,647	9.0%
Inner Ring	70,816	66,563	4,253	6.0%
Outer Ring	45,863	43,359	2,504	5.5%

Source: Connecticut Department of Labor, Local Area Unemployment Statistics (LAUS), by Town 2007-2014

Table B2.
Unemployment Rate in the Naugatuck Valley, by Municipality: 2007-2014

	Unemployment Rate							
Geography	2014	2013	2012	2011	2010	2009	2008	2007
Ansonia	9.2%	10.8%	11.4%	11.8%	11.7%	9.9%	7.0%	5.6%
Beacon Falls	6.1%	6.5%	7.4%	8.3%	9.2%	8.8%	5.6%	4.4%
Bethlehem	5.4%	5.7%	6.5%	7.1%	7.7%	7.6%	4.6%	3.7%
Bristol	7.3%	8.4%	9.1%	9.8%	10.3%	9.1%	6.1%	5.1%
Cheshire	4.6%	5.2%	5.6%	6.2%	6.4%	6.4%	4.4%	3.7%
Derby	7.9%	9.0%	9.7%	10.5%	10.8%	9.4%	6.6%	5.1%
Middlebury	5.1%	5.8%	6.7%	7.1%	7.2%	7.0%	4.4%	3.6%
Naugatuck	7.6%	8.9%	9.4%	10.2%	10.8%	9.8%	6.9%	5.2%
Oxford	5.4%	6.1%	6.5%	7.0%	7.5%	6.6%	4.5%	3.5%
Plymouth	7.8%	9.1%	9.7%	10.6%	11.3%	10.2%	6.6%	5.5%
Prospect	5.3%	5.9%	6.9%	7.6%	8.4%	7.8%	5.1%	4.2%
Seymour	7.0%	7.8%	8.4%	9.2%	9.6%	8.2%	5.7%	4.6%
Shelton	6.2%	7.2%	7.8%	8.5%	8.6%	7.3%	5.0%	4.0%
Southbury	5.7%	6.7%	7.0%	7.8%	8.1%	7.0%	4.6%	3.7%
Thomaston	6.1%	7.2%	7.6%	8.0%	9.0%	9.9%	6.1%	5.0%
Waterbury	10.7%	12.2%	12.9%	13.6%	14.2%	13.5%	9.1%	7.4%
Watertown	5.7%	6.5%	7.1%	7.6%	8.2%	8.6%	5.7%	4.4%
Wolcott	5.5%	6.8%	7.6%	8.3%	8.9%	8.6%	5.5%	4.3%
Woodbury	5.1%	6.0%	6.2%	6.6%	7.4%	6.7%	4.2%	3.2%
Region Total	7.4%	8.5%	9.2%	9.8%	10.3%	9.5%	6.4%	5.1%
Urban Core	9.0%	10.4%	11.0%	11.7%	12.2%	11.1%	7.6%	6.1%
Inner Ring	6.0%	6.9%	7.5%	8.1%	8.5%	7.9%	5.3%	4.3%
Outer Ring	5.5%	6.3%	6.9%	7.6%	8.1%	7.5%	4.8%	3.8%

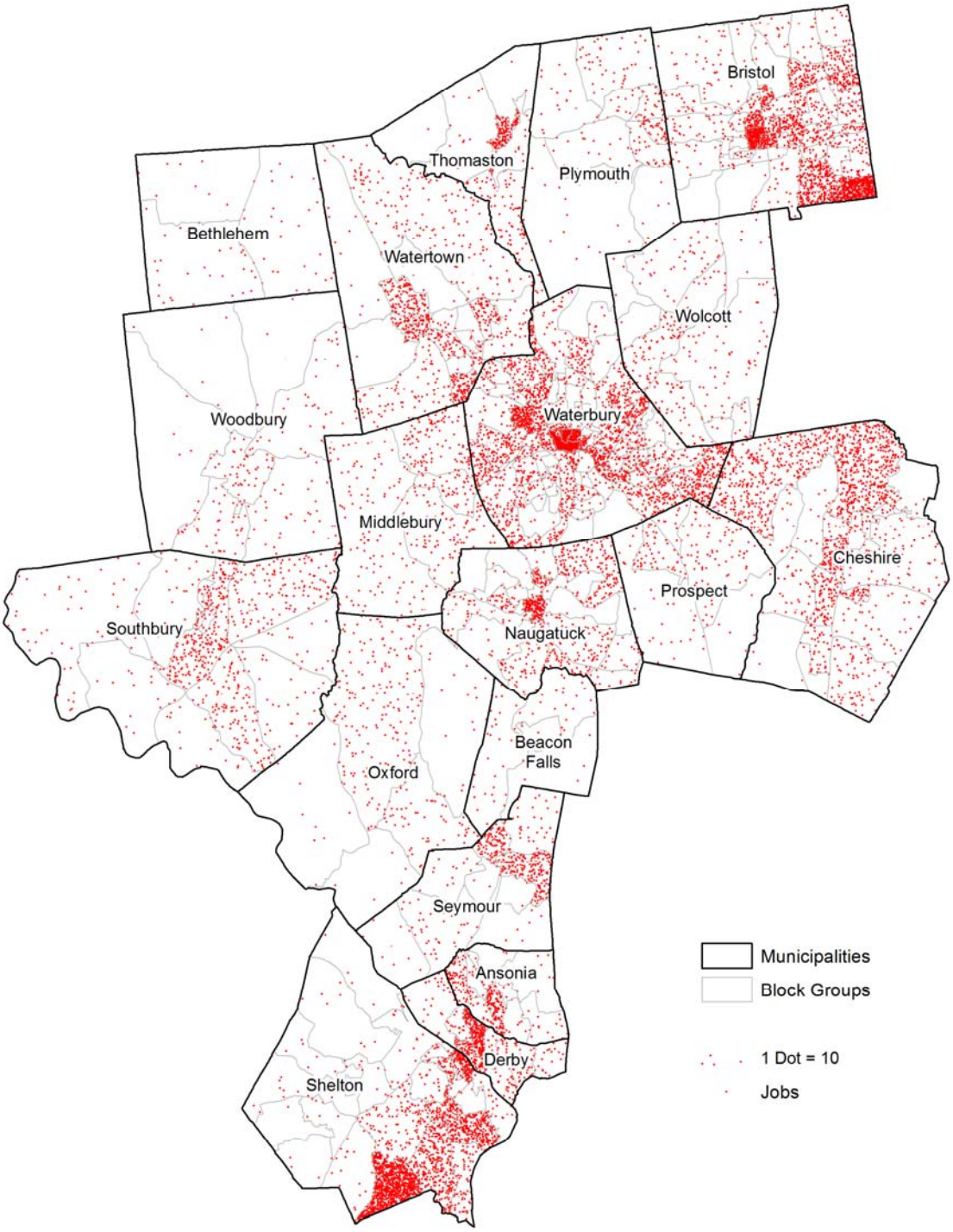
Source: Connecticut Department of Labor, Local Area Unemployment Statistics (LAUS), by Town 2007-2014

Table B3.
Jobs in the Naugatuck Valley (Nonfarm), by Municipality: 2007-2014

	Jobs					% Change	
Geography	2014	2013	2011	2009	2007	2009-2014	2007-2009
Ansonia	3,371	3,359	3,910	3,623	3,724	-13.8%	5.0%
Beacon Falls	867	843	929	887	1,059	-6.7%	-12.3%
Bethlehem	707	696	711	656	670	-0.6%	6.2%
Bristol	21,977	21,592	20,597	20,286	21,231	6.7%	-3.0%
Cheshire	16,128	15,431	14,428	15,209	16,127	11.8%	-10.5%
Derby	4,894	4,872	4,643	4,929	5,153	5.4%	-9.9%
Middlebury	3,802	3,940	3,665	3,321	3,417	3.7%	7.3%
Naugatuck	7,713	7,767	7,039	7,245	7,691	9.6%	-8.5%
Oxford	3,272	3,173	2,776	2,637	2,503	17.9%	10.9%
Plymouth	2,182	2,061	2,001	2,112	2,253	9.0%	-11.2%
Prospect	2,024	1,980	1,983	1,946	2,062	2.1%	-3.9%
Seymour	4,470	4,412	4,170	4,160	4,517	7.2%	-7.7%
Shelton	22,639	22,050	21,005	22,340	22,687	7.8%	-7.4%
Southbury	8,198	8,396	8,573	8,829	9,479	-4.4%	-9.6%
Thomaston	2,861	2,724	2,643	2,612	3,026	8.2%	-12.6%
Waterbury	38,871	38,890	38,378	39,071	42,484	1.3%	-9.7%
Watertown	8,168	8,011	7,731	7,873	8,784	5.7%	-12.0%
Wolcott	3,010	2,966	2,821	3,009	3,077	6.7%	-8.3%
Woodbury	2,044	2,020	2,028	2,101	2,425	0.8%	-16.4%
Region Total	157,198	155,182	150,031	152,846	162,368	4.8%	-7.6%
Urban Core	76,826	76,481	74,567	75,154	80,284	3.0%	-7.1%
Inner Ring	56,448	54,689	51,978	54,306	57,392	8.6%	-9.4%
Outer Ring	23,924	24,012	23,486	23,386	24,691	1.9%	-4.9%

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages (QCEW), by Town 2007-2014

Figure B1.
Jobs in the Naugatuck Valley, by Block Group: 2014



Source: U.S. Census Bureau, On The Map, LODES Dataset, 2014

Table B4.
Jobs in the Naugatuck Valley (Nonfarm), by Sector and Location: 2014

	Location			Total Jobs	
Sector	**Urban Core**	**Inner Ring**	**Outer Ring**	**Region**	**% of Total**
Agriculture	0	307	0	307	0.2%
Utilities	294	61	0	355	0.2%
Construction	2,040	2,098	1,461	5,599	3.6%
Manufacturing	7,750	11,395	1,645	20,790	13.2%
Wholesale Trade	1,921	3,759	851	6,531	4.2%
Retail Trade	11,292	6,192	2,212	19,695	12.5%
Transportation and Ware-housing	840	1,223	456	2,519	1.6%
Information	4,624	1,095	199	5,918	3.8%
Finance and Insurance	1,797	2,258	631	4,686	3.0%
Real Estate and Rental and Leasing	555	489	333	1,377	0.9%
Professional, Scientific, and Technical Services	1,602	2,885	604	5,091	3.2%
Management of Companies and Enterprises	439	1,052	389	1,881	1.2%
Administrative & Support and Waste Management	2,874	3,981	818	7,674	4.9%
Educational Services	1,222	808	166	2,195	1.4%
Health Care and Social Assis-tance	18,372	5,995	3,656	28,023	17.8%
Arts, Entertainment, and Recreation	313	501	127	941	0.6%
Accommodation and Food Services	5,819	3,438	1,952	11,208	7.1%
Other Services (except Public Administration)	2,934	1,526	1,065	5,525	3.5%
Total Government	11,045	5,392	4,162	20,599	13.1%
Total All Jobs	**76,827**	**56,448**	**23,924**	**157,199**	**100.0%**

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages (QCEW), by Town 2014
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: 2007-2014

	Number of Jobs		Job Change 2007-2014	
Sector	2014	2007	Net	Percent
Agriculture	307	316	-9	-2.8%
Utilities	355	288	67	23.1%
Construction	5,599	6,809	-1,210	-17.8%
Manufacturing	20,790	26,107	-5,317	-20.4%
Wholesale Trade	6,531	6,031	500	8.3%
Retail Trade	19,695	20,513	-818	-4.0%
Transportation and Warehousing	2,519	2,431	88	3.6%
Information	5,918	4,850	1,068	22.0%
Finance and Insurance	4,686	7,310	-2,623	-35.9%
Real Estate and Rental and Leasing	1,377	1,548	-171	-11.0%
Professional, Scientific, and Technical Services	5,091	5,182	-91	-1.8%
Management of Companies and Enterprises	1,881	1,746	135	7.7%
Administrative & Support and Waste Management	7,674	7,951	-277	-3.5%
Educational Services	2,195	991	1,204	121.5%
Health Care and Social Assistance	28,023	25,146	2,877	11.4%
Arts, Entertainment, and Recreation	941	838	103	12.3%
Accommodation and Food Services	11,208	9,592	1,616	16.9%
Other Services (except Public Administration)	5,525	5,332	194	3.6%
Total Government	20,599	22,041	-1,442	-6.5%
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 2007-2014
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: 2014

	Work Within Town of Residence		Work Within Other Town in Region		Work Outside of Region	
Geography	Number	Percent	Number	Percent	Number	Percent
Ansonia	491	6.0%	2,064	25.3%	5,591	68.6%
Beacon Falls	94	3.2%	1,022	34.3%	1,864	62.6%
Bethlehem	165	9.8%	690	40.8%	835	49.4%
Bristol	7,086	23.4%	2,599	8.6%	20,647	68.1%
Cheshire	1,967	14.5%	1,747	12.9%	9,839	72.6%
Derby	477	9.2%	1,077	20.7%	3,649	70.1%
Middlebury	304	8.3%	1,404	38.2%	1,963	53.5%
Naugatuck	1,767	11.6%	4,941	32.4%	8,527	56.0%
Oxford	387	6.7%	1,616	27.8%	3,808	65.5%
Plymouth	472	7.5%	2,201	34.9%	3,641	57.7%
Prospect	349	6.9%	1,930	38.2%	2,767	54.8%
Seymour	786	10.3%	1,989	26.0%	4,883	63.8%
Shelton	2,955	15.4%	1,238	6.4%	15,001	78.2%
Southbury	1,007	12.5%	1,827	22.6%	5,254	65.0%
Thomaston	511	12.7%	1,460	36.3%	2,051	51.0%
Waterbury	12,821	30.9%	9,725	23.5%	18,891	45.6%
Watertown	1,809	16.0%	4,324	38.2%	5,176	45.8%
Wolcott	781	9.0%	3,281	37.7%	4,648	53.4%
Woodbury	445	10.5%	1,407	33.1%	2,405	56.5%
Region Total	34,674	17.1%	46,542	23.0%	121,440	59.9%
Urban Core	22,642	22.6%	20,406	20.3%	57,305	57.1%
Inner Ring	8,500	13.7%	12,959	20.9%	40,591	65.4%
Outer Ring	3,532	8.8%	13,177	32.7%	23,544	58.5%

Source: U.S. Census Bureau, On the Map LODES Dataset: 2014, Area Profile for Residents

Table B7.
Place of Residence of Naugatuck Valley Workers, by Municipality: 2014

	Live Within Town of Employment		Live Within Other Town in Region		Live Outside of Region	
Geography	Number	Percent	Number	Percent	Number	Percent
Ansonia	491	17.0%	917	31.8%	1,480	51.2%
Beacon Falls	94	12.6%	413	55.4%	238	31.9%
Bethlehem	165	26.0%	261	41.2%	208	32.8%
Bristol	7,086	31.9%	3,155	14.2%	11,940	53.8%
Cheshire	1,967	13.1%	4,411	29.3%	8,693	57.7%
Derby	477	10.0%	1,898	39.7%	2,405	50.3%
Middlebury	304	8.7%	1,950	55.7%	1,245	35.6%
Naugatuck	1,767	23.6%	3,150	42.1%	2,564	34.3%
Oxford	387	13.3%	1,327	45.5%	1,201	41.2%
Plymouth	472	22.7%	798	38.4%	807	38.9%
Prospect	349	19.5%	918	51.4%	519	29.1%
Seymour	786	18.7%	1,751	41.6%	1,670	39.7%
Shelton	2,955	12.9%	4,483	19.6%	15,444	67.5%
Southbury	1,007	14.3%	2,601	36.9%	3,448	48.9%
Thomaston	511	18.6%	1,299	47.3%	935	34.1%
Waterbury	12,821	33.3%	11,563	30.0%	14,135	36.7%
Watertown	1,809	22.0%	3,697	44.9%	2,719	33.1%
Wolcott	781	29.9%	1,120	42.9%	709	27.2%
Woodbury	445	24.3%	830	45.3%	559	30.5%
Region Total	34,674	22.8%	46,542	30.6%	70,919	46.6%
Urban Core	22,642	29.9%	20,683	27.3%	32,524	42.9%
Inner Ring	8,500	15.4%	16,439	29.8%	30,268	54.8%
Outer Ring	3,532	16.8%	9,420	44.7%	8,127	38.6%

Source: U.S. Census Bureau, On the Map LODES Dataset: 2014, Area Profile for Workers

Table B8.
Jobs and Employment in the Naugatuck Valley, by Municipality: 2014

Geography	Jobs	Employed Residents	Ratio	Commuter Import/Export
Ansonia	3,371	8,660	0.39	-5,289
Beacon Falls	867	3,197	0.27	-2,330
Bethlehem	707	1,869	0.38	-1,162
Bristol	21,977	30,367	0.72	-8,390
Cheshire	16,128	14,564	1.11	1,564
Derby	4,894	6,366	0.77	-1,472
Middlebury	3,802	3,590	1.06	212
Naugatuck	7,713	16,049	0.48	-8,336
Oxford	3,272	6,695	0.49	-3,423
Plymouth	2,182	6,231	0.35	-4,049
Prospect	2,024	5,185	0.39	-3,161
Seymour	4,470	8,412	0.53	-3,942
Shelton	22,639	20,580	1.10	2,059
Southbury	8,198	8,293	0.99	-95
Thomaston	2,861	4,458	0.64	-1,597
Waterbury	38,871	46,051	0.84	-7,180
Watertown	8,168	12,318	0.66	-4,150
Wolcott	3,010	9,248	0.33	-6,238
Woodbury	2,044	5,282	0.39	-3,238
Region Total	157,198	217,415	0.72	-60,217
Urban Core	76,826	107,493	0.71	-30,667
Inner Ring	56,448	66,563	0.85	-10,115
Outer Ring	23,924	43,359	0.55	-19,435

Source: Connecticut Department of Labor, Local Area Unemployment Statistics: 2014. Quarterly Census of Employment and Wages (QCEW): 2014

Table B9.
Wages in the Naugatuck Valley, by Sector and Location: 2014

	Average Annual Wages 2014			
Sector	**Urban Core**	**Inner Ring**	**Outer Ring**	**Region**
Agriculture	-	$32,556	-	$32,556
Utilities	$102,142	$85,442	-	$99,288
Construction	$52,660	$63,652	$52,356	$56,698
Manufacturing	$59,280	$82,939	$55,915	$71,981
Wholesale Trade	$58,215	$80,683	$81,378	$74,166
Retail Trade	$27,356	$35,096	$26,045	$29,642
Transportation and Warehousing	$45,568	$47,738	$63,690	$49,901
Information	$129,972	$79,749	$64,292	$118,472
Finance and Insurance	$75,662	$106,884	$79,062	$91,165
Real Estate and Rental and Leasing	$41,515	$76,376	$39,001	$53,280
Professional, Scientific, and Technical Services	$67,548	$78,158	$60,461	$72,719
Management of Companies and Enterprises	$196,551	$371,201	$132,834	$281,049
Administrative & Support and Waste Management	$30,185	$32,264	$40,889	$32,405
Educational Services	$41,777	$44,346	$18,573	$40,972
Health Care and Social Assistance	$46,200	$40,494	$40,120	$44,186
Arts, Entertainment, and Recreation	$21,811	$21,703	$15,054	$20,844
Accommodation and Food Services	$15,489	$19,875	$16,948	$17,088
Other Services (except Public Administration)	$22,411	$25,804	$27,833	$24,393
Total Government	$56,686	$56,603	$56,969	$56,721
Total All Jobs	**$49,586**	**$65,318**	**$53,594**	**$55,845**

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages: 2014
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, 2010-2014 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: 1980-2010

	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: 2008-2014

Geography	New Housing Units by Year								% Change 2007-2014
	2014	2013	2012	2011	2010	2009	2008	2007	
Ansonia	0	3	4	2	5	2	5	13	-100.0%
Beacon Falls	25	11	5	3	9	28	23	22	13.6%
Bethlehem	2	2	2	1	2	7	4	15	-86.7%
Bristol	61	92	28	21	37	19	29	101	-39.6%
Cheshire	41	48	24	58	39	17	41	51	-19.6%
Derby	5	3	2	2	5	7	2	3	66.7%
Middlebury	33	19	7	4	7	6	28	47	-29.8%
Naugatuck	19	12	21	10	8	9	34	42	-54.8%
Oxford	61	33	30	13	45	31	74	86	-29.1%
Plymouth	6	5	5	9	11	6	6	18	-66.7%
Prospect	27	20	23	49	48	36	57	39	-30.8%
Seymour	6	14	23	17	22	15	38	28	-78.6%
Shelton	47	129	299	35	31	17	111	93	-49.5%
Southbury	20	42	14	6	7	6	9	33	-39.4%
Thomaston	4	6	3	5	7	6	7	9	-55.6%
Waterbury	44	34	62	28	32	37	58	146	-69.9%
Watertown	31	33	21	16	21	25	35	47	-34.0%
Wolcott	20	16	13	13	22	18	24	27	-25.9%
Woodbury	2	9	5	6	4	10	14	27	-92.6%
Region Total	454	531	591	298	362	302	599	847	-46.4%
Urban Core	129	144	117	63	87	74	128	305	-57.7%
Inner Ring	135	235	375	140	131	86	238	246	-45.1%
Outer Ring	190	152	99	95	144	142	233	296	-35.8%

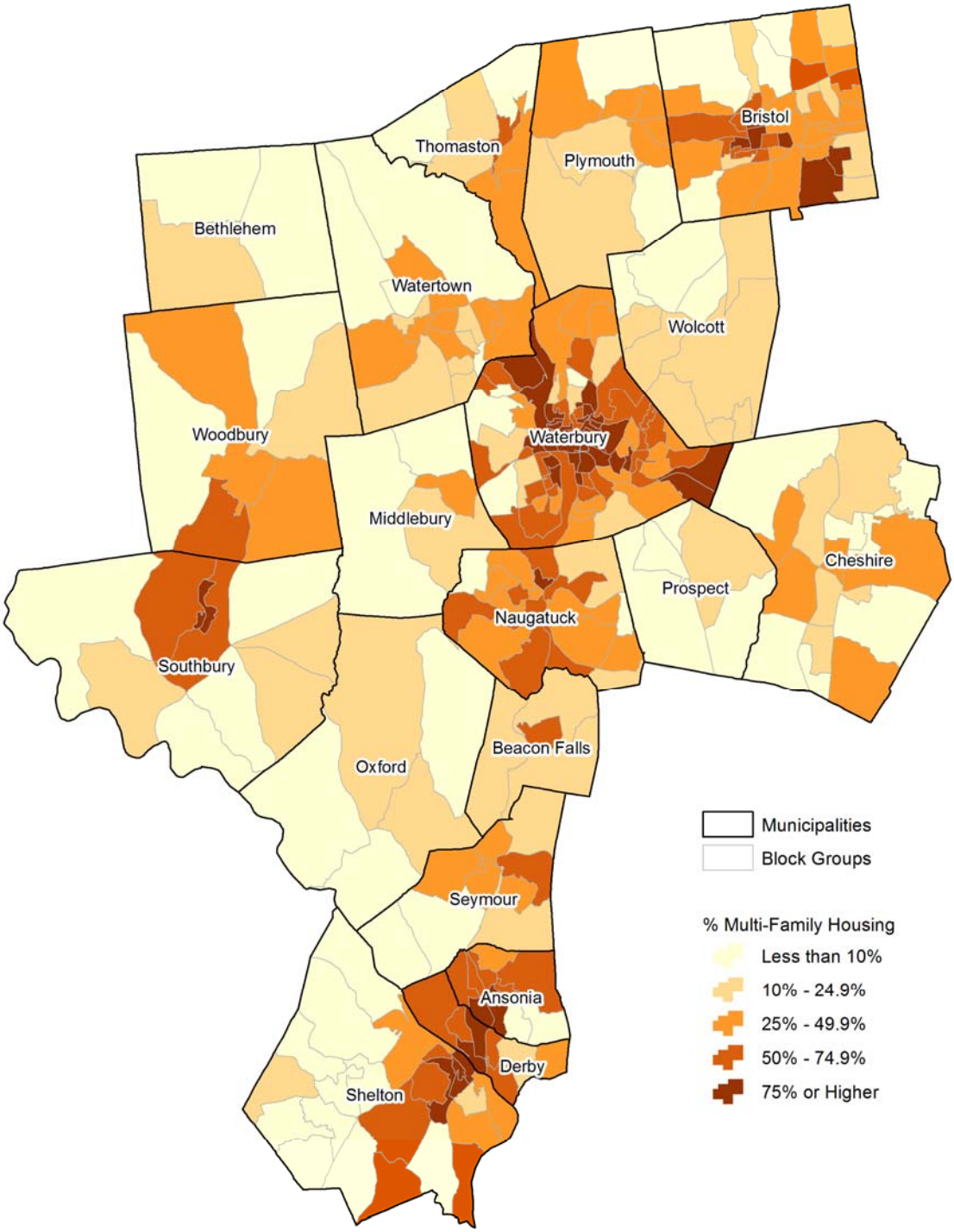
Source: Connecticut Department of Economic and Community Development, Annual Housing Permit Data by Town: 2007-2014

Table C3.
Housing Stock in the Naugatuck Valley, by Number of Units and Municipality: 2014

Geography	Total Units	1 Unit	2 Units	3-4 Units	5+ Units	Mobile Home
Ansonia	7,711	3,699	2,064	1,091	839	18
Beacon Falls	2,579	1,850	106	243	197	183
Bethlehem	1,502	1,397	62	26	11	6
Bristol	27,131	16,410	2,619	2,948	4,976	178
Cheshire	10,209	8,517	173	426	1,041	52
Derby	5,505	2,673	1,020	639	1,117	56
Middlebury	2,924	2,674	0	69	181	0
Naugatuck	13,103	8,310	1,758	1,000	1,835	200
Oxford	4,681	4,496	90	62	33	0
Plymouth	5,124	4,045	298	288	385	108
Prospect	3,293	2,896	72	102	39	184
Seymour	6,590	4,792	640	366	767	25
Shelton	16,200	12,821	775	930	1,412	262
Southbury	8,565	6,540	826	592	568	39
Thomaston	3,110	2,391	166	151	385	17
Waterbury	47,983	19,118	5,214	10,211	13,354	73
Watertown	9,098	7,421	698	397	566	16
Wolcott	6,139	5,471	249	108	311	0
Woodbury	4,495	3,447	127	278	643	0
Region Total	185,942	118,968	16,957	19,927	28,660	1,417
Urban Core	101,433	50,210	12,675	15,889	22,121	525
Inner Ring	50,331	39,987	2,750	2,558	4,556	480
Outer Ring	34,178	28,771	1,532	1,480	1,983	412

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B25024

Figure C1.
Multi-Family Housing in the Naugatuck Valley, by Block Group: 2010-2014



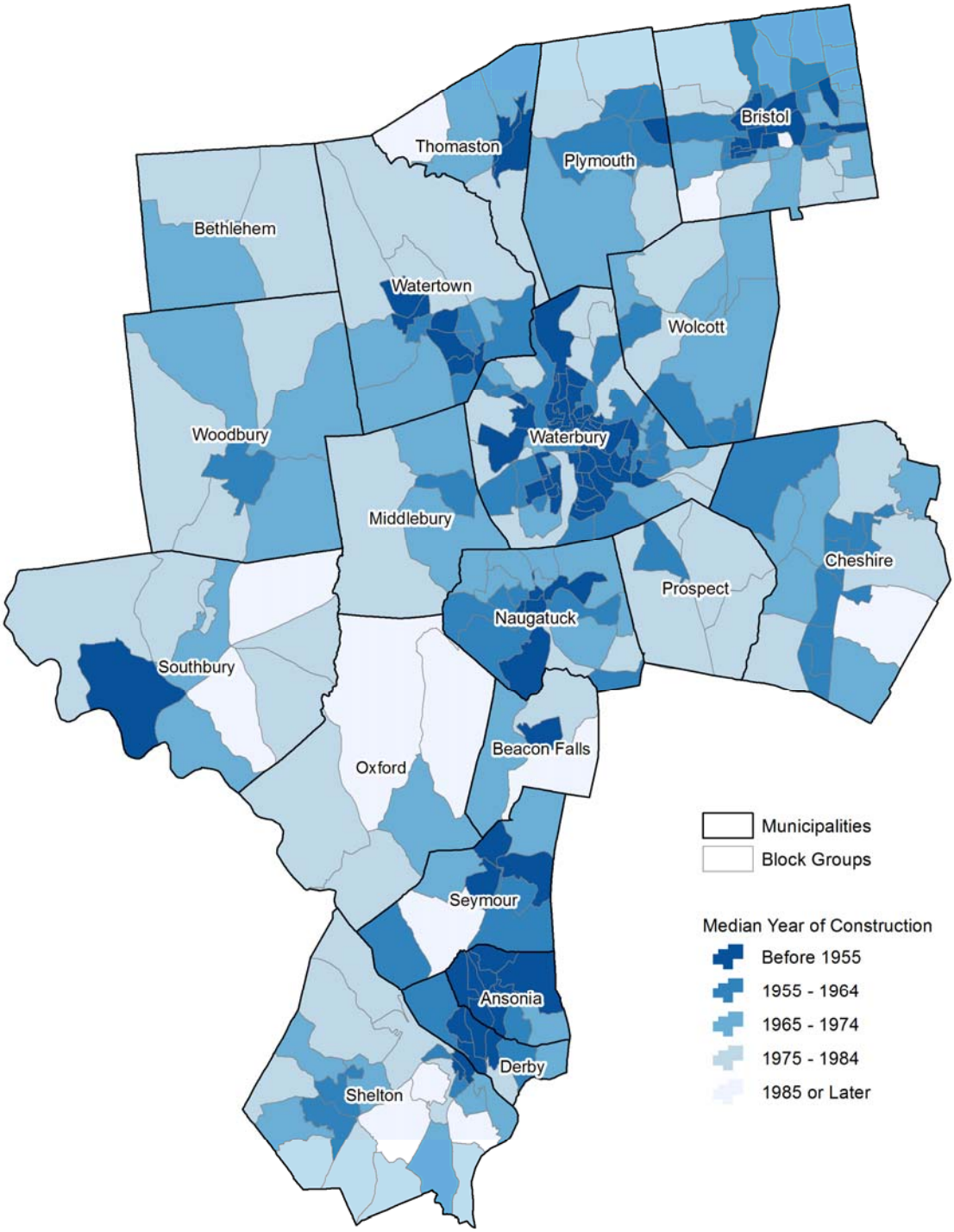
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B25024

Table C4.
Housing Stock in the Naugatuck Valley, by Year Built and Municipality: 2010-2014

Geography	Housing Units	Year Built					Median Year Built
		After 1999	1980 to 1999	1960 to 1979	1940 to 1959	Before 1940	
Ansonia	7,711	60	712	1,847	1,848	3,244	1951
Beacon Falls	2,579	429	683	580	523	364	1976
Bethlehem	1,502	218	543	264	267	210	1980
Bristol	27,131	1,194	6,786	7,513	6,120	5,518	1965
Cheshire	10,209	938	2,838	3,325	2,230	878	1971
Derby	5,505	223	1,043	977	1,392	1,870	1955
Middlebury	2,924	443	580	701	786	414	1968
Naugatuck	13,103	896	2,326	3,911	2,889	3,081	1963
Oxford	4,681	1,055	1,399	1,032	836	359	1982
Plymouth	5,124	610	1,072	1,104	1,353	985	1964
Prospect	3,293	474	1,095	757	734	233	1978
Seymour	6,590	644	1,153	1,932	1,358	1,503	1965
Shelton	16,200	1,515	5,169	5,173	2,335	2,008	1975
Southbury	8,565	654	2,636	3,945	479	851	1976
Thomaston	3,110	341	877	612	527	753	1967
Waterbury	47,983	1,367	9,279	10,678	11,266	15,393	1956
Watertown	9,098	591	1,947	2,480	2,370	1,710	1964
Wolcott	6,139	716	1,419	1,634	1,869	501	1967
Woodbury	4,495	312	1,412	1,376	635	760	1974
Region Total	185,942	12,680	42,969	49,841	39,817	40,635	1965
Urban Core	101,433	3,740	20,146	24,926	23,515	29,106	1962
Inner Ring	50,331	4,639	13,056	14,626	10,173	7,837	1969
Outer Ring	34,178	4,301	9,767	10,289	6,129	3,692	1975

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B25034, B25035

Figure C2.
Median Year of Construction of Homes in the Naugatuck Valley, by Block Group: 2010-2014



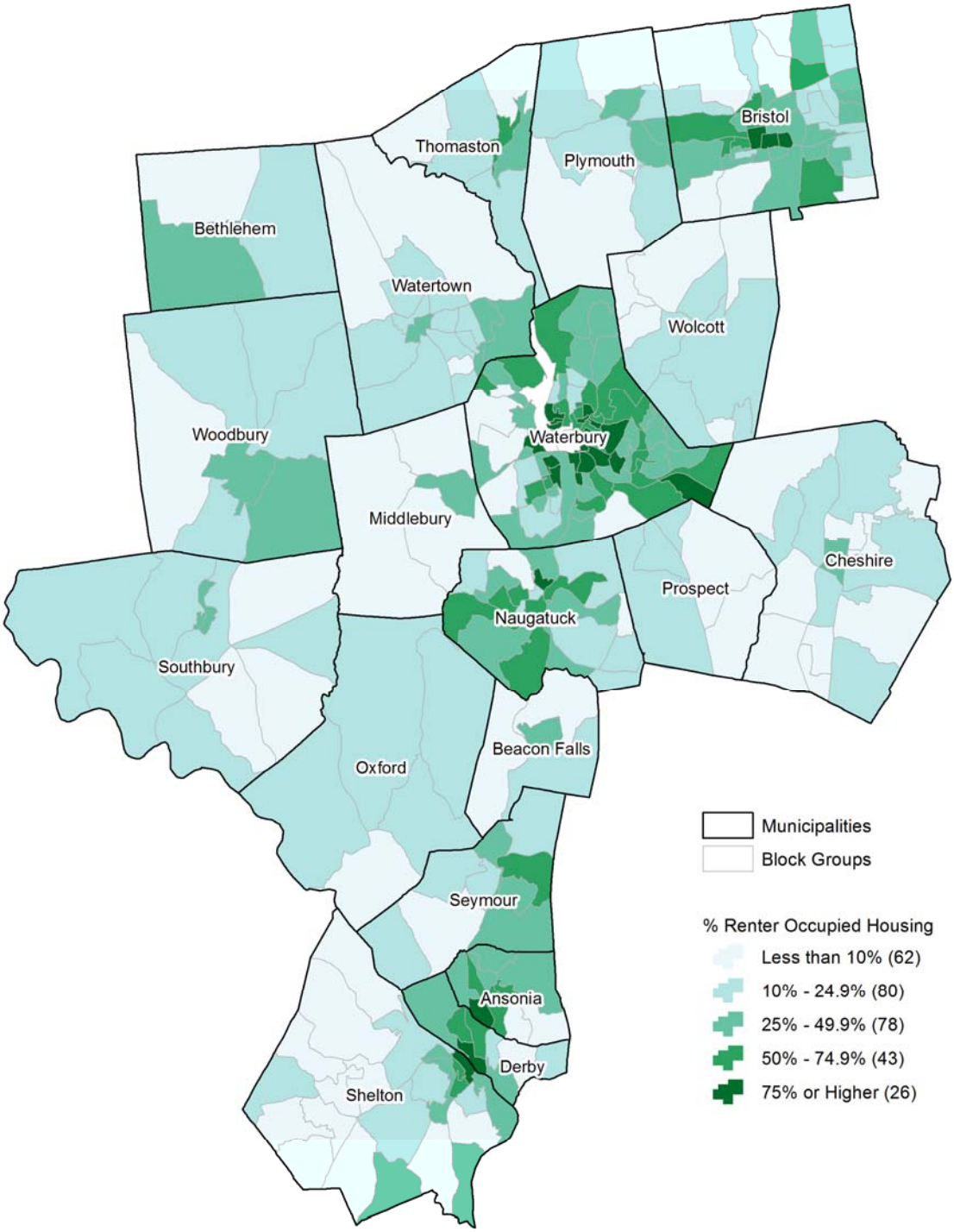
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B25035

Table C5.
Tenure for Occupied Housing Units in the Naugatuck Valley, by Municipality: 2010-2014

Geography	Occupied Housing Units	Owner Occupied		Renter Occupied	
		Number	Percent	Number	Percent
Ansonia	7,240	3,956	54.6%	3,284	45.4%
Beacon Falls	2,334	1,921	82.3%	413	17.7%
Bethlehem	1,353	1,162	85.9%	191	14.1%
Bristol	25,194	16,853	66.9%	8,341	33.1%
Cheshire	9,799	8,624	88.0%	1,175	12.0%
Derby	4,972	2,897	58.3%	2,075	41.7%
Middlebury	2,761	2,471	89.5%	290	10.5%
Naugatuck	12,157	8,080	66.5%	4,077	33.5%
Oxford	4,411	3,889	88.2%	522	11.8%
Plymouth	4,711	3,831	81.3%	880	18.7%
Prospect	3,256	2,965	91.1%	291	8.9%
Seymour	6,090	4,606	75.6%	1,484	24.4%
Shelton	15,186	12,133	79.9%	3,053	20.1%
Southbury	7,841	6,746	86.0%	1,095	14.0%
Thomaston	3,000	2,415	80.5%	585	19.5%
Waterbury	40,960	19,130	46.7%	21,830	53.3%
Watertown	8,476	6,975	82.3%	1,501	17.7%
Wolcott	5,827	5,149	88.4%	678	11.6%
Woodbury	4,096	3,140	76.7%	956	23.3%
Region Total	169,664	116,943	68.9%	52,721	31.1%
Urban Core	90,523	50,916	56.2%	39,607	43.8%
Inner Ring	47,262	38,584	81.6%	8,678	18.4%
Outer Ring	31,879	27,443	86.1%	4,436	13.9%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, 25003

Figure C3.
Renter-Occupied Housing Units in the Naugatuck Valley, by Block Group: 2010-2014



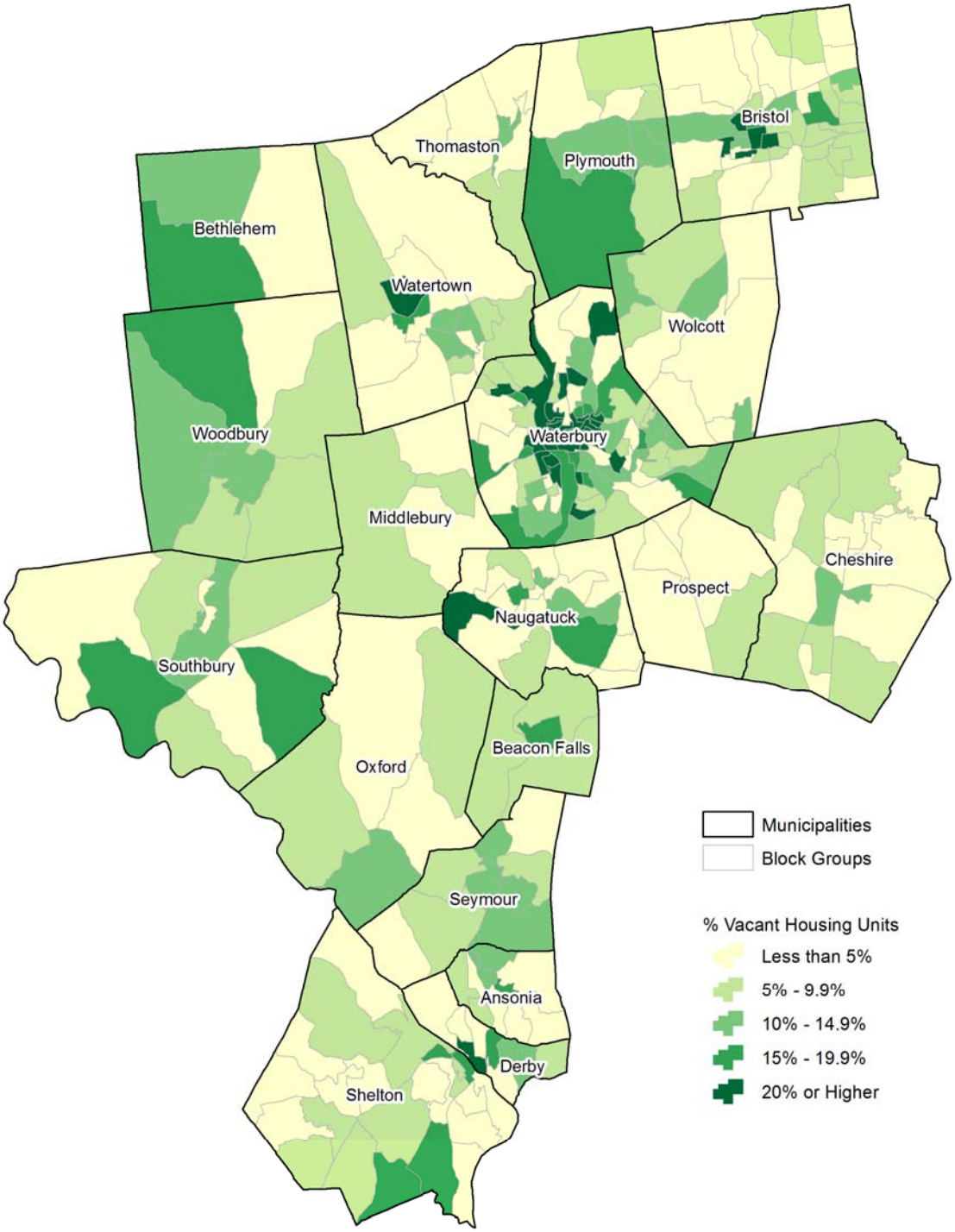
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, 25003

Table C6.
Vacant Housing Units in the Naugatuck Valley, by Municipality: 2014

	Vacant Units		Vacancy Status			
Geography	Number	Percent of Total	For Sale or Sold	For Rent or Rented	Seasonal	Other Vacant
Ansonia	485	6.0%	141	285	50	9
Beacon Falls	188	7.5%	18	37	48	85
Bethlehem	141	9.0%	19	0	80	42
Bristol	1,774	6.6%	325	668	179	602
Cheshire	478	4.6%	57	43	126	252
Derby	633	10.8%	47	466	62	58
Middlebury	123	4.3%	26	0	0	97
Naugatuck	955	7.3%	304	265	87	299
Oxford	211	4.4%	67	0	144	0
Plymouth	384	7.5%	33	65	92	194
Prospect	67	1.9%	0	0	33	34
Seymour	480	6.9%	68	145	123	144
Shelton	952	5.9%	222	386	48	296
Southbury	695	7.6%	157	44	196	298
Thomaston	156	4.8%	33	64	9	50
Waterbury	6,412	13.4%	666	2,344	176	3,226
Watertown	592	6.5%	181	49	26	336
Wolcott	215	3.4%	41	23	58	93
Woodbury	489	10.7%	93	63	228	105
Region Total	15,430	8.3%	2,498	4,947	1,765	6,220
Urban Core	10,259	10.1%	1,483	4,028	554	4,194
Inner Ring	3,042	6.0%	594	752	424	1,272
Outer Ring	2,129	6.1%	421	167	787	754

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B25004

Figure C4.
Vacant Housing Units in the Naugatuck Valley, by Block Group: 2010-20014



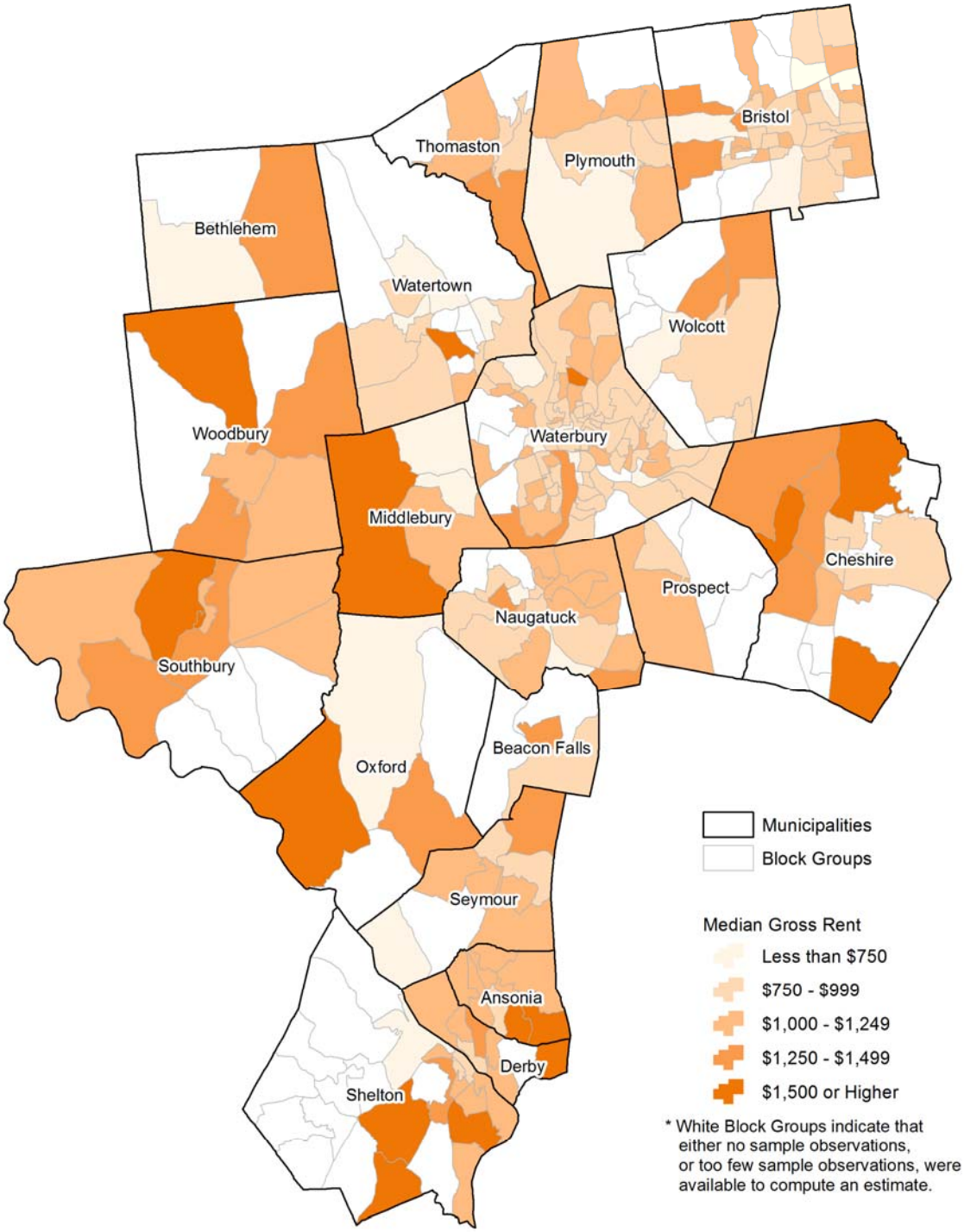
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B25002

Table C7.
Median Rental Costs in the Naugatuck Valley, by Municipality: 2000-2014 (Inflation Adjusted)

Geography	Gross Rent 2014	Gross Rent 2000	% Change 2000-2014	Contract Rent 2014	Contract Rent 2000	% Change 2000-2014
Ansonia	$1,082	$947	14.3%	$843	$770	9.5%
Beacon Falls	$1,191	$1,186	0.4%	$939	$997	-5.9%
Bethlehem	$849	$1,347	-37.0%	$768	$1,052	-27.0%
Bristol	$904	$814	11.1%	$772	$707	9.2%
Cheshire	$1,195	$1,093	9.3%	$988	$970	1.9%
Derby	$1,086	$947	14.7%	$856	$811	5.5%
Middlebury	$967	$915	5.7%	$827	$778	6.3%
Naugatuck	$988	$864	14.3%	$825	$733	12.6%
Oxford	$1,252	$943	32.8%	$982	$734	33.7%
Plymouth	$986	$836	18.0%	$838	$701	19.5%
Prospect	$1,011	$969	4.4%	$827	$788	5.0%
Seymour	$949	$929	2.2%	$840	$812	3.4%
Shelton	$1,147	$1,082	6.0%	$942	$910	3.6%
Southbury	$1,357	$1,458	-6.9%	$1,180	$1,265	-6.7%
Thomaston	$839	$889	-5.6%	$759	$727	4.3%
Waterbury	$904	$770	17.4%	$731	$647	13.0%
Watertown	$882	$885	-0.3%	$758	$773	-1.9%
Wolcott	$880	$1,007	-12.6%	$757	$893	-15.3%
Woodbury	$1,133	$1,073	5.6%	$1,038	$966	7.5%
Region Median	$970	$862	12.5%	$801	$732	9.4%
Urban Core	$937	$813	15.3%	$765	$687	11.4%
Inner Ring	$1,037	$975	6.4%	$876	$836	4.8%
Outer Ring	$1,138	$1,137	0.1%	$975	$979	-0.4%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B25064, B25058, 2000 Census. NVCOG Staff Calculations [Inflation Rate 2000-2014: 1.37]

Figure C5.
Median Monthly Gross Rent in the Naugatuck Valley, by Block Group: 2010-2014



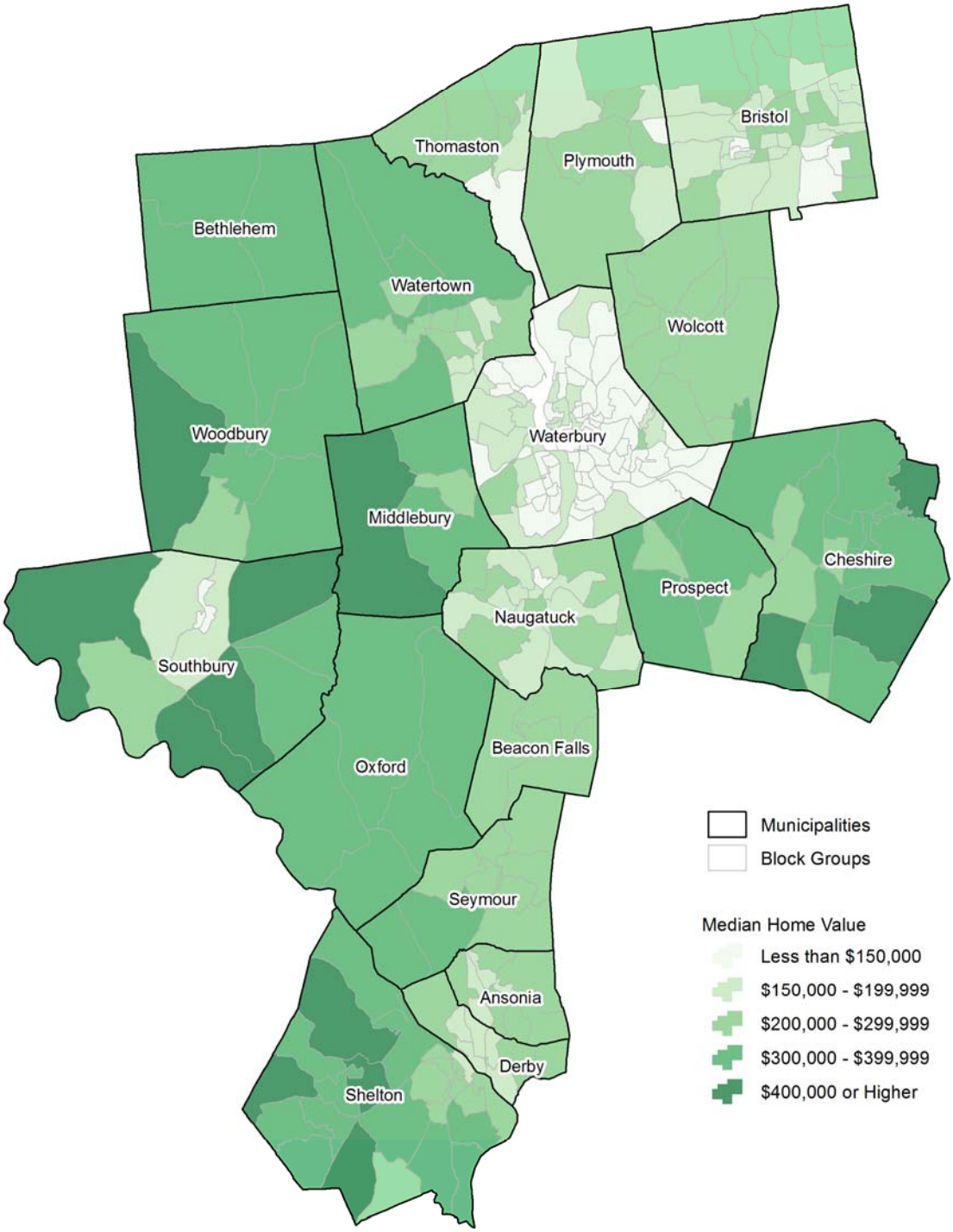
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 20010-2014, B25064

Table C8.
Median Home Value in the Naugatuck Valley, by Municipality: 2000-2014 (Inflation Adjusted)

Geography	Median Home Value 2014	Median Home Value 2000	% Change 2000-2014
Ansonia	$219,200	$191,800	14.3%
Beacon Falls	$255,900	$211,802	20.8%
Bethlehem	$359,600	$292,906	22.8%
Bristol	$199,000	$177,141	12.3%
Cheshire	$340,000	$290,440	17.1%
Derby	$212,700	$187,142	13.7%
Middlebury	$349,900	$272,082	28.6%
Naugatuck	$192,500	$182,210	5.6%
Oxford	$355,100	$284,686	24.7%
Plymouth	$199,300	$169,880	17.3%
Prospect	$298,500	$247,559	20.6%
Seymour	$266,700	$216,049	23.4%
Shelton	$348,200	$297,701	17.0%
Southbury	$314,000	$286,467	9.6%
Thomaston	$226,500	$186,046	21.7%
Waterbury	$140,700	$138,781	1.4%
Watertown	$253,100	$203,171	24.6%
Wolcott	$243,300	$196,458	23.8%
Woodbury	$358,800	$321,950	11.4%
Region Total	$248,694	$213,939	16.2%
Urban Core	$178,413	$164,407	8.5%
Inner Ring	$297,045	$250,393	18.6%
Outer Ring	$311,107	$262,641	18.5%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2008-2012, B25077
NVCOG Staff Calculations. [Inflation Rate 2000-2014: 1.37]

Figure C6.
Median Home Value in the Naugatuck Valley, by Block Group: 2010-2014



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B25077

Table C9.
Home Value Ranges for Owner Occupied Units, by Municipality: 2010-2014

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	3,956	65	1,450	1,976	395	70
Beacon Falls	1,921	164	423	637	484	213
Bethlehem	1,162	8	131	275	280	468
Bristol	16,853	1,084	7,438	6,263	1,407	661
Cheshire	8,624	306	767	2,252	2,466	2,833
Derby	2,897	90	1,198	1,089	321	199
Middlebury	2,471	52	155	681	697	886
Naugatuck	8,080	639	3,753	2,550	808	330
Oxford	3,889	105	331	693	1,480	1,280
Plymouth	3,831	324	1,606	1,307	407	187
Prospect	2,965	237	284	979	843	622
Seymour	4,606	184	863	1,912	968	679
Shelton	12,133	476	852	2,980	3,652	4,173
Southbury	6,746	545	1,544	1,112	1,233	2,312
Thomaston	2,415	196	818	810	478	113
Waterbury	19,130	4,076	11,844	2,523	375	312
Watertown	6,975	266	1,756	2,642	1,377	934
Wolcott	5,149	177	1,320	2,108	807	737
Woodbury	3,140	130	434	561	757	1,258
Region Total	116,943	9,124	36,967	33,350	19,235	18,267
Urban Core	50,916	5,954	25,683	14,401	3,306	1,572
Inner Ring	38,584	1,752	6,662	11,903	9,348	8,919
Outer Ring	27,443	1,418	4,622	7,046	6,581	7,776

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B25075

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

	Equalized Net Grand List ($ Millions)			Percent Change	
Geography	2013	2007	2003	2007-2013	2003-2007
Ansonia	$1,346.1	$1,945.0	$1,414.8	-30.8%	37.5%
Beacon Falls	$629.4	$878.4	$526.8	-28.3%	66.7%
Bethlehem	$520.5	$714.3	$496.4	-27.1%	43.9%
Bristol	$5,747.9	$7,282.7	$5,364.3	-21.1%	35.8%
Cheshire	$3,860.0	$5,006.3	$4,211.4	-22.9%	18.9%
Derby	$982.9	$1,435.0	$1,108.3	-31.5%	29.5%
Middlebury	$1,373.3	$1,759.7	$1,153.6	-22.0%	52.5%
Naugatuck	$2,267.9	$3,457.9	$2,497.8	-34.4%	38.4%
Oxford	$2,078.4	$2,043.5	$1,503.3	1.7%	35.9%
Plymouth	$1,011.1	$1,335.4	$935.8	-24.3%	42.7%
Prospect	$1,175.9	$1,250.1	$1,086.4	-5.9%	15.1%
Seymour	$1,707.8	$2,110.0	$1,591.8	-19.1%	32.6%
Shelton	$6,665.8	$9,171.7	$5,673.6	-27.3%	61.7%
Southbury	$3,206.3	$4,384.4	$3,703.3	-26.9%	18.4%
Thomaston	$724.5	$1,137.4	$852.8	-36.3%	33.4%
Waterbury	$5,705.7	$8,925.7	$5,961.5	-36.1%	49.7%
Watertown	$2,456.3	$3,494.0	$2,658.0	-29.7%	31.5%
Wolcott	$1,809.6	$2,354.8	$1,490.6	-23.2%	58.0%
Woodbury	$1,610.3	$2,154.1	$1,735.2	-25.2%	24.1%
Region Total	$44,879.8	$60,840.1	$43,965.6	-26.2%	38.4%
Urban Core	$16,050.5	$23,046.2	$16,346.6	-30.4%	41.0%
Inner Ring	$16,425.5	$22,254.8	$15,923.4	-26.2%	39.8%
Outer Ring	$12,403.7	$15,539.2	$11,695.7	-20.2%	32.9%

Source: Connecticut Office of Policy and Management. Equalized Net Grand List, by Municipality: 2003-2013
All values are in 2013 dollars [Inflation Rate 2003-2013: 1.2628] [Inflation Rate 2007-2013: 1.1158]

Table C11.
Households Paying More than 30% of Income For Housing, by Municipality: 2010-2014

	Total >30%		Owner-Occupied		Renter-Occupied	
Geography	Number	Percent	Number	Percent	Number	Percent
Ansonia	3,802	52.5%	1,790	45.2%	2,012	61.3%
Beacon Falls	613	26.3%	481	25.0%	132	32.0%
Bethlehem	529	39.1%	478	41.1%	51	26.7%
Bristol	9,181	36.4%	5,538	32.9%	3,643	43.7%
Cheshire	2,510	25.6%	2,151	24.9%	359	30.6%
Derby	2,454	49.4%	1,209	41.7%	1,245	60.0%
Middlebury	981	35.5%	878	35.5%	103	35.5%
Naugatuck	4,762	39.2%	2,847	35.2%	1,915	47.0%
Oxford	1,271	28.8%	1,177	30.3%	94	18.0%
Plymouth	1,574	33.4%	1,257	32.8%	317	36.0%
Prospect	755	23.2%	632	21.3%	123	42.3%
Seymour	2,330	38.3%	1,747	37.9%	583	39.3%
Shelton	5,328	35.1%	4,267	35.2%	1,061	34.8%
Southbury	3,448	44.0%	2,843	42.1%	605	55.3%
Thomaston	961	32.0%	713	29.5%	248	42.4%
Waterbury	20,044	48.9%	7,867	41.1%	12,177	55.8%
Watertown	2,648	31.2%	2,117	30.4%	531	35.4%
Wolcott	1,689	29.0%	1,399	27.2%	290	42.8%
Woodbury	1,620	39.6%	1,106	35.2%	514	53.8%
Region Total	66,500	39.2%	40,497	34.6%	26,003	49.3%
Urban Core	40,243	44.5%	19,251	37.8%	20,992	53.0%
Inner Ring	15,351	32.5%	12,252	31.8%	3,099	35.7%
Outer Ring	10,906	34.2%	8,994	32.8%	1,912	43.1%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2010-2014, B25106

Table C12.
Publicly Assisted Housing, by Municipality: 2014

Geography	Govt. Assisted	Tenant Rental Assistance	CHFA/ USDA Mortgage	Deed Restricted	Total Affordable	
					Total	Percent
Ansonia	371	642	112	9	1,134	13.9%
Beacon Falls	0	2	31	0	33	1.3%
Bethlehem	24	0	1	0	25	1.6%
Bristol	1,633	823	1,065	0	3,521	13.0%
Cheshire	277	12	78	17	384	3.7%
Derby	275	314	69	0	658	11.3%
Middlebury	77	3	15	20	115	4.0%
Naugatuck	537	368	311	0	1,216	9.3%
Oxford	36	3	12	0	51	1.1%
Plymouth	178	18	224	0	420	8.2%
Prospect	0	4	38	0	42	1.2%
Seymour	262	18	97	0	377	5.4%
Shelton	344	34	87	82	547	3.4%
Southbury	90	4	18	0	112	1.2%
Thomaston	104	4	115	0	223	6.8%
Waterbury	5171	3,074	2,327	326	10898	22.7%
Watertown	205	18	145	0	368	4.1%
Wolcott	313	4	131	0	448	7.1%
Woodbury	59	2	25	0	86	2.8%
Region Total	9,956	5,347	4,901	454	20,658	11.0%
Urban Core	7,987	5,221	3,884	335	17,427	17.1%
Inner Ring	1,370	104	746	99	2,319	4.5%
Outer Ring	599	22	271	20	912	2.6%

Source: Connecticut Department of Economic and Community Development. Affordable Housing Appeals List: 2014

Appendix D

Other Regional Information

Tables and Maps

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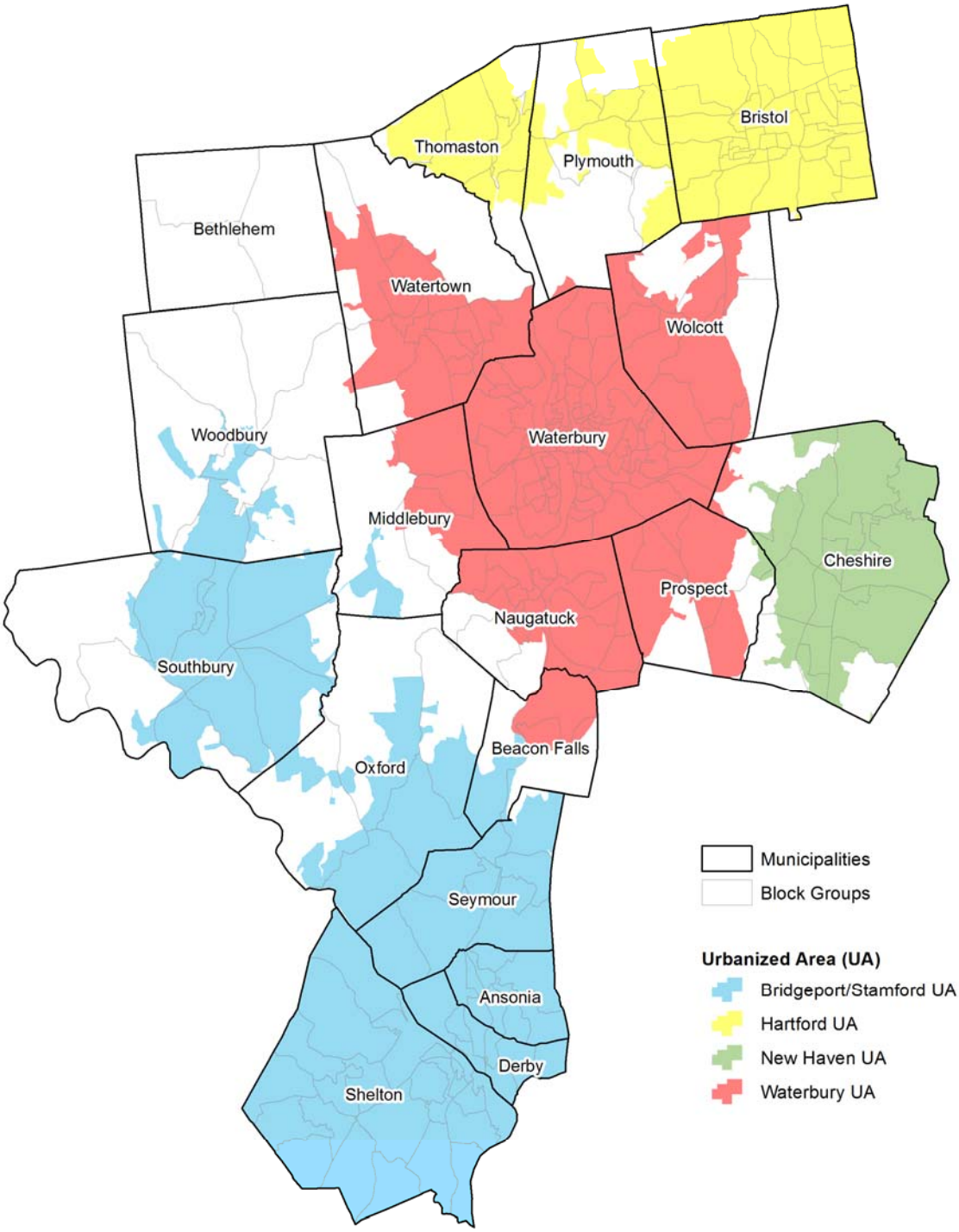
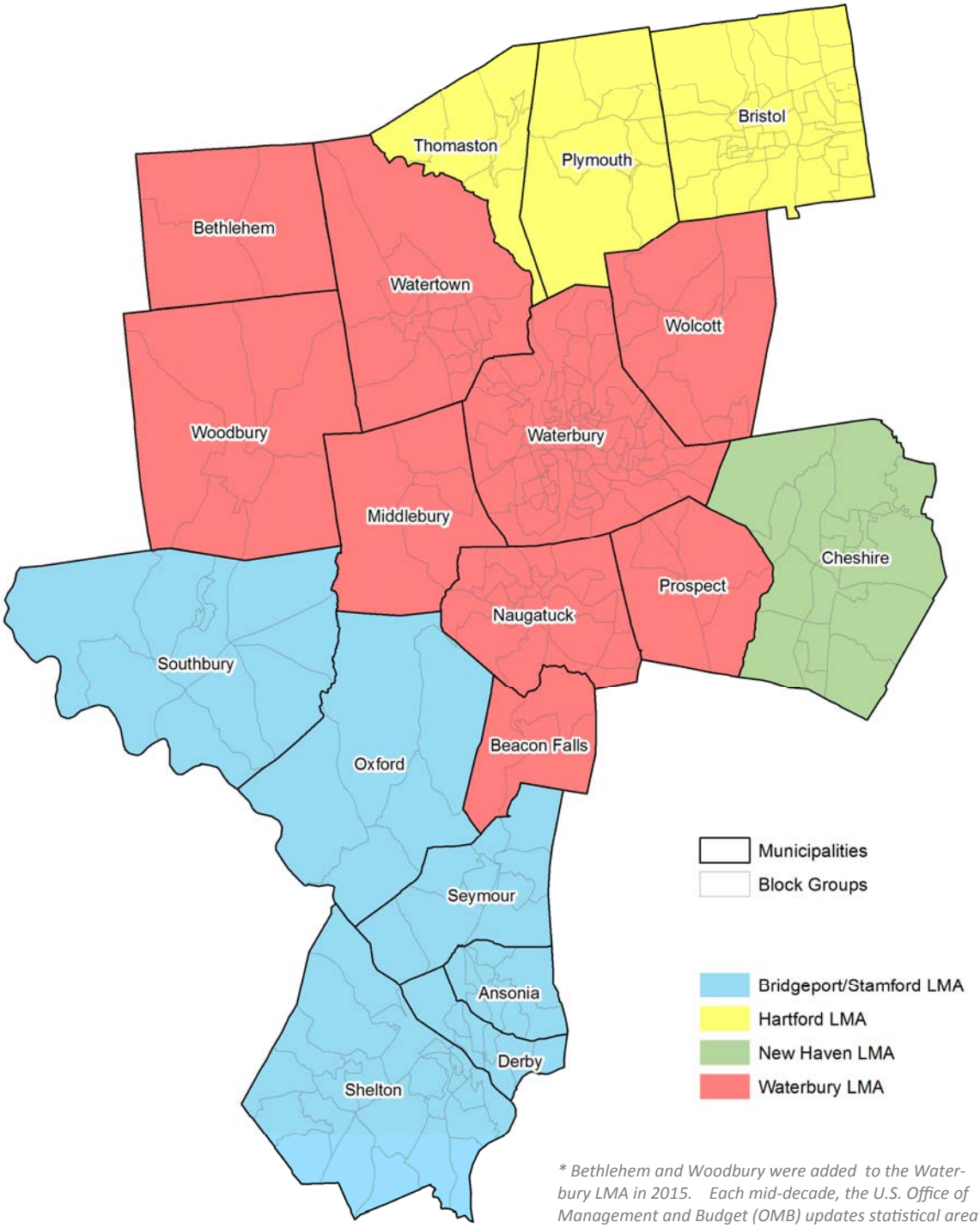
Figure D1.
Urbanized Areas in the Naugatuck Valley Region: 2010



Source: U.S. Census Bureau, Census 2010

Figure D2.
Labor Market Areas in the Naugatuck Valley Region: 2015



** Bethlehem and Woodbury were added to the Waterbury LMA in 2015. Each mid-decade, the U.S. Office of Management and Budget (OMB) updates statistical area definitions (geographical composition) or labor market areas based on population and commuter patterns from the most recent decennial Census (2010).*

Source: U.S. Bureau of Labor Statistics: Labor Market Areas: 2015

Table D1.
Income Limits for Select Housing and Urban Development Programs: 2015

Waterbury Metro FMR Area
Median Household Income: $67,200

Program	Income Limits by Household Size ($)							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	28,400	32,450	36,500	40,550	43,800	47,050	50,300	53,550
Low-Income	45,450	51,950	58,450	64,900	70,100	75,300	80,500	85,700
Section 236	45,450	51,950	58,450	64,900	70,100	75,300	80,500	85,700
Section 221 BMIR	53,950	61,650	69,350	77,050	83,250	89,400	95,550	101,750
Section 235	53,950	61,650	69,350	77,050	83,250	89,400	95,550	101,750

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

Milford-Ansonia-Seymour Metro FMR Area
Median Household Income: $93,500

Program	Income Limits by Household Size ($)							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	32,750	37,400	42,100	46,750	50,500	54,250	58,000	61,750
Low-Income	46,100	52,650	59,250	65,800	71,100	76,350	81,600	86,900
Section 236	46,100	52,650	59,250	65,800	71,100	76,350	81,600	86,900
Section 221 BMIR	54,750	62,550	70,350	78,150	84,450	90,700	96,950	103,200
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: $87,000

Program	Income Limits by Household Size ($)							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	30,450	34,800	39,150	43,500	47,000	50,500	53,950	57,450
Low-Income	46,100	52,650	59,250	65,800	71,100	76,350	81,600	86,900
Section 236	46,100	52,650	59,250	65,800	71,100	76,350	81,600	86,900
Section 221 BMIR	54,750	62,550	70,350	78,150	84,450	90,700	96,950	103,200
Section 235	54,750	62,550	70,350	78,150	84,450	90,700	96,950	103,200

Includes Bethlehem, Plymouth, Thomaston, Watertown, and Woodbury

Source: U.S. Department of Housing and Urban Development (HUD), Income Limits: 2015

Table D1.(Continued).
Income Limits for Select Housing and Urban Development Programs: 2015

New Haven-Meriden Metro FMR Area
Median Household Income: $83,400

	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	29,200	33,400	37,550	41,700	45,050	48,400	51,750	55,050
Low-Income	46,100	52,650	59,250	65,800	71,100	76,350	81,600	86,900
Section 236	46,100	52,650	59,250	65,800	71,100	76,350	81,600	86,900
Section 221 BMIR	54,750	62,550	70,350	78,150	84,450	90,700	96,950	103,200
Section 235	54,750	62,550	70,350	78,150	84,450	90,700	96,950	103,200

Includes Cheshire

Hartford-East Hartford-West Hartford Metro 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	30,650	35,000	39,400	43,750	47,250	50,750	54,250	57,750
Low-Income	46,100	52,650	59,250	65,800	71,100	76,350	81,600	86,900
Section 236	46,100	52,650	59,250	65,800	71,100	76,350	81,600	86,900
Section 221 BMIR	54,750	62,550	70,350	78,150	84,450	90,700	96,950	103,200
Section 235	54,750	62,550	70,350	78,150	84,450	90,700	96,950	103,200

Includes Bristol

Bridgeport Metro FMR Area
Median Household Income: $89,000

	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	31,050	35,450	39,900	44,300	47,850	51,400	54,950	58,500
Low-Income	46,100	52,650	59,250	65,800	71,100	76,350	81,600	86,900
Section 236	46,100	52,650	59,250	65,800	71,100	76,350	81,600	86,900
Section 221 BMIR	54,750	62,550	70,350	78,150	84,450	90,700	96,950	103,200
Section 235	54,750	62,550	70,350	78,150	84,450	90,700	96,950	103,200

Includes Shelton

Source: U.S. Department of Housing and Urban Development (HUD), Income Limits: 2015

Council Members

Municipality	Representative	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 Member
Derby	Anita Dugatto	Mayor
Middlebury	Edward St. John	First Selectman
Naugatuck	N. Warren “Pete” Hess	Mayor
Oxford	George Temple	First Selectman
Plymouth	David Merchant	Mayor
Prospect	Robert Chatfield	Mayor
Seymour	W. Kurt Miller	First Selectman
Shelton	Mark Lauretti	Mayor
Southbury	Jeffrey Manville	First Selectman
Thomaston	Edmond Mone	First Selectman
Waterbury	Neil O'Leary	Mayor
Watertown	Raymond Primini	Town Council Member
Wolcott	Thomas Dunn	Mayor
Woodbury	William Butterly, Jr.	First Selectman

NAUGATUCK VALLEY
COUNCIL of GOVERNMENTS