Naugatuck Valley
Regional Profile 2019

A Report by
The Naugatuck Valley Council of Governments

December 2019

NAUGATUCK VALLEY COUNCIL of GOVERNMENTS

Click here to access an interactive web application with maps showing data at the block group level.

NAUGATUCK VALLEY
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Data Disclaimer

Several tables and figures in this report compare data from the 2013-2017 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 2013-2017 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 2013-2017 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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The preparation of this report was financed through grants from the U.S. Department of Transportation, Federal Highway Administration, and the Federal Transit Administration, and by contributions from member municipalities of the Naugatuck Valley Region.

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 2013-2017 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. The region's economic, housing, and population trends have been on the upswing since the 2007-2009 Great Recession.

The Naugatuck Valley has long benefitted from strong local and regional leadership, effective economic development organizations and a well-trained workforce. As of 2017, the unemployment rate has moved down to 4.7 %. Other positive factors noted in this report include the fact that despite volatility in the housing market over the last few years, the region remains more affordable than the state as a whole. Also, it has maintained steady population growth of about 4.6%, with all municipalities becoming more ethnically diverse during the past 18 years.

In addition, it is important to note that the region is positioning itself well for years ahead. Local officials recognize that creating the conditions for sustainable, transit-dependent communities is key to stimulating greater private investment. Such transportation improvements and creating sustainable growth around transit, as well as a Naugatuck River area revitalization, are in the works. The 27 miles of the Waterbury Branch Rail Line is a priority under the state's 30-year "Let's Go CT!" transportation initiative and key changes are underway to increase capacity and service offerings. These projects are designed to bring numerous quality of life and future economic development benefits.

In the near future, the region will be shaped by the retirement of the baby boomers. A surge in the elderly population will require a shift in the provision of services and access to affordable housing to meet this demand.

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

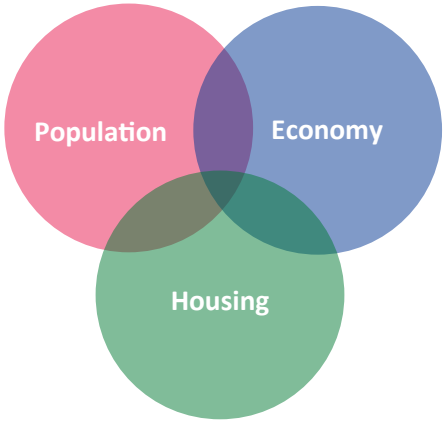
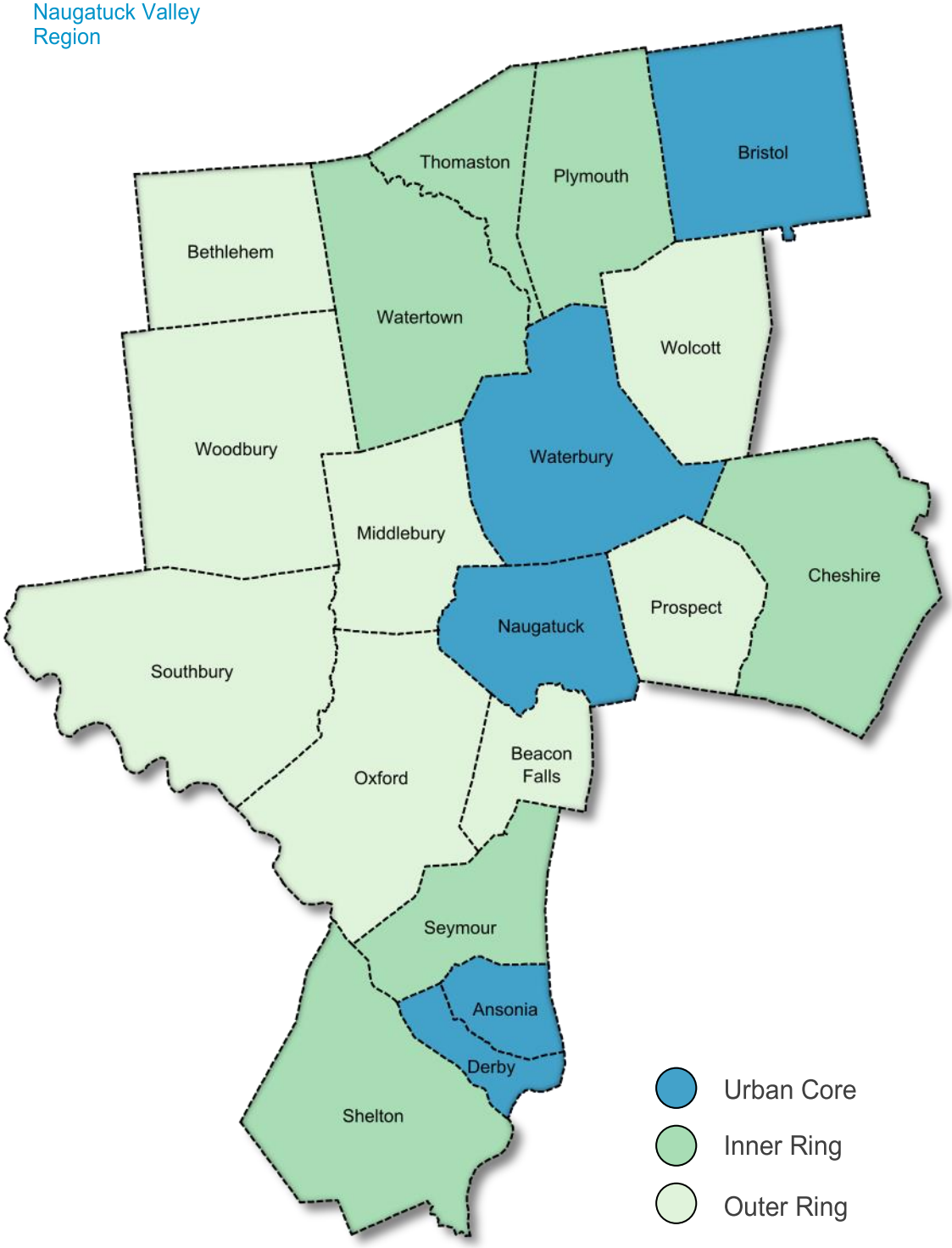


Figure 1b.
Composition of the Naugatuck Valley Region



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 2017	447,750	233,050	128,667	86,033
Population Density per sq. mi.	1,062	2,783	892	445
Population Growth 2000-2017	+ 4.4%	+ 1.7%	+4..7%	+12.3%
Percent Minority 2017	28.4%	43.2%	13.7%	10.2%
Percent Foreign Born 2017	11.1%	13.4%	9.4%	7.2%
Percent Over Age 65 2017	16.4%	14.2%	17.7%	20.1%
Median Age 2017	41.5	37.4	45.0	46.7
Median Household Income	$69,612	$51,838	$86,462	$93,192
Poverty Rate 2017	11.4%	17.6%	4.3%	5.0%
Percent with Bachelors Degree	30.3%	21.2%	38.3%	41.5%
Unemployment Rate 2018	4.7%	5.6%	3.8%	3.6%
Jobs 2018	161,640	77,221	59,614	24,806
Job Growth 2010-2018	7.3%	4.0%	12.0%	6.9%
Housing Growth 2000-2017	+6.7%	+1.1%	+12.2%	+16.6%
Average Household Size 2017	2.65	2.64	2.64	2.71
Percent Single-Family Homes	64.3%	49.9%	78.8%	83.8%
Homeownership Rate 2017	68.0%	54.6%	80.5%	85.8%
Median Home Value 2017	$243,680	$168,443	$287,168	$314,141

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 2017, the outer ring population grew at 12.3%, 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:

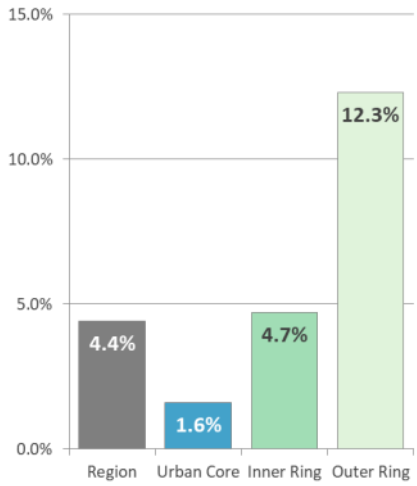
- Population growth in the outer ring outpaced the rest of the region through 2010 but has since slowed and shifted to the inner ring.
- All municipalities are becoming more racially and ethnically diverse.
- In the next ten years, the region will see a large increase in retirees and a decline in school-aged 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 2017, the region saw a modest 4.4% growth rate, adding 18,960 new residents. This was a faster growth rate than the 1990s, but much slower than the 1980s. About 60% of the population growth was due to natural increase (births minus deaths), while 40% 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 12.3% between 2000 and 2017. The remainder of the region grew at a slower rate, with a 4.7% 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. From 2007 to 2016, the number of births dropped by 14.4%. 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 urban core.

Figure 2a.
Population Growth in the Naugatuck Valley, by Location: 2000 to 2017



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 11% 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 2016, the region had a net gain of 3,983 residents through in-migration. While the outer ring experienced a natural decrease in population (more deaths than births), they added 10,963 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 12,273 residents through out-migration. The inner ring saw a small natural increase and gained 5,293 residents through in-migration.

Population Projections

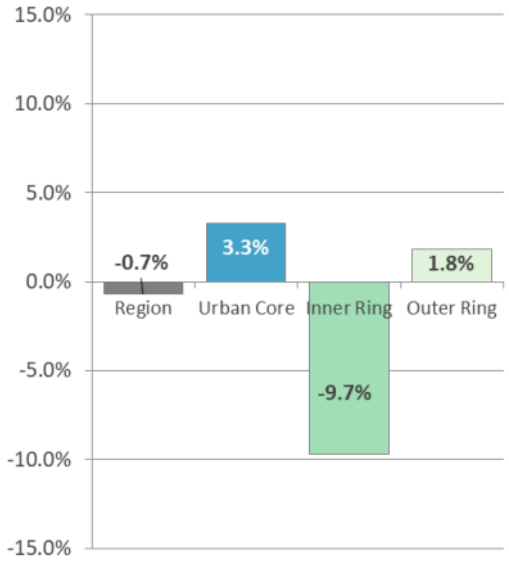
Population projections from the Connecticut State Data Center indicate that up to 2025, the region's population will continue to grow, but at a much slower rate than in the past. From 2025 to 2040, the region is projected to shrink by 1.2%, losing approximately 5,355 residents.

The urban core is projected to grow at the fastest rate, adding 7,856 residents between 2015 and 2040, a 3.3% increase. Waterbury, which has a much higher birth rate than the rest of the region, is projected to grow by 7.3%.

New home construction and in-migration will slow and limit 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 a decrease in the population under 15 will limit growth. The population in the inner ring is expected to decline by 9.7% between 2015 and 2040. Communities such as Cheshire and Shelton are close to being "built out" and have little developable land to support new housing units.

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.



Sources: Connecticut State Data Center, Population Projections by Municipality: 2015 –2040

Figure 2b. Projected Population Growth in the Naugatuck Valley, by Location: 2015 to 2040

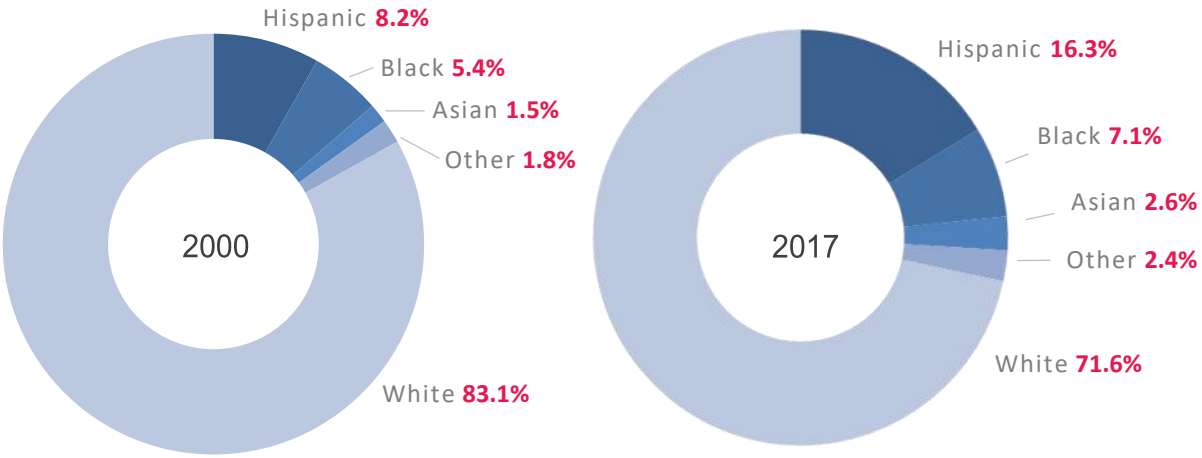
Race and Ethnicity

Immigration, migration, and higher birth rates among minority groups have made the region's population more diverse than ever before. As of 2017, 127,083 residents were of a minority race or ethnicity, making up 28.4% of the total. This is an increase from 2000, when just 16.9% of the population belonged to a minority group. From 2000 to 2017, the urban core experienced "white flight" as their non-Hispanic white populations declined by over 35,600. This coincided with rapid growth among Hispanics, African Americans, and Asians.

Waterbury is a minority-majority city, with 61.5% of its population belonging to a minority racial or ethnic group. Ansonia, Derby, Naugatuck, Seymour, and Bristol have the next highest minority populations. Outside of the urban core, less than 14% of the population belongs to a minority group, although this trend is changing. Between 2000 and 2017, inner ring and outer ring communities saw their minority populations grow at rates of 91.5% and 172% respectively, exceeding the urban core growth rate of 67.6%.

Hispanics are the largest and fastest growing minority group in the region with a population of 73,007, a 108% increase from 2000. Hispanics now make up 16.3% 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 7.1% of the population. Asians, the second fastest growing minority group through 2000 to 2017 (87.1%), 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 2017.

Figure 2c.
Race and Ethnicity in the Naugatuck Valley: 2000 and 2017



"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, 2000 U.S. Census, American Community Survey 5– Year Estimates: 2012-2016 DP5
.

Age

The region's population is aging. In 1990, the median age was 34.3. By 2000 it increased to 37.6, and by 2017 reached 41.5 years old. The urban core has the youngest median age at 37.4 years old while the outer ring is the oldest at 46.7 years old. From 2000 to 2017, the number of residents over the age of 65 increased by 17.2%, with the fastest growth in the inner ring (34.8%) and outer ring (43.6%). The urban core saw a decrease in elderly residents (-1.3%).

The aging trend will accelerate as baby boomers reach retirement age. The population over the age of 65 is projected to balloon from 70,934 in 2015 to over 89,451 by 2040.

The working-aged (age 15 to 64) population is expected to stay stable up to 2020 and then decline slightly through 2040. 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 2015, there are 79,727 children under the age of 15, making up 17.7% of the total. This age group is expected to decline to 75,456 by 2040. Inner ring and outer ring communities are projected to see their population under age 15 decrease by over 11.4%.

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.

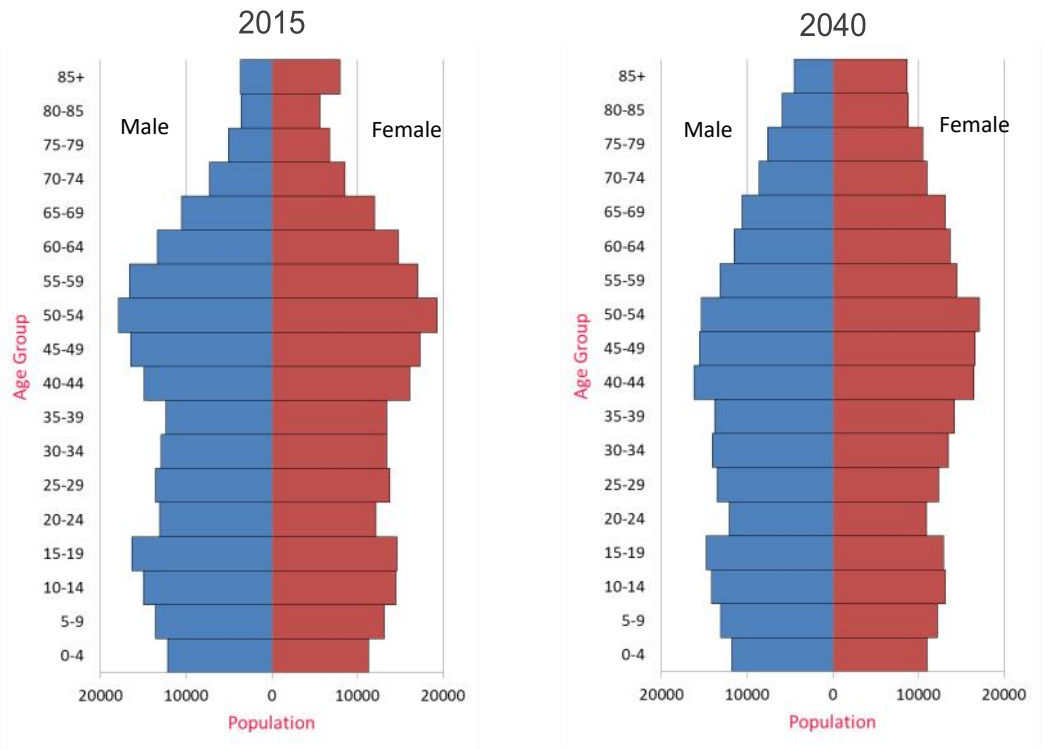


Figure 2d. Population by Age in the Naugatuck Valley, 2015 and 2040

Source: Connecticut State Data Center, Population Projections: 2015 –2030

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 38.6% of urban core households are married couples compared to 57.0% in the inner ring and 59.5% in the outer ring. A disproportionate number of single-parent households are found in the urban core.

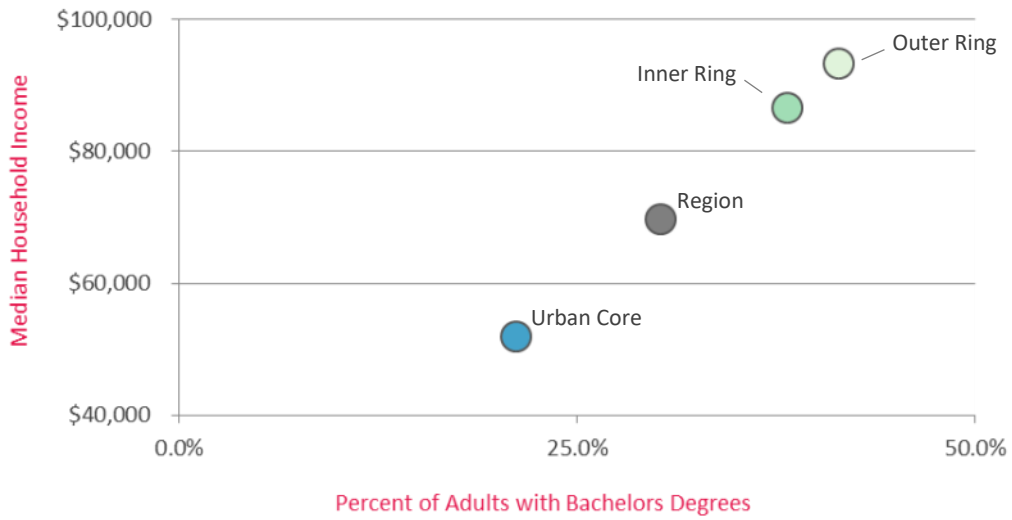
Education

As of 2017, 30.3% of the region's adults age 25 and over have a Bachelor's degree or higher. This compares to 30.9% of adults nationwide, and 38.4% statewide. There is a large discrepancy in educational attainment between the urban core and the remainder of the region. In the urban core, just 21.2% of the population age 25 and older has a Bachelor's degree or higher, compared to 38.3% in the inner ring, and 41.5% 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 41.2%, 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 35.7%.

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 2017



Income and Poverty

There is a large income gap between the urban core and remainder of the region. From 2012 to 2017 estimates, median household income in the urban core was $51,838 compared to $86,462 in the inner ring and $93,192 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 11.1% in the inner ring and 11.7% 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 21% 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 17 out of 19 municipalities. The highest drops in household income occurred in the urban core towns of Ansonia, Derby, and Naugatuck. Woodbury also experienced a large drop. These three towns have a high percentage of single parent households.

The number of people in poverty increased by 59.1% from 2000 to 2017. In 2000, there were 31,412 persons living in poverty (7.5% of total). By 2017, it had increased to 50,001 (11.4% of total). Poverty increased at a moderate rate in the inner and outer ring municipalities and highest in the urban core. Waterbury, which has a poverty rate of 24.3%, is home to almost half of the region's impoverished.

Child poverty is a prevalent issue in the urban core, where 25.8% of children live below the poverty line. Ansonia, Derby and Waterbury have child poverty rates exceeding 19%.

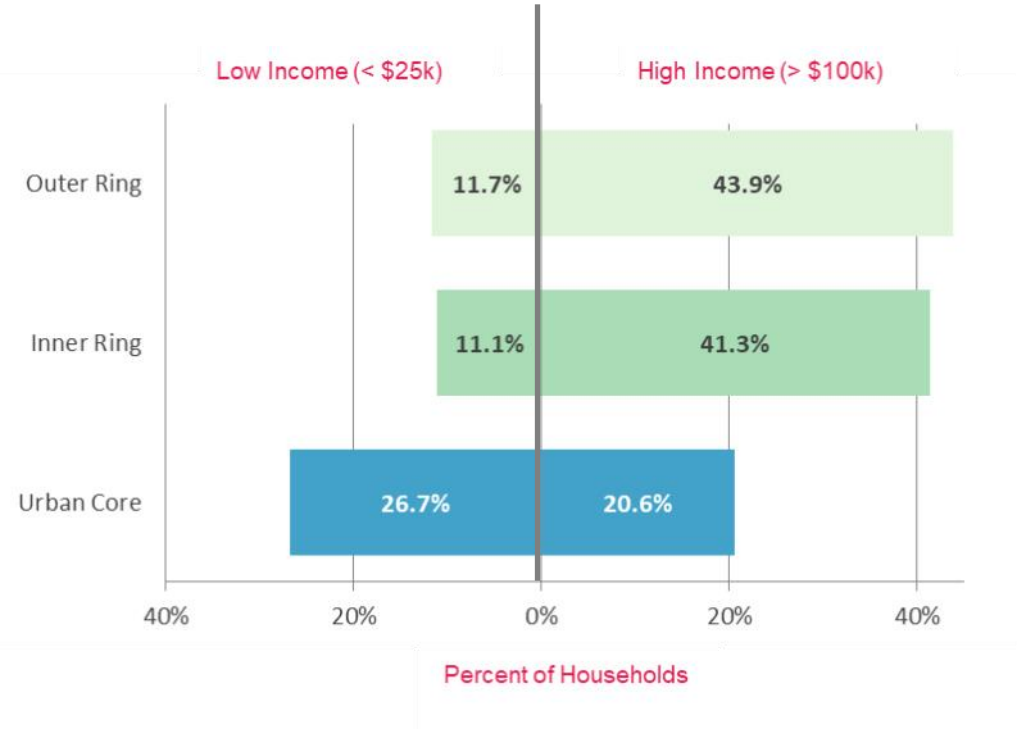


Figure 2f. Percentage of Households that are Low Income and High Income, by Location, 2013 - 2017

Shelton Corporate Park, Shelton

3. Economic Trends

The Naugatuck Valley economy was adversely impacted by the 2007 to 2009 Great Recession but is making gains towards its recovery to pre-recession levels. The major economic trends shaping the region are:

- Unemployment disproportionately affects young workers under the age of 25.
- As of 2018, the region has regained 94% of the number of jobs 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 2018, the region's labor force was 235,788, of which 224,794 were employed and 10,994 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 and has remained steady. People who had difficulty finding work during the last few years are reentering the labor force as the job market improves.

Employment

As of 2018 there were 224,794 employed residents living in the region. This is only 3,749 more than the 2007 number when there were 221,045 employed residents. The number of employed residents decreased every year from 2008 to 2013 but has continued to rebound from 2014 to 2018.

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 2018, it stands at 10,994, or 4.7% of the labor force. The labor force contraction (unemployed persons that have stopped looking for work) is responsible for some of the drop in unemployment. Despite improvements over the last three years, the unemployment rate remains slightly above state and national averages. Figure 3a summarizes labor force, employment, and unemployment trends over the last 23 years.

Unemployment trends vary by location and age. As of 2018, unemployment is highest in the urban core communities of Waterbury (6.6%), Ansonia (5.7%), and Derby (5.2%), and lowest in the inner ring community of Cheshire (3.0%) and the outer ring communities of Wolcott (3.0%), Oxford (3.4%), Woodbury (3.4%), and Middlebury (3.4%).

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 16.1% compared to 6.7% for middle aged workers (age 25-44) and 5.6% for older workers (age 45 and older)*

*Source: ACS 2013-2017, B23001

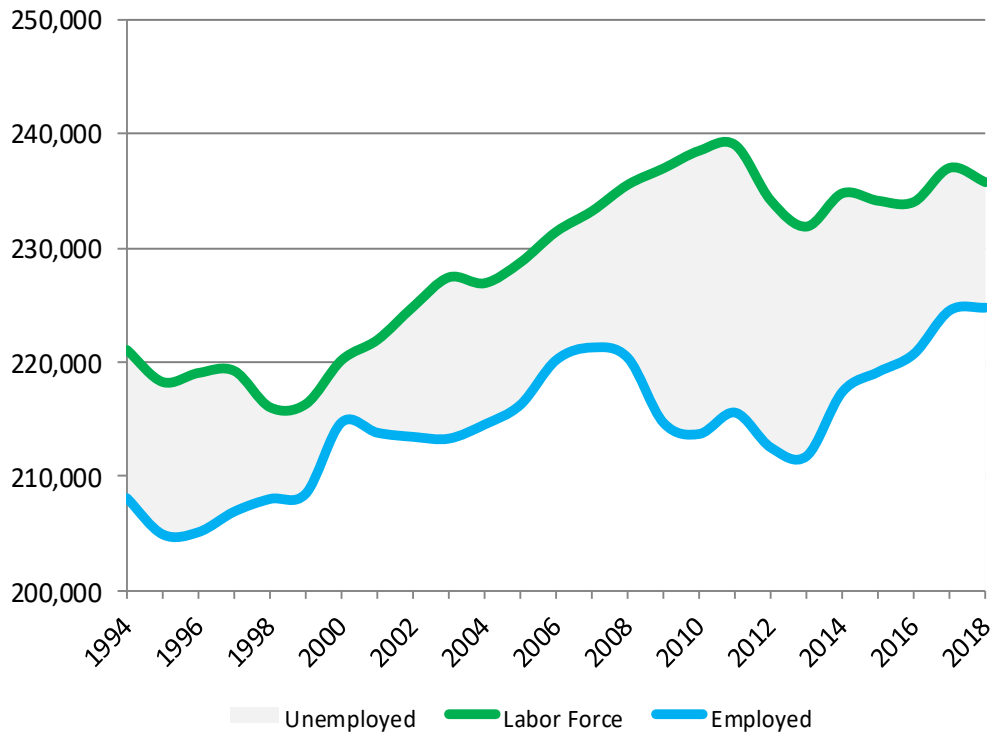


Figure 3a. Labor Force, Employment and Unemployment in the Naugatuck Valley: 1994-2018

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 11,610 jobs. As of 2018, the region has gained back 94% of the number of jobs that were lost during the recession. Comparatively, the state has gained back 154% of the jobs that were lost during the recession.

As of 2018 there are 161,640 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 2018, the urban core lost over 2,600 jobs while the inner ring gained over 6,300 jobs, mostly in Shelton, and Cheshire. Bristol was the only urban core municipality to gain jobs (1,060). 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 manufacturing (12.9%) and government (12.3%) which includes public school teachers. While much less prominent than in the past, manufacturing remains the second 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 for the Northwest Region of the State indicate that the health care and social assistance sector will drive job creation between 2016 and 2026, largely due to increased demand for health care by the baby boomers. Other sectors projected to add jobs up to 2026 are administrative and support and waste

Figure 3b.
ESPN in Bristol is the largest employer in the region, with 4,200 workers

management and remediation services, and construction, although the latter is largely dependent on the housing market.

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 72% of working residents. The result is a net export of over 63,000 workers each day to other regions, with many commuting to Hartford, New Haven, Bridgeport, Danbury, and lower Fairfield County.

Cheshire, Middlebury 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 job commuters.

As of 2017, when the most recent commuting data was available, just 39% of employed Naugatuck Valley residents worked in the region. The remaining 61% 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 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 $56,460 which is above the national average of $51,960, but below the state average of $67,744. Since 2007, the region has seen wages decrease slightly (3.2%) compared to the state, which declined by 1.0%.

Average wages vary significantly from sector to sector. The Management of Companies and Enterprises has an average wage of over $144,656, while the Accommodation and Food Services Sector has an average wage of just $19,601. 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: 2018

Top 5 Highest Paying Sectors

Sector	Average Wage
Management of Companies and Enterprises	$144,656
Information	$128,082
Utilities	$104,154
Finance and Insurance	$98,661
Professional, Scientific, & Technical Services	$88,688

Bottom 5 Lowest Paying Sectors

Sector	Average Wage
Accommodation and Food Services	$19,601
Arts, Entertainment, and Recreation	$23,477
Other Services	$26,213
Retail Trade	$31,493
Administrative & Waste Management	$35,464

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:

- Multi family homes account for 30.6% of the total new construction in the region since 2011.
- Since peaking in 2005, new construction decreased 68% by 2017.
- 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.

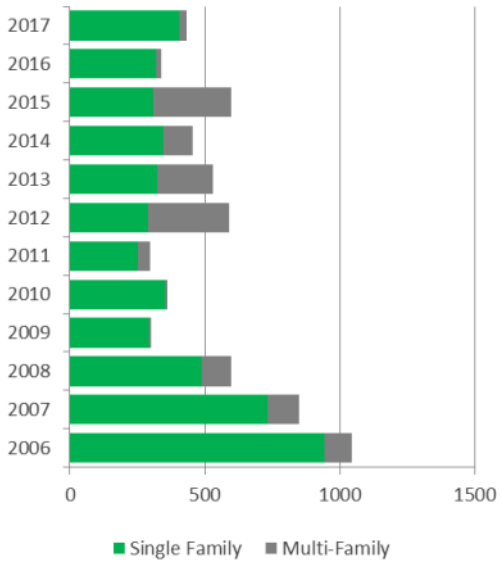
New Construction

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.

In 2005 new home construction totaled 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 and Bristol. In 2015 the inner ring added 224 multi family units with 152 in Shelton, 72 in Seymour, and 11 in Thomaston. In 2016 the multi family housing market stalled with only 17 units built in the region. Construction of new single family homes has remained somewhat stagnant.

Due to shrinking household sizes, housing has grown at a faster rate than the number of households.

Figure 4a. Newly Constructed Housing Units in the Naugatuck Valley, by Unit Size: 2006 to 2017



Housing Stock

As of 2017, the region has 186,885 housing units. Single-family homes comprise 64.3% 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 in the inner ring.

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 40.5% in the urban core.

Home Ownership

As of 2017, 68% of households in the region live in an owner-occupied home. This is slightly higher than the 66.6% homeownership rate statewide. Outside the urban 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 (90.0%) than multi-family units (30.1%). High income households are more likely to own a home than low income households. Less than 328.1% of households that make under $25,000 live in an owner-occupied unit compared to approximately 84% 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.

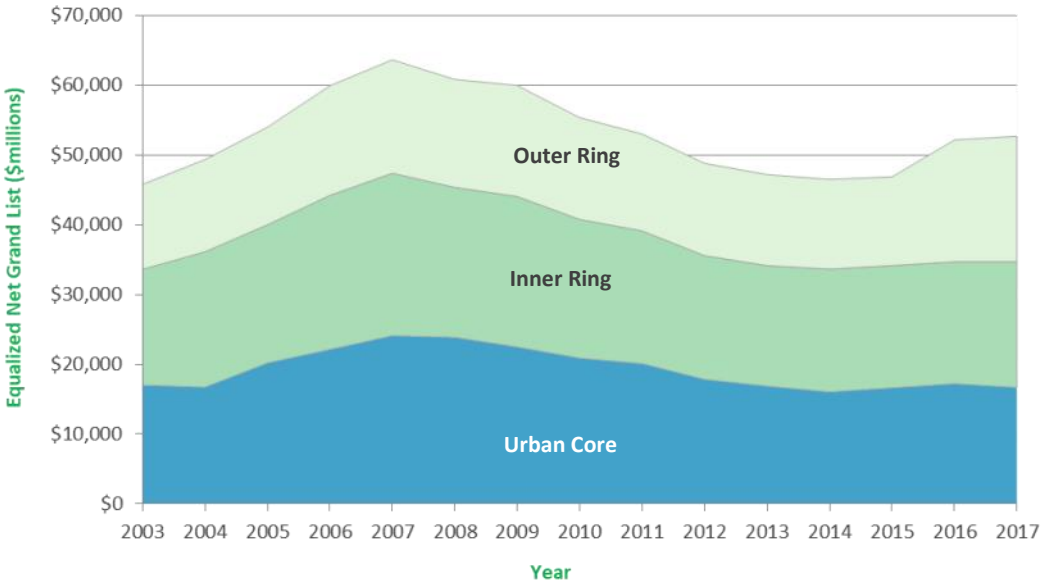
Home Values

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 39.0%, or nearly $18 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 2017, the ENGL dropped by –39.0%, a loss of more than $16 billion. The urban core saw the highest ENGL growth from 2003 to 2007 (41.6%) followed by the sharpest decline from 2007 to 2017 (-30.8%). Figure 4b shows changes in inflation adjusted ENGL from 2002 to 2017.

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 $243,680, compared to $273,100 statewide. Eleven of the 19 municipalities in the region are more affordable than the statewide median. Homes are most affordable in the urban core ($168.443) while the inner ($287,168) and outer ($314,141) rings have the most expensive homes.

Figure 4b. Inflation Adjusted Equalized Net Grand List, by Location: 2003 to 2017



Source: Connecticut Office of Policy and Management. Equalized Net Grand List, by Municipality: 2003-2017
All values are in 2017 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 $1,307 in Waterbury to $2,033 in Oxford. Homeowners with a mortgage pay more than twice as much per month as homeowners without a mortgage. From 2000 to 2017, median monthly homeowner costs for homes with a mortgage have risen as much as 19.5%. 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 $924in Waterbury to $1,494 in Southbury. Rent has not increased as fast as homeowner costs. In four outer ring towns inflation-adjusted gross rents actually decreased from 2000 to 2017 .

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 2017, 35.6% of households pay 30% or more of their income towards housing. Renters (48.8%) are more likely to pay 30% or more of their income towards housing than homeowners (29.3%). 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 83% 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 (15.2%), Bristol (13.4%), Derby (11.5%), and Waterbury (20.9%) 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.

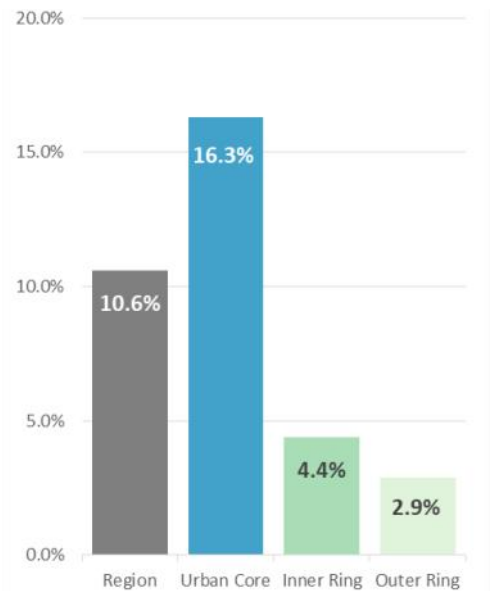


Figure 4c. Percent of Housing Units that are Affordable, by Location: 2018

Appendix A

Population and Demographic Trends

Tables and Maps

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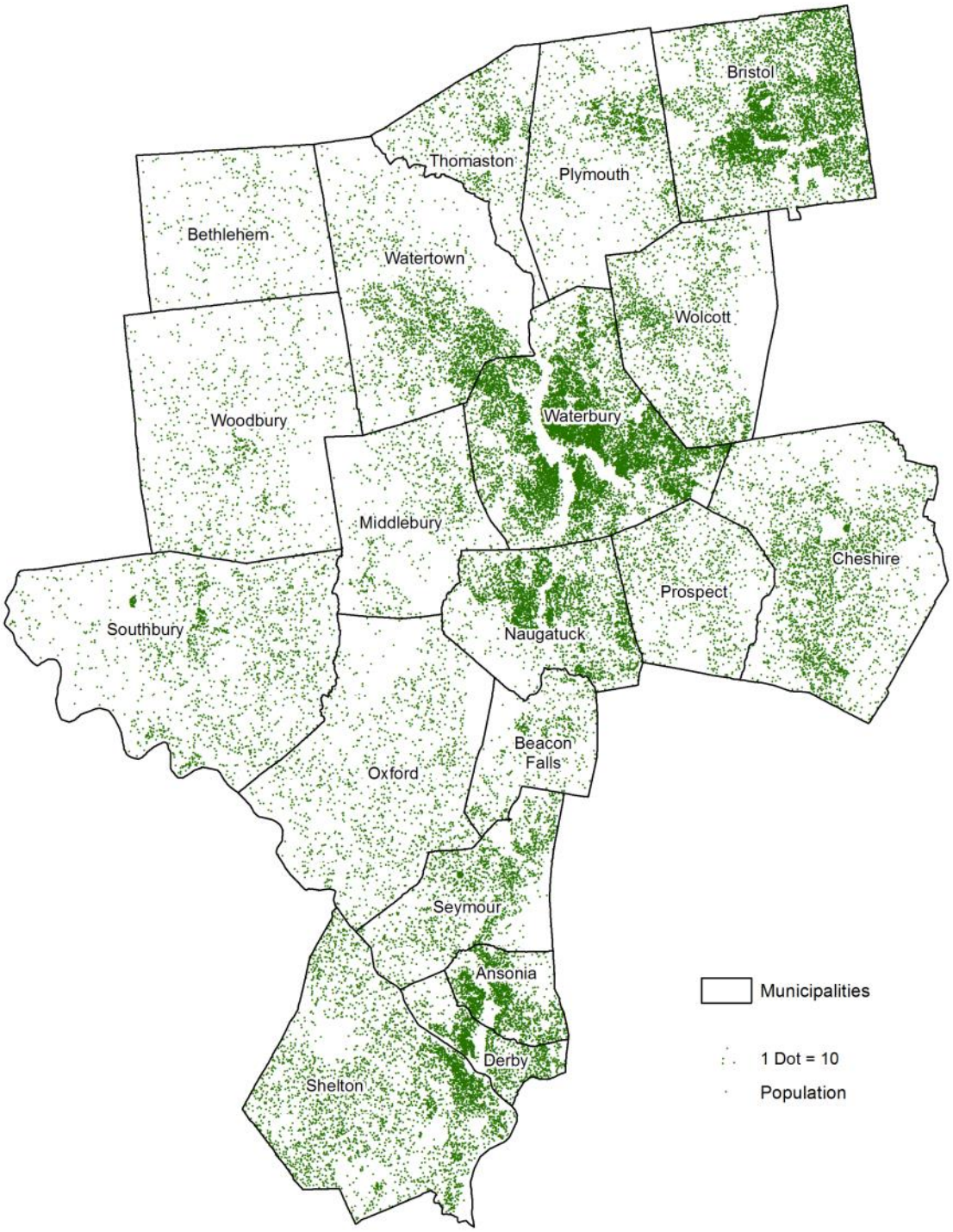
Table A1.
Population Growth in the Naugatuck Valley, by Municipality: 2000-2017

	Population			Percent Change	
Geography	2017	2010	2000	2010-2017	2000-2010
Ansonia	18,953	19,249	18,554	-1.5%	3.7%
Beacon Falls	6,108	6,049	5,246	1.0%	15.3%
Bethlehem	3,490	3,607	3,422	-3.2%	5.4%
Bristol	60,498	60,477	60,062	0.0%	0.7%
Cheshire	29,274	29,261	28,543	0.0%	2.5%
Derby	12,700	12,902	12,391	-1.6%	4.1%
Middlebury	7,658	7,575	6,451	1.1%	17.4%
Naugatuck	31,649	31,862	30,989	-0.7%	2.8%
Oxford	12,972	12,683	9,821	2.3%	29.1%
Plymouth	11,888	12,213	11,634	-2.7%	5.0%
Prospect	9,748	9,405	8,707	3.6%	8.0%
Seymour	16,579	16,540	15,454	0.2%	7.0%
Shelton	41,282	39,559	38,101	4.4%	3.8%
Southbury	19,675	19,904	18,567	-1.2%	7.2%
Thomaston	7,668	7,887	7,503	-2.8%	5.1%
Waterbury	109,250	110,366	107,271	-1.0%	2.9%
Watertown	21,976	22,514	21,661	-2.4%	3.9%
Wolcott	16,696	16,680	15,215	0.1%	9.6%
Woodbury	9,686	9,975	9,198	-2.9%	8.4%
Region Total	447,750	448,708	428,790	-0.2%	4.6%
Urban Core	233,050	234,856	229,267	-0.8%	2.4%
Inner Ring	128,667	127,974	122,896	0.5%	4.1%
Outer Ring	86,033	85,878	76,627	0.2%	12.1%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017 (B01003), 2010 U.S. Census, 2000 U.S. Census

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



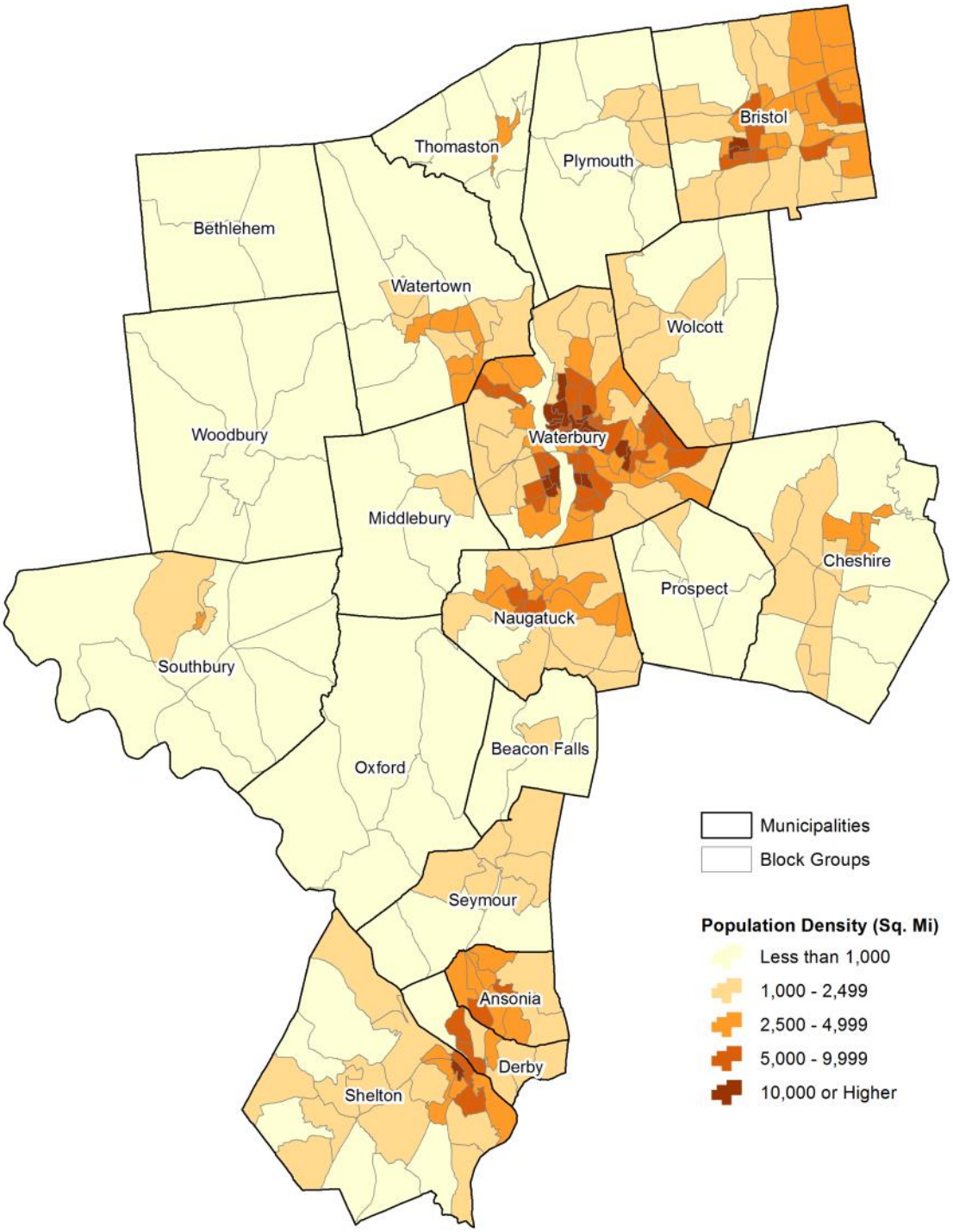
Source: U.S. Census Bureau, 2010 U.S. Census, SF1

Table A2.
Population Density in the Naugatuck Valley, by Municipality: 2000-2017

Geography	Land Area (Sq. Mi.)	2017	2010	2000	% Change 2000-2017
Ansonia	6.2	3,063	3,111	2,999	2.2%
Beacon Falls	9.8	624	618	536	16.4%
Bethlehem	19.7	178	183	174	2.0%
Bristol	26.8	2,256	2,255	2,240	0.7%
Cheshire	33.4	877	877	856	2.6%
Derby	5.4	2,349	2,387	2,292	2.5%
Middlebury	18.4	415	411	350	18.7%
Naugatuck	16.4	1,930	1,943	1,890	2.1%
Oxford	33.3	389	380	295	32.1%
Plymouth	22.3	532	547	521	2.2%
Prospect	14.5	674	650	602	12.0%
Seymour	15.0	1,107	1,104	1,032	7.3%
Shelton	31.9	1,294	1,240	1,194	8.3%
Southbury	40.1	491	497	463	6.0%
Thomaston	12.2	628	646	615	2.2%
Waterbury	28.9	3,775	3,813	3,706	1.8%
Watertown	29.5	745	763	734	1.5%
Wolcott	21.1	791	791	721	9.7%
Woodbury	36.6	264	272	251	5.3%
Region Total	421.5	1,062	1,064	1,017	4.4%
Urban Core	83.7	2,783	2,804	2,738	1.7%
Inner Ring	144.3	892	887	852	4.7%
Outer Ring	193.5	445	444	396	12.3%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017 (B01003), 2010 U.S. Census, 2000 U.S. Census

Figure A2.
Population Density in the Naugatuck Valley, by Census Block Group: 2013-2017



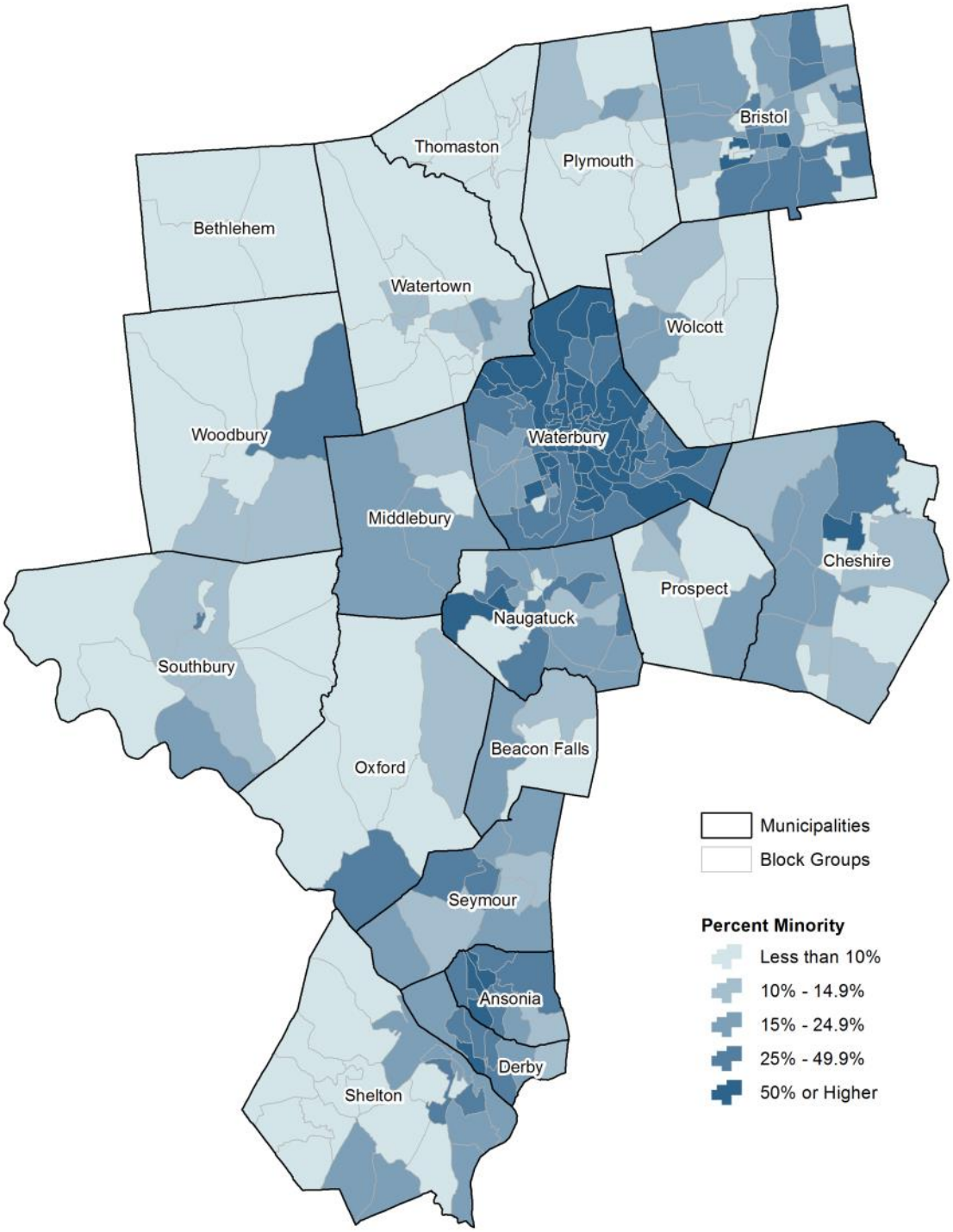
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B01003

Table A3.
Race and Ethnicity in the Naugatuck Valley, by Municipality: 2017

Geography	Non Hispanic White	Non Hispanic Black	Non Hispanic Asian	Non Hispanic Other	Hispanic or Latino	Percent Minority
Ansonia	11,943	2,166	285	449	4,110	37.0%
Beacon Falls	5,476	115	38	46	433	10.3%
Bethlehem	3,357	34	11	56	32	3.8%
Bristol	46,467	2,377	1,095	1,657	8,902	23.2%
Cheshire	23,984	1,252	2,065	752	1,221	18.1%
Derby	8,473	708	279	248	2,992	33.3%
Middlebury	6,635	79	427	112	405	13.4%
Naugatuck	23,481	2,125	946	1,374	3,723	25.8%
Oxford	11,668	412	96	164	632	10.1%
Plymouth	10,708	258	12	202	708	9.9%
Prospect	8,743	427	25	139	414	10.3%
Seymour	12,864	327	453	146	2,789	22.4%
Shelton	35,884	610	1,508	518	2,762	13.1%
Southbury	17,395	242	680	300	1,058	11.6%
Thomaston	7,342	38	56	46	186	4.3%
Waterbury	42,046	19,555	2,873	4,177	40,599	61.5%
Watertown	20,235	422	302	159	858	7.9%
Wolcott	15,254	387	226	128	701	8.6%
Woodbury	8,712	35	378	79	482	10.1%
Region Total	320,667	31,569	11,755	10,752	73,007	28.4%
Urban Core	132,410	26,931	5,478	7,905	60,326	43.2%
Inner Ring	111,017	2,907	4,396	1,823	8,524	13.7%
Outer Ring	77,240	1,731	1,881	1,024	4,157	10.2%

Source: U.S. Census Bureau , American Community Survey 5 Year Estimates: 2013-2017 DP5
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: 2013-2017



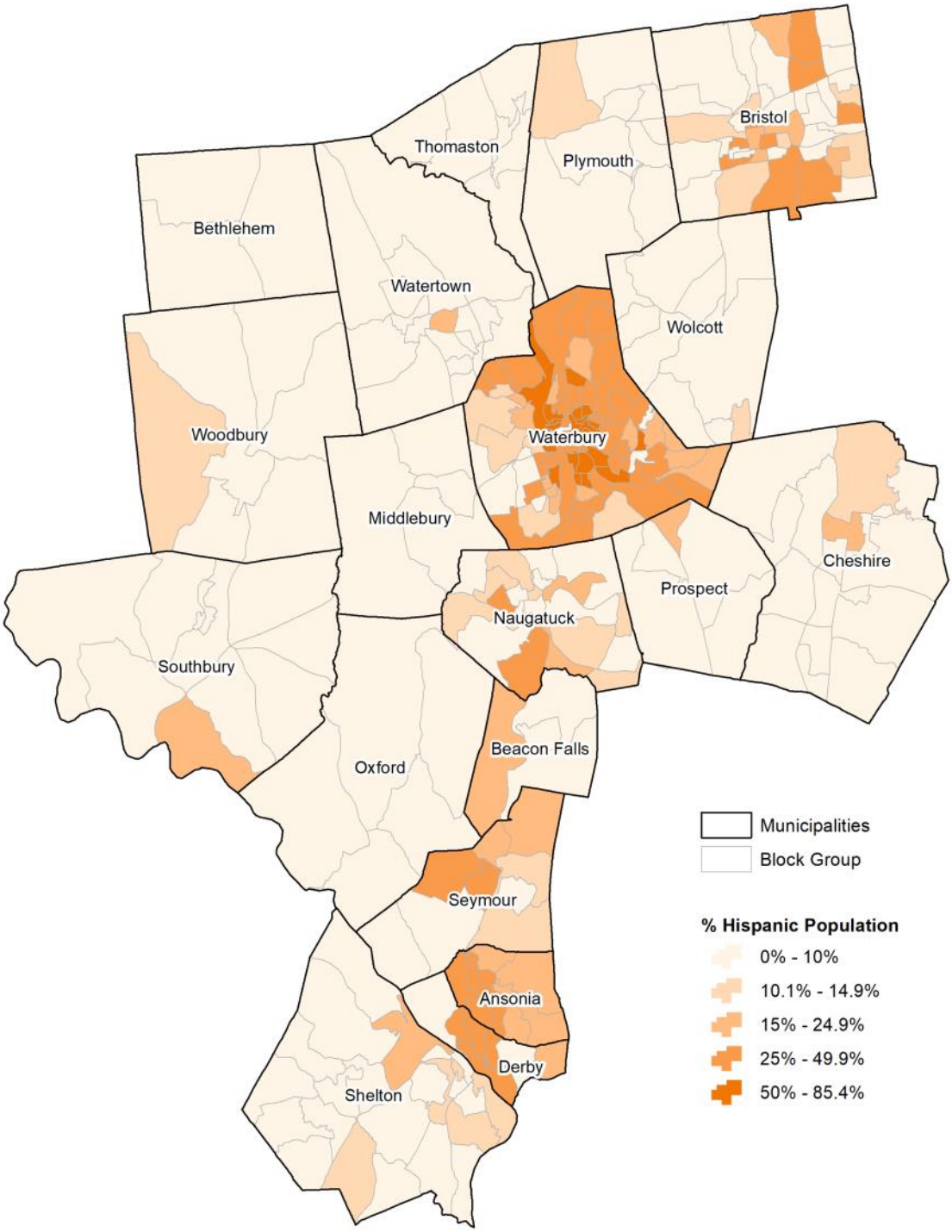
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B03002
Note: Minority population includes Black, Asian, Other, and Hispanic populations

Table A4.
Hispanic Population in the Naugatuck Valley, by Municipality: 2000-2017

Geography	Number 2017	Number 2010	Number 2000	Percent of Total 2017	Percent of Total 2010	Percent of Total 2000	% Change 2000-2017
Ansonia	4,110	3,212	1,376	21.7%	16.7%	7.4%	198.7%
Beacon Falls	433	300	112	7.1%	5.0%	2.1%	286.6%
Bethlehem	32	61	22	0.9%	1.7%	0.6%	45.5%
Bristol	8,902	5,829	3,166	14.7%	9.6%	5.3%	181.2%
Cheshire	1,221	1,375	1,097	4.2%	4.7%	3.8%	11.3%
Derby	2,992	1,830	950	23.5%	14.2%	7.7%	214.9%
Middlebury	405	208	79	5.3%	2.7%	1.2%	412.7%
Naugatuck	3,723	2,929	1,386	11.8%	9.2%	4.5%	168.6%
Oxford	632	468	180	4.9%	3.7%	1.8%	251.1%
Plymouth	708	370	147	5.9%	3.0%	1.3%	381.6%
Prospect	414	312	168	4.3%	3.3%	1.9%	146.4%
Seymour	2,789	1,064	470	16.9%	6.4%	3.0%	493.4%
Shelton	2,762	2,353	1,326	6.7%	5.9%	3.5%	108.3%
Southbury	1,058	523	296	5.4%	2.6%	1.6%	257.4%
Thomaston	186	202	109	2.4%	2.6%	1.5%	70.6%
Waterbury	40,599	34,446	23,354	37.2%	31.2%	21.8%	73.8%
Watertown	858	838	406	3.9%	3.7%	1.9%	111.3%
Wolcott	701	611	273	4.2%	3.7%	1.8%	156.8%
Woodbury	482	245	152	5.0%	2.5%	1.7%	217.1%
Region Total	73,007	57,176	35,069	16.3%	12.7%	8.2%	108.2%
Urban Core	60,326	48,246	30,232	25.9%	20.5%	13.2%	99.5%
Inner Ring	8,524	6,202	3,555	6.6%	4.8%	2.9%	139.8%
Outer Ring	4,157	2,728	1,282	4.8%	3.2%	1.7%	224.3%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017 DP05; U.S. Census, 2000 , 2010

Figure A4.
Hispanic Population in the Naugatuck Valley, by Block Group: 2013-2017



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B03002

Table A5.
Age Distribution in the Naugatuck Valley, by Municipality: 2017

Geography	Total Population	Age Group						
		Under 5 Years	5-17 Years	18-24 Years	25-34 Years	35-44 Years	45-64 Years	Over 64 Years
Ansonia	18,953	837	3,540	1,706	2,417	2,440	5,210	2,803
Beacon Falls	6,108	242	1,241	519	469	672	2,063	902
Bethlehem	3,490	111	602	227	306	405	1,261	578
Bristol	60,498	2,931	9,464	5,169	8,733	7,542	17,069	9,590
Cheshire	29,274	1,071	4,443	2,484	2,619	3,534	10,048	5,075
Derby	12,700	741	2,125	850	1,844	1,351	3,865	1,924
Middlebury	7,658	275	1,291	600	592	884	2,463	1,553
Naugatuck	31,649	2,419	4,836	2,564	4,229	4,256	8,628	4,717
Oxford	12,972	560	2,544	877	855	1,690	4,296	2,150
Plymouth	11,888	624	1,486	1,237	1,437	1,333	3,854	1,917
Prospect	9,748	368	1,523	722	1,152	1,092	3,027	1,864
Seymour	16,579	690	3,155	1,569	1,751	2,339	4,839	2,236
Shelton	41,282	1,554	6,092	3,797	3,570	4,501	13,351	8,417
Southbury	19,675	993	3,194	1,032	1,144	1,833	5,937	5,542
Thomaston	7,668	308	1,291	569	909	865	2,460	1,266
Waterbury	109,250	7,619	20,307	11,028	16,005	13,746	26,468	14,077
Watertown	21,976	977	3,453	1,844	2,329	2,269	7,211	3,893
Wolcott	16,696	722	2,705	1,459	1,576	1,835	5,640	2,759
Woodbury	9,686	572	1,502	304	1,040	1,086	3,225	1,957
Region Total	447,750	23,614	74,794	38,557	52,977	53,673	130,915	73,220
Urban Core	233,050	14,547	40,272	21,317	33,228	29,335	61,240	33,111
Inner Ring	128,667	5,224	19,920	11,500	12,615	14,841	41,763	22,804
Outer Ring	86,033	3,843	14,602	5,740	7,134	9,497	27,912	17,305

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B01001

Table A6.
Age Distribution (Percent) in the Naugatuck Valley, by Municipality: 2017

	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	4.4%	18.7%	9.0%	12.8%	12.9%	27.5%	14.8%
Beacon Falls	4.0%	20.3%	8.5%	7.7%	11.0%	33.8%	14.8%
Bethlehem	3.2%	17.2%	6.5%	8.8%	11.6%	36.1%	16.6%
Bristol	4.8%	15.6%	8.5%	14.4%	12.5%	28.2%	15.9%
Cheshire	3.7%	15.2%	8.5%	8.9%	12.1%	34.3%	17.3%
Derby	5.8%	16.7%	6.7%	14.5%	10.6%	30.4%	15.1%
Middlebury	3.6%	16.9%	7.8%	7.7%	11.5%	32.2%	20.3%
Naugatuck	7.6%	15.3%	8.1%	13.4%	13.4%	27.3%	14.9%
Oxford	4.3%	19.6%	6.8%	6.6%	13.0%	33.1%	16.6%
Plymouth	5.2%	12.5%	10.4%	12.1%	11.2%	32.4%	16.1%
Prospect	3.8%	15.6%	7.4%	11.8%	11.2%	31.1%	19.1%
Seymour	4.2%	19.0%	9.5%	10.6%	14.1%	29.2%	13.5%
Shelton	3.8%	14.8%	9.2%	8.6%	10.9%	32.3%	20.4%
Southbury	5.0%	16.2%	5.2%	5.8%	9.3%	30.2%	28.2%
Thomaston	4.0%	16.8%	7.4%	11.9%	11.3%	32.1%	16.5%
Waterbury	7.0%	18.6%	10.1%	14.6%	12.6%	24.2%	12.9%
Watertown	4.4%	15.7%	8.4%	10.6%	10.3%	32.8%	17.7%
Wolcott	4.3%	16.2%	8.7%	9.4%	11.0%	33.8%	16.5%
Woodbury	5.9%	15.5%	3.1%	10.7%	11.2%	33.3%	20.2%
Region Total	5.3%	16.7%	8.6%	11.8%	12.0%	29.2%	16.4%
Urban Core	6.2%	17.3%	9.1%	14.3%	12.6%	26.3%	14.2%
Inner Ring	4.1%	15.5%	8.9%	9.8%	11.5%	32.5%	17.7%
Outer Ring	4.5%	17.0%	6.7%	8.3%	11.0%	32.4%	20.1%

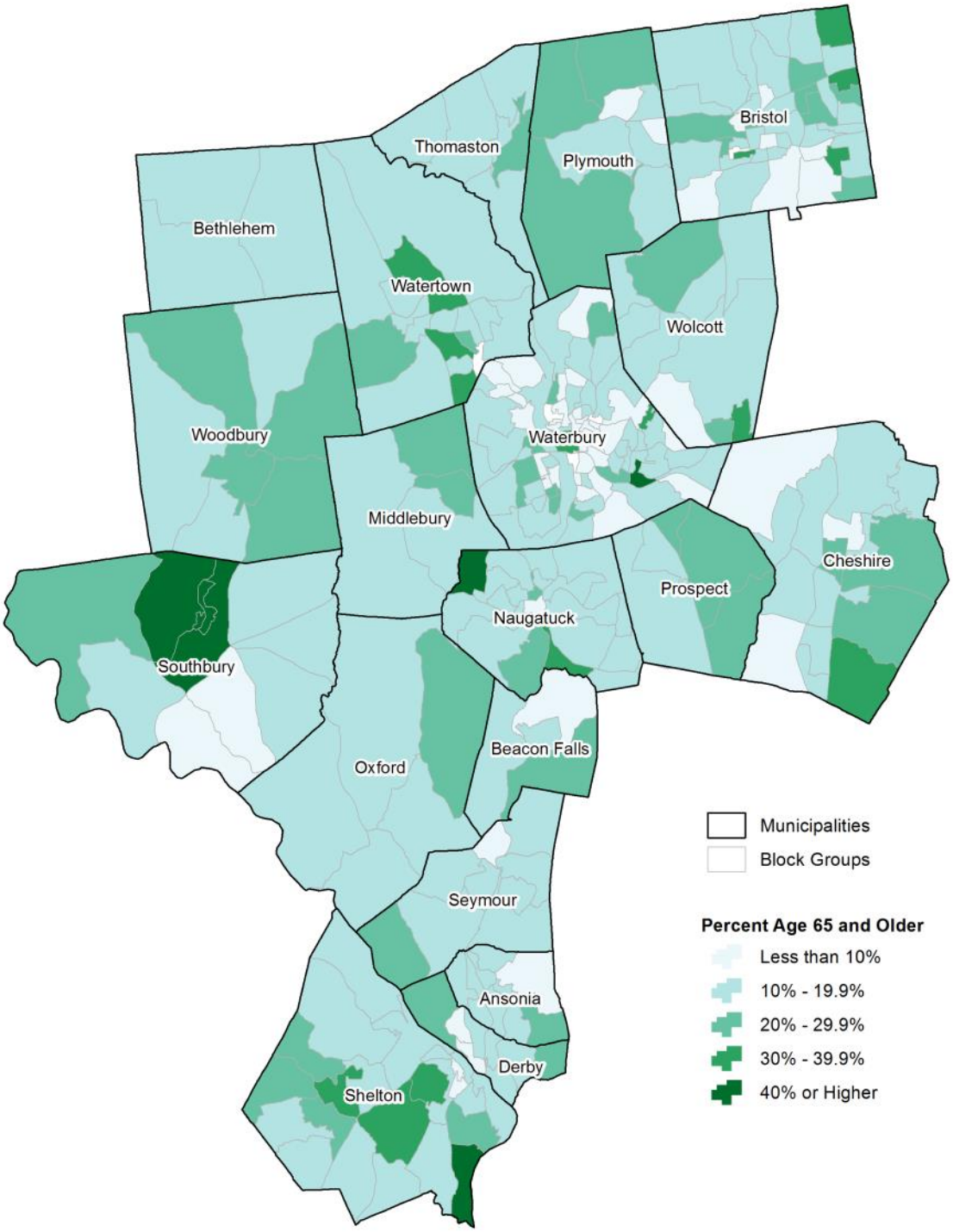
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B01001

Table A7.
Population Age 65 Years Old and Over in the Naugatuck Valley, by Municipality: 2000-2017

	2017		2000		% Change
Geography	Number	Percent	Number	Percent	2000-2017
Ansonia	2,803	14.8%	2,871	15.5%	-2.4%
Beacon Falls	902	14.8%	506	9.6%	78.3%
Bethlehem	578	16.6%	440	12.9%	31.4%
Bristol	9,590	15.9%	8,925	14.9%	7.5%
Cheshire	5,075	17.3%	3,592	12.6%	41.3%
Derby	1,924	15.1%	2,059	16.6%	-6.6%
Middlebury	1,553	20.3%	1,067	16.5%	45.5%
Naugatuck	4,717	14.9%	3,633	11.7%	29.8%
Oxford	2,150	16.6%	857	8.7%	150.9%
Plymouth	1,917	16.1%	1,473	12.7%	30.1%
Prospect	1,864	19.1%	1,153	13.2%	61.7%
Seymour	2,236	13.5%	2,221	14.4%	0.7%
Shelton	8,417	20.4%	5,672	14.9%	48.4%
Southbury	5,542	28.2%	4,841	26.1%	14.5%
Thomaston	1,266	16.5%	909	12.1%	39.3%
Waterbury	14,077	12.9%	16,045	15.0%	-12.3%
Watertown	3,893	17.7%	3,050	14.1%	27.6%
Wolcott	2,759	16.5%	1,992	13.1%	38.5%
Woodbury	1,957	20.2%	1,193	13.0%	64.0%
Region Total	73,220	16.4%	62,499	14.6%	17.2%
Urban Core	33,111	14.2%	33,533	14.6%	-1.3%
Inner Ring	22,804	17.7%	16,917	13.8%	34.8%
Outer Ring	17,305	20.1%	12,049	15.7%	43.6%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B01001 7 DP05, U.S. Census, 2000

Figure A5.
Population Age 65 Years Old and Over in the Naugatuck Valley, by Block Group: 2013-2017



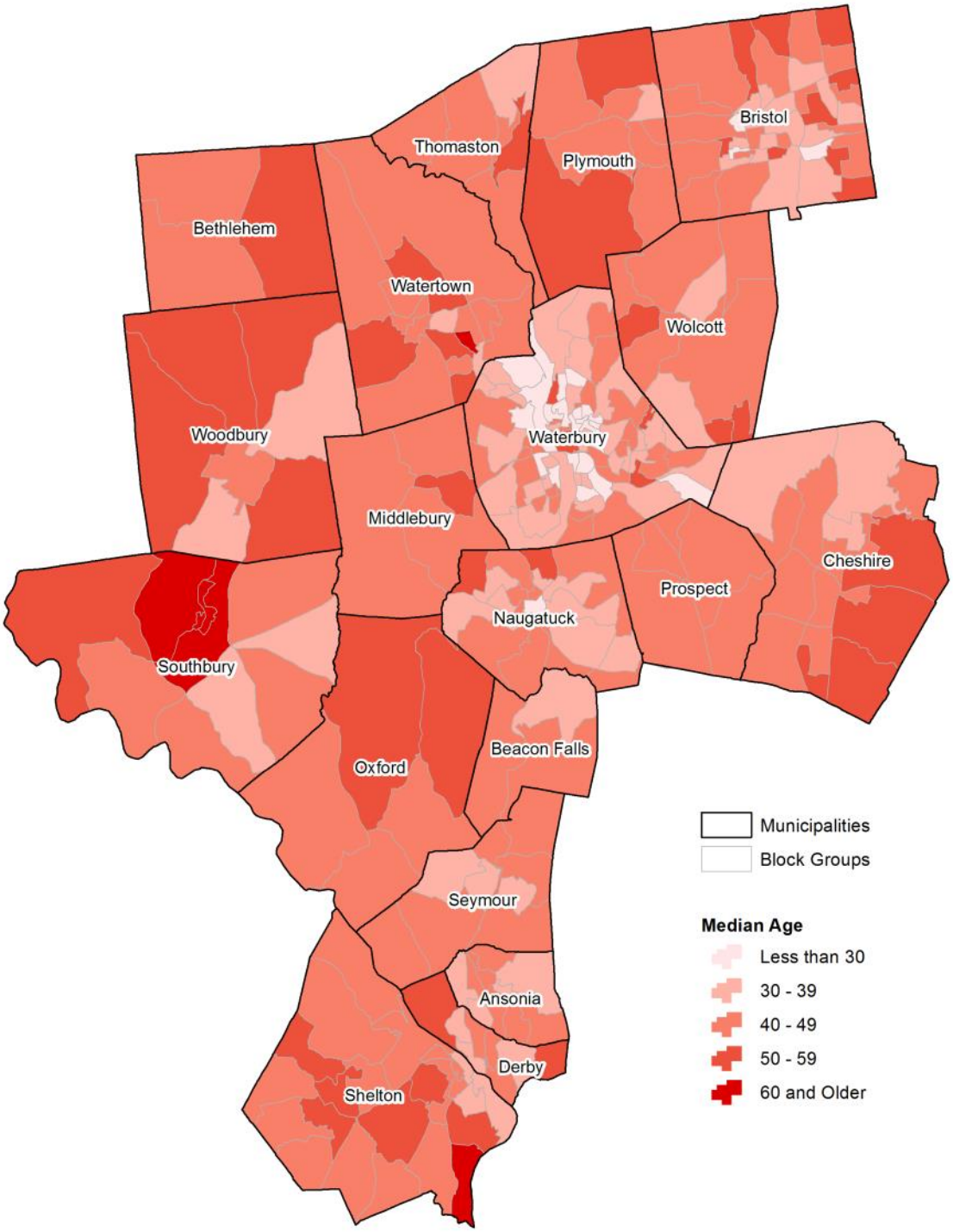
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013 - 2017, B01001

Table A8.
Median Age in the Naugatuck Valley, by Municipality: 1990 to 2017

Geography	Median Age 2017	Median Age 2010	Median Age 2000	Median Age 1990	% Change 1990-2017
Ansonia	39.1	38.4	36.8	34.0	15.0%
Beacon Falls	43.7	41.5	36.7	32.6	34.0%
Bethlehem	47.7	47.1	42.2	36.2	31.8%
Bristol	40.4	40.3	37.6	33.7	19.9%
Cheshire	45.8	42.2	38.4	35.5	29.0%
Derby	40.9	40.3	37.7	35.6	14.9%
Middlebury	47.0	43.9	42.8	40.1	17.2%
Naugatuck	39.2	38.2	35.5	32.2	21.7%
Oxford	44.8	43.4	38.4	34.0	31.8%
Plymouth	43.5	41.9	37.5	33.9	28.3%
Prospect	45.1	43.8	39.4	36.3	24.2%
Seymour	40.8	41.6	38.5	34.7	17.6%
Shelton	46.8	44.4	39.8	35.3	32.6%
Southbury	51.6	49.9	45.7	42.9	20.3%
Thomaston	44.3	42.5	37.8	34.1	29.9%
Waterbury	34.7	35.2	34.9	33.3	4.2%
Watertown	45.3	44.0	39.0	35.6	27.2%
Wolcott	45.2	42.7	38.1	35.5	27.3%
Woodbury	48.2	46.9	41.0	37.0	30.3%
Region Total	41.5	40.1	37.6	34.3	21.0%
Urban Core	37.4	37.3	35.9	33.2	12.7%
Inner Ring	45.0	42.9	38.7	35.0	28.6%
Outer Ring	46.7	45.1	40.6	37.4	24.9%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B01002, 2010 U.S. Census, 2000 U.S. Census, 1990 U.S. Census

Figure A6.
Median Age in the Naugatuck Valley, by Block Group: 2013-2017



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B01002

Table A9.
Household Income Distribution in the Naugatuck Valley, by Municipality: 2013-2017

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	6,981	2,000	1,665	914	730	1,672
Beacon Falls	2,419	272	320	457	326	1,044
Bethlehem	1,295	170	204	158	173	590
Bristol	24,789	4,596	5,234	4,471	3,628	6,860
Cheshire	10,214	540	1,302	1,466	1,427	5,479
Derby	4,919	859	1,247	948	805	1,060
Middlebury	2,697	314	277	305	325	1,476
Naugatuck	11,765	1,935	2,716	1,930	1,344	3,840
Oxford	4,463	293	538	626	676	2,330
Plymouth	4,842	505	990	980	816	1,551
Prospect	3,311	232	397	509	460	1,713
Seymour	6,146	702	1,196	1,153	828	2,267
Shelton	15,961	2,008	2,437	2,435	2,128	6,953
Southbury	7,756	1,082	1,078	1,063	1,045	3,488
Thomaston	3,096	392	500	789	385	1,030
Waterbury	39,816	13,767	9,130	6,872	4,267	5,780
Watertown	8,423	929	1,544	1,496	1,192	3,262
Wolcott	5,758	611	916	931	919	2,381
Woodbury	4,045	428	560	810	621	1,626
Region Total	168,696	31,635	32,251	28,313	22,095	54,402
Urban Core	88,270	23,157	19,992	15,135	10,774	19,212
Inner Ring	48,682	5,076	7,969	8,319	6,776	20,542
Outer Ring	31,744	3,402	4,290	4,859	4,545	14,648

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B19001

Table A10.
Household Income Distribution (Percent) in the Naugatuck Valley, by Municipality: 2013-2017

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%	23.9%	13.1%	10.5%	24.0%
Beacon Falls	11.2%	13.2%	18.9%	13.5%	43.2%
Bethlehem	13.1%	15.8%	12.2%	13.4%	45.6%
Bristol	18.5%	21.1%	18.0%	14.6%	27.7%
Cheshire	5.3%	12.7%	14.4%	14.0%	53.6%
Derby	17.5%	25.4%	19.3%	16.4%	21.5%
Middlebury	11.6%	10.3%	11.3%	12.1%	54.7%
Naugatuck	16.4%	23.1%	16.4%	11.4%	32.6%
Oxford	6.6%	12.1%	14.0%	15.1%	52.2%
Plymouth	10.4%	20.4%	20.2%	16.9%	32.0%
Prospect	7.0%	12.0%	15.4%	13.9%	51.7%
Seymour	11.4%	19.5%	18.8%	13.5%	36.9%
Shelton	12.6%	15.3%	15.3%	13.3%	43.6%
Southbury	14.0%	13.9%	13.7%	13.5%	45.0%
Thomaston	12.7%	16.1%	25.5%	12.4%	33.3%
Waterbury	34.6%	22.9%	17.3%	10.7%	14.5%
Watertown	11.0%	18.3%	17.8%	14.2%	38.7%
Wolcott	10.6%	15.9%	16.2%	16.0%	41.4%
Woodbury	10.6%	13.8%	20.0%	15.4%	40.2%
Region Total	18.8%	19.1%	16.8%	13.1%	32.2%
Urban Core	26.2%	22.6%	17.1%	12.2%	21.8%
Inner Ring	10.4%	16.4%	17.1%	13.9%	42.2%
Outer Ring	10.7%	13.5%	15.3%	14.3%	46.1%

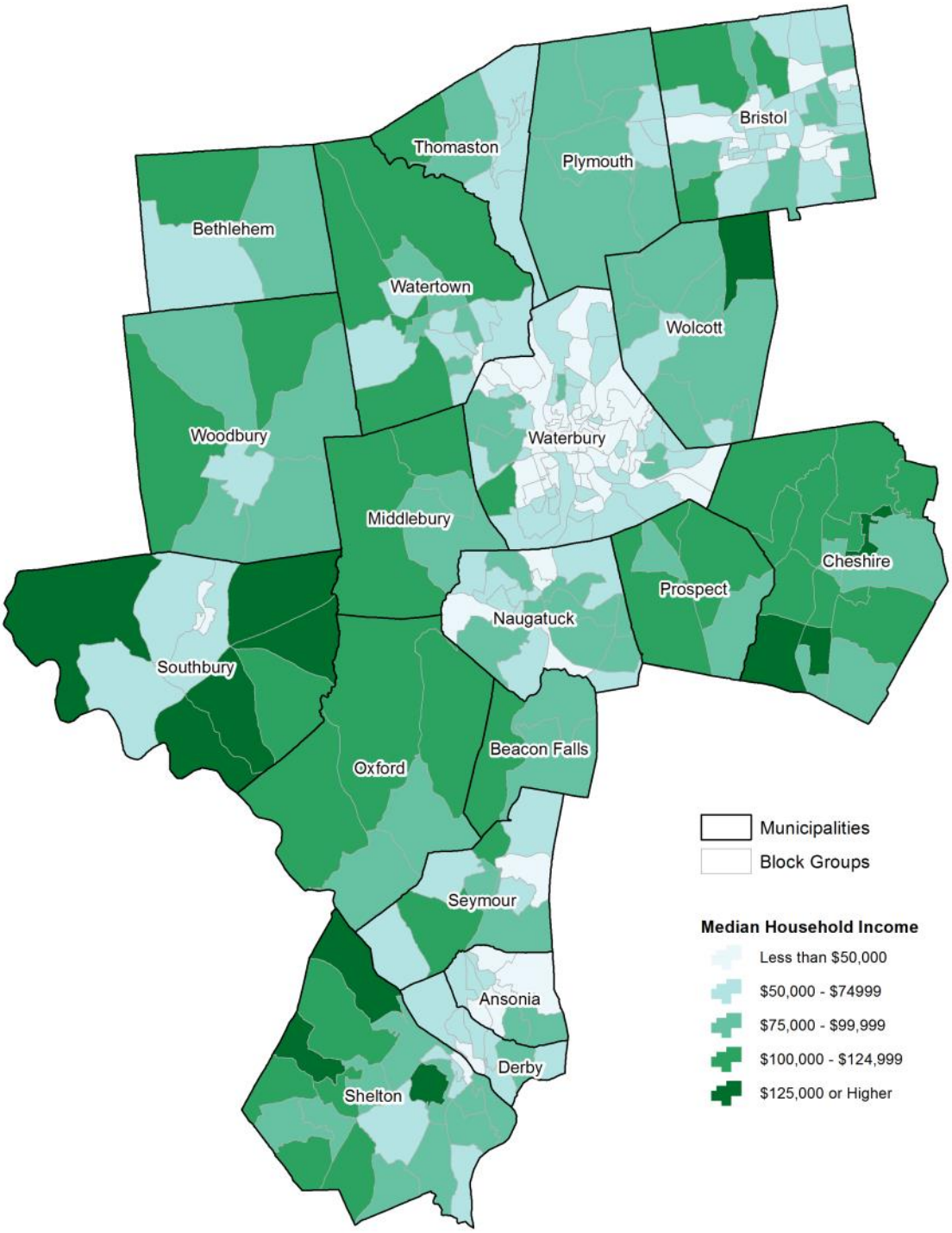
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B19001

Table A11.
Income in the Naugatuck Valley, by Municipality: 1999-2017 (Inflation Adjusted)

	Median Household Income			Median Family Income		
Geography	2017	1999	% Change	2017	1999	% Change
Ansonia	$45,563	$64,109	-28.9%	$68,160	$80,040	-14.8%
Beacon Falls	$88,355	$84,322	4.8%	$112,068	$93,067	20.4%
Bethlehem	$91,712	$102,128	-10.2%	$115,114	$117,506	-2.0%
Bristol	$64,586	$70,659	-8.6%	$80,322	$86,806	-7.5%
Cheshire	$107,579	$119,894	-10.3%	$127,143	$135,253	-6.0%
Derby	$57,432	$68,048	-15.6%	$69,394	$81,525	-14.9%
Middlebury	$105,036	$104,999	0.0%	$119,336	$121,241	-1.6%
Naugatuck	$63,452	$76,358	-16.9%	$83,488	$88,232	-5.4%
Oxford	$104,316	$114,918	-9.2%	$115,523	$119,829	-3.6%
Plymouth	$73,430	$80,088	-8.3%	$91,003	$93,289	-2.5%
Prospect	$102,617	$100,664	1.9%	$112,202	$110,317	1.7%
Seymour	$75,550	$78,088	-3.3%	$100,307	$96,868	3.6%
Shelton	$89,250	$100,265	-11.0%	$106,588	$112,529	-5.3%
Southbury	$90,324	$92,259	-2.1%	$117,446	$120,852	-2.8%
Thomaston	$67,639	$80,903	-16.4%	$89,292	$94,886	-5.9%
Waterbury	$40,879	$51,085	-20.0%	$50,571	$63,027	-19.8%
Watertown	$77,946	$88,536	-12.0%	$98,666	$102,454	-3.7%
Wolcott	$87,045	$91,450	-4.8%	$98,048	$100,697	-2.6%
Woodbury	$82,923	$101,800	-18.5%	$98,182	$123,135	-20.3%
Region Total	$69,612	$77,189	-9.8%	$87,392	$92,804	-5.8%
Urban Core	$51,838	$61,645	-15.9%	$65,965	$75,409	-12.5%
Inner Ring	$86,462	$95,924	-9.9%	$106,593	$110,699	-3.7%
Outer Ring	$93,192	$97,866	-4.8%	$110,154	$113,718	-3.1%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B19113, S1903
2000 U.S. Census, DP003 [CPI Inflation Rate 1999-2017: 1.49]

Figure A7.
Median Household Income in the Naugatuck Valley, by Block Group: 2013-2017



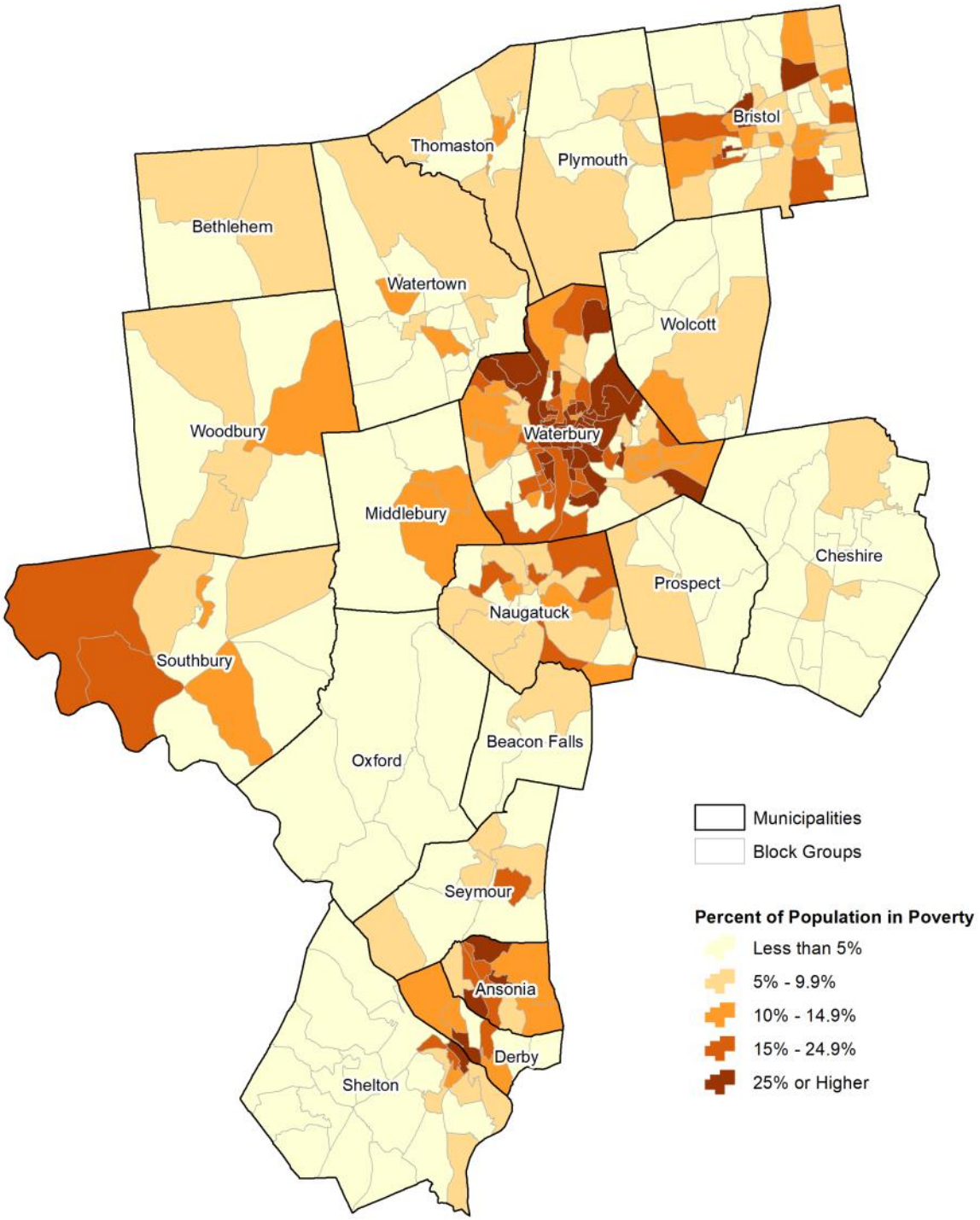
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B19013

Table A12.
Poverty in the Naugatuck Valley, by Municipality: 2000-2017

	2017		2000		Change 2000-2017	
Geography	Number	Percent	Number	Percent	Net	Percent
Ansonia	3,501	18.6%	1,394	7.6%	2,107	151.1%
Beacon Falls	221	3.6%	309	5.9%	-88	-28.5%
Bethlehem	208	6.0%	89	2.6%	119	133.7%
Bristol	6,226	10.4%	3,921	6.6%	2,305	58.8%
Cheshire	528	2.0%	750	3.0%	-222	-29.6%
Derby	1,423	11.4%	1,014	8.3%	409	40.3%
Middlebury	392	5.1%	174	2.7%	218	125.3%
Naugatuck	3,132	10.0%	1,977	6.4%	1,155	58.4%
Oxford	253	2.0%	206	2.1%	47	22.8%
Plymouth	626	5.3%	470	4.1%	156	33.2%
Prospect	309	3.2%	89	1.0%	220	247.2%
Seymour	774	4.7%	573	3.7%	201	35.1%
Shelton	2,179	5.4%	1,208	3.2%	971	80.4%
Southbury	1,491	7.7%	878	4.9%	613	69.8%
Thomaston	452	5.9%	311	4.2%	141	45.3%
Waterbury	26,076	24.3%	16,774	16.0%	9,302	55.5%
Watertown	829	3.8%	471	2.2%	358	76.0%
Wolcott	859	5.2%	392	2.6%	467	119.1%
Woodbury	522	5.4%	412	4.5%	110	26.7%
Region Total	50,001	11.4%	31,412	7.5%	18,589	59.2%
Urban Core	40,358	17.6%	25,080	11.1%	15,278	60.9%
Inner Ring	5,388	4.3%	3,783	3.2%	1,605	42.4%
Outer Ring	4,255	5.0%	2,549	3.4%	1,706	66.9%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, S1701
2000 U.S. Census

Figure A8.
Poverty Rate in the Naugatuck Valley, by Block Group: 2013-2017



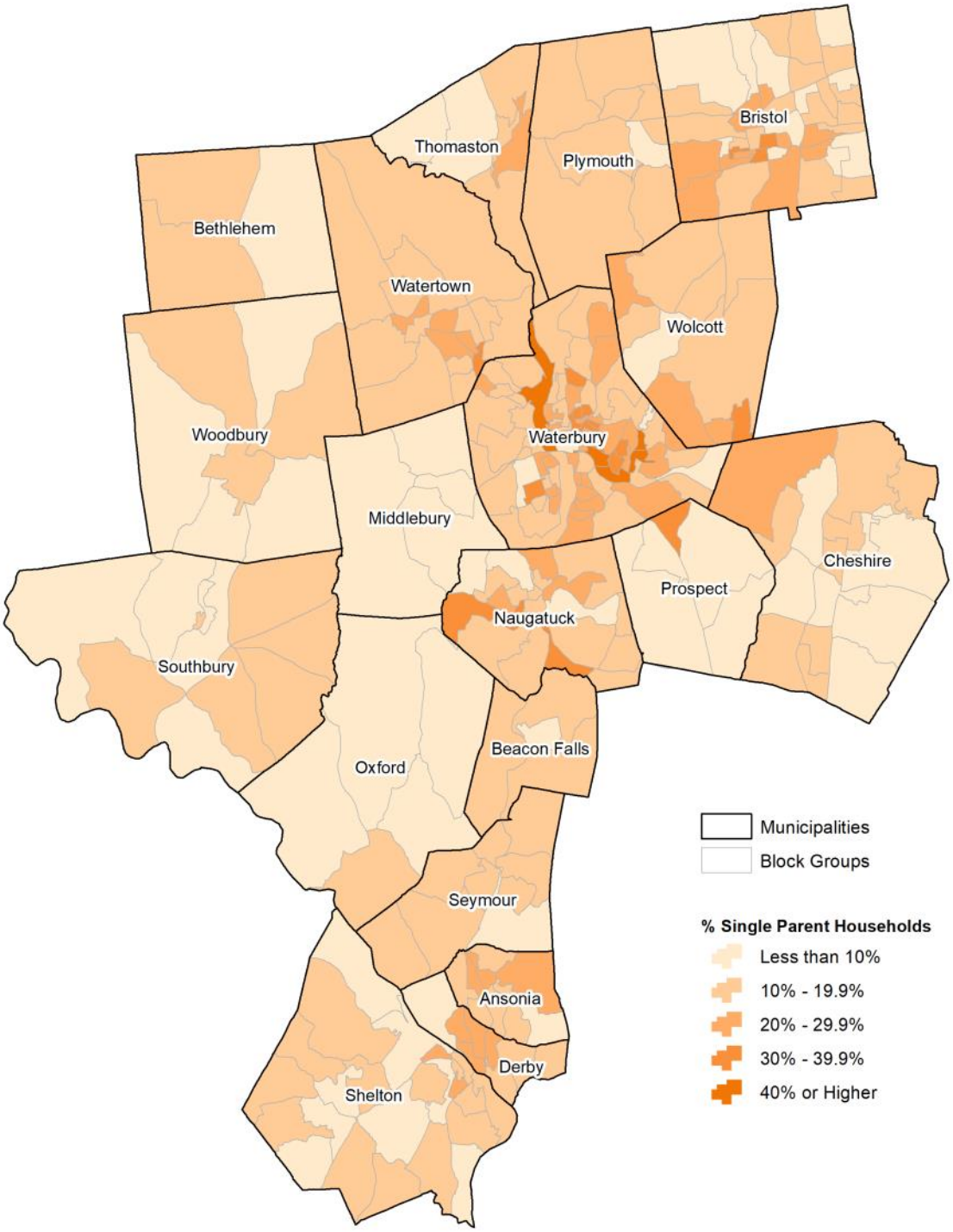
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, C17002

Table A13.
Household Structure in the Naugatuck Valley, by Municipality: 2013-2017

Geography	Total Households	Family Households		Non-Family Households
		Single Parent	Married Couple	
Ansonia	6,981	24.2%	40.3%	35.5%
Beacon Falls	2,419	16.5%	48.3%	35.1%
Bethlehem	1,295	13.7%	59.6%	26.7%
Bristol	24,789	17.0%	43.5%	39.5%
Cheshire	10,214	9.4%	66.1%	24.5%
Derby	4,919	19.1%	39.9%	41.0%
Middlebury	2,697	9.5%	64.5%	26.0%
Naugatuck	11,765	18.8%	49.8%	31.4%
Oxford	4,463	10.5%	71.2%	18.3%
Plymouth	4,842	15.8%	49.5%	34.7%
Prospect	3,311	11.4%	62.8%	25.8%
Seymour	6,146	13.6%	52.2%	34.2%
Shelton	15,961	12.7%	56.3%	31.0%
Southbury	7,756	11.7%	54.4%	33.9%
Thomaston	3,096	13.9%	54.5%	31.6%
Waterbury	39,816	29.6%	31.9%	38.5%
Watertown	8,423	14.2%	56.3%	29.5%
Wolcott	5,758	19.7%	58.1%	22.2%
Woodbury	4,045	10.9%	59.0%	30.2%
Region Total	168,696	18.5%	47.9%	33.6%
Urban Core	88,270	23.6%	38.6%	37.8%
Inner Ring	48,682	12.8%	57.0%	30.2%
Outer Ring	31,744	13.1%	59.5%	27.4%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B11001

Figure A9.
Single Parent Households in the Naugatuck Valley, by Block Group: 2013-2017



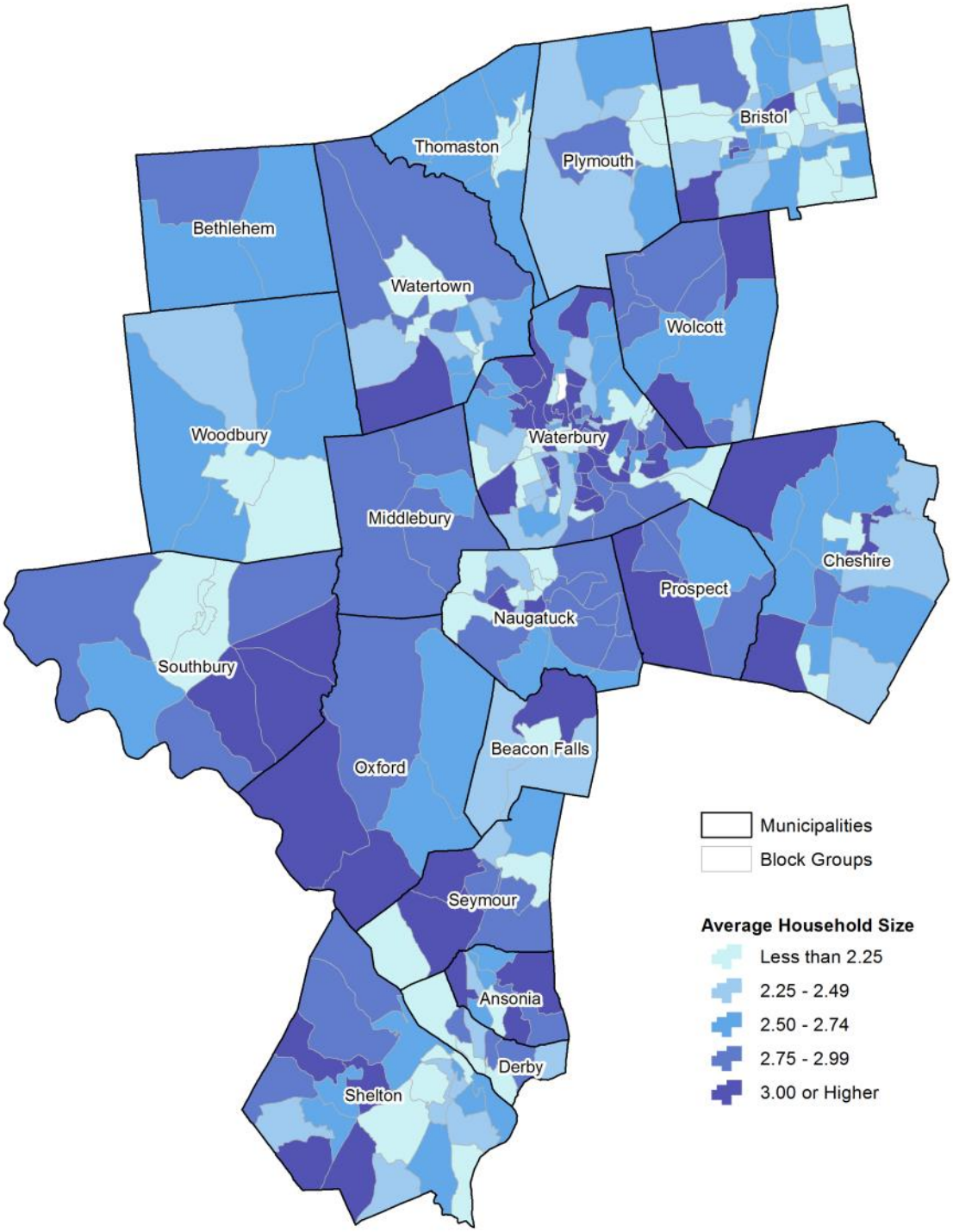
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B11001

Table A14.
Average Household Size in the Naugatuck Valley, by Municipality: 1980-2017

Geography	Average Household Size 2017	2010	2000	1990	1980	% Change 1980-2017
Ansonia	2.71	2.55	2.46	2.57	2.71	0.0%
Beacon Falls	2.53	2.56	2.58	2.69	2.98	-15.1%
Bethlehem	2.64	2.49	2.69	2.73	2.86	-7.7%
Bristol	2.41	2.35	2.38	2.51	2.77	-13.0%
Cheshire	2.61	2.66	2.71	2.82	3.06	-14.7%
Derby	2.53	2.35	2.32	2.40	2.65	-4.5%
Middlebury	2.79	2.72	2.66	2.73	2.94	-5.1%
Naugatuck	2.66	2.56	2.60	2.69	2.80	-5.0%
Oxford	2.90	2.81	2.94	3.09	3.18	-8.8%
Plymouth	2.44	2.53	2.60	2.72	2.92	-16.4%
Prospect	2.90	2.76	2.83	2.97	3.24	-10.5%
Seymour	2.67	2.46	2.49	2.55	2.73	-2.2%
Shelton	2.56	2.55	2.65	2.79	3.05	-16.1%
Southbury	2.46	2.33	2.41	2.34	2.39	2.9%
Thomaston	2.47	2.53	2.57	2.64	2.86	-13.6%
Waterbury	2.69	2.54	2.46	2.48	2.67	0.7%
Watertown	2.57	2.57	2.67	2.80	3.00	-14.3%
Wolcott	2.87	2.75	2.79	2.93	3.30	-13.0%
Woodbury	2.39	2.36	2.48	2.51	2.61	-8.4%
Region Total	2.65	2.53	2.54	2.62	2.81	-5.6%
Urban Core	2.64	2.48	2.45	2.52	2.71	-2.7%
Inner Ring	2.64	2.56	2.64	2.75	2.97	-11.1%
Outer Ring	2.71	2.59	2.65	2.72	2.91	-6.9%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017 B25010, Census 2010 Table P17, Census 2000, Census 1990, Census 1980

Figure A10.
Average Household Size in the Naugatuck Valley, by Block Group: 2013-2017



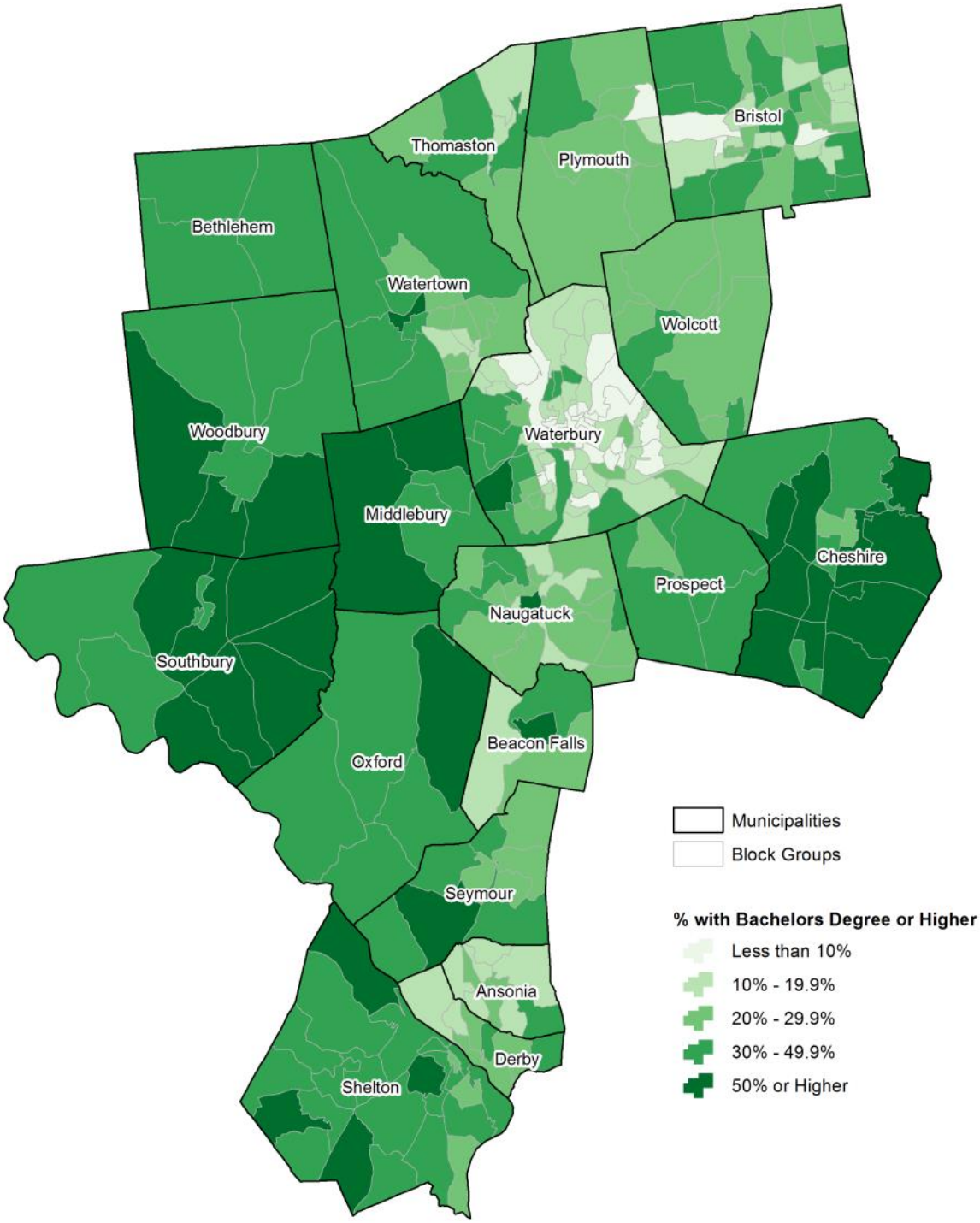
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25010

Table A15.
Educational Attainment of Population Age 25 and Over, by Municipality: 2013-2017

Geography	Population Age 25 and Over	Less than High School	High School Graduate	Some College	Associates Degree	Bachelor's Degree or Higher
Ansonia	12,870	10.4%	40.5%	20.2%	8.7%	20.1%
Beacon Falls	4,106	8.0%	34.3%	16.1%	11.3%	30.3%
Bethlehem	2,550	4.7%	27.1%	21.1%	7.2%	40.0%
Bristol	42,934	10.4%	35.3%	18.4%	9.5%	26.4%
Cheshire	21,276	4.6%	20.7%	13.7%	7.5%	53.4%
Derby	8,984	13.8%	31.1%	19.4%	11.7%	24.0%
Middlebury	5,492	4.0%	16.4%	16.4%	8.0%	55.2%
Naugatuck	21,830	9.5%	32.8%	20.6%	9.6%	27.6%
Oxford	8,991	4.9%	28.2%	20.1%	9.6%	37.2%
Plymouth	8,541	8.5%	40.3%	17.9%	9.4%	24.0%
Prospect	7,135	6.5%	30.2%	16.1%	9.3%	37.9%
Seymour	11,165	5.7%	31.3%	23.8%	6.6%	32.6%
Shelton	29,839	6.7%	28.9%	17.2%	7.8%	39.4%
Southbury	14,456	6.0%	20.9%	13.6%	8.5%	51.0%
Thomaston	5,500	7.5%	37.2%	19.3%	10.0%	25.9%
Waterbury	70,296	20.9%	36.2%	19.7%	7.4%	15.9%
Watertown	15,702	8.2%	28.7%	18.4%	12.5%	32.2%
Wolcott	11,810	7.2%	35.9%	17.8%	10.0%	29.2%
Woodbury	7,308	5.7%	19.9%	19.0%	7.5%	47.9%
Region Total	310,785	10.8%	31.8%	18.4%	8.7%	30.3%
Urban Core	156,914	15.2%	35.5%	19.5%	8.6%	21.2%
Inner Ring	92,023	6.6%	28.8%	17.6%	8.7%	38.3%
Outer Ring	61,848	6.0%	26.5%	17.0%	9.0%	41.5%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B15002

Figure A11.
Percent of Population Age 25 and Over with a Bachelor's Degree, by Block Group: 2013-2017



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013—2017, B15003, B15011

Table A16.
Population Projections in the Naugatuck Valley, by Municipality: 2015-2040

	Population Projections						% Change
Geography	2015	2020	2025	2030	2035	2040	2015-2040
Ansonia	19,480	19,839	20,265	20,651	20,889	21,067	8.1%
Beacon Falls	6,265	6,420	6,532	6,585	6,590	6,587	5.1%
Bethlehem	3,605	3,595	3,596	3,576	3,483	3,342	-7.3%
Bristol	59,918	59,535	59,359	59,006	58,205	57,129	-4.7%
Cheshire	28,889	28,257	27,087	26,127	25,288	24,860	-13.9%
Derby	13,035	13,250	13,553	13,803	13,959	14,081	8.0%
Middlebury	7,948	8,233	8,412	8,522	8,662	8,828	11.1%
Naugatuck	31,973	32,210	32,537	32,636	32,375	31,853	-0.4%
Oxford	13,841	14,924	15,695	16,353	17,061	17,855	29.0%
Plymouth	12,253	12,218	12,156	11,987	11,722	11,383	-7.1%
Prospect	9,367	9,222	8,979	8,693	8,449	8,218	-12.3%
Seymour	16,676	16,797	16,880	16,926	16,854	16,752	0.5%
Shelton	39,101	38,374	37,508	36,568	35,565	34,544	-11.7%
Southbury	19,661	19,357	19,164	18,984	18,957	18,760	-4.6%
Thomaston	7,887	7,836	7,781	7,694	7,553	7,369	-6.6%
Waterbury	111,081	112,571	114,896	117,113	118,463	119,213	7.3%
Watertown	22,345	22,011	21,640	21,219	20,616	19,869	-11.1%
Wolcott	16,906	16,921	16,885	16,770	16,629	16,511	-2.3%
Woodbury	9,999	9,835	9,703	9,499	9,281	9,052	-9.5%
Region Total	450,230	451,405	452,628	452,712	450,601	447,273	-0.7%
Urban Core	235,487	237,405	240,610	243,209	243,891	243,343	3.3%
Inner Ring	127,151	125,493	123,052	120,521	117,598	114,777	-9.7%
Outer Ring	87,592	88,507	88,966	88,982	89,112	89,153	1.8%

Source: Connecticut State Data Center, Population Projections: 2015-2040

Table A17.
Population Projections for Children and the Elderly in the Naugatuck Valley: 2015-2040

	Population Under Age 15			Population Age 65 and Over		
Geography	2015	2040	% Change	2015	2040	% Change
Ansonia	3,609	3,754	4.0%	2,617	3,209	22.6%
Beacon Falls	1,032	909	-11.9%	988	1,624	64.4%
Bethlehem	478	453	-5.2%	680	876	28.8%
Bristol	10,269	9,583	-6.7%	9,278	9,995	7.7%
Cheshire	4,951	4,343	-12.3%	4,641	5,045	8.7%
Derby	2,157	2,306	6.9%	2,066	2,476	19.8%
Middlebury	1,540	1,702	10.5%	1,425	1,553	9.0%
Naugatuck	5,806	5,494	-5.4%	4,181	5,039	20.5%
Oxford	2,567	2,132	-16.9%	2,493	7,189	188.4%
Plymouth	1,951	1,623	-16.8%	1,717	2,488	44.9%
Prospect	1,582	1,384	-12.5%	1,590	1,834	15.3%
Seymour	2,820	2,674	-5.2%	2,518	3,343	32.8%
Shelton	6,223	5,471	-12.1%	7,531	8,282	10.0%
Southbury	2,855	2,341	-18.0%	5,560	7,671	38.0%
Thomaston	1,292	1,176	-9.0%	1,146	1,711	49.3%
Waterbury	22,825	23,241	1.8%	13,529	14,799	9.4%
Watertown	3,528	2,940	-16.7%	4,127	5,331	29.2%
Wolcott	2,803	2,685	-4.2%	2,806	4,141	47.6%
Woodbury	1,439	1,245	-13.5%	2,041	2,845	39.4%
Region Total	79,727	75,456	-5.4%	70,934	89,451	26.1%
Urban Core	44,666	44,378	-0.6%	31,671	35,518	12.1%
Inner Ring	20,765	18,227	-12.2%	21,680	26,200	20.8%
Outer Ring	14,296	12,851	-10.1%	17,583	27,733	57.7%

Source: Connecticut State Data Center, Population Projections: 2015-2040.

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: 2018

Geography	Labor Force	Employed	Unemployed	Percent Un-employed
Ansonia	9,293	8,767	526	5.6%
Beacon Falls	3,536	3,403	133	3.8%
Bethlehem	1,966	1,891	75	3.8%
Bristol	33,221	31,702	1,519	4.6%
Cheshire	15,766	15,297	469	3.0%
Derby	6,752	6,402	350	5.2%
Middlebury	3,968	3,833	135	3.4%
Naugatuck	17,447	16,632	815	4.7%
Oxford	7,178	6,936	242	3.4%
Plymouth	6,680	6,373	307	4.6%
Prospect	5,692	5,489	203	3.6%
Seymour	9,001	8,616	385	4.3%
Shelton	22,194	21,275	919	4.1%
Southbury	8,709	8,365	344	3.9%
Thomaston	4,771	4,589	182	3.8%
Waterbury	50,973	47,623	3,350	6.6%
Watertown	13,063	12,581	482	3.7%
Wolcott	10,001	9,633	368	3.7%
Woodbury	5,577	5,387	190	3.4%
Region Total	235,788	224,794	10,994	4.7%
Urban Core	117,686	111,126	6,560	5.6%
Inner Ring	71,475	68,731	2,744	3.8%
Outer Ring	46,627	44,937	1,690	3.6%

Source: Connecticut Department of Labor, Local Area Unemployment Statistics (LAUS), by Town 2018

Table B2.
Unemployment Rate in the Naugatuck Valley, by Municipality: 2011-2018

	Unemployment Rate							
Geography	2018	2017	2016	2015	2014	2013	2012	2011
Ansonia	5.6%	6.5%	7.0%	8.7%	9.2%	10.8%	11.4%	11.8%
Beacon Falls	3.8%	4.4%	4.6%	5.4%	6.1%	6.5%	7.4%	8.3%
Bethlehem	3.8%	5.0%	4.4%	4.8%	5.4%	5.7%	6.5%	7.1%
Bristol	4.6%	5.2%	5.7%	6.9%	7.3%	8.4%	9.1%	9.8%
Cheshire	3.0%	3.3%	3.5%	3.9%	4.6%	5.2%	5.6%	6.2%
Derby	5.2%	5.8%	6.4%	7.3%	7.9%	9.0%	9.7%	10.5%
Middlebury	3.4%	4.2%	3.9%	4.5%	5.1%	5.8%	6.7%	7.1%
Naugatuck	4.7%	5.4%	5.8%	7.0%	7.6%	8.9%	9.4%	10.2%
Oxford	3.4%	4.2%	4.2%	4.9%	5.4%	6.1%	6.5%	7.0%
Plymouth	4.6%	5.2%	6.0%	7.2%	7.8%	9.1%	9.7%	10.6%
Prospect	3.6%	4.0%	4.0%	5.0%	5.3%	5.9%	6.9%	7.6%
Seymour	4.3%	4.8%	5.5%	6.3%	7.0%	7.8%	8.4%	9.2%
Shelton	4.1%	4.6%	4.9%	5.7%	6.2%	7.2%	7.8%	8.5%
Southbury	3.9%	4.3%	4.8%	5.4%	5.7%	6.7%	7.0%	7.8%
Thomaston	3.8%	4.0%	4.3%	5.2%	6.1%	7.2%	7.6%	8.0%
Waterbury	6.6%	7.4%	8.1%	10.3%	10.7%	12.2%	12.9%	13.6%
Watertown	3.7%	4.1%	4.4%	5.1%	5.7%	6.5%	7.1%	7.6%
Wolcott	3.7%	4.3%	4.3%	4.9%	5.5%	6.8%	7.6%	8.3%
Woodbury	3.4%	3.6%	3.9%	4.5%	5.1%	6.0%	6.2%	6.6%
Region Total	4.7%	5.3%	5.7%	6.4%	7.4%	8.5%	9.2%	9.8%
Urban Core	5.6%	6.3%	6.9%	7.9%	9.0%	10.4%	11.0%	11.7%
Inner Ring	3.8%	4.3%	4.6%	5.1%	6.0%	6.9%	7.5%	8.1%
Outer Ring	3.6%	4.2%	4.3%	4.7%	5.5%	6.3%	6.9%	7.6%

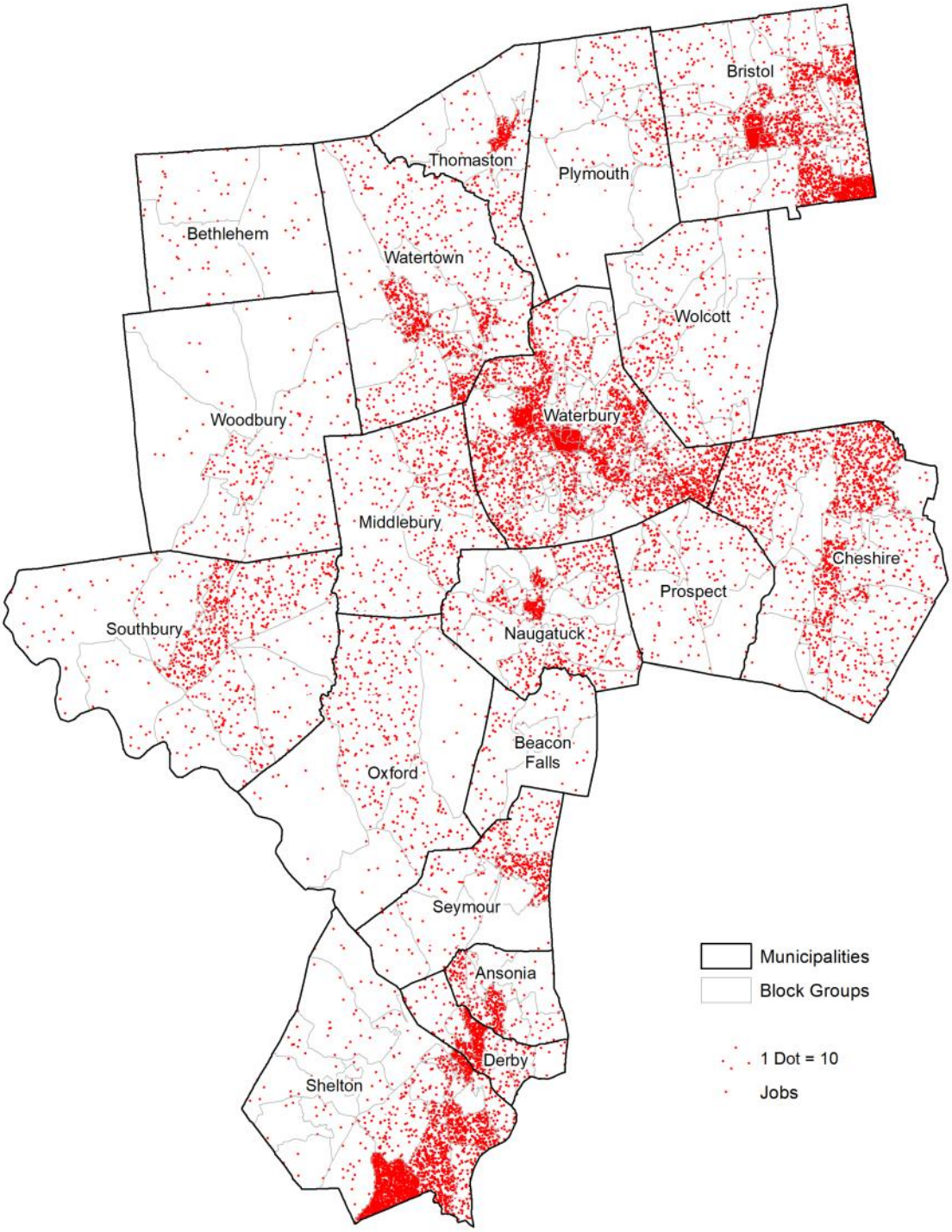
Source: Connecticut Department of Labor, Local Area Unemployment Statistics (LAUS), by Town 2011-2018

Table B3.
Jobs in the Naugatuck Valley (Nonfarm), by Municipality: 2010-2018

	Jobs					% Change	
Geography	2018	2016	2014	2012	2010	2014-2018	2010-2014
Ansonia	3,421	3,281	3,371	3,794	3,918	1.5%	-14.0%
Beacon Falls	936	884	867	855	942	7.9%	-7.9%
Bethlehem	817	749	707	711	676	15.5%	4.7%
Bristol	22,346	22,325	21,977	21,079	20,061	1.7%	9.6%
Cheshire	16,845	15,950	16,128	15,162	14,544	4.4%	10.9%
Derby	4,654	4,733	4,894	4,801	4,873	-4.9%	0.4%
Middlebury	4,210	3,779	3,802	3,846	3,436	10.7%	10.7%
Naugatuck	6,959	7,264	7,713	7,406	7,235	-9.8%	6.6%
Oxford	3,606	3,198	3,272	3,079	2,707	10.2%	20.9%
Plymouth	2,110	2,249	2,182	1,997	1,996	-3.3%	9.3%
Prospect	1,986	2,042	2,024	2,012	1,974	-1.9%	2.5%
Seymour	4,276	4,512	4,470	4,284	4,093	-4.3%	9.2%
Shelton	24,534	23,356	22,639	21,490	22,415	8.4%	1.0%
Southbury	7,879	8,182	8,198	8,513	8,573	-3.9%	-4.4%
Thomaston	3,056	2,918	2,861	2,691	2,554	6.8%	12.0%
Waterbury	39,841	39,706	38,871	38,363	38,171	2.5%	1.8%
Watertown	8,793	8,265	8,168	8,009	7,631	7.7%	7.0%
Wolcott	3,166	2,987	3,010	2,836	2,852	5.2%	5.5%
Woodbury	2,207	2,044	2,044	2,100	2,035	8.0%	0.4%
Region Total	161,640	158,421	157,198	153,027	150,685	2.8%	4.3%
Urban Core	77,221	77,309	76,826	75,443	74,258	0.5%	3.5%
Inner Ring	59,614	57,249	56,448	53,632	53,233	5.6%	6.0%
Outer Ring	24,806	23,863	23,924	23,951	23,194	3.7%	3.1%

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages (QCEW), by Town 2010-2018

Figure B1.
Jobs in the Naugatuck Valley, by Block Group: 2017



Source: U.S. Census Bureau, On The Map, LODES Dataset, 2017

Table B5.
Change in Jobs in the Naugatuck Valley, by Sector and Location: 2007-2018

	Number of Jobs		Job Change 2007-2018	
Sector	2018	2007	Net	Percent
Agriculture	342	316	25	8.0%
Utilities	311	288	23	7.9%
Construction	6,370	6,809	-439	-6.5%
Manufacturing	20,832	26,107	-5,275	-20.2%
Wholesale Trade	6,522	6,031	491	8.1%
Retail Trade	17,077	20,513	-3,436	-16.7%
Transportation and Warehousing	3,107	2,431	676	27.8%
Information	4,976	4,850	126	2.6%
Finance and Insurance	4,596	7,310	-2,714	-37.1%
Real Estate and Rental and Leasing	1,330	1,548	-218	-14.1%
Professional, Scientific, and Technical Services	6,728	5,182	1,546	29.8%
Management of Companies and Enterprises	1,682	1,746	-64	-3.7%
Administrative & Support and Waste Management	9,156	7,951	1,205	15.2%
Educational Services	2,485	991	1,494	150.8%
Health Care and Social Assistance	29,962	25,146	4,816	19.2%
Arts, Entertainment, and Recreation	987	838	149	17.8%
Accommodation and Food Services	11,262	9,592	1,670	17.4%
Other Services (except Public Administration)	6,683	5,332	1,351	25.3%
Total Government	19,899	22,041	-2,142	-9.7%
Total All Jobs	161,640	162,368	-728	-0.4%

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages (QCEW), by Town 2007-2018
Note: All Public Sector Employees (including school teachers) are in the "Total Government" category

Table B4.
Jobs in the Naugatuck Valley (Nonfarm), by Sector and Location: 2018

	Location			Total Jobs	
Sector	Urban Core	Inner Ring	Outer Ring	Region	% of Total
Agriculture	0	328	13	342	0.2%
Utilities	236	75	0	311	0.2%
Construction	2,116	2,565	1,689	6,370	3.9%
Manufacturing	7,904	11,175	1,753	20,832	12.9%
Wholesale Trade	1,873	3,896	754	6,522	4.0%
Retail Trade	10,854	3,983	2,241	17,077	10.6%
Transportation and Ware-housing	1,085	1,545	477	3,107	1.9%
Information	4,131	656	189	4,976	3.1%
Finance and Insurance	1,716	2,308	573	4,596	2.8%
Real Estate and Rental and Leasing	653	507	170	1,330	0.8%
Professional, Scientific, and Technical Services	1,523	3,482	1,724	6,728	4.2%
Management of Companies and Enterprises	584	752	345	1,682	1.0%
Administrative & Support and Waste Management	3,651	4,331	1,173	9,156	5.7%
Educational Services	1,208	896	380	2,485	1.5%
Health Care and Social Assis-tance	18,451	7,184	4,327	29,962	18.5%
Arts, Entertainment, and Recreation	350	545	92	987	0.6%
Accommodation and Food Services	5,574	3,529	2,160	11,262	7.0%
Other Services (except Public Administration)	3,624	1,872	1,187	6,683	4.1%
Total Government	10,723	5,385	3,792	19,899	12.3%
Total All Jobs	**77,221**	**59,614**	**24,806**	**161,640**	**100.0%**

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages (QCEW), by Town 2018
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: 2017

	Work Within Town of Residence		Work Within Other Town in Region		Work Outside of Region	
Geography	Number	Percent	Number	Percent	Number	Percent
Ansonia	495	5.6%	2,310	26.2%	6,026	68.2%
Beacon Falls	104	3.6%	978	34.3%	1,768	62.0%
Bethlehem	154	8.5%	719	39.6%	943	51.9%
Bristol	6,978	21.4%	2,863	8.8%	22,785	69.8%
Cheshire	2,126	14.7%	1,822	12.6%	10,479	72.6%
Derby	474	8.2%	1,293	22.5%	3,991	69.3%
Middlebury	291	7.7%	1,439	37.8%	2,072	54.5%
Naugatuck	1,520	9.5%	4,970	31.1%	9,501	59.4%
Oxford	511	8.6%	1,688	28.4%	3,746	63.0%
Plymouth	543	7.9%	2,265	33.1%	4,028	58.9%
Prospect	382	7.3%	1,888	36.0%	2,973	56.7%
Seymour	712	8.1%	2,508	28.6%	5,549	63.3%
Shelton	3,268	15.3%	1,433	6.7%	16,647	78.0%
Southbury	1,006	11.8%	1,845	21.7%	5,658	66.5%
Thomaston	566	12.9%	1,551	35.5%	2,254	51.6%
Waterbury	13,487	28.4%	11,143	23.5%	22,782	48.1%
Watertown	1,747	14.6%	4,685	39.1%	5,552	46.3%
Wolcott	822	8.9%	3,378	36.4%	5,072	54.7%
Woodbury	542	12.1%	1,451	32.5%	2,473	55.4%
Region Total	35,728	16.2%	50,229	22.8%	134,167	60.9%
Urban Core	22,954	20.8%	22,579	20.4%	65,085	58.8%
Inner Ring	8,962	13.2%	14,264	21.1%	44,509	65.7%
Outer Ring	3,812	9.1%	13,386	31.9%	24,705	59.0%

Source: U.S. Census Bureau, On the Map LODES Dataset: 2017 Area Profile for Residents

Table B7.
Place of Residence of Naugatuck Valley Workers, by Municipality: 2017

	Live Within Town of Employment		Live Within Other Town in Region		Live Outside of Region	
Geography	Number	Percent	Number	Percent	Number	Percent
Ansonia	495	16.1%	1,038	33.8%	1,535	50.0%
Beacon Falls	105	13.4%	446	57.0%	231	29.5%
Bethlehem	157	20.4%	323	42.0%	289	37.6%
Bristol	6,978	29.5%	3,408	14.4%	13,283	56.1%
Cheshire	2,126	13.0%	4,733	28.9%	9,533	58.2%
Derby	471	9.2%	2,042	39.7%	2,630	51.1%
Middlebury	291	7.2%	2,211	54.8%	1,534	38.0%
Naugatuck	1,520	22.5%	2,804	41.4%	2,443	36.1%
Oxford	547	15.5%	1,564	44.4%	1,415	40.1%
Plymouth	544	26.2%	789	38.0%	743	35.8%
Prospect	382	18.6%	1,060	51.5%	616	29.9%
Seymour	697	17.1%	1,749	42.9%	1,628	40.0%
Shelton	3,268	12.5%	4,892	18.8%	17,880	68.7%
Southbury	1,006	13.4%	2,968	39.5%	3,549	47.2%
Thomaston	565	18.7%	1,402	46.5%	1,048	34.8%
Waterbury	13,487	32.7%	12,318	29.9%	15,434	37.4%
Watertown	1,747	19.7%	4,062	45.8%	3,063	34.5%
Wolcott	822	26.3%	1,421	45.5%	878	28.1%
Woodbury	546	26.3%	975	46.9%	559	26.9%
Region Total	35,754	21.8%	50,205	30.6%	78,291	47.7%
Urban Core	22,951	28.7%	21,610	27.1%	35,325	44.2%
Inner Ring	8,947	14.8%	17,627	29.2%	33,895	56.1%
Outer Ring	3,856	16.1%	10,968	45.9%	9,071	38.0%

Source: U.S. Census Bureau, On the Map LODES Dataset: 2017, Area Profile for Workers

Table B8.
Jobs and Employment in the Naugatuck Valley, by Municipality: 2018

Geography	Jobs	Employed Residents	Ratio	Commuter Import/Export
Ansonia	3,421	8,767	0.39	-5,346
Beacon Falls	936	3,403	0.28	-2,467
Bethlehem	817	1,891	0.43	-1,074
Bristol	22,346	31,702	0.70	-9,356
Cheshire	16,845	15,297	1.10	1,548
Derby	4,654	6,402	0.73	-1,748
Middlebury	4,210	3,833	1.10	377
Naugatuck	6,959	16,632	0.42	-9,673
Oxford	3,606	6,936	0.52	-3,330
Plymouth	2,210	6,373	0.35	-4,163
Prospect	1,986	5,489	0.36	-3,503
Seymour	4,276	8,616	0.50	-4,340
Shelton	24,534	21,275	1.15	3,259
Southbury	7,879	8,365	0.94	-486
Thomaston	3,056	4,589	0.67	-1,533
Waterbury	39,841	47,623	0.84	-7,782
Watertown	8,793	12,581	0.70	-3,788
Wolcott	3,166	9,633	0.33	-6,467
Woodbury	2,207	5,387	0.41	-3,180
Region Total	161,742	224,794	0.72	-63,052
Urban Core	77,221	111,126	0.69	-33,905
Inner Ring	59,714	68,731	0.87	-9,017
Outer Ring	24,807	44,937	0.55	-20,130

Source: Connecticut Department of Labor, Local Area Unemployment Statistics: 2018. Quarterly Census of Employment and Wages (QCEW): 2018

Table B9.
Wages in the Naugatuck Valley, by Sector and Location: 2018

	Average Annual Wages 2018			
Sector	**Urban Core**	**Inner Ring**	**Outer Ring**	**Region**
Agric., Forestry, Fishing & Hunting	-	$36,990	-	$36,750
Utilities	$103,410	$106,505	-	$104,154
Construction	$60,489	$77,227	$59,881	$67,068
Manufacturing	$63,144	$78,874	$59,925	$71,312
Wholesale Trade	$64,291	$86,441	$86,797	$80,123
Retail Trade	$30,061	$36,704	$29,163	$31,493
Transportation & Warehousing	$46,930	$55,355	$71,183	$54,843
Information	$136,393	$96,545	$55,722	$128,082
Finance & Insurance	$95,490	$104,913	$82,969	$98,661
Real Estate and Rental & Leasing	$41,723	$68,308	$61,253	$54,357
Professional, Scientific, & Technical Services	$69,151	$81,228	$121,014	$88,688
Management of Companies & Enterprises	$136,228	$154,365	$137,771	$144,656
Admin. & Support & Waste Mgmt. & Remed. Services	$30,977	$36,936	$43,991	$35,464
Educational Services	$46,954	$45,151	$20,786	$44,189
Health Care & Social Assistance	$49,519	$44,005	$41,253	$46,965
Arts, Entertainment, & Recreation	$22,982	$24,516	$19,207	$23,477
Accommodation & Food Services	$19,142	$20,456	$19,387	$19,601
Other Services (except Public Administration)	$23,650	$28,805	$29,946	$26,213
Total Government	$61,242	$60,290	$60,495	$60,842
Total - All Industries	$52,417	$62,416	$54,732	$56,460

Source: Connecticut Department of Labor, Quarterly Census of Employment and Wages: 2018
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 1980, 1990, 2000, 2010 US Census, 2012-2016 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: 1980-2017

	Total Housing Units					% Change		
Geography	2017	2010	2000	1990	1980	2010-2017	2000-2010	1990-2000
Ansonia	7,807	8,148	7,937	7,503	7,267	-4.2%	2.7%	5.8%
Beacon Falls	2,688	2,509	2,104	1,990	1,380	7.1%	19.2%	5.7%
Bethlehem	1,640	1,575	1,388	1,262	1,074	4.1%	13.5%	10.0%
Bristol	26,862	27,011	26,125	24,989	21,004	-0.6%	3.4%	4.5%
Cheshire	11,003	10,424	9,588	8,590	6,996	5.6%	8.7%	11.6%
Derby	5,462	5,849	5,568	5,269	4,828	-6.6%	5.0%	5.7%
Middlebury	2,937	2,892	2,494	2,365	2,168	1.6%	16.0%	5.5%
Naugatuck	12,777	13,061	12,341	11,930	9,728	-2.2%	5.8%	3.4%
Oxford	4,764	4,746	3,420	2,930	2,197	0.4%	38.8%	16.7%
Plymouth	5,292	5,109	4,646	4,556	3,811	3.6%	10.0%	2.0%
Prospect	3,468	3,474	3,094	2,625	2,063	-0.2%	12.3%	17.9%
Seymour	6,736	6,968	6,356	5,877	5,081	-3.3%	9.6%	8.2%
Shelton	17,130	16,146	14,707	12,981	10,385	6.1%	9.8%	13.3%
Southbury	8,571	9,091	7,799	6,826	5,838	-5.7%	16.6%	14.3%
Thomaston	3,267	3,276	3,014	2,736	2,248	-0.3%	8.7%	10.2%
Waterbury	47,026	47,991	46,827	47,205	40,854	-2.0%	2.5%	-0.8%
Watertown	8,872	9,096	8,298	7,522	6,618	-2.5%	9.6%	10.3%
Wolcott	6,050	6,276	5,544	4,870	4,071	-3.6%	13.2%	13.8%
Woodbury	4,533	4,564	3,869	2,924	2,924	-0.7%	18.0%	32.3%
Region Total	186,885	188,206	175,119	164,950	140,535	-0.7%	7.5%	6.2%
Urban Core	99,934	102,060	98,798	96,896	83,681	-2.1%	3.3%	2.0%
Inner Ring	52,300	51,019	46,609	42,262	35,139	2.5%	9.5%	10.3%
Outer Ring	34,651	35,127	29,712	25,792	21,715	-1.4%	18.2%	15.2%

Source: U.S. Census Bureau, ACS 2013-2017, B25024, Census 2010, H001; Census 2000, Census 1990, Census 1980

Table C2.
Annual Housing Permits in the Naugatuck Valley, by Municipality: 2010-2017

Geography	New Housing Units by Year								% Change 2010-2017
	2017	2016	2015	2014	20132	2012	2011	2010	
Ansonia	6	0	0	0	3	4	2	5	20.0%
Beacon Falls	22	23	21	25	11	5	3	9	144.4%
Bethlehem	2	2	2	2	2	2	1	2	0.0%
Bristol	42	37	30	61	92	28	21	37	13.5%
Cheshire	22	29	41	41	48	24	58	39	-43.6%
Derby	5	2	5	5	3	2	2	5	0.0%
Middlebury	22	27	21	33	19	7	4	7	214.3%
Naugatuck	0	8	18	19	12	21	10	8	-100.0%
Oxford	104	23	16	61	33	30	13	45	131.1%
Plymouth	5	5	5	6	5	5	9	11	-54.5%
Prospect	19	22	29	27	20	23	49	48	-60.4%
Seymour	8	3	78	6	14	23	17	22	-63.6%
Shelton	65	46	191	47	129	299	35	31	109.7%
Southbury	12	12	16	20	42	14	6	7	71.4%
Thomaston	6	14	11	4	6	3	5	7	-14.3%
Waterbury	29	40	71	44	34	62	28	32	-9.4%
Watertown	21	20	9	31	33	21	16	21	0.0%
Wolcott	19	17	27	20	16	13	13	22	-13.6%
Woodbury	24	8	6	2	9	5	6	4	500.0%
Region Total	433	338	597	454	531	591	298	362	19.6%
Urban Core	82	87	124	129	144	117	63	87	-5.7%
Inner Ring	127	117	335	135	235	375	140	131	-3.1%
Outer Ring	224	134	138	190	152	99	95	144	55.6%

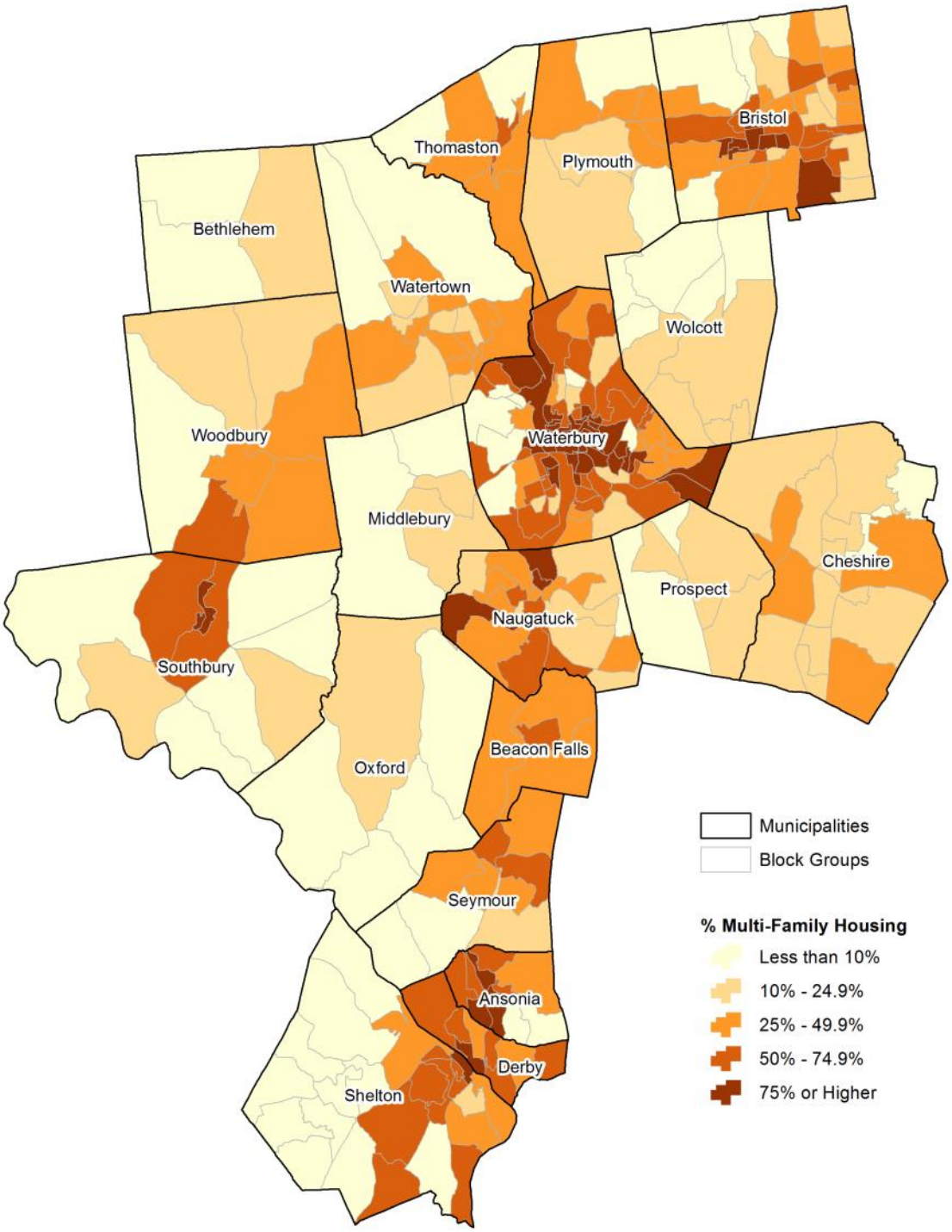
Source: Connecticut Department of Economic and Community Development, Annual Housing Permit Data by Town: 2010-2017

Table C3.
Housing Stock in the Naugatuck Valley, by Number of Units and Municipality: 2017

Geography	Total Units	1 Unit	2 Units	3-4 Units	5+ Units	Mobile Home*
Ansonia	7,807	4,128	1,848	968	856	7
Beacon Falls	2,688	1,907	124	179	218	260
Bethlehem	1,640	1,529	59	23	17	12
Bristol	26,862	16,244	2,760	2,703	5,005	150
Cheshire	11,003	9,161	232	433	1,167	10
Derby	5,462	2,945	883	532	1,059	43
Middlebury	2,937	2,735	10	63	120	9
Naugatuck	12,777	7,956	1,467	1,059	1,979	316
Oxford	4,764	4,606	83	45	30	0
Plymouth	5,292	4,176	224	324	482	86
Prospect	3,468	3,102	91	88	37	150
Seymour	6,736	4,603	562	318	1,253	0
Shelton	17,130	13,764	551	1,001	1,531	283
Southbury	8,571	6,292	799	695	775	10
Thomaston	3,267	2,384	234	214	402	33
Waterbury	47,026	18,633	5,233	9,788	13,212	160
Watertown	8,872	7,137	709	527	499	0
Wolcott	6,050	5,376	217	171	286	0
Woodbury	4,533	3,496	184	341	492	20
Region Total	186,885	120,174	16,270	19,472	29,420	1,549
Urban Core	99,934	49,906	12,191	15,050	22,111	676
Inner Ring	52,300	41,225	2,512	2,817	5,334	412
Outer Ring	34,651	29,043	1,567	1,605	1,975	461

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25024

Figure C1.
Multi-Family Housing in the Naugatuck Valley, by Block Group: 2013-2017



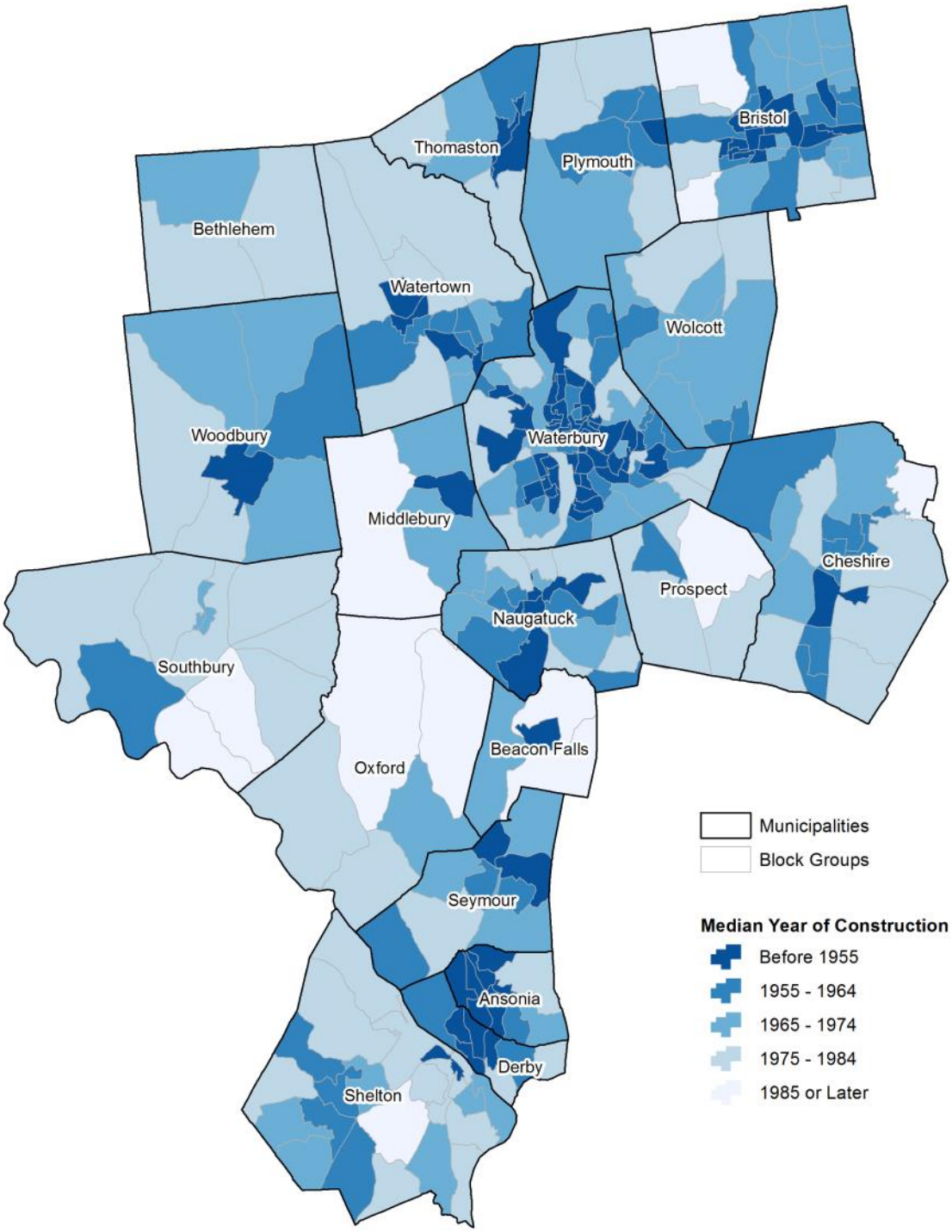
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25024

Table C4.
Housing Stock in the Naugatuck Valley, by Year Built and Municipality: 2013-2017

Geography	Housing Units	Year Built					Median Year Built
		After 1999	1980 to 1999	1960 to 1979	1940 to 1959	Before 1940	
Ansonia	7,807	248	888	1,764	1,647	3,260	1952
Beacon Falls	2,688	478	829	547	487	347	1979
Bethlehem	1,640	295	461	384	297	203	1977
Bristol	26,862	1,170	5,934	7,649	6,228	5,881	1963
Cheshire	11,003	738	2,851	3,496	2,940	978	1968
Derby	5,462	316	1,055	1,215	1,308	1,568	1959
Middlebury	2,937	491	553	681	809	403	1967
Naugatuck	12,777	860	2,825	3,593	2,646	2,853	1966
Oxford	4,764	1,193	1,353	1,146	659	413	1982
Plymouth	5,292	460	1,179	1,419	1,158	1,076	1966
Prospect	3,468	605	1,139	731	769	224	1980
Seymour	6,736	468	1,172	2,079	1,514	1,503	1964
Shelton	17,130	1,980	5,087	5,521	2,676	1,866	1975
Southbury	8,571	645	2,954	3,818	581	573	1977
Thomaston	3,267	267	852	635	739	774	1963
Waterbury	47,026	1,354	8,154	11,103	11,026	15,389	1956
Watertown	8,872	710	1,825	2,691	2,128	1,518	1966
Wolcott	6,050	629	1,465	1,601	1,825	530	1967
Woodbury	4,533	313	1,209	1,529	661	821	1973
Region Total	186,885	13,220	41,785	51,602	40,098	40,180	1965
Urban Core	99,934	3,948	18,856	25,324	22,855	28,951	1962
Inner Ring	52,300	4,623	12,966	15,841	11,155	7,715	1969
Outer Ring	34,651	4,649	9,963	10,437	6,088	3,514	1975

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25034, B25035

Figure C2.
Median Year of Construction of Homes in the Naugatuck Valley, by Block Group: 2013-2017



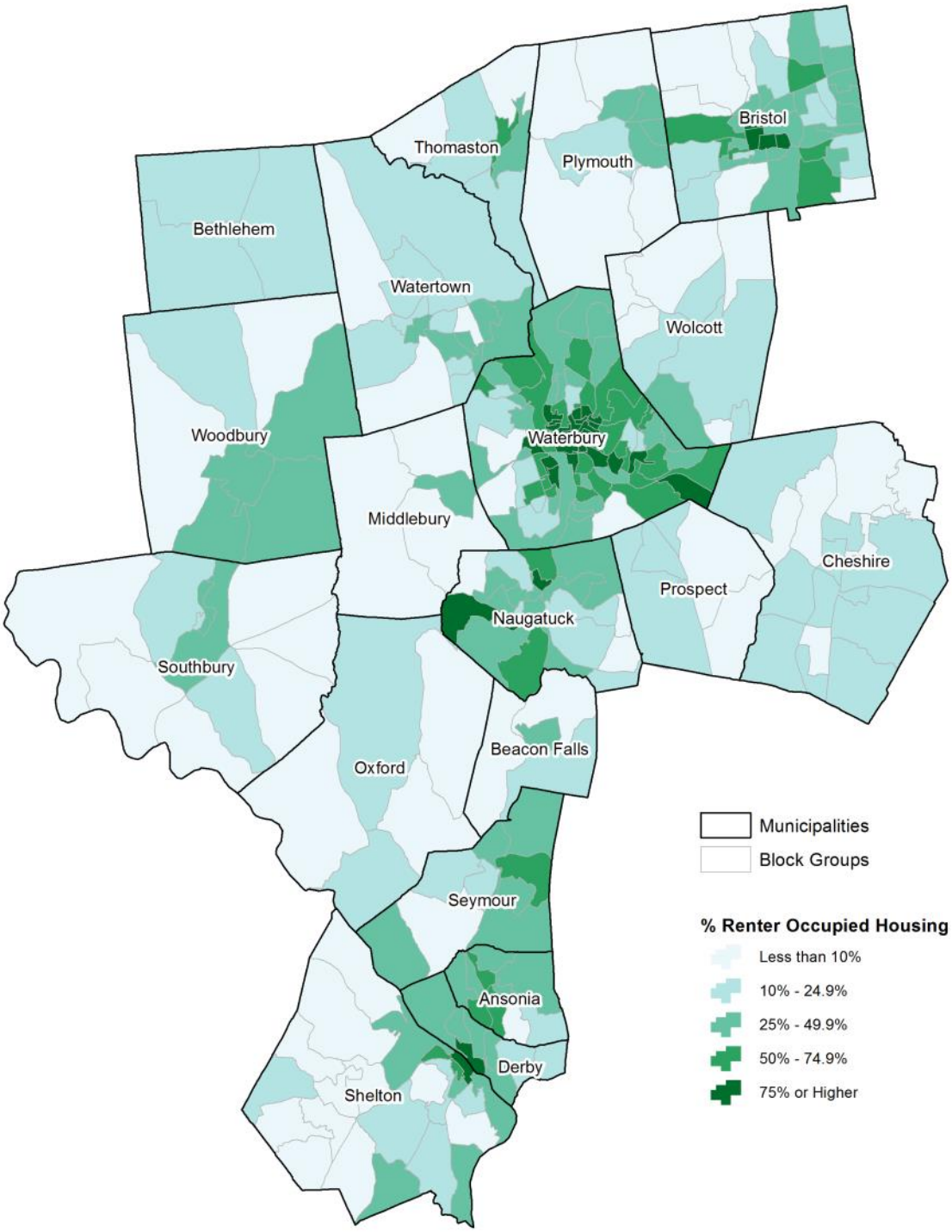
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25035

Table C5.
Tenure for Occupied Housing Units in the Naugatuck Valley, by Municipality: 2013-2017

Geography	Occupied Housing Units	Owner Occupied		Renter Occupied	
		Number	Percent	Number	Percent
Ansonia	6,981	4,169	59.7%	2,812	40.3%
Beacon Falls	2,419	2,064	85.3%	355	14.7%
Bethlehem	1,295	1,104	85.3%	191	14.7%
Bristol	24,789	16,130	65.1%	8,659	34.9%
Cheshire	10,214	8,873	86.9%	1,341	13.1%
Derby	4,919	2,822	57.4%	2,097	42.6%
Middlebury	2,697	2,416	89.6%	281	10.4%
Naugatuck	11,765	7,815	66.4%	3,950	33.6%
Oxford	4,463	4,037	90.5%	426	9.5%
Plymouth	4,842	3,904	80.6%	938	19.4%
Prospect	3,311	2,924	88.3%	387	11.7%
Seymour	6,146	4,311	70.1%	1,835	29.9%
Shelton	15,961	12,867	80.6%	3,094	19.4%
Southbury	7,756	6,714	86.6%	1,042	13.4%
Thomaston	3,096	2,450	79.1%	646	20.9%
Waterbury	39,816	17,242	43.3%	22,574	56.7%
Watertown	8,423	6,803	80.8%	1,620	19.2%
Wolcott	5,758	4,941	85.8%	817	14.2%
Woodbury	4,045	3,045	75.3%	1,000	24.7%
Region Total	168,696	114,631	68.0%	54,065	32.0%
Urban Core	88,270	48,178	54.6%	40,092	45.4%
Inner Ring	48,682	39,208	80.5%	9,474	19.5%
Outer Ring	31,744	27,245	85.8%	4,499	14.2%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, 25003

Figure C3.
Renter-Occupied Housing Units in the Naugatuck Valley, by Block Group: 2013-2017



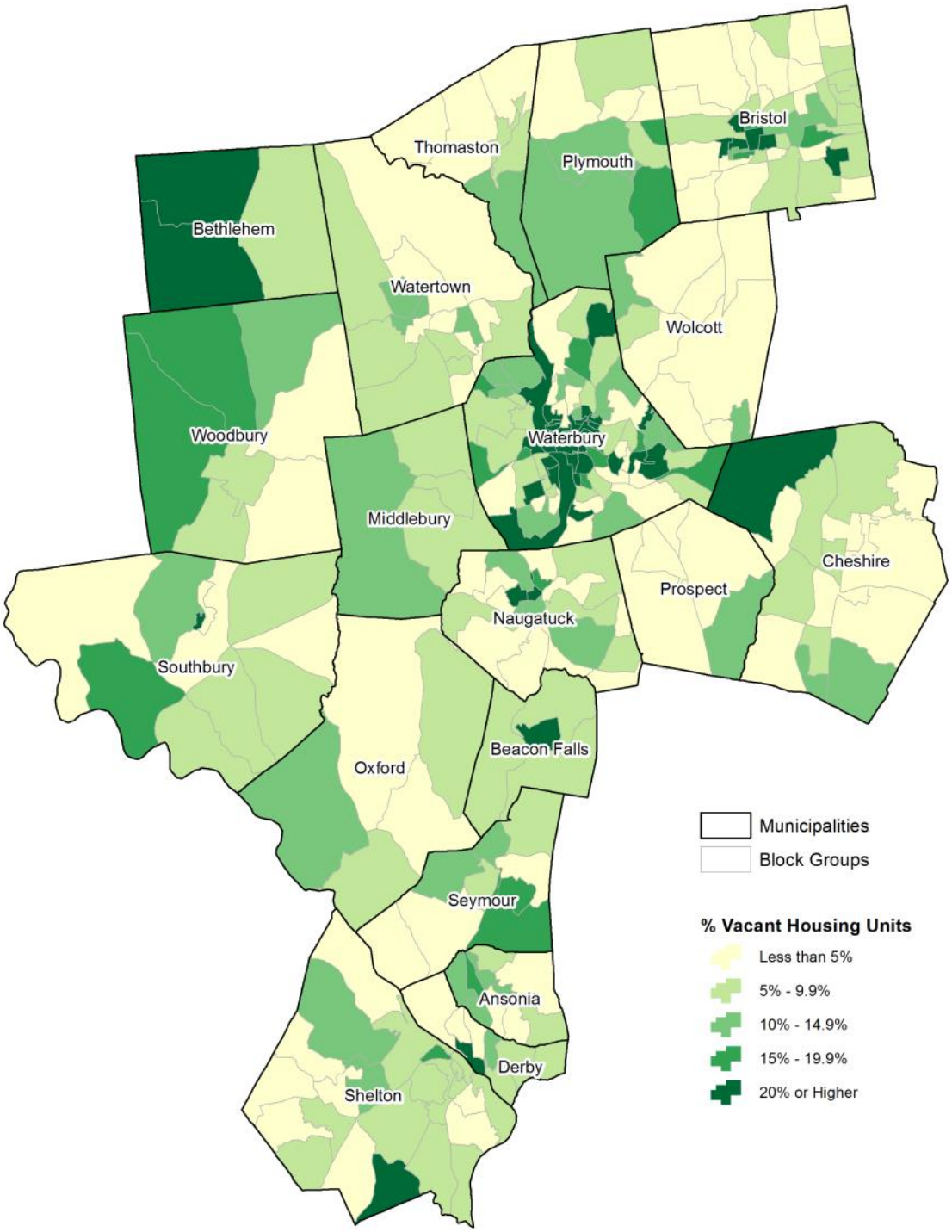
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25003

Table C6.
Vacant Housing Units in the Naugatuck Valley, by Municipality: 2013-2017

	Vacant Units		Vacancy Status			
Geography	Number	Percent of Total	For Sale or Sold	For Rent or Rented	Seasonal	Other Vacant
Ansonia	826	10.6%	137	408	40	241
Beacon Falls	269	10.0%	44	0	0	225
Bethlehem	345	21.0%	8	0	263	74
Bristol	2,073	7.7%	139	861	115	958
Cheshire	789	7.2%	121	222	75	371
Derby	543	9.9%	118	320	14	91
Middlebury	240	8.2%	89	65	27	59
Naugatuck	1,012	7.9%	175	189	65	583
Oxford	301	6.3%	65	19	106	111
Plymouth	450	8.5%	105	73	92	180
Prospect	157	4.5%	57	21	28	51
Seymour	590	8.8%	138	46	114	292
Shelton	1,169	6.8%	341	229	232	367
Southbury	815	9.5%	178	81	190	366
Thomaston	171	5.2%	34	0	0	137
Waterbury	7,210	15.3%	953	2,459	320	3,478
Watertown	449	5.1%	42	12	94	301
Wolcott	292	4.8%	0	87	0	205
Woodbury	488	10.8%	136	82	65	205
Region Total	18,189	9.8%	2,880	5,174	1,840	8,295
Urban Core	11,664	11.7%	1,522	4,237	554	5,351
Inner Ring	3,618	6.9%	781	582	607	1,648
Outer Ring	2,907	8.4%	577	355	679	1,296

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25004

Figure C4.
Vacant Housing Units in the Naugatuck Valley, by Block Group: 2013-2017



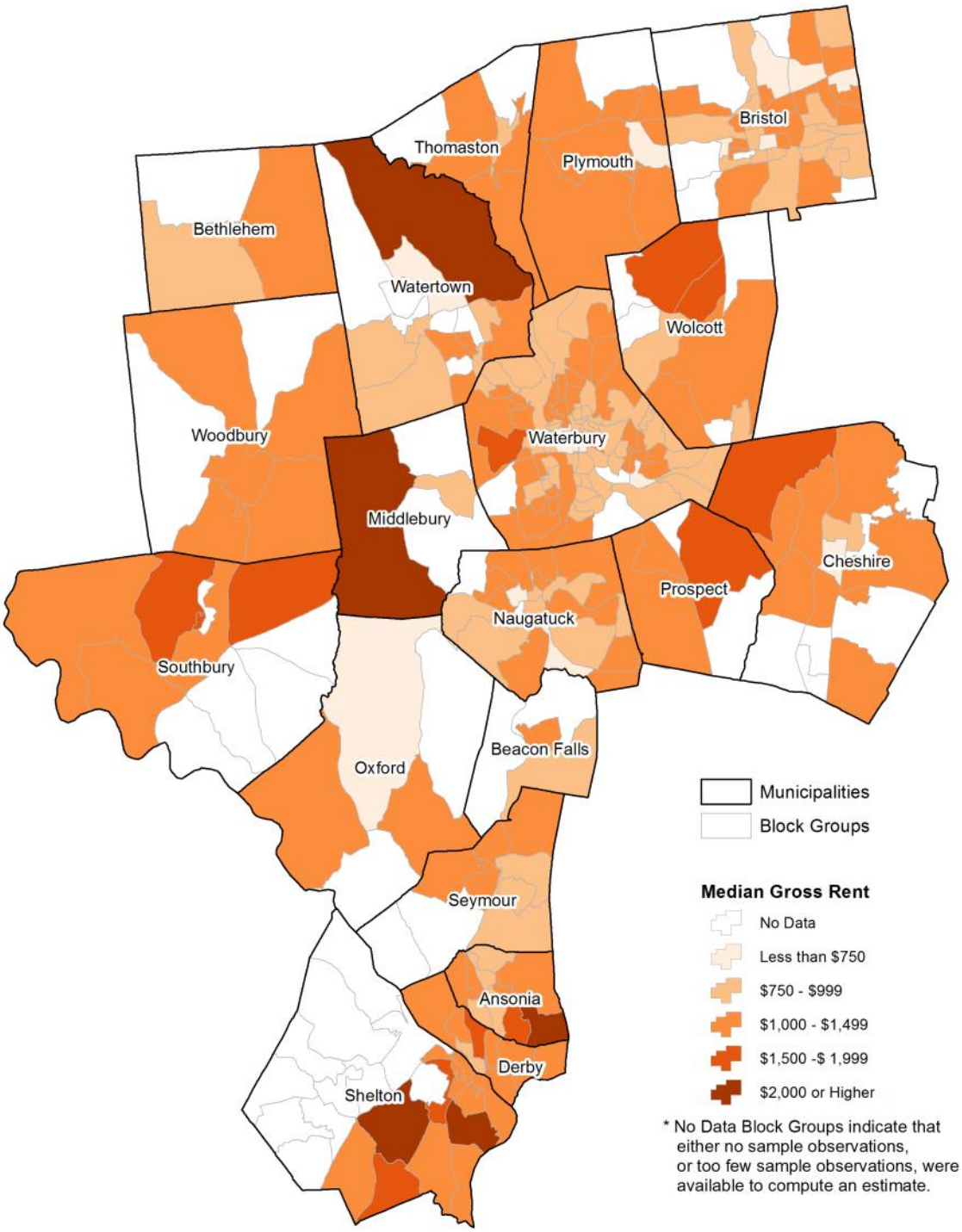
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25002

Table C7.
Median Rental Costs in the Naugatuck Valley, by Municipality: 2000-2017 (Inflation Adjusted)

Geography	Gross Rent 2017	Gross Rent 2000	% Change 2000-2017	Contract Rent 2017	Contract Rent 2000	% Change 2000-2017
Ansonia	$1,026	$1,002	2.4%	$819	$815	0.5%
Beacon Falls	$1,225	$1,256	-2.4%	$1,074	$1,056	1.7%
Bethlehem	$1,016	$1,425	-28.7%	$903	$1,114	-18.9%
Bristol	$950	$861	10.3%	$817	$748	9.2%
Cheshire	$1,186	$1,157	2.5%	$1,070	$1,027	4.2%
Derby	$1,131	$1,002	12.9%	$897	$858	4.5%
Middlebury	$1,324	$969	36.7%	$1,080	$824	31.1%
Naugatuck	$1,006	$915	10.0%	$847	$776	9.2%
Oxford	$1,169	$998	17.2%	$903	$777	16.2%
Plymouth	$1,029	$885	16.3%	$825	$742	11.1%
Prospect	$1,119	$1,025	9.2%	$888	$834	6.5%
Seymour	$1,072	$983	9.0%	$882	$860	2.6%
Shelton	$1,301	$1,146	13.6%	$1,104	$963	14.7%
Southbury	$1,494	$1,543	-3.2%	$1,383	$1,338	3.3%
Thomaston	$936	$941	-0.5%	$793	$770	3.0%
Waterbury	$924	$815	13.4%	$765	$684	11.8%
Watertown	$966	$937	3.1%	$820	$818	0.3%
Wolcott	$1,119	$1,066	5.0%	$938	$945	-0.8%
Woodbury	$1,172	$1,135	3.2%	$1,009	$1,022	-1.3%
Region Median	$1,010	$913	10.7%	$846	$775	9.2%
Urban Core	$956	$860	11.1%	$795	$728	9.3%
Inner Ring	$1,131	$1,031	9.7%	$959	$885	8.4%
Outer Ring	$1,239	$1,204	2.9%	$1,067	$1,036	3.1%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25064, B25058, 2000 Census. NVCOG Staff Calculations [Inflation Rate 2000-2017: 1.45]

Figure C5.
Median Monthly Gross Rent in the Naugatuck Valley, by Block Group: 2013-2017



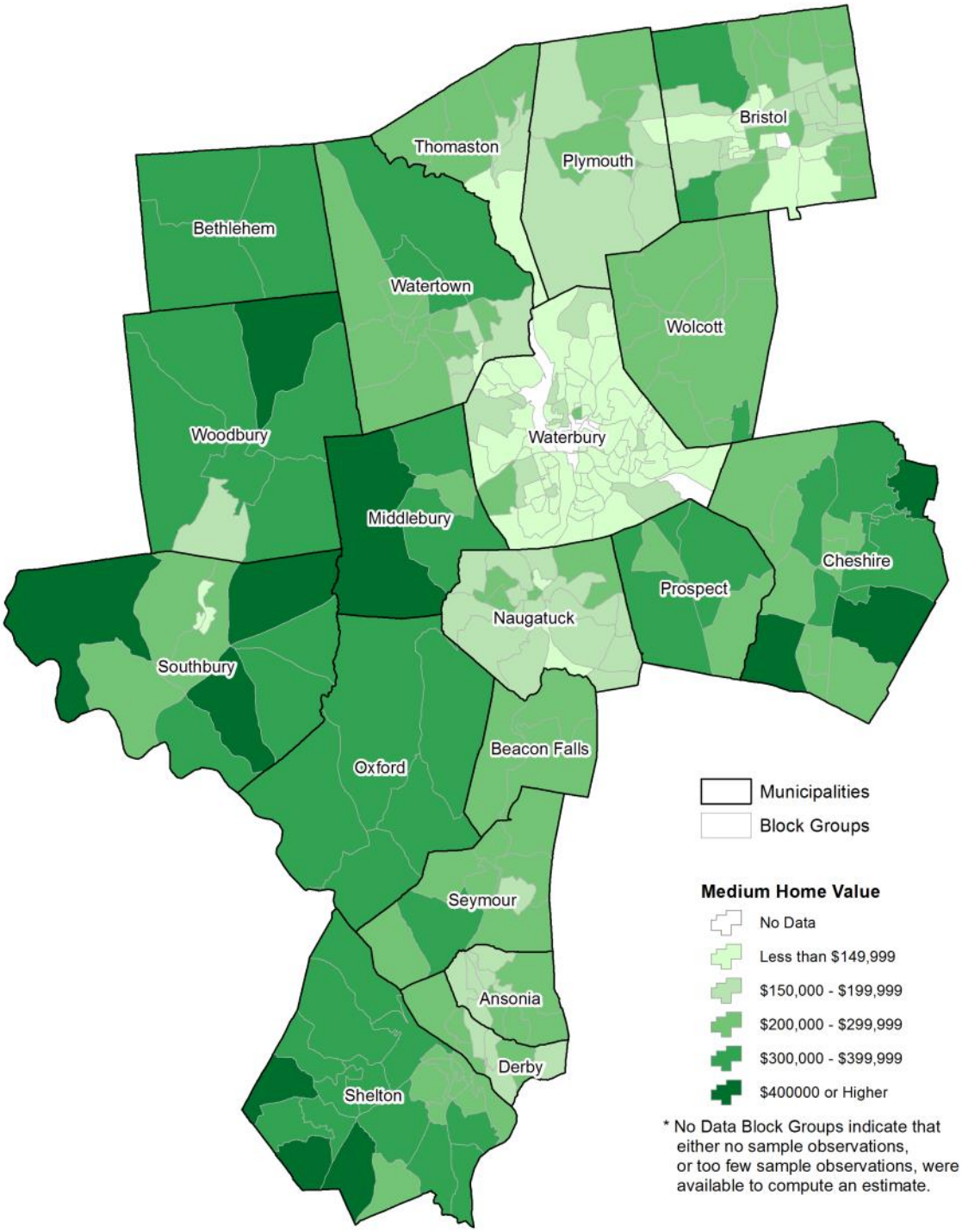
Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25064

Table C8.
Median Home Value in the Naugatuck Valley, by Municipality: 2000-2017 (Inflation Adjusted)

Geography	Median Home Value 2017	Median Home Value 2000	% Change 2000-2017
Ansonia	$208,700	$203,000	2.8%
Beacon Falls	$235,100	$224,170	4.9%
Bethlehem	$353,300	$310,010	14.0%
Bristol	$190,500	$187,485	1.6%
Cheshire	$329,000	$307,400	7.0%
Derby	$194,600	$198,070	-1.8%
Middlebury	$355,400	$287,970	23.4%
Naugatuck	$179,900	$192,850	-6.7%
Oxford	$354,500	$301,310	17.7%
Plymouth	$193,400	$179,800	7.6%
Prospect	$307,400	$262,015	17.3%
Seymour	$243,400	$228,665	6.4%
Shelton	$341,500	$315,085	8.4%
Southbury	$325,000	$303,195	7.2%
Thomaston	$199,400	$196,910	1.3%
Waterbury	$128,600	$146,885	-12.4%
Watertown	$243,000	$215,035	13.0%
Wolcott	$251,900	$207,930	21.1%
Woodbury	$350,800	$340,750	2.9%
Region Total	$243,680	$226,431	7.6%
Urban Core	$168,443	$174,008	-3.2%
Inner Ring	$287,168	$265,014	8.4%
Outer Ring	$314,141	$277,978	13.0%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25077 Owner Occupied Units Only NVCOG Staff Calculations. [Inflation Rate 2000-2017: 1.45]

Figure C6.
Median Home Value in the Naugatuck Valley, by Block Group: 2013-2017



Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25077

Table C9.
Home Value Ranges for Owner Occupied Units, by Municipality: 2013-2017

Geography	Owner Occupied Units	Home Value				
		Less than $100,000	$100,000 - $199,999	$200,000 - $299,999	$300,000 - $499,999	$500,000 or Higher
Ansonia	4,169	213	1,697	1,780	415	64
Beacon Falls	2,064	223	601	624	509	107
Bethlehem	1,104	0	158	231	473	242
Bristol	16,130	1,124	7,590	5,330	1,758	328
Cheshire	8,873	259	736	2,679	4,190	1,009
Derby	2,822	144	1,324	823	438	93
Middlebury	2,416	62	121	633	1,201	399
Naugatuck	7,815	877	4,013	2,158	613	154
Oxford	4,037	80	302	793	2,253	609
Plymouth	3,904	349	1,764	1,218	487	86
Prospect	2,924	152	239	1,004	1,448	81
Seymour	4,311	135	1,212	1,643	1,239	82
Shelton	12,867	563	918	2,999	6,691	1,696
Southbury	6,714	516	1,414	1,056	2,691	1,037
Thomaston	2,450	254	980	742	467	7
Waterbury	17,242	4,669	10,529	1,403	454	187
Watertown	6,803	292	2,024	2,436	1,678	373
Wolcott	4,941	180	1,114	2,040	1,348	259
Woodbury	3,045	91	544	482	1,292	636
Region Total	114,631	10,183	37,280	30,074	29,645	7,449
Urban Core	48,178	7,027	25,153	11,494	3,678	826
Inner Ring	39,208	1,852	7,634	11,717	14,752	3,253
Outer Ring	27,245	1,304	4,493	6,863	11,215	3,370

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25075

Table C10.
Equalized Net Grand List, by Municipality: 2003, 2007, 2017 (Inflation Adjusted)

	Equalized Net Grand List ($ Millions)			Percent Change	
Geography	2017	2007	2003	2007-2017	2003-2007
Ansonia	$1,406.8	$2,034.2	$1,473.3	-30.8%	38.1%
Beacon Falls	$743.7	$918.7	$548.5	-19.0%	67.5%
Bethlehem	$540.1	$747.0	$517.0	-27.7%	44.5%
Bristol	$5,613.3	$7,616.7	$5,586.2	-26.3%	36.3%
Cheshire	$4,244.9	$5,235.9	$4,385.6	-18.9%	19.4%
Derby	$1,118.2	$1,500.8	$1,154.2	-25.5%	30.0%
Middlebury	$1,396.3	$1,840.4	$1,201.3	-24.1%	53.2%
Naugatuck	$2,414.6	$3,616.5	$2,601.1	-33.2%	39.0%
Oxford	$2,259.0	$2,137.2	$1,565.5	5.7%	36.5%
Plymouth	$1,208.6	$1,396.6	$974.5	-13.5%	43.3%
Prospect	$1,270.6	$1,307.4	$1,131.4	-2.8%	15.6%
Seymour	$1,799.4	$2,206.8	$1,657.6	-18.5%	33.1%
Shelton	$7,292.4	$9,592.4	$5,908.3	-24.0%	62.4%
Southbury	$3,031.7	$4,585.5	$3,856.5	-33.9%	18.9%
Thomaston	$809.6	$1,189.5	$888.0	-31.9%	33.9%
Waterbury	$6,134.2	$9,335.1	$6,208.1	-34.3%	50.4%
Watertown	$2,640.0	$3,654.3	$2,768.0	-27.8%	32.0%
Wolcott	$1,835.1	$2,462.8	$1,552.3	-25.5%	58.7%
Woodbury	$1,536.7	$2,252.9	$1,807.0	-31.8%	24.7%
Region Total	$47,295.1	$63,630.6	$45,784.4	-25.7%	39.0%
Urban Core	$16,687.0	$24,103.2	$17,022.8	-30.8%	41.6%
Inner Ring	$17,995.0	$23,275.5	$16,582.1	-22.7%	40.4%
Outer Ring	$12,613.1	$16,251.9	$12,179.5	-22.4%	33.4%

Source: Connecticut Office of Policy and Management. Equalized Net Grand List, by Municipality: 2003-2017
All values are in 2017 dollars [Inflation Rate 2003-2017: 29.14%] [Inflation Rate 2007-2017: 16.98%]

Table C11.
Households Paying More than 30% of Income For Housing, by Municipality: 2013-2017

	Total >30%		Owner-Occupied >30%		Renter-Occupied >30%	
Geography	Number	Percent	Number	Percent	Number	Percent
Ansonia	3,303	47.3%	1,623	38.9%	1,680	59.7%
Beacon Falls	639	26.4%	510	24.7%	129	36.3%
Bethlehem	412	31.8%	308	27.9%	104	54.5%
Bristol	8,140	32.8%	4,155	25.8%	3,985	46.0%
Cheshire	2,208	21.6%	1,831	20.6%	377	28.1%
Derby	2,248	45.7%	1,097	38.9%	1,151	54.9%
Middlebury	759	28.1%	652	27.0%	107	38.1%
Naugatuck	4,027	34.2%	2,068	26.5%	1,959	49.6%
Oxford	1,246	27.9%	1,140	28.2%	106	24.9%
Plymouth	1,485	30.7%	1,047	26.8%	438	46.7%
Prospect	692	20.9%	612	20.9%	80	20.7%
Seymour	2,069	33.7%	1,256	29.1%	813	44.3%
Shelton	5,192	32.5%	3,965	30.8%	1,227	39.7%
Southbury	2,912	37.5%	2,345	34.9%	567	54.4%
Thomaston	904	29.2%	654	26.7%	250	38.7%
Waterbury	18,557	46.6%	6,493	37.7%	12,064	53.4%
Watertown	2,282	27.1%	1,747	25.7%	535	33.0%
Wolcott	1,589	27.6%	1,142	23.1%	447	54.7%
Woodbury	1,359	33.6%	972	31.9%	387	38.7%
Region Total	60,023	35.6%	33,617	29.3%	26,406	48.8%
Urban Core	36,275	41.1%	15,436	32.0%	20,839	52.0%
Inner Ring	14,140	29.0%	10,500	26.8%	3,640	38.4%
Outer Ring	9,608	30.3%	7,681	28.2%	1,927	42.8%

Source: U.S. Census Bureau, American Community Survey 5 Year Estimates: 2013-2017, B25106

Table C12.
Publicly Assisted Housing, by Municipality: 2018

Geography	Govt. Assisted	Tenant Rental Assistance	CHFA/ USDA Mortgage	Deed Restricted	Total Affordable	
					Total	Percent
Ansonia	347	747	134	9	1,237	15.2%
Beacon Falls	0	3	40	0	43	1.7%
Bethlehem	24	0	8	0	32	2.0%
Bristol	1,766	815	1,025	0	3,606	13.4%
Cheshire	258	22	87	17	384	3.7%
Derby	275	302	96	0	673	11.5%
Middlebury	76	5	22	20	123	4.3%
Naugatuck	493	292	328	0	1,113	8.5%
Oxford	36	5	31	0	72	1.5%
Plymouth	178	16	170	0	364	7.1%
Prospect	0	7	45	0	52	1.5%
Seymour	262	34	105	0	401	5.8%
Shelton	254	47	120	82	503	3.1%
Southbury	89	6	34	0	129	1.4%
Thomaston	104	7	80	0	191	5.8%
Waterbury	5,344	2,916	1,758	28	10,046	20.9%
Watertown	205	24	196	0	425	4.7%
Wolcott	313	8	153	0	474	7.6%
Woodbury	59	2	24	0	85	1.9%
Region Total	10,083	5,258	4,456	156	19,953	10.6%
Urban Core	8,225	5,072	3,341	37	16,675	16.3%
Inner Ring	1,261	150	758	99	2,268	4.4%
Outer Ring	597	36	357	20	1,010	2.9%

Source: Connecticut Department of Economic and Community Development. Affordable Housing Appeals List: 2018

Appendix D

Other Regional Information

Tables and Maps

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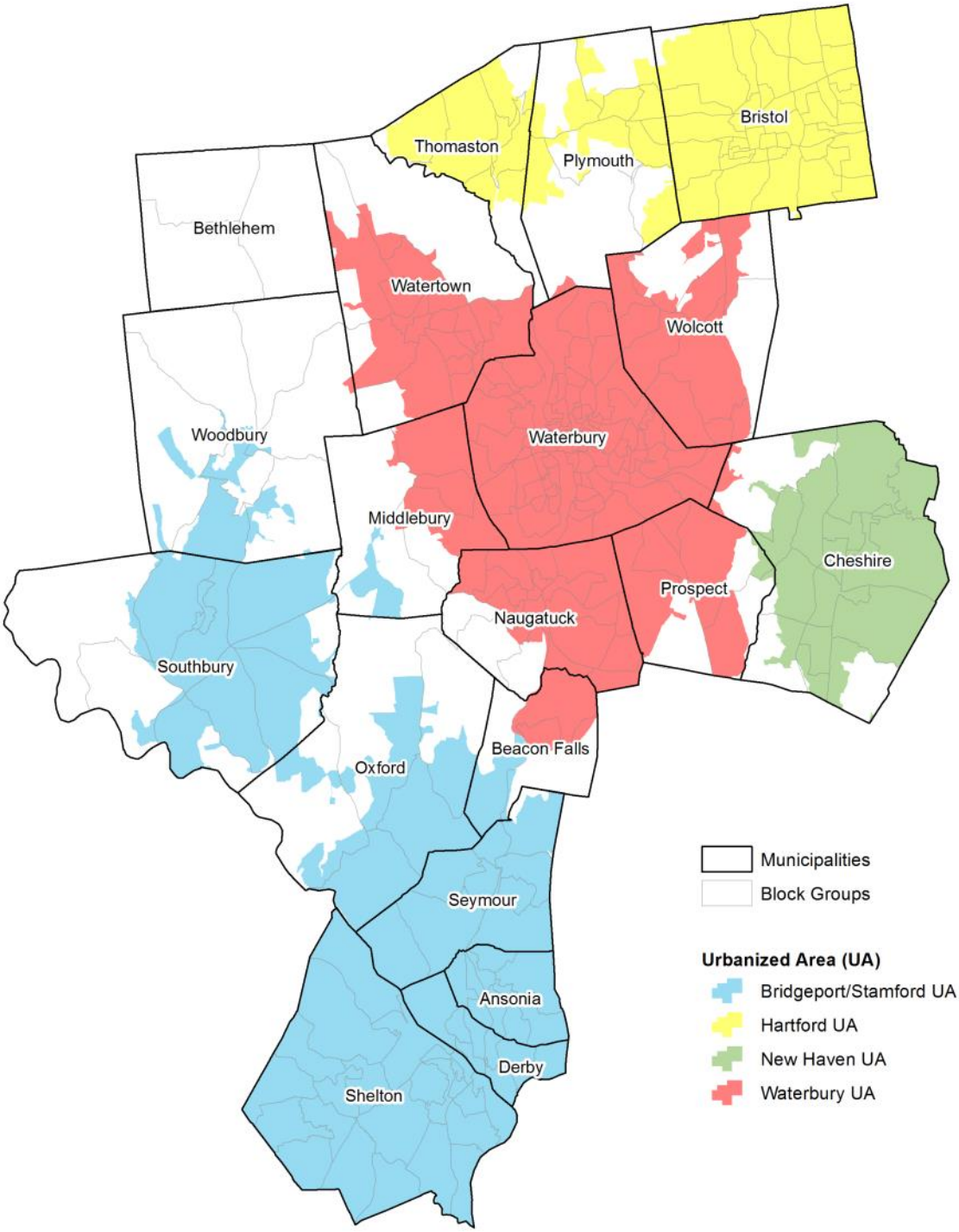
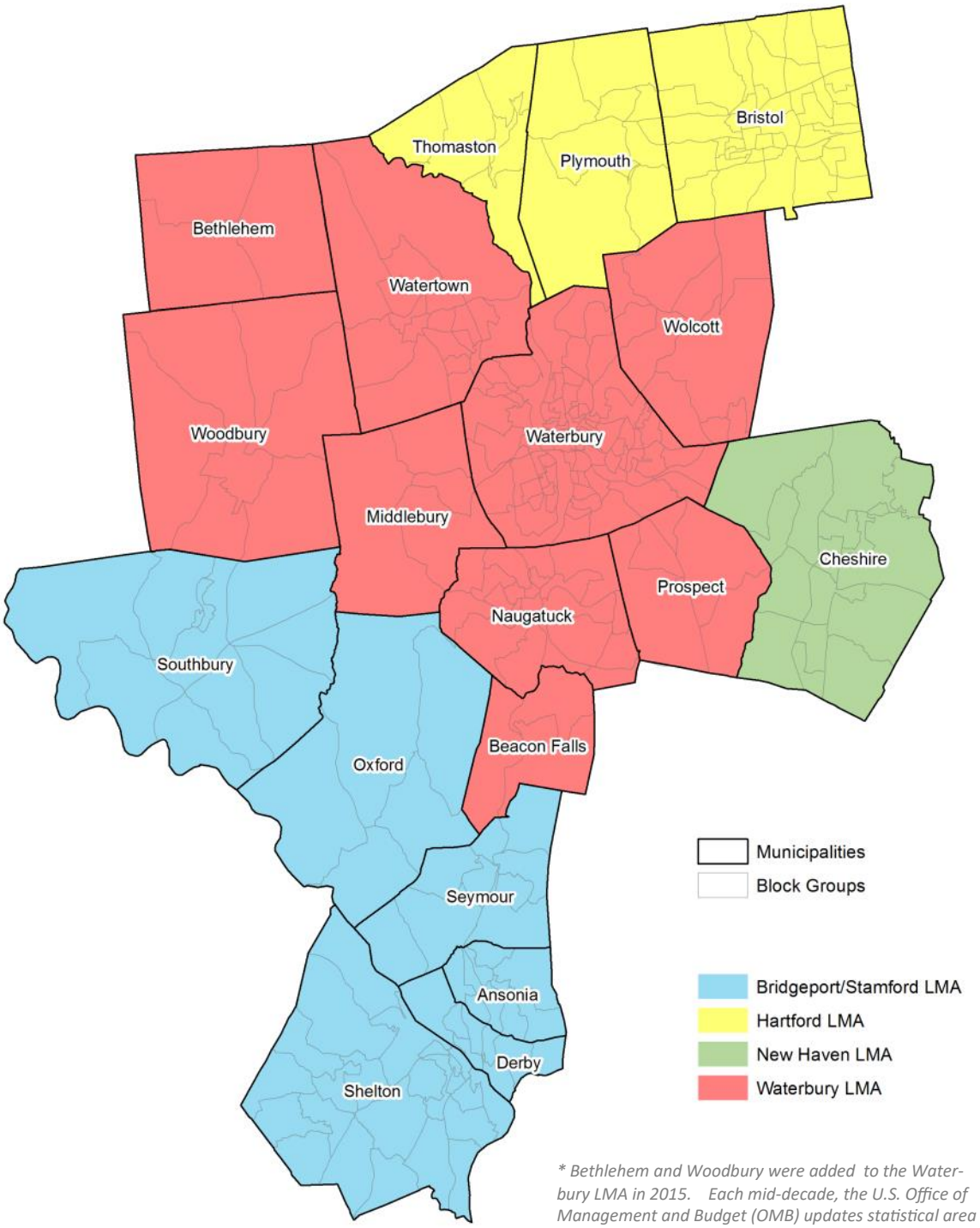
Income Limits for Select HUD Programs: 2019	84

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: 2019



** 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: 2019

Table D1.
Income Limits for Select Housing and Urban Development Programs: 2019

Waterbury Metro FMR Area
Median Household Income: $76,300

	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	35,350	40,400	45,450	50,450	54,500	58,550	62,600	66,600
Low-Income	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
Section 236	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
Section 221 BMIR	62,800	71,750	80,700	89,650	96,850	104,000	111,200	118,350
Section 235	62,800	71,750	80,700	89,650	96,850	104,000	111,200	118,350

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

Milford-Ansonia-Seymour Metro FMR Area
Median Household Income: $104,900

	Income Limits by Household Size ($)							
Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	35,350	40,400	45,450	50,450	54,500	58,550	62,600	66,600
Low-Income	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
Section 236	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
Section 221 BMIR	62,800	71,750	80,700	89,650	96,850	104,000	111,200	118,350
Section 235	62,800	71,750	80,700	89,650	96,850	104,000	111,200	118,350

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

Litchfield County Nonmetropolitan FMR Area
Median Household Income: $100,900

	Income Limits by Household Size ($)							
Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	35,350	40,400	45,450	50,450	54,500	58,550	62,600	66,600
Low-Income	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
Section 236	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
Section 221 BMIR	62,800	71,750	80,700	89,650	96,850	104,000	111,200	118,350
Section 235	62,800	71,750	80,700	89,650	96,850	104,000	111,200	118,350

Includes Bethlehem, Plymouth, Thomaston, Watertown, and Woodbury

Source: U.S. Department of Housing and Urban Development (HUD), Income Limits: 2019

Table D1.(Continued).
Income Limits for Select Housing and Urban Development Programs: 2019

New Haven-Meriden Metro FMR Area
Median Household Income: $92,800

	Income Limits by Household Size ($)							
Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	35,350	40,400	45,450	50,450	54,500	58,550	62,600	66,600
Low-Income	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
Section 236	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
Section 221 BMIR	62,800	71,750	80,700	89,650	96,850	104,000	111,200	118,350
Section 235	62,800	71,750	80,700	89,650	96,850	104,000	111,200	118,350

Includes Town of Cheshire

Hartford-East Hartford-West Hartford Metro FMR Area
Median Household Income: $97,900

	Income Limits by Household Size ($)							
Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low-Income	35,350	40,400	45,450	50,450	54,500	58,550	62,600	66,600
Low-Income	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
Section 236	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
Section 221 BMIR	62,800	71,750	80,700	89,650	96,850	104,000	111,200	118,350
Section 235	62,800	71,750	80,700	89,650	96,850	104,000	111,200	118,350

Includes City of Bristol

Bridgeport Metro FMR Area
Median Household Income: $102,600

	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	35,350	40,400	45,450	50,450	54,500	58,550	62,600	66,600
Low-Income	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
Section 236	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
Section 221 BMIR	62,800	71,750	80,700	89,650	96,850	104,000	111,200	118,350
Section 235	62,800	71,750	80,700	89,650	96,850	104,000	111,200	118,350

Includes City of Shelton

Source: U.S. Department of Housing and Urban Development (HUD), Income Limits: 2019

Council Members

Municipality	Representative	Title
Ansonia	David Cassetti	Mayor
Beacon Falls	Christopher Bielik	First Selectman
Bethlehem	Leonard Assard	First Selectman
Bristol	Ellen Zoppo-Sassu	Mayor
Cheshire	Rob Oris Jr.	Town Council Chairman
Derby	Richard Dziekan	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	Thomas Winn	Town Council Chairman
Wolcott	Thomas Dunn	Mayor
Woodbury	Barbara Perkinson	First Selectman

NAUGATUCK VALLEY
COUNCIL of GOVERNMENTS