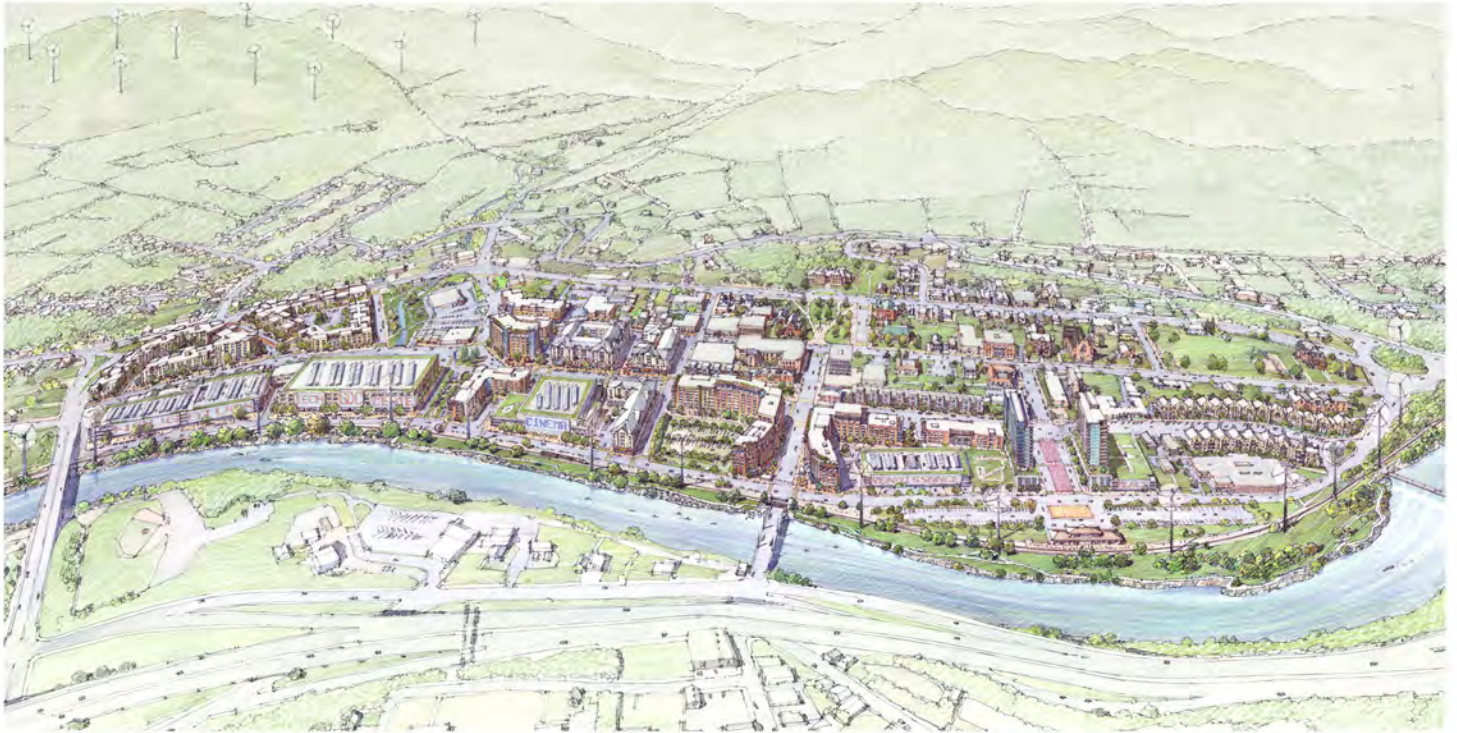


Fiscal Impact and Market Analysis



RENAISSANCE PLACE Naugatuck, Connecticut



Prepared For:

Borough of Naugatuck
Naugatuck Economic Development Corporation
The Conroy Development Company

Prepared By:

Harrall-Michalowski Associates, Inc.
in association with
Milone & MacBroom, Inc. - Civil Engineering
John Thompson - Traffic Engineering

MAY 3, 2006

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Executive Summary

- Market trends support the feasibility of proposed uses.
- A significant amount of demand for residential units will come from eastern portion of Fairfield County.
- Retail component will be unique destination lifestyle retail drawing from a regional market area.
- Off-site infrastructure improvements will be needed to support site-generated traffic. These will include increased capacity at the Route 8 / Route 63 interchange as well as signalization and geometric improvements at several local street intersections.
- On-site improvements to the flood control system may be needed as such relate to outfalls into the Naugatuck River and related pumps. It should be noted that no flooding has been experienced in the recent past and the project site is not within the 100-year flood area as shown on the official flood maps.
- These infrastructure needs can be provided at a cost consistent with the value of the development.
- The net tax increase to the Borough after payment of municipal and school costs will be approximately \$3.5 million on an annual basis. This revenue could support infrastructure investments and contribute to the General Fund.
- The development of the project will generate an estimated 1,425 construction jobs and 950 full-time jobs upon occupancy.
- The spin-off impact of the project construction will be \$179 million in expenditures including \$45 million in wages supporting another 1,100 jobs in the region beyond direct construction jobs.

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APPENDICIES

Appendix A	Comparable Condominium Developments
Appendix B	Comparable Rental Developments
Appendix C	Demographic Data

I. Purpose of Analysis

Pursuant to an agreement with the Borough of Naugatuck acting through the Naugatuck Economic Development Corporation, HMA has completed a review and analysis of various components of the Renaissance Place Project proposed by the Conroy Development Company on a site in Downtown Naugatuck. HMA staff has been supplemented with Milone & MacBroom, Inc. related to civil engineering issues and John Thompson related to traffic engineering. This work has included:

- Review of previously completed technical studies impacting the project site.
- Review of material specific to the project prepared by the Conroy Development Company.
- Discussion of a variety of issues impacting the project at workshops with representatives of the Borough, Development Corporation and Conroy Development Company.
- Assemblage and review of demographic data for the Naugatuck area.
- Review of competitive residential and non-residential developments in the Naugatuck area.
- Assemblage and review of tax assessment data.
- Assemblage and review of municipal cost data.
- Estimate of school age children in existing multi-family complexes in Naugatuck and the Naugatuck area and comparison with published standards.
- Review of project generated vehicular traffic and impact on the street network.
- Review of infrastructure issues related to project area drainage and flood area regulations.
- Preparation of fiscal impact analysis.
- Preparation of regional economic impact analysis.
- Preparation of project financing plan.

II. Project Components

Based upon review of material prepared by the Conroy Development Company and the workshop, Phase 1 project components were confirmed. Table 1 presents a summary of Phase 1 components and related data. Figure 1 presents the proposed site plan for Phase 1 as prepared by Conroy Development Company. This information will be used as the basis for analysis throughout this document.

TABLE 1

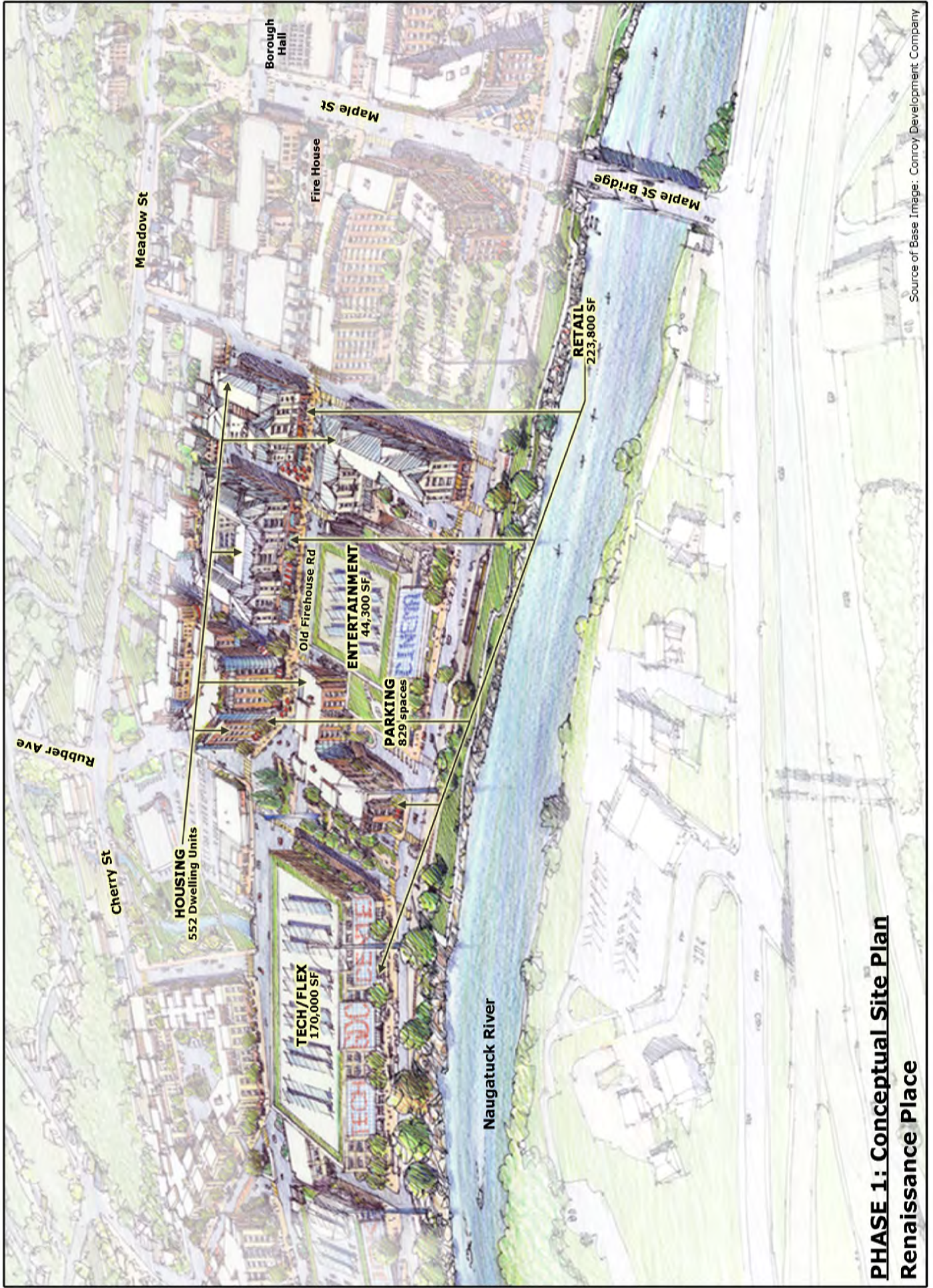
RENAISSANCE PLACE - PROPOSED PHASE ONE COMPONENTS BOROUGH OF NAUGATUCK, CONNECTICUT	
LAND USE ¹	PROGRAM ¹
RESIDENTIAL	552 Dwelling Units
TECH / FLEX	170,000 GFA
RETAIL	223,800 GFA
ENTERTAINMENT	44,300 GFA
PARKING	829 Structured Parking Spaces
TOTAL	

Notes:

¹ Land Use and Program elements based on Renaissance Place Economic Impact Analysis, 09/16/2005.

² Assessed value is assumed at 70% of estimated development costs for each program element.

Compiled by Harrall-Michalowski Associates, Inc. (February 2006).



PHASE 1: Conceptual Site Plan
Renaissance Place

Figure 1

Source of Base Image: Conroy Development Company

III. Market Analysis

A. Introduction

This section presents the results of a market analysis prepared for the proposed Renaissance Place Project. Specifically, the analysis addresses the components of the Phase 1 of the overall project. Phase 1 includes a mix of uses as follows:

Dwelling Units	552	
Tech/Flex	170,000	GFA
Retail	223,800	GFA
Entertainment	44,300	GFA

The residential component will be a mix of for sale condominium and rental units. The tech/flex space is the proposed re-use of the existing General DataCom building. The retail is targeted towards urban, lifestyle establishments. The entertainment segment will be comprised primarily of a multi-screen cinema. The development will be supported by 829 structured parking spaces as well as surface parking.

While the overall mixed use project will be designed to function as a single destination development, the components have been analyzed as individual uses. However, consideration has been given to the symbiotic nature of the uses and the resulting impacts on market feasibility.

B. Residential Component

1. Market Trends

Over the past 5 years, residential has been the strongest component of the Connecticut real estate market. For the first time since housing sales in Connecticut have been tracked, the recent 5-year period experienced double-digit percentage increases each year. Much of this market movement can be attributed

to housing price (both purchase and rental) pressures moving outward from lower Fairfield County. New Haven County which is adjacent to Fairfield County along the I-95, Route 15 and Route 8 corridors has seen the greatest impact of this outward pressure. During 2005, New Haven County experienced the largest percentage price increase of any county in Connecticut.

The most direct beneficiaries of this price escalation have been communities along and proximate to the Route 8 corridor. This housing boom has not only been supported by increasing prices in Fairfield County, but also a lack of an increase in supply in that area. Most communities in Fairfield County have a high barrier to approval of new housing which results in increased costs as well as the inability to accommodate in-migration. Communities in the Route 8 corridor have had lower barriers to housing development. As a result, new housing construction and an increasing cost of product has been moving northward up the corridor into traditional “Valley” communities. Table 1 shows the trend in building permit activity in valley towns over the last 6 years.

Table 1						
Building Permits Issued 2000 - 2005						
	2000	2001	2002	2003	2004	2005
Naugatuck	68	47	66	66	99	96
Seymour	43	45	122	46	39	94
Beacon Falls	48	24	14	17	30	N/A
Derby	22	20	17	15	14	N/A
Shelton	121	119	141	85	126	474

N/A – Not Available

Source: ST of CT Dept. of Economic & Community Develop.

During this same 6-year period, the median sales price of residential properties has increased significantly. Table 2 shows this trend for condominiums. Similar trends can be tracked for non-condominium home sales.

Table 2						
Condominium Median Sales Price 2000 - 2005						
	2000	2001	2002	2003	2004	2005
Naugatuck	\$69,500	\$67,000	\$78,121	\$94,950	\$105,000	\$127,500
Seymour	\$58,000	\$68,500	\$87,000	\$95,000	\$107,000	\$145,000
Beacon Falls	\$94,500	\$106,500	\$132,700	\$150,000	\$172,900	\$234,900
Derby	\$110,000	\$120,000	\$130,000	\$159,000	\$178,000	\$205,500
Shelton	\$167,750	\$182,500	\$219,000	\$233,500	\$275,000	\$306,250

Source: The Warren Group

These statistics are evidence of the growing strength of the Naugatuck Valley as a desirable residential choice. Furthermore, the rising prices are indicative of an overall increase in household income in the area. As discussed later, this trend will provide market support for the non-residential components of Renaissance Place.

This relationship between Fairfield County and the Naugatuck area was further confirmed by an analysis of data from the Internal Revenue Service (IRS). The IRS tracks income tax returns by movement between counties. Such movement between Fairfield County and New Haven County for the period between 2000 and 2004 was analyzed. During that time period, 14,704 households including 26,827 persons moved from Fairfield County into New Haven County. This number of households was more than Hartford, Middlesex, Litchfield and New York Counties combined (13,050). The aggregate income of households moving into New Haven County from Fairfield County during this time period was \$768,275,000.

2. Current Pricing Structure

In order to offer an opinion as to the market feasibility of the proposed residential units, an inventory of properties offered for sale and rent in the market area was completed. A qualifying note is appropriate in this regard. Renaissance Place

will be unique to the market area. It is in fact, a neotraditional development within an urban setting. The only similar development proposal in Connecticut is Blueback Square in the West Hartford Downtown. This project has recently received approvals and is not available for occupancy. However, reports of pre-sale contracts indicate a successful acceptance by the marketplace.

At the same time, other urban centers including New Haven and Hartford are experiencing a boom of moderate to high-end residential development in their respective downtowns. Similar residential development is occurring in downtowns of small communities in the area south of Naugatuck including Milford and Fairfield. It is of note that both of these communities benefit from train stations on the Metro North mainline. The availability within walking distance of a train station on the Waterbury line connecting to the mainline in Bridgeport strengthens the market demand for Renaissance Place. Further to the southwest, Norwalk and Stamford have had a long tradition of residential development in their downtowns. Based on these trends, it is reasonable to expect that a well-designed, quality residential development can succeed within Renaissance Place. The issue becomes at what price point is market acceptance strong.

For purposes of analysis, we have researched the current pricing environment. It is important to understand that this pricing environment must include both the immediate Naugatuck market area communities in the southern Valley and the Fairfield County market area from which we believe purchasers and tenants for Renaissance Place will be drawn. The pricing structure in the Naugatuck market area provides an indication as to the competitive supply. The pricing structure to the south and in Fairfield County provides the benchmark against which Renaissance Place must be compared in terms of a price advantage to attract purchasers and renters.

3. Market Area Pricing Structure

Statistics as to condominiums for sale and rent levels have been gathered and are presented in Tables 3 and 4. In order to present the information at a manageable scale, the communities of Fairfield, Milford, Shelton, Stratford and Naugatuck have been included in the tables.

**Table 3
Condominiums Listed For Sale**

Town	# Bedrooms	Selling Price
Fairfield		\$649,900
Fairfield (Black Rock)	2	272,900
Milford	2	385,000
Milford	1-2	249,000
Milford	2	209,000
Milford	2	349,000
Milford	2	339,900
Milford	1	199,900
Milford	1	274,900
Monroe		329,000
Naugatuck	2	172,000
Naugatuck		160,000
Naugatuck	2	199,900
Shelton	3-4	399,000
Shelton	3-4	304,900
Shelton	2	399,900
Shelton	2	309,900
Shelton		319,900
Shelton	1-2	392,000
Shelton	2	319,900
Shelton	2	449,900
Shelton	2	399,900
Stratford		349,900
Stratford		387,000
Stratford	2	299,900
Stratford	1-2	184,900
Stratford	1	149,000
Stratford	7 rooms	319,000
Stratford	1-2	224,900
Stratford	1	199,900
Stratford	1	127,500

Source: Listings in CT Post and N.H. Register

**Table 4
Available Rental Units**

Town	# Bedrooms	Rent
Fairfield	2	\$1,375
Fairfield	2	1,250
Fairfield	2	1,075
Fairfield	2	1,450
Fairfield	3	1,650 - 1,725
Milford	2	1,250
Milford	2	1,150
Milford	1	1,200
Milford	2	1,350
Milford	2	1,250
Milford	Eff	675
Milford	1	950
Milford	3	1,450
Milford	1 & 2	885 - 1,200
Milford	2	1,350
Milford	2	1,300
Milford	2	1,150
Milford	1	885
Milford	2	1,185
Milford	1	900
Shelton	1	750
Shelton	1	700
Shelton	2	850
Shelton	2	950
Shelton	2	1,100
Shelton	4	1,100
Shelton	1	875
Stratford	2	1,150
Stratford	1	700
Stratford	2	900
Stratford	1	890
Stratford	2	1,225
Stratford	4	1,375
Stratford	2	1,200
Stratford	2	1,100
Stratford	2	1,000
Stratford	2	1,200
Stratford	Eff	750
Stratford	Eff	725
Stratford	1	900
Stratford	3	1,200

Town	# Bedrooms	Rent
Stratford	2	1,225
Stratford	1	790
Stratford	Eff	875
Stratford	2	1,200
Stratford	2	1,400
Stratford	Eff	750
Stratford	2	1,100
Stratford	2	1,125
Stratford	3	1,000
Stratford	2	700

Source: Listings in CT Post and N.H. Register

In order to provide a more detailed basis for comparison, several comparable developments within the market area have been inspected. Table 5 lists some of these developments. Appendix A includes a description of these developments.

Table 5
Selected Condominium Developments
In Market Area

Town	Development	Price
Bridgeport	The Village at Black Rock	\$272,900
Shelton	River Ridge	\$569,900
Shelton	Crescent Village	\$399,900
Seymour	Great Oak Ridge	\$269,900
Prospect	Boulder Brook	\$290,000

At the present time, Fairfield Metro Center, a mixed-use development comparable to Renaissance Place, is under construction near the new Fairfield Train Station. According to the New York Times of March 12, 2006, the first phase of the project to open in 2008 will include the rail station, with 1,500 spaces for commuter parking, the first of four planned office buildings, a 190-room Hilton hotel and a 30,000 square foot fitness center. Nearby, a 70-unit Stone Ridge condominium development is underway with one-, two- and three-bedroom units ranging from \$550,000 to \$950,000 with more than half sold. The same article cites an increase in the price of existing condominiums. In the vicinity of Metro Center prices have risen by 33.8 percent since 2004 to \$386,713. Another

development cited was the Village at Black Rock, 105-unit condominium development. Even though the sales model is not yet complete, 42% of the 2-bedroom units have been sold in a price range of \$269,999 to \$339,900.

Based upon the sales prices being achieved in Fairfield as well as Shelton and considering Naugatuck's location in relation to Fairfield County employment as well as Metro North train service, we believe that a sales price for condominium units at Renaissance Place in the range of \$275,000 to \$325,000 in 2006 dollars is achievable.

As mentioned earlier, there are very few newly constructed rental units in the immediate Naugatuck area which would be considered comparable to those proposed at Renaissance Place. The quality of rentals summarized in Table 4 varies greatly as reflected by the range of rents. More comparable rental properties are the developments constructed and managed by Avalon Bay in Connecticut. Appendix B contains descriptive material for several of these rental complexes. Depending on the location and amenities, rents at these complexes range from \$1.30 per square foot per month to \$2.65 per square foot per month. The low end of the range is found in North Haven. As one moves into Fairfield County, the high end of the range is found in New Canaan with Stamford and Darien not far behind. Based on the position of Naugatuck in relation to these locations and the anticipated quality of development, we believe that a monthly rent in the range of \$1.75 to \$2.00 a square foot in 2006 dollars is achievable.

C. Non-Residential Component

The non-residential components of Renaissance Place Phase 1 have a different market area than the residential component. While the residential component will attract purchasers and renters from the Lower Valley and Fairfield County area, the non-residential components, particularly the retail and entertainment segments, will draw from the Lower Valley as well as points to the north, west, south and east. This market delineation relates more to competitive destination

retail and entertainment venues than pricing which is the key determinant in the residential segment. Figure 2 presents a map showing the primary market area and three secondary market areas.

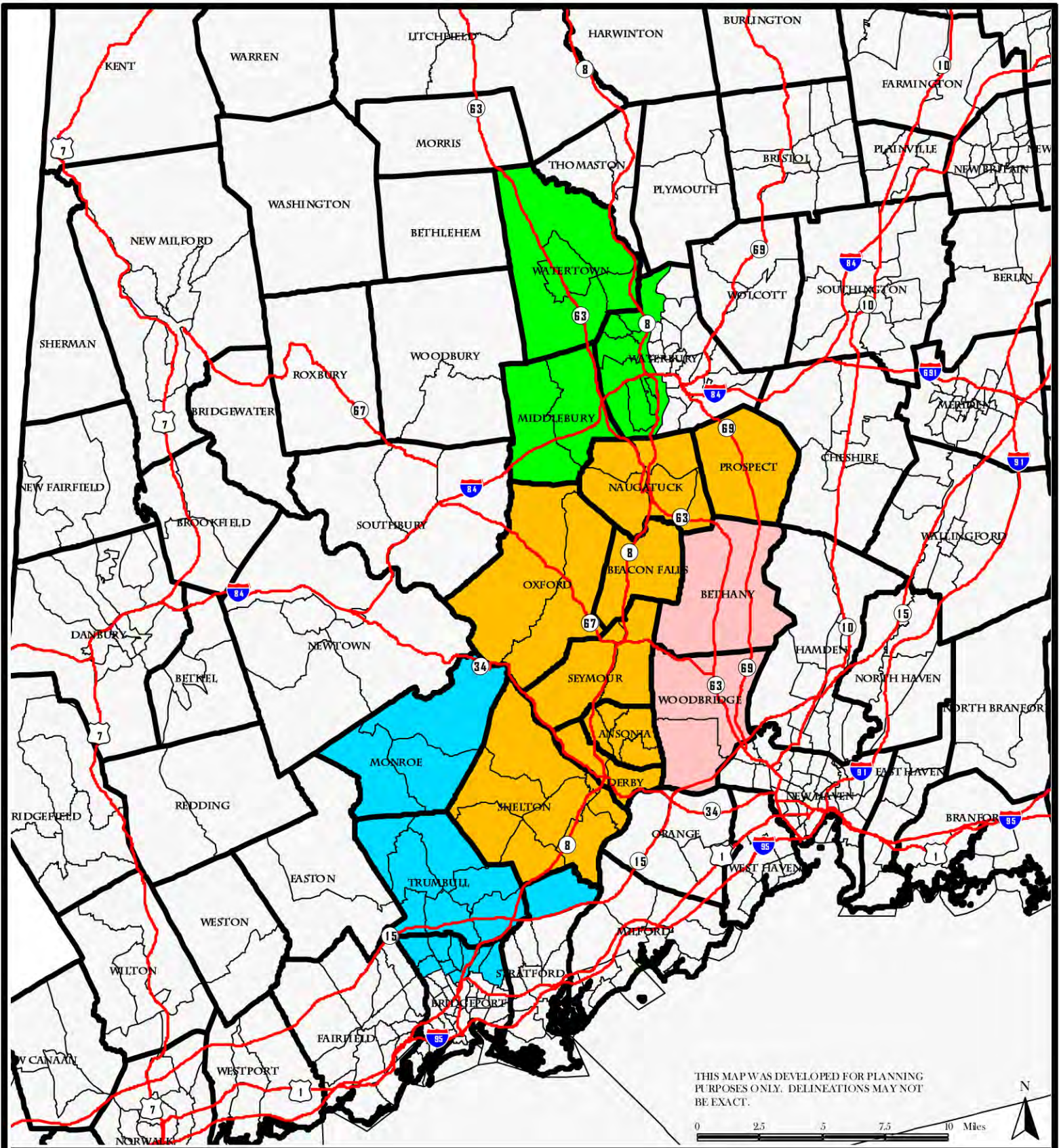
In order to determine potential demand, data were purchased from Claritas, a nationally recognized company, for each of the market areas. Appendix C contains complete data tables. Information includes population, income, household types, annual expenditures by product or services as well as an index which compares spending within the market areas with U.S. averages. Based on these statistics, Claritas identifies clusters in the market areas according to various lifestyles.

1. Demographic Trends

Table 6 presents a summary of demographic trends of each of the four market areas.

Table 6			
Demographic Trends			
	Households	Population	Median HH Income
Primary Area	56,626	145,703	63,143
North	24,428	62,382	54,234
South	34,444	95,667	71,991
East	<u>5,189</u>	<u>14,856</u>	99,415
Totals	120,687	318,608	
Source: Claritas			

It is interesting to note that the median household income tracks the housing market price structure with the income the highest as one moves south and east. However, in three market areas, the median household income is higher than the Connecticut median income of \$60,888. The only area where this is not the case is the north market area.



THIS MAP WAS DEVELOPED FOR PLANNING PURPOSES ONLY. DELINEATIONS MAY NOT BE EXACT.

0 2.5 5 7.5 10 Miles

N

LEGEND

- Primary Market Area
- Secondary Market Area - North
- Secondary Market Area - South
- Secondary Market Area - East
- Census Tracts

Figure 2
Market Areas

Renaissance Place Fiscal Analysis
Naugatuck, CT

Another interesting statistic is the size of family households in each of the market areas. Table 7 shows the percentage of total family households by size for each of the market areas.

Table 7				
Family Household Size Percentage of Total				
	Primary	North	South	East
2 person	39.6	40.6	38.5	38.6
3 person	24.3	24.9	22.5	22.0
4 person	23.1	21.4	23.2	24.9
5 person	9.2	8.7	10.7	10.4
6 person	2.7	3.2	3.3	3.0
7 or more person	1.0	1.3	1.8	1.0
Source: Claritas				

In all four market areas, over 80% of family households contain 4 or less persons. This indicates that the percentage of disposable income among family households available for discretionary spending is significant since large families with children requiring specific expenditures is a very small percentage of all family households. There are also 32,190 non-family households in the market area. This demographic is particularly important with regard to the lifestyle, destination retail proposed within Renaissance Place.

2. Consumer Spending Patterns

As a follow-up to the review of household characteristics, specific consumer spending patterns data were purchased from Claritas. As included in Appendix B, this information is very detailed in terms of annual expenditures for a wide range of goods and services in the aggregate, per capita, and average household. In addition, there is a comparison of the expenditures on the national level. This comparison is called the Market Index to USA. Table 8 presents a summary of the major categories of spending for each of the market areas.

Table 8				
Consumer Spending – Average Annual Household				
For Selected Products				
	Primary	North	South	East
Apparel	\$4,900	\$4,473	\$5,826	\$7,442
Entertainment	1,431	1,311	1,806	2,460
Food At Home	6,219	5,906	6,553	7,170
Health Care	3,688	3,569	4,385	5,229
Household Equipment	3,169	2,858	3,916	5,198
Misc. Personal	3,713	3,449	4,104	4,951
Food Away From Home	5,784	5,116	6,186	7,302
Alcoholic Beverages	<u>1,423</u>	<u>1,267</u>	<u>1,545</u>	<u>1,834</u>
Totals	\$30,327	\$27,949	\$34,321	\$41,586
Source: Claritas				

Table 9 presents the Market Index for selected products for each of the market areas. An index of 100 means the amount spent per household on this product is at the average found in the U.S.

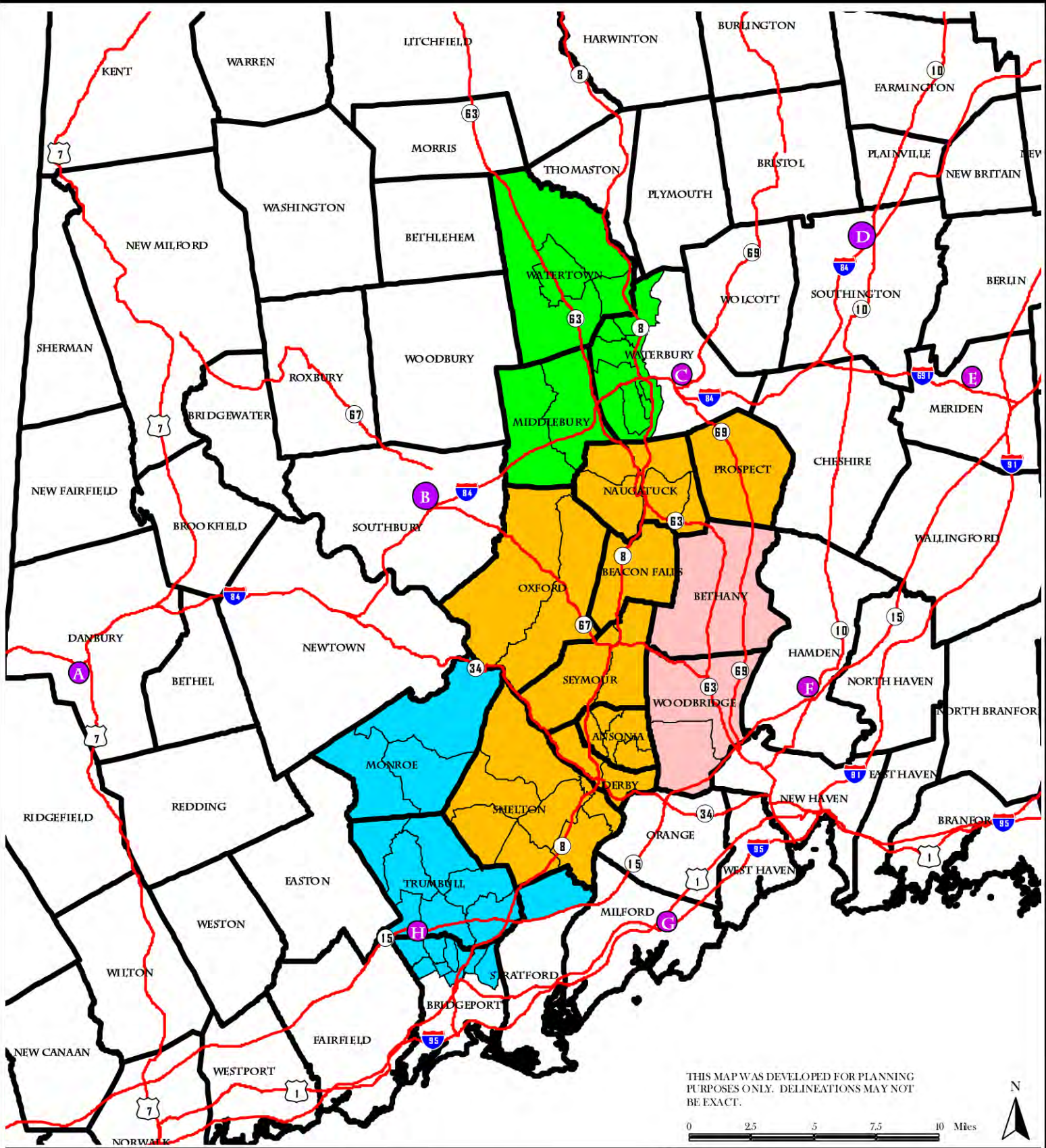
Table 9				
Market Index By Selected Product				
	Primary	North	South	East
Apparel	117	107	140	178
Entertainment	110	101	139	190
Food At Home	113	108	119	131
Health Care	100	96	119	141
Food Away From Home	122	108	131	154
Alcoholic Beverages	117	104	127	151
Source: Claritas				

In all cases, the east and south market area households have higher expenditures and market indexes. This is not surprising since income levels are higher in these market areas than the primary and north market areas. As discussed in the residential section, it is also from these areas as well as further south and west that purchasers and renters will be attracted to Renaissance Place for housing.

3. Competitive Facilities

A market analysis involves not only an identification of demographic trends, income and purchasing patterns, but also an identification of competitive facilities. For the purposes of this analysis, we have examined two specific components of the Renaissance Place – retail and entertainment. In this regard, we have located on Figure 3 competitive retail facilities and on Figure 4 competitive movie theaters since this is the major entertainment component of Renaissance Place. This research resulted in eight retail centers and fifteen movie theaters being identified.

Not surprisingly, both the retail and the movie theaters tend to be located along major roads, either interstate routes or state highways. This is particularly true for the newer movie theaters with some older, often single screen theaters found within established downtowns. The retail facilities, particularly the enclosed malls are strategically located throughout the region in order to capture customers from their primary market area with some overlap. In this regard, Naugatuck is within a circle of such facilities. When one analyzes these locations, it is apparent that the lack of major retail sites as well as movie theaters is in the area west of Naugatuck. This is the case particularly with enclosed malls with Danbury Fair Mall being the closest facility to the west. The Route 1/I-95 corridor to the south has the greatest concentration of both theaters and major retail facilities.



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0 2.5 5 7.5 10 Miles

N

- A = Danbury Fair Mall
- B = Southbury
- C = Brass Mill Center
- D = Queen Street - Southington
- E = Meriden Square Mall
- F = Hamden Magic Mile
- G = Connecticut Post Mall
- H = Trumbull Mall

LEGEND

- Retail Center or Mall
- Primary Market Area
- Secondary Market Area - North
- Secondary Market Area - South
- Secondary Market Area - East
- Census Tracts

Figure 3
Major Retail Centers and Malls

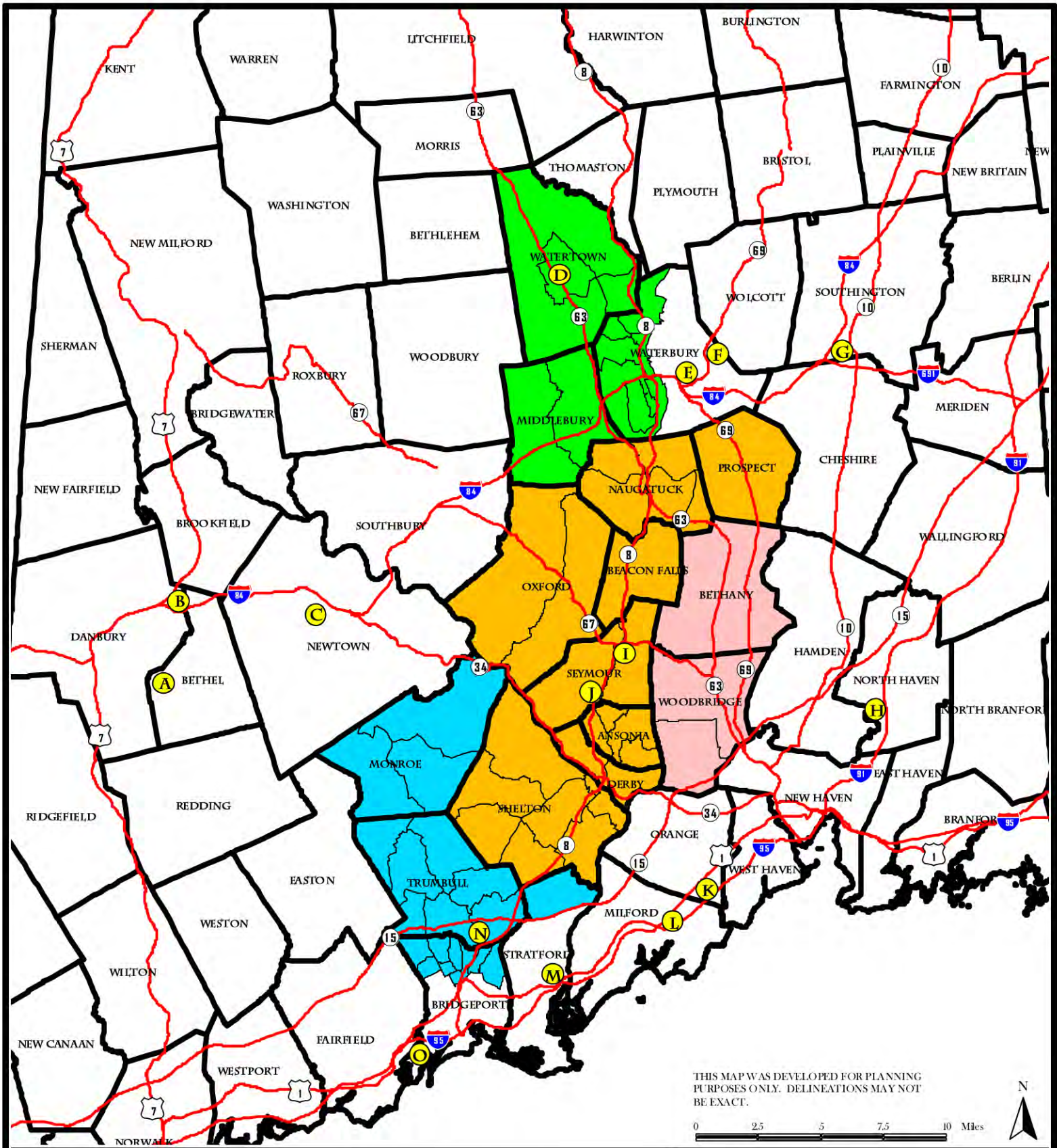
Renaissance Place Fiscal Analysis
Naugatuck, CT



HARRALL - MICHALOWSKI ASSOCIATES, Incorporated

Hamden, Connecticut

March 2006



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0 2.5 5 7.5 10 Miles



- A - Bethel Cinema
- B - AMC Loews Danbury 16
- C - Edmond Town Hall
- D - Country Cinema
- E - Regal (Hoyts) Cinemas Brass Mills Center 12
- F - Holiday Cinemas 10
- G - Showcase Cinemas Southington
- H - Showcase Cinemas North Haven
- I - Strand Theater
- J - Entertainment Cinemas - Seymour
- K - Showcase Cinemas Orange
- L - Connecticut Post 14 Cinema De Lux
- M - Regal Cinemas Stratford Stadium 14
- N - Crown Marquis 16
- O - Showcase Cinemas Bridgeport

LEGEND

-  Existing Movie Theater
-  Primary Market Area
-  Secondary Market Area - North
-  Secondary Market Area - South
-  Secondary Market Area - East
-  Census Tracts

Figure 4
Existing Movie Theaters

Renaissance Place Fiscal Analysis
Naugatuck, CT



**HARRALL - MICHALOWSKI
ASSOCIATES, Incorporated**

Hamden, Connecticut

March 2006

Since Renaissance Place proposes a focus on lifestyle retail, we conducted a further analysis in this regard. The best example of lifestyle retail in Connecticut is the recently opened Evergreen Walk in South Windsor near Buckland Hills Mall. This new development has a wide range of lifestyle tenants. Table 10 compares the percentage of such tenants at Evergreen Walk with several of the more conventional malls in the Naugatuck area. As can be seen, the two closest malls, Brass Mill Center in Waterbury and Meriden Square in Meriden have a very small percentage of lifestyle retailers. Danbury Fair and West Farms, considered up-scale malls, have the highest percentages. Connecticut Post Mall in Milford is somewhat in the middle. This is evidence of the lack of lifestyle retailing competition to Renaissance Place.

Table 10
Comparison of CT Malls To Evergreen Walk

Evergreen Walk Store	Danbury	Trumbull	Meriden	Waterbury	Milford	West Farms
Adrienne Vittadini						X
Aerosoles						
Ann Taylor LOFT			X			X
Anthropologie						
Atlanta Bread						
Baby Gap/Gap Kids	X	X		X	X	X
Banana Republic	X					X
Bellini's Italian Eatery						
Bombay	X	X				X
Bombay Kids						
Brighton Collectibles						
Brooks Brothers						X
Brookstone	X	X		X		X
Burtens Grill						
Carolee						
Christopher & Banks			X			
Clarks						
Cold Stone Creamery					X*	
Coldwater Creek	X*					
Country Curtains						
Eddie Bauer	X	X				
Elisabeth						
Francesca's Collections						
Gap	X	X		X	X	X
Green Tangerine Spa & Salon						
Highland Park Market						
J. Crew	X					X
J. Jill	X					X
JasmineSola						X
JasmineSola Accessories						
Johnny Rockets					X*	
Jos. A. Bank	X					
Kirkland's House						
L'Occitane	X					X
Little Me						
Lux Bond & Green						
Mimi Maternity						
Moe's Southwest Grill					X*	
Old Navy	X	X		X		
Papyrus	X					X
Pauli Moto's						
Pottery Barn	X					X
Sigrid Olsen	X					
Starbucks		X			X	
Stonewall Kitchen						
Strasburg Children						
Talbots		X				X
Ted's Montana Grill						
Ultra						
White House/Black Market	X					
Williams-Sonoma	X					X
TOTAL	17	8	2	4	6	16
%	33.3%	15.7%	3.9%	7.8%	11.8%	31.4%
* = Coming Soon						

4. Retail Market Conclusions

Based upon the lack of competitive lifestyle retail in the Naugatuck market area and in fact, outside the market area, we are of the opinion that the specialty lifestyle retail is the correct segment for Renaissance Place. This opinion is further supported by the profile of household income and spending patterns described earlier. The 223,800 gross floor area (GFA) proposed is a reasonable amount when one considers the purchasing power in the market area and the adjacent region when compared to the lack of comparable retail in the market area.

5. Theater Market Conclusions

In terms of movie theaters, one industry standard is a population of 7,000 to 10,000 people needed to support each screen in a market area. The distance to travel varies based upon the density of development within a region. In the Naugatuck market area, a travel time of 20 minutes is considered a reasonable time. This travel time encompasses all four-market areas used in our analysis. The total population of these combined market areas is 318,608. The movie theaters included in this combined market area contain 52 screens at 6 locations. Using the 7,000 to 10,000 per person screen, a population of 364,000 to 520,000 would be required to support these existing screens. In 2004, the average admissions per screen was 42,486 people. Depending on the amount of times an individual goes to the movies during the year, the number of people needed to support a screen can range from a low of 3,540 based on a monthly visit to 10,612 on a four times a year visit. Using the 3,540 per screen estimate, a population of 184,080 would be required. It is assumed that the theater proposed for Renaissance Place will be state of the art. Because of this, Newtown, Southbury, Middlebury and Brookfield would be considered as part of the potential Naugatuck market since there are few screens in the I-84 corridor to the west. This brings the total population in the theater market area to approximately 384,300 persons.

Based on this population as compared to the per screen population, there appears to be a population which can potentially support the theater component of Renaissance Place. This conclusion is premised on the fact that the theater is within a mixed-use development and the surrounding Naugatuck downtown will offer theater patrons the opportunity for dining and shopping combined with the theater visit. Such a new urbanism setting will extend the market area for the theater and the capture of customers within the market beyond that of a traditional free-standing theater.

IV. Infrastructure Analysis

A. Background

Due to the location of the project within an urban setting with an older infrastructure system as well as its proximity to the Naugatuck River, it is appropriate to review infrastructure issues as such impact the proposal.

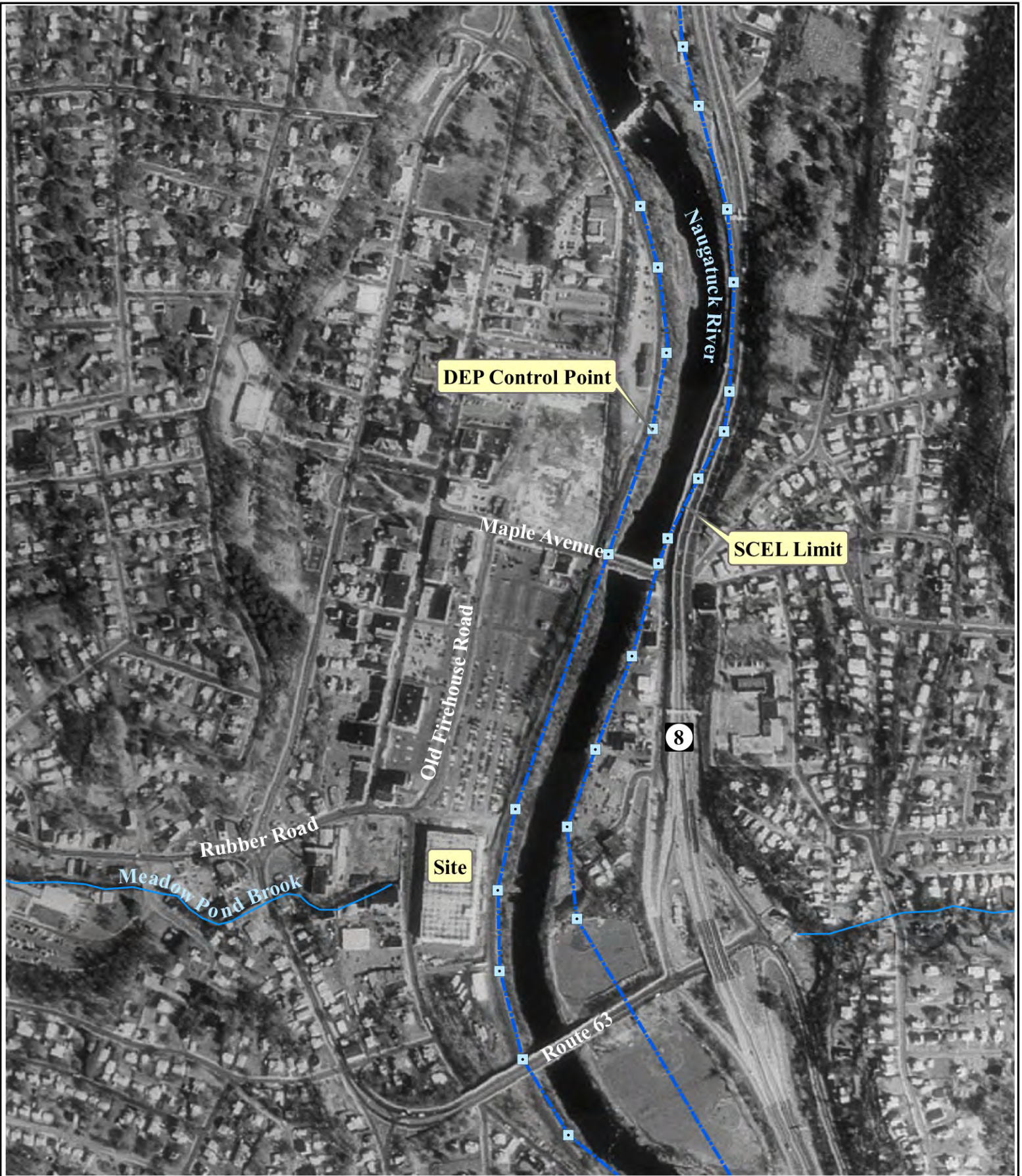
Milone & MacBroom, Inc. (MMI) as subconsultants to Harrall-Michalowski Associates (HMA) has reviewed the following information related to the project site:

1. Department of Environmental Protection Inland Water Resources Division permit files;
2. Flood Insurance Rate Mapping as prepared by the Federal Emergency Management Agency (FEMA);
3. Archaeological Assessment Survey of Dams within the Naugatuck River Basin Anadromous Fish Restoration Project prepared by American Cultural Specialists LLC April 1999; and
4. Portions of the hydrogeologic assessment prepared for the GDC property.

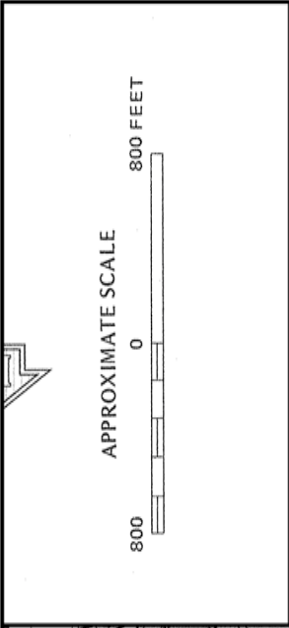
In evaluating this information, it is important to understand the mechanisms by which floodplain impacts are regulated in Connecticut. The attached Figures 5 to 7 depict the limits of the floodplain, floodway and stream channel encroachment lines at and near the project site.

1. Stream Channel Encroachment Lines (SCEL)

This permit program was developed by Connecticut in response to the major flooding that occurred in 1938 and 1955. The 1955 floods were particularly devastating for the Naugatuck Valley. The jurisdiction of this program was established by developing encroachment lines along various rivers in the state



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NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

BOROUGH OF
NAUGATUCK,
CONNECTICUT
NEW HAVEN COUNTY

PANEL 10 OF 10

COMMUNITY-PANEL NUMBER
090137 0010 B

EFFECTIVE DATE:
AUGUST 15, 1979

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
FEDERAL INSURANCE ADMINISTRATION

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov

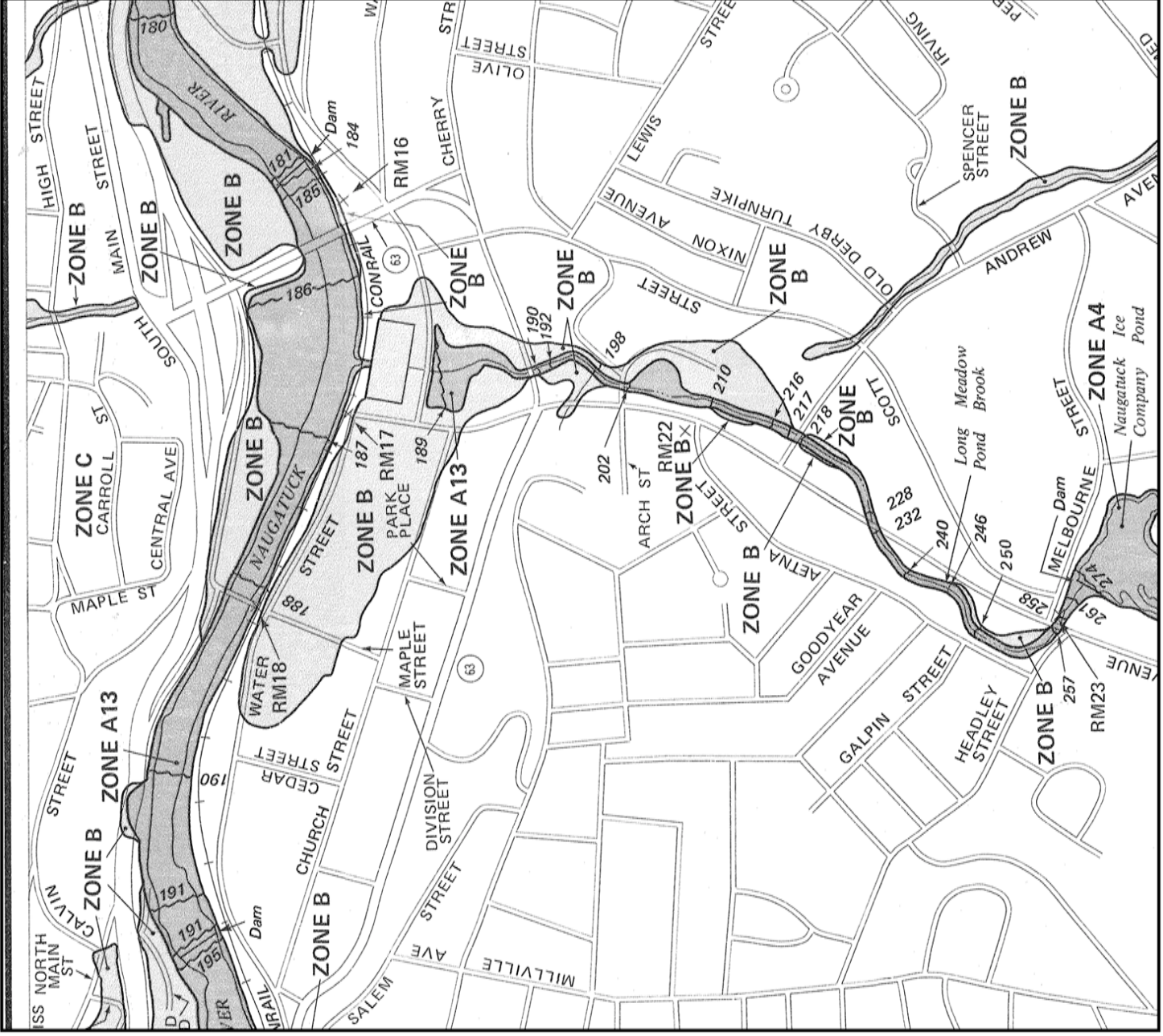
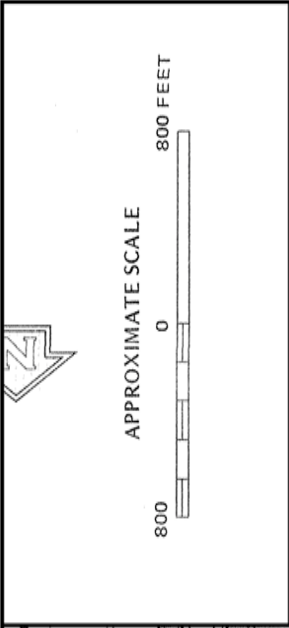


Figure 6



NATIONAL FLOOD INSURANCE PROGRAM

FLOODWAY
FLOOD BOUNDARY AND
FLOODWAY MAP

BOROUGH OF
NAUGATUCK,
CONNECTICUT
NEW HAVEN COUNTY

PANEL 10 OF 10

COMMUNITY-PANEL NUMBER
090137 0010

EFFECTIVE DATE:
AUGUST 15, 1979

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
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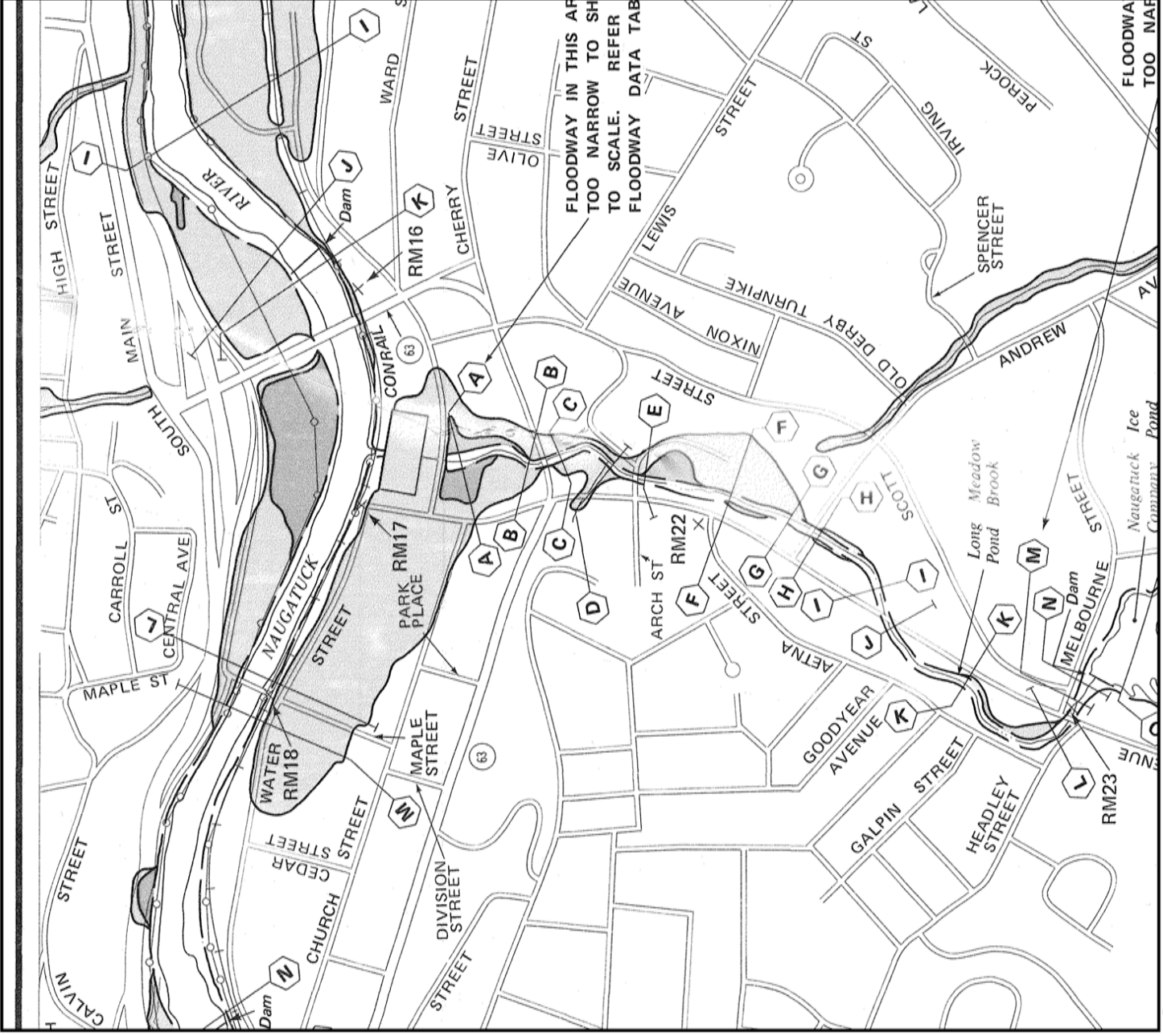


Figure 7

based on the high water mark from previous flood events and/or hydraulic modeling. On major rivers, such as the Naugatuck, these lines are defined by specific survey coordinates. It appears that the SCEL lines for the Naugatuck River were developed after the construction of flood control dams on the tributaries of the Naugatuck River; as the 1955 flood is known to have inundated a much larger portion of Naugatuck than is reflected by the SCEL lines.

2. Flood Insurance Rate Studies

The Federal Emergency Management Agency has developed Flood Insurance Studies (FIS) of many communities throughout the United States. The Flood Insurance program was developed at the federal level and local communities are given the responsibility of compliance. Failure to comply with the requirements can make the community and its residents ineligible for flood insurance. The FIS program was developed after SCEL and in many ways has overlapping jurisdictions; however, they remain two separate and distinct regulatory programs.

Within the FIS, many rivers have established floodplains and floodways. Floodplains are those areas that would be impacted by floodwaters of some depth. Development projects can increase the floodplain elevation by up to one foot and still comply with FEMA. Floodways are contained within the floodplain and represent the edge of the channel that must be maintained to accommodate flood flows, even in the event that the floodplain is filled. No increase in water elevation is acceptable within the floodway unless it is first approved directly by FEMA.

In the case of the Naugatuck River and Meadow Pond Brook, which passes through the project site with its outfall to the Naugatuck River, both floodplain and floodway have been defined. The floodplain has a specific elevation assigned to assist in determining risks to properties. The project site is located within a 500-year Flood Zone B. It is not within a 100-year Flood Zone A which is the regulated area.

B. Site Description

The site is located along the west bank of the Naugatuck River between Route 63 and Maple Street. The GDC building built subsequent to 1950 is a large facility that currently serves as an office / manufacturing building. Past uses of the site are many and varied, but most recently, Goodyear Rubber and Uniroyal occupied this site. To the north of the building is a large paved parking lot in poor condition. This area previously contained a series of buildings demolished in the mid-1980s. Areas of subsidence were evident in the pavement in the central portion of the property. A pump station is located in the northern portion of the parking lot.

Railroad tracks separate the site from the river. The tracks are constructed on an elevated berm that appears to also protect the site from flooding of the Naugatuck River. The date of construction of the tracks is not known, but the limit of the Stream Channel Encroachment Lines generally coincide with the top of the tracks. As mentioned previously, the SCEL lines appear to consider the upstream flood storage dams on the Naugatuck River.

A tributary to the Naugatuck River, Meadow Pond Brook, discharges to the river through a culvert beneath the GDC building. The culvert and building were not evaluated for this analysis, so the size, type and condition of this structure are unknown. MMI did note that that hydrogeologic evaluation discusses the presence of trench drains near the building discharging to this culvert, and the presence of stormwater pumps in the basement.

In the late 1990s, the Connecticut DEP commissioned a study to provide fish passage at several dams on the Naugatuck River, including Union City Dam in Naugatuck. This dam was located approximately 0.3 miles upstream of Maple Street and had a long history of industrial use. An archeological assessment of each structure was completed to assist in the evaluation of alternatives.

The history of this dam and the nearby area is of interest for the proposed project because a number of manmade canals were constructed throughout the area to facilitate the use of water power in the industrial buildings that existed in the late 1800s. There was some discussion at the time the archeological report was developed that some of these canals remain in existence today and accept storm drainage from downtown Naugatuck.

C. Stream Channel Encroachment

MMI staff reviewed files of this site available at DEP's Inland Water Resources Division. These files would include information on permits issued for the site such as diversion of Stream Channel Encroachment Line. No record of any permits for this site was found. No information regarding the pump station was identified either. The Renaissance Place site plan anticipates no development to occur waterward of the railroad tracks. Based on this assumption, it does not appear the site would be regulated under this program.

D. FEMA Issues

FEMA has designated a floodplain and floodway for both the Naugatuck River and Meadow Pond Brook. The Naugatuck River floodplain and floodway do not appear to influence this site, as the upstream flood control structures and the adjacent railroad tracks protect the property from flooding.

The floodplain and floodway of Meadow Pond Brook end at the upstream edge of the street in front of the GDC building, which implies that the culvert beneath the building is capable of handling the 100-year storm event without overtopping the road. It is important to note as shown on Figures 6 and 7 that while a large portion of the site is located within the limits of the 500-year floodplain, the regulatory floodplain is the 100-year event. The 500-year event is defined for informational purposes, but does not trigger specific restrictions on development and/or use.

It is also worth noting that the FEMA mapping published for this area indicates the presence of a small dam downstream of the Route 63 Bridge. Since the FEMA mapping was completed, this dam has been removed.

The elevation of the 100-year flood event is 188 based on the National Geodetic Vertical Datum of 1929 (NGVD29) at the inlet to the culvert. The elevation of the GDC building basement is not known, but the presence of stormwater pumps in the building indicates that the pumps have been installed as a precaution against flooding. The current FEMA regulations state that residential construction within the floodplain must have its lowest floor (including basement) elevated to above the elevation of the 100-year flood. For non-residential structures, the FEMA regulations require that the lowest floor (including basement) be elevated to above the base flood level, or the structure and its utilities be flood proofed to the elevation of the 100-year flood. It is not entirely clear, from a regulatory perspective, that these requirements would impact the GDC building because it is technically not in the regulatory (100-year) floodplain; however, it is strongly recommended that flood proofing or other protection of this building be considered during the redevelopment process.

E. Other Issues

Based on the above discussion, the project site is located outside of the limits of FEMA regulatory program and the Connecticut SCEL program. However, some flood and stormwater management issues do exist. These include:

1. The location of storm drainage systems on the property should be determined and the presence (or absence) of any former industrial canals should be confirmed;
2. The history, ownership and use of the existing pump station should be documented and verified;
3. The size, type and condition of the culvert below the GDC building should be confirmed; and

4. The elevation of the GDC building basement should be verified through field survey so the potential impacts of flooding can be fully evaluated.

F. Evaluations To Address Issues

The following evaluations were performed as part of this work effort:

1. Observe former dam located downstream of project site;
2. Review aerial photographs of the area;
3. Obtain and review storm drainage mapping of the area;
4. Perform field investigation in an effort to identify the location of storm drainage outfalls through the site; and
5. Contact engineering consultants that may have worked on the pump station and its associated drainage system.

The purpose of this work was to identify existing storm drainage infrastructure at the site and evaluate how it may be impacted by redevelopment of this site.

1. Former Dam Site

Flood Insurance Mapping of the Borough dated 1979 depicts a small low head dam downstream of the Route 63 bridge. Recent aerial photographs indicate this dam has been removed. Field observation confirmed that this structure has been eliminated. It appears that the dam was a concrete structure that was cut flush to the river bottom, leaving a small sill along the bed. It is not known when the dam was removed. A brick structure that appears to have been an intake pump station is located on the west bank of the river at this location.

2. Historic Aerial Photograph and Mapping Review

Sanborn mapping dated 1923 was overlain onto current Geographic Information Systems (GIS) mapping of the project area. This mapping indicates the historic presence of buildings throughout the parking area of the current GDC building.

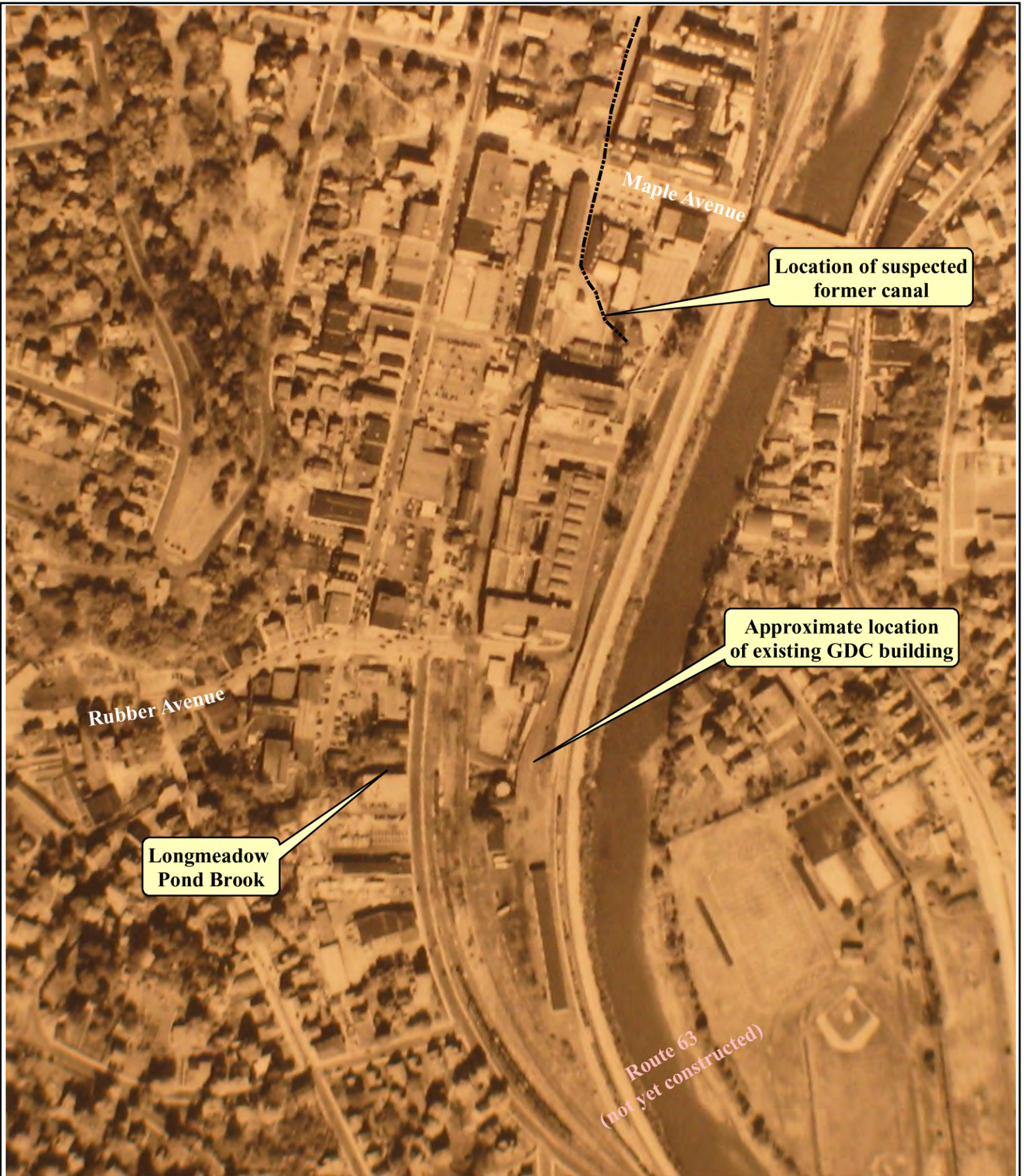
The site of the GDC building includes some small buildings and Meadow Pond Brook appears as an open channel.



Aerial photographs dated 1951, 1965, 1970, 1975, 1980, 1986, 1990, and 2004 from the Connecticut State Library were reviewed to further evaluate past land uses. Copies of these maps are attached as Figures 8 through 15.

The 1951 mapping shows a series of buildings in the current parking area that appear similar to those depicted on the 1923 Sanborn Mapping. The pump station is not present. Meadow Pond Brook to the south does appear to be contained within a culvert in the 1951 photograph. A canal is apparent north of Maple Street and, in conjunction with historic mapping of local utilities (see below), its location through the property south of Maple Street can also be identified.

In the 1965 photo the GDC building now appears at its current location and the stormwater pump station can be identified at the north end of the site. South Water Street, located between the buildings and railroad embankment remains in use as a public right-of-way. The canal location identified in the 1951 mapping appears to remain consistent in this photograph. The site remains generally the same from the 1965 photograph through the 1980 photograph.

In 1986 we see that the factory buildings located north of the GDC building have been demolished and the site appears to be covered with earth material. In 1986, following demolition of these buildings, the pump station can still be seen at the north end of the site. South Water Street has been abandoned in favor of the current Old Firehouse Road. The 1990 photograph reveals use of the north property as a paved parking area. As expected, in the 2004 photograph the site appears much as it does today.



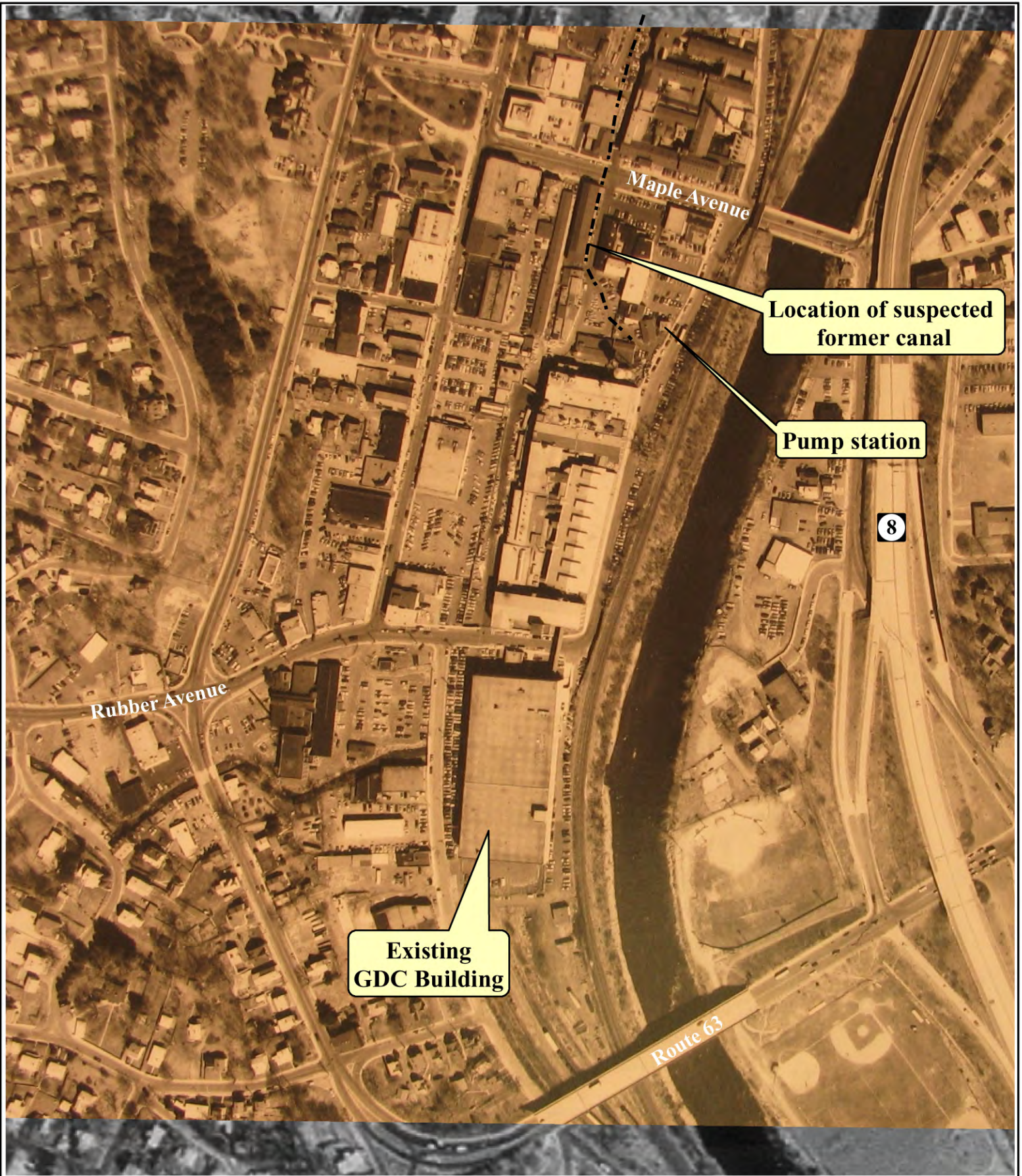
 <p>MILONE & MACBROOM[®]</p> <p>Engineering, Landscape Architecture and Environmental Science</p> <p>99 Realty Drive Cheshire, Connecticut 06410 (203) 271-1773 Fax: (203) 272-9733 www.miloneandmacbroom.com</p>	<p>Renaissance Place 6 Rubber Avenue</p>		<p>LOCATION: Naugatuck, Connecticut</p>	
	<p>MMI#: 1482-25 MXD: H:sec.mxd SOURCE: DEP Bulletin No.40</p>		<p>1951 Aerial</p>	<p>DATE: 4/11/06 SCALE: 1:3,600</p>



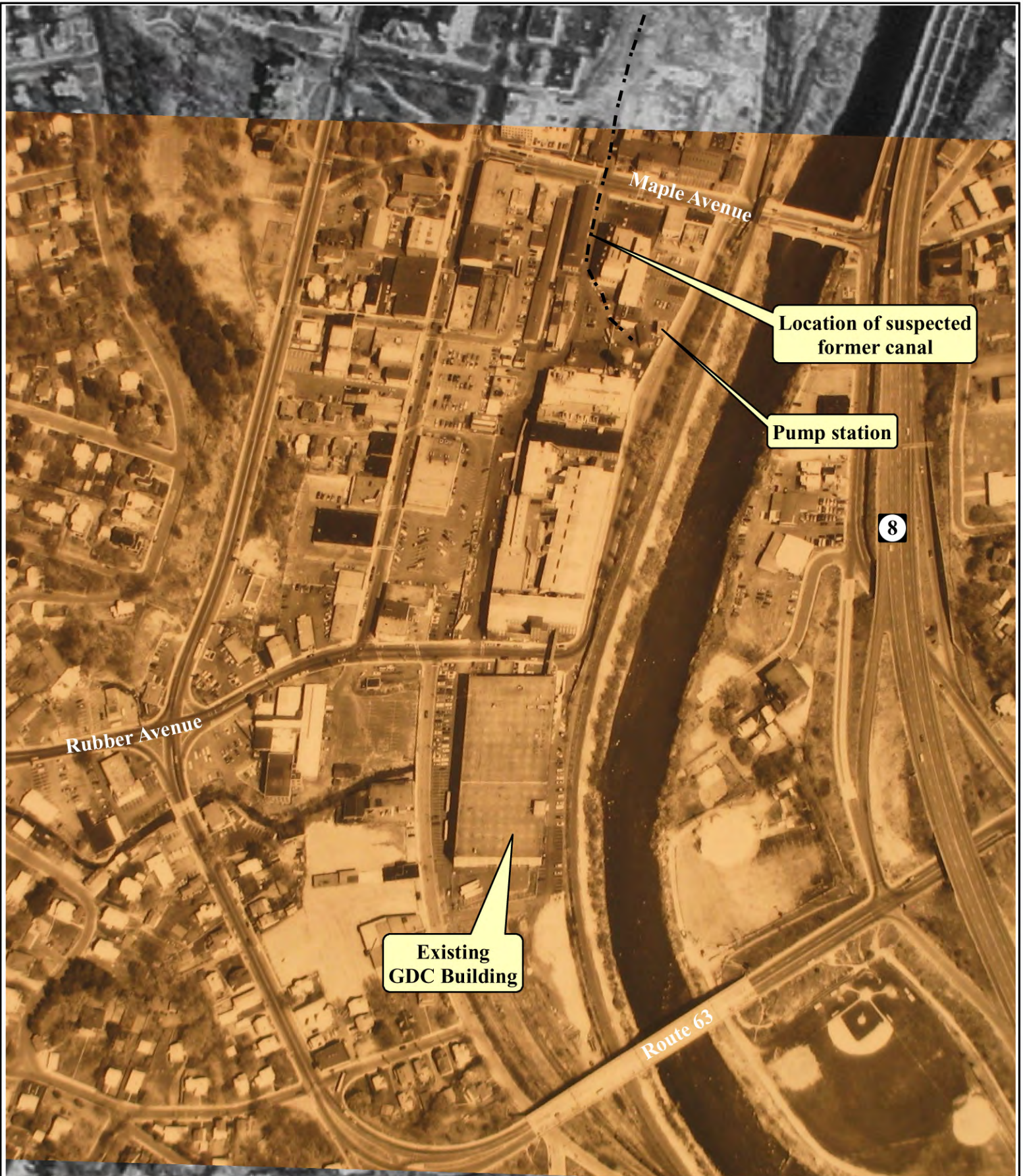
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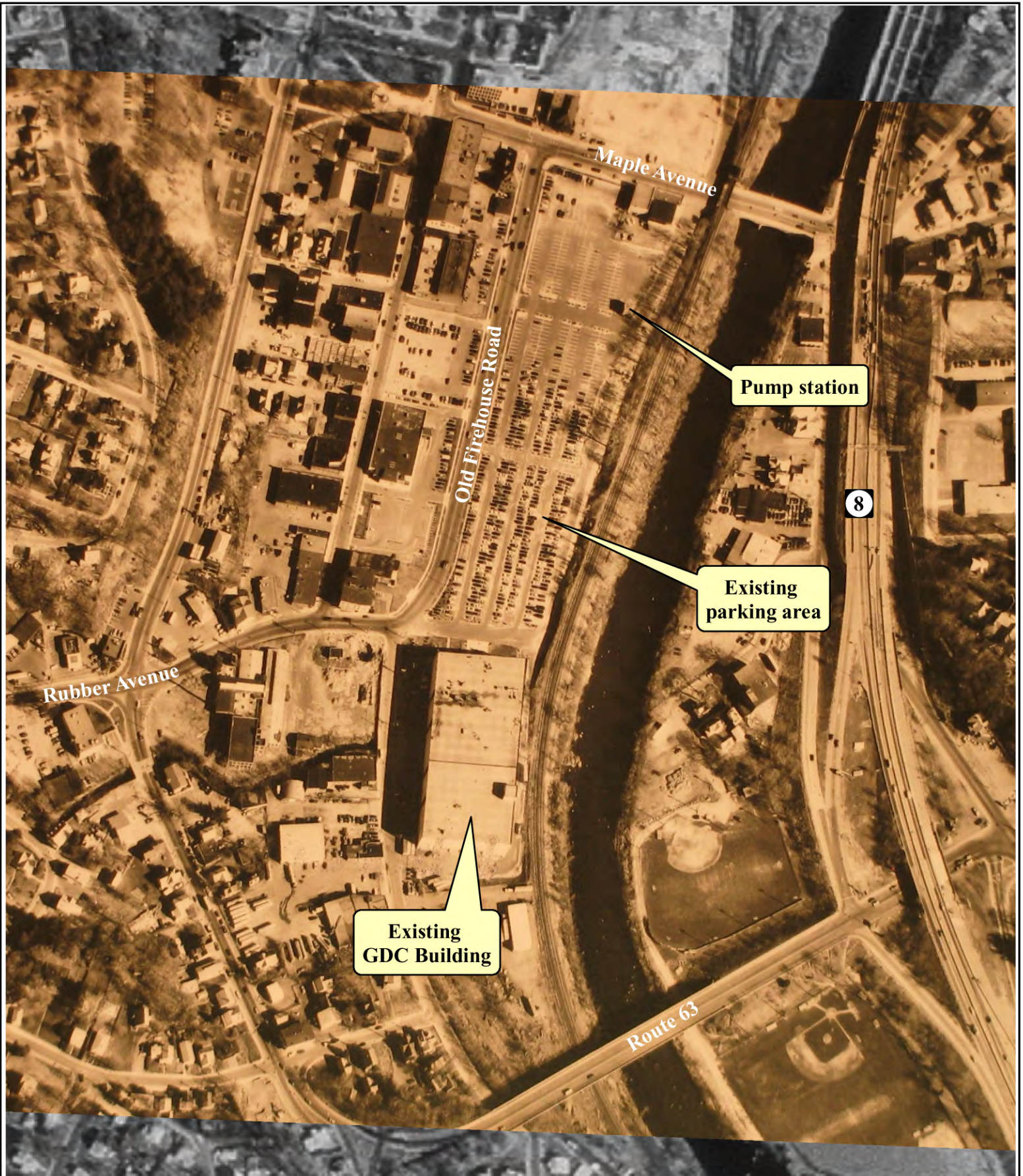
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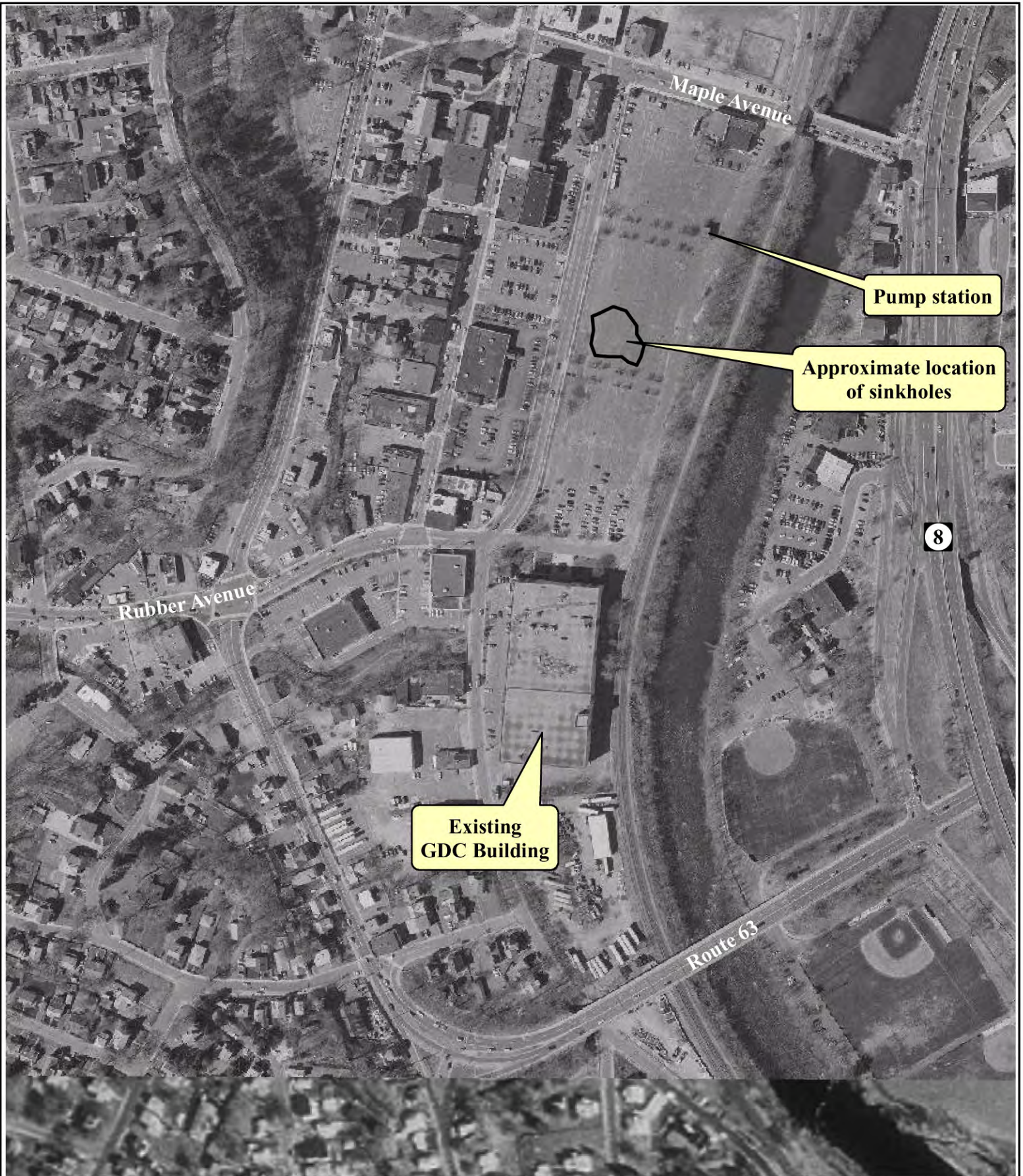
<p>Engineering, Landscape Architecture and Environmental Science</p>  <p>MILONE & MACBROOM®</p>	<p align="center">Renaissance Place 6 Rubber Avenue</p>		<p>LOCATION: Naugatuck, Connecticut</p>		
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	<p>MMI#: 1482-25 MXD: H:sec.mxd SOURCE: DEP Bulletin No.40</p>		<p>1986 Aerial</p>	<p>DATE: 4/11/06 SCALE: 1:3,600</p>



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<p>99 Realty Drive Cheshire, Connecticut 06410 (203) 271-1773 Fax: (203) 272-9733 www.miloneandmacbroom.com</p>	<p>MMI#: 1482-25 MXD: H:sec.mxd SOURCE: DEP Bulletin No.40</p>		<p align="center">1990 Aerial</p>	<p>DATE: 4/11/06 SCALE: 1:3,600</p>	<p>SHEET: Figure 14</p>



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<p>99 Realty Drive Cheshire, Connecticut 06410 (203) 271-1773 Fax: (203) 272-9733 www.miloneandmacbroom.com</p>	<p>MMI#: 1482-25 MXD: H:sec.mxd SOURCE: DEP Bulletin No.40</p>		<p align="center">2004 Aerial</p>	<p>DATE: 4/11/06 SCALE: 1:3,600</p>	<p>SHEET: Figure 15</p>

3. Storm Drainage Mapping Review and Assessment

MMI obtained from the Borough's Engineering Department copies of storm drainage mapping of the area. This mapping indicated the presence of three outfalls on the GDC property. The first one is the Meadow Pond Brook culvert that passes below the GDC building. The second is a 72-inch stone box culvert approximately 100 feet upstream from the Meadow Pond Brook outfall. The third discharge is a stone culvert located approximately 135 feet downstream of the pump station located in the parking area. This culvert is referenced as the north culvert for the purposes of this discussion.

North Culvert

Mapping dating as far back as 1906 indicates the presence of a large culvert or raceway crossing beneath Maple Street, through the site and discharging beneath the railroad tracks to the river. Undated mapping depicting the plant buildings on the current parking lot indicates that storm drainage from the plant and areas to the west was discharged through the site to this north culvert.

In mapping developed during the 1950's we begin to see evidence of the pump station near the north culvert. Two maps (#407 plan view and #409 profile) entitled "South Water Street Storm Sewer 1957" depict the installation of a 36-inch diameter gravity storm sewer line in South Water Street south from Maple Street and a 30-inch diameter gravity storm sewer from the south toward the pump station. Both pipes discharge to a diversion structure that allows gravity flow to the river under normal flow conditions and pressure discharge under high flows. Discharge from this area is through the north culvert outlet.

An undated set of drawings entitled "Borough of Naugatuck Flood Control and Storm Drainage" further supports the piping configuration presented on

the 1957 plans. Plan and profile drawings presented in this plan set indicate the elevation of the pressure discharge pipe at the raceway is 21.37. While we don't know the elevation of the raceway discharge at the river, we assume it is either equal to or slightly lower than 21.37, allowing gravity discharge under normal conditions. Based on information from the Borough's Engineering Office, adding 150.8 feet to the elevations presented on these plans results in an elevation consistent with the National Geodetic Vertical Datum of 1929 (NGVD), to which flood control studies are typically referenced. Converting the culvert invert elevation to NGVD yields an invert elevation of 172.53 (150.8+21.37). Flood Insurance Mapping of the area presents a 100-year flood elevation of 188 and a riverbed elevation of approximately 170 feet NGVD. Based on this, it appears that during periods of high river flow, the culvert to the river will "back-up" water into the storm drainage piping on the site, eventually flooding the site. The pump station is intended to force stormwater discharge to occur even under high flow conditions. Figure 16 presents a profile sketch of this system.

Two more recent drawings also confirm the configuration of the pump station and its piping. One is entitled "South Pump Station Borough Development Corporation Naugatuck Mini Industrial Park Naugatuck Connecticut" prepared by DeCarlo & Doll Inc. dated July 3, 1985, with a revision date of February 25, 1987 labeled as "Record Drawing." This drawing indicates the replacement of selected piping within the pump station as well as the pumps. A second plan of the South Water Street corridor prepared by Malcolm Pirnie Inc. in March 1971 (stamped record print in January 1974) for the construction of a 10-inch diameter water main was also observed. This plan presents detailed information about existing water, sewer, storm drainage and electric utilities in the South Water Street Corridor.

FIGURE 16

**PROFILE OF STORM DRAINAGE
OUTFALL AT PUMP STATION #2**

6 RUBBER AVENUE
NAUGATUCK, CONNECTICUT

APRIL 13, 2006

— 50/200.8

— 40/190.8

— 30/180.8

— 20/170.8

RAILROAD EMBANKMENT

EX. GRADE

100 YEAR FLOOD
EL. 188± NGVD
37.2 NAUGATUCK

EDGE OF RIVER

OLD RACEWAY

SCALE: 1"=20' H.
1"=4' V.

INV. 21.37
172.17 NGVD29

NOTES

1. ELEVATION SHOWN IN BOROUGH OF NAUGATUCK DATUM AND NGVD29.
2. PROFILE PREPARED FROM UPDATED PLANS ENTITLED "BOROUGH OF NAUGATUCK, CONN. FLOOD CONTROL AND STORM DRAINAGE MAPLE STREET LATERAL DRAIN AND PUMPING STATION NO. 2 OUTLET" AND SUPPLEMENTED BY AVAILABLE GIS INFORMATION.

EX. PARKING AREA

42' OUTLET

TO PUMP
STATION
DIVERSION
STRUCTURE

40/190.8

30/180.8

20/170.8

MMI did not identify any electric service into the pump station, nor were any electric panels observed. Plans of the pump station do not indicate any electric service to the structure and a gasoline engine is depicted on the main floor of the station. Presumably, the pumps are gas powered.

If the Renaissance Place development were to proceed, it may be possible to relocate this pump station and/or improve its appearance so that it fits the character of the proposed activity. While in some instances, such pump stations can be located below grade, we do not recommend a below grade pump station here given the potential susceptibility to flooding. At the present time, the capacity and design discharge of this pump station is not known, so the cost for relocation of this structure is difficult to predict. Based on our current knowledge of the site and the pump station it is MMI's opinion that relocation of this facility could cost \$1M, inclusive of engineering design costs. The cost will ultimately be driven by how much information regarding the original design can be obtained and by the location of the proposed pump station. If the relocated pump station necessitates modifications to the gravity flow portion of the storm drainage system, the cost could exceed \$1.5M.

Middle Culvert

Mapping from the Borough indicates the presence of an approximately 72-inch diameter stone culvert approximately 100 feet upstream of the Meadow Pond Brook outlet. The presence of this culvert was confirmed in the field, although no discharge was observed during our field investigations. Mapping indicates a 24-inch diameter storm drainage pipe discharging to this outlet; however, this could not be confirmed in the field.

Meadow Pond Brook Outlet

These twin outlet culverts enter the river at approximately the middle of the GDC building. Although we did not obtain mapping of the storm drainage through all of downtown, it appears that storm drainage from Old Firehouse

Road discharges to the channel upstream of the culverts. In addition, information provided by HMA indicates the presence of trench drains and other structures near the building that discharge stormwater to these culverts.

4. Field Investigation

Using the information presented on the mapping obtained from the Borough, MMI performed a field evaluation of the project area in an effort to verify the location of existing storm drainage. Figure 17 presents a compilation plan of the area based on available mapping and the field evaluation. The piping configuration associated with the pump station along South Water Street appears to remain in its original state, although the diversion structure could not be observed because its access ports appear to have been paved over.

North Outlet

One 24-inch diameter pipe was observed through the center of the parking lot. This pipe appears to accept discharge from Old Firehouse Road and a portion of the parking area to the west. To the south of this 24-inch diameter line (in the vicinity of the sink holes) a number of manholes were noted on GIS mapping of the site provided by Divney Tung and Schwalbe; however, these could not be located in the field. The manholes are generally in the area of the existing sink holes.

Storm drainage at Maple Street was evaluated to the intersection of Church Street at City Hall. Historic mapping had shown catchbasins at that intersection eventually connecting to the 36-inch diameter pipe at the intersection of South Water Street. This drainage configuration could not be confirmed as the catchbasins were silted to above the crown of the piping.



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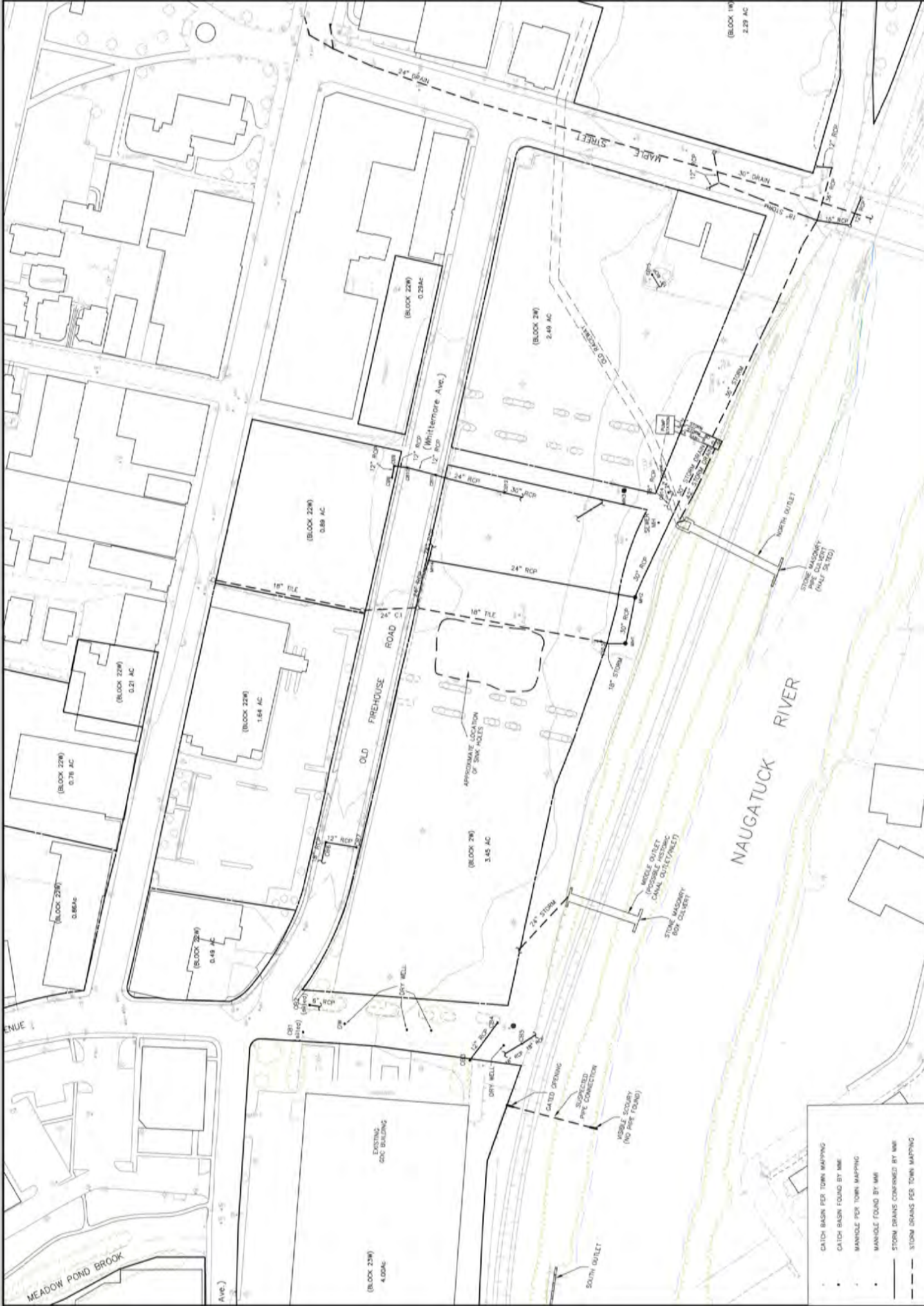
REVISIONS

STORM DRAINAGE COMPLETION PLAN
RENAISSANCE PLACE
 WATER STREET
 NAUGATUCK, CONNECTICUT

NO.	REV.	DATE	BY	CHKD.	APP.
1	1	04-03-06	MM	MM	MM

PROJECT NO. 1482-05-2
 HYDRAULIC DESIGN

FIG. 17



- CATCH BASIN PER TOWN MAPPING
- CATCH BASIN FOUND BY M&M
- MANHOLE PER TOWN MAPPING
- MANHOLE FOUND BY M&M
- STORM DRAINS CONFIRMED BY M&M
- - - STORM DRAINS PER TOWN MAPPING

Middle Culvert

As mentioned previously, historic plans of the site indicate a 24-inch diameter storm sewer discharging to this outfall; however, the 24-inch diameter pipe could not be located in the field.

5. Conclusion

Based on our work, MMI believes that the pump station was constructed following the 1955 flood to ensure that stormwater from the downtown area can be discharged during flood events. Considering the dam removal that has occurred along the Naugatuck River downstream of the site, it is not clear if the invert of the discharge pipe continues to be below the flood elevation. At this time, we recommend the following relating to stormwater management at the GDC site:

The Meadow Pond Brook culvert beneath the GDC building must be maintained. A number of storm drainage outfalls to this watercourse were noted during this investigation and this stream corridor is a critical part of the Borough's drainage system.

The pump station should be maintained in an operational state. Based on the information obtained by MMI for this evaluation, it appears that the pump station is owned by the Borough and allows for the evacuation of stormwater from behind the railroad embankment during high flow events. It should be noted that no instances of flooding have occurred in recent years as the project site is not within the 100-year flood area as shown on the official Flood Zone maps. The cost to replace or relocate this structure is estimated at \$1,000,000 to \$1,500,000. If the pump station is not relocated, it should be upgraded to be operational, which would reduce the overall cost.

Based on our current knowledge of the site, it is not clear what is causing the sinkholes within the paved area. Anecdotal information has indicated that the old building foundations were filled with construction debris during the demolition process. It is not possible to verify this without subsurface geotechnical investigations. Following additional investigation a determination can be made on the suitability of the material for construction and a design plan developed to address this issue. Based on our conversations with GeoDesign, Inc. of Middlebury, Connecticut, such investigation would cost \$50,000 to \$100,000.

In summary, a budget in the amount of \$2,000,000 should be established to deal with site drainage issues. This cost does not include an estimate to address subsurface conditions evidenced by sinkholes in the parking lot. Without the subsurface geotechnical investigation discussed above, the extent of poor condition cannot be determined. However, the review of the aerial photographs discussed earlier offers strong support for the assumption that demolition and filling activities have resulted in conditions warranting such investigation as well as budgeting funds to address these sub-surface conditions.

The agreement between the Borough and Conroy Development Company must clearly define the financial responsibility for addressing these sub-surface conditions. The specifics will be determined based upon geotechnical analysis, the design of structures to be developed including the type of footings to be used and the possibility of opening up some of the canal structures to create on-site design features.

V. Traffic Analysis

A. Background

As is the case with any significant development, the capacity of the street network to satisfactorily accommodate vehicular traffic generated by the project must be assessed. With respect to Renaissance Place, the street network is a well established urban network with connection to a limited access highway (Route 8). As discussed in the market analysis portion of this report, the vast majority of residents as well as an appreciable amount of retail customers will use Route 8 for access to and from the lower Valley and Fairfield County. The following analysis prepared by John Thompson, Traffic Engineer, addresses traffic issues.

B. Past State Traffic Commission Certificates and Studies

Neither of the previous uses (Uniroyal nor General DataCom) had obtained State Traffic Commission (STC) Certificates. Peter Dorpalen, the Executive Director of the COGCNV was consulted to determine the nature and schedule for any transportation studies or designs within the region that might impact the proposed project. The following is a summary and status of the identified studies/projects:

- ***Interstate 84 and Route 8 Interchange Study.*** Work underway by Wilbur Smith Associates
- ***Route 63 Study.*** Funded by earmarked monies. Preliminary scope being developed.
- ***Waterbury Rail Line Study.*** Just getting underway. RFP issued for consultants.
- ***Naugatuck Bike Path.*** #1 Enhancement project in the Region proposes bike path on west side of river.
- ***Route 8 Corridor Study: Seymour to Interstate 84.*** Funded by earmarked monies. Very early stages of defining scope.

- ***Route 8 Spot Safety Improvements.*** Design of improvements underway by ConnDOT.

Within Naugatuck, 2 relevant traffic studies were completed in the recent past. In 2001, Milone & MacBroom, Inc. completed a Downtown Circulation Evaluation which focused on the Maple Street, Church Street and Firehouse Road area. This was followed by a Traffic Signal Study of Maple Street at Water Street in 2002. The Downtown Circulation Evaluation examined the feasibility of making Firehouse Road one way and possibly adding on-street parking to Firehouse Road. The recommendation was that the traffic pattern should not be changed and that on-street parking may be added after an in-depth parking study. Level of Service (LOS) calculations for Maple Street at Firehouse Road; Church Street at Maple Street; Church Street at Rubber Avenue; and Rubber Avenue at Firehouse Road under various scenarios resulted in acceptable LOS ranging from “A” to “C”.

The Traffic Signal Study for Maple Street at Water Street included LOS calculations. A 2003 design year was used with no additional traffic included in the 2002 traffic counts with the exception of a 3% peak hour growth factor. Based on this analysis, the intersection of Maple Street, the Route 8 ramps and South Main Street would operate at LOS “E” during the PM peak hours. The southbound approach to the Maple Street / Water Street intersection would operate at LOS “D” and “F” during the AM and PM peak hours, respectively. Additionally, the vehicle queues associated with the eastbound approach to the Route 8 ramp / South Main Street intersection would backup into and past the Water Street intersection.

The conclusion of the study was that the installation of a traffic signal at the Maple Street/Water Street intersection was not recommended.

C. Site Generated Traffic

To assess the probable traffic impacts of this development project, The following land uses and resultant site generated traffic volumes:

RESIDENTIAL

550 Units	AM = 262 trips/hr	PM = 315 trips/hr
-----------	-------------------	-------------------

RETAIL

225,000 SF Specialty Retail Center	AM = neg.	PM = 610 trips/hr
------------------------------------	-----------	-------------------

44,000 SF Entertainment	AM = neg.	PM = 230 trips/hr
-------------------------	-----------	-------------------

FLEX SPACE

170,000 Square Feet	AM = 243 trips/hr	PM = 219 trips/hr
---------------------	-------------------	-------------------

TOTAL New Trips	AM = 505 trips/hr	PM = 1374 trips/hr
-----------------	-------------------	--------------------

D. Traffic Network Capacity

As discussed in Section B., the street network in the area of the Route 8 ramps, Maple Street, Water Street, and South Main Street is currently experiencing unacceptable Levels of Service for several traffic movements. Furthermore, the superstructure of the elevated Route 8 and its ramp system at this location makes geometric improvements extremely difficult and costly. Based on this condition, the focus of access to and from Renaissance Place must be placed at the Route 8 / Route 63 point. This must be accomplished both by proper signage and design of the interchange as well as incorporated into the site planning for Renaissance Place. The design of all internal calculation as well as site access points must direct vehicular traffic to Route 8 via Route 63. The following analysis is based on this assumption as well as market area travel patterns described in the Section III. Market Analysis.

E. Distribution of Site Generated Traffic

Based on an assessment of probable routings for traffic associated with each of the development components, I have utilized the following generalized distribution of site-generated traffic. Figure 18 shows these distributions.

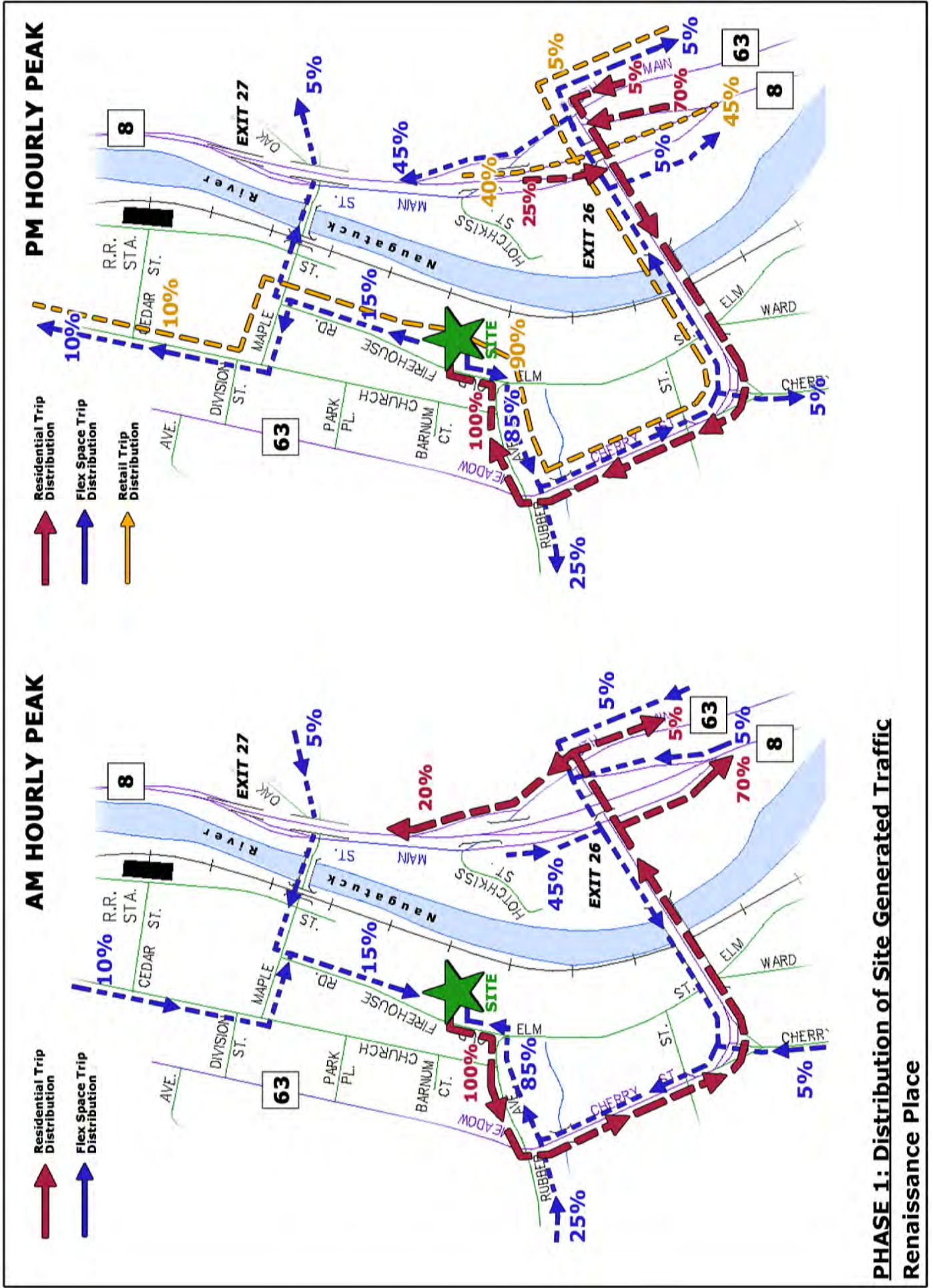
RESIDENTIAL: 75% to/from the south via CT.Rt.8 (70%) and CT.Rt.63 (5%)
25% to/from the north via CT.Rt.8.

RETAIL: 50% to/from the south via CT.Rt.8 (45%) and CT.Rt.63 (5%)
50% to/from the north via CT.Rt.8. (40%) and CT.Rt.63 (10%)

FLEX-SPACE: 60% to/from the north via CT.Rt.63 (10%) and CT.Rt.8 (45%)
And Maple Street (5%)
40% to/from the south via CT.Rt.8 (5%), Rubber Ave. (25%),
Cherry St (5%) and CT.Rt.63 (5%)

F. Capacity Analysis

In order to establish base year existing traffic volumes, field counts were completed. Based on these counts, the 2006 (Existing) Levels-of-Service for the AM and PM peak traffic hours for six (6) intersections within the site environs of the proposed development were then estimated using the Critical Lane Planning Technique. Using the above site generated traffic volumes, distributed onto the adjacent roadway network (as described in E. above), Table 11 presents a composite summary of existing and estimated future Levels-of-Service.



PHASE 1: Distribution of Site Generated Traffic
Renaissance Place

Figure 18

TABLE 11

ESTIMATED LEVELS-OF-SERVICE						
INTERSECTION	EXISTING		FUTURE WITHOUT IMPROVEMENTS		FUTURE WITH IMPROVEMENTS	
	AM	PM	AM	PM	AM	PM
Old Fire House Rd. & Site Access Dr.	n/a	n/a	A ⁽¹⁾	B-C ⁽¹⁾	A ⁽¹⁾	B-C ⁽¹⁾
Old Fire House Rd. & Maple St.	A	B-C	A	C	A	C
Maple St. @ Rubber Ave. and Elm St.	A	A	A	B	A	B
Maple St. @ S. Main St. & CT.Rt.8 NB On-Ramp & Rt.8 SB Off-Ramp	C-D	D-E	C-D	D-E	C-D	D-E
S. Main St. @ CT.Rt.8 NB On-Ramp	A	A	A	A	A	A
S. Main St. @ CT.Rt.8 NB Off-Ramp & CT.Rt.63	B-C	C	B-C	E	B-C	C ⁽²⁾
CT.Rt.63 @ CT.Rt.8 SB On- and SB Off-Ramps	B-C	C	D	E-F	C ⁽²⁾	C ⁽²⁾

NOTE: ⁽¹⁾ Based on the establishment of appropriate traffic control devices. ⁽²⁾ Based on geometric improvements.

As expected, the impact of the 505 new AM peak hour and 1374 new PM peak hour trips associated with the proposed development, when distributed onto the adjacent roadway network could have impact on several of the intersections [(1) Maple St. @ S. Main St. & the Rt.8 ramps; (2) South Main St. @ CT.Rt.8 NB Off-Ramp and (3) CT.Rt.63 @ CT.Rt.8 SB On- and Off-Ramp].

G. Proposed Mitigation of Traffic Impacts

In order to mitigate these negative traffic impacts, the following improvements are recommended, as illustrated in Figure 19:

- 1) The northbound Route 8 off ramp should be increased from one lane to two lanes to create a double left turn. This is needed in the PM peak hour to accommodate residential traffic returning home from work destinations to the south combined with traffic destined for the retail and entertainment uses.
- 2) An additional right turn lane should be added for the Route 8 southbound on and off ramps.
- 3) Geometric and signalization improvements should be made at the Meadow / Cherry / Rubber and the Cherry / Route 63 intersections.

Table 11 shows the Level of Service at the Route 63 / Route 8 intersections resulting from the improvements. These improvements should not be considered a requirement for Phase 1 activities to be initiated. It is expected that the improvements will be necessary as occupancy of the development occurs over time. Therefore, these improvements should be incorporated into the 5 year Transportation Improvement Program prepared and approved by the Central Naugatuck Valley Council of Governments.

A budget of \$ 1,500,000 to \$1,750,000 should be established for these improvements.

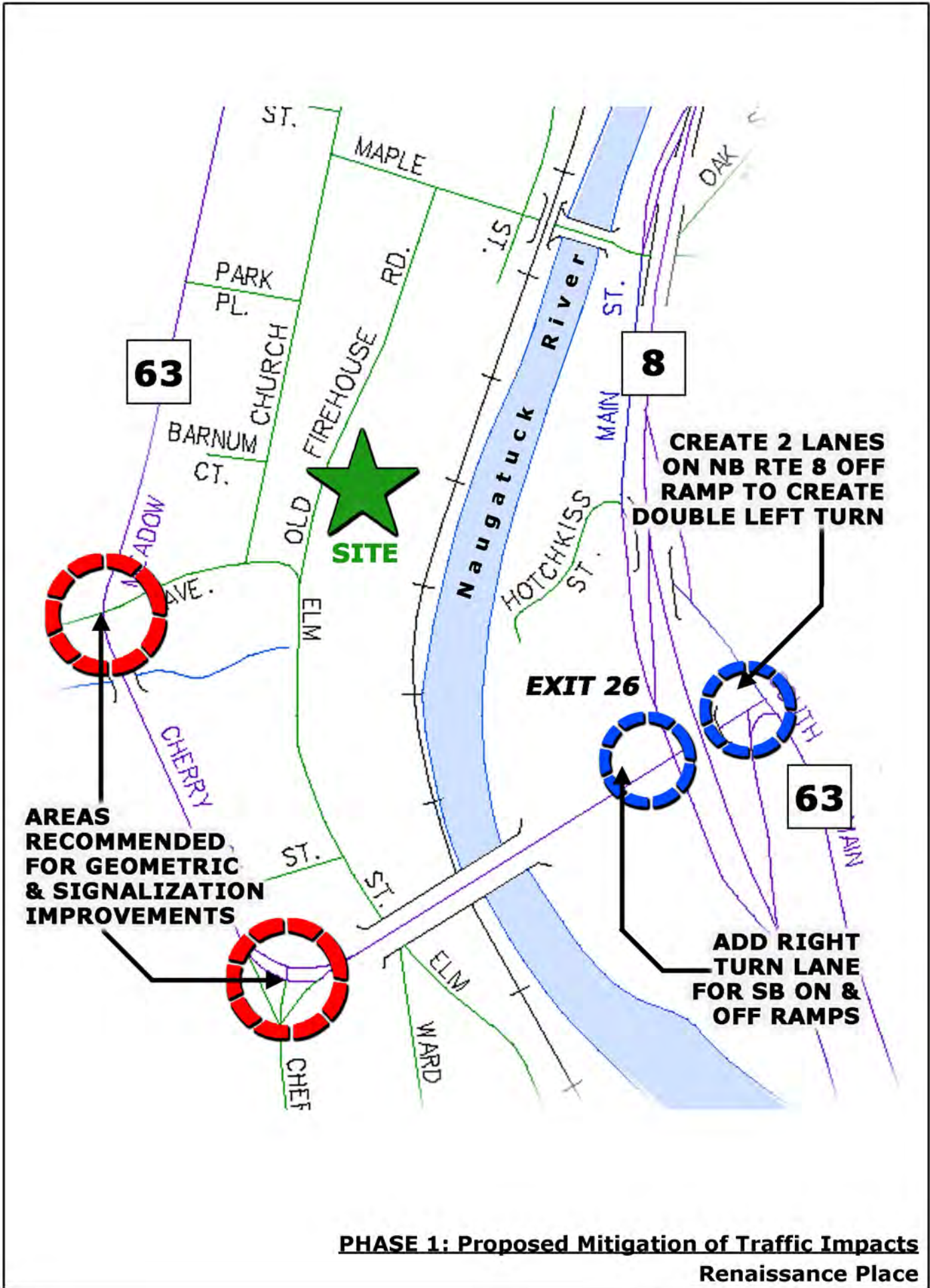


Figure 19

VI. Fiscal Impact Analysis

In order to provide an indication of the nature and extent of the fiscal impact of Renaissance Place on the Borough, a fiscal impact analysis has been completed. This analysis provides an estimate of the amount of annual revenue available after the payment of school and municipal service costs attributed to the project. The project components described in Section II and values established in Section III Market Analysis have been used to estimate revenues to the Borough from property and personal taxes. This total revenue has been reduced by the amount of taxes currently being received from properties within the Phase I area. The revenue has been further reduced by subtracting costs for municipal services and the Borough's share of educational costs. Based upon this analysis, it is estimated that upon full occupancy, Renaissance Place Phase I will generate a net revenue of \$3,669,949 on an annual basis. This revenue would be available for possible debt and principle payments on bonds for public infrastructure improvements to support the project and payment into the General Fund.

The analysis is presented in a series of tables inclusive of footnotes as to sources and assumptions.

TABLE 12

**EXISTING REVENUE AND OTHER REAL PROPERTY INFORMATION
RENAISSANCE PLACE - PROPOSED PHASE ONE TAX PARCELS
BOROUGH OF NAUGATUCK, CONNECTICUT**

DISPOSITION PARCEL	MAP ID	STREET ADDRESS	OWNER	ASSESSED VALUE	TAXABLE ASSESSED VALUE	2005-2006 TAX RATE	2005-2006 ESTIMATED TAXES DUE	LOT ACRES
1	3/2/23W2	6 Rubber Avenue	GDC Naugatuck Inc	\$4,059,380	\$4,059,380	\$37.1	\$150,603	3.9
2 & 9	2/2W1	0 Maple Street	GDC Naugatuck Inc	\$280,630	\$280,630	\$37.1	\$10,411	7.8
3	2/2W20	21 Church Street	Twenty One Church St LLC	\$194,280	\$194,280	\$37.1	\$7,208	0.1
3	2/2W18/13	9 Church Street	Desouza Geraldo P+	\$129,020	\$129,020	\$37.1	\$4,787	0.1
3	2/2W17	1 Church Street	Sansevere John & Troiano	\$175,860	\$175,860	\$37.1	\$6,524	0.1
4	2/2W4	87 Church Street	Naugatuck Savings Bank	\$916,470	\$916,470	\$37.1	\$34,001	1.6
5	2/2W7	0 Church Street	Borough Of Naugatuck	\$89,880	\$0	\$37.1	\$0	1.0
8	2/2W16	173 Church Street	Kingdom Life Christian	\$330,170	\$21,910	\$37.1	\$813	0.4
9	2/2W12	83 Maple Street	H + S Realty	\$105,960	\$105,960	\$37.1	\$3,931	0.1
9	2/2W14	98 Water Street	Smith Richard G	\$145,230	\$145,230	\$37.1	\$5,388	0.1
10	1/1W1	0 Maple Street	Borough Of Naugatuck	\$106,160	\$0	\$37.1	\$0	2.2
		Right-of-Ways ²		\$0	\$0	\$37.1	\$0	2.3
TOTAL				\$6,028,740	\$6,028,740		\$223,666	19.7

Notes:

¹ Approximate acres in Phase 1 site excludes the estimated lot area located outside of the general boundaries of Phase 1 activities.

² Right-Of-Ways are considered those areas not incorporated by tax parcels that are typically used for transportation and are open to the public.

Source: Information provided by the Office of the Assessor, Borough of Naugatuck, Connecticut (February 2006).

Compiled by Harrall-Michalowski Associates, Inc. (February 2006).

TABLE 13

PROJECTED REAL PROPERTY TAX REVENUE RENAISSANCE PLACE - PROPOSED PHASE ONE BOROUGH OF NAUGATUCK, CONNECTICUT						
LAND USE	PROGRAM	OWNERSHIP	ASSESSED VALUE ¹	2005-2006 TAX RATE	ESTIMATED TAXES DUE	
RESIDENTIAL	552 Dwelling Units	PRIVATE	\$86,250,000	\$37.1	\$3,199,875	
TECH / FLEX	170,000 GFA	PRIVATE	\$11,900,000	\$37.1	\$441,490	
RETAIL	223,800 GFA	PRIVATE	\$22,380,000	\$37.1	\$830,298	
ENTERTAINMENT	44,300 GFA	PRIVATE	\$4,430,000	\$37.1	\$164,353	
TOTAL			\$124,960,000	\$37.1	\$4,636,016	

Notes:

¹ Assessed value is assumed at 50% of estimated sales price for residential, \$70 per sq. foot for tech-flex, \$90 for retail and \$90 for entertainment

Table 14

ESTIMATED EXISTING AND PROJECTED PERSONAL PROPERTY TAX REVENUE RENAISSANCE PLACE - PROPOSED PHASE ONE BOROUGH OF NAUGATUCK, CONNECTICUT												
LAND USE	PROGRAM	PROJECTED ASSESSED VALUE	OWNERSHIP	PROJECTED POPULATION ¹	MOTOR VEHICLES PER CAPITA ²	ESTIMATED MOTOR VEHICLES	AVERAGE ASSESSED VALUE PER MOTOR VEHICLE ³	TAXABLE ASSESSED VALUE - MOTOR VEHICLES	RATIO OF COMM/IND PERSONAL PROPERTY TO REAL PROPERTY ASSESSMENT ⁴	PROJECTED TAXABLE VALUE OF PERSONAL PROPERTY	2005-2006 TAX RATE	ESTIMATED TAXES DUE
EXISTING DEVELOPMENT ON PROJECT SITE												
									0.435	\$6,028,740	\$37.1	\$97,295
PROPOSED DEVELOPMENT												
RESIDENTIAL	552 Dwelling Units	\$86,250,000	PRIVATE	864	0.85	735	\$5,536	\$4,070,792			\$37.1	\$151,026
TECH / FLEX	170,000 GFA	\$11,900,000	PRIVATE						0.435	\$5,176,500	\$37.1	\$192,048
RETAIL	223,800 GFA	\$22,380,000	PRIVATE						0.435	\$9,735,300	\$37.1	\$361,180
ENTERTAINMENT	44,300 GFA	\$4,430,000	PRIVATE						0.435	\$1,927,050	\$37.1	\$71,494
TOTAL		\$124,960,000										\$775,748

Notes:

- ¹ Projected population based on estimates prepared by Hamill-Michalowski Associates, Inc
- ² Motor vehicles per capita of .85 derived by dividing 27,087 registered vehicles in Naugatuck by 31,805 estimated population.
- ³ Average assessed value per vehicle derived by dividing \$149,851,310 gross assessment of registered vehicles in Naugatuck by 27,081 vehicles registered in Naugatuck.
- ⁴ Average ratio of commercial/industrial personal property to assessed real property based on consultants estimates using 2004 Grand List of Real and Personal Property.

Table 15

**PROJECTED RESIDENT AND SCHOOL AGE POPULATION
RENAISSANCE PLACE - PROPOSED PHASE ONE
BOROUGH OF NAUGATUCK, CONNECTICUT**

REGIONAL BEDROOM BASED MULTIPLIER PROJECTION APPROACH (1987 American Housing Survey)						
RESIDENTIAL UNIT TYPE ¹	NUMBER OF UNITS ¹	PERSONS PER UNIT ²	SCHOOL AGE PERSONS PER UNIT ³	PROJECTED RESIDENTS	PROJECTED SCHOOL AGE CHILDREN	
Studio	16	1.2284	0.0000	20	0	
1 Bedroom	284	1.2284	0.0000	349	0	
2 Bedroom	252	1.9637	0.2698	495	68	
TOTAL	552			864	68	

Notes:

¹ Number of Residential Units, by type, based on Phase 1 Unit Mix, provided by Conroy Development Company (February 2006).

² Persons per unit multiplier obtained from *Exhibit II.1: Regional and National Demographic Multipliers for Common Configurations of Standard Housing Types for Total Household Size* (based on 1987 American Housing Survey). Burchell, Robert W., David Listokin, et al. *Development Impact Assessment Handbook*. Washington, D.C.: ULI-the Urban Land Institute, 1994. Multipliers for the Northeast region apartment units selected for this analysis.

³ Persons per unit multiplier obtained from *Exhibit II.2: Regional and National Demographic Multipliers for Common Configurations of Standard Housing Types for School-Age Children* (based on 1987 American Housing Survey). Burchell, Robert W., David Listokin, et al. *Development Impact Assessment Handbook*. Washington, D.C.: ULI-the Urban Land Institute, 1994. Multipliers for the Northeast region Apartment units selected for this analysis.

TABLE 16

**PROJECT RESIDENT MUNICIPAL COSTS AND PUPIL EDUCATIONAL COSTS
RENAISSANCE PLACE - PROPOSED PHASE ONE
BOROUGH OF NAUGATUCK, CONNECTICUT**

REGIONAL BEDROOM BASED MULTIPLIER PROJECTION APPROACH (1987 American Housing Survey)

RESIDENTIAL UNIT TYPE ¹	PROJECTED RESIDENTS ²	PROJECTED SCHOOL AGE CHILDREN ²	COST PER RESIDENT OF NEW UNITS ³	COST PER PUPIL RESIDING IN NEW UNITS ³	PROJECTED COSTS ATTRIBUTABLE TO ALL RESIDENTS	PROJECTED COSTS ATTRIBUTABLE TO SCHOOL AGE CHILDREN	TOTAL PROJECTED COSTS - RESIDENTIAL PORTION
Studio	20	0	\$1,057	\$4,236	\$ 21,140	\$ -	\$ 21,140
1 Bedroom	349	0	\$1,057	\$4,236	\$ 368,893	\$ -	\$ 368,893
2 Bedroom	495	68	\$1,057	\$4,236	\$ 523,215	\$ 288,048	\$ 811,263
TOTAL	864	68			\$ 913,248	\$ 288,048	\$ 1,201,296

Notes:

- ¹ Number of Residential Units, by type, based on Phase 1 Unit Mix, provided by Conroy Development Company
- ² Projected Residents and School Age Children based on Population Projections prepared by Harrall-Michalowski Associates, Inc.
- ³ Projected Per Capita and Per Pupil Costs based on estimates prepared by Harrall- Michalowski Associates, Inc.

TABLE 17

NON-RESIDENTIAL COMPONENT MUNICIPAL SERVICE COSTS RENAISSANCE PLACE - PROPOSED PHASE ONE BOROUGH OF NAUGATUCK, CONNECTICUT	
Total Real Property Assessed Value, Naugatuck ¹	\$ 1,180,421,500
Projected Total Municipal Expenditures (FY 2005-06) ²	\$ 41,453,604
Proportion of Nonresidential Value to Total Local Real Property Value ¹	0.154
Average Value of Commercial/Industrial Parcels ¹	421,690
Average Value of All Parcels ¹	105,254
Ratio of Average Value of Commercial/Industrial Parcels to All Parcels	4.0
Refinement Coefficient ³	1.23
Total Municipal Expenditures Attributable to Nonresidential Uses	\$ 7,832,357
Projected Value of Nonresidential Renaissance Place Phase 1 Elements ⁴	83,011,775
Proportion of Phase 1 Facility to Total Local Nonresidential Real Property Value	0.46
Refinement Coefficient ³	0.08
Municipal Costs Allocated to Non-Residential Portion of Phase 1	\$ 286,853

Notes:

- ¹ Per the Borough's Oct 1, 2004 Grand List (Office of the Assessor). Nonresidential value includes industrial and commercial properties only.
- ² Total Municipal Expenditures of \$41,453,604 obtained from the Borough of Naugatuck Adopted Budget 2005-2006, and does not include \$49,216,083 appropriated for Board of Education.
- ³ Per Exhibit 9 on page 33 of The New Practitioner's Guide to Fiscal Impact Analysis (1985, Burchell, Robert W. et al).
- ⁴ Per the Renaissance Place Economic Impact Analysis (09/16/05).
Compiled by Harrall-Michalowski Associates, Inc. in accordance with the *Proportional Valuation Fiscal Impact Methodology prescribed by Burchell, Robert W. et al., in The New Practitioner's Guide to Fiscal Impact Analysis.*

TABLE 18

PROJECTED TOTAL ANNUAL MUNICIPAL SERVICE COSTS RENAISSANCE PLACE - PROPOSED PHASE ONE BOROUGH OF NAUGATUCK, CONNECTICUT	
PROJECTED ANNUAL SERVICE COSTS	
PROJECT COMPONENT	
Residential	\$ 1,201,296
Non-Residential	\$ 286,853
TOTAL	\$ 1,488,149

TABLE 19

PROJECTED NET MUNICIPAL FISCAL IMPACTS RENAISSANCE PLACE - PROPOSED PHASE ONE BOROUGH OF NAUGATUCK, CONNECTICUT	
ANNUAL TAX REVENUES	\$ 5,411,764
Real Property Taxes	4,636,016
Personal Property Taxes	775,748
- ANNUAL GOVERNMENT EXPENDITURES	\$ 1,488,149
Municipal Service Costs	1,200,101
Public School Costs	288,048
- LESS EXISTING ANNUAL ESTIMATED TAX REVENUES	\$ 320,961
Real Property Taxes	223,666
Personal Property Taxes	97,295
= TOTAL NET TAX REVENUE	\$ 3,602,653

VII. Regional Economic Impact Analysis

A. Purpose of Analysis

This section presents an analysis of the regional economic impacts that could be generated by the Renaissance Place Project proposed in Naugatuck, Connecticut. This analysis uses projected construction expenditures and assumptions regarding employment presented by the Conroy Development Company, the project sponsor, as a foundation for the analysis. Using RIMS II (the Regional Input-Output Modeling System, generated and maintained by the U.S. Department of Commerce, Bureau of Economic Analysis) multipliers, this analysis will estimate likely economic impacts resulting from the construction and operation periods of the Renaissance Place Project. This analysis will consider the potential impacts from only Phase 1 of the project. The two types of impacts to be discussed include direct expenditures associated with the project and spin-off activity occurring in the region as a result of the direct expenditures. The discussion will conclude with a comparison between the findings of this analysis and the projected economic impacts estimated by the developer's team.

B. Construction Period Economic Impacts

1. Description of Analysis Methodology

Several approaches can be used to estimate regional economic impacts using RIMS II multipliers for the construction activity of a new project. For Renaissance Place, two approaches will be employed. One approach will approximate regional economic impacts resulting from the construction period using the projected direct expenditures for Phase 1 of Renaissance Place. *RIMS II refers to the impacts of these direct expenditures as final demand output impacts, and provides multipliers specified as final demand multipliers. For purposes of general understanding in this report, this analysis will refer to such final demand*

multipliers as direct impact multipliers, meaning those impacts resulting from the direct spending in the construction industry associated with the proposed action.

The other approach will use the developer's assumptions on direct impacts in earnings and employment for the construction of the project to approximate resulting impacts. Combined, both approaches will provide a likely range of economic impacts for total expenditures, earnings, and employment.

RIMS II is based on an input-output table framework, which quantifies the inter-industry relationship amongst various sectors, and enables accurate estimating of potential economic impacts resulting from a particular expenditure in a specific industry. For this analysis, RIMS II multipliers specific to a geographic area comprised of New Haven County and Fairfield County combined were obtained, and are based on 2003 industry data, which is the most current available. The New Haven and Fairfield county area will be treated as the economic region for this analysis, or the area in which the projected economic impacts will be most likely to occur.¹

Table 20 presents the proposed program components and direct expenditures anticipated by the developer for Phase 1 of the Renaissance Place Project. The investment in constructing Phase 1 is comprised of a \$203,623,775 in direct expenditures for the construction industry, because construction is a final good.

¹ For more information on the RIMS II, please reference the Bureau of Economic Analysis website at <http://www.bea.gov/bea/regional/rims/>.

TABLE 20

DEVELOPMENT COST ASSUMPTIONS RENAISSANCE PLACE - PROPOSED PHASE ONE BOROUGH OF NAUGATUCK, CONNECTICUT			
LAND USE ¹	PROGRAM ¹	OWNERSHIP	DEVELOPMENT COST
RESIDENTIAL	552 Dwelling Units	PRIVATE	\$120,612,000
TECH / FLEX	170,000 GFA	PRIVATE	\$19,550,000
RETAIL	223,800 GFA	PRIVATE	\$38,605,500
ENTERTAINMENT	44,300 GFA	PRIVATE	\$9,934,275
PARKING	829 Structured Spaces	PUBLIC	\$14,922,000
TOTAL			\$203,623,775

Notes:

¹ Land Use and Program elements based on Renaissance Place Economic Impact Analysis, 09/16/2005.
 Compiled by Harrall-Michalowski Associates, Inc. (March 2006).

2. Direct Expenditure Impact Multiplier Approach

As detailed in Table 21, the direct impact multiplier for the region's Construction Industry is 1.8814, which essentially means that for each dollar expended in the region's Construction Industry, there will be a total of \$1.88 in the expenditure of all industries combined. Likewise, the earnings multiplier for the region is 0.5725, which means that each dollar in expenditures in the Construction Industry would result in an additional \$0.57 in earnings in the region's economy. Finally, for every \$1 million in expenditures in the Construction Industry, 13.83 jobs will be created in the region's economy. These are the selected multipliers to be used in estimating the regional economic impacts based on the \$203,623,775 investment in constructing Phase 1 of Renaissance Place.

TABLE 21

**PROJECTED REGIONAL ECONOMIC IMPACTS - BASED ON EXPENDITURES
CONSTRUCTION COMPONENT OF RENAISSANCE PLACE - PROPOSED PHASE ONE
FAIRFIELD AND NEW HAVEN COUNTIES**

	CONSTRUCTION INDUSTRY ANALYSIS
	OUTPUT (in dollars)
Direct Expenditures	\$203,623,775
Direct Impact Multiplier:	
Output (dollars)	1.8814
Earnings (dollars)	0.5725
Employment (jobs) ¹	13.8355
Impact on:	
Output (dollars)	\$383,097,770
Earnings (dollars)	\$116,574,611
Employment (jobs)	2,614

Notes:

1 The employment multiplier is measured on the basis of a \$1 million change in output delivered to final demand. \$203,623,775 in today's dollars is approximately equivalent to \$188,939,791 in 2003 dollars. Since the employment multipliers are based on 2003 data, the estimate of 2003 dollars of \$188,939,791 must be used to project employment impacts.

Compiled by Harrall-Michalowski Associates, Inc. (March 2006).

When applying direct expenditures of \$203,623,775 to the output multiplier listed in Table 21 (1.8814), the estimated impact on gross output is approximately \$383.1 million, including the direct expenditures of nearly \$203.6 million. Factoring the earnings multiplier of 0.5725 against the \$203.6 million investment yields an estimated impact on earnings of approximately \$116.5 million. In addition, applying the employment multiplier of 13.8355 per each \$1 million in direct expenditures yields an estimated impact of 2,614 total jobs. Included in these figures are the initial outlay, on-site jobs required to build the project, and the earnings associated with these on-site jobs, in addition to the remaining off-site spin-off activity benefiting the region's economy.

3. Direct Effect Multiplier Approach

In addition to direct impact or expenditure multipliers, the RIMS II generates direct effect multipliers, which can be used when information on the estimated changes in employment and earnings are available for the construction aspect of the proposed project. As listed in Table 22, the region's direct effect multiplier for earnings in the Construction Industry is 1.6730, which essentially means that for each dollar in earnings in the Construction Industry, there will be an increase of \$1.67 in earnings in the region. Likewise, for each on-site job created by the construction of the project, 1.8116 jobs will be created in the region's economy. These selected multipliers are used in projecting the regional economic impacts based on the developer's assumed on-site jobs and earnings associated with the construction of Phase 1 of Renaissance Place.

TABLE 22

**PROJECTED REGIONAL ECONOMIC IMPACTS - BASED ON DIRECT EFFECTS
CONSTRUCTION COMPONENT OF RENAISSANCE PLACE - PROPOSED PHASE ONE
FAIRFIELD AND NEW HAVEN COUNTIES**

	CONSTRUCTION INDUSTRY ANALYSIS
	OUTPUT (in dollars)
Direct Impact:	
Earnings (dollars)	\$71,268,321
Employment (jobs)	1,425
Direct-Effect Multiplier:	
Earnings (dollars)	1.6730
Employment (jobs)	1.8116
Impact on:	
Earnings (dollars)	\$119,231,901
Employment (jobs)	2,582

Notes:
Compiled by Harrall-Michalowski Associates, Inc. (March 2006).

The developer assumes that 1,425 on-site jobs will be created by the construction of Phase 1, and that earnings associated with these jobs will total almost \$71.2 million. When applying the direct on-site earnings of \$71.2 million to the direct effect earnings multiplier listed in Table 22 (1.6730), the estimated impact on earnings in the regional economy is approximately \$119.2 million, including the direct earnings of nearly \$71.2 million. In addition, applying the direct effect employment multiplier of 1.8116 yields an estimated impact of 2,582 total jobs. Included in these figures are the initial jobs required to build the project and the earnings associated with these on-site jobs, in addition to the remaining off-site spin-off activity benefiting the region's economy.

C. Spin-Off Economic Impacts

The impacts discussed above pertain to the total impacts, or the combined impacts including the direct expenditures associated with on site construction and the spin-off economic activity likely to occur as a result from the construction of the project. Deducting the initial investment or project's direct expenditures from the total yields the estimated spin-off activity that would occur elsewhere in the region as a result of the project's construction. The resulting spin-off economic activity likely to benefit the region in the form of off-site expenditures, earnings, and employment will be analyzed in this section.

1. Spin-Off Expenditure Impacts

The results of the economic impact analysis earlier suggested a total impact of approximately \$383.1 million in total output in the region. After deducting the direct impact of approximately \$203.6 million in expenditures for Phase 1 of the project, the resulting estimated impact in spin-off expenditures is nearly \$179.5 million. The calculation used to arrive at this figure is detailed in Table 23.

2. Spin-Off Earnings

As previously noted, the direct expenditure impact approach and direct effect approach were both used to estimate the total economic impact to earnings across all industries in the region. Using both approaches yields an estimated impact range, where the two endpoints of the range are checked against each other for consistency. The direct expenditure impact approach yielded a total impact on earnings of approximately \$116.6 million, while the direct effect approach resulted in an estimated impact on earnings of \$119.2 million. When the assumed direct outlay of approximately \$71.3 million in earnings for on-site construction workers is factored out, the estimated spin-off earnings is estimated to be between approximately \$45.3 million and \$48.0 million. Therefore, between \$45.3 and \$48.0 million in additional spin-off earnings could be generated across all industries in the regional economy. The calculation used to arrive at this figure is detailed in Table 23.

3. Spin-Off Employment

For the same reasons, two approaches were also taken to estimate the gross economic impact to the region's employment levels. The direct expenditure impact approach yielded a total impact on employment of approximately 2,614 jobs, while the direct effect approach resulted in an estimated total impact on employment of 2,582 jobs. When the assumed direct on-site employment of 1,425 construction workers is factored out, the estimated spin-off employment gains are projected to be between 1,157 and 1,189 jobs. Therefore, between 1,157 and 1,189 in spin-off jobs could be generated across all industries in the regional economy, as a result of Phase 1. The calculation used to arrive at this figure is detailed in Table 23.

TABLE 23

**PROJECTED SPIN-OFF REGIONAL ECONOMIC IMPACTS
CONSTRUCTION COMPONENT OF RENAISSANCE PLACE - PROPOSED PHASE ONE
FAIRFIELD AND NEW HAVEN COUNTIES**

	CONSTRUCTION INDUSTRY ANALYSIS
IMPACTS	
Total Expenditure Impact	
Total Impact on Expenditures	\$383,097,770
Direct Impact, in Expenditures	\$203,623,775
SPIN-OFF EXPENDITURES IMPACT	\$179,473,995
Earnings	
Total Impact on Earnings (Direct Expenditure Approach)	\$116,574,611
Total Impact on Earnings (Direct Effect Approach)	\$119,231,901
Direct Earnings	\$71,268,321
RANGE OF SPIN-OFF EARNINGS	\$45,306,290 \$47,963,580
Employment	
Total Impact on Employment, in jobs (Direct Expenditure Approach)	2,582
Total Impact on Employment, in jobs (Direct Effect Approach)	2,614
Direct Employment, in jobs	1,425
RANGE OF SPIN-OFF EMPLOYMENT	1,157 1,189

Notes:

Compiled by Harrall-Michalowski Associates, Inc. (March 2006).

D. Operational Period Economic Impacts

In addition to economic impacts related to the construction activity required to develop Phase 1 of Renaissance Place, economic impacts will also result from the on-site activities programmed for the development site. The impacts associated with on-site activities are estimated using assumed generation rates or employment intensities for the proposed uses, as well as estimated annual wages for on-site employment, by job type. Finally, using direct effect multipliers for the on-site employment levels, spin-off employment and earnings impacts will be projected.

1. Projected On-Site Employment

The developer's team assumed a number of on-site jobs using employment generation rates per their Economic Impact Analysis (09/16/05). A review of the data concludes that the generation rates used to estimate future employment are within reason, with one exception. Assuming that most of the Entertainment space in Phase 1 will be used as a movie theater, 1 job per 500 square feet appears considerably high. Recent industry data suggest that movie theaters may employ roughly 4 persons per screen. This generation rate will serve as the only substitution to the assumed rates used in the developer's calculations.

Table 5 details the development program and employment generation rates that will be used for this analysis. As listed in Table 24, an estimated total of 959 on-site jobs could be created once the development reaches its operation stage.

TABLE 24

PROJECTED ON-SITE EMPLOYMENT				
PROJECTED OPERATIONAL EMPLOYMENT- RENAISSANCE PLACE - PROPOSED PHASE ONE				
PHASE 1 COMPONENT	DEVELOPMENT		GENERATION RATE	DIRECT EMPLOYMENT
RESIDENTIAL	552	Units	0.02 per Unit	11
TECH / FLEX	170,000	GFA	2 per 1,000 sf	340
RETAIL / RESTAURANT	223,800	GFA	1 per 400 sf	560
ENTERTAINMENT	44,300 ¹	GFA	4 per screen	40
PARKING	829	Spaces	10 per 1,000 spaces	8
TOTAL				959

Notes:

¹ Assuming approximately 4,400 sf per screen yields a projected 10 movie screens. Generation rate of 4 employees per screen consistent with recent industry trends.

Source of Development program and all other employee generation rate is Renaissance Place, Economic Impact Analysis (09/16/2005)

Compiled by Harrall-Michalowski Associates, Inc. (March 2006).

2. Estimated On-Site Full Time Equivalent (FTE)

Employment and Income

The estimated on-site employment levels detailed above must be converted into Full Time Equivalents (FTE) in order to accurately apply average annual wages and estimate on-site income levels. For this analysis, it is assumed that the employment levels in Table 24 associated with each category, except for retail, represent the FTE. For retail, it is assumed that 20% of the total jobs would be full-time supervisory positions, with the balance consisting of part time retail sales positions. The calculation of number of jobs from Table 24 into FTEs is detailed in Table 25. In total, the 959 jobs estimated in Table 24 are projected to be equivalent to 739 FTE positions.

With the number of FTE positions estimated, research and analysis was conducted regarding the average annual wages for comparable positions in the Waterbury Labor Market Area. The wage data used in this analysis was obtained from the Connecticut Department of Labor, and is current to June 2005. Each of the primary building use categories listed in Table 25 is further divided into several categories of employment positions. For the positions listed, average annual wage data was obtained and multiplied by the number of pertinent positions to estimate total on-site income.

TABLE 25

ESTIMATED ON-SITE EMPLOYMENT BY TYPE AND INCOME					
PROJECTED OPERATIONAL EMPLOYMENT OF RENAISSANCE PLACE - PROPOSED PHASE ONE					

PHASE 1 COMPONENT	JOB TYPE	NUMBER OF JOBS	ASSUMED FTE JOBS	AVERAGE ANNUAL WAGE	INCOME
RESIDENTIAL		11	11		<u>\$356,890</u>
	Management ¹	2	2	\$55,208	\$110,416
	Building / Grounds Maintenance ²	9	9	\$27,386	\$246,474
TECH / FLEX		340	340		<u>\$14,560,704</u>
	Industrial Production Managers ³	68	68	\$83,658	\$5,688,744
	Production Occupations ⁴	170	170	\$32,901	\$5,593,170
	Office and Administrative Support ⁵	102	102	\$32,145	\$3,278,790
RETAIL / RESTAURANT		560	336		<u>\$11,063,136</u>
	Supervisors / Managers ⁶	112	112	\$45,898	\$5,140,576
	Retail Salesperson ⁷	448	224	\$26,440	\$5,922,560
ENTERTAINMENT		44	44		<u>\$1,077,907</u>
	Supervisors / Managers ⁶	9	9	\$45,898	\$413,082
	Cashiers ⁸	35	35	\$18,995	\$664,825
PARKING		8	8		<u>\$178,863</u>
	Supervisors / Managers ⁶	1	1	\$45,898	\$45,898
	Cashiers ⁸	7	7	\$18,995	\$132,965
TOTAL		963	739		<u>\$27,237,500</u>

Notes:

- ¹ Per Published average wage for Property, Real Estate, and Community Association Managers in Waterbury Labor Market Area, Connecticut Department of Labor. 1st Quarter, 2005.
- ² Per published average wage for Building and Grounds Cleaning and Maintenance Occupation in Waterbury Labor Market Area, Connecticut Department of Labor. 1st Quarter, 2005.
- ³ Per published average wage for Industrial Production Managers in Waterbury Labor Market Area, Connecticut Department of Labor. 1st Quarter, 2005.
- ⁴ Per published average wage for Production Occupations in Waterbury Labor Market Area, Connecticut Department of Labor. 1st Quarter, 2005.
- ⁵ Per published average wage for Office and Administrative Support Occupations in Waterbury Labor Market Area, Connecticut Department of Labor. 1st Quarter, 2005.
- ⁶ Per published average wage for Retail Supervisors / Managers in Waterbury Labor Market Area, Connecticut Department of Labor. 1st Quarter, 2005.
- ⁷ Per published average wage for Retail Salespersons in Waterbury Labor Market Area, Connecticut Department of Labor. 1st Quarter, 2005.
- ⁸ Per published average wage for Cashiers in Waterbury Labor Market Area, Connecticut Department of Labor. 1st Quarter, 2005.

Compiled by Harrall-Michalowski Associates, Inc. (March 2006).

Based on the data in Table 25, approximately \$27.2 million in on-site earnings are estimated to occur based on the assumed employment levels. Approximately \$14.6 million in earnings would be attributable to the tech/flex activities, with another \$11.1 million in earnings going to support the retail/restaurant activities. The balance in earnings would be split between residential management and maintenance, entertainment, and parking activities.

3. Estimated Off-Site Secondary Employment and Income

The estimated 739 FTE positions during the operational phase of the project will also have an economic impact on increased employment and earnings elsewhere in the region. This spin-off impact can be estimated based upon direct effect earnings multipliers available from the RIMS II model. The RIMS II provides direct effect multipliers for 60 aggregate industries, which can be used with the information for on-site positions to estimate the spin-off economic activity likely to result from the operational activities associated with Phase 1 of Renaissance Place.

TABLE 26

PROJECTED OFF-SITE SECONDARY EMPLOYMENT BY TYPE AND INCOME PROJECTED OPERATIONAL EMPLOYMENT OF RENAISSANCE PLACE - PROPOSED PHASE ONE					
DIRECT EMPLOYMENT				SECONDARY EMPLOYMENT	
PHASE 1 COMPONENT	ASSUMED INCOME OF ON-SITE JOBS	DIRECT EFFECT EARNINGS MULTIPLIER ¹	NET EFFECT EARNINGS MULTIPLIER	NEW INCOME FROM OFF-SITE JOBS IN ALL INDUSTRIES	NEW OFF-SITE JOBS IN ALL INDUSTRIES ²
RESIDENTIAL	\$ 356,890				4.8
Management	\$ 110,416	1.6253	0.6253	\$ 69,043	1.3
Building / Grounds Maintenance	\$ 246,474	1.7309	0.7309	\$ 180,148	3.5
TECH / FLEX	\$ 14,560,704				188.7
Industrial Production Managers	\$ 5,688,744	1.6253	0.6253	\$ 3,557,172	68.4
Production Occupations	\$ 5,593,170	1.6904	0.6904	\$ 3,861,525	74.2
Office and Administrative Support	\$ 3,278,790	1.7309	0.7309	\$ 2,396,468	46.1
RETAIL / RESTAURANT	\$ 11,063,136				135.7
Supervisors / Managers	\$ 5,140,576	1.6253	0.6253	\$ 3,214,402	61.8
Retail Salesperson	\$ 5,922,560	1.6489	0.6489	\$ 3,843,149	73.9
ENTERTAINMENT	\$ 1,077,907				13.3
Supervisors / Managers	\$ 413,082	1.6253	0.6253	\$ 258,300	5.0
Cashiers	\$ 664,825	1.6489	0.6489	\$ 431,405	8.3
PARKING	\$ 178,863				2.3
Supervisors / Managers	\$ 45,898	1.6253	0.6253	\$ 28,700	0.6
Cashiers	\$ 132,965	1.6489	0.6489	\$ 86,281	1.7
TOTAL	\$ 27,237,500			\$ 17,926,593	344.8

Notes:

¹ Per Direct Effect Multipliers for Output, Earnings, and Employment by Industry Aggregation, New Haven - Bridgeport, CT Region, RIMS II, US Department of Commerce, based on 2003 data.

² Assumes average annual wage for all industries of \$52,033, per Connecticut Department of Labor wage data for June 2005.

Compiled by Harrall-Michalowski Associates, Inc. (March 2006).

Table 26 lists the assumed income of on-site employment, by category and type, for Phase 1 of Renaissance Place. Using RIMS II, direct effect multipliers for earnings are listed in Table 26, according to the most comparable industries relevant to the job position. Subtracting “1” from the direct effect earnings multipliers yields a net effect multiplier, or the multiplier excluding the on-site jobs at Renaissance Place. Multiplying the net effect earnings multipliers by estimated earnings on-site yields the estimated new income associated with off-site jobs across all industries, as a result of Phase 1’s operational stage. In total, approximately \$17.9 million in new income in secondary jobs could be created elsewhere in the regional economy as a result of the normal operations projected for Phase 1 of Renaissance Place. Applying the average annual wage for all industries in Connecticut of \$52,033 as of June 2005 to these jobs yields an estimated number 345 newly created secondary jobs, allocated across all industries in the region.

VIII. Project Financing

A. Development Budget

The Conroy Development Company has prepared a Project Development Budget dated 9/16/05. This budget estimates a total Phase 1 development cost of \$217,967,775 broken down as follows:

Private Development	\$188,701,775
Public Development	\$ 26,969,000
Public Facilities	\$ 2,297,000

Within the public development cost estimates, public development includes on-site expenditures such as site work and land (\$12,047,000) as well as parking (\$14,922,000). The Public Facilities cost estimate includes off-site improvements such as road network improvements, walkways and similar items. Based on the cost estimates for the pump station and road network improvements discussed earlier in this report, these budget items are assumed to encompass the \$3,000,000 to \$4,000,000 for these items. The costs related to sub-surface site conditions must be determined based on geotechnical analysis. These costs will need to be included in the \$12,047,000 site work and land estimate. We believe this is the cost item with the greatest level of unknowns and potential impact on the overall development budget. In turn, this has the greatest impact on the public costs and financing. Therefore, further detailing as to the nature and responsibility for these costs must be completed before development agreements between the Conroy Development Company and the Borough are signed.

B. Financing

The scale and complexity of this project will require a range of financing methods and funding sources. For purposes of our analysis, we have assumed that private development costs and financing are the responsibility of The Conroy Development Company. Within these costs there may be the opportunity for state

and federal funds to be used to varying degrees. These sources will be discussed later.

For the public costs as well as some private costs, there are 3 potential sources of funds; local, state and federal. The following are some specific sources:

Tax Incremental Financing

The Fiscal Impact Analysis estimates that approximately \$3,500,000 to \$3,750,000 of additional tax revenue will be available to the Borough on an annual basis upon full development of Phase 1 and after the payment of municipal and school costs attributable to the project. A portion of this revenue could be used to make principle and interest payments on bonds issued for the purpose of financing the public development and facilities included in the development budget. The capital amount of such bonds which could be financed is dependent on the amount of tax revenues pledged, the rating of the bonds and the bond market at the time of issuance.

Based upon current market conditions and Naugatuck's bond rating, an interest rate of 4 ½ to 5% is reasonable to use for estimating purposes. Assuming a 30-year bond at these rates, each \$1,000,000 of tax revenue dedicated to payment would support a bond in the range of \$15,500,000 to \$16,500,000. It will be a public policy decision as to the amount of public development and facility costs to be funded in this manner.

Brownfields Financing

As a municipality, Naugatuck is eligible to apply for environmental remediation funds through a variety of programs. These programs include the Brownfields Economic Development Initiative (BEDI) Program administered by the U.S. Department of Housing and Urban Development; U.S. Environmental Protection Agency Assessment Grants, Cleanup Grants and Revolving Loan Fund Grants. The Assessment and Cleanup Grants are

limited to \$200,000 per site. The Revolving Loan Fund Grants provide up to \$1,000,000 for five years. The Naugatuck Valley presently participates in this program. The State of Connecticut also has funds available for Brownfields cleanup and development.

Economic Development Program

The State of Connecticut offers a range of economic development programs administered primarily through the Department of Economic and Community Development. Some of these funds are directly allocated to specific projects as Urban Act Funds. This department also administers the federal Small Cities Community Development Block Grant (CDBG) Program. As part of this program, loans and grants for economic development can be made. In addition, the Section 108 Loan Grantee Program linked to the CDBG Program can provide below market rate loans.

Innovative Energy Financing Programs

The Conroy Development Company proposes to incorporate a variety of innovative initiatives in Renaissance Place in support of energy independence. As these concepts are detailed, resources at both the federal and state levels can be pursued. Connecticut Innovations, Inc. (CII) receives state funding to support such initiatives. Fuel cells are being considered as part of Renaissance Place development and Connecticut has two of the major companies in the country presently manufacturing fuel cells. This could lead to creative partnerships.

Transportation

Transportation is important to Renaissance Place in two regards. One is the street / highway network and the other is rail. As discussed in the Market Analysis section, the access to Route 8 and the Metro North Waterbury line to access Fairfield County is an important positive factor. Funds for improvement to both of these transportation modes should be aggressively

pursued. Active involvement in the Central Naugatuck Valley Council of Governments which serves as the Metropolitan Planning Organization (MPO) for transportation projects is very important. Projects needed to support Renaissance Place should be placed on the Transportation Improvement Program (TIP) for future funding.

APPENDICIES

APPENDIX A

PROSPECT

\$280,000

1500 s.f. = \$186/s.f.

1750 s.f. = \$160/s.f.



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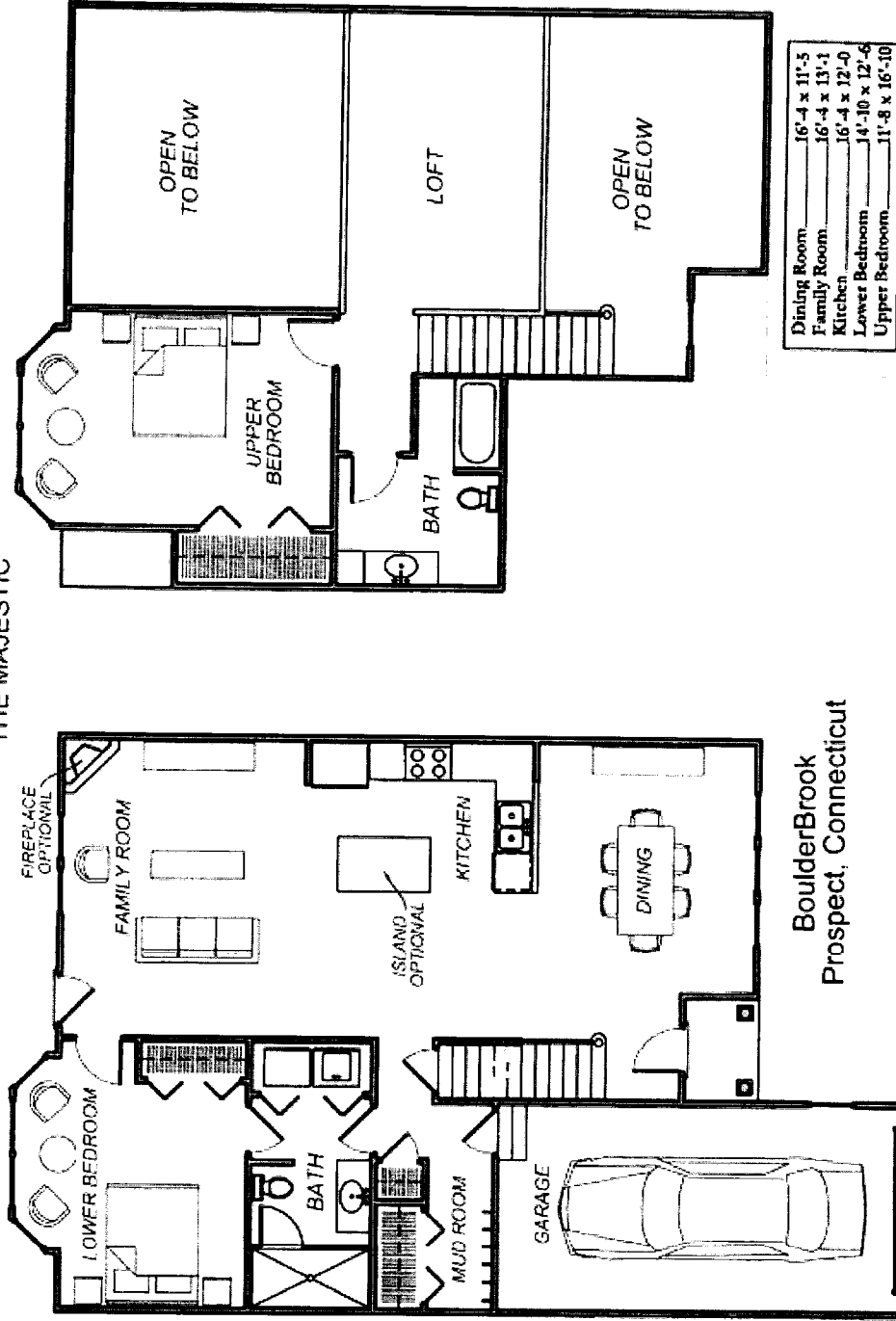
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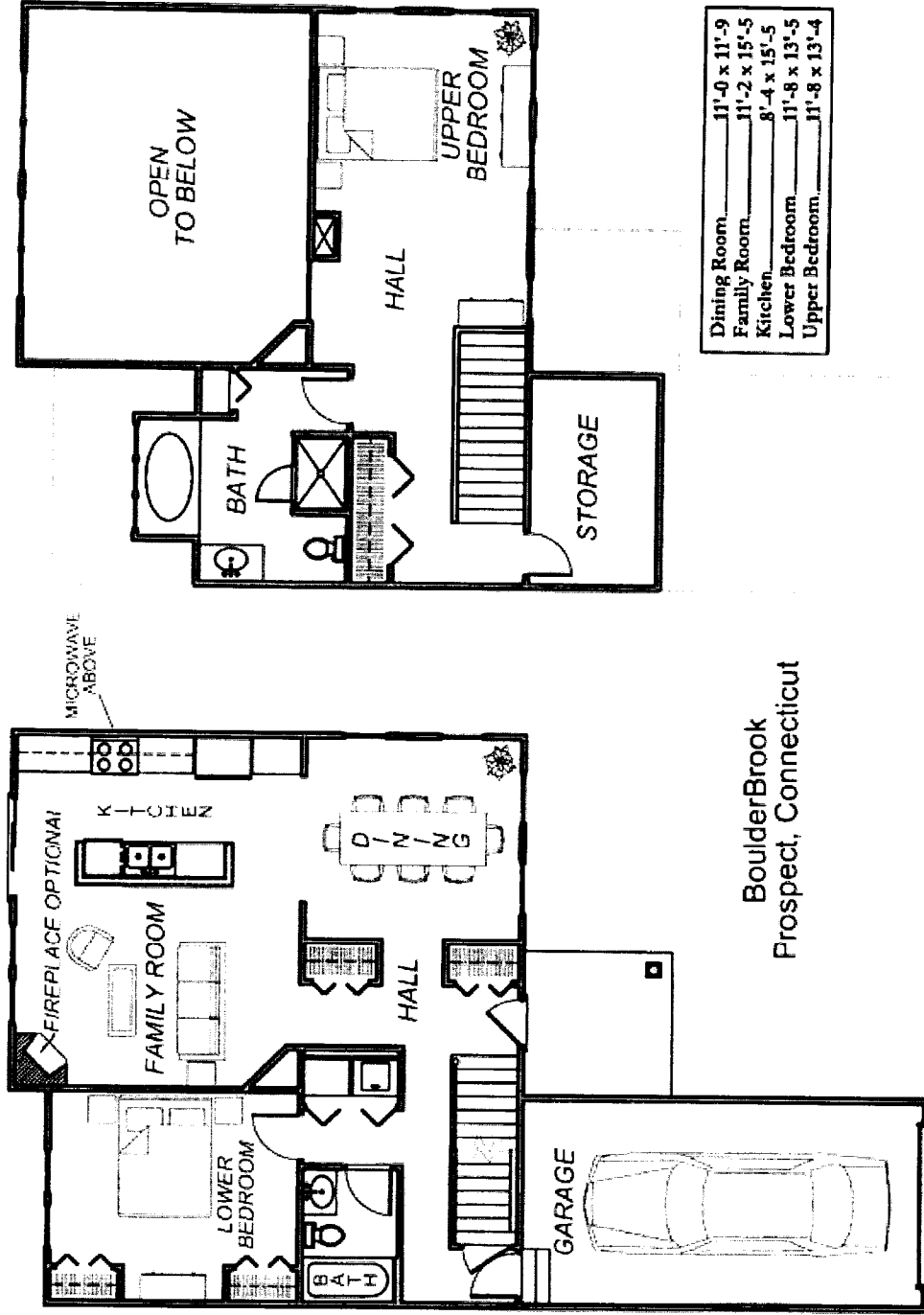
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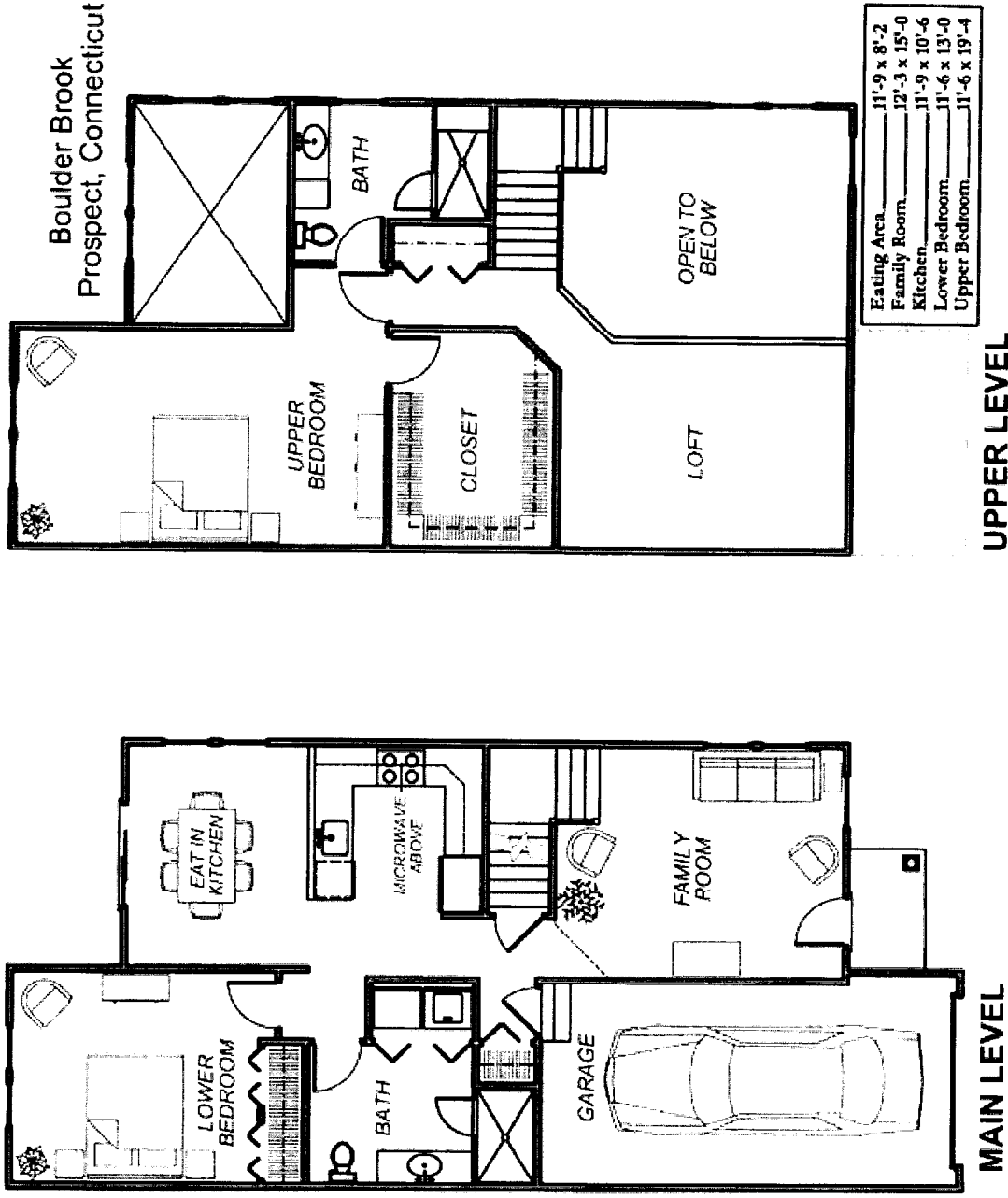
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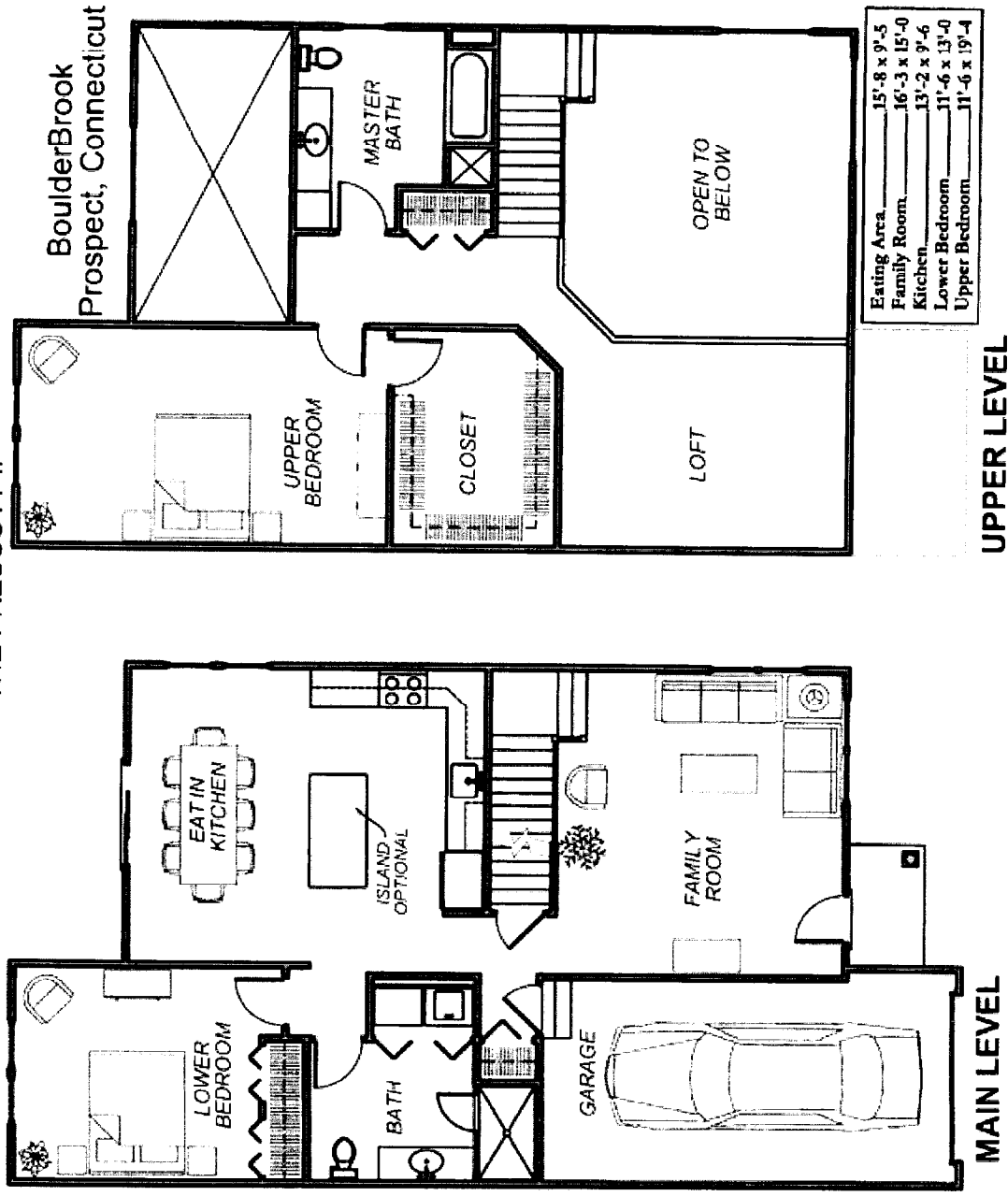
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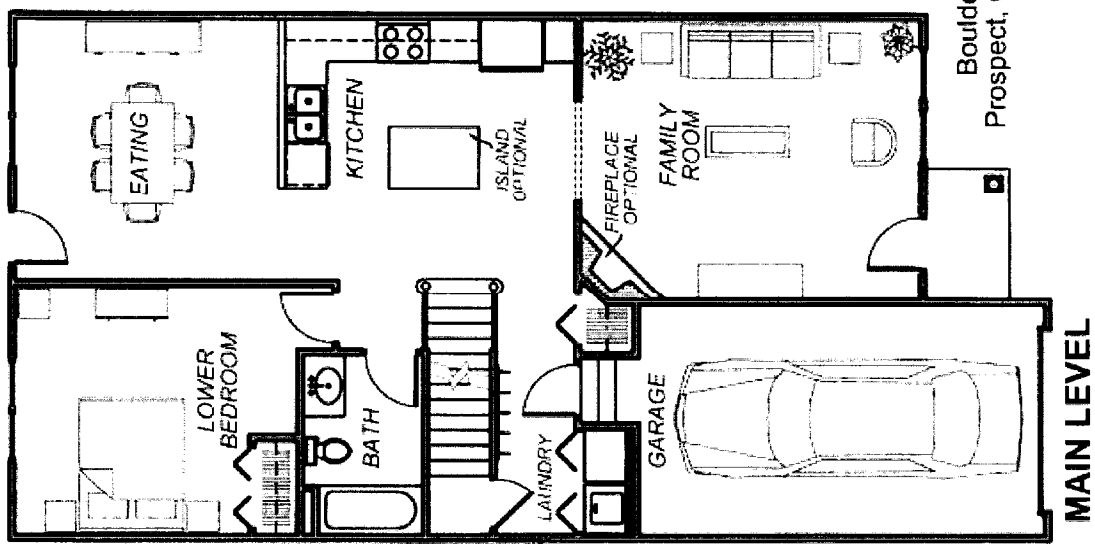
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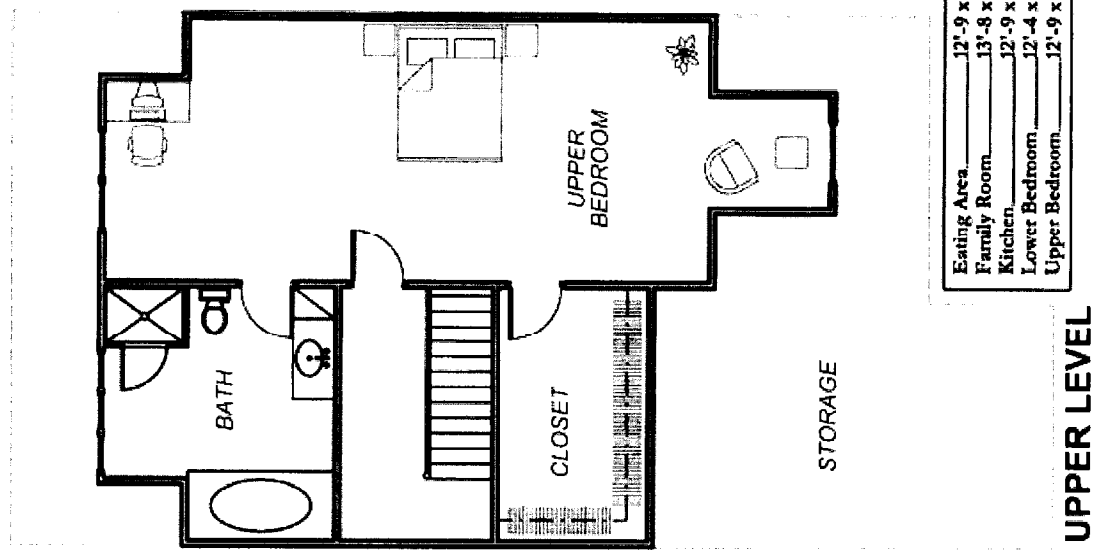


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Kitchen	12'-9" x 14'-0"
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Upper Bedroom	12'-9" x 29'-0"

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ceilings, eat in kitchens, garages and lovely views. The sales center is open Fridays, Saturdays, Sundays and Mondays from 11 AM to 4 PM and also by appointment. Call Maura Cannon at 203 888-4399 for more information.

Currently, Summit is also marketing Bartlett Hill the 2005 HOBI award winner for best active adult community in CT in Portland, CT, a community of 82 homes with starting prices in the low \$300's. Summit's founder/owner/president, James Pendry has built many communities in Fairfield and New Haven counties, including Wooster Woods in Bethel, The Landing at Sybil Creek in Branford, Four Seasons in Old Saybrook, Maple Tree Estates in Easton and The Landing at Dobbs Ferry in NY. Check Summit's website for future developments at www.summitresidential.com.

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BRIDGEPORT

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Prices starting at \$272,900

Diane Cahill | Ed Pinto | Tina Veronesi

(203) 335-8888

Walk to St. Mary's by the Sea beach
and newly approved train and metro center,
restaurants and movie theaters.

The Village at Black Rock

offers a comfortable,
versatile floorplan featuring
2 bedrooms, 2 bathrooms and
gracious standard features.



3250 Fairfield Ave. | Black Rock, CT

On site Sales Center Open

Thursday - Sunday 11am to 4pm

www.villageatblackrock.com



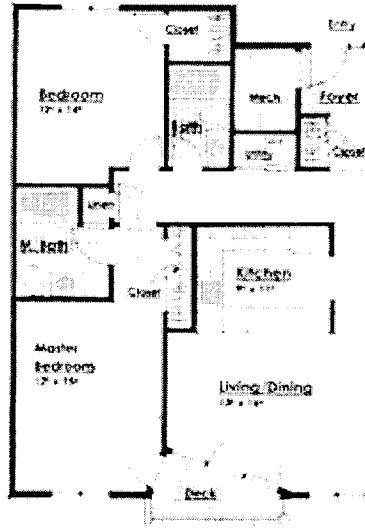
the village at
BLACK ROCK

*Black Rock's Next
Great Neighborhood*

HOME | FLOOR PLANS | SITE PLAN | ELEVATIONS | DIRECTIONS | CONTACT US

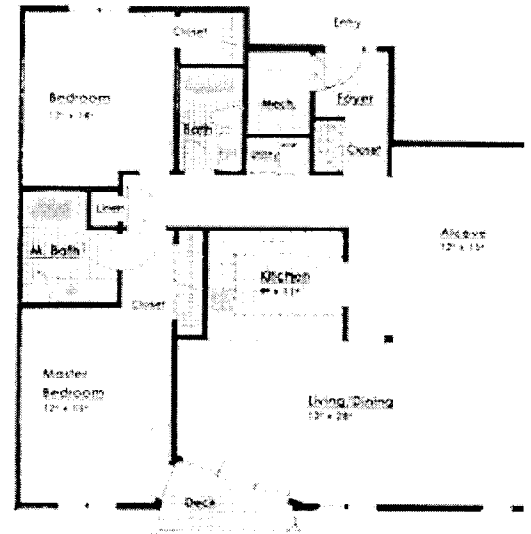
FAIRFIELD

With 1500 square feet of living space, the Fairfield features two bedrooms, two full bathrooms, and a den.



ASH CREEK

The Ash Creek model is approximately 1200 square feet and features two bedrooms and two full baths.



THE VILLAGE AT BLACK ROCK | 3250 FAIRFIELD AVENUE | BLACK ROCK, CT 06605 | 203.335.8888
Sales Office Open Thursday Through Sunday 11am to 4pm

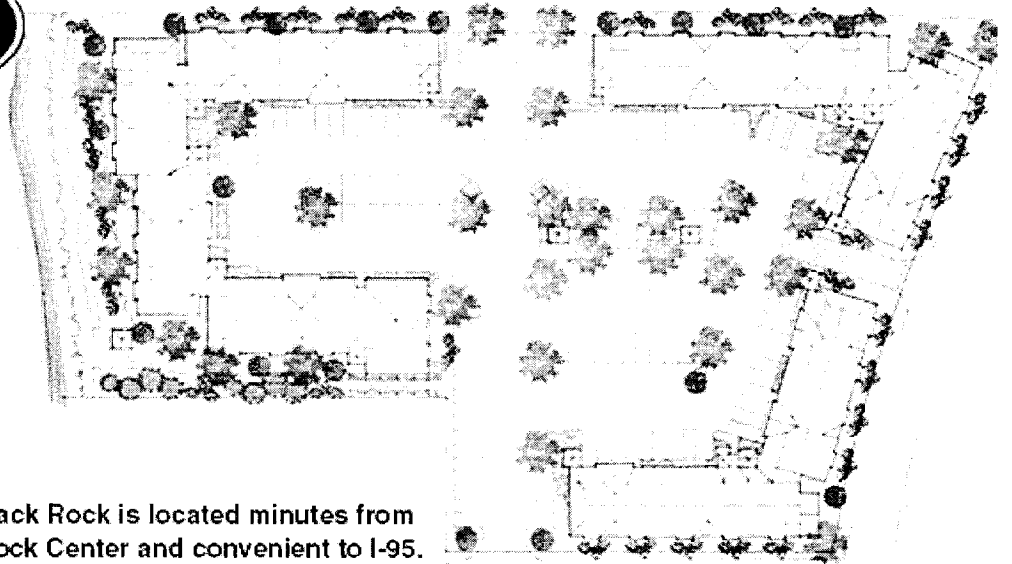
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*Black Rock's Next
Great Neighborhood*



The Village at Black Rock is located minutes from
Black Rock Center and convenient to I-95.

THE VILLAGE AT BLACK ROCK | 3250 FAIRFIELD AVENUE | BLACK ROCK, CT 06805 | 203.335.8888
Sales Office Open Thursday Through Sunday 11am to 4pm

Copyright © 2005, The Village at Black Rock



*Black Rock's Next
Great Neighborhood*



*Prices starting in the
mid \$200,000's*

*Plans, specifications, and dimensions
are subject to change without notice.
Need not be built as shown.*



THE VILLAGE AT BLACK ROCK | 3250 FAIRFIELD AVENUE | BLACK ROCK, CT 06605 | 203.335.8888
Sales Office Open Thursday Through Sunday 11am to 4pm

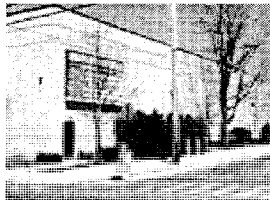
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*Black Rock's Next
Great Neighborhood*

From I-95 NORTH: EXIT 23, Kings Highway (RT 1). At traffic light continue straight to next traffic light. At light turn right onto Grasmere Avenue just before Home Depot. Proceed to stop sign. At stop sign continue straight to traffic light. At light turn left on to Fairfield Avenue and continue approximately 4/10th of a mile. The Village at Black Rock will be on your left.

From I-95 SOUTH: EXIT 23, Kings Highway (RT 1). At traffic light turn left over highway overpass. Continue to next light and turn left. Follow directions above from right turn on to Grasmere Avenue.



At The Village at Black Rock you are just steps away from shopping, restaurants, entertainment and picturesque St. Mary's by the Sea.

THE VILLAGE AT BLACK ROCK | 3250 FAIRFIELD AVENUE | BLACK ROCK, CT 06605 | 203.335.8888
Sales Office Open Thursday Through Sunday 11am to 4pm

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APPENDIX B

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- [> Floor Plans](#)
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- [> Local Info.](#)
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- [> Contact](#)



Brand-new apartment homes with luxury amenities including a heated swimming pool and fitness center. We have a variety of attractive one and two-bedroom apartments, all designed for comfort, convenience, and Time Well Spent.

DRIVING DIRECTIONS AS FOLLOWS:

I-95 Southbound-From 95 South, take Exit 40 (Woodmont Road), turn right onto Woodmont Road, Avalon Milford is on the right.

I-95 Northbound-From 95 North, take exit 40 (Old Gate Lane). Turn left onto Old Gate Lane, then left onto Woodmont Road. Avalon Milford is on the right.

Merritt Parkway (Route 15) Northbound- Take Exit 54 toward I-95/Milford/US-1/New London/Providence. Merge onto Milford Parkway, then onto I-95 North toward New Haven/New London. Take Exit 40 (Old Gate Lane). Turn left onto Old Gate Lane, then left onto Woodmont Road. Avalon Milford is on the right.



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Avalon Milford

1 Avalon Drive
 Milford, CT 06460
(866) 891-0573 Toll Free
[Get Directions](#)



Office Hours:
 Mon: 10:00AM-6:00PM Tue: 10:00AM-7:00PM
 Wed: 10:00AM-6:00PM Thu: 10:00AM-7:00PM
 Fri: 10:00AM-6:00PM Sat: 10:00AM-5:00PM
 Sun: Closed
[Make an appointment](#)

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Beds	Baths	Start Rent	Sq. Ft.	Deposit	Availability	Floor Plan
1	1.0	\$1,157/mo	700	1 month's rent	Call	Devon
1	1.0	\$1,213/mo	739	1 month's rent	Call	Hotchkiss
1	1.0	\$1,247/mo	753	1 month's rent	Call	Sands
1	1.0	\$1,277/mo	755	1 month's rent	Call	Woodmont
1	1.0	\$1,303/mo	774	1 month's rent	Call	Landing
1	1.0	\$1,325/mo	782	1 month's rent	Call	Walnut
1	1.0	\$1,385/mo	840	1 month's rent	Call	Gulf
1	1.0	\$1,395/mo	859	1 month's rent	Call	Buckingham
2	2.0	\$1,677/mo	1208	1 month's rent	Call	Lambert

Major Utilities Included: Trash
 Utility policy is subject to change.



Lease Rates



Avalon Orange Leasing Office Hours

Monday Wednesday Friday, 10:00-6:00
Tuesday Thursday, 10:00 - 7:00
Saturday, 10:00-5:00
Sunday, Closed

Palmer 1 bed/1 bath - 761 SQ.FT: from \$1310
Palmer w/loft 1 bed/1 bath - 952 SQ.FT: from \$1510
Hampton 1 bed/1 bath - 771 SQ.FT: from \$1315
Hampton w/loft 1 bed/1 bath - 925 SQ.FT: from \$1515
Edison w/Den 1 bed/1 bath - 909 SQ.FT: from \$1415
Aspen - 2 bed/2 bath 1098 SQ.FT: from \$1765
Aspen w/loft 2 bed/2 bath- 1293 SQ.FT: from \$1965
Sheffield 2 bed/2 bath- 1127 SQ.FT: from \$1800
Sheffield w/loft 2 bed/2 bath- 1332 SQ.FT: from \$2010
Whitney 3 bed/2 bath- 1235 SQ.FT: from \$1915

Avalon Orange, 45-75 Prindle Hill Road, Orange, CT 06477
Email: avalonorangeleads@avalonbay.com

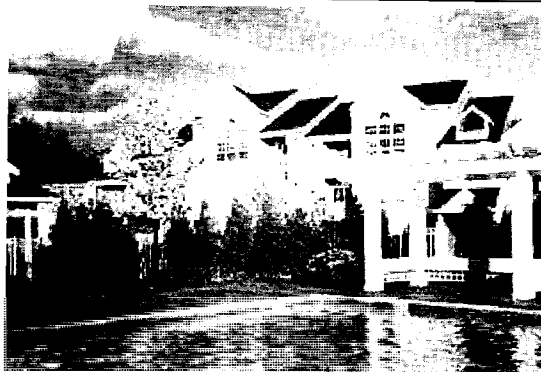
Call us! 866-240-7109

[Welcome](#) [Relocating to at The Orange](#) [About Avalon](#) [View Other Communities](#) [Avalon Access](#) [L](#)

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Nestled in a private woodland setting, Avalon Gates combines fresh-air living with all of the comfort & convenience you want from an apartment community. Look no further, you have found your new home at Avalon Gates.



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Avalon Gates
 100 Avalon Gates
 Trumbull, CT 06611
 340 Apartments , Built: 1996
(866) 485-0399 Toll Free
[Get Directions](#)



Office Hours:
 Mon-Thu: 10:00AM-7:00PM Fri:
 9:00AM-6:00PM Sat: 10:00AM-
 5:00PM Sun: Closed
[Make an appointment](#)

Beds	Baths	Start Rent	Sq. Ft.	Deposit	Availability	Floor Plan
1	1.0	\$1,148/mo	713	\$1,000	Call	The Hillcrest Large Living Room
1	1.0	\$1,370/mo	853	\$1,000	Call	The Daniels Losts of Closet Space
1	1.0	\$1,459/mo	849	\$1,000	Call	The Hillcrest w/Loft Cathedral Ceiling
1	1.0	\$1,574/mo	1003	\$1,000	Call	The Daniels w/ Loft Loft Makes A Great Office
2	2.0	\$1,570/mo	1186	\$1,000	Call	The Tashua Spacious Rooms For Easy Entertaining
2	2.0	\$1,670/mo	1246	\$1,000	Call	The Nichols Kitchen With Pantry and Tons Of Closets
2	2.0	\$1,789/mo	1331	\$1,000	Call	The Tashua w/ Loft Room For Guests And Plenty Of Storage
2	2.0	\$2,000/mo	1415	\$1,000	Call	The Nichols w/ Loft Our Most Spacious Apartment
3	2.0	\$1,874/mo	1298	\$1,000	Call	The Madison Master Bedroom With Private Full Bath

Send an email to verify details.
 The information herein has been supplied by apartment managers and agents; all terms and conditions of rentals are subject to change.

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FINDING SOME PEACE OF MIND THESE DAYS CAN BE TOUGH. BUT WHEN YOU MOVE INTO AN AVALON COMMUNITY, YOU CAN BE ASSURED THAT YOU'LL BE IMPRESSED WITH YOUR NEW APARTMENT AND PROUD TO CALL IT YOUR HOME.



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Avalon Haven
 100 Avalon Haven Drive
 North Haven, CT 06473
 128 Apartments , Built: 2000
(866) 717-2741 Toll Free
[Get Directions](#)



Office Hours:
 M, W, F 9:00 - 6:00 - Tues 7:00
 - 7:00 - Thurs 9:00 - 7:00 - Sat
 10:00 - 5:00 - Sun Closed
[Make an appointment](#)

Beds	Baths	Start Rent	Sq. Ft.	Deposit	Availability	Floor Plan
1	1.0	\$1,112/mo	769	1 month's rent	Call	Brewster Walk-In Closet, Deck, Washer/Dryer
1	1.0	\$1,264/mo	838	1 month's rent	Call	Broadway Generous Floor plan W/Full-Sized W/D, Opt Fireplace
1	1.0	\$1,320/mo	1001	1 month's rent	Call	Brewster (Loft) Loft Floorplan W/Cathedral Ceilings W/Storage Area
1	1.0	\$1,499/mo	1141	1 month's rent	Call	Broadway (Loft) Beautiful Floorplan W/ Spacious LR & Dining Rm
2	2.0	\$1,420/mo	1086	1 month's rent	Call	Davenport Walk-In Closet, Opt Fireplace & Bay Windows
2	2.0	\$1,495/mo	1149	1 month's rent	Call	Dickerman Huge Floorplan, Opt. Fireplace, Large Living Area
2	2.0	\$1,610/mo	1321	1 month's rent	Call	Davenport (Loft) Spacious Loft W/ Deck and Ceiling Fans
2	2.0	\$1,700/mo	1411	1 month's rent	Call	Dickerman (Loft) Beautiful Loft With Storage
3	2.0	\$1,710/mo	1250	1 month's rent	Call	Pierpont Spacious Floor plan, W/D, W-I Closet, Deck

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 The information herein has been supplied by apartment managers and agents; all terms

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When you're ready to treat yourself to a lifestyle of comfort, convenience, service and style, you're ready for southwestern Connecticut's most extraordinary apartment community, Avalon Valley. Welcome Home!



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Avalon Valley
 53 Sand Pit Road
 Danbury, CT 06811
 268 Apartments , Built: 1999
(866) 646-3443 Toll Free
[Get Directions](#)

Office Hours:
 Touring Hours: Mon-Fri 10-5 Sat
 10-4 Sun Closed
[Make an appointment](#)

Beds	Baths	Start Rent	Sq. Ft.	Deposit	Availability	Floor Plan
1	1.0	\$1,249/mo	769	1 month's rent	Call	The Meadow Walk-In Closet, Deck, Washer/ Dryer
1	1.0	\$1,269/mo	815	1 month's rent	Call	The Canyon Huge Floor Plan
1	1.0	\$1,429/mo	955	1 month's rent	Call	The Meadow Loft Spacious Loft With Optional Windows
1	1.0	\$1,455/mo	992	1 month's rent	Call	The Canyon Loft Beautiful Loft With Storage
2	2.0	\$1,495/mo	1165	1 month's rent	Call	The Sierra Walk-In Closets, Optional Fireplace And Bay Window
2	2.0	\$1,615/mo	1225	1 month's rent	Call	The Hillcrest Walk-In Closet, Deck, Optional Fireplace
2	2.0	\$1,685/mo	1400	1 month's rent	Call	The Sierra Loft Spacious Living And Dining Room
2	2.0	\$1,740/mo	1494	1 month's rent	Call	The Hillcrest Loft Includes Loft With Ceiling Fan And Storage Area
3	2.0	\$1,799/mo	1313	1 month's rent	Call	The Ridgefield Optional Bay Window, Walk-In Closet, Deck

Major Utilities Included: Trash
 Utility policy is subject to change.

[Send an email to verify details.](#)

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Scenic surroundings along the Still River, along with easy access to work and play make Avalon Danbury an excellent choice for rental living in Fairfield County. Close proximity to I-84 and Metro-North, as well as the Danbury Fair Mall, ensures that residents spend less time commuting, and more time enjoying our exceptional amenities-including a fitness center and swimming pool. Choose from our selection of spacious one, two and three bedroom apartment homes, and discover the lifestyle we describe as Time Well Spent.



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Avalon Danbury
 2 Mountainview Terrace
 Danbury, CT 06810
 234 Apartments , Built: 2005
(866) 454-6021 Toll Free
[Get Directions](#)

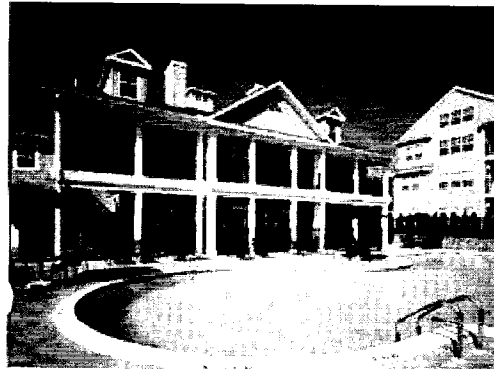
Office Hours:
 Mon - Sun 9:00am - 6:00pm
[Make an appointment](#)

Beds	Baths	Start Rent	Sq. Ft.	Deposit	Availability	Floor Plan
1	1.0	\$1,350/mo	726	1 month's rent	Call	The Ives Call for Move-in Specials!
1	1.0	\$1,385/mo	749	1 month's rent	Call	The Ridgewood Call for Move-In Specials!
1	1.0	\$1,511/mo	898	1 month's rent	Call	The Ives w/ Loft Call for Move-In Specials!
1	1.0	\$1,575/mo	906	1 month's rent	Call	The Ridgewood w/ Loft Call for Move-In Specials!
2	2.0	\$1,685/mo	1117	1 month's rent	Call	The Anderson Call for Move-In Specials!
2	2.0	\$1,740/mo	1118	1 month's rent	Call	The Tarrywile Call for Move-In Specials!
2	2.0	\$1,815/mo	1313	1 month's rent	Call	The Anderson w/Loft Call for Move-In Specials!
2	2.0	\$1,890/mo	1310	1 month's rent	Call	The Tarrywile w/Loft Call for Move-In Specials!
3	2.0	\$1,875/mo	1272	1 month's rent	Call	The Richter Call for Move-In Specials!
3	2.0	\$2,030/mo	1520	1 month's rent	Call	The Richter w/Loft Call for Move-In Specials!

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At Avalon Darien, you'll enjoy a luxury lifestyle in one of the country's most desirable residential locations. Offering 1,2&3 bedroom apartment homes with amenities that may include granite countertops, and gas fireplaces.



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Avalon Darien

137 Hollow Tree Ridge Road
 Darien, CT 06820
 189 Apartments , Built: 2003
(866) 857-1246 Toll Free
[Get Directions](#)



Office Hours:
 MTH:10:00AM-7:00PM
 T:7:00AM-6:00PM WF:9:00AM-6:00PM
 Sat:10:00AM-5:00PM
 Sun:Closed
[Make an appointment](#)

Beds	Baths	Start Rent	Sq. Ft.	Deposit	Availability	Floor Plan
1	1.0	\$2,138/mo	783	1 month's rent	Call	Stanton 1122 Sq Ft with Mezzanine
1	1.0	\$2,188/mo	895	1 month's rent	Call	Sylvan 1118 Sq Ft with Terrace, 1482 Sq Ft with Mezzanine
2	2.0	\$2,574/mo	1138	1 month's rent	Call	Manor 1638 Sq Ft with Mezzanine
2	2.0	\$2,579/mo	1235	1 month's rent	Call	Mansfield 1356 Sq Ft with Terrace, 1704 Sq Ft with Mezzanine
2	2.0	\$2,661/mo	1263	1 month's rent	Call	Maplewood 1726 Sq Ft with Mezzanine
3	2.0	\$3,449/mo	1644	1 month's rent	Call	Waverly 1843 Sq Ft with Mezzanine
3	2.0	\$3,538/mo	1325	1 month's rent	Call	Windsor 1439 SQ Ft with Terrace, 1952 Sq Ft with Mezzanine

Send an email to verify details.

The information herein has been supplied by apartment managers and agents; all terms and conditions of rentals are subject to change.

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From the moment you enter this beautiful community you will realize you have found a delightful difference. At Avalon New Canaan, interiors designed for your lifestyle, professionally landscaped grounds, and a sparkling pool welcome you home.



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Avalon New Canaan
 100 Avalon Drive East
 New Canaan, CT 06840
 104 Apartments , Built: 2002
(866) 791-6171 Toll Free
[Get Directions](#)

Office Hours:

[Make an appointment](#)

Beds	Baths	Start Rent	Sq. Ft.	Deposit	Availability	Floor Plan
1	1.0	\$2,340/mo	905	\$2,340	Call	Mead Galley Kitchen With Laundry Room, Has Loft Option
1	1.0	\$2,440/mo	919	\$2,440	Call	Millpond With Deck, Has Loft Option
2	2.0	\$2,640/mo	1208	\$2,640	Call	Sherman Wonderful Spacious Closet, Has Loft Option
2	2.0	\$2,650/mo	1354	\$2,650	Call	Sterling Glorious Living Room, Has Loft Option
2	2.0	\$2,690/mo	1188	\$2,690	Call	Salem Granite Counter Tops, Has Loft Option
2	2.0	\$2,740/mo	1292	\$2,740	Call	Stafford Spacious Floorplan, Has Loft Option
2	2.0	\$2,840/mo	1260	\$2,840	Call	Silvermine Perfect For Roomates, Has Loft Option
2	2.0	\$2,940/mo	1592	\$2,940	Call	Sherman Loft
2	2.0	\$3,003/mo	1332	\$3,003	Call	Suffield Towhome Townhome
2	2.0	\$3,113/mo	1691	\$3,113	Call	Stafford Loft
2	2.0	\$3,353/mo	1683	\$3,353	Call	Stanford Loft Loft With Huge Storage Room
3	2.0	\$3,140/mo	1373	\$3,140	Call	Colebrook Lots of closets, has loft option
3	2.5	\$4,443/mo	2075	\$4,443	Call	Canaan Townhome Townhome

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Avalon Glen offers traditional New England architecture, a landscaped courtyard and luxurious amenities in an exciting in-town location.



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Avalon Glen
 66 Glenbrook Road
 Stamford, CT 06902
 238 Apartments , Built: 1991
(866) 283-4479 Toll Free
[Get Directions](#)

Office Hours:
 Mon-Fri 9:00AM-6:00PM Sat:
 10:00AM-5:00PM Sun: Closed
[Make an appointment](#)

Beds	Baths	Start Rent	Sq. Ft.	Deposit	Availability	Floor Plan
1	1.0	\$1,614/mo	628	\$1,000	Call	Spruce Private deck, optional loft
1	1.0	\$1,695/mo	855	\$1,000	Call	Cedar Spacious floorplan, large living area
1	1.0	\$1,714/mo	719	\$1,000	Call	Spruce With Loft
1	1.0	\$1,984/mo	1001	\$1,000	Call	Cedar With Loft
2	2.0	\$1,900/mo	1010	\$1,000	Call	Birchwood The Birchwood - Optional Loft, Great Closet Space
2	2.0	\$1,960/mo	1010	\$1,000	Call	Maplewood Optional Loft, Private Deck
2	2.0	\$2,060/mo	1221	\$1,000	Call	Ashwood Spacious Living Area, 2 Balconies
2	2.0	\$2,240/mo	1400	\$1,000	Call	Chelsea Skylights, Fireplace & Sunken Living Room!

Send an email to verify details.

The information herein has been supplied by apartment managers and agents; all terms and conditions of rentals are subject to change.

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Key Features: [View More Features](#)

*International callers should dial (203) 357-1108 with the appropriate country code to be connected to the community.

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Time is more precious than ever before. Our convenient address allows you more time to explore Stamford's award-winning restaurants, downtown nightlife, theaters and great shopping.

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Avalon Corners

1455 Washington Blvd
 Stamford, CT 06902
 195 Apartments , Built: 1999
(866) 661-4236 Toll Free
[Get Directions](#)

Office Hours:

[Make an appointment](#)

Beds	Baths	Start Rent	Sq. Ft.	Deposit	Availability	Floor Plan
1	1.0	\$1,759/mo	860	\$1,000	Call	The Beechtree With Loft Option, Private Balcony
1	1.0	\$1,939/mo	921	\$1,000	Call	The Brantwood With Loft Option, Washer And Dryer
2	2.0	\$2,114/mo	1129	\$1,000	Call	The Davis With Loft Option, Split Bedroom Floor Plan
2	2.0	\$2,180/mo	1162	\$1,000	Call	The Devon With Loft Option, Garage Available
2	2.0	\$2,205/mo	1142	\$1,000	Call	The Deerfield With Loft Option, Extra Storage
2	2.0	\$2,439/mo	1296	\$1,000	Call	The Dewitt With Loft Option, Open Kitchen With A Pantry

Send an email to verify details.

The information herein has been supplied by apartment managers and agents; all terms and conditions of rentals are subject to change.

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Key Features: [View More Features](#)

*International callers should dial (203) 708-0000 with the appropriate country code to be connected to the community.

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- > Contact

- > Overview
- > Floor Plans
- > Features
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Avalon Grove is the address for service, style and convenience in Stamford. A variety of spacious apartment homes are available, as well as a fantastic amenity package.



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Avalon Grove
 200 Broad Street
 Stamford, CT 06901
 402 Apartments , Built: 1996
(866) 639-8860 Toll Free
[Get Directions](#)



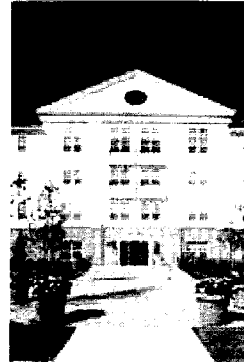
Office Hours:
 MTWTh: 9:00AM to 7:00PM F:
 9:00AM-6:00PM Sat: 10:00AM-
 5:00PM Sun: Closed
[Make an appointment](#)

Beds	Baths	Start Rent	Sq. Ft.	Deposit	Availability	Floor Plan
1	1.0	\$1,724/mo	860	\$1,000	Call	The Davenport Spacious Living Room
1	1.0	\$1,899/mo	958	\$1,000	Call	The Deerfield Spacious Closet, Washer And Dryer
1	1.0	\$2,154/mo	994	\$1,000	Call	Davenport With Loft Beautiful Loft
1	1.0	\$2,285/mo	1106	\$1,000	Call	Deerfield With Loft Large Loft And Extra Storage
2	2.0	\$2,074/mo	1095	\$1,000	Call	The Glenbrook Split Bedroom Floor Plan
2	2.0	\$2,244/mo	1110	\$1,000	Call	The Greyrock Spacious Closets, Private Deck
2	2.0	\$2,684/mo	1220	\$1,000	Call	Glenbrook With Loft Breathtaking Loft And Extra Storage
2	2.0	\$2,684/mo	1263	\$1,000	Call	Greyrock With Loft Huge Loft With Storage
3	2.0	\$3,210/mo	1415	\$1,000	Call	The Wescott Private Deck With Storage
3	2.0	\$3,240/mo	1524	\$1,000	Call	The Wakeman Spacious Closets In All 3 Bedrooms
3	2.0	\$3,645/mo	1590	\$1,000	Call	Wescott With Loft Loft With Extra Storage
3	2.5	\$3,775/mo	1704	\$1,000	Call	Wakeman With Loft Huge Plan With A Loft And Extra Storage

- > Overview
- > Floor Plans
- > Features
- > Local Info.
- > Mgmt. Co.
- > Contact



Imagine yourself in a home with all the comforts and attractions of a seaside resort. Imagine your community with a waterfront boardwalk, a wetland nature preserve, marina and picnic area--all of this just 40 minutes away from New York City!



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Avalon On Stamford Harbor

150 Southfield Avenue
Stamford, CT 06902

323 Apartments
(866) 776-0494 Toll Free
[Get Directions](#)



Office Hours:
Mon-Fri: 9:00AM-6:00PM Sat:
10:00AM-5:00PM Sun: Closed
[Make an appointment](#)

Beds	Baths	Start Rent	Sq. Ft.	Deposit	Availability	Floor Plan
Studio	1.0	\$1,565/mo	541	\$1,000	Call	The Melbourn
1	1.0	\$1,815/mo	844	\$1,000	Call	The Hampton Partial Harbor Views
1	1.0	\$2,075/mo	894	\$1,000	Call	The Harbor
1	1.0	\$2,480/mo	1123	\$1,000	Call	The Hampton Loft
2	2.0	\$2,275/mo	1141	\$1,000	Call	The Sanibel
2	2.0	\$2,320/mo	1184	\$1,000	Call	The Saybrook
3	2.0	\$3,995/mo	1692	\$1,000	Call	The Newport Direct Harbor views!

Send an email to verify details.

The information herein has been supplied by apartment managers and agents; all terms and conditions of rentals are subject to change.

[Find Out More](#)

Key Features: [View More Features](#)

*International callers should dial (203) 324-0300 with the appropriate country code to be connected to the community.

- > Overview
- > Floor Plans
- > Features
- > Local Info.
- > Mgmt. Co.
- > Contact

- > Overview
- > Floor Plans
- > Features
- > Local Info.
- > Mgmt. Co.
- > Contact

This community has been financed using favorable financing vehicles which may provide income limits for residents or otherwise dictate admissions procedures which the property must follow. Contact the property for more information



An exceptional lifestyle awaits you at Avalon Springs- Wilton's premier luxury apt community. Experience the comfort & convenience only an Avalon community affords. Beautiful landscaping & meticulous attention to detail reflects our commitment to quality.



Previous Photo

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My Tools

- [Contact Now](#)
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Avalon Springs

25 River Road
Wilton, CT 06897

102 Apartments , Built: 1996
(866) 485-1043 Toll Free
[Get Directions](#)

Office Hours:
MF: 9:00AM-5:00PM Sat:
10:00AM-5:00PM Sun: Closed
[Make an appointment](#)

Beds	Baths	Start Rent	Sq. Ft.	Deposit	Availability	Floor Plan
2	2.0	\$2,900/mo	1276	\$2,000	Call	The Kent Generous Closet Space
2	2.0	\$2,900/mo	1292	\$2,000	Call	The Jennings I Balcony With Outside Storage
2	2.0	\$3,000/mo	1381	\$2,000	Call	The Belden Loft Large Loft With Storage
2	2.0	\$3,100/mo	1432	\$2,000	Call	The Jennings II
2	2.0	\$3,200/mo	1705	\$2,000	Call	The Osborn The Osborn
2	2.0	\$3,200/mo	1720	\$2,000	Call	The Lambert Loft Fireplace
3	2.0	\$3,600/mo	1604	\$2,000	Call	The Cannondale Elegant Roman Tubs
3	2.0	\$3,900/mo	1987	\$2,000	Call	The Middlebrook Spiral Staircase

Major Utilities Included: Trash, Sewer
Utility policy is subject to change.

Send an email to verify details.
The information herein has been supplied by apartment managers and agents; all terms and conditions of rentals are subject to change.

[Find Out More](#)

Key Features: [View More Features](#)

APPENDIX C

Household Trend

Prepared For:
Project Code: Naugatuck-5

Order #: 963973508
Site: 01

STATE OF CONNECTICUT, State (see appendix for geographies), Total

Description	2000 Census	2005 Estimate	%Change 2000-2005	2010 Projection	%Change 2005-2010
Universe Totals					
Population	3,405,565	3,520,900	3.39%	3,645,369	3.54%
Households	1,301,670	1,353,451	3.98%	1,405,954	3.88%
Families	881,170	910,304	3.31%	939,176	3.17%
Housing Units	1,385,975	1,440,837	3.96%	1,496,815	3.89%
Group Quarters Population	107,939	115,762	7.25%	123,994	7.11%
Average Household Size	2.53	2.52	-0.40%	2.50	-0.79%
Income Totals					
Aggregate(SMM) Household Income	96,620	112,121	16.04%	129,280	15.30%
Per Capita	28,766	32,212	11.98%	35,847	11.28%

Description	2000 Census	Percent	2005 Estimate	Percent	2010 Projection	Percent
Total Household Income	1,302,227		1,353,451		1,405,954	
Income Less than \$15,000	156,616	12.03%	142,354	10.52%	132,147	9.40%
Income \$15,000 - \$24,999	126,157	9.69%	117,521	8.68%	110,441	7.86%
Income \$25,000 - \$34,999	130,916	10.05%	121,383	8.97%	113,978	8.11%
Income \$35,000 - \$49,999	188,021	14.44%	183,745	13.58%	174,156	12.39%
Income \$50,000 - \$74,999	265,470	20.39%	256,533	18.95%	253,381	18.02%
Income \$75,000 - \$99,999	172,569	13.25%	186,603	13.79%	194,027	13.80%
Income \$100,000 - \$149,999	152,405	11.70%	197,734	14.61%	233,442	16.60%
Income \$150,000 - \$249,999	72,729	5.58%	96,058	7.10%	125,659	8.94%
Income \$250,000 - \$499,999	22,574	1.73%	31,428	2.32%	42,031	2.99%
Income \$500,000 or more	14,770	1.13%	20,092	1.48%	26,692	1.90%
Average Household Income	74,196		82,841		91,952	
Median Household Income	54,652		60,888		66,996	
Total Family Household Income						
Income Less than \$15,000	885,747		910,304		939,176	
Income \$15,000 - \$24,999	50,923	5.75%	49,109	5.39%	46,145	4.91%
Income \$25,000 - \$34,999	59,178	6.68%	53,032	5.83%	47,564	5.06%
Income \$35,000 - \$49,999	72,735	8.21%	63,400	6.96%	57,129	6.08%
Income \$50,000 - \$74,999	120,606	13.62%	105,946	11.64%	96,342	10.26%
Income \$75,000 - \$99,999	202,733	22.89%	185,187	20.34%	170,056	18.11%
Income \$100,000 - \$149,999	145,682	16.45%	153,718	16.89%	152,594	16.25%
Income \$150,000 - \$249,999	135,230	15.27%	169,302	18.60%	196,222	20.89%
Income \$250,000 - \$499,999	64,018	7.23%	84,695	9.30%	111,729	11.90%
Income \$500,000 or more	20,307	2.29%	27,686	3.04%	37,478	3.99%
Income \$500,000 or more	14,335	1.62%	18,229	2.00%	23,917	2.55%



Household Trend

Prepared For:
Project Code: Naugatuck-5

Order #: 963973508
Site: 01

STATE OF CONNECTICUT, State (see appendix for geographies), Total

Description	2000 Census	Percent	2005 Estimate	Percent	2010 Projection	Percent
Households by Household Type and Size*						
Nonfamily Households	420,500		443,147		466,778	
1-person household	344,224	81.86%	365,237	82.42%	385,301	82.54%
2-person household	63,630	15.13%	64,393	14.53%	66,535	14.25%
3-person household	8,230	1.96%	8,881	2.00%	9,834	2.11%
4-person household	2,770	0.66%	2,782	0.63%	2,931	0.63%
5-person household	941	0.22%	1,040	0.23%	1,195	0.26%
6-person household	443	0.11%	512	0.12%	611	0.13%
7 or more person household	262	0.06%	302	0.07%	371	0.08%
Family Households	881,170		910,304		939,176	
2-person household	360,556	40.92%	374,014	41.09%	386,521	41.16%
3-person household	207,119	23.50%	217,760	23.92%	227,533	24.23%
4-person household	191,625	21.75%	194,837	21.40%	198,484	21.13%
5-person household	82,644	9.38%	83,720	9.20%	85,325	9.09%
6-person household	26,121	2.96%	27,136	2.98%	28,288	3.01%
7 or more person household	13,105	1.49%	12,837	1.41%	13,025	1.39%

*In contrast to Claritas Demographic Estimates, "smoothed" data items are Census 2000 tables made consistent with current year estimated and 5 year projected base counts.



Household Trend

Prepared For:
Project Code: Naugatuck-5

Order #: 963973508
Site: 01

Appendix: Area Listing

Area Name: STATE OF CONNECTICUT

Type: List - State

Reporting Detail: Aggregate

Reporting Level: State

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
09	Connecticut		



Household Trend

Prepared For:
Project Code: Naugatuck-1

Order #: 963968200
Site: 01

Tract (see appendix for geographies), Total

Description	2000 Census	2005 Estimate	%Change 2000-2005	2010 Projection	%Change 2005-2010
Universe Totals					
Population	139,263	145,703	4.62%	152,329	4.55%
Households	53,328	56,626	6.18%	59,992	5.94%
Families	37,972	40,008	5.36%	42,043	5.09%
Housing Units	55,527	58,958	6.18%	62,473	5.96%
Group Quarters Population	1,407	1,545	9.81%	1,635	5.83%
Average Household Size	2.59	2.55	-1.54%	2.51	-1.57%
Income Totals					
Aggregate(SMM) Household Income	3,494	4,217	20.69%	4,988	18.28%
Per Capita	25,322	29,174	15.21%	32,982	13.05%

Description	2000 Census	Percent	2005 Estimate	Percent	2010 Projection	Percent
Total Household Income	53,347		56,626		59,992	
Income Less than \$15,000	5,203	9.75%	4,577	8.08%	4,144	6.91%
Income \$15,000 - \$24,999	4,843	9.08%	4,556	8.05%	4,272	7.12%
Income \$25,000 - \$34,999	5,510	10.33%	5,025	8.87%	4,711	7.85%
Income \$35,000 - \$49,999	7,757	14.54%	7,713	13.62%	7,350	12.25%
Income \$50,000 - \$74,999	12,584	23.59%	12,254	21.64%	12,114	20.19%
Income \$75,000 - \$99,999	8,150	15.28%	9,178	16.21%	9,801	16.34%
Income \$100,000 - \$149,999	6,689	12.54%	9,402	16.60%	11,654	19.43%
Income \$150,000 - \$249,999	2,171	4.07%	3,211	5.67%	4,794	7.99%
Income \$250,000 - \$499,999	353	0.66%	558	0.99%	899	1.50%
Income \$500,000 or more	87	0.16%	152	0.27%	253	0.42%
Average Household Income	65,492		74,467		83,148	
Median Household Income	56,677		63,143		69,644	
Total Family Household Income	38,088		40,008		42,043	
Income Less than \$15,000	1,519	3.99%	1,433	3.58%	1,322	3.14%
Income \$15,000 - \$24,999	2,159	5.67%	1,842	4.60%	1,584	3.77%
Income \$25,000 - \$34,999	3,215	8.44%	2,708	6.77%	2,375	5.65%
Income \$35,000 - \$49,999	5,382	14.13%	4,748	11.87%	4,237	10.08%
Income \$50,000 - \$74,999	10,121	26.57%	9,365	23.41%	8,652	20.58%
Income \$75,000 - \$99,999	7,222	18.96%	7,955	19.88%	8,075	19.21%
Income \$100,000 - \$149,999	6,193	16.26%	8,462	21.15%	10,312	24.53%
Income \$150,000 - \$249,999	1,889	4.96%	2,888	7.22%	4,468	10.63%
Income \$250,000 - \$499,999	307	0.81%	475	1.19%	798	1.90%
Income \$500,000 or more	81	0.21%	132	0.33%	220	0.52%



Household Trend

Prepared For:
Project Code: Naugatuck-1

Order #: 963968200
Site: 01

Tract (see appendix for geographies), Total

Description	2000 Census	Percent	2005 Estimate	Percent	2010 Projection	Percent
Households by Household Type and Size*						
Nonfamily Households	15,356		16,618		17,949	
1-person household	12,886	83.92%	14,206	85.49%	15,544	86.60%
2-person household	2,134	13.90%	2,075	12.49%	2,057	11.46%
3-person household	233	1.52%	238	1.43%	249	1.39%
4-person household	71	0.46%	66	0.40%	65	0.36%
5-person household	18	0.12%	21	0.13%	22	0.12%
6-person household	11	0.07%	10	0.06%	9	0.05%
7 or more person household	3	0.02%	2	0.01%	3	0.02%
Family Households	37,972		40,008		42,043	
2-person household	15,030	39.58%	16,096	40.23%	17,163	40.82%
3-person household	9,240	24.33%	10,002	25.00%	10,731	25.52%
4-person household	8,786	23.14%	9,013	22.53%	9,219	22.00%
5-person household	3,487	9.18%	3,507	8.77%	3,545	8.43%
6-person household	1,034	2.72%	1,044	2.61%	1,043	2.48%
7 or more person household	395	1.04%	346	0.86%	312	0.74%

*In contrast to Claritas Demographic Estimates, "smoothed" data items are Census 2000 tables made consistent with current year estimated and 5 year projected base counts.



Household Trend

Prepared For:
Project Code: Naugatuck-1

Order #: 963968200
Site: 01

Appendix: Area Listing

Area Name:

Type: List - Tract

Reporting Detail: Aggregate

Reporting Level: Tract

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
09001110100	09001-110100	09001110201	09001-110201
09001110202	09001-110202	09001110301	09001-110301
09001110302	09001-110302	09001110400	09001-110400
09001110500	09001-110500	09001110600	09001-110600
09009120100	09009-120100	09009120200	09009-120200
09009125100	09009-125100	09009125200	09009-125200
09009125300	09009-125300	09009125400	09009-125400
09009130100	09009-130100	09009130200	09009-130200
09009341100	09009-341100	09009345100	09009-345100
09009345201	09009-345201	09009345202	09009-345202
09009345300	09009-345300	09009345400	09009-345400
09009346101	09009-346101	09009346102	09009-346102
09009347100	09009-347100	09009347200	09009-347200



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 01

PRIMARY MARKET AREA, Tract (see appendix for geographies), Total

Annual Expenditures	Aggregate (in 000's)		Per Capita		Average Household		Market Index to USA	
	2005	2010	2005	2010	2005	2010	2005	2010
Apparel:								
Total Apparel	277,455	331,111	1,904	2,174	4,900	5,519	117	117
Women's Apparel	76,691	92,267	526	606	1,354	1,538	115	115
Men's Apparel	55,468	63,563	381	417	980	1,060	115	115
Girl's Apparel	15,310	18,406	105	121	270	307	104	103
Boy's Apparel	14,706	17,281	101	113	260	288	104	103
Infant's Apparel	6,213	7,152	43	47	110	119	104	103
Footwear (excl. Infants)	29,866	34,923	205	229	527	582	108	107
Other Apparel Prods/Services	79,200	97,519	544	640	1,399	1,626	134	133
Entertainment:								
Sports and Recreation	81,005	107,194	556	704	1,431	1,787	110	110
TV, Radio and Sound Equipment	110,717	141,772	760	931	1,955	2,363	114	114
Reading Materials	35,403	39,082	243	257	625	651	123	123
Travel	97,301	126,886	668	833	1,718	2,115	129	127
Photographic Equipment	9,399	10,382	65	68	166	173	130	127
Food at Home:								
Total Food at Home	352,138	398,505	2,417	2,616	6,219	6,643	113	113
Cereal Products	19,708	21,226	135	139	348	354	115	114
Bakery Products	39,058	42,880	268	281	690	715	122	121
Fish and Seafood	9,003	10,769	62	71	159	180	132	130
Meats (All)	71,908	81,440	494	535	1,270	1,358	115	115
Dairy Products	38,118	41,582	262	273	673	693	119	118
Fresh Milk and Cream	8,901	9,311	61	61	157	155	109	108
Eggs	3,798	4,589	26	30	67	76	106	105
Other Dairy Products	25,419	27,682	174	182	449	461	125	125
Fruits and Vegetables	45,187	52,512	310	345	798	875	119	118
Juices	12,115	13,662	83	90	214	228	130	130
Sugar and Other Sweets	22,309	25,196	153	165	394	420	110	110
Fats and Oils	3,138	3,728	22	24	55	62	112	111
Nonalcoholic Beverages	32,051	32,257	220	212	566	538	104	103
Prepared Foods	59,544	73,255	409	481	1,052	1,221	101	101



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 01

PRIMARY MARKET AREA, Tract (see appendix for geographies), Total

Annual Expenditures	Aggregate (in 000's)		Per Capita		Average Household		Market Index to USA	
	2005	2010	2005	2010	2005	2010	2005	2010
Health Care:								
Total Health Care	208,818	318,165	1,433	2,089	3,688	5,303	100	98
Medical Services	96,394	122,981	662	807	1,702	2,050	114	113
Prescription Drugs	103,908	184,025	713	1,208	1,835	3,067	89	89
Medical Supplies	8,516	11,159	58	73	150	186	109	109
Household Equipment:								
Total Household Textiles	34,749	43,361	238	285	614	723	116	116
Domestic Textiles	13,774	17,871	95	117	243	298	114	114
Window and Furniture Covers	20,974	25,490	144	167	370	425	117	118
Total Furniture	52,049	61,808	357	406	919	1,030	118	117
Bedroom Furniture	13,990	16,651	96	109	247	278	117	116
Living/Dining Room Furniture	23,218	26,402	159	173	410	440	118	118
Other Furniture	14,841	18,755	102	123	262	313	117	117
Major Appliances	20,498	22,537	141	148	362	376	115	115
Small Appliance/Houseware	37,908	45,037	260	296	669	751	108	109
Misc Household Equipment	34,275	41,061	235	270	605	684	114	113
Misc Personal Items:								
Personal Care Products and Services	56,896	70,700	390	464	1,005	1,178	114	113
Personal Expenses and Services	97,778	123,933	671	814	1,727	2,066	116	116
Smoking Prods/Supplies	55,565	65,975	381	433	981	1,100	121	122
Miscellaneous Items:								
Total Education	78,986	107,161	542	703	1,395	1,786	116	118
Room and Board	5,854	6,217	40	41	103	104	126	126
Tuition/School Supplies	73,132	100,944	502	663	1,291	1,683	116	118
Pet Expenses	27,864	36,576	191	240	492	610	105	105
Day Care	20,563	25,391	141	167	363	423	111	110
Contributions (All)	117,212	141,495	804	929	2,070	2,359	110	111



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 01

PRIMARY MARKET AREA, Tract (see appendix for geographies), Total

Annual Expenditures	Aggregate (in 000's)		Per Capita		Average Household		Market Index to USA	
	2005	2010	2005	2010	2005	2010	2005	2010
Other Misc. Expenses:								
Housekeeping Supplies	21,088	27,620	145	181	372	460	113	113
Total Food away from Home	327,516	385,227	2,248	2,529	5,784	6,421	122	121
Breakfast and Brunch	23,834	31,652	164	208	421	528	113	112
Dinner	105,951	117,895	727	774	1,871	1,965	132	130
Lunch	89,314	111,802	613	734	1,577	1,864	114	114
Snacks and Non Alcoholic Beverage	28,253	37,474	194	246	499	625	114	114
Catered Affairs	8,171	9,047	56	59	144	151	140	137
Food and Nonalcoholic Bevgs on Trips	71,993	77,357	494	508	1,271	1,289	124	123
Total Alcoholic Beverages	80,597	93,116	553	611	1,423	1,552	117	117
Alcoholic Beverages at Home	52,841	59,591	363	391	933	993	112	111
Alcoholic Beverages away from Home	27,755	33,525	190	220	490	559	129	128
Shelter and Related Expenses:								
Household Services	37,533	47,878	258	314	663	798	130	128
Household Repairs	82,083	98,347	563	646	1,450	1,639	122	121
Total Housing Expenses	88,088	96,339	605	632	1,556	1,606	122	116
Fuels and Utilities	27,012	23,147	185	152	477	386	245	237
Telephone Service	61,076	73,192	419	480	1,079	1,220	100	100
Transportation Expenses:								
Total Transportation Expenses	435,059	539,728	2,986	3,543	7,683	8,997	108	106
New Autos/Trucks/Vans	208,674	234,629	1,432	1,540	3,685	3,911	124	123
Used Vehicles	113,302	148,936	778	978	2,001	2,483	87	86
Boats and Outboard Motor, Etc	14,122	16,967	97	111	249	283	89	91
Towing Charges	349	434	2	3	6	7	105	105
Gasoline	85,849	123,167	589	809	1,516	2,053	110	109
Diesel Fuel	777	866	5	6	14	14	112	110
Rented Vehicles	11,986	14,730	82	97	212	246	118	118
Automotive Maintenance/Repair/Other	107,653	133,977	739	880	1,901	2,233	116	115
Total Specified Consumer Expenditures	2,986,192	3,680,365	20,495	24,161	52,735	61,348	114	113



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 01

Claritas' Consumer Spending Patterns Report is derived from the Consumer Buying Power (CBP) database using information from the U.S. Bureau of Labor Statistics (BLS) Consumer Expenditure Survey (CE Survey).

The Annual Aggregate (in 000's) is used to obtain the Annual Per Capitas and the Average Household data by dividing the aggregate by the corresponding total household population and total households, respectively. The Market Index value is the ratio of the Annual Average Household Expenditure (AAHE) for the geography that this report is being produced, as compared to the "AAHE" for the U.S.A.

Current Year Estimates and Five Year Projections are produced by Claritas, Inc.



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 01

Appendix: Area Listing

Area Name: PRIMARY MARKET AREA

Type: List - Tract

Reporting Detail: Aggregate

Reporting Level: Tract

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
09001110100	09001-110100	09001110201	09001-110201
09001110202	09001-110202	09001110301	09001-110301
09001110302	09001-110302	09001110400	09001-110400
09001110500	09001-110500	09001110600	09001-110600
09009120100	09009-120100	09009120200	09009-120200
09009125100	09009-125100	09009125200	09009-125200
09009125300	09009-125300	09009125400	09009-125400
09009130100	09009-130100	09009130200	09009-130200
09009341100	09009-341100	09009345100	09009-345100
09009345201	09009-345201	09009345202	09009-345202
09009345300	09009-345300	09009345400	09009-345400
09009346101	09009-346101	09009346102	09009-346102
09009347100	09009-347100	09009347200	09009-347200



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 01

PRIMARY MARKET AREA, Tract (see appendix for geographies), Total

Group	PRIZM NE		Area Households	Pct.	US Base		Index
	Code	Name			Households	Pct.	
URBAN							
U1	04	Young Digerati	0	0.00%	1374520	1.24%	0.0
U1	07	Money and Brains	0	0.00%	2265564	2.04%	0.0
U1	16	Bohemian Mix	0	0.00%	2018548	1.82%	0.0
U1	26	The Cosmopolitans	0	0.00%	1322764	1.19%	0.0
U1	29	American Dreams	0	0.00%	2434986	2.19%	0.0
U1		URBAN UPTOWN	0	0.00%	9416382	8.48%	0.0
U2	31	Urban Achievers	0	0.00%	1852355	1.67%	0.0
U2	40	Close-In Couples	0	0.00%	1295133	1.17%	0.0
U2	54	Multi-Culti Mosaic	0	0.00%	1907241	1.72%	0.0
U2		MIDTOWN MIX	0	0.00%	5054729	4.55%	0.0
U3	59	Urban Elders	0	0.00%	1495328	1.35%	0.0
U3	61	City Roots	0	0.00%	1321286	1.19%	0.0
U3	65	Big City Blues	0	0.00%	1318897	1.19%	0.0
U3	66	Low-Rise Living	0	0.00%	1430578	1.29%	0.0
U3		URBAN CORES	0	0.00%	5566089	5.01%	0.0



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 01

PRIMARY MARKET AREA, Tract (see appendix for geographies), Total

Group	PRIZM NE		Area Households	Pct.	US Base		Index
	Code	Name			Households	Pct.	
SECOND CITIES							
C1	10	Second City Elite	2125	3.75%	1313684	1.18%	317.1
C1	12	Brite Lites, Li'l City	2088	3.69%	1658799	1.49%	246.8
C1	13	Upward Bound	1698	3.00%	1689622	1.52%	197.0
C1	SECOND CITY SOCIETY		5911	10.44%	4662105	4.20%	248.5
C2	24	Up-and-Comers	1745	3.08%	1357887	1.22%	251.9
C2	27	Middleburg Managers	2889	5.10%	2069213	1.86%	273.7
C2	34	White Picket Fences	1088	1.92%	1367601	1.23%	156.0
C2	35	Boomtown Singles	1150	2.03%	1347018	1.21%	167.4
C2	41	Sunset City Blues	628	1.11%	1892142	1.70%	65.1
C2	CITY CENTERS		7500	13.24%	8033861	7.24%	183.0
C3	47	City Startups	944	1.67%	1605824	1.45%	115.2
C3	53	Mobility Blues	640	1.13%	1169434	1.05%	107.3
C3	60	Park Bench Seniors	917	1.62%	1215994	1.10%	147.8
C3	62	Hometown Retired	401	0.71%	1262715	1.14%	62.3
C3	63	Family Thrifts	1275	2.25%	1868599	1.68%	133.8
C3	MICRO-CITY BLUES		4177	7.38%	7122566	6.42%	115.0



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 01

PRIMARY MARKET AREA, Tract (see appendix for geographies), Total

Group	PRIZM NE		Area Households	Pct.	US Base		Index
	Code	Name			Households	Pct.	
SUBURBS							
S1	01	Upper Crust	264	0.47%	1690937	1.52%	30.6
S1	02	Blue Blood Estates	195	0.34%	1059462	0.95%	36.1
S1	03	Movers and Shakers	343	0.61%	1806132	1.63%	37.2
S1	06	Winner's Circle	389	0.69%	1134965	1.02%	67.2
S1		ELITE SUBURBS	1191	2.10%	5691496	5.13%	41.0
S2	08	Executive Suites	95	0.17%	1208293	1.09%	15.4
S2	14	New Empty Nests	652	1.15%	1171877	1.06%	109.1
S2	15	Pools and Patios	1208	2.13%	1372404	1.24%	172.6
S2	17	Beltway Boomers	905	1.60%	1031647	0.93%	172.0
S2	18	Kids and Cul-de-Sacs	1684	2.97%	1687777	1.52%	195.6
S2	19	Home Sweet Home	2182	3.85%	1980255	1.78%	216.0
S2		THE AFFLUENTIALS	6726	11.88%	8452253	7.61%	156.0
S3	21	Gray Power	695	1.23%	1174575	1.06%	116.0
S3	22	Young Influentials	1566	2.77%	1632610	1.47%	188.0
S3	30	Suburban Sprawl	1404	2.48%	1467153	1.32%	187.6
S3	36	Blue-Chip Blues	1050	1.85%	1354490	1.22%	152.0
S3	39	Domestic Duos	1193	2.11%	1188359	1.07%	196.8
S3		MIDDLEBURBS	5908	10.43%	6817187	6.14%	169.9
S4	44	New Beginnings	400	0.71%	1697047	1.53%	46.2
S4	46	Old Glories	559	0.99%	1092340	0.98%	100.3
S4	49	American Classics	150	0.26%	1137884	1.03%	25.8
S4	52	Suburban Pioneers	559	0.99%	1161514	1.05%	94.3
S4		INNER SUBURBS	1668	2.95%	5088785	4.58%	64.3



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 01

PRIMARY MARKET AREA, Tract (see appendix for geographies), Total

Group	PRIZM NE		Area		US Base		Index
	Code	Name	Households	Pct.	Households	Pct.	
TOWN AND RURAL							
T1	05	Country Squires	4196	7.41%	2050786	1.85%	401.1
T1	09	Big Fish, Small Pond	3630	6.41%	2451435	2.21%	290.3
T1	11	God's Country	4320	7.63%	1813435	1.63%	467.0
T1	20	Fast-Track Families	588	1.04%	1631409	1.47%	70.7
T1	25	Country Casuals	759	1.34%	1556190	1.40%	95.6
T1		LANDED GENTRY	13493	23.83%	9503255	8.56%	278.3
T2	23	Greenbelt Sports	3140	5.55%	1885142	1.70%	326.5
T2	28	Traditional Times	2294	4.05%	3015905	2.72%	149.1
T2	32	New Homesteaders	1385	2.45%	2131717	1.92%	127.4
T2	33	Big Sky Families	39	0.07%	1853806	1.67%	4.1
T2	37	Mayberry-ville	494	0.87%	2549084	2.30%	38.0
T2		COUNTRY COMFORT	7352	12.98%	11435654	10.30%	126.0
T3	38	Simple Pleasures	574	1.01%	2802944	2.53%	40.1
T3	42	Red, White and Blues	417	0.74%	1019727	0.92%	80.2
T3	43	Heartlanders	369	0.65%	2208891	1.99%	32.7
T3	45	Blue Highways	3	0.01%	1316921	1.19%	0.4
T3	50	Kid Country, USA	228	0.40%	1424706	1.28%	31.4
T3	51	Shotguns and Pickups	2	0.00%	1761715	1.59%	0.2
T3		MIDDLE AMERICA	1593	2.81%	10534904	9.49%	29.6
T4	48	Young and Rustic	267	0.47%	3393228	3.06%	15.4
T4	55	Golden Ponds	395	0.70%	1945151	1.75%	39.8
T4	56	Crossroads Villagers	91	0.16%	1960469	1.77%	9.1
T4	57	Old Milltowns	297	0.52%	1590835	1.43%	36.6
T4	58	Back Country Folks	4	0.01%	2626222	2.37%	0.3
T4	64	Bedrock America	53	0.09%	2111567	1.90%	4.9
T4		RUSTIC LIVING	1107	1.95%	13627472	12.28%	15.9
Totals			56626	100.00%	111006738	100.00%	100.0

PRIZM NE Clusters and 2005 Estimates are Copyright by Claritas, Inc. "Ratio Index" is defined as the ratio of the percent of households for the cluster for the geographic area of this report compared to the "U.S. Households Base Percent" for the cluster, times 100.



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 01

Appendix: Area Listing

Area Name: PRIMARY MARKET AREA

Type: List - Tract

Reporting Detail: Aggregate

Reporting Level: Tract

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
09001110100	09001-110100	09001110201	09001-110201
09001110202	09001-110202	09001110301	09001-110301
09001110302	09001-110302	09001110400	09001-110400
09001110500	09001-110500	09001110600	09001-110600
09009120100	09009-120100	09009120200	09009-120200
09009125100	09009-125100	09009125200	09009-125200
09009125300	09009-125300	09009125400	09009-125400
09009130100	09009-130100	09009130200	09009-130200
09009341100	09009-341100	09009345100	09009-345100
09009345201	09009-345201	09009345202	09009-345202
09009345300	09009-345300	09009345400	09009-345400
09009346101	09009-346101	09009346102	09009-346102
09009347100	09009-347100	09009347200	09009-347200



Household Trend

Prepared For:
Project Code: Naugatuck-1

Order #: 963968200
Site: 02

Tract (see appendix for geographies), Total

Description	2000 Census	2005 Estimate	%Change 2000-2005	2010 Projection	%Change 2005-2010
Universe Totals					
Population	60,949	62,382	2.35%	63,995	2.59%
Households	23,714	24,428	3.01%	25,133	2.89%
Families	16,265	16,660	2.43%	17,042	2.29%
Housing Units	24,974	25,734	3.04%	26,482	2.91%
Group Quarters Population	1,099	1,143	4.00%	1,199	4.90%
Average Household Size	2.52	2.51	-0.40%	2.50	-0.40%
Income Totals					
Aggregate(SMM) Household Income	1,446	1,676	15.91%	1,903	13.54%
Per Capita	23,868	27,043	13.30%	29,931	10.68%

Description	2000 Census	Percent	2005 Estimate	Percent	2010 Projection	Percent
Total Household Income	23,778		24,428		25,133	
Income Less than \$15,000	3,075	12.93%	2,834	11.60%	2,657	10.57%
Income \$15,000 - \$24,999	2,681	11.28%	2,554	10.46%	2,432	9.68%
Income \$25,000 - \$34,999	2,553	10.74%	2,392	9.79%	2,302	9.16%
Income \$35,000 - \$49,999	3,734	15.70%	3,612	14.79%	3,412	13.58%
Income \$50,000 - \$74,999	4,997	21.02%	4,856	19.88%	4,756	18.92%
Income \$75,000 - \$99,999	3,110	13.08%	3,321	13.60%	3,471	13.81%
Income \$100,000 - \$149,999	2,640	11.10%	3,402	13.93%	3,935	15.66%
Income \$150,000 - \$249,999	724	3.04%	1,051	4.30%	1,613	6.42%
Income \$250,000 - \$499,999	202	0.85%	291	1.19%	379	1.51%
Income \$500,000 or more	62	0.26%	115	0.47%	176	0.70%
Average Household Income	60,802		68,591		75,730	
Median Household Income	49,380		54,234		59,271	
Total Family Household Income	16,342		16,660		17,042	
Income Less than \$15,000	860	5.26%	881	5.29%	855	5.02%
Income \$15,000 - \$24,999	1,333	8.16%	1,253	7.52%	1,168	6.85%
Income \$25,000 - \$34,999	1,520	9.30%	1,341	8.05%	1,215	7.13%
Income \$35,000 - \$49,999	2,622	16.04%	2,336	14.02%	2,220	13.03%
Income \$50,000 - \$74,999	3,934	24.07%	3,682	22.10%	3,399	19.94%
Income \$75,000 - \$99,999	2,807	17.18%	2,806	16.84%	2,789	16.37%
Income \$100,000 - \$149,999	2,414	14.77%	3,069	18.42%	3,392	19.90%
Income \$150,000 - \$249,999	627	3.84%	946	5.68%	1,511	8.87%
Income \$250,000 - \$499,999	167	1.02%	240	1.44%	329	1.93%
Income \$500,000 or more	58	0.35%	106	0.64%	164	0.96%



Household Trend

Prepared For:
Project Code: Naugatuck-1

Order #: 963968200
Site: 02

Tract (see appendix for geographies), Total

Description	2000 Census	Percent	2005 Estimate	Percent	2010 Projection	Percent
Households by Household Type and Size*						
Nonfamily Households	7,449		7,768		8,091	
1-person household	6,287	84.40%	6,613	85.13%	6,900	85.28%
2-person household	1,024	13.75%	1,009	12.99%	1,021	12.62%
3-person household	99	1.33%	107	1.38%	124	1.53%
4-person household	21	0.28%	19	0.24%	22	0.27%
5-person household	12	0.16%	13	0.17%	17	0.21%
6-person household	3	0.04%	4	0.05%	4	0.05%
7 or more person household	3	0.04%	3	0.04%	3	0.04%
Family Households	16,265		16,660		17,042	
2-person household	6,602	40.59%	6,786	40.73%	6,945	40.75%
3-person household	4,042	24.85%	4,203	25.23%	4,339	25.46%
4-person household	3,479	21.39%	3,508	21.06%	3,547	20.81%
5-person household	1,418	8.72%	1,430	8.58%	1,460	8.57%
6-person household	519	3.19%	533	3.20%	548	3.22%
7 or more person household	205	1.26%	200	1.20%	203	1.19%

*In contrast to Claritas Demographic Estimates, "smoothed" data items are Census 2000 tables made consistent with current year estimated and 5 year projected base counts.



Household Trend

Prepared For:
Project Code: Naugatuck-1

Order #: 963968200
Site: 02

Appendix: Area Listing

Area Name:

Type: List - Tract

Reporting Detail: Aggregate

Reporting Level: Tract

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
09005360100	09005-360100	09005360200	09005-360200
09005360300	09005-360300	09005360400	09005-360400
09009344100	09009-344100	09009344200	09009-344200
09009351601	09009-351601	09009351602	09009-351602
09009351700	09009-351700	09009351800	09009-351800
09009351900	09009-351900	09009352000	09009-352000
09009352100	09009-352100	09009352200	09009-352200
09009352300	09009-352300		



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 02

MARKET AREA NORTH, Tract (see appendix for geographies), Total

Group	PRIZM NE		Area		US Base		Index
	Code	Name	Households	Pct.	Households	Pct.	
URBAN							
U1	04	Young Digerati	0	0.00%	1374520	1.24%	0.0
U1	07	Money and Brains	0	0.00%	2265564	2.04%	0.0
U1	16	Bohemian Mix	0	0.00%	2018548	1.82%	0.0
U1	26	The Cosmopolitans	0	0.00%	1322764	1.19%	0.0
U1	29	American Dreams	0	0.00%	2434986	2.19%	0.0
U1		URBAN UPTOWN	0	0.00%	9416382	8.48%	0.0
U2	31	Urban Achievers	0	0.00%	1852355	1.67%	0.0
U2	40	Close-In Couples	0	0.00%	1295133	1.17%	0.0
U2	54	Multi-Culti Mosaic	0	0.00%	1907241	1.72%	0.0
U2		MIDTOWN MIX	0	0.00%	5054729	4.55%	0.0
U3	59	Urban Elders	0	0.00%	1495328	1.35%	0.0
U3	61	City Roots	0	0.00%	1321286	1.19%	0.0
U3	65	Big City Blues	0	0.00%	1318897	1.19%	0.0
U3	66	Low-Rise Living	0	0.00%	1430578	1.29%	0.0
U3		URBAN CORES	0	0.00%	5566089	5.01%	0.0



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 02

MARKET AREA NORTH, Tract (see appendix for geographies), Total

Group	PRIZM NE		Area Households	Pct.	US Base		Index
	Code	Name			Households	Pct.	
SECOND CITIES							
C1	10	Second City Elite	456	1.87%	1313684	1.18%	157.7
C1	12	Brite Lites, Li'l City	439	1.80%	1658799	1.49%	120.3
C1	13	Upward Bound	289	1.18%	1689622	1.52%	77.7
C1		SECOND CITY SOCIETY	1184	4.85%	4662105	4.20%	115.4
C2	24	Up-and-Comers	283	1.16%	1357887	1.22%	94.7
C2	27	Middleburg Managers	842	3.45%	2069213	1.86%	184.9
C2	34	White Picket Fences	301	1.23%	1367601	1.23%	100.0
C2	35	Boomtown Singles	668	2.73%	1347018	1.21%	225.4
C2	41	Sunset City Blues	680	2.78%	1892142	1.70%	163.3
C2		CITY CENTERS	2774	11.36%	8033861	7.24%	156.9
C3	47	City Startups	602	2.46%	1605824	1.45%	170.4
C3	53	Mobility Blues	306	1.25%	1169434	1.05%	118.9
C3	60	Park Bench Seniors	850	3.48%	1215994	1.10%	317.7
C3	62	Hometown Retired	178	0.73%	1262715	1.14%	64.1
C3	63	Family Thrifts	793	3.25%	1868599	1.68%	192.8
C3		MICRO-CITY BLUES	2729	11.17%	7122566	6.42%	174.1



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 02

MARKET AREA NORTH, Tract (see appendix for geographies), Total

Group	PRIZM NE		Area		US Base		Index
	Code	Name	Households	Pct.	Households	Pct.	
SUBURBS							
S1	01	Upper Crust	342	1.40%	1690937	1.52%	91.9
S1	02	Blue Blood Estates	119	0.49%	1059462	0.95%	51.0
S1	03	Movers and Shakers	301	1.23%	1806132	1.63%	75.7
S1	06	Winner's Circle	117	0.48%	1134965	1.02%	46.8
S1		ELITE SUBURBS	879	3.60%	5691496	5.13%	70.2
S2	08	Executive Suites	8	0.03%	1208293	1.09%	3.0
S2	14	New Empty Nests	524	2.15%	1171877	1.06%	203.2
S2	15	Pools and Patios	971	3.97%	1372404	1.24%	321.5
S2	17	Beltway Boomers	554	2.27%	1031647	0.93%	244.0
S2	18	Kids and Cul-de-Sacs	553	2.26%	1687777	1.52%	148.9
S2	19	Home Sweet Home	1176	4.81%	1980255	1.78%	269.9
S2		THE AFFLUENTIALS	3786	15.50%	8452253	7.61%	203.5
S3	21	Gray Power	289	1.18%	1174575	1.06%	111.8
S3	22	Young Influentials	875	3.58%	1632610	1.47%	243.5
S3	30	Suburban Sprawl	814	3.33%	1467153	1.32%	252.1
S3	36	Blue-Chip Blues	673	2.76%	1354490	1.22%	225.8
S3	39	Domestic Duos	981	4.02%	1188359	1.07%	375.1
S3		MIDDLEBURBS	3632	14.87%	6817187	6.14%	242.1
S4	44	New Beginnings	706	2.89%	1697047	1.53%	189.0
S4	46	Old Glories	531	2.17%	1092340	0.98%	220.9
S4	49	American Classics	334	1.37%	1137884	1.03%	133.4
S4	52	Suburban Pioneers	764	3.13%	1161514	1.05%	298.9
S4		INNER SUBURBS	2335	9.56%	5088785	4.58%	208.5



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 02

MARKET AREA NORTH, Tract (see appendix for geographies), Total

Group	PRIZM NE		Area Households	Pct.	US Base		Index
	Code	Name			Households	Pct.	
TOWN AND RURAL							
T1	05	Country Squires	1410	5.77%	2050786	1.85%	312.4
T1	09	Big Fish, Small Pond	1256	5.14%	2451435	2.21%	232.8
T1	11	God's Country	1191	4.88%	1813435	1.63%	298.4
T1	20	Fast-Track Families	59	0.24%	1631409	1.47%	16.4
T1	25	Country Casuals	132	0.54%	1556190	1.40%	38.5
T1		LANDED GENTRY	4048	16.57%	9503255	8.56%	193.6
T2	23	Greenbelt Sports	940	3.85%	1885142	1.70%	226.6
T2	28	Traditional Times	874	3.58%	3015905	2.72%	131.7
T2	32	New Homesteaders	558	2.28%	2131717	1.92%	119.0
T2	33	Big Sky Families	0	0.00%	1853806	1.67%	0.0
T2	37	Mayberry-ville	0	0.00%	2549084	2.30%	0.0
T2		COUNTRY COMFORT	2372	9.71%	11435654	10.30%	94.3
T3	38	Simple Pleasures	195	0.80%	2802944	2.53%	31.6
T3	42	Red, White and Blues	158	0.65%	1019727	0.92%	70.4
T3	43	Heartlanders	50	0.20%	2208891	1.99%	10.3
T3	45	Blue Highways	0	0.00%	1316921	1.19%	0.0
T3	50	Kid Country, USA	86	0.35%	1424706	1.28%	27.4
T3	51	Shotguns and Pickups	0	0.00%	1761715	1.59%	0.0
T3		MIDDLE AMERICA	489	2.00%	10534904	9.49%	21.1
T4	48	Young and Rustic	61	0.25%	3393228	3.06%	8.2
T4	55	Golden Ponds	85	0.35%	1945151	1.75%	19.9
T4	56	Crossroads Villagers	11	0.05%	1960469	1.77%	2.5
T4	57	Old Milltowns	33	0.14%	1590835	1.43%	9.4
T4	58	Back Country Folks	0	0.00%	2626222	2.37%	0.0
T4	64	Bedrock America	10	0.04%	2111567	1.90%	2.2
T4		RUSTIC LIVING	200	0.82%	13627472	12.28%	6.7
Totals			24428	100.00%	111006738	100.00%	100.0

PRIZM NE Clusters and 2005 Estimates are Copyright by Claritas, Inc. "Ratio Index" is defined as the ratio of the percent of households for the cluster for the geographic area of this report compared to the "U.S. Households Base Percent" for the cluster, times 100.



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 02

Appendix: Area Listing

Area Name: MARKET AREA NORTH

Type: List - Tract

Reporting Detail: Aggregate

Reporting Level: Tract

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
09005360100	09005-360100	09005360200	09005-360200
09005360300	09005-360300	09005360400	09005-360400
09009344100	09009 344100	09009344200	09009-344200
09009351601	09009-351601	09009351602	09009-351602
09009351700	09009-351700	09009351800	09009-351800
09009351900	09009-351900	09009352000	09009-352000
09009352100	09009-352100	09009352200	09009-352200
09009352300	09009-352300		



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 02

MARKET AREA NORTH, Tract (see appendix for geographies), Total

Annual Expenditures	Aggregate (in 000's)		Per Capita		Average Household		Market Index to USA	
	2005	2010	2005	2010	2005	2010	2005	2010
Apparel:								
Total Apparel	109,278	126,191	1,752	1,972	4,473	5,021	107	106
Women's Apparel	30,391	35,347	487	552	1,244	1,406	106	105
Men's Apparel	21,908	24,313	351	380	897	967	106	105
Girl's Apparel	6,312	7,392	101	116	258	294	100	99
Boy's Apparel	5,995	6,843	96	107	245	272	99	97
Infant's Apparel	2,551	2,862	41	45	104	114	99	99
Footwear (excl. Infants)	11,879	13,498	190	211	486	537	99	99
Other Apparel Prods/Services	30,241	35,936	485	562	1,238	1,430	119	117
Entertainment:								
Sports and Recreation	32,025	40,848	513	638	1,311	1,625	101	100
TV, Radio and Sound Equipment	44,072	54,631	706	854	1,804	2,174	105	105
Reading Materials	14,378	15,254	230	238	589	607	116	115
Travel	36,890	46,330	591	724	1,510	1,843	113	111
Photographic Equipment	3,631	3,862	58	60	149	154	116	113
Food at Home:								
Total Food at Home	144,274	158,505	2,313	2,477	5,906	6,307	108	107
Cereal Products	8,163	8,563	131	134	334	341	111	110
Bakery Products	15,837	16,858	254	263	648	671	114	113
Fish and Seafood	3,379	3,929	54	61	138	156	115	113
Meats (All)	29,776	32,937	477	515	1,219	1,311	111	111
Dairy Products	15,566	16,484	250	258	637	656	113	112
Fresh Milk and Cream	3,732	3,797	60	59	153	151	106	105
Eggs	1,608	1,909	26	30	66	76	104	104
Other Dairy Products	10,226	10,778	164	168	419	429	117	116
Fruits and Vegetables	18,258	20,590	293	322	747	819	112	111
Juices	4,864	5,333	78	83	199	212	121	121
Sugar and Other Sweets	9,358	10,227	150	160	383	407	107	106
Fats and Oils	1,277	1,474	20	23	52	59	106	105
Nonalcoholic Beverages	13,267	12,956	213	202	543	515	99	99
Prepared Foods	24,528	29,155	393	456	1,004	1,160	96	96



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 02

MARKET AREA NORTH, Tract (see appendix for geographies), Total

Annual Expenditures	Aggregate (in 000's)		Per Capita		Average Household		Market Index to USA	
	2005	2010	2005	2010	2005	2010	2005	2010
Health Care:								
Total Health Care	87,178	128,806	1,397	2,013	3,569	5,125	96	94
Medical Services	38,768	47,674	621	745	1,587	1,897	106	105
Prescription Drugs	44,979	76,807	721	1,200	1,841	3,056	89	88
Medical Supplies	3,431	4,325	55	68	140	172	102	101
Household Equipment:								
Total Household Textiles	13,551	16,295	217	255	555	648	105	104
Domestic Textiles	5,473	6,833	88	107	224	272	105	104
Window and Furniture Covers	8,079	9,462	130	148	331	376	105	104
Total Furniture	20,080	22,984	322	359	822	915	105	104
Bedroom Furniture	5,454	6,252	87	98	223	249	106	104
Living/Dining Room Furniture	8,906	9,766	143	153	365	389	105	104
Other Furniture	5,720	6,967	92	109	234	277	105	104
Major Appliances	8,117	8,587	130	134	332	342	105	104
Small Appliance/Houseware	14,626	16,741	234	262	599	666	96	97
Misc Household Equipment	13,443	15,534	215	243	550	618	104	102
Misc Personal Items:								
Personal Care Products and Services	22,524	27,068	361	423	922	1,077	104	103
Personal Expenses and Services	38,972	47,436	625	741	1,595	1,887	107	106
Smoking Prods/Supplies	22,759	26,049	365	407	932	1,036	115	115
Miscellaneous Items:								
Total Education	30,910	40,073	495	626	1,265	1,594	106	106
Room and Board	2,196	2,226	35	35	90	89	109	108
Tuition/School Supplies	28,714	37,847	460	591	1,175	1,506	105	106
Pet Expenses	10,871	13,783	174	215	445	548	95	95
Day Care	8,198	9,762	131	153	336	388	103	101
Contributions (All)	47,460	55,204	761	863	1,943	2,196	104	103



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 02

MARKET AREA NORTH, Tract (see appendix for geographies), Total

Annual Expenditures	Aggregate (in 000's)		Per Capita		Average Household		Market Index to USA	
	2005	2010	2005	2010	2005	2010	2005	2010
Other Misc. Expenses:								
Housekeeping Supplies	8,661	10,978	139	172	355	437	108	107
Total Food away from Home	124,972	142,058	2,003	2,220	5,116	5,652	108	106
Breakfast and Brunch	9,452	12,142	152	190	387	483	103	102
Dinner	38,992	41,804	625	653	1,596	1,663	112	110
Lunch	35,202	42,520	564	664	1,441	1,692	104	103
Snacks and Non Alcoholic Beverage	11,126	14,266	178	223	455	568	104	104
Catered Affairs	2,852	3,043	46	48	117	121	113	110
Food and Nonalcoholic Bevgs on Trips	27,348	28,283	438	442	1,120	1,125	109	107
Total Alcoholic Beverages	30,960	34,493	496	539	1,267	1,372	104	103
Alcoholic Beverages at Home	20,755	22,633	333	354	850	901	102	101
Alcoholic Beverages away from Home	10,205	11,859	164	185	418	472	110	108
Shelter and Related Expenses:								
Household Services	14,052	17,432	225	272	575	694	113	111
Household Repairs	32,079	37,010	514	578	1,313	1,473	110	109
Total Housing Expenses	36,267	38,245	581	598	1,485	1,522	117	110
Fuels and Utilities	11,339	9,398	182	147	464	374	238	230
Telephone Service	24,928	28,848	400	451	1,020	1,148	95	94
Transportation Expenses:								
Total Transportation Expenses	171,427	206,801	2,748	3,232	7,018	8,228	98	97
New Autos/Trucks/Vans	79,193	85,924	1,269	1,343	3,242	3,419	109	108
Used Vehicles	47,366	60,828	759	951	1,939	2,420	84	84
Boats and Outboard Motor, Etc	5,714	6,753	92	106	234	269	84	86
Towing Charges	143	173	2	3	6	7	99	100
Gasoline	33,917	47,160	544	737	1,388	1,876	100	100
Diesel Fuel	299	322	5	5	12	13	100	98
Rented Vehicles	4,796	5,641	77	88	196	224	109	108
Automotive Maintenance/Repair/Other	41,233	49,642	661	776	1,688	1,975	103	102
Total Specified Consumer Expenditures	1,182,885	1,410,603	18,962	22,042	48,423	56,126	105	103



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 02

Claritas' Consumer Spending Patterns Report is derived from the Consumer Buying Power (CBP) database using information from the U.S. Bureau of Labor Statistics (BLS) Consumer Expenditure Survey (CE Survey).

The Annual Aggregate (in 000's) is used to obtain the Annual Per Capitas and the Average Household data by dividing the aggregate by the corresponding total household population and total households, respectively. The Market Index value is the ratio of the Annual Average Household Expenditure (AAHE) for the geography that this report is being produced, as compared to the "AAHE" for the U.S.A.

Current Year Estimates and Five Year Projections are produced by Claritas, Inc.



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 02

Appendix: Area Listing

Area Name: MARKET AREA NORTH

Type: List - Tract

Reporting Detail: Aggregate

Reporting Level: Tract

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
09005360100	09005-360100	09005360200	09005-360200
09005360300	09005-360300	09005360400	09005-360400
09009344100	09009-344100	09009344200	09009-344200
09009351601	09009-351601	09009351602	09009-351602
09009351700	09009-351700	09009351800	09009-351800
09009351900	09009-351900	09009352000	09009-352000
09009352100	09009-352100	09009352200	09009-352200
09009352300	09009-352300		



Household Trend

Prepared For:
Project Code: Naugatuck-1

Order #: 963968200
Site: 03

Tract (see appendix for geographies), Total

Description	2000 Census	2005 Estimate	%Change 2000-2005	2010 Projection	%Change 2005-2010
Universe Totals					
Population	93,741	95,667	2.05%	97,908	2.34%
Households	33,691	34,444	2.24%	35,322	2.55%
Families	25,162	25,632	1.87%	26,177	2.13%
Housing Units	34,687	35,451	2.20%	36,347	2.53%
Group Quarters Population	2,113	2,240	6.01%	2,418	7.95%
Average Household Size	2.72	2.71	-0.37%	2.70	-0.37%
Income Totals					
Aggregate(SMM) Household Income	2,713	3,215	18.50%	3,757	16.86%
Per Capita	29,238	33,898	15.94%	38,676	14.10%

Description	2000 Census	Percent	2005 Estimate	Percent	2010 Projection	Percent
Total Household Income	33,686		34,444		35,322	
Income Less than \$15,000	3,145	9.34%	2,708	7.86%	2,405	6.81%
Income \$15,000 - \$24,999	2,536	7.53%	2,235	6.49%	2,021	5.72%
Income \$25,000 - \$34,999	2,733	8.11%	2,527	7.34%	2,260	6.40%
Income \$35,000 - \$49,999	4,577	13.59%	4,004	11.62%	3,558	10.07%
Income \$50,000 - \$74,999	7,072	20.99%	6,534	18.97%	6,213	17.59%
Income \$75,000 - \$99,999	4,767	14.15%	5,030	14.60%	5,008	14.18%
Income \$100,000 - \$149,999	5,379	15.97%	6,342	18.41%	6,930	19.62%
Income \$150,000 - \$249,999	2,599	7.72%	3,710	10.77%	4,859	13.76%
Income \$250,000 - \$499,999	672	1.99%	990	2.87%	1,484	4.20%
Income \$500,000 or more	206	0.61%	364	1.06%	584	1.65%
Average Household Income	80,551		93,349		106,354	
Median Household Income	63,617		71,991		81,012	
Total Family Household Income						
Income Less than \$15,000	894	3.54%	805	3.14%	730	2.79%
Income \$15,000 - \$24,999	1,259	4.98%	1,116	4.35%	884	3.38%
Income \$25,000 - \$34,999	1,586	6.27%	1,392	5.43%	1,218	4.65%
Income \$35,000 - \$49,999	3,144	12.43%	2,412	9.41%	2,027	7.74%
Income \$50,000 - \$74,999	5,821	23.02%	5,180	20.21%	4,502	17.20%
Income \$75,000 - \$99,999	4,258	16.84%	4,319	16.85%	4,180	15.97%
Income \$100,000 - \$149,999	5,025	19.87%	5,637	21.99%	6,150	23.49%
Income \$150,000 - \$249,999	2,471	9.77%	3,515	13.71%	4,529	17.30%
Income \$250,000 - \$499,999	630	2.49%	930	3.63%	1,411	5.39%
Income \$500,000 or more	197	0.78%	326	1.27%	546	2.09%



Household Trend

Prepared For:
Project Code: Naugatuck-1

Order #: 963968200
Site: 03

Tract (see appendix for geographies), Total

Description	2000 Census	Percent	2005 Estimate	Percent	2010 Projection	Percent
Households by Household Type and Size*						
Nonfamily Households	8,529		8,812		9,145	
1-person household	7,402	86.79%	7,663	86.96%	7,958	87.02%
2-person household	910	10.67%	906	10.28%	912	9.97%
3-person household	124	1.45%	146	1.66%	169	1.85%
4-person household	50	0.59%	48	0.54%	50	0.55%
5-person household	23	0.27%	25	0.28%	27	0.30%
6-person household	15	0.18%	18	0.20%	23	0.25%
7 or more person household	5	0.06%	6	0.07%	6	0.07%
Family Households	25,162		25,632		26,177	
2-person household	9,694	38.53%	9,843	38.40%	10,057	38.42%
3-person household	5,667	22.52%	5,908	23.05%	6,151	23.50%
4-person household	5,831	23.17%	5,873	22.91%	5,915	22.60%
5-person household	2,690	10.69%	2,701	10.54%	2,713	10.36%
6-person household	831	3.30%	857	3.34%	878	3.35%
7 or more person household	449	1.78%	450	1.76%	463	1.77%

*In contrast to Claritas Demographic Estimates, "smoothed" data items are Census 2000 tables made consistent with current year estimated and 5 year projected base counts.



Household Trend

Prepared For:
Project Code: Naugatuck-1

Order #: 963968200
Site: 03

Appendix: Area Listing

Area Name:

Type: List - Tract

Reporting Detail: Aggregate

Reporting Level: Tract

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
09001072400	09001-072400	09001072500	09001-072500
09001072600	09001-072600	09001072700	09001-072700
09001072800	09001-072800	09001072900	09001-072900
09001073000	09001-073000	09001073100	09001-073100
09001081300	09001-081300	09001090100	09001-090100
09001090200	09001-090200	09001090300	09001-090300
09001090400	09001-090400	09001090500	09001-090500
09001090600	09001-090600	09001090700	09001-090700
09001100100	09001-100100	09001100200	09001-100200
09001100300	09001-100300		



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 03

MARKET AREA SOUTH, Tract (see appendix for geographies), Total

Annual Expenditures	Aggregate (in 000's)		Per Capita		Average Household		Market Index to USA	
	2005	2010	2005	2010	2005	2010	2005	2010
Apparel:								
Total Apparel	200,655	233,709	2,097	2,387	5,826	6,617	140	140
Women's Apparel	55,699	65,277	582	667	1,617	1,848	137	138
Men's Apparel	38,843	43,533	406	445	1,128	1,232	133	134
Girl's Apparel	11,072	13,050	116	133	321	369	124	124
Boy's Apparel	10,427	12,099	109	124	303	343	122	122
Infant's Apparel	4,347	4,898	45	50	126	139	120	120
Footwear (excl. Infants)	21,188	24,322	221	248	615	689	126	127
Other Apparel Prods/Services	59,079	70,531	618	720	1,715	1,997	165	163
Entertainment:								
Sports and Recreation	62,208	80,001	650	817	1,806	2,265	139	139
TV, Radio and Sound Equipment	78,437	97,243	820	993	2,277	2,753	133	133
Reading Materials	24,487	26,164	256	267	711	741	140	140
Travel	73,087	92,305	764	943	2,122	2,613	159	158
Photographic Equipment	6,716	7,180	70	73	195	203	152	150
Food at Home:								
Total Food at Home	225,716	247,765	2,359	2,531	6,553	7,014	119	119
Cereal Products	12,732	13,343	133	136	370	378	123	122
Bakery Products	24,985	26,586	261	272	725	753	128	127
Fish and Seafood	5,837	6,761	61	69	169	191	141	138
Meats (All)	47,177	52,027	493	531	1,370	1,473	124	124
Dairy Products	23,967	25,327	251	259	696	717	123	122
Fresh Milk and Cream	5,576	5,656	58	58	162	160	112	111
Eggs	2,546	3,009	27	31	74	85	117	117
Other Dairy Products	15,845	16,662	166	170	460	472	128	127
Fruits and Vegetables	29,573	33,385	309	341	859	945	128	128
Juices	8,001	8,775	84	90	232	248	141	141
Sugar and Other Sweets	14,178	15,507	148	158	412	439	115	115
Fats and Oils	1,972	2,271	21	23	57	64	116	115
Nonalcoholic Beverages	20,076	19,606	210	200	583	555	107	106
Prepared Foods	37,218	44,177	389	451	1,081	1,251	104	103



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 03

MARKET AREA SOUTH, Tract (see appendix for geographies), Total

Annual Expenditures	Aggregate (in 000's)		Per Capita		Average Household		Market Index to USA	
	2005	2010	2005	2010	2005	2010	2005	2010
Health Care:								
Total Health Care	151,028	222,886	1,579	2,276	4,385	6,310	119	116
Medical Services	69,584	85,779	727	876	2,020	2,428	135	134
Prescription Drugs	75,265	129,272	787	1,320	2,185	3,660	106	106
Medical Supplies	6,179	7,835	65	80	179	222	130	130
Household Equipment:								
Total Household Textiles	26,623	32,197	278	329	773	912	146	146
Domestic Textiles	9,785	12,320	102	126	284	349	133	133
Window and Furniture Covers	16,839	19,876	176	203	489	563	155	156
Total Furniture	40,494	46,543	423	475	1,176	1,318	151	150
Bedroom Furniture	10,470	12,072	109	123	304	342	144	143
Living/Dining Room Furniture	18,583	20,484	194	209	540	580	156	156
Other Furniture	11,441	13,987	120	143	332	396	149	149
Major Appliances	14,485	15,359	151	157	421	435	133	133
Small Appliance/Houseware	28,647	32,814	299	335	832	929	134	135
Misc Household Equipment	24,599	28,453	257	291	714	806	134	133
Misc Personal Items:								
Personal Care Products and Services	38,932	46,987	407	480	1,130	1,330	128	128
Personal Expenses and Services	73,993	91,304	773	933	2,148	2,585	145	145
Smoking Prods/Supplies	28,451	31,978	297	327	826	905	102	101
Miscellaneous Items:								
Total Education	60,681	79,709	634	814	1,762	2,257	147	150
Room and Board	4,489	4,553	47	46	130	129	158	157
Tuition/School Supplies	56,192	75,156	587	768	1,631	2,128	146	149
Pet Expenses	18,786	23,882	196	244	545	676	116	117
Day Care	16,179	19,303	169	197	470	546	144	142
Contributions (All)	88,739	104,360	928	1,066	2,576	2,955	138	139



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 03

MARKET AREA SOUTH, Tract (see appendix for geographies), Total

Annual Expenditures	Aggregate (in 000's)		Per Capita		Average Household		Market Index to USA	
	2005	2010	2005	2010	2005	2010	2005	2010
Other Misc. Expenses:								
Housekeeping Supplies	13,558	17,157	142	175	394	486	120	119
Total Food away from Home	213,068	242,581	2,227	2,478	6,186	6,868	131	129
Breakfast and Brunch	15,118	19,450	158	199	439	551	117	117
Dinner	69,040	74,428	722	760	2,004	2,107	141	139
Lunch	57,762	70,166	604	717	1,677	1,986	122	121
Snacks and Non Alcoholic Beverage	17,390	22,332	182	228	505	632	116	115
Catered Affairs	5,547	5,891	58	60	161	167	156	152
Food and Nonalcoholic Bevgs on Trips	48,211	50,313	504	514	1,400	1,424	137	136
Total Alcoholic Beverages	53,218	59,625	556	609	1,545	1,688	127	127
Alcoholic Beverages at Home	34,967	38,243	366	391	1,015	1,083	122	121
Alcoholic Beverages away from Home	18,251	21,382	191	218	530	605	140	139
Shelter and Related Expenses:								
Household Services	28,102	34,941	294	357	816	989	160	159
Household Repairs	62,088	71,670	649	732	1,803	2,029	152	150
Total Housing Expenses	58,500	62,365	612	637	1,698	1,766	134	127
Fuels and Utilities	17,412	14,479	182	148	506	410	259	252
Telephone Service	41,088	47,886	429	489	1,193	1,356	111	111
Transportation Expenses:								
Total Transportation Expenses	291,080	349,779	3,043	3,573	8,451	9,903	118	117
New Autos/Trucks/Vans	146,792	160,201	1,534	1,636	4,262	4,535	143	143
Used Vehicles	70,587	91,265	738	932	2,049	2,584	89	90
Boats and Outboard Motor, Etc	10,925	13,318	114	136	317	377	113	121
Towing Charges	224	276	2	3	7	8	111	114
Gasoline	52,645	73,067	550	746	1,528	2,069	111	110
Diesel Fuel	482	508	5	5	14	14	115	110
Rented Vehicles	9,423	11,144	99	114	274	315	152	151
Automotive Maintenance/Repair/Other	72,808	88,295	761	902	2,114	2,500	129	129
Total Specified Consumer Expenditures	2,075,363	2,486,557	21,694	25,397	60,253	70,397	130	130



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 03

Claritas' Consumer Spending Patterns Report is derived from the Consumer Buying Power (CBP) database using information from the U.S. Bureau of Labor Statistics (BLS) Consumer Expenditure Survey (CE Survey).

The Annual Aggregate (in 000's) is used to obtain the Annual Per Capita and the Average Household data by dividing the aggregate by the corresponding total household population and total households, respectively. The Market Index value is the ratio of the Annual Average Household Expenditure (AAHE) for the geography that this report is being produced, as compared to the "AAHE" for the U.S.A.

Current Year Estimates and Five Year Projections are produced by Claritas, Inc.



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-2

Order #: 963968659
Site: 03

Appendix: Area Listing

Area Name: MARKET AREA SOUTH

Type: List - Tract

Reporting Detail: Aggregate

Reporting Level: Tract

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
09001072400	09001-072400	09001072500	09001-072500
09001072600	09001-072600	09001072700	09001-072700
09001072800	09001-072800	09001072900	09001-072900
09001073000	09001-073000	09001073100	09001-073100
09001081300	09001-081300	09001090100	09001-090100
09001090200	09001-090200	09001090300	09001-090300
09001090400	09001-090400	09001090500	09001-090500
09001090600	09001-090600	09001090700	09001-090700
09001100100	09001-100100	09001100200	09001-100200
09001100300	09001-100300		



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 03

MARKET AREA SOUTH, Tract (see appendix for geographies), Total

Group	PRIZM NE		Area		US Base		Index
	Code	Name	Households	Pct.	Households	Pct.	
URBAN							
U1	04	Young Digerati	338	0.98%	1374520	1.24%	79.3
U1	07	Money and Brains	814	2.36%	2265564	2.04%	115.8
U1	16	Bohemian Mix	190	0.55%	2018548	1.82%	30.3
U1	26	The Cosmopolitans	1110	3.22%	1322764	1.19%	270.4
U1	29	American Dreams	2111	6.13%	2434986	2.19%	279.4
U1		URBAN UPTOWN	4563	13.25%	9416382	8.48%	156.2
U2	31	Urban Achievers	144	0.42%	1852355	1.67%	25.1
U2	40	Close-In Couples	892	2.59%	1295133	1.17%	222.0
U2	54	Multi-Culti Mosiac	1299	3.77%	1907241	1.72%	219.5
U2		MIDTOWN MIX	2335	6.78%	5054729	4.55%	148.9
U3	59	Urban Elders	228	0.66%	1495328	1.35%	49.1
U3	61	City Roots	390	1.13%	1321286	1.19%	95.1
U3	65	Big City Blues	224	0.65%	1318897	1.19%	54.7
U3	66	Low-Rise Living	0	0.00%	1430578	1.29%	0.0
U3		URBAN CORES	842	2.44%	5566089	5.01%	48.8



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 03

MARKET AREA SOUTH, Tract (see appendix for geographies), Total

Group	PRIZM NE		Area		US Base		Index
	Code	Name	Households	Pct.	Households	Pct.	
SECOND CITIES							
C1	10	Second City Elite	0	0.00%	1313684	1.18%	0.0
C1	12	Brite Lites, Li'l City	0	0.00%	1658799	1.49%	0.0
C1	13	Upward Bound	0	0.00%	1689622	1.52%	0.0
C1		SECOND CITY SOCIETY	0	0.00%	4662105	4.20%	0.0
C2	24	Up-and-Comers	0	0.00%	1357887	1.22%	0.0
C2	27	Middleburg Managers	0	0.00%	2069213	1.86%	0.0
C2	34	White Picket Fences	0	0.00%	1367601	1.23%	0.0
C2	35	Boomtown Singles	0	0.00%	1347018	1.21%	0.0
C2	41	Sunset City Blues	0	0.00%	1892142	1.70%	0.0
C2		CITY CENTERS	0	0.00%	8033861	7.24%	0.0
C3	47	City Startups	0	0.00%	1605824	1.45%	0.0
C3	53	Mobility Blues	0	0.00%	1169434	1.05%	0.0
C3	60	Park Bench Seniors	0	0.00%	1215994	1.10%	0.0
C3	62	Hometown Retired	0	0.00%	1262715	1.14%	0.0
C3	63	Family Thrifts	0	0.00%	1868599	1.68%	0.0
C3		MICRO-CITY BLUES	0	0.00%	7122566	6.42%	0.0



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 03

MARKET AREA SOUTH, Tract (see appendix for geographies), Total

Group	PRIZM NE		Area		US Base		Index
	Code	Name	Households	Pct.	Households	Pct.	
SUBURBS							
S1	01	Upper Crust	1551	4.50%	1690937	1.52%	295.6
S1	02	Blue Blood Estates	1002	2.91%	1059462	0.95%	304.8
S1	03	Movers and Shakers	1353	3.93%	1806132	1.63%	241.4
S1	06	Winner's Circle	655	1.90%	1134965	1.02%	186.0
S1		ELITE SUBURBS	4561	13.24%	5691496	5.13%	258.3
S2	08	Executive Suites	1519	4.41%	1208293	1.09%	405.2
S2	14	New Empty Nests	1609	4.67%	1171877	1.06%	442.5
S2	15	Pools and Patios	1618	4.70%	1372404	1.24%	380.0
S2	17	Beltway Boomers	1210	3.51%	1031647	0.93%	378.0
S2	18	Kids and Cul-de-Sacs	756	2.19%	1687777	1.52%	144.4
S2	19	Home Sweet Home	584	1.70%	1980255	1.78%	95.0
S2		THE AFFLUENTIALS	7296	21.18%	8452253	7.61%	278.2
S3	21	Gray Power	1104	3.21%	1174575	1.06%	302.9
S3	22	Young Influentials	106	0.31%	1632610	1.47%	20.9
S3	30	Suburban Sprawl	641	1.86%	1467153	1.32%	140.8
S3	36	Bluc-Chip Blues	397	1.15%	1354490	1.22%	94.5
S3	39	Domestic Duos	460	1.34%	1188359	1.07%	124.8
S3		MIDDLEBURBS	2708	7.86%	6817187	6.14%	128.0
S4	44	New Beginnings	76	0.22%	1697047	1.53%	14.4
S4	46	Old Glories	1026	2.98%	1092340	0.98%	302.7
S4	49	American Classics	306	0.89%	1137884	1.03%	86.7
S4	52	Suburban Pioneers	137	0.40%	1161514	1.05%	38.0
S4		INNER SUBURBS	1545	4.49%	5088785	4.58%	97.8



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 03

MARKET AREA SOUTH, Tract (see appendix for geographies), Total

Group	PRIZM NE		Area		US Base		Index
	Code	Name	Households	Pct.	Households	Pct.	
TOWN AND RURAL							
T1	05	Country Squires	3453	10.02%	2050786	1.85%	542.6
T1	09	Big Fish, Small Pond	2240	6.50%	2451435	2.21%	294.5
T1	11	God's Country	2622	7.61%	1813435	1.63%	466.0
T1	20	Fast-Track Families	0	0.00%	1631409	1.47%	0.0
T1	25	Country Casuels	0	0.00%	1556190	1.40%	0.0
T1		LANDED GENTRY	8315	24.14%	9503255	8.56%	282.0
T2	23	Greenbelt Sports	588	1.71%	1885142	1.70%	100.5
T2	28	Traditional Times	746	2.17%	3015905	2.72%	79.7
T2	32	New Homesteaders	400	1.16%	2131717	1.92%	60.5
T2	33	Big Sky Families	0	0.00%	1853806	1.67%	0.0
T2	37	Mayberry-ville	0	0.00%	2549084	2.30%	0.0
T2		COUNTRY COMFORT	1734	5.03%	11435654	10.30%	48.9
T3	38	Simple Pleasures	303	0.88%	2802944	2.53%	34.8
T3	42	Red, White and Blues	80	0.23%	1019727	0.92%	25.3
T3	43	Heartlanders	61	0.18%	2208891	1.99%	8.9
T3	45	Blue Highways	0	0.00%	1316921	1.19%	0.0
T3	50	Kid Country, USA	21	0.06%	1424706	1.28%	4.8
T3	51	Shotguns and Pickups	0	0.00%	1761715	1.59%	0.0
T3		MIDDLE AMERICA	465	1.35%	10534904	9.49%	14.2
T4	48	Young and Rustic	6	0.02%	3393228	3.06%	0.6
T4	55	Golden Ponds	44	0.13%	1945151	1.75%	7.3
T4	56	Crossroads Villagers	0	0.00%	1960469	1.77%	0.0
T4	57	Old Milltowns	22	0.06%	1590835	1.43%	4.5
T4	58	Back Country Folks	0	0.00%	2626222	2.37%	0.0
T4	64	Bedrock America	8	0.02%	2111567	1.90%	1.2
T4		RUSTIC LIVING	80	0.23%	13627472	12.28%	1.9
Totals			34444	100.00%	111006738	100.00%	100.0

PRIZM NE Clusters and 2005 Estimates are Copyright by Claritas, Inc. "Ratio Index" is defined as the ratio of the percent of households for the cluster for the geographic area of this report compared to the "U.S. Households Base Percent" for the cluster, times 100.



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-3

Order #: 963968740
Site: 03

Appendix: Area Listing

Area Name: MARKET AREA SOUTH

Type: List - Tract

Reporting Detail: Aggregate

Reporting Level: Tract

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
09001072400	09001-072400	09001072500	09001-072500
09001072600	09001-072600	09001072700	09001-072700
09001072800	09001-072800	09001072900	09001-072900
09001073000	09001-073000	09001073100	09001-073100
09001081300	09001-081300	09001090100	09001-090100
09001090200	09001-090200	09001090300	09001-090300
09001090400	09001-090400	09001090500	09001-090500
09001090600	09001-090600	09001090700	09001-090700
09001100100	09001-100100	09001100200	09001-100200
09001100300	09001-100300		



Household Trend

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

MARKET AREA EAST, MCD (see appendix for geographies), Total

Description	2000 Census	2005 Estimate	%Change 2000-2005	2010 Projection	%Change 2005-2010
Universe Totals					
Population	14,023	14,856	5.94%	15,690	5.61%
Households	4,858	5,189	6.81%	5,509	6.17%
Families	4,002	4,240	5.95%	4,463	5.26%
Housing Units	4,981	5,320	6.81%	5,648	6.17%
Group Quarters Population	162	173	6.79%	182	5.20%
Average Household Size	2.85	2.83	-0.70%	2.82	-0.35%
Income Totals					
Aggregate(\$MM) Household Income	588	692	17.69%	791	14.31%
Per Capita	42,707	46,710	9.37%	50,586	8.30%

Description	2000 Census	Percent	2005 Estimate	Percent	2010 Projection	Percent
Total Household Income	4,868		5,189		5,509	
Income Less than \$15,000	189	3.88%	169	3.26%	154	2.80%
Income \$15,000 - \$24,999	183	3.76%	166	3.20%	154	2.80%
Income \$25,000 - \$34,999	299	6.14%	243	4.68%	216	3.92%
Income \$35,000 - \$49,999	495	10.17%	506	9.75%	495	8.99%
Income \$50,000 - \$74,999	821	16.87%	760	14.65%	741	13.45%
Income \$75,000 - \$99,999	705	14.48%	768	14.80%	780	14.16%
Income \$100,000 - \$149,999	979	20.11%	1,116	21.51%	1,235	22.42%
Income \$150,000 - \$249,999	791	16.25%	932	17.96%	1,069	19.40%
Income \$250,000 - \$499,999	272	5.59%	348	6.71%	430	7.81%
Income \$500,000 or more	134	2.75%	181	3.49%	235	4.27%
Average Household Income	120,748		133,265		143,610	
Median Household Income	90,846		99,415		108,697	
Total Family Household Income	4,092		4,240		4,463	
Income Less than \$15,000	50	1.22%	50	1.18%	50	1.12%
Income \$15,000 - \$24,999	78	1.91%	41	0.97%	38	0.85%
Income \$25,000 - \$34,999	188	4.59%	126	2.97%	95	2.13%
Income \$35,000 - \$49,999	361	8.82%	342	8.07%	303	6.79%
Income \$50,000 - \$74,999	722	17.64%	572	13.49%	540	12.10%
Income \$75,000 - \$99,999	667	16.30%	746	17.59%	696	15.59%
Income \$100,000 - \$149,999	895	21.87%	1,044	24.62%	1,158	25.95%
Income \$150,000 - \$249,999	739	18.06%	838	19.76%	967	21.67%
Income \$250,000 - \$499,999	259	6.33%	314	7.41%	394	8.83%
Income \$500,000 or more	133	3.25%	167	3.94%	222	4.97%



Household Trend

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

MARKET AREA EAST, MCD (see appendix for geographies), Total

Description	2000 Census	Percent	2005 Estimate	Percent	2010 Projection	Percent
Households by Household Type and Size*						
Nonfamily Households	856		949		1,046	
1-person household	713	83.29%	798	84.09%	877	83.84%
2-person household	128	14.95%	135	14.23%	151	14.44%
3-person household	9	1.05%	10	1.05%	11	1.05%
4-person household	5	0.58%	5	0.53%	6	0.57%
5-person household	0	0.00%	0	0.00%	0	0.00%
6-person household	1	0.12%	1	0.11%	1	0.10%
7 or more person household	0	0.00%	0	0.00%	0	0.00%
Family Households	4,002		4,240		4,463	
2-person household	1,545	38.61%	1,634	38.54%	1,715	38.43%
3-person household	882	22.04%	964	22.74%	1,039	23.28%
4-person household	998	24.94%	1,037	24.46%	1,072	24.02%
5-person household	419	10.47%	436	10.28%	455	10.19%
6-person household	119	2.97%	130	3.07%	140	3.14%
7 or more person household	39	0.97%	39	0.92%	42	0.94%

*In contrast to Claritas Demographic Estimates, "smoothed" data items are Census 2000 tables made consistent with current year estimated and 5 year projected base counts.



Household Trend

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

Appendix: Area Listing

Area Name: MARKET AREA EAST

Type: List - MCD

Reporting Detail: Aggregate

Reporting Level: MCD

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
0900904580	Bethany town	0900987700	Woodbridge town



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

MARKET AREA EAST, MCD (see appendix for geographies), Total

Annual Expenditures	Aggregate (in 000's)		Per Capita		Average Household		Market Index to USA	
	2005	2010	2005	2010	2005	2010	2005	2010
Apparel:								
Total Apparel	38,618	44,524	2,599	2,838	7,442	8,082	178	171
Women's Apparel	10,814	12,616	728	804	2,084	2,290	177	171
Men's Apparel	7,416	8,291	499	528	1,429	1,505	168	163
Girl's Apparel	2,024	2,362	136	151	390	429	151	144
Boy's Apparel	1,920	2,167	129	138	370	393	149	140
Infant's Apparel	745	857	50	55	144	156	136	135
Footwear (excl. Infants)	4,020	4,598	271	293	775	835	158	154
Other Apparel Prods/Services	11,678	13,633	786	869	2,251	2,475	216	202
Entertainment:								
Sports and Recreation	12,763	15,966	859	1,018	2,460	2,898	190	178
TV, Radio and Sound Equipment	14,842	18,117	999	1,155	2,860	3,289	166	158
Reading Materials	4,770	5,121	321	326	919	929	181	176
Travel	14,626	18,100	985	1,154	2,819	3,286	212	198
Photographic Equipment	1,314	1,392	88	89	253	253	198	186
Food at Home:								
Total Food at Home	37,206	41,906	2,504	2,671	7,170	7,607	131	129
Cereal Products	2,051	2,201	138	140	395	400	131	129
Bakery Products	4,195	4,577	282	292	808	831	142	140
Fish and Seafood	962	1,143	65	73	185	207	154	150
Meats (All)	7,396	8,381	498	534	1,425	1,521	129	128
Dairy Products	3,946	4,280	266	273	761	777	134	132
Fresh Milk and Cream	912	952	61	61	176	173	121	120
Eggs	381	464	26	30	73	84	116	116
Other Dairy Products	2,654	2,863	179	182	511	520	143	140
Fruits and Vegetables	4,915	5,687	331	362	947	1,032	141	139
Juices	1,287	1,443	87	92	248	262	151	149
Sugar and Other Sweets	2,460	2,758	166	176	474	501	132	131
Fats and Oils	319	379	21	24	61	69	124	123
Nonalcoholic Beverages	3,296	3,307	222	211	635	600	116	115
Prepared Foods	6,380	7,751	429	494	1,230	1,407	118	116



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

MARKET AREA EAST, MCD (see appendix for geographies), Total

Annual Expenditures	Aggregate (in 000's)		Per Capita		Average Household		Market Index to USA	
	2005	2010	2005	2010	2005	2010	2005	2010
Health Care:								
Total Health Care	27,132	39,939	1,826	2,546	5,229	7,250	141	133
Medical Services	13,330	16,262	897	1,036	2,569	2,952	171	163
Prescription Drugs	12,662	22,225	852	1,417	2,440	4,034	118	117
Medical Supplies	1,140	1,452	77	93	220	264	159	154
Household Equipment:								
Total Household Textiles	5,395	6,375	363	406	1,040	1,157	197	186
Domestic Textiles	1,846	2,314	124	147	356	420	167	160
Window and Furniture Covers	3,549	4,061	239	259	684	737	217	204
Total Furniture	8,478	9,458	571	603	1,634	1,717	209	196
Bedroom Furniture	2,117	2,388	142	152	407	433	192	182
Living/Dining Room Furniture	3,998	4,251	269	271	770	772	222	207
Other Furniture	2,368	2,820	159	180	456	512	205	192
Major Appliances	2,623	2,811	177	179	506	510	160	156
Small Appliance/Houseware	5,826	6,523	392	416	1,123	1,184	181	172
Misc Household Equipment	4,644	5,376	313	343	895	976	168	162
Misc Personal Items:								
Personal Care Products and Services	6,765	8,222	455	524	1,304	1,493	147	143
Personal Expenses and Services	15,038	18,070	1,012	1,152	2,898	3,280	195	184
Smoking Prods/Supplies	3,886	4,547	262	290	749	825	92	92
Miscellaneous Items:								
Total Education	13,136	16,808	884	1,071	2,532	3,051	211	202
Room and Board	898	889	60	57	173	161	210	196
Tuition/School Supplies	12,238	15,918	824	1,015	2,358	2,890	212	203
Pet Expenses	3,881	4,912	261	313	748	892	159	154
Day Care	3,153	3,668	212	234	608	666	186	173
Contributions (All)	18,552	21,412	1,249	1,365	3,575	3,887	191	183



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

MARKET AREA EAST, MCD (see appendix for geographies), Total

Annual Expenditures	Aggregate (in 000's)		Per Capita		Average Household		Market Index to USA	
	2005	2010	2005	2010	2005	2010	2005	2010
Other Misc. Expenses:								
Housekeeping Supplies	2,297	2,979	155	190	443	541	135	132
Total Food away from Home	37,890	43,521	2,550	2,774	7,302	7,900	154	148
Breakfast and Brunch	2,502	3,286	168	209	482	596	129	126
Dinner	12,508	13,631	842	869	2,410	2,474	170	164
Lunch	9,970	12,295	671	784	1,921	2,232	139	136
Snacks and Non Alcoholic Beverage	2,896	3,805	195	242	558	691	128	126
Catered Affairs	1,003	1,075	68	69	193	195	187	178
Food and Nonalcoholic Bevgs on Trips	9,011	9,429	607	601	1,737	1,712	170	163
Total Alcoholic Beverages	9,519	10,773	641	687	1,834	1,956	151	147
Alcoholic Beverages at Home	6,148	6,805	414	434	1,185	1,235	142	138
Alcoholic Beverages away from Home	3,371	3,968	227	253	650	720	171	165
Shelter and Related Expenses:								
Household Services	5,071	6,193	341	395	977	1,124	191	180
Household Repairs	12,082	13,959	813	890	2,328	2,534	196	187
Total Housing Expenses	10,005	10,894	673	694	1,928	1,977	152	143
Fuels and Utilities	2,742	2,336	185	149	528	424	271	260
Telephone Service	7,263	8,558	489	545	1,400	1,553	130	127
Transportation Expenses:								
Total Transportation Expenses	59,374	71,293	3,997	4,544	11,442	12,941	160	153
New Autos/Trucks/Vans	29,083	31,353	1,958	1,998	5,605	5,691	188	180
Used Vehicles	15,985	20,936	1,076	1,334	3,081	3,800	134	132
Boats and Outboard Motor, Etc	2,847	3,232	192	206	549	587	196	189
Towing Charges	33	41	2	3	6	8	109	109
Gasoline	9,471	13,474	638	859	1,825	2,446	132	130
Diesel Fuel	83	89	6	6	16	16	130	124
Rented Vehicles	1,873	2,167	126	138	361	393	201	189
Automotive Maintenance/Repair/Other	13,728	16,688	924	1,064	2,646	3,029	161	156
Total Specified Consumer Expenditures	392,612	469,550	26,428	29,927	75,662	85,233	164	157



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

Claritas' Consumer Spending Patterns Report is derived from the Consumer Buying Power (CBP) database using information from the U.S. Bureau of Labor Statistics (BLS) Consumer Expenditure Survey (CE Survey).

The Annual Aggregate (in 000's) is used to obtain the Annual Per Capitas and the Average Household data by dividing the aggregate by the corresponding total household population and total households, respectively. The Market Index value is the ratio of the Annual Average Household Expenditure (AAHE) for the geography that this report is being produced, as compared to the "AAHE" for the U.S.A.

Current Year Estimates and Five Year Projections are produced by Claritas, Inc.



Consumer Spending Patterns

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

Appendix: Area Listing

Area Name: MARKET AREA EAST

Type: List - MCD

Reporting Detail: Aggregate

Reporting Level: MCD

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
0900904580	Bethany town	0900987700	Woodbridge town



EAST

PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

MARKET AREA EAST, MCD (see appendix for geographies), Total

Group	PRIZM NE		Area Households	Pct.	US Base		Index
	Code	Name			Households	Pct.	
URBAN							
U1	04	Young Digerati	0	0.00%	1374520	1.24%	0.0
U1	07	Money and Brains	0	0.00%	2265564	2.04%	0.0
U1	16	Bohemian Mix	0	0.00%	2018548	1.82%	0.0
U1	26	The Cosmopolitans	0	0.00%	1322764	1.19%	0.0
U1	29	American Dreams	0	0.00%	2434986	2.19%	0.0
U1	URBAN UPTOWN		0	0.00%	9416382	8.48%	0.0
U2	31	Urban Achievers	0	0.00%	1852355	1.67%	0.0
U2	40	Close-In Couples	0	0.00%	1295133	1.17%	0.0
U2	54	Multi-Culti Mosaic	0	0.00%	1907241	1.72%	0.0
U2	MIDTOWN MIX		0	0.00%	5054729	4.55%	0.0
U3	59	Urban Elders	0	0.00%	1495328	1.35%	0.0
U3	61	City Roots	0	0.00%	1321286	1.19%	0.0
U3	65	Big City Blues	0	0.00%	1318897	1.19%	0.0
U3	66	Low-Rise Living	0	0.00%	1430578	1.29%	0.0
U3	URBAN CORES		0	0.00%	5566089	5.01%	0.0



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

MARKET AREA EAST, MCD (see appendix for geographies), Total

Group	PRIZM NE		Area Households	Pct.	US Base		Index
	Code	Name			Households	Pct.	
SECOND CITIES							
C1	10	Second City Elite	0	0.00%	1313684	1.18%	0.0
C1	12	Brite Lites, Li'l City	0	0.00%	1658799	1.49%	0.0
C1	13	Upward Bound	0	0.00%	1689622	1.52%	0.0
C1		SECOND CITY SOCIETY	0	0.00%	4662105	4.20%	0.0
C2	24	Up-and-Comers	0	0.00%	1357887	1.22%	0.0
C2	27	Middleburg Managers	0	0.00%	2069213	1.86%	0.0
C2	34	White Picket Fences	0	0.00%	1367601	1.23%	0.0
C2	35	Boomtown Singles	0	0.00%	1347018	1.21%	0.0
C2	41	Sunset City Blues	0	0.00%	1892142	1.70%	0.0
C2		CITY CENTERS	0	0.00%	8033861	7.24%	0.0
C3	47	City Startups	0	0.00%	1605824	1.45%	0.0
C3	53	Mobility Blues	0	0.00%	1169434	1.05%	0.0
C3	60	Park Bench Seniors	0	0.00%	1215994	1.10%	0.0
C3	62	Hometown Retired	0	0.00%	1262715	1.14%	0.0
C3	63	Family Thrifts	0	0.00%	1868599	1.68%	0.0
C3		MICRO-CITY BLUES	0	0.00%	7122566	6.42%	0.0



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

MARKET AREA EAST, MCD (see appendix for geographies), Total

Group	PRIZM NE		Area		US Base		Index
	Code	Name	Households	Pct.	Households	Pct.	
SUBURBS							
S1	01	Upper Crust	31	0.60%	1690937	1.52%	39.2
S1	02	Blue Blood Estates	53	1.02%	1059462	0.95%	107.0
S1	03	Movers and Shakers	15	0.29%	1806132	1.63%	17.8
S1	06	Winner's Circle	11	0.21%	1134965	1.02%	20.7
S1	ELITE SUBURBS		110	2.12%	5691496	5.13%	41.3
S2	08	Executive Suites	110	2.12%	1208293	1.09%	194.8
S2	14	New Empty Nests	58	1.12%	1171877	1.06%	105.9
S2	15	Pools and Patios	46	0.89%	1372404	1.24%	71.7
S2	17	Beltway Boomers	62	1.19%	1031647	0.93%	128.6
S2	18	Kids and Cul-de-Sacs	27	0.52%	1687777	1.52%	34.2
S2	19	Home Sweet Home	0	0.00%	1980255	1.78%	0.0
S2	THE AFFLUENTIALS		303	5.84%	8452253	7.61%	76.7
S3	21	Gray Power	97	1.87%	1174575	1.06%	176.7
S3	22	Young Influentials	45	0.87%	1632610	1.47%	59.0
S3	30	Suburban Sprawl	78	1.50%	1467153	1.32%	113.7
S3	36	Blue-Chip Blues	23	0.44%	1354490	1.22%	36.3
S3	39	Domestic Duos	0	0.00%	1188359	1.07%	0.0
S3	MIDDLEBURBS		243	4.68%	6817187	6.14%	76.3
S4	44	New Beginnings	0	0.00%	1697047	1.53%	0.0
S4	46	Old Glories	40	0.77%	1092340	0.98%	78.3
S4	49	American Classics	12	0.23%	1137884	1.03%	22.6
S4	52	Suburban Pioneers	0	0.00%	1161514	1.05%	0.0
S4	INNER SUBURBS		52	1.00%	5088785	4.58%	21.9



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

MARKET AREA EAST, MCD (see appendix for geographies), Total

Group	PRIZM NE		Area		US Base		Index
	Code	Name	Households	Pct.	Households	Pct.	
TOWN AND RURAL							
T1	05	Country Squires	1265	24.38%	2050786	1.85%	1,319.6
T1	09	Big Fish, Small Pond	1474	28.41%	2451435	2.21%	1,286.3
T1	11	God's Country	1208	23.28%	1813435	1.63%	1,425.1
T1	20	Fast-Track Families	0	0.00%	1631409	1.47%	0.0
T1	25	Country Casuals	0	0.00%	1556190	1.40%	0.0
T1	LANDED GENTRY		3947	76.06%	9503255	8.56%	888.5
T2	23	Greenbelt Sports	191	3.68%	1885142	1.70%	216.7
T2	28	Traditional Times	154	2.97%	3015905	2.72%	109.2
T2	32	New Homesteaders	110	2.12%	2131717	1.92%	110.4
T2	33	Big Sky Families	26	0.50%	1853806	1.67%	30.0
T2	37	Mayberry-ville	0	0.00%	2549084	2.30%	0.0
T2	COUNTRY COMFORT		481	9.27%	11435654	10.30%	90.0
T3	38	Simple Pleasures	11	0.21%	2802944	2.53%	8.4
T3	42	Red, White and Blues	7	0.13%	1019727	0.92%	14.7
T3	43	Heartlanders	1	0.02%	2208891	1.99%	1.0
T3	45	Blue Highways	0	0.00%	1316921	1.19%	0.0
T3	50	Kid Country, USA	5	0.10%	1424706	1.28%	7.5
T3	51	Shotguns and Pickups	1	0.02%	1761715	1.59%	1.2
T3	MIDDLE AMERICA		25	0.48%	10534904	9.49%	5.1
T4	48	Young and Rustic	5	0.10%	3393228	3.06%	3.2
T4	55	Golden Ponds	7	0.13%	1945151	1.75%	7.7
T4	56	Crossroads Villagers	3	0.06%	1960469	1.77%	3.3
T4	57	Old Milltowns	11	0.21%	1590835	1.43%	14.8
T4	58	Back Country Folks	0	0.00%	2626222	2.37%	0.0
T4	64	Bedrock America	2	0.04%	2111567	1.90%	2.0
T4	RUSTIC LIVING		28	0.54%	13627472	12.28%	4.4
Totals			5189	100.00%	111006738	100.00%	100.0

PRIZM NE Clusters and 2005 Estimates are Copyright by Claritas, Inc. "Ratio Index" is defined as the ratio of the percent of households for the cluster for the geographic area of this report compared to the "U.S. Households Base Percent" for the cluster, times 100.



PRIZM NE Social Group Distribution

Prepared For:
Project Code: Naugatuck-4

Order #: 963970377
Site: 01

Appendix: Area Listing

Area Name: MARKET AREA EAST

Type: List - MCD

Reporting Detail: Aggregate

Reporting Level: MCD

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
0900904580	Bethany town	0900987700	Woodbridge town

