2022 Housing Data Profiles

DERBY

PARTNERSHIP FOR STRONG COMMUNITIES

KEY FINDINGS

Housing

12%
of housing is subsidized

31%
of households rent their home

43%
of housing units are in multifamily buildings

Affordability

21%
of households spend between 30% and 50% of their income on housing

24%
of households spend more than half of their income on housing

$28.00
the hourly wage needed to afford a 2-bedroom apartment

Population

45
the median age of residents

33%
of residents are people of color (BIPOC)

+6.3%
projected population change from 2020 to 2040

HOW TO READ THIS REPORT

Throughout this report, a series of graphs like the one below are used to show how **Derby** compares to other towns in the state on a variety of measures.

ABOUT THE HOUSING DATA PROFILES

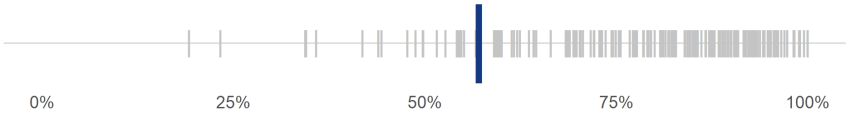
The Partnership for Strong Communities' Housing Data Profiles are a free resource to help Connecticut residents, developers, legislators, municipal officials, and others make data-informed decisions. Profiles are available for every town and county in the state. To learn more, please visit **pschousing.org** or **housingprofiles.pschousing.org** to view the interactive version of the profiles.

DATA NOTES

Data comes from the 2016-2020 American Community Survey unless stated otherwise. Percentages may differ slightly or not sum to exactly 100% due to rounding.

SINGLE-FAMILY HOMES AS PERCENT OF ALL HOMES

57%

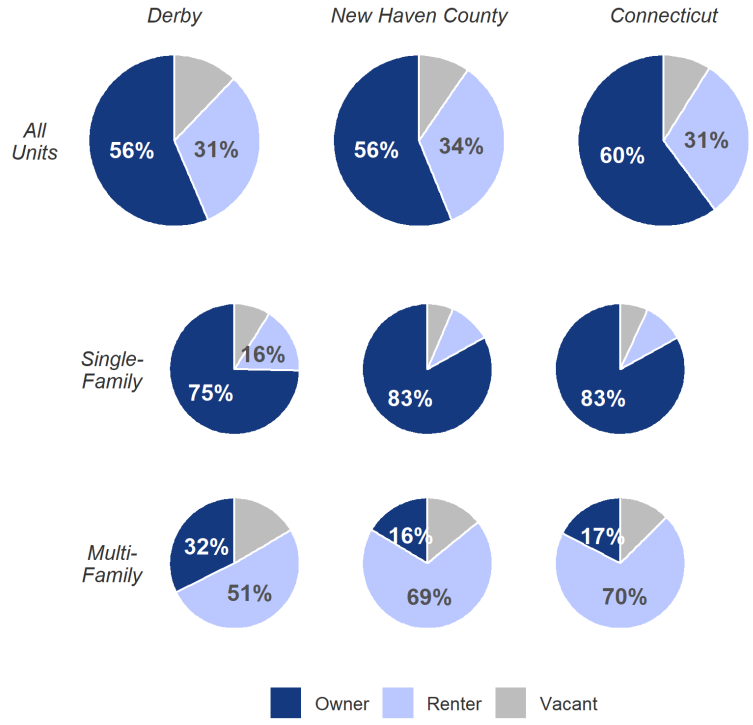


PERCENT OF ALL HOMES OCCUPIED BY OWNERS

56%

Overall, 65% of Connecticut's occupied housing stock is comprised of single-family housing, while 35% is multifamily housing (2+ units in structure). Most single-family homes are occupied by homeowners, while most multifamily units are occupied by renters.

In Derby, 57% of occupied homes are single-family, and 43% are multi-family. Owners live in 75% of Derby's 3,727 single-family homes, and renters live in 51% of its 2,808 multifamily homes.

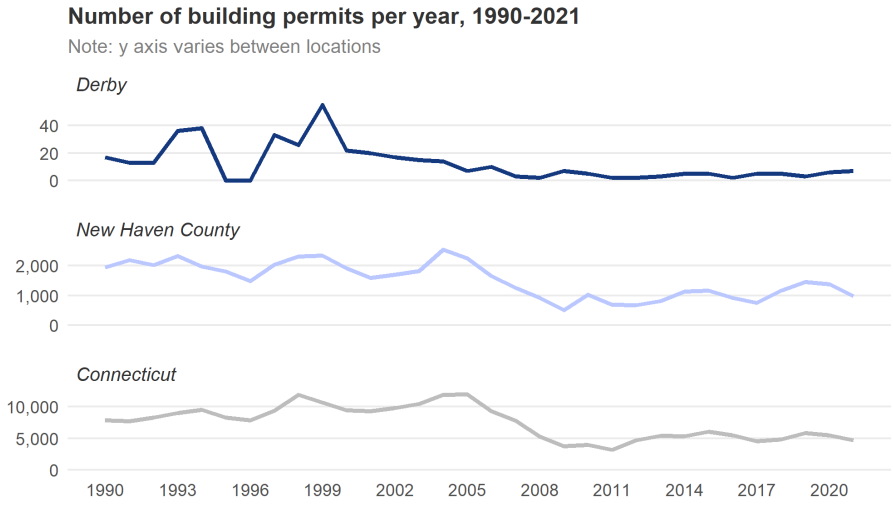


CHANGE IN BUILDING PERMITS, 1990-2021

-59%

Growth is slow in the state, which has seen a 41% decrease in building permits between 1990 and 2021.

In Derby, there were 17 building permits issued in 1990, compared to 7 issued in 2021, representing a 59% decrease.

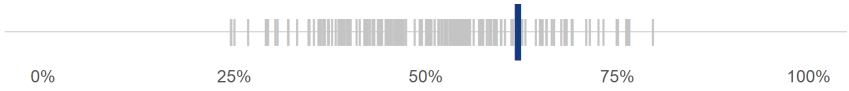


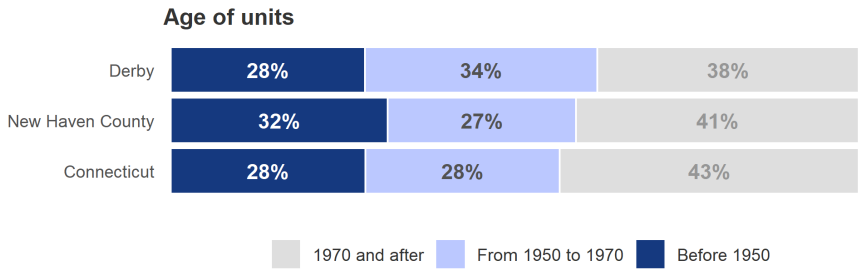
Source: Connecticut Department of Economic and Community Development

UNITS BUILT BEFORE 1970

62%

Older homes are prone to falling into disrepair, and often carry environmental risks such as lead paint. An aging housing stock can be a sign of poor housing quality.

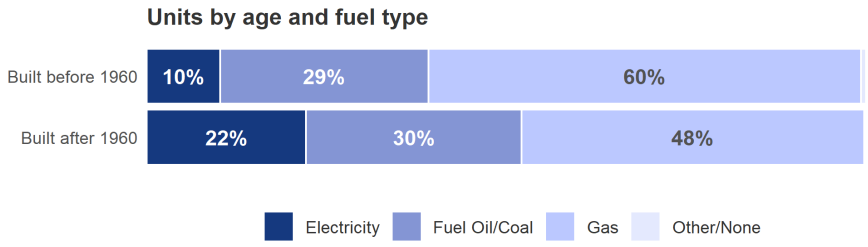




SPENDING ON ENERGY AS PERCENT OF TOTAL INCOME

4.6%

Households that use electricity spend 4.4% of their income on energy (4.4% for fuel oil/coal and 4.9% for gas).



Source: United States Department of Energy

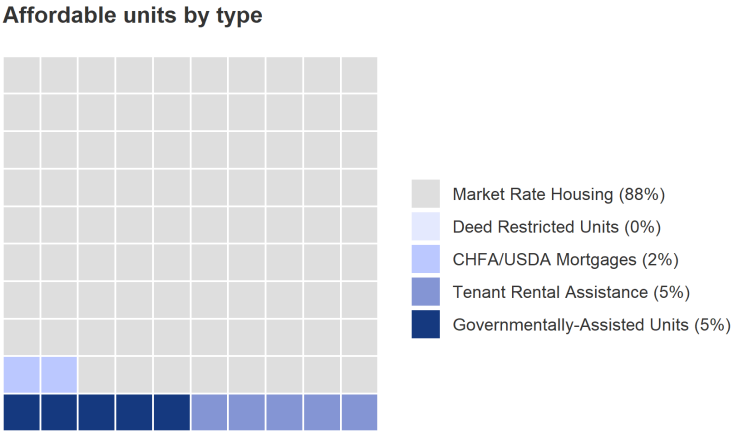
AFFORDABLE HOMES AS A SHARE OF ALL HOUSING UNITS

12%

The CT Department of Housing calculates the percentage of affordable units in a municipality annually for the Affordable Housing Appeals List. Affordable units are units that are subsidized below market-rate through programs like Housing Choice Vouchers or CHFA/USDA mortgages.

Of the 5,849 total units in Derby, 691 are considered to be affordable.

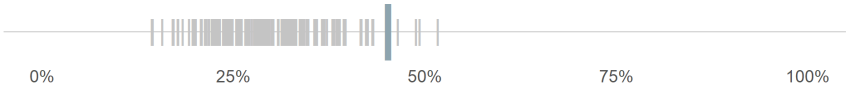
Source: Connecticut Department of Housing



Source: Connecticut Department of Housing

PEOPLE BURDENED BY COST OF HOUSING

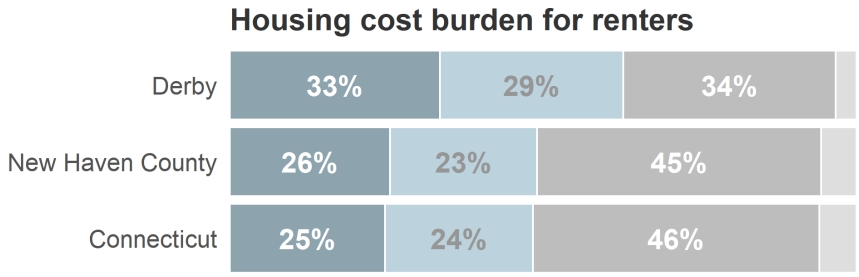
45%



Households that are cost-burdened spend more than 30% of their income on housing. Severely cost-burdened spend more than 50% on housing.

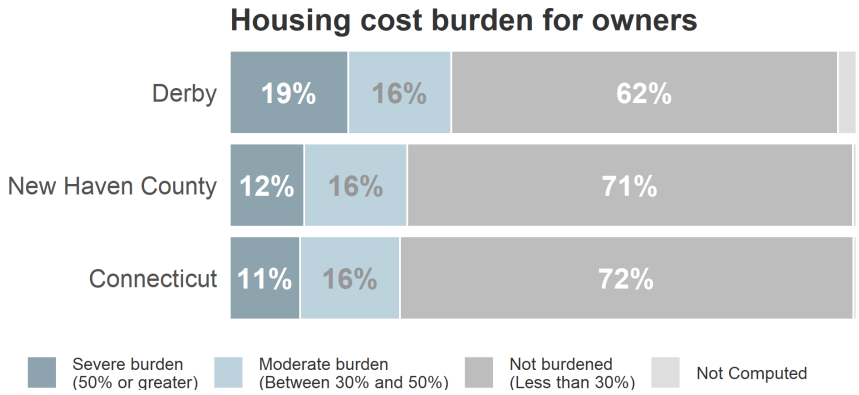
RENTERS BURDENED BY COST OF HOUSING

66%



OWNERS BURDENED BY COST OF HOUSING

38%

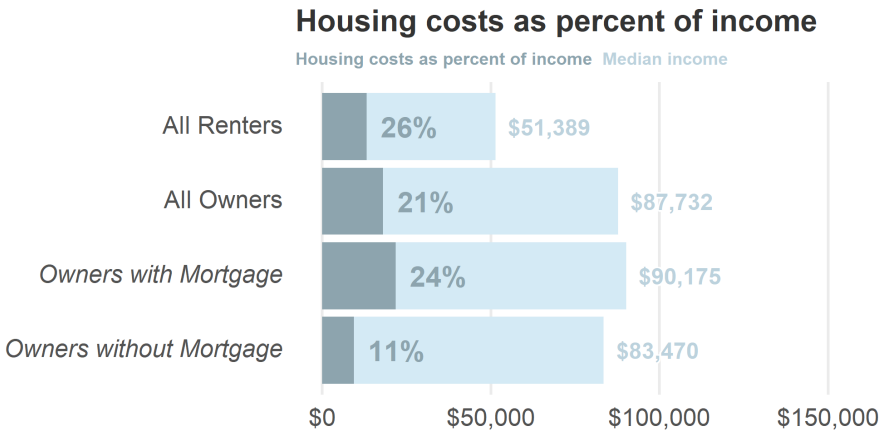


RENTERS' HOUSING COSTS AS PERCENT OF INCOME

26%

OWNERS' HOUSING COSTS AS PERCENT OF INCOME

21%

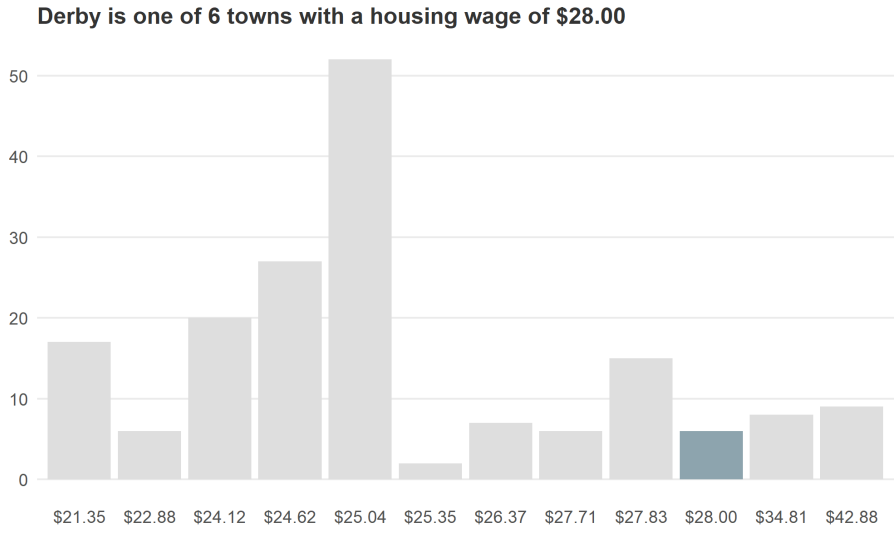


HOUSING WAGE

$28.00

Each year, the National Low Income Housing Coalition calculates the "housing wage," the hourly wage needed to afford a two-bedroom rental home without paying more than 30% of income on housing.

Derby is included in the Milford-Ansonia-Seymour HMFA. Derby's housing wage is higher than the state housing wage of $27.80.

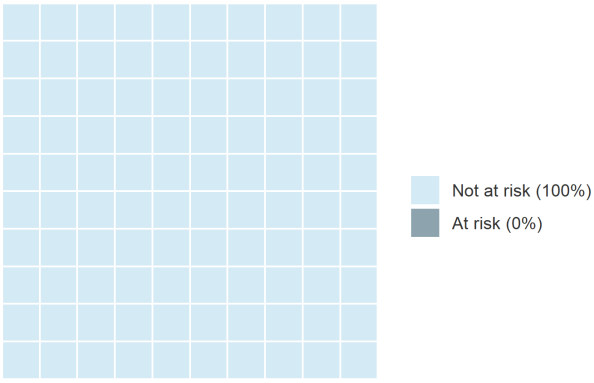


Source: National Low Income Housing Coalition

HOUSING PRESERVATION UNITS

0%

Derby has 140 federally assisted housing units, of which 0% are at risk of loss within the next 5 years.



Source: National Housing Preservation Database

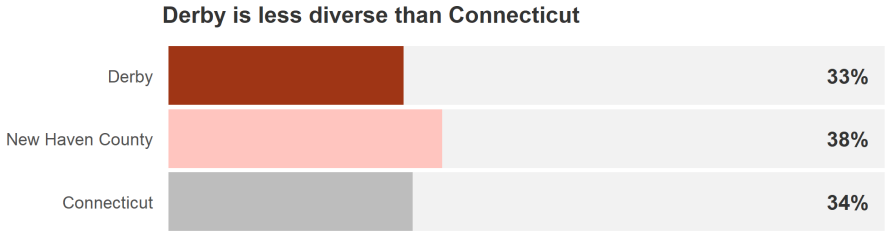
TOTAL POPULATION

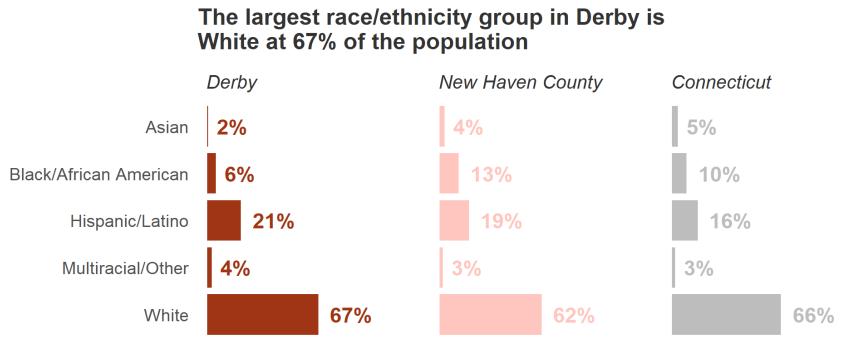
12,420

PEOPLE OF COLOR

33%

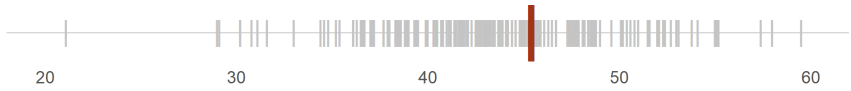
Connecticut population is becoming increasingly diverse, but the BIPOC population is concentrated in certain municipalities, especially Connecticut's cities. In Derby, 33% of residents are BIPOC, while 67% are white.





MEDIAN AGE

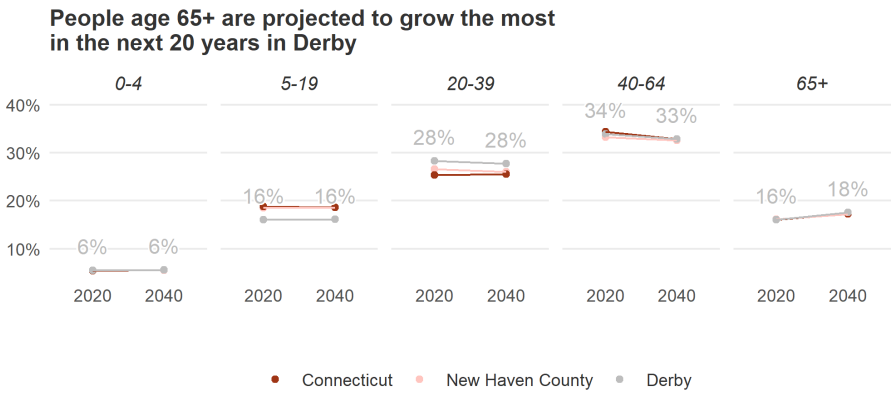
45



POPULATION CHANGE, 2020 TO 2040

+6.3%

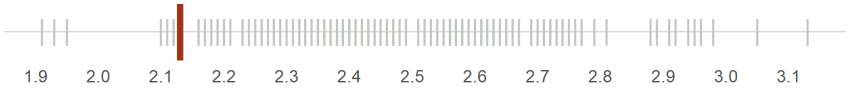
In the next twenty years, Derby's population is projected to grow from 13,250 to 14,081.



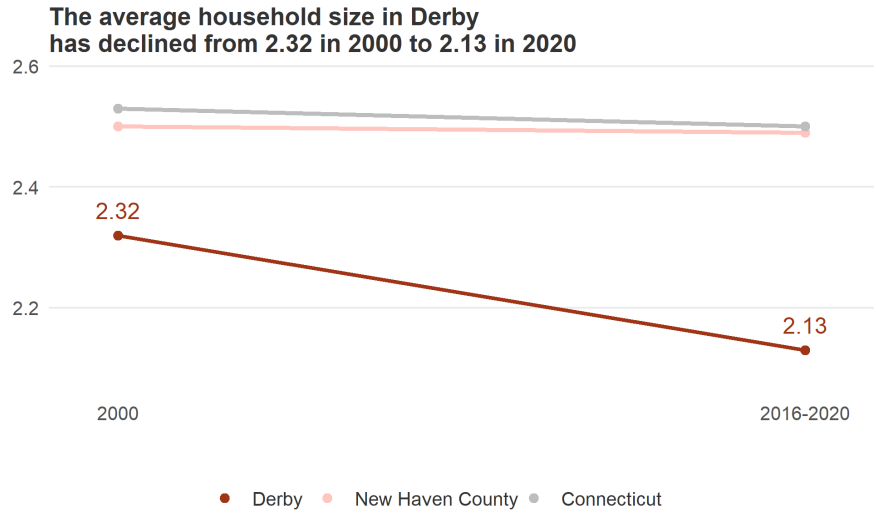
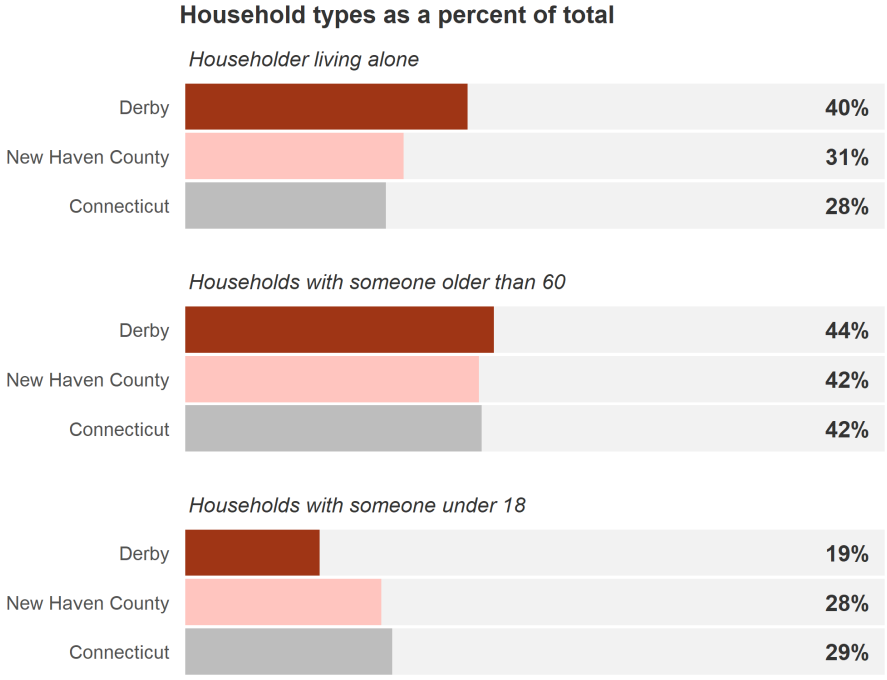
Source: Connecticut Data Center

AVERAGE HOUSEHOLD SIZE

2.13



The average household size in Derby has declined between 2000 and 2020.



Understanding who lives in our towns provides insight into the housing and service needs for each community such as accessibility, transportation, child care, and education. Compared to Connecticut, Derby has more households with someone older than 60 and fewer households with school-age children.