### Key Findings

#### Housing
- **21%** of housing is subsidized
- **48%** of households rent their home
- **58%** of housing units are in multifamily buildings

#### Affordability
- **21%** of households spend between 30% and 50% of their income on housing
- **22%** of households spend more than half of their income on housing
- **$22.88** the hourly wage needed to afford a 2-bedroom apartment

#### Population
- **34** the median age of residents
- **61%** of residents are people of color (BIPOC)
- **+5.9%** 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 Waterbury 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](http://pschousing.org) or [housingprofiles.pschousing.org](http://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.
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 Waterbury, 42% of occupied homes are single-family, and 58% are multi-family. Owners live in 76% of Waterbury’s 20,265 single-family homes, and renters live in 71% of its 28,068 multifamily homes.

Growth is slow in the state, which has seen a 41% decrease in building permits between 1990 and 2021. In Waterbury, there were 354 building permits issued in 1990, compared to 23 issued in 2021, representing a 94% decrease.
UNITS BUILT BEFORE 1970

65%

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

5.5%

Households that use electricity spend 5.7% of their income on energy (5.4% for fuel oil/coal and 5.6% for gas).

AFFORDABLE HOMES AS A SHARE OF ALL HOUSING UNITS

21%

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 47,991 total units in Waterbury, 10,186 are considered to be affordable.
**PEOPLE BURDENED BY COST OF HOUSING**

43%

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**

58%

**OWNERS BURDENED BY COST OF HOUSING**

34%

**RENTERS’ HOUSING COSTS AS PERCENT OF INCOME**

28%

**OWNERS’ HOUSING COSTS AS PERCENT OF INCOME**

18%
HOUSING WAGE

$22.88

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.

Waterbury is included in the Waterbury HMFA. Waterbury’s housing wage is lower than the state housing wage of $27.80.

HOUSING PRESERVATION UNITS

43%

Waterbury has 4,965 federally assisted housing units, of which 43% are at risk of loss within the next 5 years.
TOTAL POPULATION

107,841

PEOPLE OF COLOR

61%

Connecticut population is becoming increasingly diverse, but the BIPOC population is concentrated in certain municipalities, especially Connecticut's cities. In Waterbury, 61% of residents are BIPOC, while 39% are white.

MEDIAN AGE

34

POPULATION CHANGE, 2020 TO 2040

+5.9%

In the next twenty years, Waterbury's population is projected to grow from 112,571 to 119,213.
The average household size in Waterbury has grown 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, Waterbury has fewer households with someone older than 60 and more households with school-age children.