Torrington city

Torrington city

DEMOGRAPHICS

Population Estimates

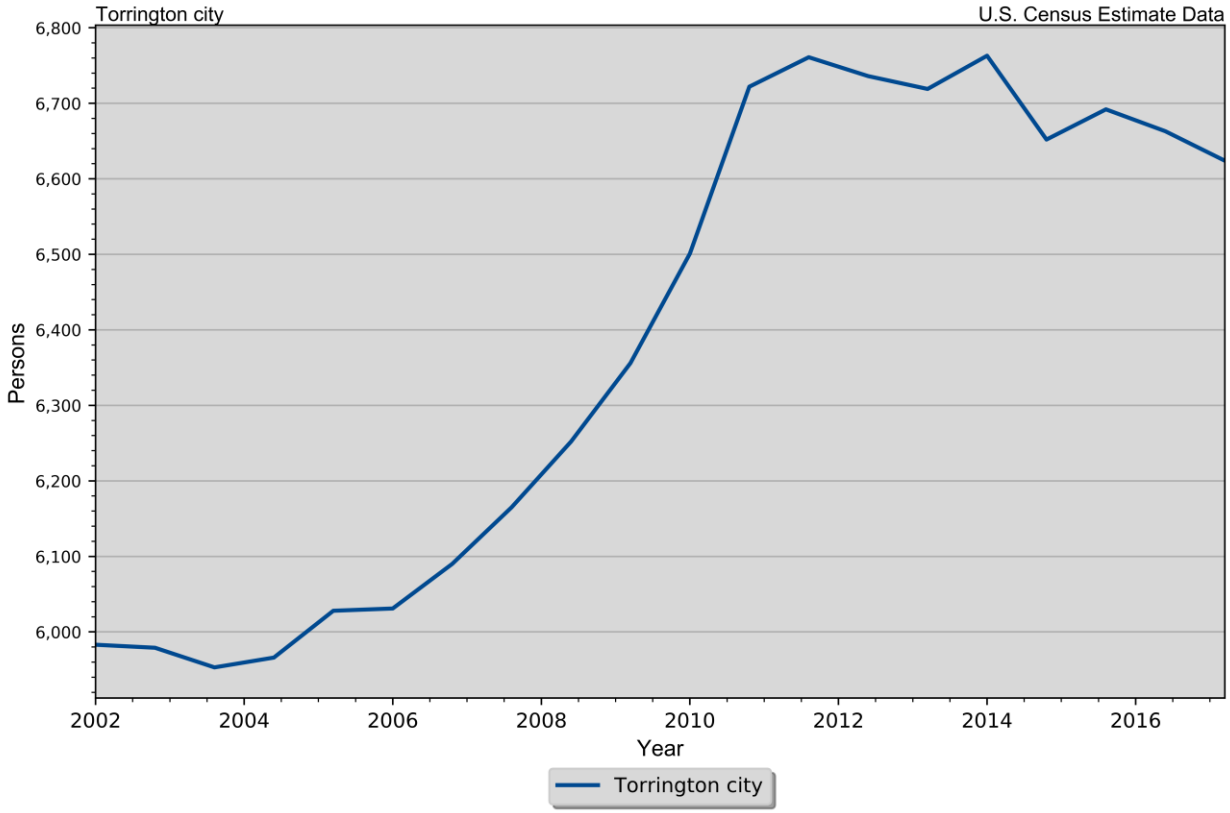
Table III.24.1, at right shows the population for Torrington city. As can be seen, the population in Torrington city increased from 6,501 persons in 2010 to 6,624 persons in 2019, or by 1.9 percent.

Several pieces of data presented in the profile are only available at the county level. A sub-set of the county level data are presented here to give a more complete view of Torrington city. Although a city may span several counties, for the county level data pieces, Goshen County was selected.

Table III.24.1
Population Estimates
Torrington city
Census Population Estimates

Year	Population	Percent Yearly Change
2000	5,983	.
2001	5,979	-0.1%
2002	5,953	-0.4%
2003	5,966	0.2%
2004	6,028	1%
2005	6,031	0%
2006	6,090	1%
2007	6,165	1.2%
2008	6,252	1.4%
2009	6,356	1.7%
2010	6,501	2.3%
2011	6,722	3.4%
2012	6,761	0.6%
2013	6,736	-0.4%
2014	6,719	-0.3%
2015	6,763	0.7%
2016	6,652	-1.6%
2017	6,692	0.6%
2018	6,663	-0.4%
2019	6,624	-0.6%

Diagram III.24.1
Population



Population Migration Trends

The Wyoming Department of Transportation (WYDOT) collects data on drivers who move to Wyoming and exchange licenses from other states as well as those surrendering Wyoming driver's licenses when relocating to a different state. The WYDOT data do not represent a precise count of migration, as they show only the net change in the number of driver's licenses, but the data indicates the general direction of population movement.

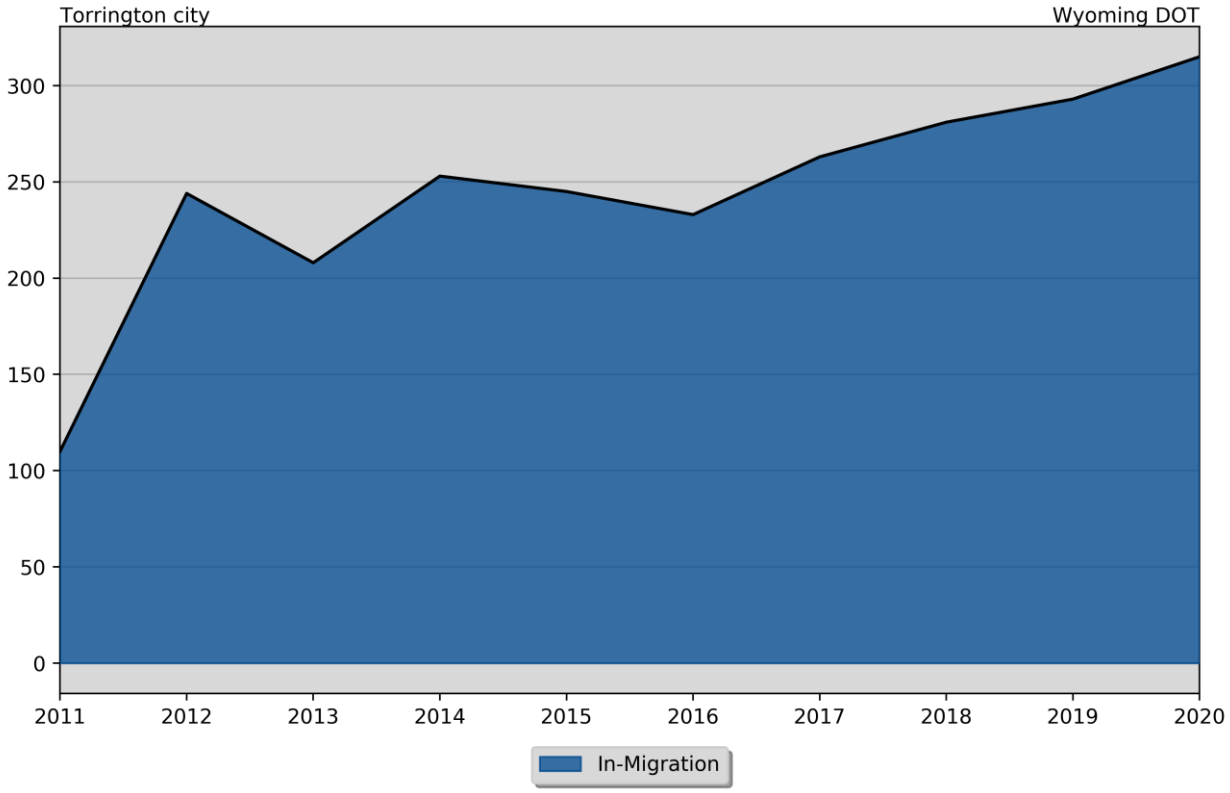
Table III.24.2 shows in-migration between 2011 and 2020 for Torrington city by age cohort. Because out-migration is not tracked at the city level, we use county level data from Goshen County to display net- and out-migration.

Table III.24.2
In-Migration by Age Cohort
Torrington city
Wyoming DOT Data

Age Cohort	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
					In					
14-17	1	5	5	3	5	5	3	4	4	8
18-22	11	29	28	16	30	30	32	34	33	37
23-25	7	20	21	28	25	19	22	22	26	14
26-35	32	63	50	74	58	61	67	53	64	70
36-45	18	45	38	63	55	39	42	51	53	65
46-55	17	36	29	22	33	29	40	38	31	41
56-65	12	25	23	28	25	28	34	47	45	39
66 +	12	21	14	19	14	22	23	32	37	41
Total	**110**	**244**	**208**	**253**	**245**	**233**	**263**	**281**	**293**	**315**

The shaded area in Diagram III.24.2 represents in-migration, as seen, the maximum net migration occurred in 2020 with 315 people entering Torrington city.

Diagram III.24.2
In-Migration



The driver's license total exchanges since 2000 for Goshen County are presented in Diagram III.24.3, and showed a net migration of 1,151 persons over the time period. In 2008, there were a total of 343 in-migrations and 233 out-migrations, for a net-migration of 110 people. In 2020, there were 423 in-migrants, 389 out-migrants for a net in-migration of 34 people. The maximum net migration occurred in 2010 with 244 people entering and the lowest net migration occurred in 2018 with 45 people leaving Goshen County.

Over the past five years, there was only one year with negative net-migration in Goshen County, which could indicate a generally healthy inflow of people into the county. Since 2016, Goshen County has experienced a net growth of 153 persons, creating an overall positive net-migration trend. Wyoming DOT data indicates that there was a net increase of 34 people in the most recent year.

Diagram III.24.3
Migration Trends

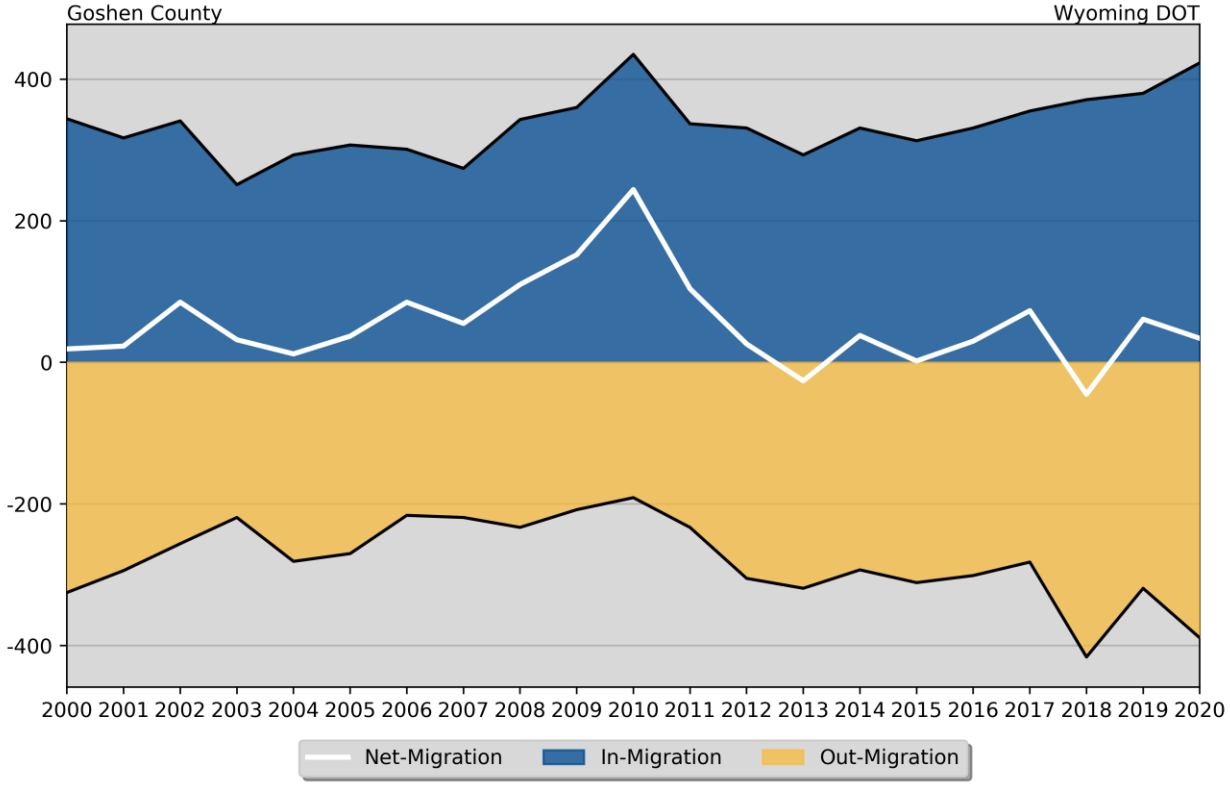


Table III.24.3, shows net-migration for Goshen County by age range. The largest age cohort in the most recent 2020 net migration data was those in the age range of 66 and older, with 15 persons entering Goshen County. Those in the age range of 46 to 55 had the lowest levels of net migration, with 3 persons leaving Goshen County.

Table III.24.3
Net-Migration by Age Range
Goshen County
Wyoming DOT Data

Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
							Net						
14-17	4	5	2	-1	-4	-1	-3	0	2	0	0	5	4
18-22	6	9	51	25	0	18	-14	-3	15	3	-1	5	0
23-25	-4	4	26	-9	-8	-9	-11	1	-8	4	-13	1	-2
26-35	26	37	59	28	22	-5	34	2	-11	19	-34	17	3
36-45	23	37	49	7	11	-1	29	18	10	24	-10	-3	7
46-55	21	22	37	35	23	0	-12	2	-1	16	-20	4	-3
56-65	25	27	14	11	-10	-14	-1	1	16	16	30	15	10
66 +	9	11	6	8	-8	-14	16	-19	7	-9	3	17	15
Total	**110**	**152**	**244**	**104**	**26**	**-26**	**38**	**2**	**30**	**73**	**-45**	**61**	**34**

Census Demographic Data

Census data is presented in one of four Summary Files (SF). In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released the full SF1 100 percent count data[47], along with additional tabulations including the one-in-six SF3 sample. The Census Bureau did not collect additional sample data such as the SF3 in the 2010 decennial census, so many important housing and income concepts are not available in the 2010 Census.

To study these important housing and income concepts, the Census Bureau distributes the American Community Survey (ACS) every year to a sample of the population, then quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. The five-year estimates are more robust than the one- or three-year samples because they include more responses and can be tabulated down to the Census tract level.

The Census Bureau collects race data according to U.S. Office of Management and Budget guidelines, and these data are based on self-identification. Ancestry refers to one's ethnic origin or descent, "roots," or heritage, or the place of birth of the person or the person's parents or ancestors before their arrival in the United States. Ethnic identities may or may not represent geographic areas. People may choose to report more than one race group and people of any race may be of any ethnic origin. Hispanic origin can be viewed as the heritage, nationality, lineage, or country of birth of the person or the person's parents or ancestors before arriving in the United States. People who identify as Hispanic, Latino, or Spanish may be any race.

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Population Characteristics

The Torrington city population by race and ethnicity is shown in Table III.24.4. The white population represented 92.1 percent of the population in 2019, compared with the black population accounting for 0.1 percent of the population in 2019. Hispanic households represented 14.3 percent of the population in 2019.

Table III.24.4
Population by Race and Ethnicity
Torrington city
2010 Census & 2019 Five-Year ACS

Race	2010 Census		2019 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	6,058	93.2%	6,151	92.1%
Black	63	1%	9	0.1%
American Indian	59	0.9%	89	1.3%
Asian	31	0.5%	59	0.9%
Native Hawaiian/ Pacific Islander	10	0.2%	0	0%
Other	194	3%	276	4.1%
Two or More Races	86	1.3%	91	1.4%
Total	**6,501**	**100.0%**	**6,675**	**100.0%**
Non-Hispanic	5,767	88.7%	5,719	85.7%
Hispanic	734	11.3%	956	14.3%

The change in race and ethnicity between 2010 and 2019 is shown in Table III.24.5. During this time, the total non-Hispanic population was 5,719 persons in 2019, while the Hispanic population was 956.

Table III.24.5
Population by Race and Ethnicity
Torrington city
2010 Census & 2019 Five-Year ACS

Race	2010 Census		2019 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	5,564	96.5%	5,528	96.7%
Black	57	1%	9	0.2%
American Indian	51	0.9%	74	1.3%
Asian	26	0.5%	58	1%
Native Hawaiian/ Pacific Islander	9	0.2%	0	0%
Other	1	0%	0	0%
Two or More Races	59	1%	50	0.9%
Total Non-Hispanic	**5,767**	**100.0%**	**5,719**	**100.0%**
Hispanic				
White	494	67.3%	623	65.2%
Black	6	0.8%	0	0%
American Indian	8	1.1%	15	1.6%
Asian	5	0.7%	1	0.1%
Native Hawaiian/ Pacific Islander	1	0.1%	0	0%
Other	193	26.3%	276	28.9%
Two or More Races	27	3.7%	41	4.3%
Total Hispanic	**734**	**100.0**	**956**	**100.0%**
Total Population	**6,501**	**100.0%**	**6,675**	**100.0%**

Cohorts

Table III.24.6 shows the population distribution in Torrington city by age. In 2010, children under the age of 5 accounted for 5.2 percent of the total population, which compared to 6.7 percent in 2019.

Table III.24.6
Population Distribution by Age
Torrington city
2019 Five-Year ACS Data

Age	2010 Census		2019 Five-Year ACS	
	Number of Persons	Percent	Number of Persons	Percent
Under 5	337	5.2	447	6.7
5 to 19	1,190	18.3	1,204	18
20 to 24	479	7.4	432	6.5
25 to 34	795	12.2	933	14
35 to 54	1,631	25.1	1,555	23.3
55 to 64	813	12.5	866	13
65 or Older	1,256	19.3	1,238	18.5
Total	**6,501**	**100%**	**6,675**	**100%**

Table III.24.7 shows the population in Torrington city by age and gender. In 2010, there were 795 people aged 25 to 34, made up of 462 men, and 333 women. In comparison, in 2019, there were 933 people in the 25 to 34 age cohort, with 504 men and 429 women.

Table III.24.7
Population by Age and Gender
Torrington city
2010 Census & 2019 Five-Year ACS Data

Age	2010 Census				2019 Five Year ACs			
	Male	Female	Total	Percent	Male	Female	Total	Percent
Under 5	170	167	337	5.2%	234	213	447	6.7%
5 to 19	611	579	1,190	18.3%	608	596	1,204	18%
20 to 24	282	197	479	7.4%	202	230	432	6.5%
25 to 34	462	333	795	12.2%	504	429	933	14%
35 to 54	937	694	1,631	25.1%	926	629	1,555	23.3%
55 to 64	432	381	813	12.5%	320	546	866	13%
65 and Older	518	738	1,256	19.3%	560	678	1,238	18.5%
Total	**3,412**	**3,089**	**6,501**	**100%**	**3,354**	**3,321**	**6,675**	**100%**

Diagram III.24.4
Population Distribution by Age
Torrington city
2010 Census and 2019 Five-Year ACS Data

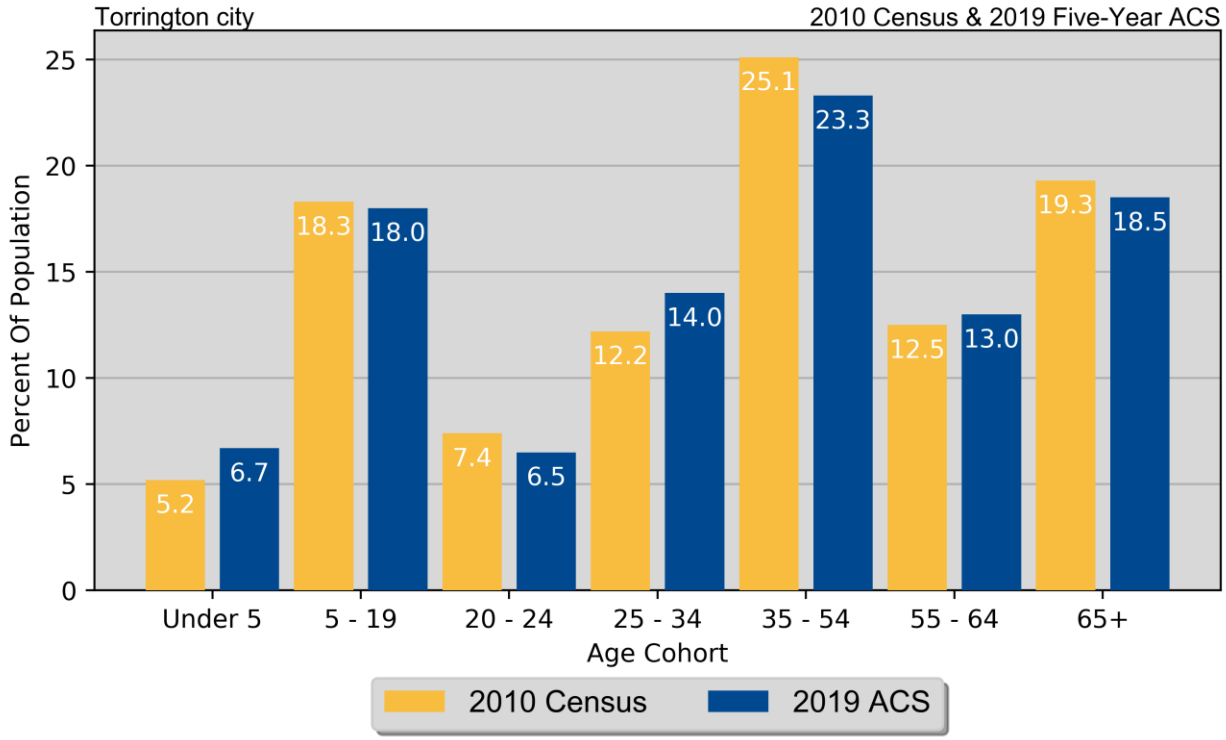
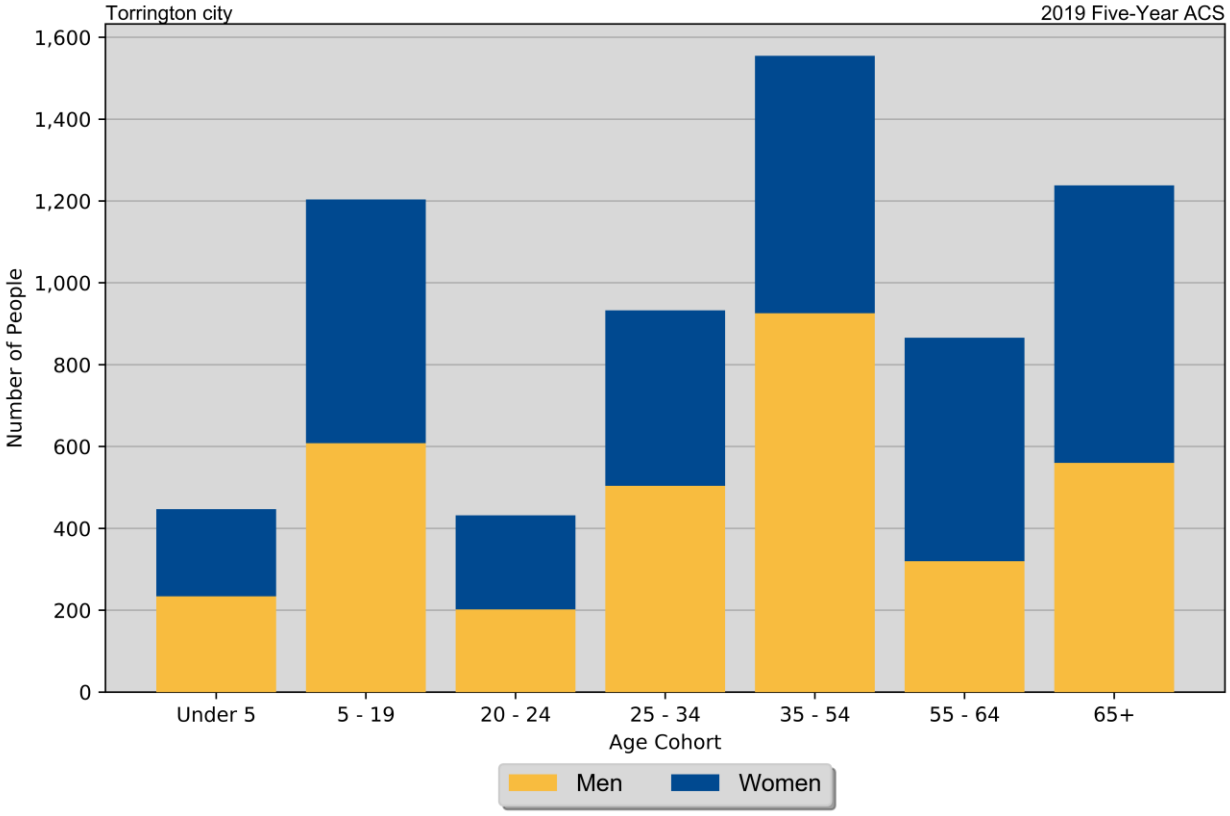


Diagram III.24.5
Population Distribution by Age and Gender
Torrington city
2019 Five-Year ACS



Group Quarters Population

The group quarters population includes the institutionalized population, who live in correctional institutions, juvenile facilities, nursing homes, and other institutions, and the non-institutionalized population, who live in college dormitories, military quarters, and other group living situations. As seen in Table III.24.8, between 2000 and 2010, the institutionalized population changed 293.5 percent in Torrington city, from 185 people in 2000 to 728 in 2010.

Table III.24.8
Group Quarters Population
Torrington city
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	67	36.2%	559	76.8%	734.3%
Juvenile Facilities	.	.	55	7.6%	.
Nursing Homes	74	40%	114	15.7%	54.1%
Other Institutions	44	23.8%	0	0%	-100%
Total	**185**	**100.0%**	**728**	**100.0%**	**293.5%**
Noninstitutionalized					
College Dormitories	40	42.1%	142	80.2%	255%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	55	57.9%	35	19.8%	-36.4%
Total	**95**	**100.0%**	**177**	**100.0%**	**86.3%**
Group Quarters Population	**280**	**100.0%**	**905**	**100.0%**	**223.2%**

Foreign Born Populations

The number of foreign-born persons is shown in Table III.24.9. An estimated 0.8 percent of the population was born in Mexico, some 0.2 percent were born in Philippines, and another 0.2 percent were born in Nepal.

Table III.24.9
Place of Birth for the Foreign-Born Population
Torrington city
2019 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	51	0.8%
#2 country of origin	Philippines	15	0.2%
#3 country of origin	Nepal	14	0.2%
#4 country of origin	Norway	14	0.2%
#5 country of origin	Other Eastern Europe	13	0.2%
#6 country of origin	Japan	5	0.1%
#7 country of origin	Uganda	4	0.1%
#8 country of origin	Bulgaria	2	0%
#9 country of origin	Russia	2	0%
#10 country of origin	Spain	2	0%

The language spoken at home for those with Limited English Proficiency are shown in Table III.24.10. An estimated 1.7 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Tagalog.

Table III.24.10
Limited English Proficiency and Language Spoken at Home
Torrington city
2019 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	105	1.7%
#2 LEP Language	Tagalog	11	0.2%
#3 LEP Language	Russian, Polish, or other Slavic languages	2	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	German or other West Germanic languages	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Asian and Pacific Island languages	0	0%
#10 LEP Language	Other Indo-European languages	0	0%

Disability

Disability by age, as estimated by the 2019 ACS, is shown in Table III.24.11, below. The disability rate for females was 16.6 percent, compared to 14.8 percent for males. The disability rate grew precipitously higher with age, with 46.8 percent of those over 75 experiencing a disability.

Table III.24.11
Disability by Age
Torrington city
2019 Five-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	10	4.3%	0	0%	10	2.2%
5 to 17	75	16.7%	70	15.8%	145	16.3%
18 to 34	40	5.3%	80	10.4%	120	7.9%
35 to 64	113	11.3%	162	13.8%	275	12.6%
65 to 74	75	27.5%	72	24.2%	147	25.7%
75 or Older	125	49.6%	154	44.8%	279	46.8%
Total	**438**	**14.8%**	**538**	**16.6%**	**976**	**15.7%**

The number of disabilities by type, as estimated by the 2019 ACS, is shown in Table III.24.12. Some 7.9 percent have an ambulatory disability, 4.5 have an independent living disability, and 2.4 percent have a self-care disability.

Table III.24.12
Total Disabilities Tallied: Aged 5 and Older
Torrington city
2019 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	301	4.9%
Vision disability	102	1.6%
Cognitive disability	418	7.3%
Ambulatory disability	454	7.9%
Self-Care disability	139	2.4%
Independent living difficulty	221	4.5%

Education and Employment

Education and employment data from the Torrington city 2019 Five-Year ACS is presented in Table III.24.13, Table III.24.14, and Table III.24.15. In 2019, 3,330 people were in the labor force, including 2,960 employed and 370 unemployed people. The unemployment rate for Torrington city was estimated at 11.1 percent in 2019.

Table III.24.13
Employment, Labor Force and Unemployment
Torrington city
2019 Five-Year ACS Data

Employment Status	2019 Five-Year ACS
Employed	2,960
Unemployed	370
Labor Force	**3,330**
Unemployment Rate	11.1%

Table III.24.14 and Table III.24.15 show educational attainment in Torrington city. In 2019, 89.4 percent of households had a high school education or greater, including 31.6 percent with a high school diploma or equivalent, 36.4 percent with some college, 12.6 percent with a Bachelor's Degree, and 8.8 percent with a graduate or professional degree.

Table III.24.14
High School or Greater Education
Torrington city
2019 Five-Year ACS Data

Education Level	Households
High School or Greater	4,707
Total Households	2,510
Percent High School or Above	**89.4%**

Table III.24.15
Educational Attainment
Torrington city
2019 Five-Year ACS Data

Education Level	2019 Five-Year ACS	Percent
Less Than High School	557	10.6%
High School or Equivalent	1,666	31.6%
Some College or Associates Degree	1,916	36.4%
Bachelor's Degree	661	12.6%
Graduate or Professional Degree	464	8.8%
Total Population Above 18 years	**5,264**	**100.0%**

Commuting Patterns

Table III.24.16 shows the place of work by county of residence. In 2010 77.7 percent of residents worked within the county they reside with 10.4 percent working outside their home county. This compares to 84.5 percent of residents in 2019 who worked within the county in which they resided and 5.1 percent of residents worked outside their home county but still within the state.

Table III.24.16
Place of Work
Torrington city
2010 and 2019 Five-Year ACS Data

Place of work	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Worked in county of residence	2,235	77.7%	2,482	84.5%
Worked outside county of residence	299	10.4%	150	5.1%
Worked outside state of residence	343	11.9%	307	10.4%
Total	**2,877**	**100.0%**	**2,939**	**100.0%**

Table III.24.17 shows the aggregate travel time to work based on place of work and residence. In Torrington city the total aggregate travel time was 32,230 minutes, with residents working in their home county spending a total of 18,365 minutes traveling.

Table III.24.17
Aggregate Travel Time to Work (in Minutes)
Torrington city
2010 & 2019 Five-Year ACS Data

Place of Work	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Worked in county of residence	19,465	36.7%	18,365	57%
Worked outside county of residence	17,680	33.4%	5,260	16.3%
Worked outside State of residence	15,840	29.9%	8,605	26.7%
Aggregate travel time to work (in minutes):	**52,985**	**100.0%**	**32,230**	**100.0%**

Table III.24.18 shows the average travel time to work based on place of work and residence. In 2019 the overall aggregate travel time was 52,985 minutes. Residents working within their home county spent an average of 7.4 minutes commuting to work, with those working outside their county of residence spending an average of 35.1 minutes on their commute.

Table III.24.18 Average Travel Time to Work (in Minutes) Torrington city 2010 & 2019 Five-Year ACS Data		
Place of Work	**2010 Five-Year ACS**	**2019 Five-Year ACS**
Worked in county of residence	8.7	7.4
Worked outside county of residence	59.1	35.1
Worked outside State of residence	46.2	28
Average travel time to work (in minutes):	**18.4**	**11**

Table III.24.19 shows the means of transportation to work. In 2019, 83.8 percent of commuters drove alone in a car, truck, or van. Only 7.8 percent carpooled, with an additional 0 percent taking public transportation. Also, there were 139 persons or 4.7 percent who worked from home.

Table III.24.19 Means of Transportation to Work Torrington city 2010 & 2019 Five-Year ACS Data				
Means	**2010 Five-Year ACS**	**% of Total**	**2019 Five-Year ACS**	**% of Total**
Car, truck, or van: Drove alone	2,398	83.4%	2,462	83.8%
Car, truck, or van: Carpooled:	283	9.8%	230	7.8%
Public transportation (excluding taxicab):	0	0%	0	0%
Taxicab	0	0%	0	0%
Motorcycle	19	0.7%	25	0.9%
Bicycle	49	1.7%	6	0.2%
Walked	55	1.9%	67	2.3%
Other means	16	0.6%	10	0.3%
Worked at home	57	2%	139	4.7%
Total	**2,877**	**100.0%**	**2,939**	**100.0%**

Table III.24.20 shows the breakdown of the means of transportation by tenure. In 2019, 58.3 percent of commuters owned their home and commuted alone by car, which compares to 58.4 percent in 2010. There were also 747 renters who drove alone in 2019 and accounted for 26 percent of the total commuter population. Commuters who owned their own home and took public transportation represented 0 percent of the population, which compares to 0 renters, or 0 percent taking public transportation.

Table III.24.20
Means Of Transportation To Work By Tenure
Torrington city
2010 & 2019 Five-Year ACS Data

Tenure	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Car, truck, or van - drove alone:				
Owner	1,672	58.4%	1,676	58.3%
Renter	726	25.4%	747	26%
Car, truck, or van - carpooled:				
Owner	226	7.9%	115	4%
Renter	57	2%	108	3.8%
Public transportation (excluding taxicab):				
Owner	0	0%	0	0%
Renter	0	0%	0	0%
Walked:				
Owner	11	0.4%	52	1.8%
Renter	44	1.5%	0	0%
Taxicab, motorcycle, bicycle, or other means:				
Owner	68	2.4%	29	1%
Renter	0	0%	12	0.4%
Worked at home:				
Owner	31	1.1%	126	4.4%
Renter	26	0.9%	10	0.3%
Total:	**2,861**	**100.0%**	**2,875**	**100.0%**

ECONOMICS

Labor Force

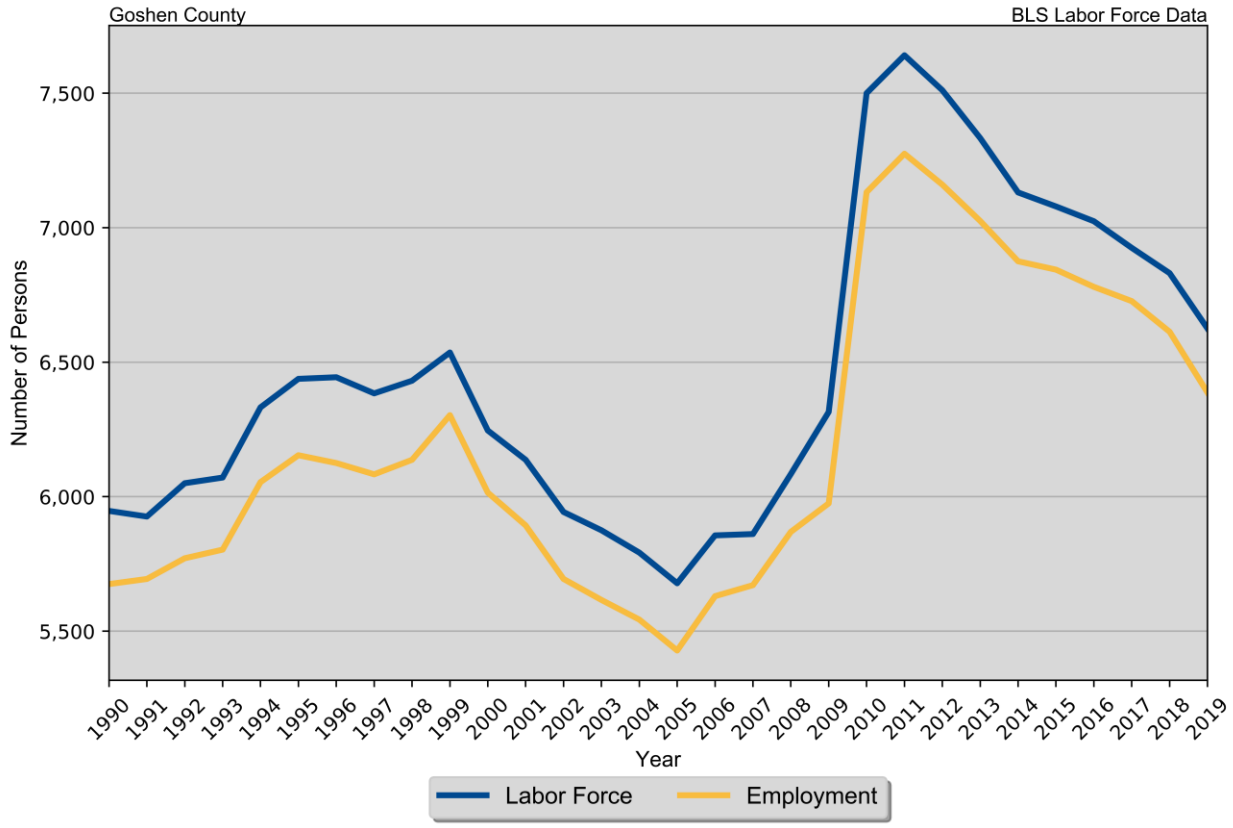
Table III.24.21, shows the labor force statistics for Goshen County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2017 with a rate of 2.9 percent. The highest level of unemployment occurred during 2009 rising to a rate of 5.4 percent. This compared to a statewide low of 2.8 in 2007 and statewide high of 6.4 percent in 2010. Over the last year, the unemployment rate in Goshen County increased from 3.2 percent in 2018 to 3.6 percent in 2019, which compared to a statewide decrease to 3.6 percent.

Table III.24.21
Labor Force Statistics
Goshen County
1990 - 2019 BLS Data

Year	Goshen County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	272	5,675	5,947	4.6%	5.3%
1991	232	5,694	5,926	3.9%	5.2%
1992	279	5,771	6,050	4.6%	5.6%
1993	268	5,803	6,071	4.4%	5.3%
1994	278	6,054	6,332	4.4%	5%
1995	284	6,154	6,438	4.4%	4.8%
1996	319	6,125	6,444	5%	4.9%
1997	301	6,083	6,384	4.7%	4.8%
1998	294	6,137	6,431	4.6%	4.7%
1999	233	6,303	6,536	3.6%	4.6%
2000	231	6,015	6,246	3.7%	3.9%
2001	244	5,893	6,137	4%	3.8%
2002	249	5,694	5,943	4.2%	4%
2003	259	5,616	5,875	4.4%	4.3%
2004	249	5,543	5,792	4.3%	3.8%
2005	250	5,428	5,678	4.4%	3.6%
2006	226	5,630	5,856	3.9%	3.2%
2007	190	5,671	5,861	3.2%	2.8%
2008	215	5,869	6,084	3.5%	3.1%
2009	340	5,975	6,315	5.4%	6.3%
2010	368	7,132	7,500	4.9%	6.4%
2011	366	7,275	7,641	4.8%	5.8%
2012	351	7,160	7,511	4.7%	5.3%
2013	308	7,025	7,333	4.2%	4.7%
2014	256	6,875	7,131	3.6%	4.1%
2015	235	6,844	7,079	3.3%	4.3%
2016	244	6,780	7,024	3.5%	5.3%
2017	198	6,727	6,925	2.9%	4.2%
2018	218	6,613	6,831	3.2%	3.9%
2019	238	6,387	6,625	3.6%	3.6%

Diagram III.24.6, shows the employment and labor force for Goshen County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 6,387 persons, with the labor force reaching 6,625, indicating there were a total of 238 unemployed persons.

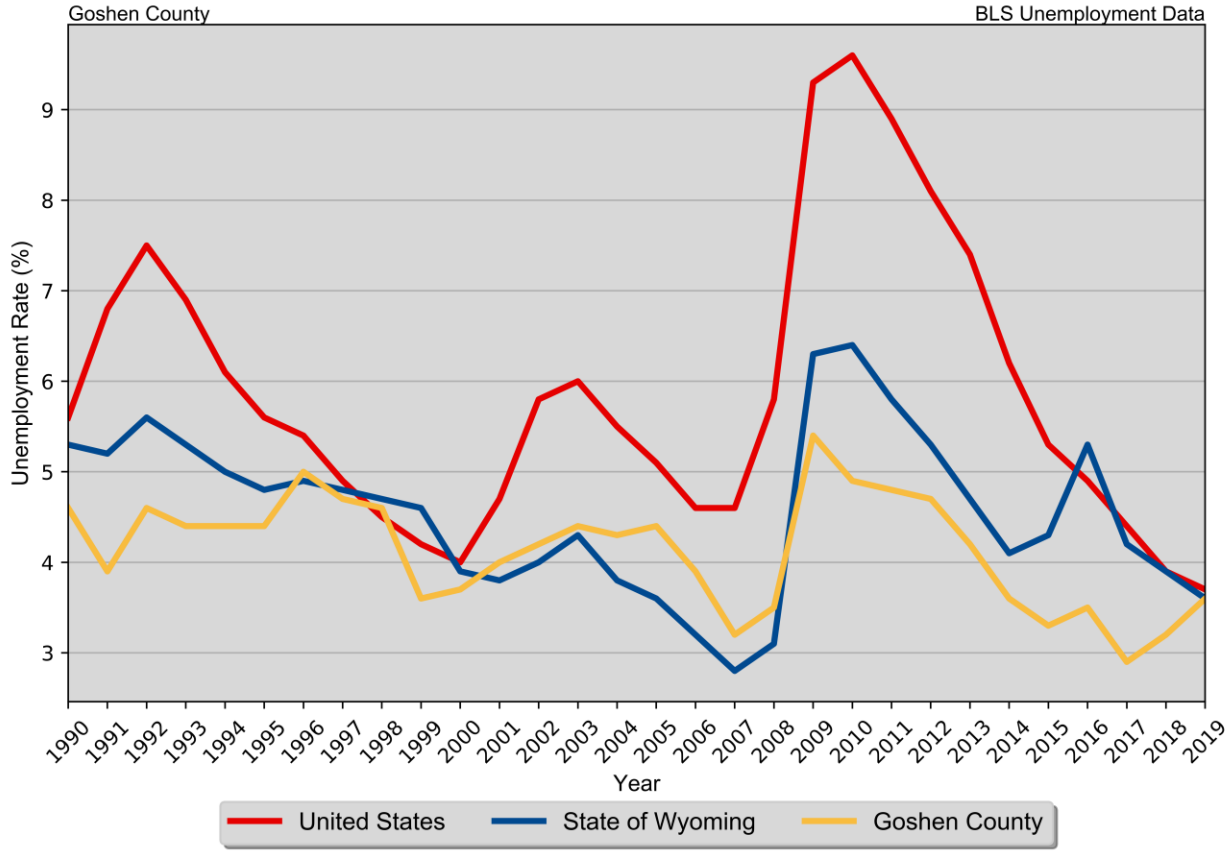
Diagram III.24.6
Employment and Labor Force



Unemployment

Diagram III.24.7, shows the unemployment rate for both the State and Goshen County. During the 1990's the average rate for Goshen County was 4.4 percent, which compared to 5 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.1 percent, which compared to 3.9 percent statewide. Since 2010, the average unemployment rate was 3.9 percent. Over the course of the entire period the Goshen County had an average unemployment rate that lower than the State, 4.1 percent for Goshen County, versus 4.6 statewide.

Diagram III.24.7
Annual Unemployment Rate



Earnings and Employment by Industry

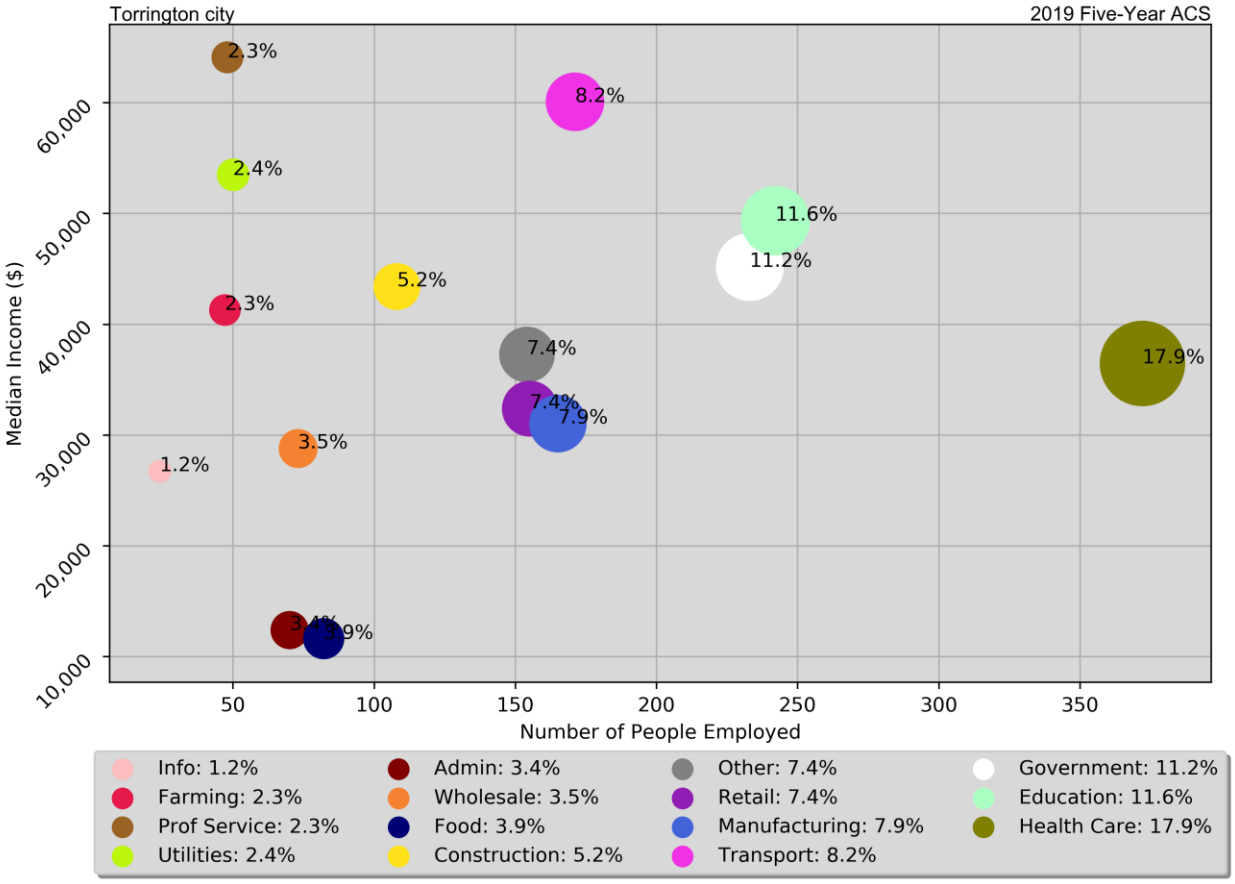
Table III.24.22 shows employment and median earnings by industry for Torrington city from the 2019 Five-Year ACS. In 2019 the largest industry by number of people employed in Torrington city was Health Care, which employed 372 people and paid a median salary of 36,500 dollars. The highest paying industry in Torrington city was the Prof Service industry, which paid a median salary of 64,107 dollars in 2019. This data is also displayed in Diagram III.24.8.

Table III.24.22
City Level Employment by Industry
Torrington city
2019 Five Year ACS Data

Industry	Total Employment	Percent of Employment	Median Earnings
Administrative and support and waste management services	70	3%	$12,431
Arts, entertainment, and recreation	10	0%	$
Construction	108	5%	$43,438
Educational services[48]	242	12%	$49,375
Agriculture, forestry, fishing and hunting	47	2%	$41,319
Finance and insurance	35	2%	$
Accommodation and food services	82	4%	$11,638
Health care and social assistance	372	18%	$36,500
Information	24	1%	$26,765
Management of companies and enterprises	0	0%	$
Manufacturing	165	8%	$31,063
Mining, quarrying, and oil and gas extraction	0	0%	$
Other services, except public administration	154	7%	$37,292
Prof Service	48	2%	$64,107
Government	233	11%	$45,189
Real estate and rental and leasing	45	2%	$
Retail Trade	155	7%	$32,411
Transportation and warehousing	171	8%	$60,096
Utilities	50	2%	$53,500
Wholesale trade	73	4%	$28,814

[48] Includes both Public and Private Education

Diagram III.24.8
Earnings and Employment by Industry



Earnings: Goshen County

The Bureau of Economic Analysis (BEA) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies.

Table III.24.23, shows the total employment by industry for the Goshen County. The most recent estimates show the government and government enterprises industry was the largest employer in Goshen County, with employment reaching 1,465 jobs in 2019. Between 2018 and 2019 the utilities industry saw the largest percentage increase, rising by 11.1 percent to 40 jobs.

Table III.24.23
Employment by Industry
Goshen County
BEA Table CA25 Data

NAICS Categories	2010	2013	2014	2015	2016	2017	2018	2019	% Change 18-19
Farm earnings	886	918	941	966	981	1,003	973	992	2%
Forestry, fishing, related activities, and other	0	152	148	138	149	158	171	175	2.3%
Mining	0	47	41	46	53	50	36	32	-11.1%
Utilities	34	35	40	38	35	36	36	40	11.1%
Construction	413	400	388	391	389	362	334	322	-3.6%
Manufacturing	341	346	326	301	280	364	351	202	-42.5%
Wholesale trade	248	250	270	283	256	252	227	214	-5.7%
Retail trade	623	605	621	614	635	616	564	584	3.5%
Transportation and warehousing	231	220	233	281	240	224	230	232	0.9%
Information	61	56	53	54	55	54	57	55	-3.5%
Finance and insurance	262	320	309	328	362	381	386	386	0%
Real estate and rental and leasing	265	265	278	274	282	280	288	295	2.4%
Professional and technical services	260	243	238	226	219	227	228	233	2.2%
Management of companies and enterprises	17	15	11	0	0	0	0	0	0%
Administrative and waste services	167	193	199	0	0	0	0	0	0%
Educational services	0	66	70	76	77	0	0	75	0%
Health care and social assistance	0	916	877	862	863	0	0	917	0%
Arts, entertainment, and recreation	0	0	0	57	66	60	60	0	-100%
Accommodation and food services	0	0	0	388	388	380	424	414	-2.4%
Other services, except public administration	329	360	374	369	355	345	372	369	-0.8%
Government and government enterprises	1,595	1,570	1,556	1,530	1,513	1,458	1,451	1,465	1%
Total	**7,351**	**7,410**	**7,426**	**7,430**	**7,407**	**7,418**	**7,390**	**7,291**	**-1.3%**

Table III.24.24, shows the real average earnings per job by industry for Goshen County. In 2019, the transportation and warehousing industry had the highest average earnings reaching 123,220 dollars. Between 2018 and 2019 the mining industry saw the largest percentage increase, rising by 13.1 percent to 1,406 dollars.

Table III.24.24
Real Earnings Per Job by Industry
Goshen County
BEA Table CA5N and CA25 Data

NAICS Categories	2010	2013	2014	2015	2016	2017	2018	2019	% Change 18-19
Farm earnings	23,224	43,687	51,195	49,984	23,489	18,694	23,782	26,523	11.5%
Forestry, fishing, related activities, and other	0	28,264	31,909	35,268	40,324	39,344	33,161	33,531	1.1%
Mining	0	10,665	1,534	70	-100	208	1,244	1,406	13.1%
Utilities	79,461	87,541	80,903	88,773	92,295	91,319	90,727	91,250	0.6%
Construction	36,781	43,386	43,027	44,568	42,553	42,712	39,945	38,534	-3.5%
Manufacturing	42,367	46,443	45,341	44,048	41,862	40,098	42,335	45,371	7.2%
Wholesale trade	45,258	52,892	47,661	47,931	47,587	47,682	51,610	49,991	-3.1%
Retail trade	23,328	22,562	22,782	24,170	23,442	24,153	23,918	24,339	1.8%
Transportation and warehousing	42,263	80,686	75,359	89,285	93,390	109,127	129,723	123,220	-5%
Information	37,754	29,910	32,381	31,911	30,525	28,413	29,008	30,364	4.7%
Finance and insurance	30,489	30,425	30,685	30,609	29,775	31,253	22,820	22,026	-3.5%
Real estate and rental and leasing	20,522	21,787	16,847	17,160	18,474	18,215	16,577	16,912	2%
Professional and technical services	34,932	40,948	39,261	32,008	31,571	28,276	29,284	29,309	0.1%
Management of companies and enterprises	275	1,472	99	0	0	0	0	0	0%
Administrative and waste services	22,317	32,689	38,064	0	0	0	0	0	0%
Educational services	0	28,172	23,092	22,560	24,258	0	0	25,987	0%
Health care and social assistance	0	49,113	51,322	52,998	53,120	0	0	52,952	0%
Arts, entertainment, and recreation	0	0	0	12,499	11,713	11,830	12,702	0	0%
Accommodation and food services	0	0	0	16,031	16,301	15,777	16,638	16,027	-3.7%
Other services, except public administration	34,673	32,464	30,840	32,657	33,775	35,206	30,697	31,119	1.4%
Government and government enterprises	58,748	64,242	65,487	66,126	64,609	65,020	65,780	65,098	-1%
Total	**37,433**	**43,912**	**44,688**	**46,016**	**41,445**	**41,099**	**41,886**	**41,921**	**0.1%**

Diagram III.24.9, shows real average earnings per job for Goshen County from 1990 to 2019. Over this period the average earning per job for Goshen County was 36,418 dollars, which was lower than the statewide average of 48,330 dollars over the same period.

Diagram III.24.9
Real Average Earnings Per Job

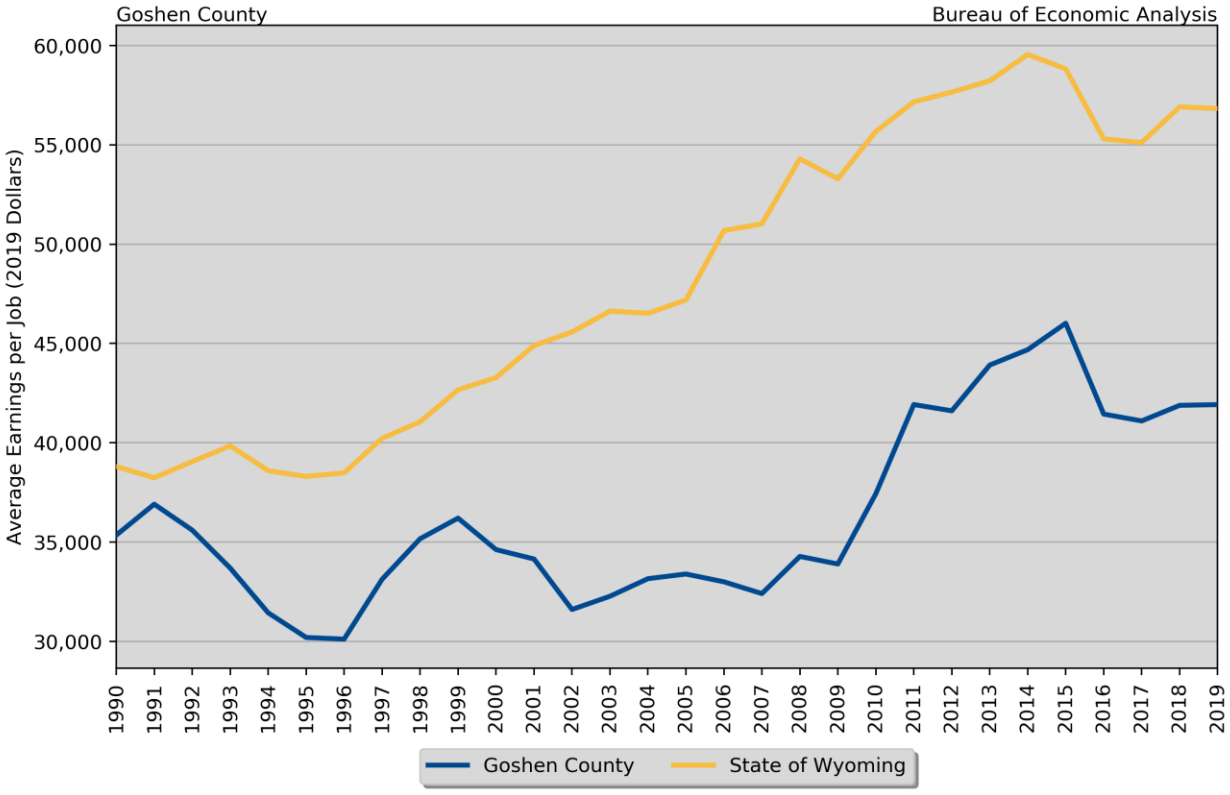
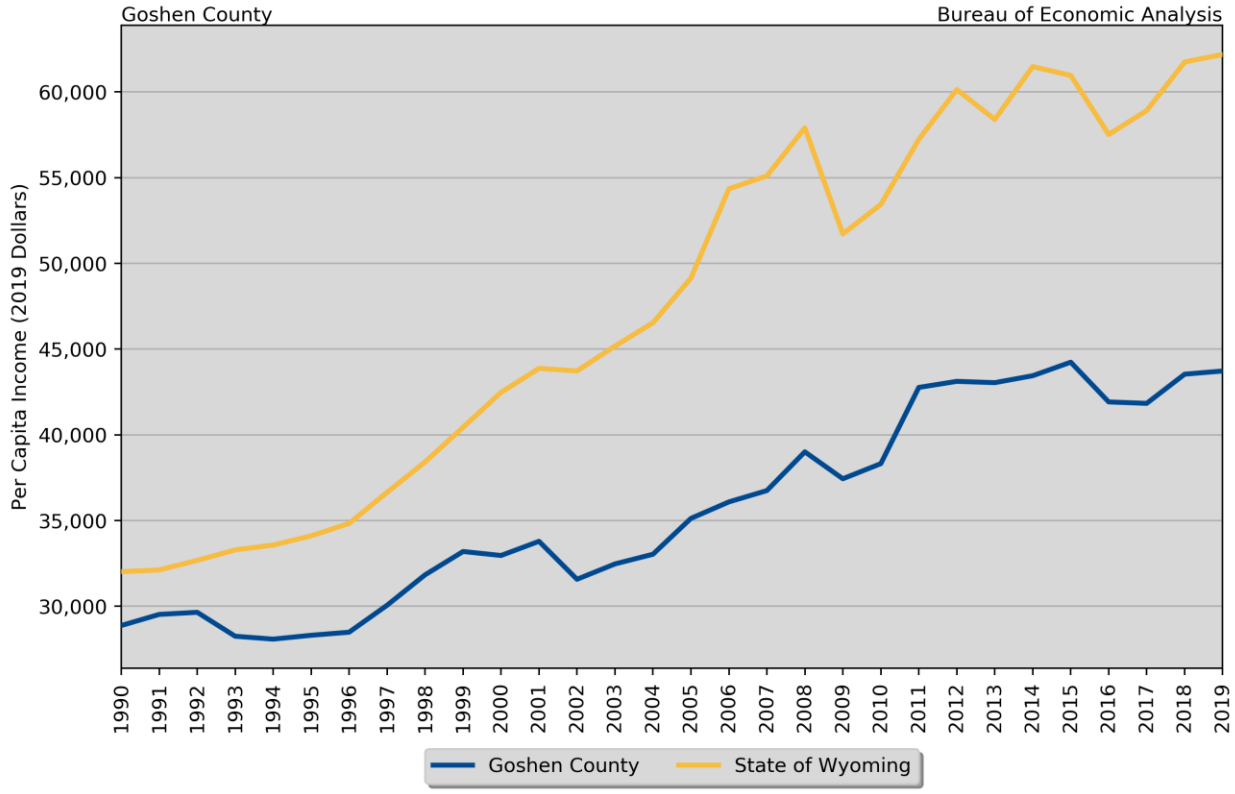


Diagram III.24.10, shows real per capita income for the Goshen County from 1990 to 2019, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Goshen County was 35,683 dollars, which was lower than the statewide average of 47,674 dollars over the same period.

Diagram III.24.10
Real Per Capita Income



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau's Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 2,079 in 2010 to 1,557 in 2019, with the poverty rate reaching 13 percent in 2019. This compared to a state poverty rate of 9.9 percent and a national rate of 12.3 percent in 2019. Table III.24.25, at right, presents poverty data for the county. This data is also displayed in Diagram III.24.11.

The rate of poverty for Torrington city is shown in Table III.24.26. In 2019, the poverty rate was 13 percent meaning there were an estimated 788 people living in poverty, compared to 755 persons living in poverty in 2010. In 2019, some 31 percent of those in poverty were under age 6 and 3.5 percent were 65 or older.

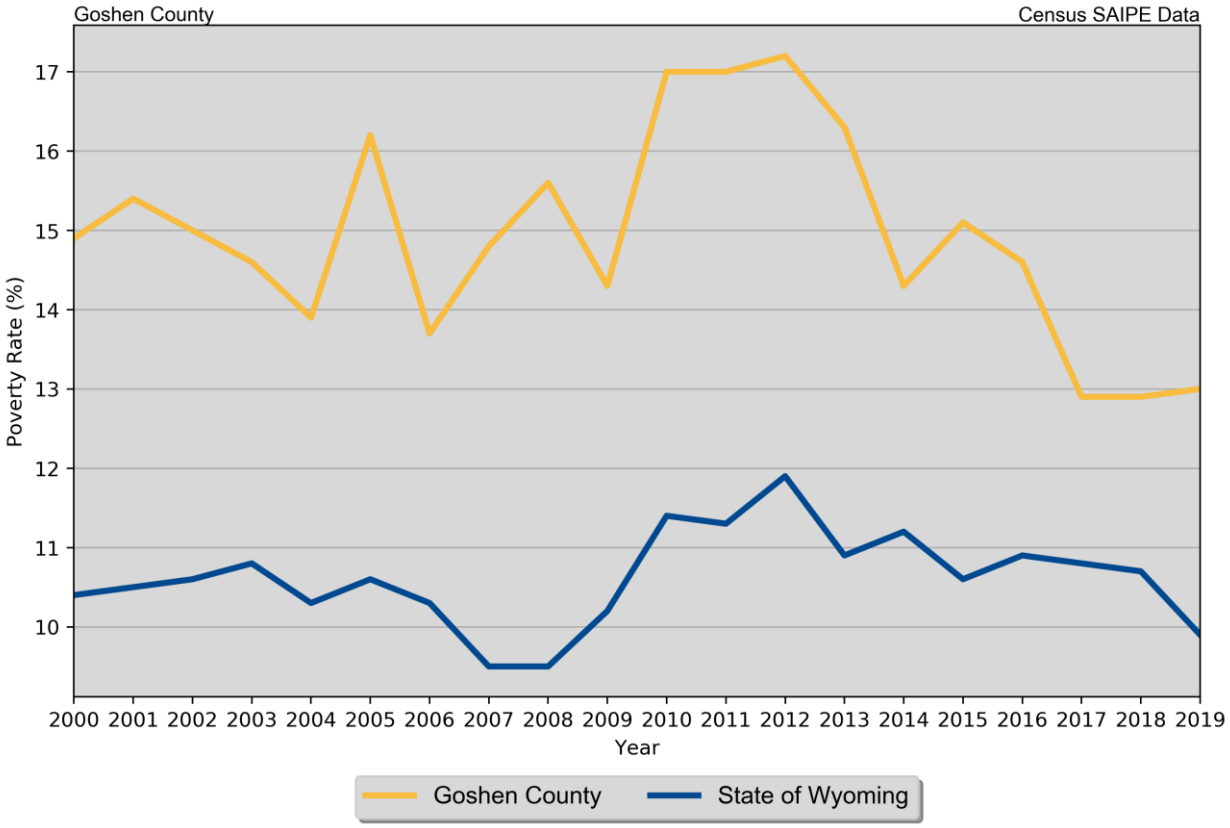
Table III.24.25
Persons in Poverty
Goshen County
2000–2019 SAIPE Estimates

Year	Persons in Poverty	Poverty Rate
2000	1,792	14.9%
2001	1,832	15.4%
2002	1,782	15%
2003	1,740	14.6%
2004	1,656	13.9%
2005	1,899	16.2%
2006	1,604	13.7%
2007	1,717	14.8%
2008	1,818	15.6%
2009	1,702	14.3%
2010	2,079	17%
2011	2,102	17%
2012	2,145	17.2%
2013	2,022	16.3%
2014	1,762	14.3%
2015	1,852	15.1%
2016	1,776	14.6%
2017	1,572	12.9%
2018	1,567	12.9%
2019	1,557	13%

Table III.24.26
Poverty by Age
Torrington city
2000 Census SF3 & 2019 Five-Year ACS Data

Age	2010 Five-Year ACS		2019 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	72	18.8	145	31%
6 to 17	176	19.7	115	13.3%
18 to 64	414	11.7	487	13.6%
65 or Older	93	9	41	3.5%
Total	**755**	**100.0%**	**788**	**100.0%**
Poverty Rate	**12.9%**	**.**	**13%**	**.**

Diagram III.24.11
Poverty Rates



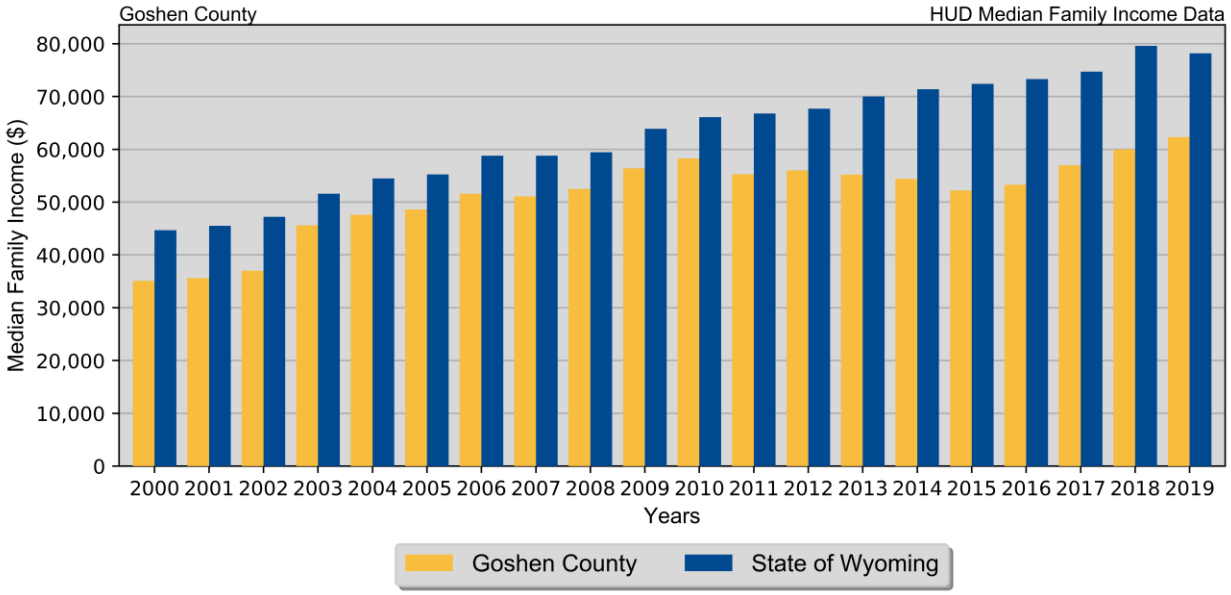
Household Income

Very low-income renters are those who earn less than 50 percent of the area median income (AMI), and include a significant proportion of extremely low-income renters (who earn less than 30 percent of AMI). Households with worst case needs are defined as very low-income renters who do not receive government housing assistance and who pay more than 50 percent of their income for rent, live in severely inadequate conditions, or both. Table III.24.46 shows that the HUD estimated MFI for Goshen County was $62,300 in 2019. This compared to Wyoming's MFI of $78,200. Diagram III.24.12, illustrates the estimated MFI for 2000 through 2019 in Goshen County.

Table III.24.27
Median Family Income
Goshen County
2000–2019 HUD MFI

Year	MFI	State of Wyoming MFI
2000	35,100	44,700
2001	35,600	45,500
2002	37,000	47,200
2003	45,600	51,600
2004	47,600	54,500
2005	48,600	55,250
2006	51,600	58,800
2007	51,100	58,800
2008	52,500	59,450
2009	56,400	63,900
2010	58,300	66,100
2011	55,300	66,800
2012	56,000	67,700
2013	55,200	70,000
2014	54,400	71,400
2015	52,200	72,400
2016	53,300	73,300
2017	57,000	74,700
2018	60,000	79,600
2019	62,300	78,200

Diagram III.24.12
Estimated Median Family Income



HOUSING

Housing Production

The Census Bureau reports building permit authorizations and "per unit" valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Torrington city remained unchanged from 0 authorizations in 2018 to 0 in 2019.

The real value of single-family building permits remained unchanged from 0 dollars in 2018 to 0 dollars in 2019. This compares to a decrease in permit value statewide, with values dropping by 34,054 dollars from 374,392 dollars in 2018 to 340,338 dollars in 2019. Additional details are given in Table III.24.28.

Table III.24.28
Building Permits and Valuation
Torrington city
Census Bureau Data, 1980–2019

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2019$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	43	0	4	0	47	115,414	0
1981	12	0	12	36	60	139,975	49,214
1982	16	0	4	0	20	126,606	0
1983	30	6	8	0	44	125,190	0
1984	19	0	16	5	40	115,065	84,962
1985	26	2	4	0	32	109,353	0
1986	17	2	0	0	19	121,367	0
1987	6	2	0	0	8	94,961	0
1988	8	0	0	0	8	113,442	0
1989	6	0	0	0	6	113,186	0
1990	5	0	0	0	5	98,324	0
1991	4	0	0	26	30	117,341	78,774
1992	1	2	0	0	3	125,167	0
1993	1	4	0	40	45	84,773	71,843
1994	6	6	0	0	12	187,018	0
1995	7	6	0	0	13	110,990	0
1996	10	2	0	0	12	115,137	0
1997	5	4	0	0	9	113,190	0
1998	7	2	0	0	9	111,940	0
1999	9	0	0	0	9	110,343	0
2000	0	0	0	0	0	0	0
2001	4	0	0	0	4	194,311	0
2002	2	0	0	0	2	282,783	0
2003	6	0	0	0	6	235,211	0
2004	15	0	0	0	15	231,541	0
2005	10	0	0	0	10	197,873	0
2006	4	8	0	0	12	295,033	0
2007	13	0	0	0	13	177,544	0
2008	7	0	0	0	7	174,159	0
2009	8	0	0	18	26	206,954	164,249
2010	6	0	0	0	6	154,898	0
2011	2	0	0	0	2	549,639	0
2012	3	0	0	32	35	347,103	123,441
2013	1	0	0	0	1	259,468	0
2014	1	0	0	0	1	260,191	0
2015	4	0	0	0	4	315,317	0
2016	2	0	0	0	2	344,059	0
2017	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0

Diagram III.24.13
Single-Family Permits

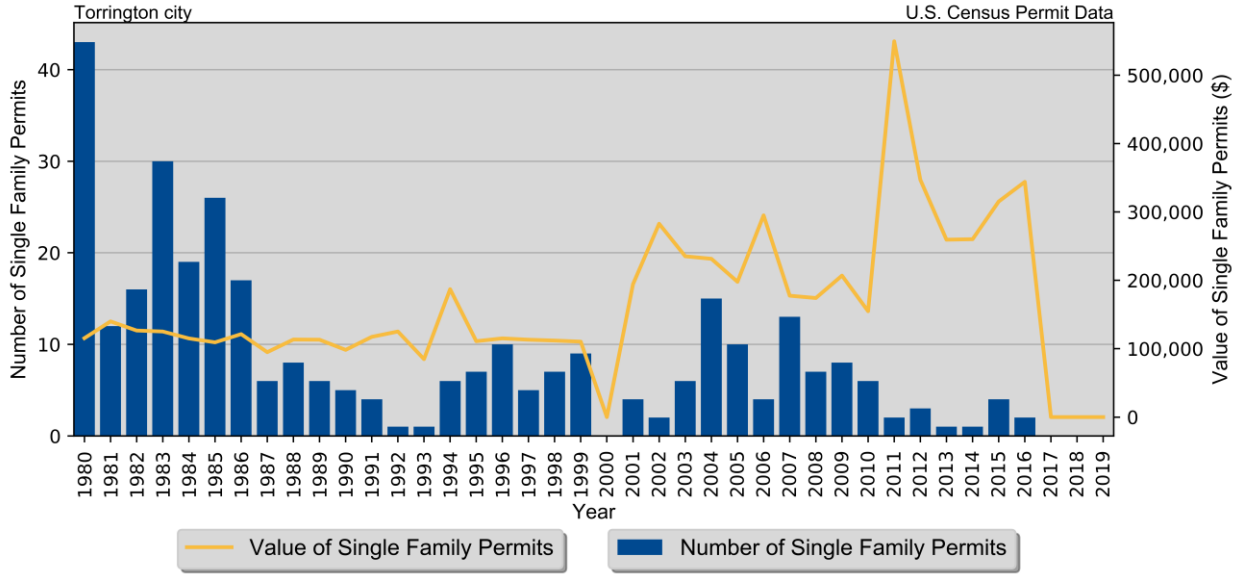
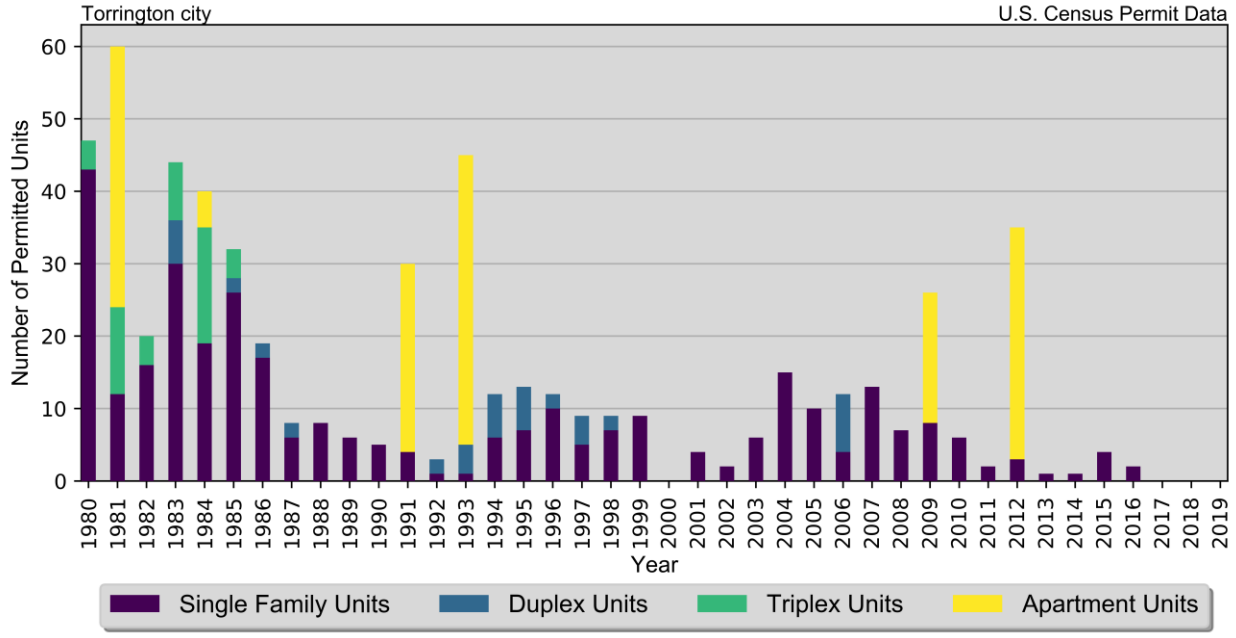


Diagram III.24.14
Total Permits by Unit Type



Housing Characteristics

Households by type and tenure are shown in Table II.24.29. Family households represented 67.2 percent of households, while non-family households accounted for 32.8 percent. These changed from 59.6 and 40.4 percent, respectively.

Table II.24.29
Household Type by Tenure
Torrington city
2010 Census SF1 & 2019 Five-Year ACS Data

Household Type	2010 Census		2019 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,506	59.6%	1,686	67.2%
Married-Couple Family	1,132	75.2%	1,203	71.4%
Owner-Occupied	958	84.6%	930	77.3%
Renter-Occupied	174	15.4%	273	22.7%
Other Family	374	24.8%	483	22.2%
Male Householder, No Spouse Present	117	31.3%	121	24.2%
Owner-Occupied	55	47%	102	84.3%
Renter-Occupied	62	53%	19	15.7%
Female Householder, No Spouse Present	257	68.7%	362	53.2%
Owner-Occupied	126	49%	149	41.2%
Renter-Occupied	131	51%	213	58.8%
Non-Family Households	1,021	40.4%	824	32.8%
Owner-Occupied	518	50.7%	451	54.7%
Renter-Occupied	503	49.3%	373	45.3%
Total	**2,527**	**100.0%**	**2,510**	**100.0%**

Table II.24.30, below, shows housing units by type in 2010 and 2019. In 2010, there were 2,834 housing units, compared with 2,730 in 2019. Single-family units accounted for 75.1 percent of units in 2019, compared to 80.4 in 2010. Apartment units accounted for 11.9 percent in 2019, compared to 6.1 percent in 2010.

Table II.24.30
Housing Units by Type
Torrington city
2010 & 2019 Five-Year ACS Data

Unit Type	2010 Five-Year ACS		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	2,278	80.4%	**2,049**	75.1%
Duplex	90	3.2%	28	1%
Tri- or Four-Plex	136	4.8%	146	5.3%
Apartment	173	6.1%	324	11.9%
Mobile Home	151	5.3%	183	6.7%
Boat, RV, Van, Etc.	6	0.2%	0	0%
Total	**2,834**	**100.0%**	**2,730**	**100.0%**

Table II.24.31 shows housing units by tenure from 2010 to 2019. By 2019, there were 2,730 housing units. An estimated 65 percent were owner-occupied, and 8.1 percent were vacant.

Table II.24.31
Housing Units by Tenure
Torrington city
2010 Census & 2019 Five-Year ACS Data

Tenure	2010 Census		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,527	93%	2,510	91.9%
Owner-Occupied	1,657	65.6%	1,632	65%
Renter-Occupied	870	34.4%	878	35%
Vacant Housing Units	190	7%	220	8.1%
Total Housing Units	**2,717**	**100.0%**	**2,730**	**100.0%**

Households by income for the 2010 and 2019 Five-Year ACS are shown in Table II.24.32. Households earning more than 100,000 dollars per year represented 16.8 percent of households in 2019, compared to 8.4 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 9.3 percent of households in 2019, compared to 13.7 percent in 2000.

Table II.24.32
Households by Income
Torrington city
2010 & 2019 Five-Year ACS Data

Income	2010 Five-Year ACS		2019 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than $15,000	361	13.7%	233	9.3%
$15,000 to $19,999	247	9.3%	209	8.3%
$20,000 to $24,999	211	8%	130	5.2%
$25,000 to $34,999	288	10.9%	292	11.6%
$35,000 to $49,999	481	18.2%	383	15.3%
$50,000 to $74,999	574	21.7%	458	18.2%
$75,000 to $99,999	260	9.8%	384	15.3%
$100,000 or More	222	8.4%	421	16.8%
Total	**2,644**	**100.0%**	**2,510**	**100.0%**

Table II.24.33 shows households by year home built for the 2010 and 2019 Five-Year ACS Data. Housing units built between 2000 and 2009, account for 4.3 percent of households in 2010 and 4.8 percent of households in 2019. Housing units built in 1939 or earlier represented 10.6 percent of households in 2019 and 17.2 percent of households in 2010.

Table II.24.33
Households by Year Home Built
Torrington city
2010 & 2019 Five-Year ACS Data

Year Built	2010 Five-Year ACS		2019 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	455	17.2%	267	10.6%
1940 to 1949	285	10.8%	332	13.2%
1950 to 1959	431	16.3%	325	12.9%
1960 to 1969	298	11.3%	267	10.6%
1970 to 1979	633	23.9%	516	20.6%
1980 to 1989	298	11.3%	416	16.6%
1990 to 1999	129	4.9%	186	7.4%
2000 to 2009	115	4.3%	120	4.8%
2010 or Later	.	.	81	3.2%
Total	**2,644**	**100.0%**	**2,510**	**100.0%**

The distribution of unit types by race are shown in Table II.24.34. An estimated 75.3 percent of white households occupy single-family homes, compared to percent of black households. Some 11.1 percent of white households occupied apartments, compared to percent of black households. An estimated 31.2 percent of Asian, and percent of American Indian households occupy single-family homes.

Table II.24.34
Distribution of Units in Structure by Race
Torrington city
2019 Five-Year ACS Data

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	75.3%	%	%	31.2%	%	100%	64%
Duplex	0.4%	%	%	0%	%	0%	0%
Tri- or Four-Plex	5.6%	%	%	68.8%	%	0%	0%
Apartment	11.1%	%	%	0%	%	0%	36%
Mobile Home	7.6%	%	%	0%	%	0%	0%
Boat, RV, Van, Etc.	0%	%	%	0%	%	0%	0%
Total	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

The disposition of vacant units between 2010 and 2019 are shown in Table II.24.35. An estimated 28.4 percent of vacant units were for rent in 2010. In addition, some 27.4 percent of vacant units were for sale. "Other" vacant units represented 32.1 percent of vacant units in 2010. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas and may create a "blighting" effect.

By 2019, for rent units accounted for 32.3 percent of vacant units, while for sale units accounted for 17.7 percent. "Other" vacant units accounted for 50 percent of vacant units, representing a total of 110 "other" vacant units.

Table II.24.35
Disposition of Vacant Housing Units
Torrington city
2010 Census & 2019 Five-Year ACS Data

Disposition	2010 Census		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	54	28.4%	71	32.3%
For Sale	52	27.4%	39	17.7%
Rented Not Occupied	3	1.6%	0	0%
Sold Not Occupied	5	2.6%	0	0%
For Seasonal, Recreational, or Occasional Use	15	7.9%	0	0%
For Migrant Workers	0	0%	0	0%
Other Vacant	61	32.1%	110	50%
Total	**190**	**100.0%**	**220**	**100.0%**

Table II.24.36 shows the number of households in the county by number of bedrooms and tenure. There were 11 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 29.28 percent of total households in Torrington city. In Torrington city the 920 households with three-bedrooms accounted for 36.65 percent of all households, and there were 196 five-bedroom or more households, which accounted for 7.81 percent of all households.

Table II.24.36 Households by Number of Bedrooms Torrington city 2019 Five-Year ACS Data				
Number of Bedrooms	Tenure			% of Total
	Own	Rent	Total	
None	0	11	11	0.44%
One	20	181	201	8.01%
Two	373	362	735	29.28%
Three	701	219	920	36.65%
Four	397	50	447	17.81%
Five or more	141	55	196	7.81%
Total	**1,632**	**878**	**2,510**	**100.0**

The age of a structure influences its value. As shown in Table II.24.37, structures built in 1939 or earlier had a median value of, 140,800 while structures built between 1950 and 1959 had a median value of 141,000 and those built between 1990 to 1999 had a median value of 223,900. The newest structures tended to have the highest values and those built between 2010 and 2013 and from 2014 or later had median values of and, respectively. The total median value in Torrington city was, 150,100.

Table II.24.37 Owner Occupied Median Value by Year Structure Built Torrington city 2019 Five-Year ACS Data	
Year Structure Built	Median Value
1939 or earlier	140,800
1940 to 1949	115,000
1950 to 1959	141,000
1960 to 1969	137,500
1970 to 1979	158,300
1980 to 1989	178,100
1990 to 1999	223,900
2000 to 2009	245,900
2010 to 2013	
2014 or later	
Median Value	**150,100**

Household mortgage status is reported in Table II.24.38. In, Torrington city households with a mortgage accounted for 62.9 percent of all households or 1,027 housing units, and the remaining 54.4 percent or 887 units had no mortgage. Of those units with a mortgage, 130 had either a second mortgage or home equity loan, 10 had both a second mortgage and home equity loan, and 887 or 54.4 percent had no second mortgage or no home equity loan.

Table II.24.38
Mortgage Status
Torrington city
2019 Five-Year ACS Data

Mortgage Status	Torrington city	
	Households	% of Households
Housing units with a mortgage, contract to purchase, or similar debt	1,027	62.9
With either a second mortgage or home equity loan, but not both	130	8
Second mortgage only	51	3.1
Home equity loan only	79	4.8
Both second mortgage and home equity loan	10	0.6
No second mortgage and no home equity loan	887	54.4
Housing units without a mortgage	605	37.1
Total	**1,632**	**100.0%**

Table II.24.39 lists the Torrington city median rent as $530 and the median home value as $150,100 in 2019.

Table II.24.39
Median Rent
Torrington city
2019 Five-Year ACS Data

Place	Rent
Median Rent	$530
Median Home Value	$150,100

Housing Problems

The Census identified the following four housing problems in the CHAS data. Households are considered to have housing problems if they have one of more of the four problems.

1. Housing unit lacks complete kitchen facilities;
2. Housing unit lacks complete plumbing facilities;
3. Household is overcrowded; and
4. Household is cost burdened.

Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.24.40. In 2019, an estimated 0.5 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.24.40
Overcrowding and Severe Overcrowding
Torrington city
2010 & 2019 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	1,755	99.1%	16	0.9%	0	0%	1,771
2019 Five-Year ACS	1,622	99.4%	10	0.6%	0	0%	1,632
Renter							
2010 Five-Year ACS	783	89.7%	76	8.7%	14	1.6%	873
2019 Five-Year ACS	875	99.7%	3	0.3%	0	0%	878
Total							
2010 Five-Year ACS	2,538	96%	92	3.5%	14	0.5%	2,644
2019 Five-Year ACS	2,497	99.5%	13	0.5%	0	0%	2,510

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. This data is displayed in Table II.24.41 and Table II.24.42, below.

There were a total of 0 households with incomplete plumbing facilities in 2019, representing 0 percent of households in Torrington city. This is compared to 0 percent of households lacking complete plumbing facilities in 2010.

Table II.24.41
Households with Incomplete Plumbing Facilities
2010 and 2019 Five-Year ACS Data

Households	2010 Five-Year ACS	2019 Five-Year ACS
With Complete Plumbing Facilities	2,644	2,510
Lacking Complete Plumbing Facilities	0	0
Total Households	**2,644**	**2,510**
Percent Lacking	**0%**	**0%**

There were 11 households lacking complete kitchen facilities in 2019, compared to 80 households in 2010. This was a change from 3 percent of households in 2010 to 0.4 percent in 2019.

Table II.24.42
Households with Incomplete Kitchen Facilities
Torrington city
2010 and 2019 Five-Year ACS Data

Households	2010 Five-Year ACS	2019 Five-Year ACS
With Complete Kitchen Facilities	2,564	2,499
Lacking Complete Kitchen Facilities	80	11
Total Households	**2,644**	**2,510**
Percent Lacking	**3%**	**0.4%**

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

As seen in Table II.24.43, in Torrington city 13.5 percent of households had a cost burden and 9.4 percent had a severe cost burden. Some 13.9 percent of renters were cost burdened, and 12.1 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 3.8 percent and a severe cost burden rate of 6 percent. Owner occupied households with a mortgage had a cost burden rate of 18.8 percent, and severe cost burden at 9.1 percent.

Table II.24.43
Cost Burden and Severe Cost Burden by Tenure
Torrington city
2010 & 2019 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2010 Five-Year ACS	640	62%	312	30.2%	80	7.8%	0	0%	1,032
2019 Five-Year ACS	741	72.2%	193	18.8%	93	9.1%	0	0%	1,027
Owner Without a Mortgage									
2010 Five-Year ACS	677	91.6%	57	7.7%	5	0.7%	0	0%	739
2019 Five-Year ACS	546	90.2%	23	3.8%	36	6%	0	0%	605
Renter									
2010 Five-Year ACS	451	51.7%	207	23.7%	172	19.7%	43	4.9%	873
2019 Five-Year ACS	625	71.2%	122	13.9%	106	12.1%	25	2.8%	878
Total									
2010 Five-Year ACS	1,768	66.9%	576	21.8%	257	9.7%	43	1.6%	2,644
2019 Five-Year ACS	1,912	76.2%	338	13.5%	235	9.4%	25	1%	2,510

Comprehensive Housing Affordability Strategy (CHAS)

The following tables show Comprehensive Housing Affordability Strategy (CHAS) data.

Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds. To make this dataset more accessible to the average user the income brackets were replaced with actual HUD Area Median Family Income (HAMFI/MFI) from Goshen County. Below is a table showing the MFI breakdown:

Goshen County MFI	
Income Bracket	**Actual Income**
0 – 30% MFI	$0 to $18,690
30.1 – 50% MFI	$18,691 to $31,150
50.1 – 80% MFI	$31,151 to $49,840
80.1 – 100% MFI	$49,841 to $62,300
Above 100% MFI	Above $62,300

Housing Problems by Income, Race, and Tenure

Table III.24.44 through Table III.24.49 show households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing). In Torrington city, housing problems are faced by 320 white homeowner households, 0 black homeowner households, 0 Asian homeowner households, and 35 Hispanic homeowner households.

Table III.24.44
Percent of Homeowner Households with Housing Problems by Income and Race
Torrington city
2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
$0 to $18,690	92.1%	0%	0%	0%	0%	0%	100%	92.5%
$18,691 to $31,150	38.1%	0%	0%	0%	0%	0%	60%	39.3%
$31,151 to $49,840	21.4%	0%	0%	0%	0%	0%	14.3%	20.2%
$49,841 to $62,300	0%	0%	0%	0%	0%	0%	0%	0%
Above $62,300	4%	0%	0%	0%	0%	0%	0%	3.8%
Total	**20.9**%	**0**%	**0**%	**0**%	**0**%	**0**%	**25.9**%	**20.8**%
Without Housing Problems								
$0 to $18,690	7.9%	0%	0%	0%	0%	0%	0%	7.5%
$18,691 to $31,150	61.9%	0%	0%	0%	0%	100%	40%	60.7%
$31,151 to $49,840	78.6%	0%	0%	0%	0%	0%	85.7%	79.8%
$49,841 to $62,300	100%	0%	0%	0%	0%	0%	100%	100%
Above $62,300	96%	0%	0%	0%	0%	100%	100%	96.2%
Total	**79.1**%	**0**%	**0**%	**0**%	**0**%	**100**%	**74.1**%	**79.2**%

Table III.24.45
Homeowner Households with Housing Problems by Income and Race
Torrington city
2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
$0 to $18,690	175	0	0	0	0	0	10	185
$18,691 to $31,150	40	0	0	0	0	0	15	55
$31,151 to $49,840	75	0	0	0	0	0	10	85
$49,841 to $62,300	0	0	0	0	0	0	0	0
Above $62,300	30	0	0	0	0	0	0	30
Total	**320**	**0**	**0**	**0**	**0**	**0**	**35**	**355**
Without Housing Problems								
$0 to $18,690	15	0	0	0	0	0	0	15
$18,691 to $31,150	65	0	0	0	0	10	10	85
$31,151 to $49,840	275	0	0	0	0	0	60	335
$49,841 to $62,300	140	0	0	0	0	0	10	150
Above $62,300	715	0	0	0	0	30	20	765
Total	**1,210**	**0**	**0**	**0**	**0**	**40**	**100**	**1,350**
Not Computed								
$0 to $18,690	0	0	0	0	0	0	0	0
$18,691 to $31,150	0	0	0	0	0	0	0	0
$31,151 to $49,840	0	0	0	0	0	0	0	0
$49,841 to $62,300	0	0	0	0	0	0	0	0
Above $62,300	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total								
$0 to $18,690	190	0	0	0	0	0	10	200
$18,691 to $31,150	105	0	0	0	0	10	25	140
$31,151 to $49,840	350	0	0	0	0	0	70	420
$49,841 to $62,300	140	0	0	0	0	0	10	150
Above $62,300	745	0	0	0	0	30	20	795
Total	**1,530**	**0**	**0**	**0**	**0**	**40**	**135**	**1,705**

In total, some 240 renter households face housing problems in Torrington city. Of these, some 175 white renter households, 0 black renter households, 0 Asian renter households, and 65 Hispanic renter households face housing problems.

Table III.24.46
Renter Households with Housing Problems by Income and Race
Torrington city
2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
$0 to $18,690	55	0	0	0	0	0	40	95
$18,691 to $31,150	110	0	0	0	0	0	25	135
$31,151 to $49,840	10	0	0	0	0	0	0	10
$49,841 to $62,300	0	0	0	0	0	0	0	0
Above $62,300	0	0	0	0	0	0	0	0
Total	**175**	**0**	**0**	**0**	**0**	**0**	**65**	**240**
Without Housing Problems								
$0 to $18,690	60	0	0	0	0	0	60	120
$18,691 to $31,150	85	0	0	0	0	0	0	85
$31,151 to $49,840	190	0	0	0	0	0	40	230
$49,841 to $62,300	25	0	4	0	0	0	0	29
Above $62,300	125	0	4	0	0	0	0	129
Total	**485**	**0**	**8**	**0**	**0**	**0**	**100**	**593**
Not Computed								
$0 to $18,690	0	0	0	0	0	0	0	0
$18,691 to $31,150	0	0	0	0	0	0	0	0
$31,151 to $49,840	0	0	0	0	0	0	0	0
$49,841 to $62,300	0	0	0	0	0	0	0	0
Above $62,300	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total								
$0 to $18,690	115	0	0	0	0	0	100	215
$18,691 to $31,150	195	0	0	0	0	0	25	220
$31,151 to $49,840	200	0	0	0	0	0	40	240
$49,841 to $62,300	25	0	4	0	0	0	0	29
Above $62,300	125	0	4	0	0	0	0	129
Total	**660**	**0**	**8**	**0**	**0**	**0**	**165**	**833**

Table III.24.47
Percent of Renter Households with Housing Problems by Income and Race
Torrington city
2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
$0 to $18,690	47.8%	0%	0%	0%	0%	0%	40%	44.2%
$18,691 to $31,150	56.4%	0%	0%	0%	0%	0%	100%	61.4%
$31,151 to $49,840	5%	0%	0%	0%	0%	0%	0%	4.2%
$49,841 to $62,300	0%	0%	0%	0%	0%	0%	0%	0%
Above $62,300	0%	0%	0%	0%	0%	0%	0%	0%
Total	**26.5**%	**0**%	**0**%	**0**%	**0**%	**0**%	**39.4**%	**28.8**%
Without Housing Problems								
$0 to $18,690	52.2%	0%	0%	0%	0%	0%	60%	55.8%
$18,691 to $31,150	43.6%	0%	0%	0%	0%	0%	0%	38.6%
$31,151 to $49,840	95%	0%	0%	0%	0%	0%	100%	95.8%
$49,841 to $62,300	100%	0%	100%	0%	0%	0%	0%	100%
Above $62,300	100%	0%	100%	0%	0%	0%	0%	100%
Total	**73.5**%	**0**%	**100**%	**0**%	**0**%	**0**%	**60.6**%	**71.2**%

Overall, there are 595 households, or 23.4 percent of households with housing problems in Torrington city. This includes 495 white households, 0 black households, 0 Asian households, 0 American Indian, 0 Pacific Islander, and 0 "other" race households with housing problems. In addition, there are 100 Hispanic households with housing problems. This is shown in Table III.24.48 and Table III.24.49.

Table III.24.48
Percent of Total Households with Housing Problems by Income and Race
Torrington city
2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
$0 to $18,690	75.4%	0%	0%	0%	0%	0%	45.5%	67.5%
$18,691 to $31,150	50%	0%	0%	0%	0%	0%	80%	52.8%
$31,151 to $49,840	15.5%	0%	0%	0%	0%	0%	9.1%	14.4%
$49,841 to $62,300	0%	0%	0%	0%	0%	0%	0%	0%
Above $62,300	3.4%	0%	0%	0%	0%	0%	0%	3.2%
Total	**22.6%**	**0%**	**0%**	**0%**	**0%**	**0%**	**33.3%**	**23.4%**
Without Housing Problems								
$0 to $18,690	24.6%	0%	0%	0%	0%	0%	54.5%	32.5%
$18,691 to $31,150	50%	0%	0%	0%	0%	100%	20%	47.2%
$31,151 to $49,840	84.5%	0%	0%	0%	0%	0%	90.9%	85.6%
$49,841 to $62,300	100%	0%	100%	0%	0%	0%	100%	100%
Above $62,300	96.6%	0%	100%	0%	0%	100%	100%	96.8%
Total	**77.4%**	**0%**	**100%**	**0%**	**0%**	**100%**	**66.7%**	**76.6%**

Table III.24.49
Total Households with Housing Problems by Income and Race
Torrington city
2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
$0 to $18,690	230	0	0	0	0	0	50	280
$18,691 to $31,150	150	0	0	0	0	0	40	190
$31,151 to $49,840	85	0	0	0	0	0	10	95
$49,841 to $62,300	0	0	0	0	0	0	0	0
Above $62,300	30	0	0	0	0	0	0	30
Total	**495**	**0**	**0**	**0**	**0**	**0**	**100**	**595**
Without Housing Problems								
$0 to $18,690	75	0	0	0	0	0	60	135
$18,691 to $31,150	150	0	0	0	0	10	10	170
$31,151 to $49,840	465	0	0	0	0	0	100	565
$49,841 to $62,300	165	0	4	0	0	0	10	179
Above $62,300	840	0	4	0	0	30	20	894
Total	**1,695**	**0**	**8**	**0**	**0**	**40**	**200**	**1,943**
Not Computed								
$0 to $18,690	0	0	0	0	0	0	0	0
$18,691 to $31,150	0	0	0	0	0	0	0	0
$31,151 to $49,840	0	0	0	0	0	0	0	0
$49,841 to $62,300	0	0	0	0	0	0	0	0
Above $62,300	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total								
$0 to $18,690	305	0	0	0	0	0	110	415
$18,691 to $31,150	300	0	0	0	0	10	50	360
$31,151 to $49,840	550	0	0	0	0	0	110	660
$49,841 to $62,300	165	0	4	0	0	0	10	179
Above $62,300	870	0	4	0	0	30	20	924
Total	**2,190**	**0**	**8**	**0**	**0**	**40**	**300**	**2,538**

Table III.24.50 through Table III.24.53 present the number and percent of households experiencing a severe housing problem, by race and ethnicity. Severe housing problems include overcrowding at a rate of more than 1.5 persons per room and housing costs exceeding 50 percent of the household income. Severe housing problems are experienced by some 255 white households, 0 black households, 0 Asian households, as well as 10 Hispanic households.

Table III.24.50
Percent of Homeowner Households with Severe Housing Problems by Income and Race
Torrington city
2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
$0 to $18,690	65.8%	0%	0%	0%	0%	0%	100%	67.5%
$18,691 to $31,150	9.5%	0%	0%	0%	0%	0%	0%	6.9%
$31,151 to $49,840	9.9%	0%	0%	0%	0%	0%	0%	8.3%
$49,841 to $62,300	0%	0%	0%	0%	0%	0%	0%	0%
Above $62,300	1.4%	0%	0%	0%	0%	0%	0%	1.3%
Total	**11.8%**	**0**	**0%**	**0%**	**0%**	**0%**	**7.4%**	**11.1%**
Without A Severe Housing Problems								
$0 to $18,690	34.2%	0%	0%	0%	0%	0%	0%	32.5%
$18,691 to $31,150	90.5%	0%	0%	0%	0%	100%	100%	93.1%
$31,151 to $49,840	90.1%	0%	0%	0%	0%	0%	100%	91.7%
$49,841 to $62,300	100%	0%	0%	0%	0%	0%	100%	100%
Above $62,300	98.6%	0%	0%	0%	0%	100%	100%	98.7%
Total	**88.2%**	**0%**	**0%**	**0%**	**0%**	**100%**	**92.6%**	**88.9%**

Table III.24.51
Percent of Renter Households with Severe Housing Problems by Income and Race
Torrington city
2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
$0 to $18,690	12.5%	0%	0%	0%	0%	0%	0%	7%
$18,691 to $31,150	30%	0%	0%	0%	0%	0%	0%	26.7%
$31,151 to $49,840	0%	0%	0%	0%	0%	0%	0%	0%
$49,841 to $62,300	0%	0%	0%	0%	0%	0%	0%	0%
Above $62,300	0%	0%	0%	0%	0%	0%	0%	0%
Total	**11.2**%	**0**%	**0**%	**0**%	**0**%	**0**%	**0**%	**8.9**%
Without A Severe Housing Problems								
$0 to $18,690	87.5%	0%	0%	0%	0%	0%	100%	93%
$18,691 to $31,150	70%	0%	0%	0%	0%	0%	100%	**73.3**%
$31,151 to $49,840	100%	0%	0%	0%	0%	0%	100%	**100**%
$49,841 to $62,300	100%	0%	100%	0%	0%	0%	0%	**100**%
Above $62,300	100%	0%	100%	0%	0%	0%	0%	**100**%
Total	**88.8**%	**0**%	**100**%	**0**%	**0**%	**0**%	**100**%	**91.1**%

Table III.24.52
Percent of Total Households with Severe Housing Problems by Income and Race
Torrington city
2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
$0 to $18,690	45.2%	0%	0%	0%	0%	0%	9.5%	36.1%
$18,691 to $31,150	23%	0%	0%	0%	0%	0%	0%	18.9%
$31,151 to $49,840	6.3%	0%	0%	0%	0%	0%	0%	5.3%
$49,841 to $62,300	0%	0%	0%	0%	0%	0%	0%	0%
Above $62,300	1.2%	0%	0%	0%	0%	0%	0%	1.1%
Total	**11.6**%	**0**%	**0**%	**0**%	**0**%	**0**%	**3.4**%	**10.4**%
Without A Severe Housing Problems								
$0 to $18,690	54.8%	0%	0%	0%	0%	0%	90.5%	63.9%
$18,691 to $31,150	77%	0%	0%	0%	0%	100%	100%	81.1%
$31,151 to $49,840	93.7%	0%	0%	0%	0%	0%	100%	94.7%
$49,841 to $62,300	100%	0%	100%	0%	0%	0%	100%	100%
Above $62,300	98.8%	0%	100%	0%	0%	100%	100%	98.9%
Total	**88.4**%	**0**%	**100**%	**0**%	**0**%	**100**%	**96.6**%	**89.6**%

Table III.24.53
Total Households with Severe Housing Problems by Income and Race
Torrington city
2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
$0 to $18,690	140	0	0	0	0	0	10	150
$18,691 to $31,150	70	0	0	0	0	0	0	70
$31,151 to $49,840	35	0	0	0	0	0	0	35
$49,841 to $62,300	0	0	0	0	0	0	0	0
Above $62,300	10	0	0	0	0	0	0	10
Total	**255**	**0**	**0**	**0**	**0**	**0**	**10**	**265**
Without A Severe Housing Problems								
$0 to $18,690	170	0	0	0	0	0	95	265
$18,691 to $31,150	235	0	0	0	0	10	55	300
$31,151 to $49,840	520	0	0	0	0	0	105	625
$49,841 to $62,300	165	0	4	0	0	0	10	179
Above $62,300	855	0	4	0	0	30	20	909
Total	**1,945**	**0**	**8**	**0**	**0**	**40**	**285**	**2,278**
Not Computed								
$0 to $18,690	0	0	0	0	0	0	0	0
$18,691 to $31,150	0	0	0	0	0	0	0	0
$31,151 to $49,840	0	0	0	0	0	0	0	0
$49,841 to $62,300	0	0	0	0	0	0	0	0
Above $62,300	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total								
$0 to $18,690	310	0	0	0	0	0	105	415
$18,691 to $31,150	305	0	0	0	0	10	55	370
$31,151 to $49,840	555	0	0	0	0	0	105	660
$49,841 to $62,300	165	0	4	0	0	0	10	179
Above $62,300	865	0	4	0	0	30	20	919
Total	**2,200**	**0**	**8**	**0**	**0**	**40**	**295**	**2,543**

Housing problems are explored by type and income in Table III.24.54 and Table III.24.55. More than 340 households have a cost burden and 230 have a severe cost burden. Some 175 renter households are impacted by cost burdens, and 60 are impacted by severe cost burdens. On the other hand, some 165 owner-occupied households have cost burdens, and 170 have severe cost burdens. Overall, there are 1,940 households without a housing problem.

Table III.24.54
Percent of Housing Problems by Income and Tenure
Torrington city
2013–2017 HUD CHAS Data

Housing Problem	$0 to $18,690	$18,691 to $31,150	$31,151 to $49,840	$49,841 to $62,300	Above $62,300	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0%	0%	0%	0%	0%	0%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0%	0%	0%	0%	0%	0%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0%	0%	4.8%	0%	0%	1.2%
Housing cost burden greater that 50% of income (and none of the above problems)	67.5%	7.1%	3.6%	0%	1.3%	10%
Housing cost burden greater than 30% of income (and none of the above problems)	25%	35.7%	11.9%	0%	1.9%	9.7%
Zero/negative income (and none of the above problems)	0%	0%	0%	0%	0%	0%
Has none of the 4 housing problems	7.5%	57.1%	79.8%	100%	96.8%	79.1%
Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0%	4.5%	0%	0%	0%	1.2%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0%	0%	0%	0%	0%	0%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0%	1.8%	0%	0%	0%	0.5%
Housing cost burden greater that 50% of income (and none of the above problems)	6.8%	20.1%	0%	0%	0%	7.1%
Housing cost burden greater than 30% of income (and none of the above problems)	38.6%	35.7%	4.2%	0%	0%	20.7%
Zero/negative income (and none of the above problems)	0%	0%	0%	0%	0%	0%
Has none of the 4 housing problems	54.5%	37.9%	95.8%	100%	100%	70.5%
Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

Table III.24.55
Housing Problems by Income and Tenure
Torrington city
2013–2017 HUD CHAS Data

Housing Problem	$0 to $18,690	$18,691 to $31,150	$31,151 to $49,840	$49,841 to $62,300	Above $62,300	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	20	0	0	20
Housing cost burden greater that 50% of income (and none of the above problems)	135	10	15	0	10	170
Housing cost burden greater than 30% of income (and none of the above problems)	50	50	50	0	15	165
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	15	80	335	150	765	1,345
Total	**200**	**140**	**420**	**150**	**790**	**1,700**
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	10	0	0	0	10
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	0	0	0	4
Housing cost burden greater that 50% of income (and none of the above problems)	15	45	0	0	0	60
Housing cost burden greater than 30% of income (and none of the above problems)	85	80	10	0	0	175
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	120	85	230	30	130	595
Total	**220**	**224**	**240**	**30**	**130**	**844**
Total						
Lacking complete plumbing or kitchen facilities	0	10	0	0	0	10
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	20	0	0	24
Housing cost burden greater that 50% of income (and none of the above problems)	150	55	15	0	10	230
Housing cost burden greater than 30% of income (and none of the above problems)	135	130	60	0	15	340
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	135	165	565	180	895	1,940
Total	**420**	**364**	**660**	**180**	**920**	**2,544**

Cost Burdens

For owner occupied housing, elderly non-family households are most likely to be impacted by housing cost burdens, with 33.2 percent of these households having a cost burden or severe cost burden. For lower income owner households, elderly non-family households and large families are most likely to experience cost burdens. Some 81.2 percent of elderly non-family and 0 percent of large family households below 30 percent HAMFI face cost burdens or severe cost burdens. These data are shown in Table III.24.56.

Table III.24.57 displays cost burden in renter-occupied households by family status and income. Renter households tend to be impacted at a higher rate by cost burdens than owner households. Some 179 renter occupied households faced cost burdens, compared to 168 owner occupied households. Of these, there are 85 renter households with incomes less than 30 percent HAMFI facing housing problems.

Table III.24.56
Owner-Occupied Households by Income and Family Status and Cost Burden
Torrington city
2013–2017 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
No Cost Burden						
$0 to $18,690	0	0	0	15	0	15
$18,691 to $31,150	35	25	15	4	0	79
$31,151 to $49,840	85	95	30	40	105	355
$49,841 to $62,300	90	20	0	0	40	150
Above $62,300	135	440	55	80	55	765
Total	345	580	100	139	200	1,364
Cost Burden						
$0 to $18,690	10	0	0	40	0	50
$18,691 to $31,150	0	20	0	0	30	50
$31,151 to $49,840	15	35	0	0	4	54
$49,841 to $62,300	0	0	0	0	0	0
Above $62,300	10	0	0	4	0	14
Total	35	55	0	44	34	168
Severe Cost Burden						
$0 to $18,690	20	90	0	25	0	135
$18,691 to $31,150	10	0	0	0	0	10
$31,151 to $49,840	0	0	0	0	15	15
$49,841 to $62,300	0	0	0	0	0	0
Above $62,300	0	0	10	0	0	10
Total	30	90	10	25	15	170
Cost Burden Not Computed						
$0 to $18,690	0	0	0	0	0	0
$18,691 to $31,150	0	0	0	0	0	0
$31,151 to $49,840	0	0	0	0	0	0
$49,841 to $62,300	0	0	0	0	0	0
Above $62,300	0	0	0	0	0	0
Total	0	0	0	0	0	0
Total						
$0 to $18,690	30	90	0	80	0	200
$18,691 to $31,150	45	45	15	4	30	139
$31,151 to $49,840	100	130	30	40	124	424
$49,841 to $62,300	90	20	0	0	40	150
Above $62,300	145	440	65	84	55	789
Total	**410**	**725**	**110**	**208**	**249**	**1,702**

Table III.24.57
Renter-Occupied Households by Income and Family Status and Cost Burden
Torrington city
2013–2017 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
No Cost Burden						
$0 to $18,690	0	60	0	55	10	125
$18,691 to $31,150	20	0	0	40	30	90
$31,151 to $49,840	0	80	10	0	140	230
$49,841 to $62,300	4	4	0	0	20	28
Above $62,300	10	65	25	0	25	125
Total	34	209	35	95	225	598
Cost Burden						
$0 to $18,690	0	75	0	0	10	85
$18,691 to $31,150	0	35	4	25	20	84
$31,151 to $49,840	0	0	0	10	0	10
$49,841 to $62,300	0	0	0	0	0	0
Above $62,300	0	0	0	0	0	0
Total	0	110	4	35	30	179
Severe Cost Burden						
$0 to $18,690	0	0	0	0	15	15
$18,691 to $31,150	0	25	0	20	0	45
$31,151 to $49,840	0	0	0	0	0	0
$49,841 to $62,300	0	0	0	0	0	0
Above $62,300	0	0	0	0	0	0
Total	0	25	0	20	15	60
Cost Burden Not Computed						
$0 to $18,690	0	0	0	0	0	0
$18,691 to $31,150	0	0	0	0	0	0
$31,151 to $49,840	0	0	0	0	0	0
$49,841 to $62,300	0	0	0	0	0	0
Above $62,300	0	0	0	0	0	0
Total	0	0	0	0	0	0
Total						
$0 to $18,690	0	135	0	55	35	225
$18,691 to $31,150	20	60	4	85	50	219
$31,151 to $49,840	0	80	10	10	140	240
$49,841 to $62,300	4	4	0	0	20	28
Above $62,300	10	65	25	0	25	125
Total	**34**	**344**	**39**	**150**	**270**	**837**

In total, some 345 households face cost burdens, and 225 face severe cost burdens. This includes 165 owner households and 180 renter households with a cost burden, as seen in Table III.24.58.

Table III.24.58
Households with Cost Burden by Tenure and Race
Torrington city
2013–2017 HUD CHAS Data

Race	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
Owner-Occupied					
White	1,230	140	160	0	1,530
Black	0	0	0	0	0
Asian	0	0	0	0	0
American Indian	0	0	0	0	0
Pacific Islander	0	0	0	0	0
Other Race	40	0	0	0	40
Hispanic	100	25	10	0	135
Total	**1,370**	**165**	**170**	**0**	**1,705**
Renter-Occupied					
White	495	115	55	0	665
Black	0	0	0	0	0
Asian	10	0	0	0	10
American Indian	0	0	0	0	0
Pacific Islander	0	0	0	0	0
Other Race	0	0	0	0	0
Hispanic	95	65	0	0	160
Total	**600**	**180**	**55**	**0**	**835**
Total					
White	1,725	255	215	0	2,195
Black	0	0	0	0	0
Asian	10	0	0	0	10
American Indian	0	0	0	0	0
Pacific Islander	0	0	0	0	0
Other Race	40	0	0	0	40
Hispanic	195	90	10	0	295
Total	**1,970**	**345**	**225**	**0**	**2,540**

Lead-Based Paint Risks

Table III.24.59 shows the risk of lead-based paint for households with young children present. There are an estimated 245 households built between 1940 and 1979 with young children present, and 65 built prior to 1939.

Table III.24.59
Vintage of Households by Income and Presence of Young Children
Torrington city
2013–2017 HUD CHAS Data

Income	One or more children age 6 or younger	No children age 6 or younger	Total
Built 1939 or Earlier			
$0 to $18,690	40	55	95
$18,691 to $31,150	0	15	15
$31,151 to $49,840	0	75	75
$49,841 to $62,300	10	20	30
Above $62,300	15	105	120
Total	65	270	335
Built 1940 to 1979			
$0 to $18,690	85	85	170
$18,691 to $31,150	50	195	245
$31,151 to $49,840	45	400	445
$49,841 to $62,300	10	110	120
Above $62,300	55	450	505
Total	245	1,240	1,485
Built 1980 or Later			
$0 to $18,690	35	120	155
$18,691 to $31,150	0	105	105
$31,151 to $49,840	25	110	135
$49,841 to $62,300	4	25	29
Above $62,300	65	240	305
Total	129	600	729
Total			
$0 to $18,690	160	260	420
$18,691 to $31,150	50	315	365
$31,151 to $49,840	70	585	655
$49,841 to $62,300	24	155	179
Above $62,300	135	795	930
Total	**439**	**2,110**	**2,549**

Elderly Housing Needs

Table III.24.60 shows the rate of housing problems for elderly households. Some 120 elderly and 85 extra-elderly households have housing problems. Of these, some 50 elderly households with housing problems have incomes less than 30 percent HAMFI, and 50 extra-elderly households have incomes below 30 percent HAMFI.

Table III.24.60
Households with Housing Problems by Income and Elderly Status
Torrington city
2013–2017 HUD CHAS Data

Income	Elderly	Extra-Elderly	Non-Elderly	Total
With Housing Problems				
$0 to $18,690	50	50	180	280
$18,691 to $31,150	40	25	130	195
$31,151 to $49,840	15	10	70	95
$49,841 to $62,300	0	0	0	0
Above $62,300	15	0	10	25
Total	120	85	390	595
Without Housing Problems				
$0 to $18,690	29	35	65	129
$18,691 to $31,150	4	90	75	169
$31,151 to $49,840	90	40	435	565
$49,841 to $62,300	35	59	85	179
Above $62,300	209	100	585	894
Total	367	324	1,245	1,936
Not Computed				
$0 to $18,690	0	0	0	0
$18,691 to $31,150	0	0	0	0
$31,151 to $49,840	0	0	0	0
$49,841 to $62,300	0	0	0	0
Above $62,300	0	0	0	0
Total	0	0	0	0
Total				
$0 to $18,690	79	85	245	409
$18,691 to $31,150	44	115	205	364
$31,151 to $49,840	105	50	505	660
$49,841 to $62,300	35	59	85	179
Above $62,300	224	100	595	919
Total	487	409	1,635	2,531

Survey of Rental Properties

From December 2020 through January of 2021, a telephone survey was conducted with landlords and rental property managers throughout Wyoming. Table III.24.61 presents some basic statistics about the completed surveys.

Table III.24.61
Survey of Rental Properties
Torrington city
2020B Survey of Rental Properties

Year	Completed Surveys	Total Units	Vacancy Rate	Vacant Units
2019A	27	398	7.3	29
2019B	20	389	9.3	36
2020A	12	221	8.1	18
2020B	10	466	7.3	34

Table III.24.62, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 32 single-family units in Torrington city, with 0 of them available. This translates into a vacancy rate of 0 percent in Torrington city, which compares to a single-family vacancy rate of 4.5 percent for the State of Wyoming. There were 330 apartment units reported in the survey, with 34 of them available, which resulted in a vacancy rate of 10.3 percent. This compares to a statewide vacancy rate of 4.5 percent for apartment units across the state.

Table III.24.62
Rental Vacancy Survey by Type
Torrington city
2020B Survey of Rental Properties

Unit Type	Total Units	Vacant Units	Vacancy Rate
Single-Family	32	0	0%
Apartments	330	34	10.3%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	100	0	0%
Total	**466**	**34**	**7.3%**

Table III.24.63, reports units by bedroom size. As can be seen there were 68 two-bedroom apartment units and 9 three-bedroom units. Overall, the 73 two-bedroom units accounted for 15.7 percent of all units, and the 12 three-bedroom units accounted for 2.6 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 145 units listed as "Don't Know." Additional details for additional unit types are reported.

Table III.24.63
Rental Units by Bedroom Size
Torrington city
2020B Survey of Rental Properties

Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	206	0	0	·	206
One	0	28	0	0	·	28
Two	1	68	0	0	·	73
Three	3	9	0	0	·	12
Four	2	0	0	0	·	2
Don't Know	26	19	0	0	100	145
Total	**32**	**330**	**0**	**0**	**100**	**466**

Table III.24.64 displays the vacancy rate of single-family units by the number of bedrooms. Three-bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table III.24.65 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Studio-bedroom units, which had a vacancy rate of 12.1 percent.

Table III.24.64
Single-Family Units by Bedroom Size
Torrington city
2020B Survey of Rental Properties

Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	1	0	0%
Three	3	0	0%
Four	2	0	0%
Don't know	26	0	0%
Total	**32**	**0**	**0%**

Table III.24.65
Apartment Units by Bedroom Size
Torrington city
2020B Survey of Rental Properties

Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	206	25	12.1%
One	28	0	0%
Two	68	7	10.3%
Three	9	0	0%
Four	0	0	0%
Don't know	19	2	10.5%
Total	**330**	**34**	**10.3%**

Average market-rate rents by unit type are shown in Table III.24.66. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table III.24.66
Average Market Rate Rents by Bedroom Size
Torrington city
2020B Survey of Rental Properties

Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	$0	$400	$0	$0	$400
One	$0	$500	$0	$0	$500
Two	$950	$608	$0	$0	$755
Three	$750	$0	$0	$0	$750
Four	$850	$0	$0	$0	$850
Total	**$862.5**	**$484.2**	**$0**	**$0**	**$669.2**

Table III.24.67, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

Table III.24.67
Average Assisted Rate Rents by Bedroom Size
Torrington city
2020B Survey of Rental Properties

Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	$0	$0	$0	$0	$0
One	$0	$556	$0	$0	$556
Two	$0	$654	$0	$0	$654
Three	$0	$747	$0	$0	$747
Four	$0	$0	$0	$0	$0
Total	**$0**	**$652.3**	**$0**	**$0**	**$652.3**

Table III.24.68, shows vacancy rates for single-family units by average rental rates for Torrington city. The most common rent for single-family units was between 750 and 1,000 dollars and the units in this price range had a vacancy rate of 0 percent.

Table III.24.68
Single-Family Market Rate Rents by Vacancy Status
Torrington city
2020B Survey of Rental Properties

Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than $500	0	0	0%
$500 to $749	0	0	0%
$750 to $999	29	0	0%
$1,000 to $1,249	0	0	0%
$1,250 to $1,499	0	0	0%
Above $1,500	0	0	0%
Missing	3	0	0%
Total	**32**	**0**	**0%**

The average rent and availability of apartment units is displayed in Table III.24.69. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 11.8 percent.

Table III.24.69
Apartment Market Rate Rents by Vacancy Status
Torrington city
2020B Survey of Rental Properties

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than $500	220	26	11.8%
$500 to $749	42	7	16.7%
$750 to $999	0	0	0%
$1,000 to $1,249	0	0	0%
$1,250 to $1,499	0	0	0%
Above $1,500	0	0	0%
Missing	68	1	1.5%
Total	**330**	**34**	**10.3%**

Respondents were asked if utilities are included in the rent and as shown in Table III.24.70, 7 respondents, or 87.5 percent, included some sort of utility in the rent.

Table III.24.70
Are there any utilities included with the rent?
Torrington city
2020B Survey of Rental Properties

Period	Respondent
Yes	7
No	1
% Offering Utilities	**87.5%**

The type of utility included in the rent is shown in Table III.24.71. There were 46 respondents who included electricity, 46 respondents who included natural gas, 361 respondents who included water and sewer and 361 respondents included trash collection in the rent.

Table III.24.71
Which utilities are included with the rent?
Torrington city
2020B Survey of Rental Properties

Type of Utility Provided	Respondent
Electricity	46
Natural Gas	46
Water/Sewer	361
Trash Collection	361

Perceived Need for Housing Units

Table III.24.72, shows the number of survey respondents who keep a waiting list. As can be seen 2 respondents said they keep a waitlist, with an estimated 10 number of persons on the wait list.

Table III.24.72
Do you keep a waiting list?
Torrington city
2020B Survey of Rental Properties

Period	Respondent
Yes	2
No	6
Waitlist Size	**10**

Table III.24.73, shows the condition of rental units by unit type for Torrington city. Respondents could rate their units from poor to excellent, however many respondents did not know, or did not wish to comment on the condition of their units. As reported 295 units were in good condition, or 63.3 percent and 0 units, or 0 percent, being in average condition. Details by unit type and condition are displayed.

Table III.24.73
Condition by Unit Type
Torrington city
2020B Survey of Rental Properties

Conditions	Units	Percent of Total
Poor	0	0%
Fair	0	0%
Average	0	0%
Good	295	63.3%
Excellent	68	14.6%
Don't Know	0	0%
Total	**466**	**100.0%**

Respondents were also asked if they would like to own or manage additional units and if so, which type of units would they prefer. As can be seen in Table III.24.74, 0 respondents said they would prefer more single family units, 1 respondent wanted more apartment units, and 0 respondents indicated they would prefer more units of any type.

Table III.24.74
If you had the opportunity to own/manage more units, how many would you prefer
Torrington city
2020B Survey of Rental Properties

Unit Type	Respondents citing more units
Single family units	0
Duplex Units	0
Apartments	1
Mobile homes	0
Other	0
All types	0
Total	**1**

2020 Household Forecast

The 2020 Housing Needs Forecast reports housing demand projections from 2019 to 2050, with 2019 as the base year. Three possible economic futures portraying moderate, strong, and very strong growth were used to create three forecasts. The strong scenario is the base case, representing conditions as of today. The moderate growth scenario forecast projects household growth with the assumption of slower population and employment growth, where the very strong growth scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

The primary objective of offering three alternative forecasts is to enhance planning capacity and to provide additional tools in order to assist state and local governments in their ongoing housing needs assessment, thereby facilitating informed discussion about housing demand at the local community level. These forecasts prove useful when interpreting the need for new or rehabilitated housing and whether single-family or rental housing activities might be best undertaken.

All three forecasts span the period of 2019 through 2050 and offer predictions of the demand for housing. However, only the strong growth scenario is report here. The moderate and very strong scenarios are reported in the WCDA housing forecast report.

This report uses the modified population projections based on projections released from Woods & Poole Economic, Inc (W&P).

Table III.24.75
Households with Housing Problems by Income
Torrington city
2013-2017 HUD CHAS Data

Income	Owner	Renter	Total
One or more housing problems			
30% HAMFI or less	185	95	280
30.1-50% HAMFI	60	140	200
50.1-80% HAMFI	90	10	100
80.1-95% HAMFI	0	0	0
95 – 115% HAMFI	10	0	10
115.1% HAMFI or more	14	0	14
Total	359	245	604
Without Housing Problems			
30% HAMFI or less	14	120	134
30.1-50% HAMFI	85	85	170
50.1-80% HAMFI	335	230	565
80.1-95% HAMFI	115	30	145
95 – 115% HAMFI	155	35	190
115.1% HAMFI or more	645	90	735
Total	1,349	590	1,939
Not Computed			
30% HAMFI or less	0	0	0
30.1-50% HAMFI	0	0	0
50.1-80% HAMFI	0	0	0
80.1-95% HAMFI	0	0	0
95 – 115% HAMFI	0	0	0
115.1% HAMFI or more	0	0	0
Total	0	0	0
Total			
30% HAMFI or less	199	215	414
30.1-50% HAMFI	145	225	370
50.1-80% HAMFI	425	240	665
80.1-95% HAMFI	115	30	145
95 – 115% HAMFI	165	35	200
115.1% HAMFI or more	659	90	749
Total	**1,708**	**835**	**2,543**

Income categories were calculated using the Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) data and are expressed as a percentage of area Median Family Income (MFI). This distribution is assumed to remain constant over the forecast horizon. Table III.24.75, shows the current CHAS housing problem estimates for the period of 2013-2017. Both the income distribution and the percentage share of households experiencing housing problems were derived from this data and assumed to remain constant throughout the forecast horizon. As can be seen there were a total of 359 owner occupied and 245 renter occupied households experiencing a housing problem.

Table III.24.76, shows the total estimated housing by tenure for Torrington city. As can be seen, in 2030 there are estimated to be a total of 2,056 owner and 657 renter occupied households or a total of 2,713 households. By 2050 there are estimated to be 2,320 owner, 545 renter for a total of 2,865 households in Torrington city.

Table III.24.76
Total Estimated Housing Forecast
Torrington city
Strong Growth Scenario

Year	Owner	Renter	Total
2019	1,854	693	2,547
2020	1,888	682	2,570
2025	1,974	672	2,646
2030	2,056	657	2,713
2035	2,132	635	2,767
2040	2,198	607	2,805
2045	2,259	576	2,835
2050	2,320	545	2,865

Table III.24.77, below shows the incremental housing demand for Torrington city. The incremental housing demand estimates the additional housing stock needed above the currently available housing stock. In 2019, the base year, the incremental housing demand is set at zero and all future years show the estimated stock needed in addition to the current housing supply to satisfy future demand.

As can be seen in 2030 an estimated additional 202 owner-occupied and 0 renter occupied households will be needed above current 2019 housing levels to address future household demand. The incremental housing demand is also reported by income breakdown. In 2050, it is estimated Torrington city will see an additional 466 households, of which 54 are estimated to have incomes of 0 – 30 percent of Median Family Income (MFI). And additional 116 household's above current 2019 levels are expected to have incomes of 50.1 to 80.0 percent of MFI.

Table III.24.77
Incremental Housing Demand Forecast
Torrington city
Strong Growth Scenario

Income (% of MFI)	2019	2020	2025	2030	2035	2040	2045	2050
				Owner				
0-30%	0	4	14	24	32	40	47	54
30.1-50%	0	3	10	17	24	29	34	40
50.1-80%	0	8	30	50	69	86	101	116
80.1-95%	0	2	8	14	19	23	27	31
95.1-115%	0	3	12	20	27	33	39	45
115+%	0	13	46	78	107	133	156	180
Total	**0**	**34**	**120**	**202**	**278**	**344**	**405**	**466**
				Renter				
0-30%	0	0	0	0	0	0	0	0
30.1-50%	0	0	0	0	0	0	0	0
50.1-80%	0	0	0	0	0	0	0	0
80.1-95%	0	0	0	0	0	0	0	0
95.1-115%	0	0	0	0	0	0	0	0
115+%	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
				Total				
0-30%	0	4	14	24	32	40	47	54
30.1-50%	0	3	10	17	24	29	34	40
50.1-80%	0	8	30	50	69	86	101	116
80.1-95%	0	2	8	14	19	23	27	31
95.1-115%	0	3	12	20	27	33	39	45
115+%	0	13	46	78	107	133	156	180
Total	**0**	**34**	**120**	**202**	**278**	**344**	**405**	**466**

Table III.24.78 shows the Incremental Total Housing Need Forecast for Torrington city. The incremental total housing need forecast is calculated by adding the incremental housing demand forecast with current un-met housing need. Un-met housing need is defined as any household experiencing a housing problem as defined by HUD. The total housing need shows the broadest measure of future housing need because it takes into account future housing demand as well as the current need among existing housing stock. Total housing need does not necessarily mean the constructions of new units. Unmet housing needs can be alleviated through the rehabilitation of existing units or by focusing on creating more affordable housing options.

In 2019, the base year, the total housing need set at the 593 households, which represents all households with an unmet housing need that needs to be addressed, such as cost burden or sub-standard living conditions. In all future years, the incremental housing need forecast shows both existing need and need based on future demand by income. In 2050, there will be an estimated need for 856 owner and 160 renter occupied households for a total of 1,016 quality households.

Table III.24.78 Incremental Total Housing Need Forecast Torrington city Strong Growth Scenario								
Income (% of MFI)	**2019**	**2020**	**2025**	**2030**	**2035**	**2040**	**2045**	**2050**
				Owner				
0-30%	201	205	215	224	233	241	248	255
30.1-50%	65	68	75	82	89	94	100	105
50.1-80%	98	106	128	148	167	183	198	214
80.1-95%	0	2	8	14	19	23	27	31
95.1-115%	11	14	22	30	38	44	50	56
115+%	15	28	61	93	122	148	171	195
Total	**390**	**424**	**510**	**592**	**668**	**734**	**795**	**856**
				Renter				
0-30%	79	78	76	75	72	69	66	62
30.1-50%	116	114	113	110	106	102	97	91
50.1-80%	8	8	8	8	8	7	7	7
80.1-95%	0	0	0	0	0	0	0	0
95.1-115%	0	0	0	0	0	0	0	0
115+%	0	0	0	0	0	0	0	0
Total	**203**	**200**	**197**	**193**	**186**	**178**	**169**	**160**
				Total				
0-30%	280	282	291	299	305	310	314	317
30.1-50%	181	182	188	192	195	196	196	196
50.1-80%	106	114	136	156	174	191	205	220
80.1-95%	0	2	8	14	19	23	27	31
95.1-115%	11	14	22	30	38	44	50	56
115+%	15	28	61	93	122	148	171	195
Total	**593**	**624**	**707**	**784**	**854**	**912**	**964**	**1,016**