



# **Ten Myths About Affordable Housing in Westchester**

January 26, 2022

**Allison Lake**, Executive Director, Westchester Children's Association

**Richard Nightingale**, CEO, Westhab

Westchester's Only Membership Organization  
Solely Dedicated to Advancing the Needs of  
Westchester's Nonprofit Sector,  
the People We Serve  
and the Nonprofit Workforce.



## Our Mission

To strengthen Westchester's nonprofit organizations as they transform lives, empower communities, and drive positive change

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## 10 Myths About Affordable Housing in Westchester

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**MYTH #1** Affordable housing is an issue for about 10% of our community.

**FACT** The Westchester Housing Needs Assessment states that over 40% of our community is housing burdened and a NPW survey shows that the number jumps to over 60% for the Westchester nonprofit workforce, and 70% for nonprofit direct care staff, primarily women and people of color. This is a community-wide issue, not a small subset.

**MYTH #2** Affordable housing hurts neighboring property values.

**FACT** Studies show that affordable housing has no negative impact and often increases neighboring property values. Affordable housing is usually created on vacant land or to replace under-used or dilapidated buildings, bringing properties back to life and back on the tax roll.

**MYTH #3** Affordable housing overcrowds school districts.

**FACT** Recent studies demonstrate that single family homes produce more students than multi-family affordable developments. Also, with Westchester seeing a decrease in the 30–44-year-old population, we need to find new ways to attract younger families to our community.

**MYTH #4** Affordable housing is the “projects.”

**FACT** The term “projects” refers to municipal housing, which has been stigmatized over the years, but was created to fill a critical housing shortage for working people. Some municipal housing developments fell into disrepair due to chronic underfunding, but many are now being rebuilt with new quality standards. Private developers are also building new attractive, quality affordable housing.

**MYTH #5** We don’t have appropriate places for affordable housing.

**FACT** Not all places are appropriate development sites. But Westchester has sites that make perfect sense for affordable housing – replacing vacant and underused sites, near public transportation and job opportunities.

**MYTH #6** We just need to help people earn more.

**FACT** We also need to help people earn more, but that alone will not solve Westchester’s affordable housing crisis. We rely on essential workers to fill critical jobs in our community that simply do not pay wages that approach our housing market.

**MYTH #7** Housing segregation happened naturally.

**FACT** The housing landscape of today was created through decades of explicitly racist and exclusionary government housing policies. People of color were largely excluded from suburban developments and discriminated against in obtaining mortgages, preventing the creation of generational wealth.

**MYTH #8** The Westchester Housing Settlement solved most of this issue.

**FACT** The Housing Settlement resulted in 750 units of below market (mostly middle income) housing. The Westchester Housing Needs Assessment shows that Westchester needs 82,451 more affordable units including the need for 11,703 new units to be built. We have a long way to go.

**MYTH #9** Everything is generally fine in Westchester.

**FACT** Westchester continues to be a wonderful place for many reasons, but increasingly it is place only for the wealthy. The affordable housing crisis and population trends in Westchester are reason for urgent concern.

**MYTH #10** I have no ability to help this situation.

**FACT** Critical decisions are being made by volunteer planning and zoning boards in each of Westchester’s 47 local governments. Private citizens can get involved, read the comprehensive plan in their community, serve on boards, and make their YIMBY voice heard in support local affordable housing.



Thank you for your generous support of this project.

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A Crisis:

## Affordable Housing and Westchester’s Nonprofit Workforce

*“Many of the hard-working people in our agencies cannot fathom homeownership. Much like some of the clients they serve, a significant percentage of our staff members are one paycheck away from precarious financial situations – and these are largely Black and Brown people.”*

NONPROFIT MEMBER EMPLOYEE

- > Westchester faces an urgent crisis. The cost of living and the lack of housing that is affordable represents a major threat to the vitality of the county. The toll of the housing crisis is felt disproportionately among employees in the nonprofit sector — the very people who deliver essential services who are predominantly people of color and chronically underpaid for the value they create in our community.
- > The recent Westchester Housing Needs Assessment shows that **we need 82,451 affordable housing units** — including existing units that need to be made more affordable and the need for 11,703 new units of affordable housing.
- > Much of our employee base is far beyond the reach of **homeownership — the primary means to wealth building and stability in our country.**
- > When people pay more than 30% of their household income to put a roof over their heads, they are considered costburdened and at serious risk for significant financial instability. In Westchester, 41.4% of ALL households pay more than 30% of their income toward their housing costs. However, for nonprofit workers, that 41.4% rises to 60%, and for direct care staff, it is 70%. That means that **70% of the people on the frontlines, delivering vital life-changing and life-saving services — including during a global pandemic — can’t afford to live in our community.** *The system is broken.*
- > There is no municipality where the market rate rent for a 2-BR unit is affordable to households earning the local hourly renter wage. The HUD-defined fair market rent for a 2 bedroom in Westchester is calculated to be \$1,687. It would require an income of \$67,480 to afford that rent. The actual average market rent for a 2-BR unit is \$2,495 per month. It would require an income of \$99,800 to afford that rent. Basically, a household needs to earn about \$100,000 per year to afford the average 2-bedroom rental in our community.

### Home ownership is out of reach.



**Median Westchester County household income = \$89,968.** The median Westchester County household income can afford a home of up to \$245,000, a gap of \$487,250 from the median cost of owning a single family home.

TYPE	COST	INCOME REQUIRED
Single Family Home	\$732,250	\$173,320
Condo	\$404,500	\$96,180
Co-op	\$183,000	\$62,600

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<https://npwestchester.org/affordablehousing>



## Financial Strength Series Workshops

### Make Your Nonprofit Audit Proof

**February 10, 2022** | 9:00 - 10:30 AM | Virtual

#### Key Takeaways

- What government auditors are looking at and how your operations influence it
- What you can do today to reduce the impact of government audits
- Developing an appropriate compliance system — an insurance policy for your organization

**Target Audience:** CEOs, Executive Directors, CFOs and Finance Staff



**Kenneth Cerini,**  
CPA, CFP, FABFA  
Managing Partner  
Cerini & Associates, LLP



**Shari Diamond, CIA**  
Partner  
Cerini & Associates, LLP

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## Nonprofit Strategy Series Workshops

### Strategy Jumpstart

**February 16, 2022** | 12:00 - 1:30 PM | Virtual

Are you postponing critical conversations on strategy until you have the bandwidth for comprehensive Strategic Planning? Sometimes all you need — and can handle — is a Strategy Jumpstart, a faster and more targeted approach. Borrowing from the proven methods of Strategic Planning, a Strategy Jumpstart focuses on one or two strategic issues and helps you address them. The result? Clarity of strategic direction and a plan for moving forward in these areas. The tools can be used for organizations, teams and programs.

#### Key Takeaways

- Why and when to use a Strategy Jumpstart — where it can be most helpful
- How to do a Strategy Jumpstart — overview of key elements and next steps in initiating your jumpstart

**Target Audience:** All nonprofit staff and board members



**Deborah Flood**  
Founder & Principal  
Purpose Advisors

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Register at [www.npwestchester.org](http://www.npwestchester.org)



# Upcoming February Events

<https://npwestchester.org/Upcoming-Events>

# Affordable Housing in Westchester

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## **VIRTUAL**

May 4th, 12:00 – 1:30 PM

**The Economic and Social Benefits of Building the Housing We Need**

June 15th, 12:00 – 1:30 PM

**Affordable Housing in Westchester: A Call to Action for the Nonprofit Sector**



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member?

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**We are stronger together.**

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Join other organizations and businesses dedicated to building a stronger nonprofit sector. Benefit from professional development opportunities, resources, individualized consultation, connections, and collaborations to advance your mission.



*A Crisis:*

# Affordable Housing and Westchester's Nonprofit Workforce



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# Affordable Housing in Westchester

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# Housing Burden in Westchester\*

## Disproportionate Impact on Nonprofit Workforce

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- All households in Westchester - 41.4%
- Nonprofit employees - 60%
- Nonprofit direct care staff (majority women and people of color) - 70%

\*Households that pay more than 30% of their income toward housing costs.

# Home Ownership and Wealth Building

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Much of the nonprofit employee base is far beyond the reach of *homeownership — the primary means to wealth building and stability in our country.*

# Home Ownership is Out of Reach

TYPE	COST	INCOME REQUIRED
Single Family Home	\$732,250 *	\$173,320
Condo	\$404,500	\$96,180
Co-op	\$183,000	\$62,600

*Median Westchester County household income = \$89,968*

This affords you a home value of up to \$245,000.

\* **There is a gap of \$487,250** between the affordable home value for a median household and median single family home cost for Westchester County.  
(\$732,250 - \$245,000)

# Home Ownership is Out of Reach

## NONPROFIT JOB EXAMPLES

## TYPICAL SALARY

Home Health Aide

\$28,000

Child Care Teacher

\$33,000

Maintenance Worker

\$38,000

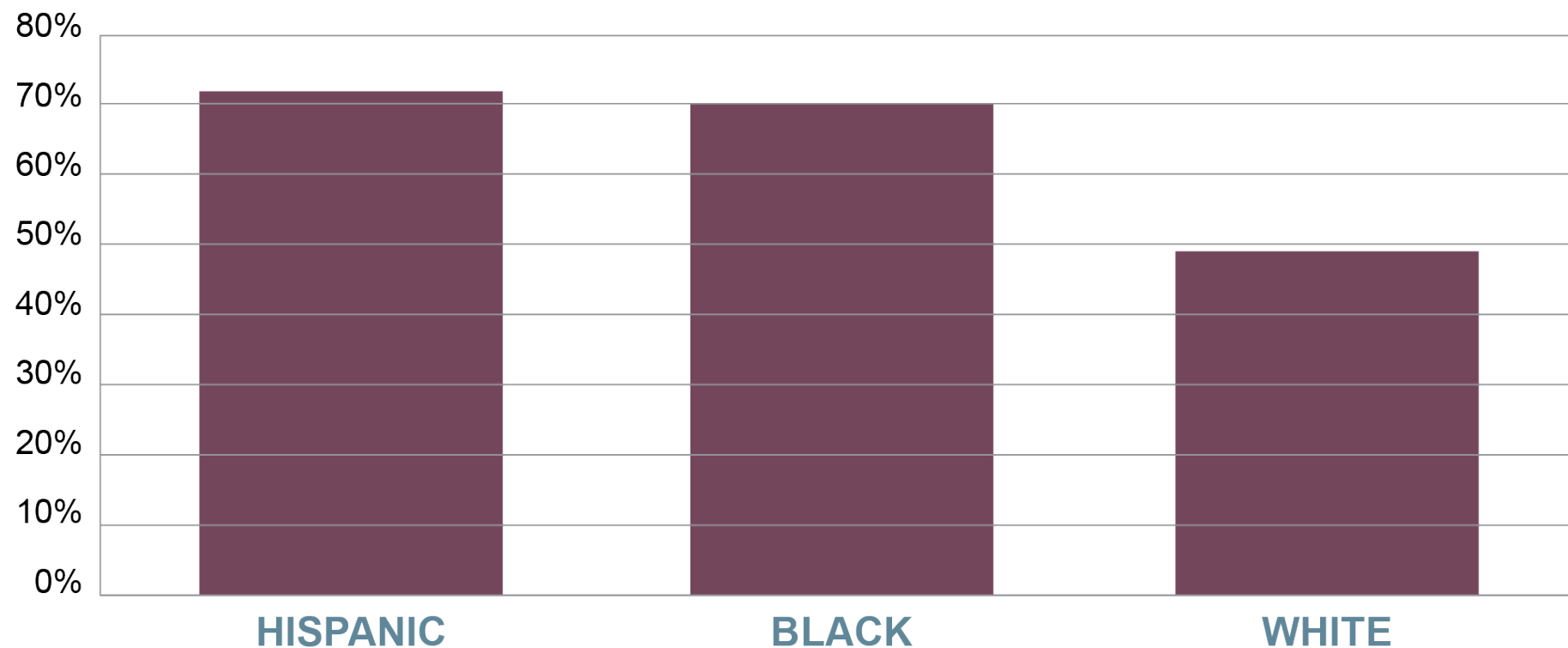
Case Manager

\$40,000

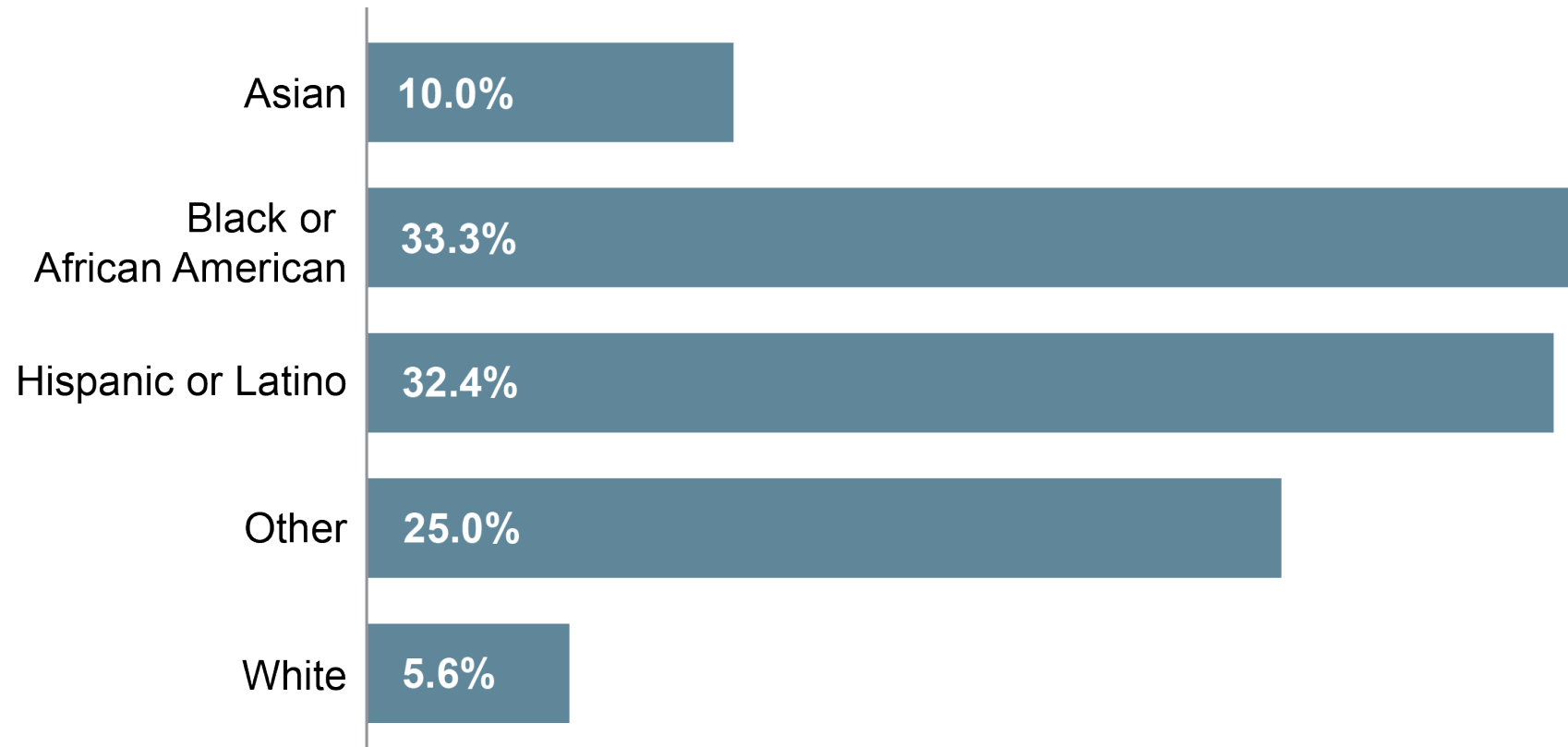
Social Worker

\$50,000

# Nonprofit Workforce Housing Unaffordability by Race/Ethnicity



# Experienced Housing Discrimination



\*Please note total is greater than 100% as some people identified in more than one category.



# Data

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The Statistics in this document come from the Westchester County Housing Needs Assessment, prepared by Hudson Valley Pattern for Progress, released by Westchester County Executive George Latimer in November 2019, and the survey of nonprofit employees undertaken by Nonprofit Westchester in 2020 with data analysis and reporting courtesy of the Westchester Children's Association.

# Myth #1

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## Fact

The Westchester Housing Needs Assessment shows that over 40% of our community is housing burdened.

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### Fact

Studies show that affordable housing has no negative impact and often increases neighboring property values.

Affordable housing is usually created on vacant land or to replace under-used or dilapidated buildings, bringing properties back to life and back on the tax roll.

# Myth #3

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*Affordable housing overcrowds school districts.*

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## Fact

Recent studies show that single family homes produce more students than multi-family affordable developments.

Westchester is currently seeing a decrease in the 30-44 year-old population and actually we need to find new ways to attract younger families to our community.

# Myth #4

*Affordable housing is the “projects.”*

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## Fact

The term “projects” refers to public housing, which has been stigmatized, but was created to fill a housing shortage for working people. Some municipal housing developments fell into disrepair due to chronic underfunding.

Public housing is now being rebuilt with new quality standards. Private developers are also building new attractive housing.

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*We don't have appropriate places for affordable housing.*

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## Fact

Not all places are appropriate development sites.

But Westchester has sites that make perfect sense for affordable housing – replacing vacant and underused sites, near public transportation and job opportunities.

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*We just need to help people earn more.*

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## Fact

We also need to help people earn more, but that alone will not solve Westchester's affordable housing crisis.

We rely on essential workers to fill critical jobs in our community that simply do not pay wages that approach our housing market.

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## Fact

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### Fact

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*Everything is generally fine in Westchester.*

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## Fact

Westchester continues to be a wonderful place for many reasons, but increasingly it is place only for the wealthy.

The affordable housing crisis and population trends in Westchester are reason for urgent concern.

# Myth #10

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*I have no ability to help this situation.*

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## Fact

Critical decisions are being made by volunteer planning and zoning boards in each of Westchester's 47 local governments.

Private citizens can get involved, read the comprehensive plan in their community, serve on boards, and make their YIMBY voice heard in support local affordable housing.

# Action Items

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- 1. Connect your organization's work to this issue.**
- 2. Join NPW in Public Policy efforts, including equitable contracting and wages for our sector.**
- 3. Get involved where you live and participate in town boards and planning and zoning boards.**
- 4. Make YIMBY popular.**

# Thank You

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*Thank you for your generous support for this project.*

