Ten Myths About Affordable Housing in Westchester

January 26, 2022

Allison Lake, Executive Director, Westchester Children’s Association
Richard Nightingale, CEO, Westhab
Our Mission

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

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Upcoming February Events

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, CPF, FABFA
Managing Partner
Cerini & Associates, LLP

Shari Diamond, CIA
Partner
Cerini & Associates, LLP

Register at www.npwestchester.org

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

Register at www.npwestchester.org

https://npwestchester.org/Upcoming-Events
Affordable Housing in Westchester

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
We are stronger together.

**Become a member** or **renew today**.
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.

Not a member?

Join us.
A Crisis:
Affordable Housing and
Westchester’s Nonprofit Workforce

#YIMBYWestchester • Yes In My Backyard • www.npwestchester.org/affordablehousing
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 disproportionally 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.
Housing Burden in Westchester*
Disproportionate Impact on Nonprofit Workforce

- 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.
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

<table>
<thead>
<tr>
<th>TYPE</th>
<th>COST</th>
<th>INCOME REQUIRED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Family Home</td>
<td>$732,250 *</td>
<td>$173,320</td>
</tr>
<tr>
<td>Condo</td>
<td>$404,500</td>
<td>$96,180</td>
</tr>
<tr>
<td>Co-op</td>
<td>$183,000</td>
<td>$62,600</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>NONPROFIT JOB EXAMPLES</th>
<th>TYPICAL SALARY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aide</td>
<td>$28,000</td>
</tr>
<tr>
<td>Child Care Teacher</td>
<td>$33,000</td>
</tr>
<tr>
<td>Maintenance Worker</td>
<td>$38,000</td>
</tr>
<tr>
<td>Case Manager</td>
<td>$40,000</td>
</tr>
<tr>
<td>Social Worker</td>
<td>$50,000</td>
</tr>
</tbody>
</table>
Nonprofit Workforce Housing
Unaffordability by Race/Ethnicity

HISPANIC
BLACK
WHITE
Experienced Housing Discrimination

- Asian: 10.0%
- Black or African American: 33.3%
- Hispanic or Latino: 32.4%
- Other: 25.0%
- White: 5.6%

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

Affordable housing is an issue for about 10% of our community.

Fact

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

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.
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 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.”

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.
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.
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.
Action Items

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.

Thank you for your generous support for this project.