



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 |



The time is now.

Nonprofit workers on the front line are the heart and soul of our communities, but their salaries are not proportionate to their contributions. **None of the representative nonprofit positions below can afford the average rental apartment or home ownership of any type in our community.**

| NONPROFIT JOB EXAMPLES | TYPICAL SALARY |
|--|----------------|
| Home Health Aide who ensures that an ailing family member or friend can live safely at home | \$28,000 |
| Child Care Teacher who ensures children are safe, cared for, and educated | \$33,000 |
| Community Health Worker who risks exposure to illness to keep the rest of us safe | \$37,000 |
| Maintenance Worker who ensures our organizational facilities are places of pride | \$38,000 |
| Case Manager who helps the neediest clients find resources and a path forward | \$40,000 |
| Job Coach who enables qualified workers to re-enter the workforce | \$41,000 |
| Social Worker who supports clients to achieve enhanced well-being and self-sufficiency | \$50,000 |
| Program Manager who supervises complicated cases and situations, on call 24/7 | \$56,000 |

Black and Hispanic/Latino staff reported experiencing housing discrimination at almost SIX times the rate of white staff. A documented history of government-sanctioned policies and practices that excluded Black people from homeownership and the resulting inability to accumulate intergenerational wealth continues to impact communities of color and Westchester's nonprofit workforce.

Together, we can learn more about the barriers to affordable housing in Westchester, and together we can work to develop and implement solutions.

Thank you for your generous support of this project.



BACKGROUND: The NPW Affordable Housing Committee (NPWHC) represents a coalition of nonprofit organizations with diverse missions that recognize how critical affordable housing is to the health, well-being, future outcomes and upward mobility, and racial and ethnic residential integration of our community. The NPWHC focused on the housing status and experiences of the nonprofit workforce. The results of the survey in fall 2020, with approximately 500 respondents, demonstrates the severity of the housing burdens and barriers experienced by the nonprofit workforce.

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.