

BUILDING WESTCHESTER'S FUTURE: THE NEED FOR AFFORDABLE AND EQUITABLE HOUSING

Community Voices Heard
March 2023

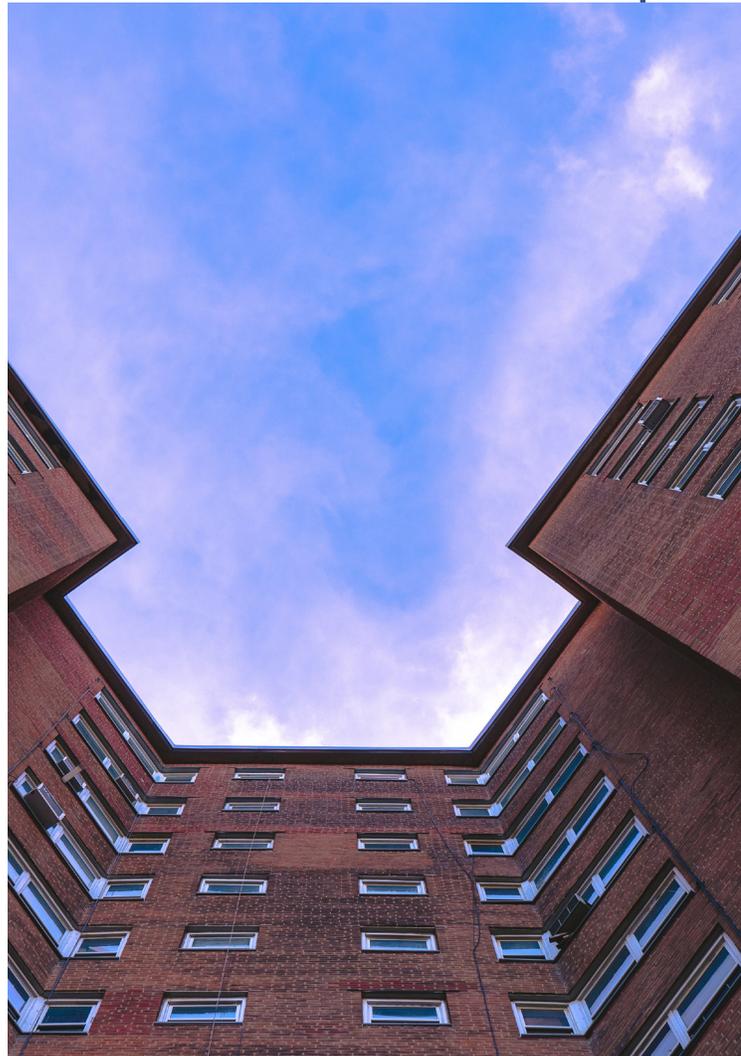


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ABOUT COMMUNITY VOICES HEARD

Community Voices Heard (CVH) is a member-led, multi-racial organization principally composed of women of color and low-income families in New York State. CVH tackles tough issues and builds power to secure racial, social and economic justice for all New Yorkers. Through grassroots organizing, leadership development, policy changes, and creating new models of direct democracy CVH is creating a truly equitable New York State.

CVH has a long history fighting for housing equity at the municipal, county, state, and federal levels. We have chapters in New York City and the Hudson Valley – in Yonkers, Newburgh, and Poughkeepsie. In Westchester County, CVH has been on the front lines of several battles to ensure housing affordability – from fighting for rent stabilization in Ossining, to fighting to strengthen Yonkers' affordable housing ordinance.

ACKNOWLEDGMENTS

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Photo by Liz Martínez for CVH

TABLE OF CONTENTS

- 1** Introduction
- 2** The Scale of the Crisis in Westchester
- 7** Racial Disparities are Stunting Westchester's Growth and Prosperity
- 10** Building a Thriving Westchester County Through Housing
- 12** Recommendations: Building Westchester's Future
- 14** Conclusion



INTRODUCTION

Housing is the starting point for life trajectories—often determining who has access to good jobs, good food, safe parks, or effective schools. A wide range of present and future outcomes for families are all inextricably tied to housing.

Where we live – our communities and neighborhoods – affect our health in ways that often go unnoticed. One of the most efficient ways to improve a wide range of health outcomes is to ensure that everyone has access to adequate housing. Housing determines access to grocery stores with healthy food and parks where people can exercise. The quality of housing also impacts health, as things within our homes, like lead, mold, and other toxins can make us sick. And when housing is really expensive, it makes it hard to afford to go to the doctor, join sports leagues, or eat well, which harms our health.

Housing is also the foundation for a thriving economy. Without good homes, communities cannot prosper. As rents rise but wages stay the same, workers that we all depend on are priced out of the community. Without a diverse workforce, our economy suffers. When housing costs are high, people spend too much time commuting from home to work and have less time to contribute to their community and care for their families. Lower housing costs make sure that people can live where they work, which means less traffic and cleaner air for all.

Despite the central role that housing plays in ensuring that communities thrive, responsibility for housing supply has been neglected by the government. Housing has been left to the whims of corporate landlords and investors, a vehicle for profits. This neglect has catapulted Westchester County into crisis.

This report explores the crisis in Westchester's housing market, especially focusing on the needs of Black and brown residents, who are most likely to have unaffordable rents and live in overcrowded housing. The report focuses on the current scale of the need, the roots of the problem, and provides recommendations for addressing the deep need for affordable housing.

Westchester County's economic vitality depends on policies that lower housing costs and ensure that every resident has access to housing in neighborhoods that support health and well-being. Housing is central to growth, prosperity, and healthy communities. As such, housing must be treated as a shared, public concern that requires increased public support, investment, and attention. We must go beyond treating housing as an investment commodity to make the rich richer, and start viewing it as a vital function of government.

THE SCALE OF THE CRISIS IN WESTCHESTER

For years, rents and mortgages in Westchester have been increasing at rates that outpace growth in income and earnings. The depth of this problem was explored in the Westchester County Housing Needs Assessment, published by the County in 2019.¹

Rent is generally considered affordable if a household pays less than 30% of their earnings toward rent.²

Families paying more than 30% are considered “rent-burdened,” and families paying more than 50% of wages toward rent are considered “severely rent-burdened.” The Housing Needs Assessment found that 51% of Westchester County households are rent-burdened, including 28.1% of households that are severely rent-burdened.³

Illustrating the hardship of Westchester rentals, the report calculated that “the median renters hourly wage rate in

1 Westchester County Housing Needs Assessment, November 2019, at <https://homes.westchestergov.com/images/stories/HNA/1125fullrep.pdf>

2 Board of Governors of Federal Reserve System, “Assessing the Severity of Rent Burden on Low-Income Families,” December 2, 2017, at <https://www.federalreserve.gov/econres/notes/feds-notes/assessing-the-severity-of-rent-burden-on-low-income-families-20171222.html#:~:text=Consistent%20with%20the%20U.S.%20Department,as%20more%20than%2050%20percent.>

3 FN 1, at page 115.

Westchester County is \$17.64, which equates to \$36,690 a year. The 2018 Fair Market Rent (FMR) in Westchester County for a two-bedroom unit is \$1,687. A single wage earner in Westchester County can only afford to pay a monthly rent of \$917 . . . which represents a monthly gap of \$770.”⁴ While wages in Westchester are higher than in much of New York State, the cost of housing makes it nearly impossible for families to make ends meet.

51% of Westchester County households are rent-burdened, including 28.1% of households that are severely rent-burdened.

High housing costs don't just impact renters, those who own also struggle when wages are insufficient to meet mortgage payments. For example, the City of Peekskill has the highest (36.7%) percentage of owners paying over 50% of income toward housing.⁵ Peekskill also has the most racially diverse population in Westchester, a dynamic that we will explore more below.⁶

Since the Housing Needs Assessment was published, the world was rocked by the COVID-19 pandemic and the ensuing economic fallout. The cost of housing has skyrocketed since 2019, while wages have remained largely stagnant.

The 2023 Fair Market Rent determined by the U.S. Department of Housing and Urban Development for a two-bedroom apartment

4 FN 1, at page 75.

5 FN 1 at page 116.

6 FN 1 at page 32.

is \$2,029 – a staggering increase of 20.3% from 2018, the figure cited in the Housing Needs Assessment.⁷ As high as it is, the Fair Market Rent may not represent actual rent costs, because the calculations often underestimate rents in times of rapid inflation.⁸

The housing crisis for low-income residents is even more dire. According to calculations by the Massachusetts Institute of Technology, a single adult must make \$46,799 to meet their basic living needs in Westchester County.⁹ That figure jumps to \$95,075 for a single working adult with one child, and \$122,561 for two children. For households with two working adults, a yearly income of \$67,952 is

necessary to meet basic living needs with no children, \$102,267 with one child, and \$135,275 with two children.

Yet, essential workers often earn less than what is required to meet basic living needs. A typical annual salary for a healthcare support worker in Westchester is \$34,604. People working in sales and service make an average of \$39,954. Those performing essential functions like installation, maintenance, and repairs make an average of \$56,582 annually. These jobs are essential for people in Westchester and for a thriving economy. Yet, housing is not affordable for these residents. The County cannot thrive if only high-wage workers can afford to live in it.

Household Income	% of Westchester Households
Less than \$10,000	5.7%
\$10,000 to \$14,999	2.7%
\$15,000 to \$24,999	5.0%
\$25,000 to \$34,999	4.9%
\$35,000 to \$49,999	6.2%
\$50,000 to \$74,999	12.0%
\$75,000 to \$99,999	10.3%
\$100,000 to \$149,999	15.6%
\$150,000 to \$199,999	11.1%
\$200,000 or more	26.5%
Total Households	371,736

Source: American Community Survey Estimates, 2021

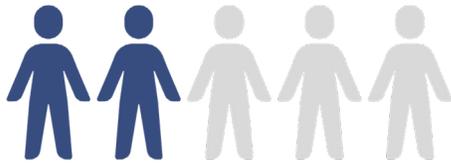
7 HUD User, FY2023 Fair Market Rent Documentation System, at https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023_code/2023summary.odn

8 Shelterforce, “Unfair Market Rents: How Inflation is Skewing FMRs,” July 29, 2022, at <https://shelterforce.org/2022/07/29/unfair-market-rents-how-inflation-is-skewing-fmrs/>

9 Massachusetts Institute of Technology, Living Wage Calculator, Westchester County, NY, at <https://livingwage.mit.edu/counties/36119>

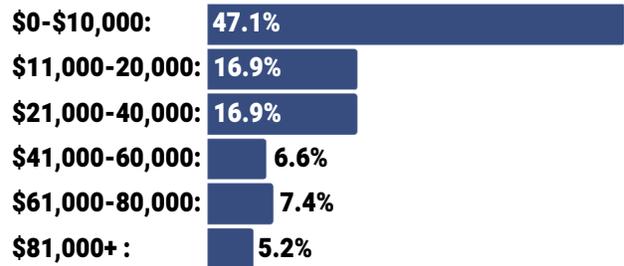
Over the past three years, CVH has surveyed Westchester residents at multiple points. In 2020, CVH surveyed 136 mostly low-income Westchester residents. 81% of survey respondents made less than \$40,000 per year. Nearly 40% said that they or someone they know had faced eviction. And close to 50% identified that there were housing issues that had not been addressed by the landlord, with an additional 10% identifying that their housing was in poor condition.

Have you or someone you know faced eviction?

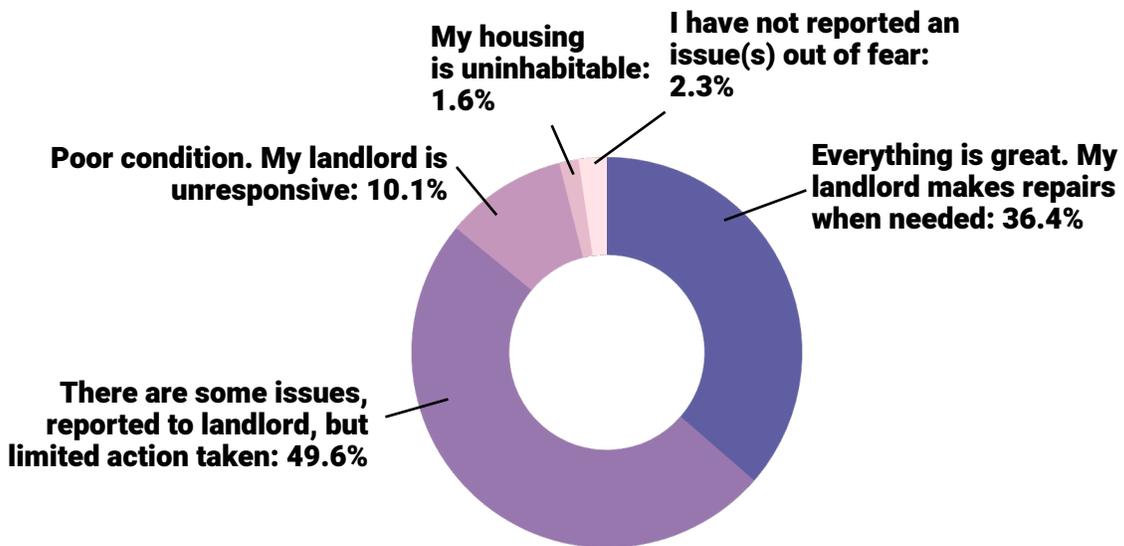


Yes: 40% No: 60%

What is your estimated annual income?



What condition is your home in?



CVH also surveyed thousands of Black women across New York State to learn about their top policy priorities. This was done as part of our Follow Black Women Project, which is working to move beyond the mere acknowledgment of Black women as the wheels for political movements, to Black women as the drivers of policy and governance that addresses their priorities. Through the project, CVH is creating an infrastructure for deep

organizing of Black women across the state to win policy reforms and planting the seeds to grow the next generation of Black, Indigenous, and Latino/a organizers.

In the first phase of the survey, conducted from 2020-2021, Black women were asked their top three policy priorities. Black women in Westchester County chose “Lack of affordable housing” more than any other priority, with 59% listing it as their top priority. Another top priority was “Low wages that are not enough to provide for a family.” If housing costs are high, then families cannot survive on low wages.

The second phase of the survey, conducted in 2022, dug deeper into housing issues, and 83% of Black women in Westchester said “housing affordability for older adults so they can stay in their homes” was extremely important. Another top priority was “Punishing discriminatory housing practices among landlords, agents, borrowers, lending, and stopping illegal evictions.”

83% of Black women in Westchester said “housing affordability for older adults so they can stay in their homes” was extremely important.

These surveys make clear the need for affordable housing. Although the County’s 2019 Housing Needs Assessment highlighted the deep need for more affordable and equitable housing in Westchester County, the report fell far short in proposing solutions that fit the

magnitude of the crisis and the desperate need for affordable housing.

The Housing Needs Assessment found that there were 82,451 households facing homelessness, overcrowding, substandard living conditions, and severe cost burden.¹⁰ This figure, though large, still leaves out households who are cost-burdened because they are spending between 30-50% of their income on housing.

Despite the clear housing affordability crisis, the report found a need for only 11,703 new housing units. This is because the estimate of needed new housing units did not include residents who are rent-burdened. Neither did the report propose any measure to address the needs of the 131,670 households who are rent-burdened – who will be in competition for any new affordable units because they cannot afford their current housing.¹¹ The recommendations from the Housing Needs Assessment fall far short of addressing the crisis.

Even though the need is clear, Westchester County has taken little action to address it. Responsibility for housing currently falls under the county’s Department of Planning. Within that department, no job title is specifically devoted to housing. The Housing Needs Assessment has few recommendations to address this, and instead devolves most responsibility for affordable housing to municipalities.

Neither has Westchester devoted its own budget resources to address the housing crisis. Only two programs exist to support the development of affordable housing,

¹⁰ FN 1, at 132.

¹¹ FN 1, at 115.

and one only indirectly: (1) the New Homes Land Acquisition Program, which assists developers with the cost of property or land acquired to build affordable housing, and (2) the Housing Implementation Fund, which provides support for municipal-owned infrastructure needed to build public housing (e.g. sewer, roads, sidewalks).

Westchester County received nearly \$188 million dollars in American Rescue Plan funding from the federal government to address the impacts of COVID-19. In its 2022 report to the federal government on the use of those funds, the County says it will use \$100 million for affordable housing and related investments, but puts forth no real plan of action beyond hiring a consultant.¹² The only specific allocation is \$9 million for a landlord repair fund to

pay for repairs in exchange for maintaining rents at certain, unspecified levels.

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Without solutions that directly address the need for more housing that is affordable to all low-income Westchester residents – especially Black and brown residents, who are more likely to earn less – the County and all of its residents will suffer.

¹² “Westchester County, New York Recovery Plan Performance Report State and Local Fiscal Recovery Funds 2022 Performance Report Update,” at https://home.treasury.gov/system/files/136/WestchesterCounty_2022RecoveryPlan_SLT-0882.pdf.

RACIAL DISPARITIES ARE STUNTING WESTCHETER’S GROWTH AND PROSPERITY

Westchester County’s population is richly diverse, which benefits all of its residents. Diversity improves individual and collective quality of life for people of all races and income levels, both in the short-term and far into the future. Research shows that residents of inclusive communities are often more innovative, entrepreneurial, and economically-competitive – characteristics that spur economic development and productivity.¹³

**Westchester County by Race/Ethnicity, 2021
(American Community Survey Data)**

Race/Ethnicity	Estimate	% of Total Population
American Indian	5,020	0.5%
Asian/Pacific Islander	61,037	6.1%
Black/African American	137,996	13.8%
White, not Hispanic or Latino	503,905	50.5%
Two or more races	138,606	13.9%
Hispanic or Latino (of any race)	258,079	25.9%
Total Population	997,895	

¹³ VanAlstine, Jason; Cox, Steven R.; and Roden, Dianne M. (2015) “Cultural Diversity in the United States and Its Impact on Human Development,” Journal of the Indiana Academy of the Social Sciences: Vol. 18 : Iss. 1 , Article 10. Retrieved from: <https://digitalcommons.butler.edu/jiass/vol18/iss1/10>

Unfortunately, Westchester County is deeply segregated and lacking inclusivity, which negatively impacts Black and brown residents, and limits the ability of all residents to reap the quality of life benefits that can come from diverse communities.

Westchester is not unique; across the United States today, people of color and white people tend to live in different neighborhoods. Westchester is a stark example of this dynamic. Housing segregation and discrimination against communities of color in Westchester County has historical roots, but the impacts continue to this day. Westchester County is a wealthy and vibrant community for some, but not all. Black households and multiracial households of Westchester County are more likely to live in poverty than white households.

Race/Ethnicity	% Households in Westchester Living in Poverty (household income less than \$12,880 for a single person)
White	6.8
Black or African American	18.2
American Indian and Alaska Native	11.1
Asian	5.3
Native Hawaiian and Other Pacific Islander	0.0
Some other race	22.3
Two or more races	15.1
Hispanic or Latino origin (of any race)	18.7
White alone, not Hispanic or Latino	6.4

Source: American Community Survey Data, 2021 estimates

The segregation we see today in Westchester communities is the result of legal and social discrimination against people of color. Housing discrimination by multiple actors over the past century created unequal communities where Black and Latino/a families live in areas subjected to lower quality education systems, inaccessible transit systems, environmental issues, greater health concerns, and unfair law enforcement. Local government, the federal government,¹⁴ and Westchester residents have all played a direct role in creating and perpetuating the racial disparities in Westchester.

¹⁴ The U.S. Department of Housing and Urban Development and the Home Owners Loan Corporation in Westchester (HOLC) was created in the New Deal Era and trained many home appraisers in the 1930s. HOLC created the neighborhood ranking system infamously known today as redlining. For more about redlining, see Legal Information Institute, “Redlining,” <https://www.law.cornell.edu/wex/redlining>.

Today, the municipalities in Westchester with the highest number of households who cannot afford their housing or are overcrowded are those with the most Black and brown, low-income residents.¹⁵ This has far-reaching impacts on families.

Housing discrimination impacts the quality of children's education. Schools districts with more residents of color spend less money per student than predominantly white schools, resulting in lower academic achievement.¹⁶ These differences in educational quality result in lifetime impacts. In 2022, in Westchester County:¹⁷

82% of white residents completed their high school education and 52% hold a bachelor's degree

Only 73% of people of color completed their high school education and 29% hold a bachelor's degree.

Segregated housing has also left Black and Latino/a residents living by desolate sites in sparsely populated areas or next to railroad tracks, highways, and bridges, making public transit less accessible.¹⁸

¹⁵ FN 1, at 33, 116, 125.

¹⁶ See, e.g., 2017-18 School Budget Spotlight, Empire Center, at <https://www.empirecenter.org/wp-content/uploads/2017/05/sbs1718.pdf>

¹⁷ Westchester County, New York Population 2022, at <https://worldpopulationreview.com/us-counties/ny/westchester-county-population>

¹⁸ Scientific American, "Past Racist "Redlining" Practices Increased Climate Burden on Minority Neighborhoods," January 21, 2021, at <https://www.scientificamerican.com/article/past-racist-redlining-practices-increased->

These concerns create long-term health effects and are often a barrier for those needing to travel to higher-paying jobs. The impacts of climate change and a warming globe affect communities of color more because of higher average temperatures in communities of color, lower air quality, and increased vulnerability to floods.¹⁹

The stark racial disparities and segregation in Westchester led to a 2009 lawsuit settlement filed by the Anti-Discrimination Center. Westchester County was accepting federal money, but failing to comply with the Fair Housing Act requirements, specifically failing to: (1) consider race-based impediments to fair housing choice, (2) identify and take steps to overcome impediments; and (3) meet its obligation to maintain records concerning its efforts.²⁰ In 2011, testers were sent to seek apartments and discrimination was found in 20% of cases against people of color.

The lawsuit settlement required Westchester county to:

- Acknowledge racial segregation in the county.
- Pay \$150 million in fines
- Undertake an analysis of impediments to fair housing and create a detailed implementation plan to address those barriers.
- Build 750 units of affordable housing within seven years in the 32 whitest jurisdictions. No less than 630 of the 750 units would be put in communities that were less than 3% Black and 7% Latino/a

[climate-burden-on-minority-neighborhoods/](#)

¹⁹ For more about climate change impacts on neighborhoods, see Groundwork Hudson Valley, Climate Safe Neighborhoods at <https://gwmke.maps.arcgis.com/apps/Cascade/index.html?appid=f8599f433a1f413bba3fef53a03d0eb>

²⁰ U.S. ex rel. Anti-Discrimination Center v. Westchester County, 668 F.Supp.2d 548, 561-63 (S.D.N.Y. 2009).

Westchester fought against the requirements of the settlement for nearly a decade, but finally completed the requirements to build affordable housing, largely in white, opportunity-rich neighborhoods. As of 2021, 968 affordable housing units have been approved in the region covered by the settlement.²¹

Yet, as made clear by the gaps in the Westchester County Housing Needs Assessment, there is still a significant need for affordable housing that addresses the ongoing racial disparities in Westchester County housing. Westchester cannot continue to grow and prosper if housing opportunities continue to be unequal.

BUILDING A THRIVING WESTCHESTER COUNTY THROUGH HOUSING

Housing is the foundation for a thriving economy and healthy communities. Yet, Westchester County has declined to take responsibility for ensuring affordable, quality, and equitable housing. Housing supply has been left largely to commercial,

²¹ The Examiner News, August 9, 2021, <https://www.theexaminernews.com/westchester-in-compliance-with-affordable-housing-settlement/>

for-profit developers. Those with a profit motive are driving decisions about building housing and setting rent levels. The residents of Westchester – particularly those who are most impacted by the lack of affordable housing and suffering the present-day impact of past racist policies – have been left out of the picture. Westchester County has the opportunity to make housing more affordable, which would have a positive impact on all of its residents. By ensuring housing affordability and access to opportunity- and transit-rich neighborhoods, all Westchester residents will thrive.

For Westchester County to address the magnitude of the affordability and equity crisis, it must prioritize housing and take responsibility for affordability. Leaving housing as a profit-making tool for corporations and the wealthy led to the current crisis. Westchester County must take a different approach to address the crisis and build toward a future where everyone prospers.

Other states and cities in the United States are actively addressing their housing shortage through government investment in housing. Montgomery County, Maryland – a suburb just outside Washington, DC, is using its local public housing authority to build new affordable housing. The County expects to build 8,800 new publicly-owned, mixed-income apartments over the coming years. To finance this, the county invested \$2.8 million dollars into a revolving fund to finance short-term construction costs and debt-service on bonds.²² Projects

²² "Preserve and Increase the County's Affordable Housing Inventory," Montgomery County Council, at <https://www.montgomerycountymd.gov/COUNCIL/resources/EconomicDevelopment/affordable.html>

funded by the Housing Production Fund will be self-sustaining; about 30 percent of the new units will be income-restricted and affordable, with the remaining units available at market rate.²³ Their justification for the resolution authorizing the expenditure called out racism as a public health crisis and cited a county policy brief asserting that, "Housing is one of the best-researched social determinants of health and selected housing interventions for low-income people have been found to improve health outcomes and decrease health care costs."²⁴

Rhode Island dedicated \$221 million of the \$1.1 billion dollars it received from the Federal Government as part of the American Rescue Plan funds toward housing.²⁵ This included \$10 million in its FY2023 state budget for a new pilot program to build mixed-income public housing. Rhode Island also created a cabinet-level "housing czar," elevating the importance of housing in the government's agenda.²⁶ Efforts are also underway to create a new state agency to directly develop affordable housing.

23 "Preserve and Increase the County's Affordable Housing Inventory," Montgomery County Council, at <https://www.montgomerycountymd.gov/COUNCIL/resources/EconomicDevelopment/affordable.html>

24 County Council, Montgomery County, Maryland, Resolution 19-774, at https://apps.montgomerycountymd.gov/ccllms/DownloadFilePage?FileName=9986_1_14313_Resolution_19-774_Adopted_20210323.pdf

25 "Rhode Island Dedicates 23% of ARPA Funds to Affordable Housing and Homeless Assistance, Passes 10 Bills to Address Housing Crisis," National Low Income Housing Coalition, July 25, 2022, at <https://nlihc.org/resource/rhode-island-dedicates-23-arpa-funds-affordable-housing-and-homeless-assistance-passes-10>

26 "McKee appoints 'housing czar' to address crisis of home affordability in RI", Providence Journal, December 9, 2022, at <https://www.providencejournal.com/story/news/politics/2021/12/09/ri-governor-mckee-appoints-czar-affordable-housing-crisis/6447477001/>

In Colorado, lawmakers passed a bill creating a new state office to develop new housing units targeted to middle-income families.²⁷ In Hawaii, lawmakers recently passed several laws that make it easier for the state to build mixed-income condos with long-term affordable leases.²⁸ All of these efforts represent an important principle: the government must take responsibility for and invest in the production and maintenance of affordable housing as a key part of its economic, health, and racial equity efforts.

27 SB22-232, at <https://leg.colorado.gov/bills/sb22-232>

28 SB 2251, at https://www.capitol.hawaii.gov/session/archives/measure_indiv_Archives.aspx?billtype=SB&billnumber=2251&year=2022

RECOMMENDATIONS: BUILDING WESTCHESTER'S FUTURE

Housing is foundational to the health and well-being of Westchester County's residents and its economy. While the Westchester Housing Needs Assessment identified steps for the county to take in addressing its housing crisis, more must be done. For over a decade, CVH has been working on the ground in Westchester County, speaking with low-income residents, and fighting for affordable housing policies in several municipalities. The following recommendations flow from direct experience in the Westchester community and the voice of CVH members:

1. Allocate \$100 million of American Rescue Plan funding to subsidize the development of deeply affordable housing in municipalities with the highest rent burden and most diverse populations.

Developing affordable housing to serve extremely low-income households requires ongoing subsidies to cover the cost of

operations. Operating affordable housing has real costs that are not covered by rents, when rents are set at levels that are affordable to low-income families. By subsidizing the cost of affordable housing developments, developers can take on less debt and create more deeply affordable units. Subsidies must be tied to requirements that a significant percentage of units be set aside for extremely low-income and homeless families. For example, the New York City Department of Housing Preservation and Development's Extremely Low & Low-Income Affordability (ELLA) Program requires that 15% of units are set aside for homeless families, and affordability levels of the remaining units must have a weighted average of 53-54% of area median income.

The County should also create a new department of housing. The County has departments for health, public safety, transportation, mental health, and more. Housing is central to the well-being and growth of the county and the housing crisis is acute. Creating a department to focus only on housing will help ensure that housing is a priority for the County.

2. Convert property owned by the county and municipalities into affordable housing and preserve existing, distressed housing.

Westchester should use public property – county-owned land, vacant, abandoned, tax-delinquent, or otherwise distressed lots and buildings over which local governments have jurisdiction – to

create and preserve affordable housing. Historically, this land has been turned over to private developers and owners at no or little cost, and/or to land banks that operate with little transparency or accountability.

Instead, county-owned property should be turned over to Community Land Trusts (CLT) and Mutual Housing Associations (MHA). CLTs and MHAs are both non-profit ways of owning property that focus on meeting the needs of the community, not on profits. CLTs can provide support for long-term land-use planning and control, while MHAs facilitate housing development and use cross-subsidies and economies of scale to make housing more affordable.²⁹

Part of the disposition of county-owned property must include stringent affordability requirements. The county can support these efforts by hosting a database of available properties and providing technical assistance to municipalities.

3. Support the creation of community-based redevelopment plans for quickly gentrifying cities.

Rising housing costs have made it difficult for working- and middle-class residents and families to find and maintain suitable

²⁹ "Frequently Asked Questions," New York City Community Land Initiative, at <https://nyccli.org/resources/clts-and-mhas-frequently-asked-questions/#:~:text=What%20kinds%20of%20benefits%20can,to%20groups%20of%20organized%20tenants>.

affordable housing. For years, households priced out of the prohibitive New York City housing market have moved north to Westchester. And, as cities and towns in Westchester seek to revitalize or rezone, it often results in displacement of lower income families, particularly Black and brown households.³⁰ To limit displacement, it is imperative that cities, villages, and towns create comprehensive development plans for historically low-income areas which are now seeing extreme gentrification. Any redevelopment plans must also focus on equity, with specific planning and requirements for building affordable housing. Without plans on how to develop areas, gentrification will displace thousands of residents.

4. Create a housing inventory tracking system and support municipalities to opt into rent regulation.

Many local municipalities do not have the capacity to establish a system to continually track and monitor local housing inventory. Therefore, the county must take the lead on creating a county-wide tracking system. This tracking system should include information on all housing with more than 6 units. It should cover the percentage of affordable units, funding sources, term of affordability, contract expiration dates, income levels served, and bedroom count. Such a repository of affordable housing information will help

³⁰ "Can this Westchester Community Revitalize Without Displacement?," Next City, December 3, 2018, at <https://nextcity.org/features/can-this-westchester-community-revitalize-without-displacement>

the county assess community needs as well as analyze the effectiveness of current housing policies. Knowing affordable housing availability and cost can ensure that housing costs are aligned with local wages.

An inventory system will also support municipalities wishing to opt in to rent regulation under the Emergency Tenant Protection Act (ETPA). Currently, ETPA is in effect in 20 municipalities, covering 34,221 units in 1,773 buildings.³¹ Municipalities wishing to opt in to ETPA must declare a housing vacancy emergency based on vacancy data. A housing inventory system and assistance from the County could help additional municipalities to opt in to rent regulation.

Further, the system should also include information about ownership that tenants can access, including details on ownership, operating statements, mortgage financing, and the terms of any other investments. This gives tenants access to information to challenge owners who are skirting laws on repairs and hiding information on financial distress and vulnerability to foreclosure.

³¹ FN 1, at 60.

CONCLUSION

Where we live matters – it determines whether we have access to quality groceries, how much time we spend commuting instead of being with our families, the level of pollution in the air we breathe, and whether we can make ends meet. Housing is foundational to the health of people, communities, and economies.

Westchester County is in the midst of a severe housing crisis. High housing costs skyrocketed further in the wake of the COVID-19 pandemic. Too many residents – residents who perform essential jobs and form the fabric of our community – cannot afford to live in Westchester.

It is also clear that not all Westchester residents have equal access to high-quality and affordable housing due to historic and present day injustices, which especially impact communities of color. Community Voices Heard is invested in building a society in which the systems that govern foster racial, social, and economic justice. To achieve this, governmental structures must be responsive to community needs.

Both the data and the direct experiences of low-income Westchester residents make clear that more is needed from the government to ensure that residents have access to affordable and quality housing. Westchester County must take responsibility for the development of affordable and equitable housing. Making significant investments in housing affordability and equitable access paves the way for a vibrant and prosperous Westchester County for generations to come.