10 Myths About Affordable Housing in Westchester

**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.