

Geospatial Analysis of Low-Income Housing Tax Credits and Available Fair Market Rentals in Westchester County, New York

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INTRODUCTION

- Federal poverty deconcentration efforts have not been received well by all counties in the United States.
- In 2006, an anti-discrimination group brought an action against Westchester County, New York, alleging misrepresentation of desegregation efforts in seeking federal funds.
- Westchester is one of the wealthiest counties in the United States and it has avoided embracing affordable housing for decades
- When it comes to federal poverty deconcentration efforts, the Department of Housing and Urban Development (HUD) seeks low-poverty, predominantly white counties like Westchester to fulfill access, opportunity, and racial diversity goals for low-income families.

Null Hypotheses

- Null 1: LIHTCs have not been allocated to low-poverty, predominantly white neighborhoods in Westchester County since they settled a housing discrimination lawsuit in 2009.
- Alternative 1: LIHTCs have been allocated to low-poverty, predominantly white neighborhoods in Westchester County since they settled a housing discrimination lawsuit in 2009.
- Null 2: Currently available fair market rentals in Westchester County are not spatially concentrated in high-poverty neighborhoods within Westchester County.
- Alternative 2: Currently available fair market rentals in Westchester County are spatially concentrated in high-poverty neighborhoods within Westchester County.

Literature Review

- Westchester County is one of the wealthiest counties in the United States (Sternmen, 2010).
- Although the county is predominantly white, the share of white population decreased from 71.3% to 68.1% (2000 to 2010).
 - During this time frame, the black alone population didn't see much growth in Westchester.
- The Housing Choice Voucher (HCV) program, also known as Section 8, has traditionally resulted in poverty concentration.
- Low Income Housing Tax Credit (LIHTC) projects are located in high-poverty areas as well (Shi, Samuels, and Pollack, 2017).
- In 2006, an anti-discrimination group brought an action against Westchester County, New York, alleging misrepresentation of desegregation efforts in seeking federal funds (Sternmen, 2010).
- Westchester County left locational placement of low-income housing up to individual towns and villages (Jost, 2015).
- Because Fair Market Rents (FMRs) are usually at the 40th percentile of rents in the metropolitan area, housing choice voucher recipients tend to be concentrated in low-rent communities with low performing schools (Ellen, Horn and Schwartz, 2016).
- The Low Income Housing Tax Credits (LIHTC) and Housing Choice Voucher (HCV) programs have been utilized by the government to address deconcentration of low-income family households (Williamson; et. Al, 2009).

Study Area

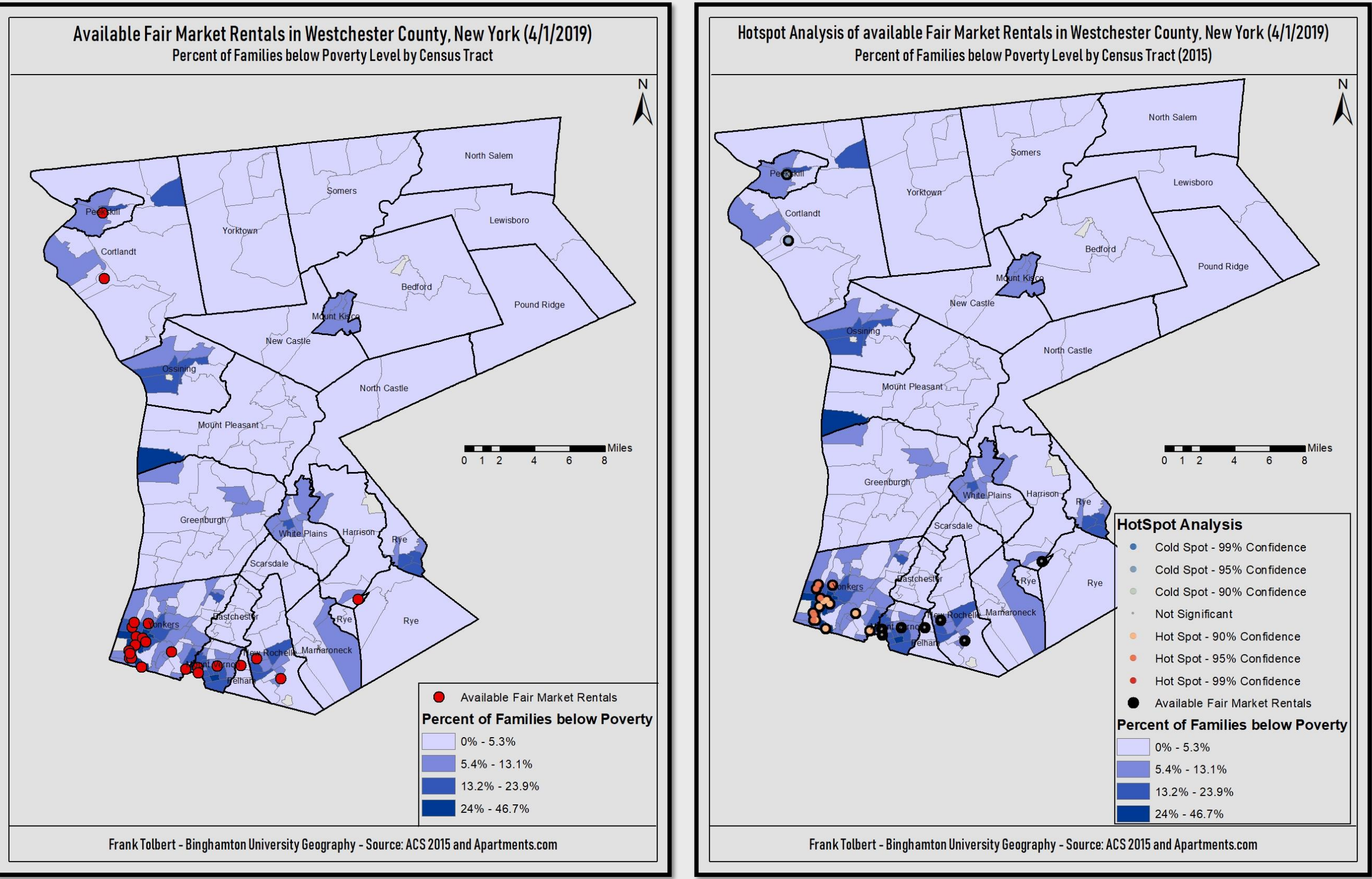
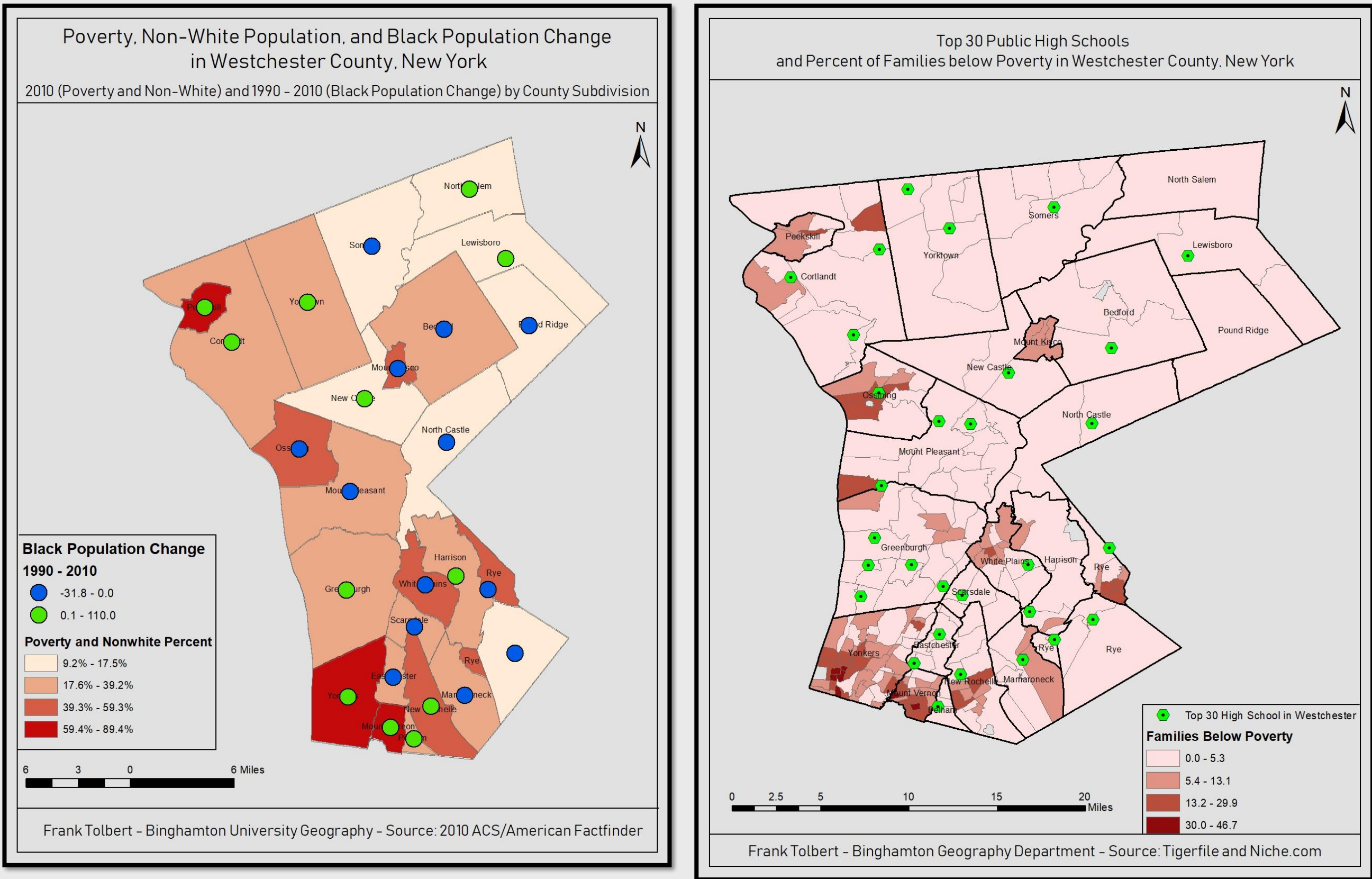
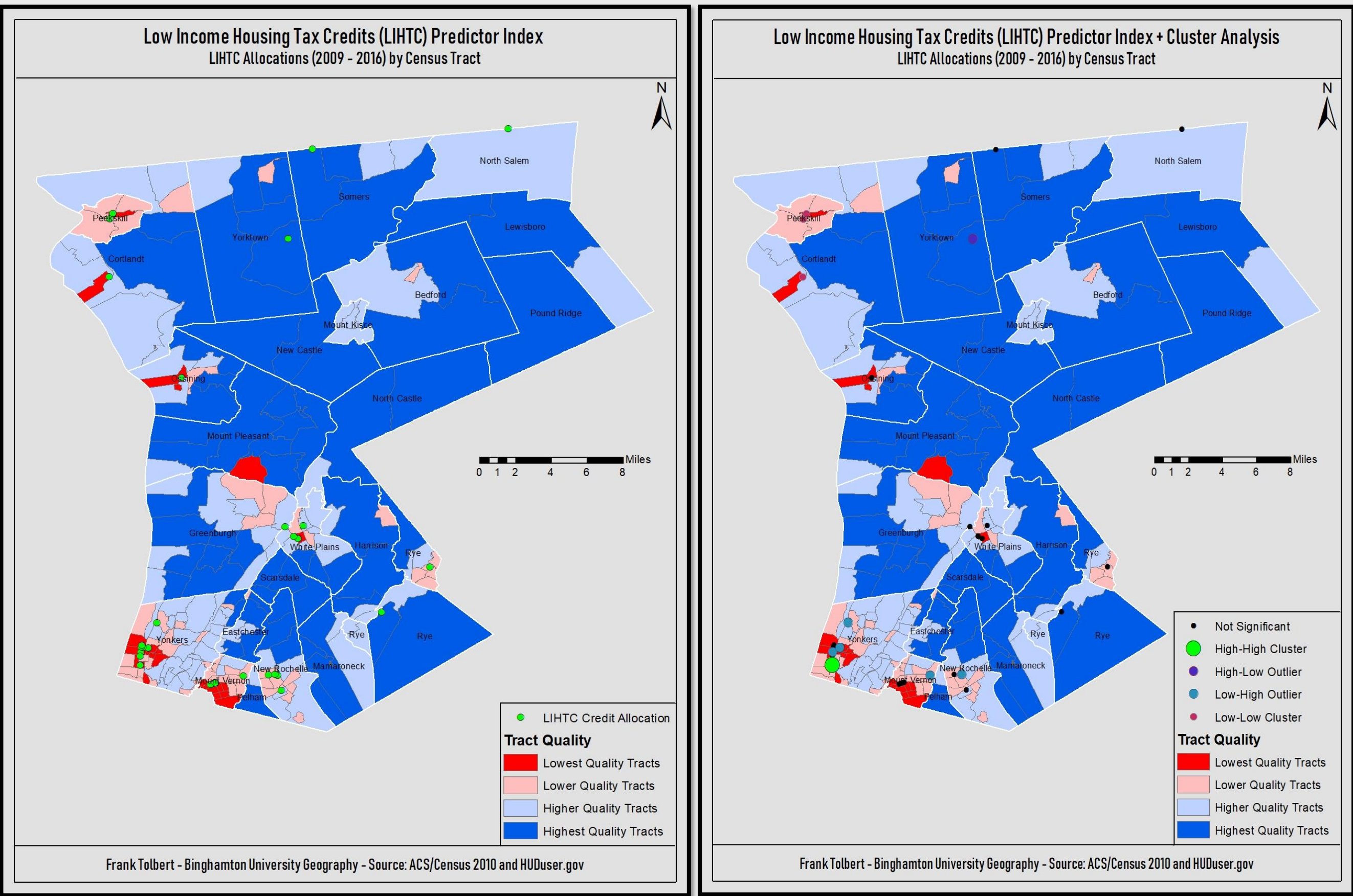
- Westchester County, New York is being examined for this geospatial poverty deconcentration study because of its racial and economic statistics, as well as its suburban geographic form.

Race	2000	2010
White	71.3%	68.1%
Black	14.2%	14.6%
Asian	4.5%	5.4%
Hispanic/Latino (of any race)	15.6%	21.8%
Income	2000	2010
Median Household Income	\$79,811	\$79,585
Percent of families below poverty	6.4%	6.2%
Families below poverty w/ female householder, no husband present	20.1%	18.4%

METHODS AND MATERIALS

- Data Acquisition
 - HudUser: LIHTC database
 - 1990 Decennial Census
 - 2010 American Community Survey
 - 2010 Decennial Census
 - Niche.com – Public HS Ranking
 - Westchester.gov – Bus and Rail G.I.S.
- Data Portrayal and Analysis
 - Descriptive Analysis
 - Cluster/Outlier Analysis
 - Hotspot Analysis

RESULTS



Analysis and Discussion

- Predictors of LIHTC locations include black population, value of owner occupied housing, neighborhood income, percent of poverty population, and vacancies (Williamson; et. Al, 2009). This data was used to calculate quality of census tracts. **There is statistical significance of LIHTC allocation (2009-2016) clusters in low-quality tracks within Yonkers, Mount Vernon, and New Rochelle.**
- Black concentrations increased in high poverty municipalities (1990 – 2010)
- Yonkers and Mount Vernon do not contain a top 30 public high school in Westchester.
 - Concerning for low-income minority families moving to LIHTC developments.
- Fair Market Rentals (FMRs) are at the monthly rent that section 8 recipients are eligible to pay for. Source of income discrimination contributes to inability of low-income families to secure these units. **There are statistical hotspots of these available fair market rentals in the highest poverty areas within Yonkers and Mount Vernon.**
 - Concerning for low-income families seeking housing in lower Westchester.
 - Yonkers and Mount Vernon struggle with high poverty, lack of access to top public schools, and heavily concentrated black populations.
- The pattern of available lower-rent housing and LIHTC allocations in high poverty, highly black concentrated areas could contribute to the process of re-concentrated poverty.

CONCLUSIONS

- Null 1: LIHTCs have not been allocated to low-poverty, predominantly white neighborhoods in Westchester County since they settled a housing discrimination lawsuit in 2009.
 - Rejected**
- Null 2: Currently available fair market rentals in Westchester County are not spatially concentrated in high-poverty neighborhoods within Westchester County.
 - Rejected**
- Locations where low-income families are most likely to rent contribute to their poverty status – poor schools, poverty**

REFERENCES

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