HOUSING AND POVERTY SNAPSHOT: NEW ROCHELLE & MT. VERNON

The Neighborhood Preservation Coalition of New York State, Inc. is a statewide membership organization of community-based, not-for-profit housing companies committed to revitalizing New York State’s urban and suburban areas.

NPCs work to provide a range of services that strengthen our communities, including the preservation and development of affordable housing, home buyer education, landlord/tenant mediation, Main Street development, employment assistance programs, and beyond.

NPCs serve low-and-moderate income residents and contribute to economic development efforts in New York State, raising approximately $45 for every dollar appropriated. **Stand with us and together we can make New York State a better place to live and work for everyone.**

The cities of New Rochelle and Mount Vernon include one neighborhood preservation company:

Mount Vernon United Tenants

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New Rochelle & Mount Vernon

Population and Demographics, Race and Sex

- 16% of residents live between 0-138% of the federal poverty level
- 26% of renters and 7% of owners live between 0-138% of the federal poverty level
- 17% of women and 16% of men live between 0-138% of the federal poverty level
- 20% of children, 15% of adults and 17% of seniors live between 0-138% of the federal poverty level

New Rochelle & Mount Vernon Poverty

A greater percentage of people of color, 18%, live within 0-138% of the poverty line than do Whites, 9%. Latinos experience the greatest concentration of poverty at 33%.

Poverty by Race

- Overall Poverty: 40% in 0-138%, 44% in 139-500%, 16% in 501%+
- Owners and Renters by Poverty Level: 7% owned in 0-138%, 26% in 139-500%, 62% in 501%+
- Latino: 33% in 0-138%, 31% in 139-500%, 19% in 501%+
- White: 50% in 0-138%, 60% in 139-500%, 9% in 501%+
- Black: 25% in 0-138%, 56% in 139-500%, 10% in 501%+
- Asian: 46% in 0-138%, 44% in 139-500%, 10% in 501%+
- Two or More Races: 34% in 0-138%, 56% in 139-500%, 10% in 501%+

Southeast Westchester County

- Male: 51%, Female: 49%

Southeast Westchester County by Race/Ethnicity

- Overall Poverty
  - 0 - 138%
  - 139 - 500%
  - 501%+

- Owners and Renters by Poverty Level
  - OWNED
  - RENTED

- Latino
- White
- Black
- Asian
- Two or More Races
New Rochelle & Mount Vernon Rates of Homeownership and Home Rental

- New Rochelle & Mount Vernon is comprised of 54% owners and 46% renters.
- Whites and Asians have the highest percentages of homeownership, 74% and 72%, respectively; Latinos are the least likely of the racial/ethnic groups to own a home, at 27%.

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<thead>
<tr>
<th>Homeownership and Home Rental Rates</th>
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<tr>
<td>OWNED</td>
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<tr>
<td>RENTED</td>
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Homeowner Cost Burden
- In New Rochelle & Mount Vernon, 32% of homeowners spend 30% or more of their income on housing. 12% are considered to be severely cost-burdened, spending 50% or more of their income on housing costs.

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<thead>
<tr>
<th>Homeownership Cost-Burden</th>
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<tr>
<td>30 - 49%</td>
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<tr>
<td>50 - 74%</td>
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<td>75 - 100%</td>
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Homeowner Cost-Burden by Race
- In New Rochelle & Mount Vernon, Blacks are the most cost-burdened, with 52% spending greater than 30% of their income on housing costs. The most severely cost-burdened group is Blacks with 19% spending 50% or more of their income on housing costs.
Homeowner Cost Burden by Race and Gender

- 32% of male and female homeowners are cost-burdened, spending greater than 30% of their income on housing. 12% of women and men are considered severely cost-burdened, spending greater than 50% of their income on housing costs.
- For women and men, Blacks are most cost-burdened with 53% and 49%, respectively spending 30% or more of their income on housing costs.

New Rochelle & Mount Vernon Renter Cost Burden

- 53% of renters spend 30% or more of their income on housing, with 23% spending 50% or more on housing.
  *Renters paying 30% or more of their income on housing are considered cost-burdened.*

Renter Cost-Burden by Race

- All renters in this area have a significant cost-burden; the group with the lowest percentage is Latinos, at 49%.

New Rochelle & Mount Vernon Renter Cost-Burden by Race and Gender

- Women renters are more cost-burdened than men, 56% compared with 48%. Of that, 26% of women are considered severely cost-burdened compared with 19% of men.
- All groups of both sexes are significantly cost-burdened; however, Whites are the most severely cost-burdened with 38% of women and 25% of men spending 50% or more of their income on housing.