

# Source of Income Protection: Improving Housing Mobility



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# Source of Income Protection: Legislation

- Update the City of Toledo's existing Anti-Discrimination ordinance
- Recognizes Source of Income (SOI) as a protected class





# Source of Income Protection: States

1. California (does not cover housing vouchers)
2. Connecticut
3. Delaware
4. District of Columbia
5. Maine
6. Massachusetts
7. Minnesota (weakened by court interpretation)
8. New Jersey
9. North Dakota
10. Oklahoma
11. Oregon
12. Utah
13. Vermont
14. Washington
15. Wisconsin (does not cover housing vouchers)



# Source of Income Protection: Cities in Ohio

- Linndale
- South Euclid
- University Heights
- Warrensville Heights
- Wickliffe
- Bexley





# Source of Income Protection: What does this mean?

- Tenants are often unfairly denied housing because they have a nontraditional source of income
- SOI protection prohibits discrimination of tenants with legal, reliable income
- Includes Social Security, disability and military benefits, and Housing Choice Vouchers



# Source of Income Protection: Addressing Myths

- SOI protection does not regulate the cost of rent, fees, or deposits
- Tenants will still have to meet other legal, non-discriminatory criteria set by the housing provider
- SOI protection improves access to affordable housing





# Source of Income Protection: Why is this necessary?

- Housing providers often refuse to rent to tenants simply because they have a voucher, even if they meet all other criteria
- Voucher tenants have limited housing options and are restricted to living in lower opportunity neighborhoods

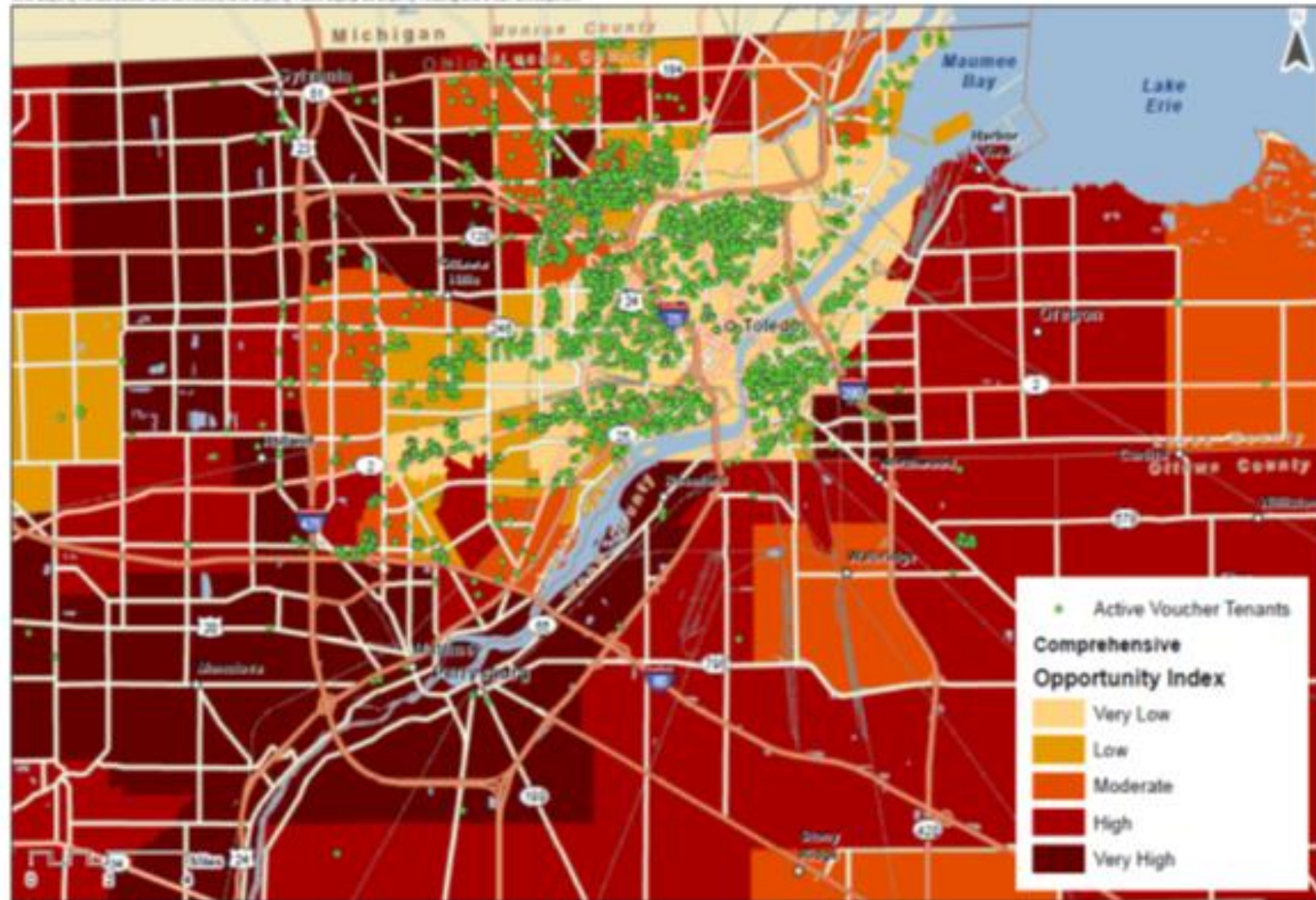




## Opportunity and Active Housing Voucher Tenants in Toledo, Ohio

Description: This map displays the spatial pattern of distribution of opportunity in Ohio based on Education, Economic & Mobility, Housing & Neighborhood, Public Health and Public Safety & Criminal Justice indicators. Overlaid on the Opportunity layer are the locations of active housing choice voucher tenants.

Source(s): Ohio Dept. of Education, State Library of Ohio, American Community Survey, 2000 Business Hubspot, Zip Code Business Patterns, Census 2000, Ohio Dept. of Rehabilitation and Correction, Ohio Dept. of Public Safety, US Dept. of Housing and Urban Development





# Source of Income Protection: Why is this necessary?

- Poverty & Race Research Action Council (PRRAC) August 2020 Policy Brief identified “widespread discrimination against families with vouchers” as a structural barrier to the HCV program
- “...housing policy must include intentional measures to expand geographic choice and foster diverse communities – and the Housing Choice Voucher program should be at the center of that effort”



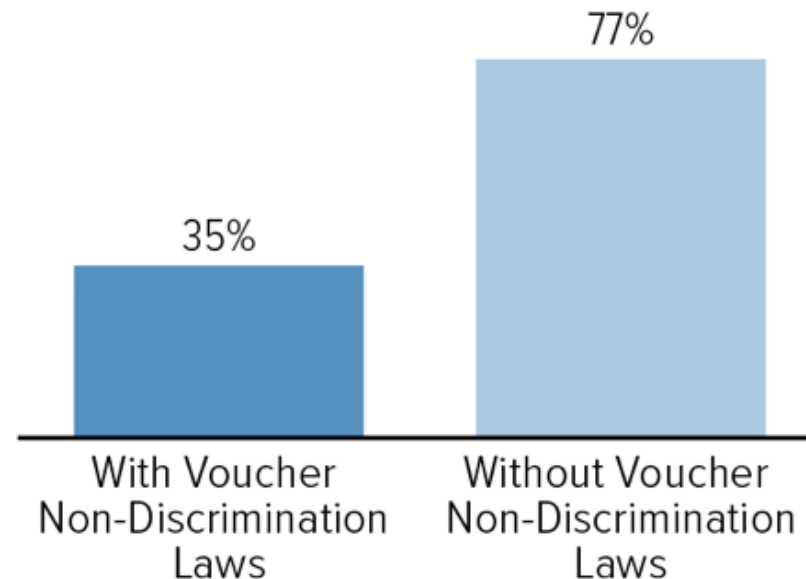
# Source of Income Protection: Why is this necessary?

- Center on Budget and Policy Priorities (CBPP) December 2018 report stated:

“Several studies have found that voucher holders in areas with voucher non-discrimination protections are more likely to succeed in using their vouchers to lease a unit.”

## Fewer Landlords Reject Vouchers in Areas Blocking Voucher Discrimination

Percentage of landlord rejections





# Source of Income Protection: Why is this necessary?

- Center on Budget and Policy Priorities (CBPP)  
December 2018 report stated:

“Landlords’ refusal to accept vouchers is likely a significant contributor to the fact that only 14 percent of families with children in the HCV program live in low-poverty neighborhoods”



# Source of Income Protection: Why is this necessary?

- In 2018 HUD conducted a Pilot Study of Landlord Acceptance of Housing Choice Vouchers
- “We learned that the process of finding an available unit, reaching landlords, finding a landlord to accept vouchers, and then meeting with them to view the available housing was extremely difficult. It takes a lot of work to find housing with a voucher. The search requires sifting through numerous advertisements, making numerous calls, and facing frequent rejection...





# Source of Income Protection: Why is this necessary?

“Our study reveals that many landlords refuse to accept vouchers. Voucher holders who want to find housing in an opportunity area—perhaps close to high-quality schools, jobs, and transportation—face even more rejection. We learned that even if landlords said they accepted vouchers, they may treat voucher holders differently during apartment showings—standing them up at higher rates than control testers...



# Source of Income Protection: Why is this necessary?

“Our findings should remind policymakers that landlords are not passive actors in the HCV program. Landlords play a critical role in narrowing or widening the choices available to voucher holders in their search for safe, affordable, quality housing.”





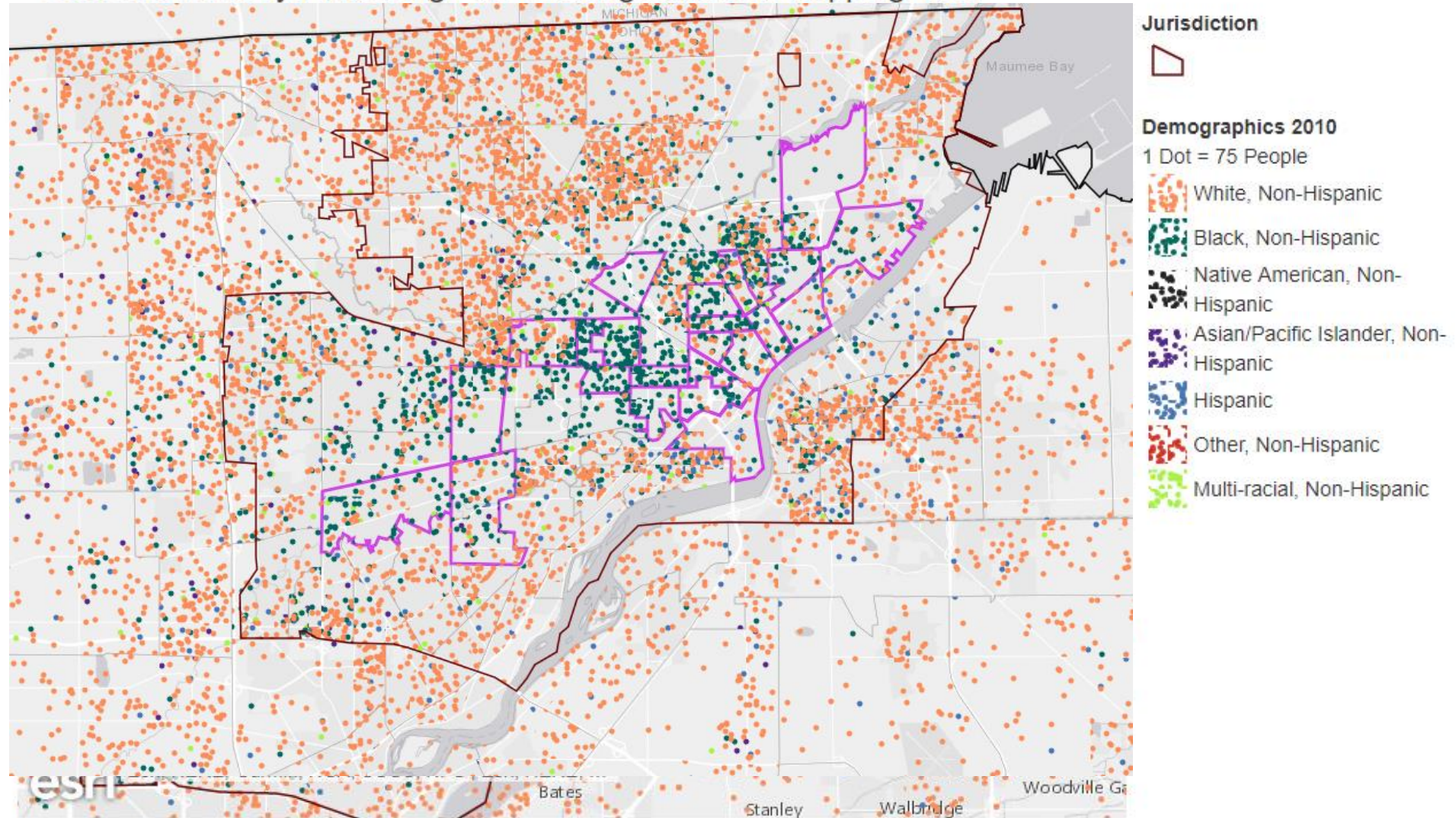
# Source of Income Protection: Why is this necessary?

- Fosters housing mobility
- Helps to address residential segregation and geographic concentrations of poverty





# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 1 - Race/Ethnicity

**Description:** Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Toledo (CDBG, HOME, ESG)

**Region:** Toledo, OH



# Addressing Toledo's Housing Barriers

- The City of Toledo's 2020 Analysis of Impediments to Fair Housing Choice identified housing barriers including:
  - Access to affordable housing
  - Housing mobility
  - Source of income discrimination



# Source of Income Protection: Benefits

- Ensures everyone has the right to live where they choose
- Improves access to housing in neighborhoods of opportunity

