

Adding Source of Income to Fair Housing Laws

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**Metropolitan
Housing
Coalition**

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Government policies force segregation by race

Buchanan v Warley U.S Supreme Court out of Louisville 1917

Redlining 1937- Harland Bartholomew becomes zoning

Change from rental to ownership nation 1940- 1975

FHA policies- prohibited selling to blacks
prohibited mortgages to blacks
underwrote massive single family developments for whites

Shelley v Kramer- recorded deed restrictions, 1947
1972 finally ruled covenants themselves were in violation of Fair
Housing act and 14th Amendment

Message that blacks were toxic to a neighborhood and white flight

Tenants- coded language for racial discrimination and evictions

63,500 black households in Louisville with a homeownership rate of 36%

225,000 white households in Louisville with a homeownership rate of 70%

Figure 12: Housing Tenure

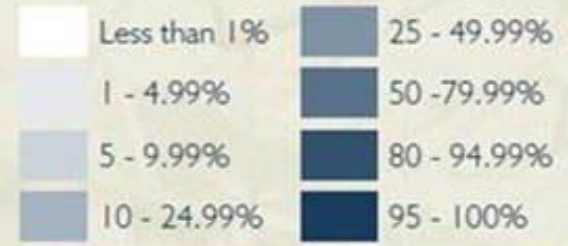
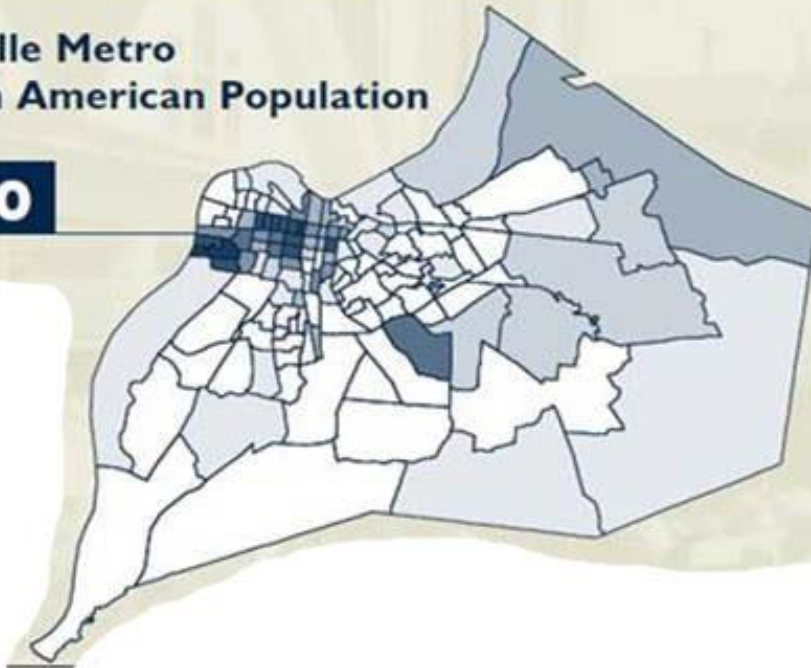
United States, Kentucky, Louisville MSA, and Louisville/Jefferson County 2016

	United States	Kentucky	Louisville MSA	Louisville/ Jefferson County
Total Households	117,716,240	1,718,217	497,174	310,355
Owners	63.6%	66.8%	66.7%	61.2%
Renters	36.4%	33.2%	33.3%	38.8%
Households by Race/Ethnicity				
White Households	81,079,480	1,506,718	396,501	224,570
Owners	71.4%	70.7%	73.7%	70.3%
Renters	28.6%	29.3%	26.3%	29.7%
Black/African-American Households	14,343,764	134,831	70,530	63,585
Owners	41.9%	36.5%	36.6%	35.8%
Renters	58.1%	63.5%	63.4%	64.2%
Hispanic/Latinx Households	14,725,771	37,970	15,596	11,259
Owners	45.8%	35.3%	39.0%	37.1%
Renters	54.2%	64.7%	61.0%	62.9%
Households by Family Type				
Family households	77,608,832	1,136,651	318,689	185,805
Married-couple Household	56,270,862	836,940	228,179	126,001
Owners	79.5%	82.5%	84.7%	81.9%
Renters	20.5%	17.5%	15.3%	18.1%
Male Household, No Wife Present	5,681,312	82,911	24,196	15,241
Owners	53.2%	57.7%	59.2%	55.4%
Renters	46.8%	42.3%	40.8%	44.6%
Female Household, No Husband Present	15,146,112	220,274	66,710	44,990
Owners	45.1%	46.9%	46.4%	42.3%
Renters	54.9%	53.1%	53.6%	57.7%

SOURCE: U.S. Census, 2012-2016 5-year American Community Survey

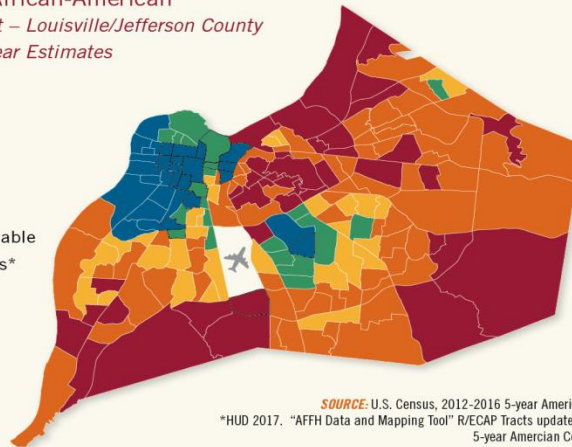
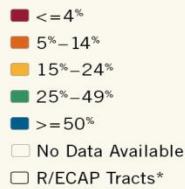
Louisville Metro African American Population

1960



POPULATION	
White	532,000
African American	78,000
Other	500

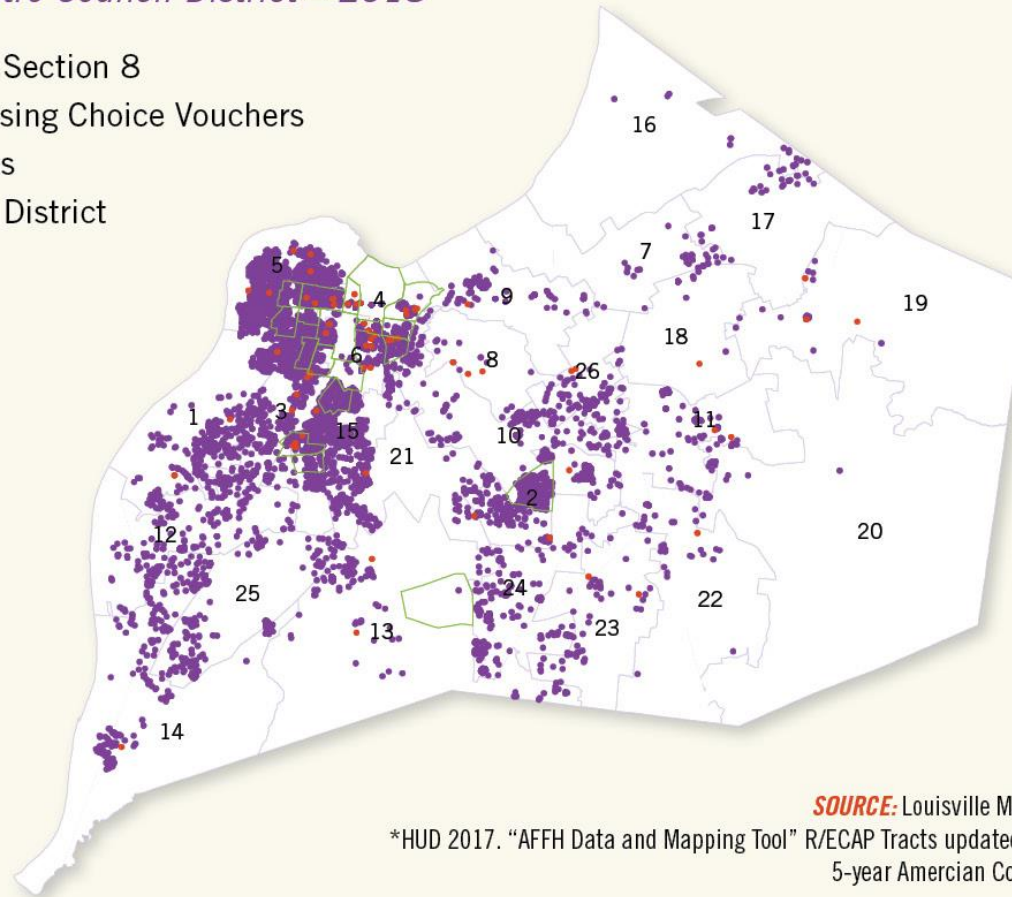
Map 10: Percentage of Population Identifying as Black or African-American by Census Tract – Louisville/Jefferson County 2016 ACS 5-Year Estimates



SOURCE: U.S. Census, 2012-2016 5-year American Community Survey
 *HUD 2017, "AFFH Data and Mapping Tool" R/ECAP Tracts updated to reflect 2009-2013 5-year American Community Survey data.

Map 7: Subsidized Section 8 Housing by Louisville Metro Council District – 2018

- Project-Based Section 8
- Section 8 Housing Choice Vouchers
- R/ECAP* Tracts
- Metro Council District



SOURCE: Louisville Metro Housing Authority

*HUD 2017. "AFFH Data and Mapping Tool" R/ECAP Tracts updated to reflect 2009-2013 5-year American Community Survey data.

Figure 5: Percentage of Low-Income Housing Tax Credit Units and Combined Public Housing and Section 8 Units

by Louisville Metro Council District – 2018

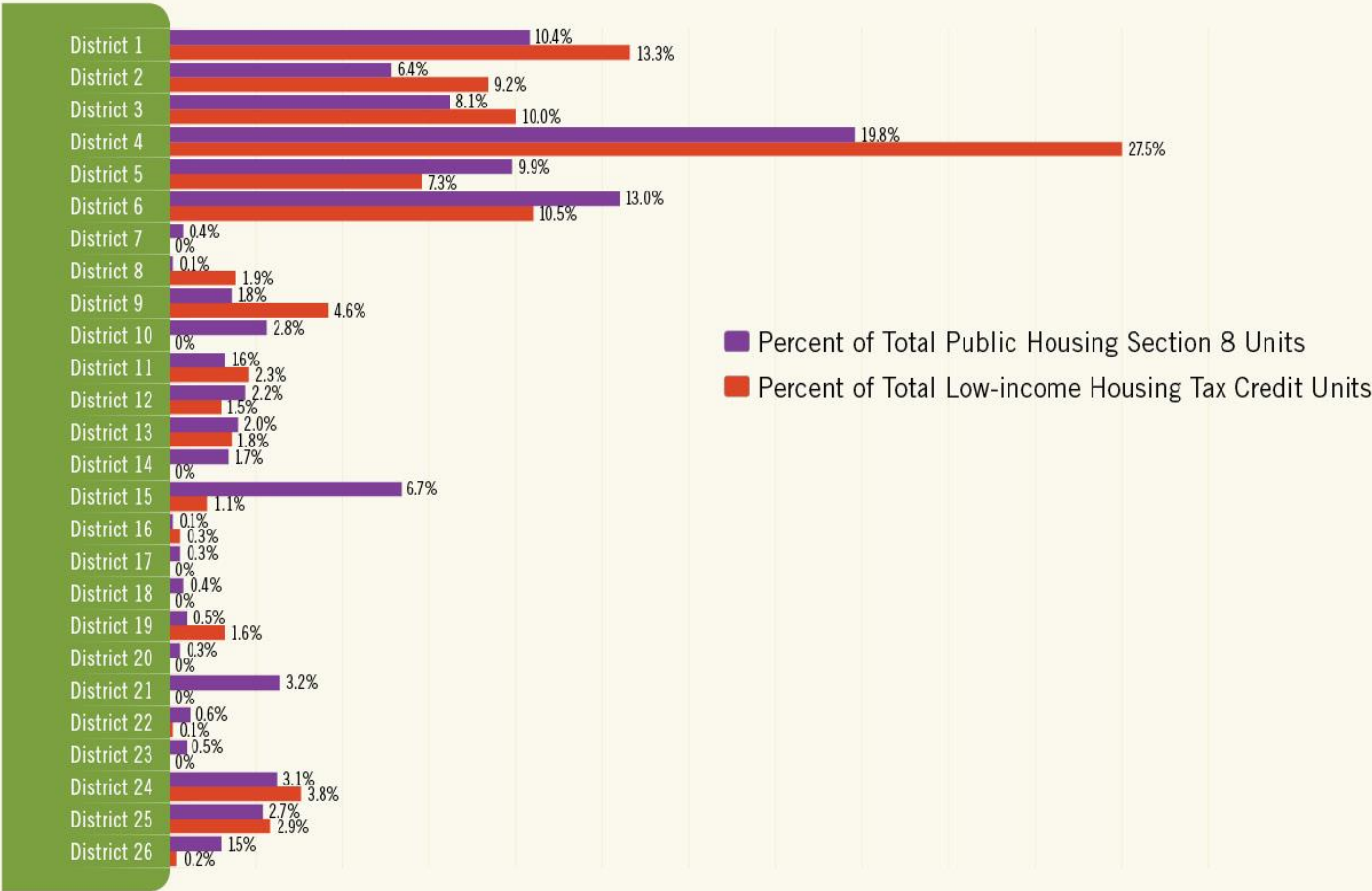


Figure 6: Fair Market Rents by Unit Bedrooms

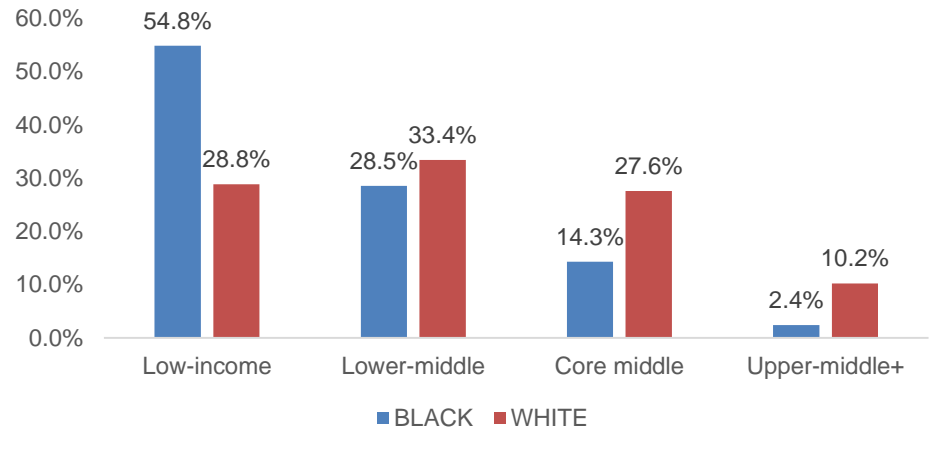
FY2018 compared to FY2017 and FY2008, Louisville MSA					
<i>FMR Year</i>	<i>Efficiency</i>	<i>One-Bedroom</i>	<i>Two-Bedroom</i>	<i>Three-Bedroom</i>	<i>Four-Bedroom</i>
<i>FY2018</i>	\$578.00	\$656.00	\$821.00	\$1,119.00	\$1,259.00
<i>FY2017</i>	\$551.00	\$629.00	\$793.00	\$1,085.00	\$1,230.00
<i>FY2008</i>	\$483.00	\$559.00	\$663.00	\$926.00	\$984.00
Adjusted to 2018 dollars using the Consumer Price Index*					
<i>FY2018</i>	\$578.00	\$656.00	\$821.00	\$1,119.00	\$1,259.00
<i>FY2017</i>	\$562.00	\$642.00	\$809.00	\$1,107.00	\$1,255.00
<i>FY2008</i>	\$567.00	\$656.00	\$779.00	\$1,087.00	\$1,155.00
Percent Change from FY2017- FY2018	2.85%	2.18%	1.48%	1.08%	0.32%
Percent Change from FY2008- FY2018	1.94%	0.00%	5.39%	2.94%	9.00%

SOURCE: U.S. Department of Housing and Urban Development, 2018 (<http://www.huduser.gov/portal/datasets/fmr.html>)
 *Dollars shown in 2018 dollars using the Consumer Price Index Calculator (<http://data.bls.gov/cgi-bin/cpicalc.pl>)

Figure 7: Housing Wage for Fair Market Rents 2017, Job and Wage Numbers for Louisville MSA 2017

<i>Housing Wage for One-Bedroom FMR</i>	<i>Housing Wage for Two-Bedroom FMR</i>	<i>Housing Wage for Three-Bedroom FMR</i>	<i>Housing Wage for Four-Bedroom FMR</i>
\$12.62	\$15.79	\$21.52	\$24.21
<i># of jobs that pay median hourly wage less than \$12.62</i>	<i># of jobs that pay median hourly wage less than \$15.79</i>	<i># of jobs that pay median hourly wage less than \$21.52</i>	<i># of jobs that pay median hourly wage less than \$24.21</i>
148,270	254,410	399,970	450,220
<i>% of total workforce</i>	<i>% of total workforce</i>	<i>% of total workforce</i>	<i>% of total workforce</i>
22.93%	39.34%	61.85%	69.62%

Income Distribution of BI.+Wh. households (LOU)



History of Lawful Source of Income Laws

1971 - 1993

<https://www.cbpp.org/research/using/prohibiting-discrimination-against-renters-using-housing-vouchers-improves-results>

Select Voucher Non-Discrimination Laws by Enacted Date

<u>State</u>	<u>City/County</u>	<u>Year Enacted</u>	<u>State</u>	<u>City/County</u>	<u>Year Enacted</u>
Massachusetts	Statewide	1971, amended 1989	Vermont	Statewide	1987
Maine	Statewide	1975	Wisconsin	Dane County	1987
Illinois	Urbana	1975	Connecticut	Statewide	1989
Wisconsin	Madison	1977	Washington	Seattle	1989
Michigan	Ann Arbor	1978	Illinois	Chicago	1990
New York	West Seneca	1979	Washington	Bellevue	1990
Massachusetts	Boston	1980	Maryland	Montgomery County	1991
Pennsylvania	Philadelphia	1980	Massachusetts	Cambridge	1992
Washington	Olympia	1980	Massachusetts	Quincy	1992
Oklahoma	Statewide	1985	Maryland	Howard County	1992
Michigan	Lansing	1986	Utah	Statewide	1993

History of Lawful Source of Income Laws

2015 - 2018

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Select Voucher Non-Discrimination Laws by Enacted Date

<u>State</u>	<u>City/County</u>	<u>Year Enacted</u>	<u>State</u>	<u>City/County</u>	<u>Year Enacted</u>
New York	Suffolk County	2015	California	Marin County	2017
California	Santa Monica	2015	California	Santa Clara County	2017
Iowa	Iowa City	2015	Florida	Broward County	2017
Missouri	St. Louis	2015	Minnesota	Minneapolis	2017
Ohio	South Euclid	2015	Washington	Statewide	2018
Pennsylvania	Pittsburgh	2015	Colorado	Denver City and County	2018
Washington	Vancouver	2015	New York	Erie County	2018
Washington	Renton	2016	California	San Diego	2018
Texas	Dallas	2016	California	Woodland	2018
New York	Syracuse	2016	Michigan	Jackson	2018
Washington	Spokane	2017	Wisconsin	Milwaukee	2018

of
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 Laws

City
 Voucher
 LSOI Laws
 1971 -2018

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City-Level Voucher Non-Discrimination Laws

<u>City</u>	<u>State</u>	<u>City</u>	<u>State</u>	<u>City</u>	<u>State</u>
San Francisco	California	Naperville	Illinois	University Heights	Ohio
East Palo Alto	California	Annapolis	Maryland	Warrensville Heights	Ohio
Santa Monica	California	Ann Arbor	Michigan	South Euclid	Ohio
Berkeley	California	Lansing	Michigan	Philadelphia	Pennsylvania
San Diego	California	Grand Rapids	Michigan	Borough of State College	Pennsylvania
Woodland	California	East Lansing	Michigan	Pittsburgh	Pennsylvania
Wilmington	Delaware	Jackson	Michigan	Memphis	Tennessee
Marion	Iowa	Minneapolis	Minnesota	Austin	Texas
Iowa City	Iowa	St. Louis	Missouri	Dallas	Texas
Urbana	Illinois	Syracuse	New York	Milwaukee	Wisconsin
Chicago	Illinois	Wickliffe	Ohio		

LSOI

What Can A Landlord Still Do?



Landlords can continue to:

- Establish and uniformly apply rules and policies for all tenants
- Charge an application fee
- Conduct additional in-depth tenant screening
- Confirm ability to pay rent
- Reject applicants with poor rental, credit or criminal history using their criteria
- Advertise using terms that describe services, units, grounds, apartments and amenities
- Evict tenants who do not pay rent or comply with lease and rules
- Protect tenants from harassment by other tenants