



## HOW YOU PAY YOUR RENT SHOULD NOT LIMIT YOUR FUTURE

### WHERE YOU LIVE CAN LIFT YOU UP OR KEEP YOU DOWN. WE MUST SUPPORT EFFORTS FOR ALL FAMILIES TO HAVE A CHOICE OF WHERE TO LIVE.

Many people throughout central Ohio live in racially and economically segregated, high poverty neighborhoods and are unable to access good schools, job opportunities, and healthy surroundings. These pockets of poverty are often challenging to escape.

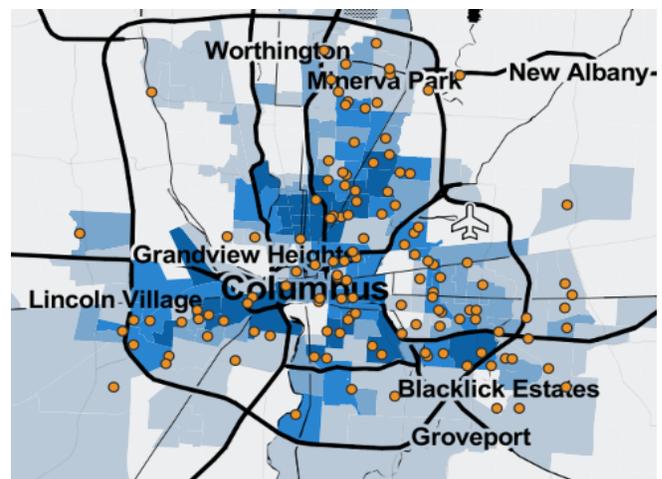
While some have the means to rent homes in higher-resourced neighborhoods, landlords are *not* required to accept their payment, whether it is social security or veterans benefits, housing choice voucher or other support *intended* to help families move forward. Even though having rental support provides a guaranteed rent payment, 3 in 5 Columbus voucher holders still end up living in a neighborhood where the poverty rate exceeds 10 percent.

Without access to high-opportunity neighborhoods, children growing up in concentrated poverty exhibit lower academic performance, lower college attendance rates, lower lifetime earnings, and are more likely to become single parents and involvement with the criminal system. Source of Income laws can reverse these outcomes and instead provide families with a path towards self-sufficiency, stability, and growth.

### What is Source of Income discrimination, and what can be done about it?

**Source of Income (SOI) discrimination is when a landlord refuses to rent a unit to a prospective tenant based on their source of income.** Anyone who receives outside assistance for paying rent should have fair and equal access to rental housing throughout the region.

**To protect people from SOI discrimination, municipalities must pass legislation** that expands protections of the Fair Housing Act to protect people from this type of discrimination.



Each dot represents 100 households receiving vouchers, and darker shaded areas represent high poverty rates.

### Who is harmed by SOI discrimination?

Veterans  
People on SSI

Low-Income Families  
Children

People with disabilities  
Other vulnerable populations

### Why it matters.

- **SOI protection provides opportunity.** Opportunities for success are greater for households in communities that have protections prohibiting discrimination based upon sources of income, as this opens doors to affordable housing throughout the region.



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- ***SOI discrimination is a proxy for race discrimination, further exacerbates segregated housing patterns and perpetuates intergenerational poverty.*** 80.7% of the households using a voucher in Columbus are Black; 69.9% in Franklin County are Black.
- ***SOI protection provides more affordable housing for veterans and families, combating homelessness and severe housing cost burden.*** Veteran homelessness is a huge issue, with veterans comprising 11% of those affected by homelessness nationwide, with many veterans having rental support that landlords will not accept.
- ***SOI protection helps households headed by someone with a disability.*** According to CMHA data on Columbus' Housing Choice Voucher Program, 50% of households receiving vouchers are headed by someone with a disability, thus allowing discrimination to put them at greater risk of homelessness and severe housing cost burden.

### **SOI protection is an effective policy to reduce discrimination.**

SOI protection means including SOI as a protected class in fair housing law. A comprehensive study by the U.S. Department of Housing and Urban Development (HUD) showed that in cities with SOI protection, landlords were less likely to deny housing vouchers than in cities without SOI protection. **In cities without SOI protections, voucher denial rates were exorbitant, topping 78%. But cities with these fair housing laws saw denials plummet, reaching as low as 15%.**

### **How will this affect landlords?**

Landlords maintain their ability to screen all applicants equitably and deny housing to those who do not meet eligibility criteria, subject to compliance with HUD rules. Landlords can charge security deposits and will not be required to accept less than market rents. They would comply with an inspection and complete two additional documents, a Tenancy Addendum and a Housing Assistance Plan contract. Landlords can seek damages against a tenant for harm done to a unit or unpaid rent due from the tenant. Due to scarcity, households often wait years to receive rental assistance payments and are therefore incentivized to not jeopardize the benefit, resulting in respectful tenants.

### **Adoption nationally and in Ohio.**

18 states and the District of Columbia and approximately 100 cities have implemented SOI protection legislation. Within Ohio, the following cities have adopted SOI protection in some form: Bexley, Cincinnati, Columbus, Linndale, Reynoldsburg, South Euclid, Toledo, University Heights, Warrensville Heights, Westerville and Wickliffe.

### **CALL TO ACTION: NOW IS THE TIME TO ADOPT SOI PROTECTION IN OHIO!**

- ***SOI discrimination is happening here in Central Ohio.*** The Central Ohio region is in the top quarter of racially segregated communities and Columbus is the second most economically segregated city in the country.
- ***SOI protection will complement other ongoing community efforts.***

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