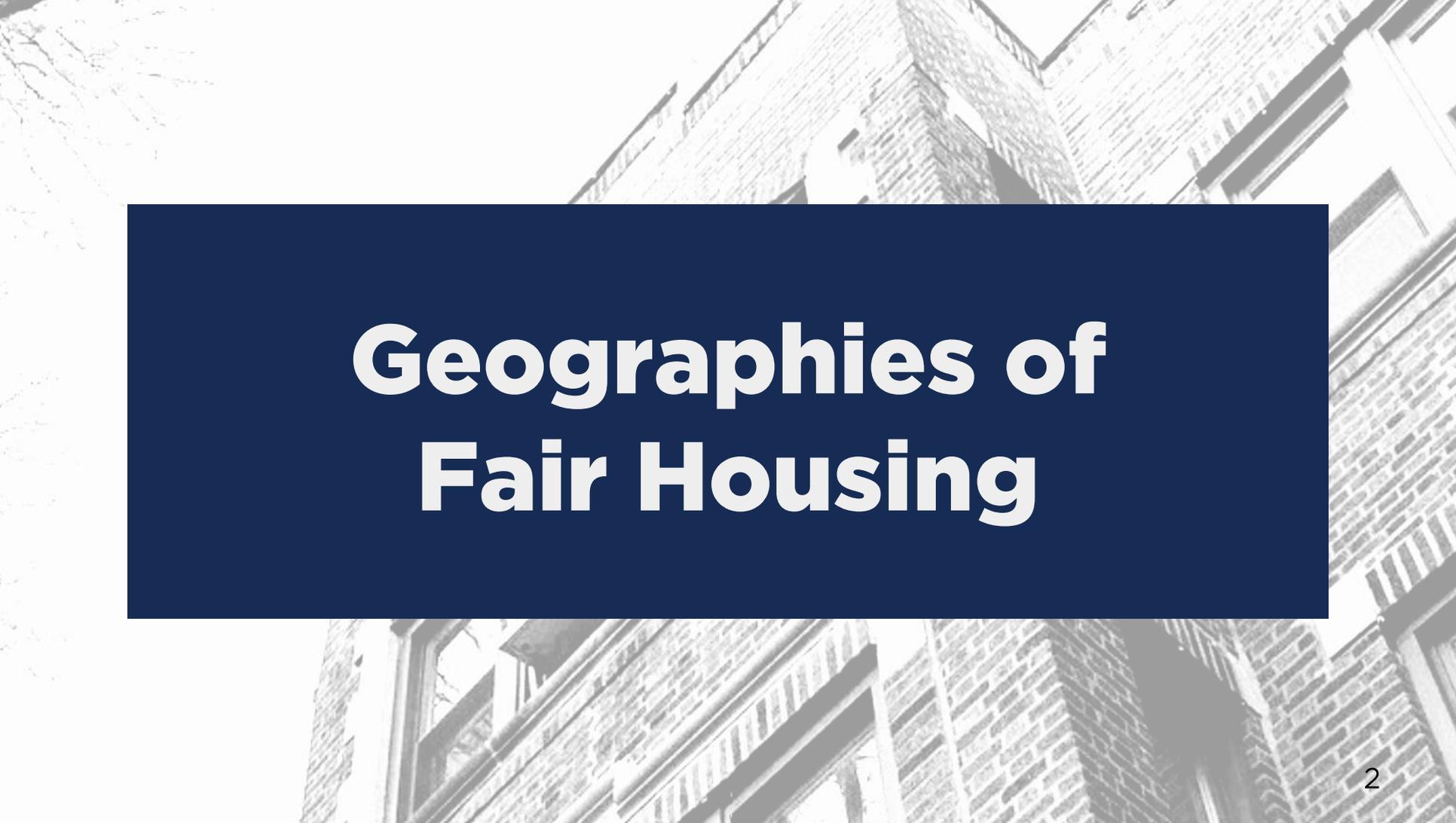


NOT WELCOME

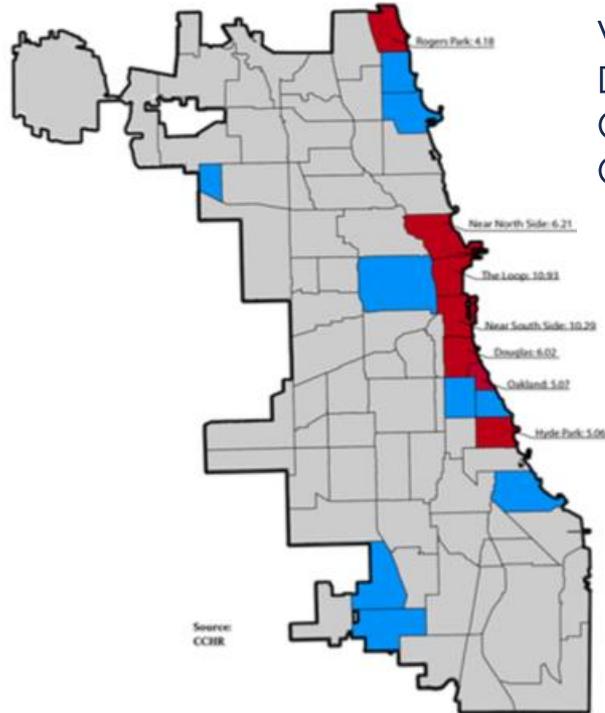
THE UNEVEN
GEOGRAPHIES OF
HOUSING CHOICE



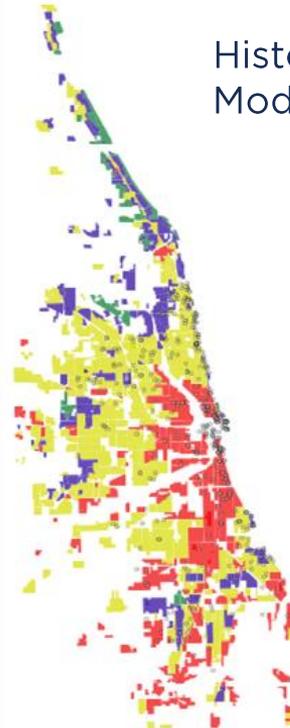


Geographies of Fair Housing

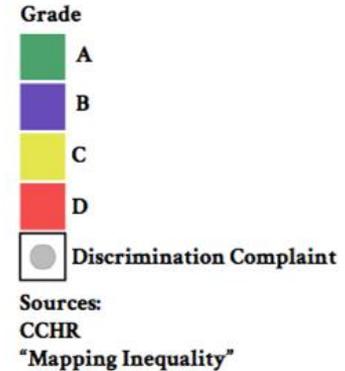
Fair Housing Complaints Are Not Evenly Distributed



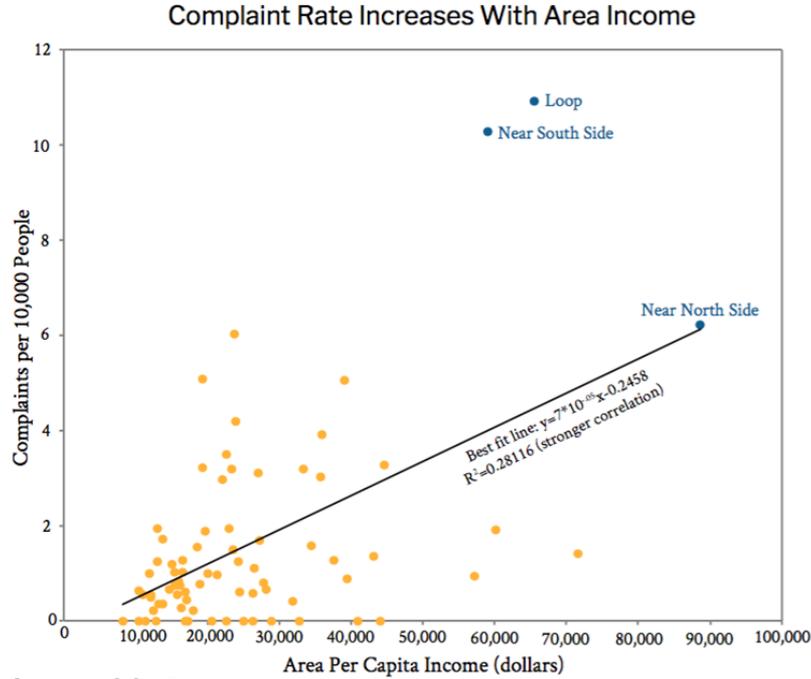
Volume of Discrimination Complaints by Community Area



Historic Redlining and Modern Complaints



Wealthier Areas Generate More Complaints



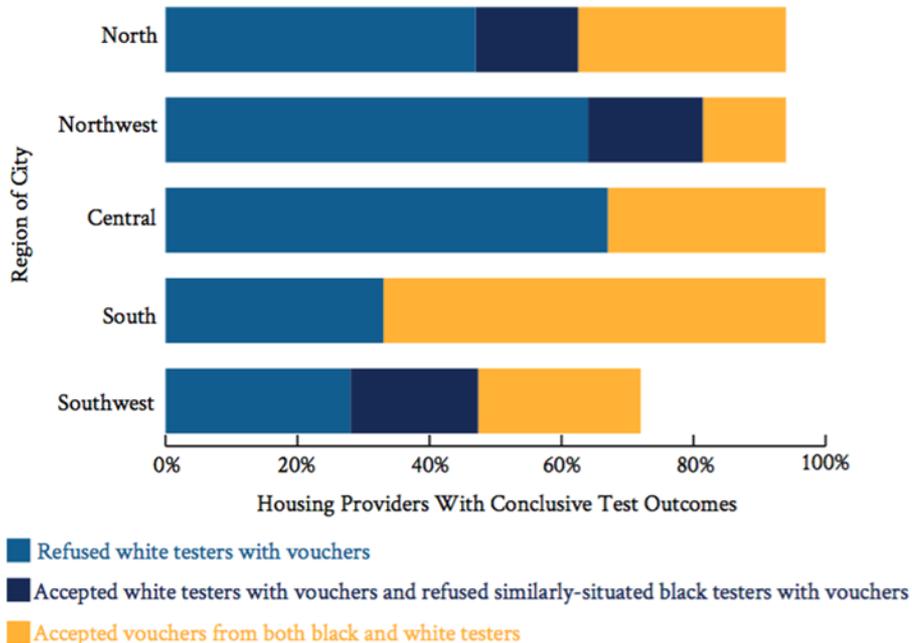
Source: CCHR

“I’ve been looking for other places to move. Impossible. The amount of money that I make, there is no moving any place that would probably be better than where I am [in South Shore].”

—HCV Participant

Race Discrimination Compounds Source of Income Discrimination

Black HCV Participants Face Additional Discrimination



“A lot of blacks moved in the Loop area, in the opportunity areas. So you had a lot of feedback from a lot of whites and because of that—now they want us out.”

—HCV Participant

The background of the slide is a black and white photograph of a multi-story brick building. The building has several windows and a balcony with a railing. A dark blue rectangular box is overlaid on the center of the image, containing the title text in white.

Geographies of Opportunity

Opportunity Areas

Opportunity Areas are census tracts with...

poverty level of
less than
20%

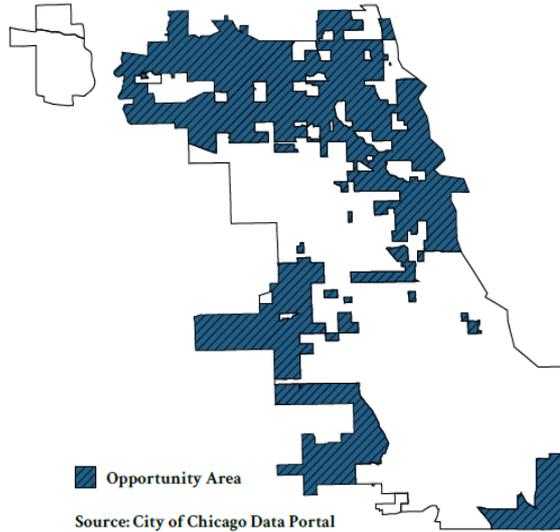


subsidized housing
concentration of
less than
5%

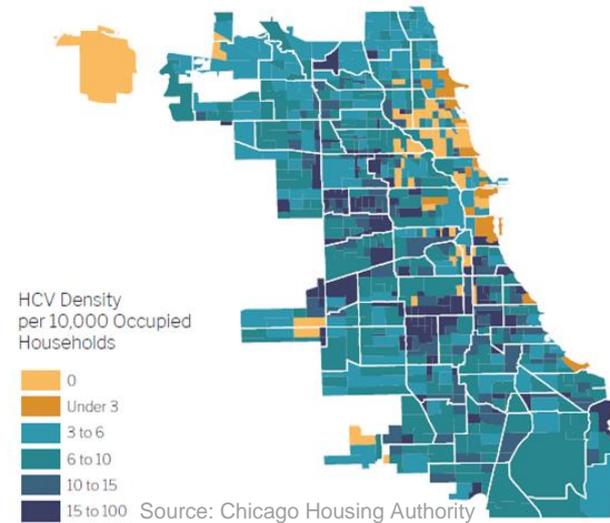
*“For the purpose of... promoting economically mixed housing...”
– 42 U.S. Code § 1437f, Low-income housing assistance*

Opportunity Areas

Opportunity Areas in Chicago

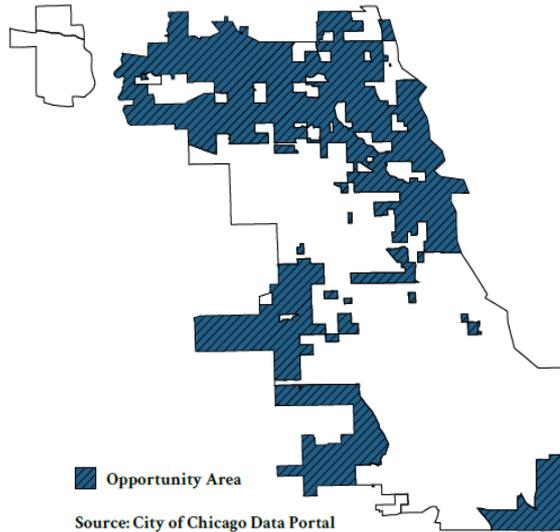


Density of HCV Households by Census Tract

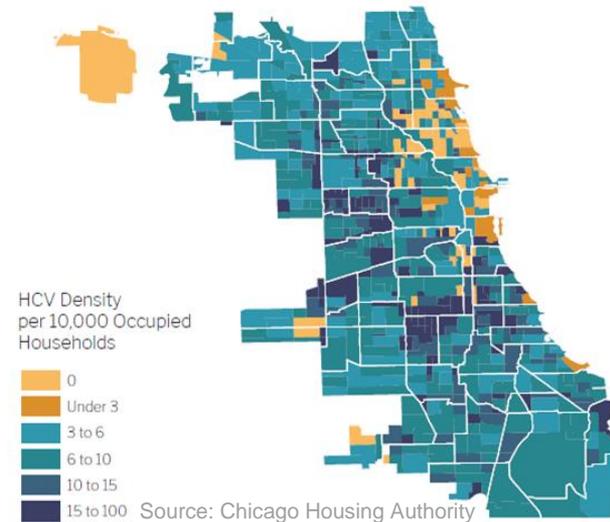


Opportunity Areas

Opportunity Areas in Chicago

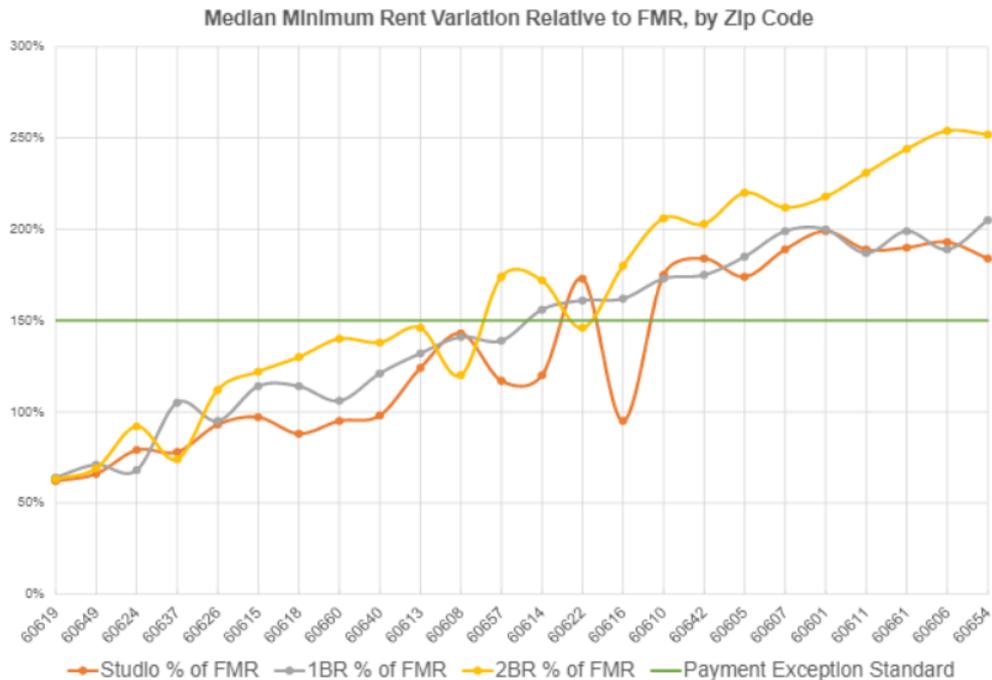


Density of HCV Households by Census Tract



Only **10.9%** of HCV families in Chicago currently live in Opportunity Areas

Affording Opportunity



≈ 60% of properties do not have a *single unit* affordable to HCV participants

Re-Imagining Opportunity

Are **poverty rate** & **subsidized housing saturation** effective indicators of **opportunity** for HCV participants?



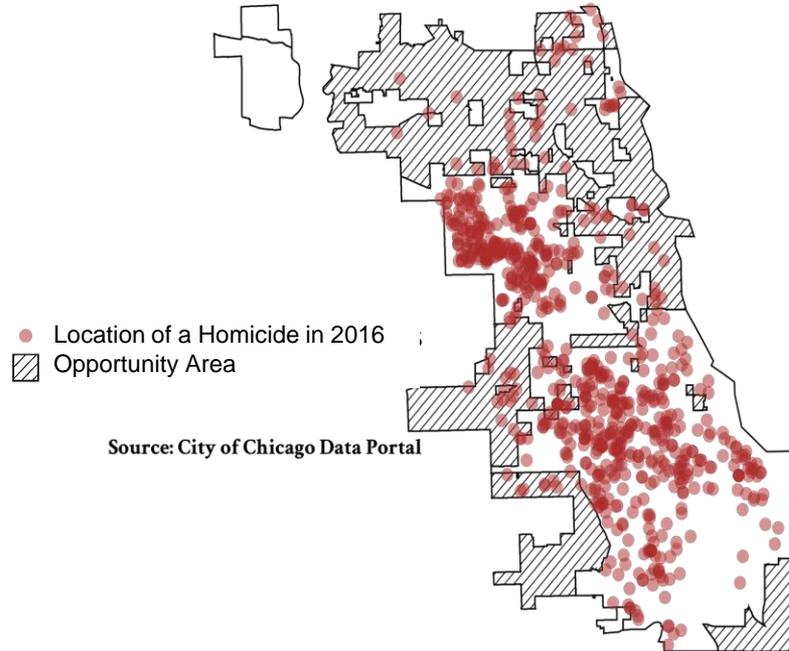
Violence

“When I come back from church or doing some volunteer[ing] in the nighttime, I shouldn’t be afraid to get off the bus, looking down the alley to see any activity there. This is home, I should feel comfortable in my home.”

—HCV Participant

Violence

Locations of Homicides in 2016 and Opportunity Areas



Education

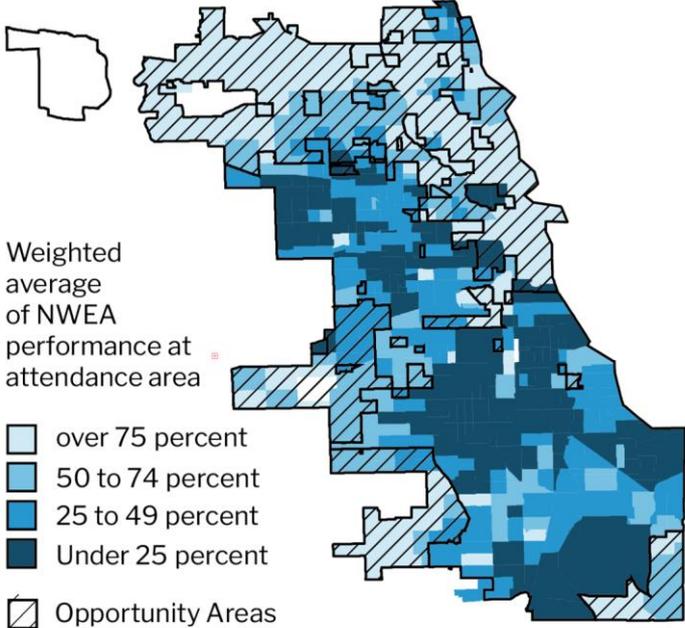
HCV Participant 1: “You gotta find an Opportunity Area.”

HCV Participant 2: “And the thing is, I’m just trying to stay where my son is in school...”

HCV Participant 1: “It’s gotta be an Opportunity Area.”

Education

NWEA Performance x Census Tracts



The background of the slide is a grayscale photograph of a multi-story brick building, likely an apartment complex, with a low-angle perspective looking up. A large, dark blue rectangular box is superimposed over the center of the image, containing the main title in white text.

Accessibility & Affordability



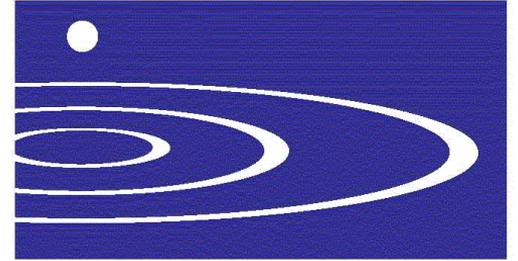
CHA

CHICAGO HOUSING
AUTHORITY™



CAFHA

CHICAGO AREA
FAIR HOUSING ALLIANCE



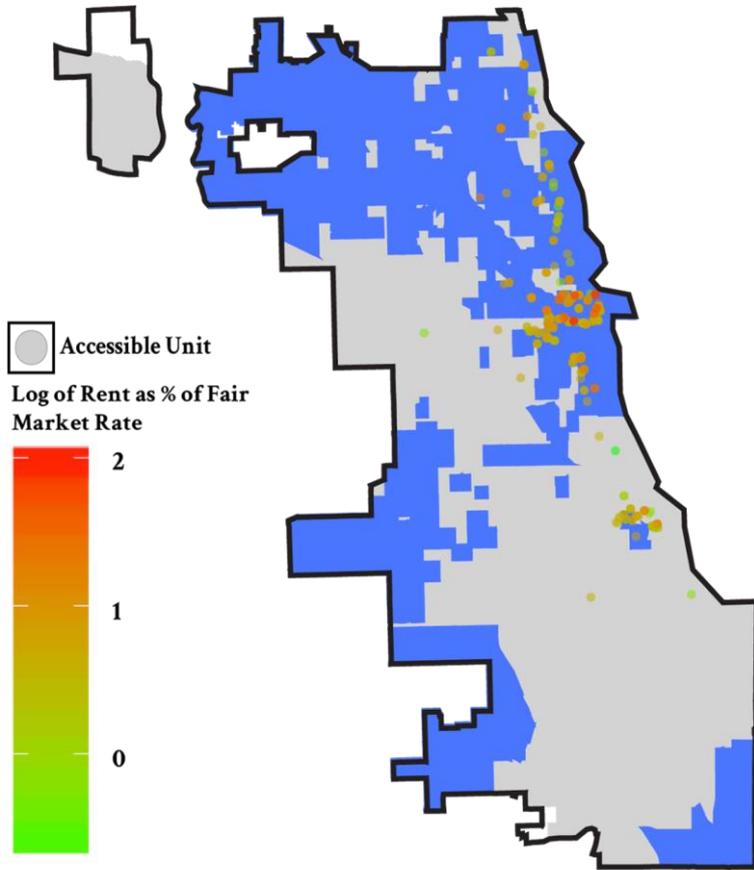
ACCESS
LIVING

0.15%

of properties in the U.S. are
WHEELCHAIR ACCESSIBLE

4.0%

of properties in the U.S. are
MODERATELY ACCESSIBLE



About **10%** of properties in Chicago are **WHEELCHAIR ACCESSIBLE**

Opportunity Area	Bedrooms	Accessible	Count	Median Rent	% FMR	Accessibility Premium
Yes	0	Yes	43	\$1,747	192%	+\$572
		No	331	\$1,175	129%	
	1	Yes	50	\$2,094	198%	+\$444
		No	320	\$1,650	156%	
	2	Yes	49	\$2,827	229%	+\$932
		No	283	\$1,895	154%	
3	Yes	24	\$4,625	295%	+\$2,025	
	No	312	\$2,600	166%		
No	0	Yes	19	\$1,155	127%	+\$273
		No	211	\$882	97%	
	1	Yes	22	\$1,801	171%	+\$687
		No	206	\$1,114	106%	
	2	Yes	24	\$2,263	184%	+\$863
		No	257	\$1,400	114%	
	3	Yes	12	\$2,139	136%	+\$579
		No	275	\$1,560	99%	

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		No	257	\$1,400	114%		
3		Yes	12	\$2,139	136%	+\$579	
		No	275	\$1,560	99%		

More accessible properties are located in Opportunity Areas

Stock of Accessible Rental Housing by Opportunity Area

		<u>Wheelchair Accessible</u>				
		Yes		No		
		Opportunity Area Yes	Opportunity Area No	Opportunity Area Yes	Opportunity Area No	
Bedrooms	0	43	19	331	211	604
	1	50	22	320	206	598
	2	49	24	283	257	613
	3	24	12	312	275	623
	4	0	1	27	33	61
		166	78	1273	982	2499

Fair Market Rent & Subsidies

Fair Market Rent is an estimate of 50th percentile of monthly rent across an entire metropolitan area (e.g. Chicago-Joliet-Naperville)

Bedrooms	2017 FMR	Standard Subsidy (%)	Standard Subsidy (\$)	Maximum Subsidy (%)	Maximum Subsidy (\$)
0	\$912	92%	\$839	150%	\$1,368
1	\$1,055	99%	\$1,044	150%	\$1,583
2	\$1,232	98%	\$1,207	150%	\$1,848
3	\$1,569	93%	\$1,459	150%	\$2,354

Fair Market Rent & Subsidies

Subsidy Required (as % FMR) to Afford Equal Housing Choice for HCV Households with Reasonable Accommodations

Opportunity Area	Bedrooms	150% FMR	Accessible 150% FMR	Accessible 175% FMR	Accessible 200% FMR	Accessible 225% FMR	Accessible 250% FMR
Yes	0	55.8%	18.1%	33.8%	59.5%	93.1%	98.3%
	1	38.5%	8.2%	28.4%	51.2%	79.5%	94.1%
	2	40.4%	5.2%	9.3%	18.3%	45.1%	59.8%
	3	30.1%	1.6%	6.0%	15.0%	27.5%	41.3%
No	0	87.3%	57.5%	73.4%	91.7%	98.0%	100%
	1	79.0%	22.7%	55.8%	70.1%	91.7%	100%
	2	76.0%	27.4%	47.9%	56.4%	70.2%	82.1%
	3	77.0%	64.6%	70.2%	76.6%	82.0%	82.7%

Family 1

Up to **150%** FMR subsidy

Family 2

Up to **150%** FMR subsidy

Family 1

Up to 150% FMR subsidy

Seeking **3BR unit** in
Opportunity Area

Family 2

Up to 150% FMR subsidy

Seeking **3BR unit** in
Opportunity Area

Family 1

Up to 150% FMR subsidy

Seeking 3BR unit in
Opportunity Area

**No required
accommodations**

Family 2

Up to 150% FMR subsidy

Seeking 3BR unit in
Opportunity Area

**Requires accessibility
accommodations**

Family 1

30.1%

Portion of Chicago's 3BR rental market that will be affordable to Family 1

Family 2

1.6%

Portion of Chicago's 3BR accessible rental market that will be affordable to Family 2

Expanding Subsidies Through HCV

Current maximum subsidy (150% of FMR) provides **unequal access** to residents depending on accessibility needs

Expanding subsidy will allow **equal access** to housing choice for all residents

Recommendation:

at least **200%** of FMR for studio and 1 bedroom units

at least **225%** of FMR for 2 bedroom and larger units

Expanding Subsidies Through HCV

	Status Quo <i>Accessible Accommodations</i>	Status Quo <i>No Accessible Accommodations</i>	Recommendation <i>Accessible Accommodations</i>
0 BR	18.1%	55.8%	59.5%
1 BR	8.2%	38.5%	51.2%
2 BR	5.2%	40.4%	45.1%
3 BR	1.6%	30.1%	27.5%

Under recommendation, residents with and without accessibility needs will be provided **equal access to the rental markets**



Online Housing Discrimination

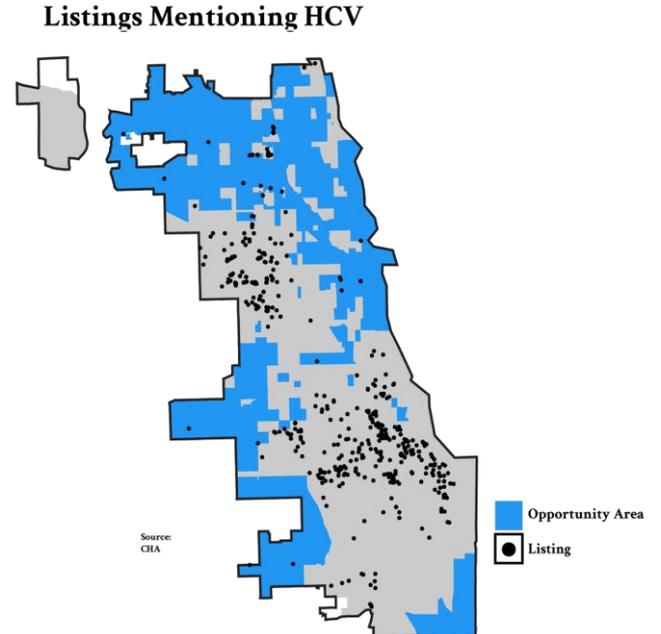
Why Online Housing Discrimination?

“I know what it’s like to be looked at like you’re not worth anything or you’re dirt because your form of income is the Section 8 voucher, you know what I’m saying? It’s looked upon like, ‘Oh, she lazy.’ Nah, baby, I work every day.”

—HCV Participant

Our Study: Methods and Results

Category	%	Examples
Affirmatively welcoming	72.5%	"Section 8 welcome", "Section 8 OK"
Discriminatory language (source of income)	3%	"No Section 8" "We do not accept vouchers"
Discriminatory language (other protected classes)	7%	"Perfect for families"
Differential terms	10.5%	"Section 8 must have no criminal record."
Preferential terms	26%	"2 br voucher accepted for 3 br unit"
HCV participants only	20.5%	"Section 8 required", "Section 8 only"

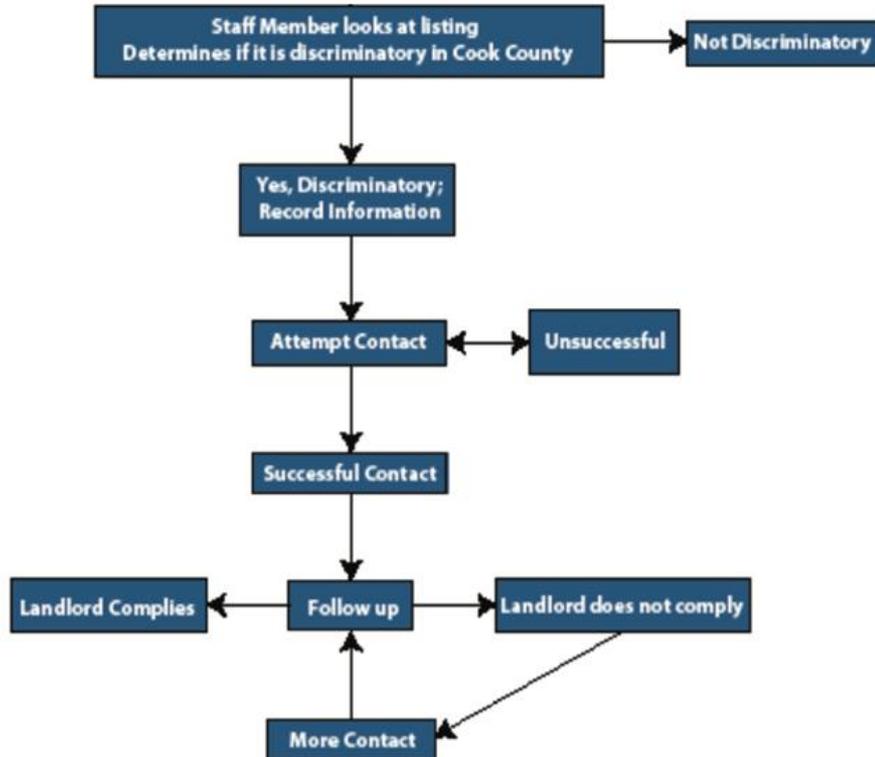


Addressing Discriminatory Housing Providers

SYSTEM GOALS

- To automatically identify discriminatory rental listings in Cook County;
- To support a workflow where users may view and update related data;
- To track which housing providers have received outreach and education;
- To identify housing providers who continue to discriminate against HCV participants after outreach attempts; and,
- To facilitate collaboration between multiple users at different partner organizations.

Web-Based Enforcement Software System



Task Status

Awaiting Capture: PDF with contact information visible has NOT been uploaded. This step is important to preserve a record of the ad in case it is removed.

Work in Progress: PDF has been captured AND uploaded. A volunteer is currently working on the case.

Follow-Up: Contact has been attempted, and there is no further action to take at present until the contact responds, takes action to take at present until the contact responds, takes action, or time passes.

Closed: There is no further action to be taken on this case. It will no longer be visible in the task list.



Education & Outreach

Education & Outreach

“Knowledge is power. The more knowledge that you have, the more you are informed, the more you can advocate for yourself.”

—HCV Participant

Engagement and Collaboration with HCV Participants

“We never know what a person is really going through; that we could be a help to them. So whenever you get any information that you have gotten from us, utilize it.”

—HCV Participant

Engagement and Collaboration with HCV Participants

CAFHA's Working Group on Housing Choice Vouchers and Committee on Education and Outreach

National Public Housing Museum Storytelling Event

HCV Participant Focus Groups

WE WANT TO HEAR YOUR VOICE!

Have you ever faced **discrimination** while trying to find a home? Are there **resources** you wish you had as a voucher holder? Join **small-group discussions** with voucher holders in the city and suburbs to share your experiences with the **Housing Choice Voucher (Section 8)** program and ideas to help participants in the future. Your voice is important and we want to listen to your ideas so that we can create educational materials that best support the needs of participants and families together.

MONDAY, APRIL 24, 6PM-8PM
Loop

TUESDAY, APRIL 25, 6PM-8PM
Hyde Park-Woodlawn

THURSDAY, APRIL 27, 10AM-12PM
West Humboldt Park

SATURDAY, APRIL 29, 3PM-5PM
River North

SUNDAY, APRIL 30, 4PM-6PM
North Suburbs

SUNDAY, APRIL 30, 5PM-7PM
South Shore

FREE FOOD!

Space is limited. Please RSVP to cafha@uchicago.edu or (312) 386-1009 ext. 221. Please let us know about any requests for accessibility accommodations.



Inadequate Briefings

“They didn’t even tell us that it was illegal for someone to tell you they wouldn’t rent to you.”

—HCV Participant

Confusing Materials

“I read so much, I can read in my sleep. You have to read everything and everybody’s interpretation of this is different; you go to re-read to make sure you understand what you thought you understood.”

—HCV Participant

Educating Housing Providers

“Some of these homeowners and landlords, they don't know. And so they're really quick to say, “Oh, I don't accept a voucher,” but it's illegal to say that.”

—HCV Participant

Suggestions

- Simple, short, and easy-to-navigate educational materials
- Opportunities to receive educational materials in multiple formats (written, online, in-person)
- Information available at different public locations



Participant Handbook and Factsheets

HOUSING CHOICE VOUCHER HANDBOOK
Source of Income Discrimination



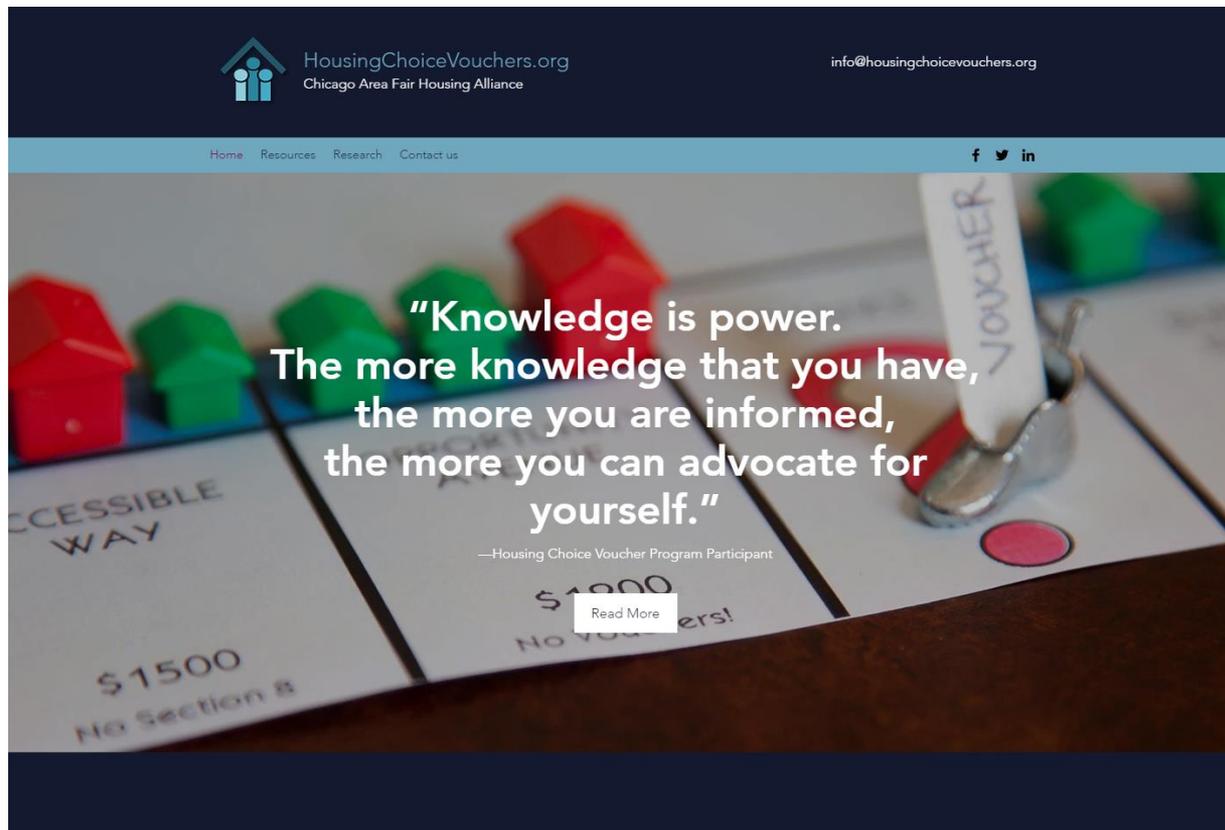
"Knowledge is power. The more knowledge that you have,
the more you are informed, the more you can advocate for yourself."
—HCV PARTICIPANT



www.housingchoicevouchers.org



Website



Innovating Participant Involvement

- Create spaces where HCV participants could speak with each other about their shared experiences with housing discrimination.
- Public education campaigns
- Established points of contact at housing authorities
- An oversight committee comprised of HCV participants



Policy & Legislation

Comparison of Resident Services

Services provided to Public Housing Residents that would be beneficial to HCV participants:

- Funding for participant advocacy and organization
- Mental health counseling
- Victim Assistance Program

“The rights for CHA for voucher holders are relatively new, there is a lot of regulations on public housing, but very little is on HCV”

—HCV participant

“If we gather together, because I would love to be advocate for things, but I can't just do it by myself, I can't just show up”

—HCV participant

HUD Funding Shortfalls

Huge cuts are expected for the HCV program in the FY 2018 budget:

approximately \$300 million nationwide forces PHAs to make tough decisions about reducing services or maintaining voucher holders



U.S. Department of Housing and Urban Development Public and Indian Housing

Special Attention of:
Office Directors of Public Housing;
Regional Directors; Public Housing
Agencies.

Notice PIH 2017-07

Issued: April 26, 2017

Expires: This notice remains in effect until amended, superseded or rescinded

Cross References:

SUBJECT: Guidance Related to (1) Eligibility for Potential Shortfall Funding Under the Calendar Year (CY) 2017 Housing Assistance Payments (HAP) Renewal Set-Aside for the Housing Choice Voucher (HCV) Program and (2) CY 2017 Administrative Fees

HUD Funding Shortfalls

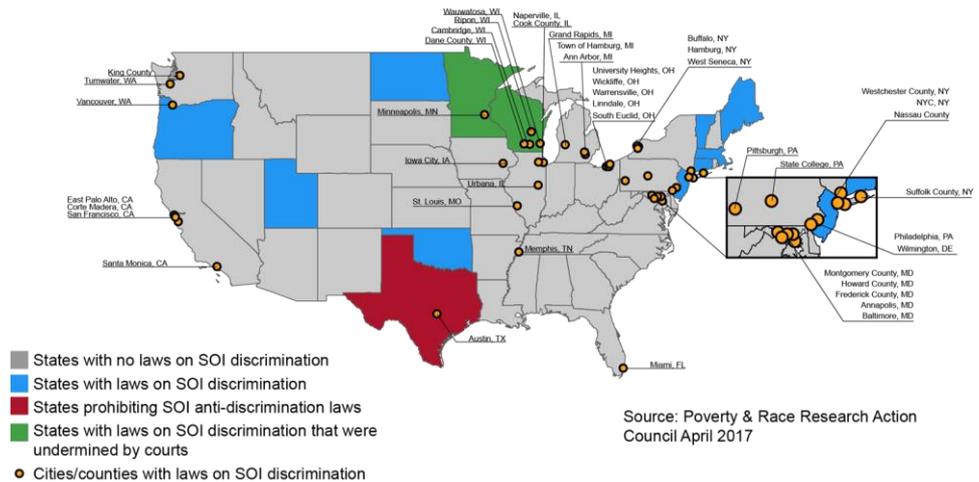
Policy changes that could ensure that HCV participants do not lose vouchers

1. Lower the rent ceiling, requiring HCV participants to pay the difference on their own
2. New occupancy standards, forcing families to live in units with fewer bedrooms
3. Deny requests for reasonable accommodations (limiting choice for households with disabilities)

Illinois Senate Bill 1331

- Seeks to add source of income protections to the Illinois Human Rights Act
- Similar versions have failed in previous years
- Limited impact
- Faces opposition from the Illinois Realtors Association (IRA)

Nationwide Legislation on Source of Income Antidiscrimination



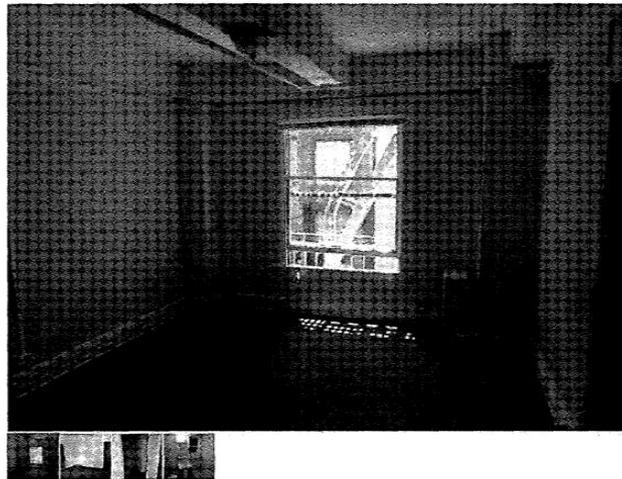
Preliminary Injunctions

Restricts housing provider from renting a property before the resolution of a housing discrimination complaint

Must be permitted by ordinance—allowed in Cook County but not in Chicago

Use in online discrimination: Case Study of *City and County of San Francisco v. Chuck Post*

\$1195 Nice! Renovated Single Room w/ Private Bath. (downtown



Nice EFFICIENCY Studio Apartment.

There is NO KITCHEN or Stove, but you can bring in a small refig or microwave. It has a private bathroom with tub/shower.

LANDLORD PAYS ALL UTILITIES (Heat, Water, Garbage, and PG&E)
Tenants pay Cable/Internet if desired.
Full time building manager.
Coin-operated laundry on premises.
12 Month Lease.

Sorry NO PETS allowed

Students & International OK with Double Deposit
Sorry, but No Section 8 or Subsidy Vouchers Accepted

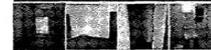
Disparate Impact Theory

Legitimized for fair housing cases by 2015 Supreme Court Inclusive Communities case using Federal Fair Housing Act

Potential applicability to credit requirements

Useful in states without source of income protections

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THE UNEVEN
GEOGRAPHIES OF
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