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BAD HOUSING BLUES: NEW REPORT REVEALS EVIDENCE OF SOURCE OF DISCRIMINATION IN THE MEMPHIS AREA AND PROPOSES RECOMMENDATIONS TO ADDRESS NATIONAL CONCERNS

Three-year study shows housing discrimination evident where racism and income inequality converge

Washington, D.C. — The National Fair Housing Alliance (NFHA) and the Legal Defense Fund (LDF) today released a new report, THE BAD HOUSING BLUES: Discrimination in the Housing Choice Voucher Program in Memphis, Tennessee. The report examines economic and racial discrimination in housing, investigating the local rental market, assessing attitudes, and identifying policies and practices that impede the ability of housing choice voucher holders to secure safe and affordable housing.

Conducted over three years, THE BAD HOUSING BLUES found barriers to securing safe and affordable housing for Housing Choice Voucher (HCV) holders included "No Section 8" policies; Housing Choice Voucher tenant quotas; steering or restricting access to housing; and employment, minimum income, and payment requirements. It also found over two dozen instances of discrimination based on source of income in Memphis and surrounding Shelby County. Source of income discrimination disproportionately affects renters of color, women, and people with disabilities. Black voucher holders faced additional discrimination based on race. This was evident through customer service, pricing or availability, differences in access to housing, and terms and conditions.

"Housing discrimination is most evident where racism and income inequality converge. And because we have never gone back to fix the harm on which our country was built, existing laws and policies continue affecting people of color and families with low-income disproportionately and negatively. The report's findings show us the insidiousness of source of income and housing discrimination. It will take significant commitment and resources at the federal, state, and local levels, and from quasi-government agencies to ensure equitable access to safe and affordable housing for all. When people are offered equitable resources and opportunities to secure safe, affordable housing, they have boundless possibilities," said Lisa Rice, President, and CEO of NFHA.

"While the report's findings illuminate actual instances of housing discrimination in Memphis and surrounding areas, source of income discrimination also occurs in communities across the country. Black families and individuals are disproportionately impacted by this invidious denial of housing access. The Legal Defense Fund and the National Fair Housing Alliance are committed to legislative and other advocacy that would strengthen the Housing Choice Voucher program and create additional protections for individuals and families with vouchers," said Janai S. Nelson, President and Director-Counsel at LDF.

NFHA and LDF recommend legislative and policy fixes to strengthen the HCV Program and add protections for individuals and families. Recommendations include:

- To better protect voucher holders from discrimination, the Fair Housing Act should be amended to include source of income as a protected class.
- The Housing Choice Voucher Program only serves about a quarter of low-income families that need housing assistance. Absent an initiative to provide for universal vouchers, the HCV Program should be expanded to provide for significantly more vouchers.
- Expand HUD's Small Area Fair Market Rents (SAFMRs) to increase access to high-opportunity areas for voucher holders.
- Change Public Housing Agency (PHA) administration and improve services to voucher holders.
 The independence of PHAs can help meet local community's needs; however, agency issues can deter landlords' participation in the Housing Choice Voucher Program, making safe and affordable housing inaccessible to voucher holders.
- Government Sponsored Enterprises (GSEs)-financed Multi-family Housing Should Promote
 Choice Voucher Use. The GSEs play an important role in the financing of multi-family housing.
 GSEs could do more to ensure they meet the greatest needs of the nation's lowest-income
 renters, including voucher holders, and the Federal Housing Finance Agency should ban source
 of income discrimination by recipients of GSE financing.

Source of income discrimination disproportionately affects renters of color, women, and people with disabilities. Because of this, source of income discrimination perpetuates racially segregated communities and neighborhoods with concentrated poverty. THE BAD HOUSING BLUES: Discrimination in the Housing Choice Voucher Program in Memphis, Tennessee report is available <a href="https://example.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hemphis.com/hem

To continue highlighting these findings, NFHA and LDF will host a webinar on Tuesday, January 17, from 3:00 pm – 4:00 pm EST to discuss source of income discrimination and how it manifests in housing policies. Former Housing and Urban Development (HUD) Secretary, Julián Castro, will join NFHA President and CEO, Lisa Rice, LDF Director of Policy, Lisa Cylar Barrett and Roshun Austin, President and CEO of The Works will make up the panel of experts. Register HERE.

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About the Legal Defense Fund (LDF)

Founded in 1940, the Legal Defense Fund (LDF) is the nation's first civil rights law organization. LDF's Thurgood Marshall Institute is a multi-disciplinary and collaborative hub within LDF that launches targeted campaigns and undertakes innovative research to shape the civil rights narrative. In media attributions, please refer to us as the Legal Defense Fund or LDF. Please note that LDF has been completely separate from the National Association for the Advancement of Colored People (NAACP) since 1957—although LDF was originally founded by the NAACP and shares its commitment to equal rights.

About the National Fair Housing Alliance

The National Fair Housing Alliance (NFHA) is the country's only national civil rights organization dedicated solely to eliminating all forms of housing and lending discrimination and ensuring equal opportunities for all people. As the trade association for over 170 fair housing and justice-centered

organizations and individuals throughout the U.S. and its territories, NFHA works to dismantle longstanding barriers to equity and build diverse, inclusive, well-resourced communities.