

Fair Housing Rental Testing Audit Report
On Section 8 Denial Rates In
Marion County, Indiana

November 11, 2014



Fair Housing Center of Central Indiana
615 N. Alabama Street, Suite 426
Indianapolis, IN 46204
Phone: 317-644-0673

www.fhcci.org
info@fhcci.org

TABLE OF CONTENTS

EXECUTIVE SUMMARY	3
FAIR HOUSING CENTER OF CENTRAL INDIANA.....	4
FAIR HOUSING LAWS	4
HOUSING CHOICE VOUCHERS IN INDIANA	5
MARION COUNTY VOUCHER HOLDER DEMOGRAPHICS.....	6
NEED OF THE TESTING AUDIT.....	8
TESTING METHODOLOGY AND RESULTS	9
NATIONWIDE STUDIES	12
OTHER FORMS OF SOURCE OF INCOME DISCRIMINATION	13
STATE AND LOCAL PROTECTIONS.....	14
AUDIT RECOMMENDATIONS.....	15
APPENDIX	16

No federal funds were used in this audit. This information is not itself legal advice; for legal advice about a particular situation, contact an attorney. Alternative formats for those with disabilities available upon request.

EXECUTIVE SUMMARY

Where someone lives affects the quality of their lives. Having a safe place you call home impacts the opportunities you will have, and employment that will be available. Where you live determines if your local supermarket will carry fresh fruits and vegetables, the quality of the schools your children will attend, and your access to health care, businesses, and transportation. Increasing studies are also showing that where you live impacts your very health. Your home is more than a roof over your head.

The Fair Housing Center of Central Indiana (FHCCI) conducted this “Section 8 Rental Testing Audit” to measure the rate of acceptance of housing choice vouchers (formerly called Section 8) by housing providers in Marion County, Indiana. This audit sought to determine whether an otherwise qualified prospective tenant would be denied housing by a landlord or management company solely due to their receipt of the housing voucher.

During the course of the testing audit, 51 rental properties were tested. Testers sought the typical information of any home seeker but also inquired if Section 8/housing choice vouchers were accepted. ***Out of the 51 tests conducted, housing providers refused to accept vouchers 82% of the time (42 out of 51 tests).*** The audit found that housing providers accepted vouchers at a rate of only 14%. In the remaining 4% of the tests, there was no confirmation if the voucher was accepted. In Marion County communities where the population is majority white, housing providers refused to accept recipients of housing vouchers 90% of the time. This is an alarming loss of housing choice.

Denial of housing choice vouchers/Section 8 is commonly referred to as a form of source of income discrimination. Although refusing someone housing based on their source of income is currently lawful in Indiana, this does not mean that protection cannot be provided. As of this report, twelve states and the District of Columbia have provided this needed protection from housing discrimination. In addition, over 30 local jurisdictions have passed similar laws to protect people from source of income discrimination. The City of Indianapolis and the State of Indiana do not currently provide such protection.

In 2013, there were 7,247 housing choice voucher households in Marion County making up 4.6% of total renters. Marion County voucher holders were 89% black, 8% white, 1% Hispanic and 1% other. Female headed households with children comprised 56% of the voucher holders, while persons with disabilities comprised 18%. Thirty-one percent of voucher holders were persons 51 years of age or over as heads of household. They all shared the common demographic of being low-income and at significant risk of homelessness.

It is imperative that local and state governments address refusal rates to encourage equal housing opportunities for voucher holders. It is critical that these individuals not be shut out of a significant portion of the housing market. In order to address poverty and improve integration, voucher recipients need the access provided through voucher programs to affordable, high-quality housing options, in areas of their choice.

FAIR HOUSING CENTER OF CENTRAL INDIANA

The Fair Housing Center of Central Indiana (FHCCI) is a private, nonprofit organization which began working to end housing discrimination in January 2012. Its mission is to ensure equal housing opportunities by eliminating housing discrimination through advocacy, enforcement, education, and outreach. The FHCCI is the only nonprofit agency in all of Indiana specifically working on fair housing issues.

Since opening its doors, the FHCCI has sought to eliminate housing discrimination while ensuring equal opportunity in housing in Central Indiana. To meet this challenge, the FHCCI offers four main programs to fight housing discrimination and promote equal housing opportunity:

- **EDUCATION:** The FHCCI provides education programs and activities to increase fair housing knowledge. We conduct trainings and conferences, distribute publications, support community events, issue e-newsletters, provide social media alerts and a website, release reports, and other activities to advance knowledge about fair housing laws. We work with consumers, the housing industry, and state and local policy makers to advance fair housing.
- **ADVOCACY:** The FHCCI assists persons who feel they may be victims of housing discrimination, in an advocacy basis, in understanding their rights and options under fair housing laws. We also conduct fair housing investigations, both client-based and systemic, to determine if unlawful discrimination may be occurring. We file enforcement actions as necessary to address uncovered housing discrimination.
- **INCLUSIVE COMMUNITIES PROGRAMS:** The FHCCI offers programs to assist persons, neighborhoods, and communities who have been impacted by unlawful discrimination, disinvestment, or unequal housing opportunity.
- **PUBLIC POLICY:** The FHCCI works to increase the awareness of policy-makers and regulators about the issues associated with fair housing. We work with local, state and federal legislators to ensure strong fair housing laws and policies. We also collaborate with fellow organizations to strengthen fair housing laws.

FAIR HOUSING LAWS

Federal

The federal Fair Housing Act was signed into law in 1968 under President Lyndon B. Johnson's administration. Its original purpose was to protect people from housing discrimination based on their race, color, national origin, and/or religion. In 1974, the Act was amended to include gender (sex) as an additional protected group. In 1988, President Ronald Reagan signed the Fair Housing Amendments Act which expanded housing protections to persons with disabilities and families with children.

State

Under the Indiana Fair Housing Law, it is unlawful to discriminate in housing against a person due to their race, color, religion, gender, familial status, national origin, ancestry, or disability. The Indiana state law is considered “substantially equivalent” to the federal Fair Housing Act.

Local

The City of Indianapolis/Marion County Human Relations Ordinance provides protection from housing discrimination due to the federally protected classes of race, color, religion, national origin, gender, disability, and familial status, as well as additional City/County protections for age, ancestry, gender identity, sexual orientation, and military service veteran status. It is *not* considered substantially equivalent to the federal Fair Housing Act.

Gaps in Protection

Over the time that has passed since the last federal amendments in 1988, it has become clear that nationwide there are significant levels of housing discrimination occurring affecting housing choice that are unfair but *lawful*. One of the most significant gaps in needed fair housing protections is for source of income housing discrimination. In addition to various types of income, source of income is also often defined in fair housing protections to include housing or rental assistance. The receipt of a housing choice/assistance voucher (formerly called Section 8) is the most common form of source of income housing discrimination nationally and locally.

HOUSING CHOICE VOUCHERS IN INDIANA

Housing affordability across our country has been and remains a serious concern. The Section 8 voucher program was originally created as part of the Housing and Community Development Act of 1974. In 1998, the program was absorbed into the Housing Choice Voucher Program.

Mixed income communities and diverse neighborhoods are highlighted as effective ways to address segregation and poverty, while promoting and advancing opportunities. By subsidizing the amount that a low-income person/family can afford, the housing choice voucher program provides these individuals the opportunity to live in middle and upper-middle income neighborhoods. The use of vouchers also promotes economic development and racial integration. One of the main goals of the housing choice voucher program is to provide these residents with the same housing choices as someone not receiving rental assistance. In turn, this leads to a de-concentration in poverty and better integrated neighborhoods.

Source of income can be defined as lawful, verifiable income paid directly to a tenant or paid to a representative of a tenant.¹ Although, the federal Fair Housing Act does not identify economic status as a protected class, a goal of fair housing laws is to jointly prevent housing discrimination and the disparate impact against individuals of a protected class.

¹ <http://www.prrac.org/pdf/AppendixB-Feb2010.pdf>

With oversight from the U.S. Department of Housing & Urban Development (HUD), the Indiana Housing and Community Development Authority (IHCDA) and local public housing authorities administer housing choice vouchers in Indiana. Eligibility for the program is based on a family's household income. The recipients of housing choice vouchers/rental assistance have very low-incomes, and are in danger of being homeless. Voucher holders must pay the difference between 30% of their income and the Fair Market Rent (FMR) for their area. The only way to qualify for a housing choice voucher is to qualify as low-income status. Persons who receive a voucher are responsible for locating their housing unit in the private market. New voucher recipients must also find housing within an established period of time or risk loss of their voucher.

In 2013, IHCDA administered vouchers helped over 4,000 families pay their rent in the State of Indiana.² Locally, the Indianapolis Housing Agency (IHA) administered 7,247 vouchers in 2013. Recently, the IHA announced it was opening its waitlist, for the first time in a decade, to 6,000 persons who would be chosen by lottery to qualify for 1,000 new vouchers. Demand was substantial with over 45,000 people applying.³ This shows the incredible local need for affordable housing options.

Housing choice voucher recipients rely upon their rental assistance/voucher to obtain and maintain safe, stable, and affordable housing. The vouchers are supposed to allow these families affordable, high-quality housing options in neighborhoods of their choice. However, when landlords can deny voucher holders *solely due to their voucher*, they are most often forced to rent in low-income and high-crime areas because that's where they know their vouchers will be accepted. As a result, their voucher does not expand their housing options, but rather limits their choice due to a form of lawful discrimination. Fair housing laws are in place to ensure that discrimination does not impact housing choice, yet, in these situations protection is not available to those who are discriminated against.

MARION COUNTY VOUCHER HOLDER DEMOGRAPHICS

Nationally, housing voucher recipients are overwhelmingly single mothers, those with disabilities, and persons of color. In fact, it has been alleged in some filed fair housing cases that some landlords use the denial of rental assistance/housing choice vouchers as a means to keep persons of color, families, and those with disabilities out, *legally*. Even if not purposeful, the denial of a housing voucher often disproportionately impacts persons of color, single mothers, and those with disabilities.

According to Census and HUD data, there were 159,157 rental units in Marion County in 2013. The racial component of these households was 53% white, 36% black, 9% Hispanic, and 2% other. Households of single mothers with minor children present comprised 10.3% of the rentals. In contrast, there were 7,247 housing choice voucher households in Marion County,

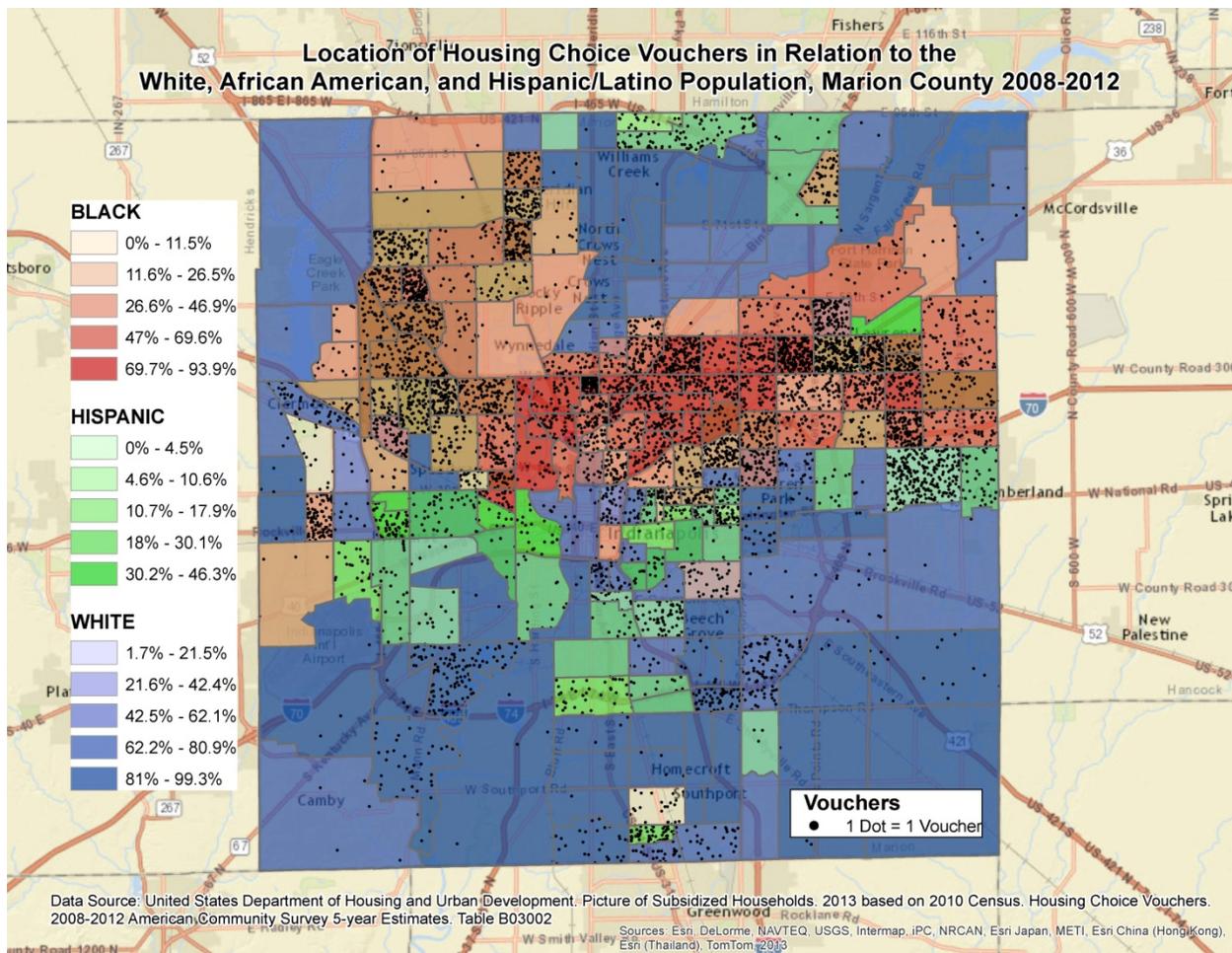
² <http://www.in.gov/ihcda/2333.htm>

³ <http://www.indystar.com/story/money/2014/10/24/section-waiting-list-flooded-applications/17853629/>

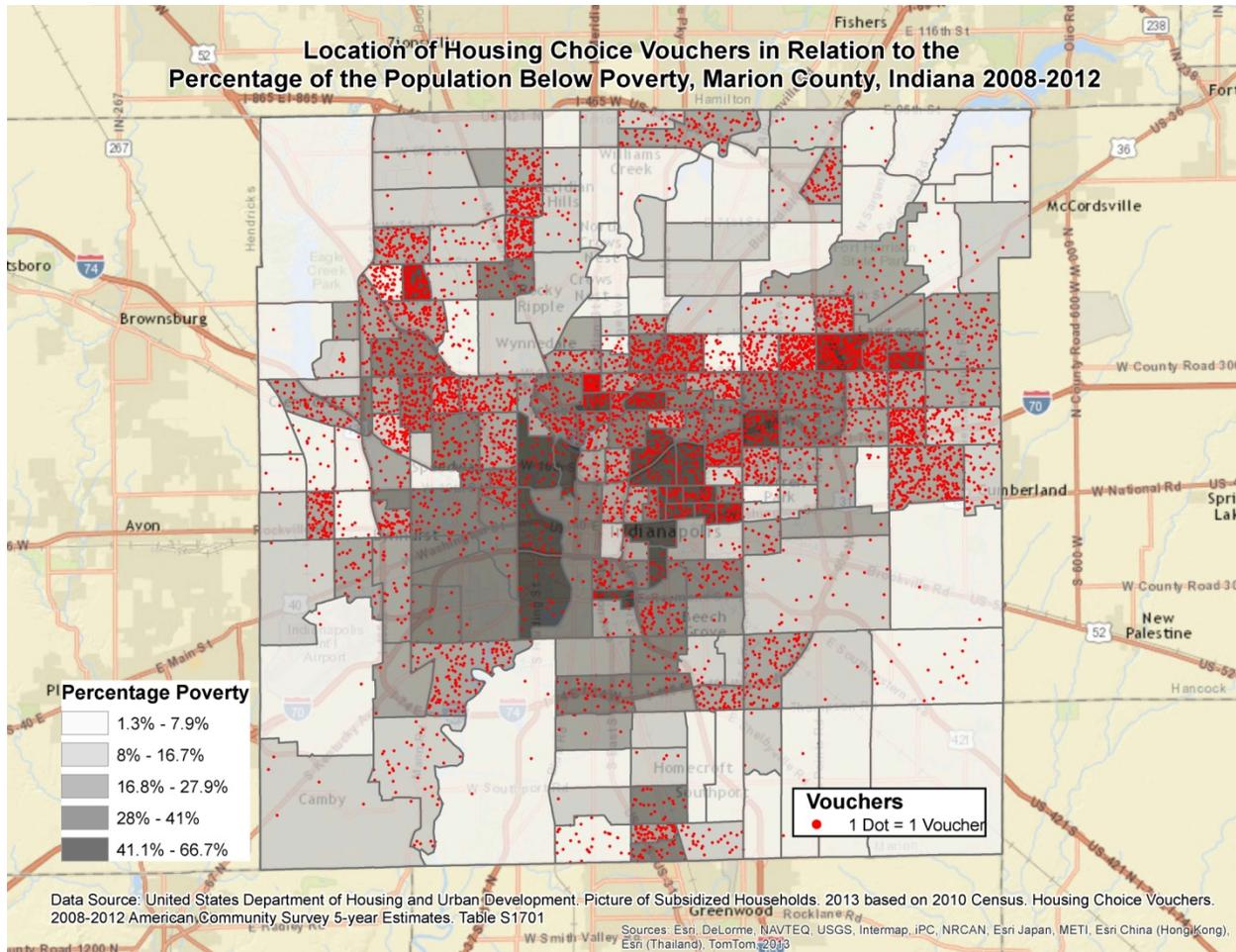
indicating that housing choice holders made up only 4.6% of total renters. However, the racial demographics were more striking with voucher holders being 89% black, 8% white, 1% Hispanic and 1% other. Female headed households with children comprised 56% of voucher holders in Marion County, while persons with disabilities comprised 18%. Thirty-one percent of voucher holders were persons 51 years of age or over as heads of household. Area voucher holders were also extremely stable renters having resided at their current housing unit on average 81 months according to the HUD data.

Also of interest is the income breakdown of those using vouchers in Marion County: 30% receive employment wages but the income is too low to support the family unit (the so-called working poor); 48% of the households have other sources of income; while only 19% rely solely on “welfare” as their main source of income.

The map below shows the location of voucher households in Marion County and that the vast majority of voucher holders are located in the highly segregated neighborhoods of color in Marion County. The FHCCI questioned if this was by choice, or did discrimination play a role in where voucher recipients find housing?



The map below shows the location of voucher holders and that the vast majority of these individuals reside in areas that have the largest percentage of the County's poverty rates; our poorest neighborhoods.



NEED OF THE TESTING AUDIT

A variety of factors resulted in the FHCCI embarking upon this audit to identify and determine any voucher refusal rates in Marion County. The FHCCI has received contacts from housing consumers with concerns that they have been denied housing solely due to their housing choice voucher as well as expressing concerns of their limited housing options when using a voucher. In addition, local social service agencies have contacted the FHCCI with their own concerns about voucher denials and refusals due to other forms of rental assistance. Periodic reviews of housing advertisements by the FHCCI on Craigslist and other sites show that housing discrimination due to source of income, housing vouchers in particular, appears to be occurring at significant levels in Marion County and statewide.

And finally, we wanted to understand the previous maps and if discrimination played a role in explaining why those using housing vouchers were primarily clustered in the low-income areas of our county. Were voucher holders simply choosing to live there over other areas? Or, was the ability to use a voucher to access housing in neighborhoods of opportunity, and to integrate those highly segregated white areas, impeded due to the voucher? For instance, how can voucher holders better their lives and that of their children through accessing of quality schools, safe and stable housing, and economic opportunities, which would help them overcome poverty, and not have to use housing vouchers in the future, if they are kept from those neighborhoods by the very voucher in place to gain them entry?

Why is it important that those who are low-income have the opportunity to find affordable housing options in the neighborhoods of their choice? Study after study tells us that where someone lives impacts the quality of their lives. Having a safe place you call home impacts whether or not your housing investment will flourish, the opportunities you will have, and employment that will be available. Post-foreclosure crisis studies on the presence of vacant housing are also telling us that your very health is impacted by where you live. Where you live also determines if your local supermarket will carry fresh fruits and vegetables, the quality of the schools your children will attend, and your access to health care, businesses, and transportation options. Your home is more than a roof over your head.

TESTING METHODOLOGY AND RESULTS

Test Design

In August 2014, the FHCCI performed 51 single-contact tests in Marion County, Indiana. These tests were designed to assess whether available rental units would be offered to prospective tenants who had a housing voucher (Section 8). The testers sought similar information as any home seeker inquiring about the availability of the unit, rent amount, security deposit, and lease terms, as well as asking if Section 8 was accepted.

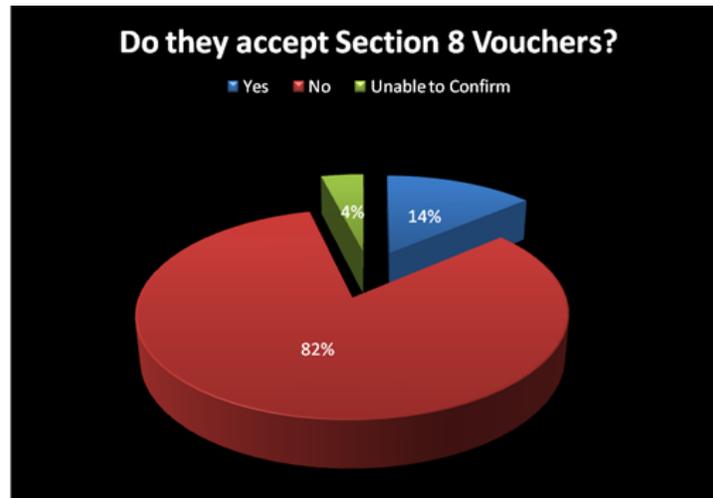
Site Selection

The sites tested were chosen from rental advertisements including www.forrent.com, apartment guides, Craigslist ads, and other resources. Sites were a mix of large apartment complexes, single-family homes, professional management companies, and private landlords. No property was tested more than once. Selected properties had no advertisements indicating whether they did or did not accept housing vouchers.

Out of the 51 tests, 30 sites were selected in zip codes having a 75% or more white population. This demographic data came from the 2010 Census. The remaining 21 tests were selected randomly across Marion County, regardless of racial demographics, but still taking into account similar rental rates for comparison purposes.

Test Results

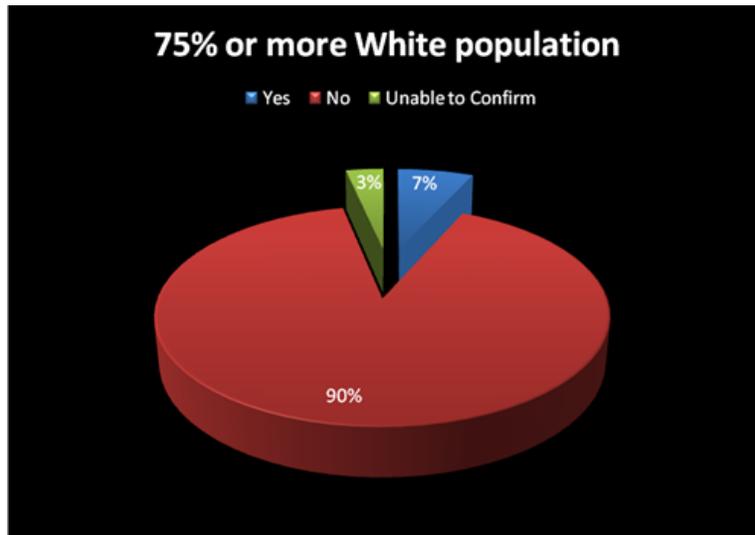
The FHCCI conducted a total of 51 tests where the tester had a profile of having received a Housing Choice Voucher/Section 8. **Of the 51 tests conducted, 42 housing providers indicated they would not accept Section 8, a denial rate of 82% of those tested.** Only 14% of those tested indicated they would accept Section 8 (7 of 51 tests).



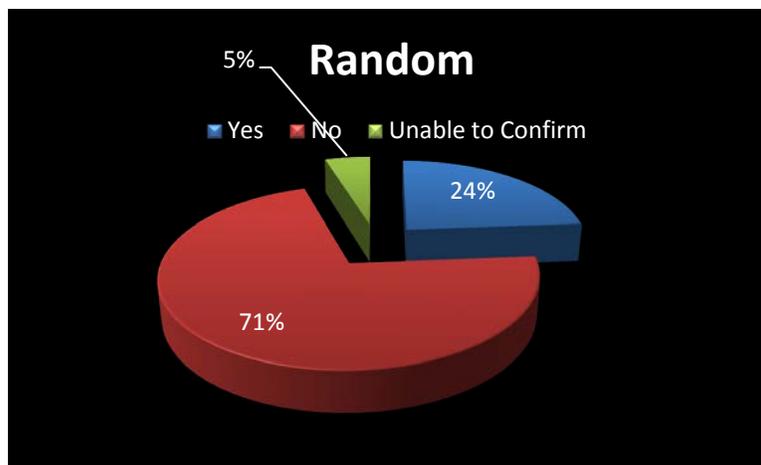
In the remaining two tests, the testers were unable to confirm if the housing providers accepted or did not accept housing vouchers. For instance, one housing provider indicated that the management company had never accepted Section 8 in the past, but could do some research to get it set up.

The FHCCI conducted 30 of the 51 tests in zip codes that had a 75% or more white population. **In these areas, an astounding 90% of the housing providers tested (27 of 30 tests) refused to accept Section 8.** Two landlords indicated they would accept the voucher, and in the remaining test the tester was unable to confirm whether the landlord accepted Section 8. At a 90% refusal rate, a Section 8 voucher holder would need to *make 10 calls* before finding a

housing provider willing to accept their use of his or her voucher in these areas. This is a daunting task for a housing search and an extremely time consuming and frustrating one.



The remaining 21 tests were conducted at random sites including some sites in neighborhoods of color. In these areas, 15 out of 21 housing providers refused to accept Section 8 with one housing provider needing to confirm any acceptance. Only five housing providers in these tests were willing to accept Section 8. This is a refusal rate of 71%.



A summary of all the tests conducted follows:

FHCCI Audit	Total Tests Conducted	Will Accept Sect 8	Will Not Accept	Need to Confirm
All Tests Conducted	51	7	42	2
Majority White	30	2	27	1
Randomly Selected	21	5	15	1

Note: Due to funding restrictions, the FHCCI was unable to evaluate the reasons for the denial of a voucher by a housing provider. A recommendation identified later in this report is to determine at what levels stereotypes, biased attitudes, misunderstandings of the housing choice voucher program, and any other reasons are affecting refusal rates. Regardless of the reasons that caused a housing provider to refuse a Section 8/housing voucher recipient, the impact is still the same, a loss of housing opportunity for someone already at significant risk of homelessness.

NATIONWIDE STUDIES

The 82% refusal rate for Section 8 acceptance identified by the FHCCI in Marion County is alarming, yet not surprising. Housing discrimination due to lawful source of income has been found at high levels in every community which has had the funds to study it. Unfortunately, funding frequently limits the ability of fair housing organizations to study this area. The following statistics are from known local studies.

- In New York City, the Fair Housing Justice Center, a fair housing nonprofit similar to the FHCCI, reviewed rental advertisements on www.craigslist.org for apartments in New York City. On July 29, 2008, the Fair Housing Justice Center identified 1,543 rental advertisements indicating a limitation or discrimination based on source of income. The Fair Housing Justice Center reviewed the website again on August 3, 2008. This time around, the organization found 1,641 rental advertisements indicating a limitation or discrimination based on source of income. These ads included phrases such as “no programs,” “no Section 8,” “no government programs” and other similar statements in advertisement.⁴
- In 2009, the Greater New Orleans Fair Housing Action Center conducted 100 phone tests in which persons trained to pose as apartment-seekers with similar renter profiles inquired about the availability of advertised rental units as well as the rental terms and conditions for each unit. The results of the testing determined that landlords were denying apartments to voucher holders 82% of the time: 75% of landlords refused to accept housing vouchers, and an additional 7% placed conditions upon voucher holders, making it virtually impossible for a voucher holder to rent the apartment. Only 18% of housing providers tested stated they would accept housing vouchers as rental payment free from additional terms or conditions and barriers to rental.⁵

Within their reports, the Fair Housing Justice Center and the Greater New Orleans Fair Housing Action Center both noted that reported complaints to their offices from voucher holders were very low despite the high rates of discrimination uncovered in their investigations. This indicates

⁴ *No License to Discriminate: Real Estate Advertising, Source of Income Discrimination, and Homelessness in New York City*, Fair Housing Justice Center, 2008. http://www.fairhousingjustice.org/wp-content/uploads/2012/11/License_to_Discriminate_finalDRAFT.pdf

⁵ *Housing Choice In Crisis: An Audit Report on Discrimination Against Housing Choice Voucher Holders in the Greater New Orleans Rental Housing Market*, Greater New Orleans Fair Housing Action Center, 2010. <http://www.gnofairhousing.org/wp-content/uploads/2011/09/HousingChoiceInCrisis2009.pdf>

the significantly underreported incidents of housing discrimination due to source of income (most often rental assistance). This is very similar to other forms of housing discrimination which continue to also be shown as underreported. People simply do not complain about this form of housing discrimination because they have often been counseled in advance that it is a legal form of housing discrimination. Why complain about something that can't be changed? Especially when you need to keep making phone calls to find a landlord who will rent to you.

In an additional report, a 2010 investigation found that housing choice voucher holders in Washington, DC experienced housing discrimination 45% of the time. With three years of funded, targeted education and outreach on source of income protection, Washington, DC was able to decrease its levels of source of income discrimination to 28%, a still staggering number.⁶ A research oriented report, which followed voucher holders in their housing search in the Seattle, WA area, found that 50% experienced source of income discrimination.⁷ And finally, in 2012, fair housing organizations like the FHCCI from across the country reported receiving 569 complaints of housing discrimination based on a person's legal source of income – an increase from 353 in 2011.⁸ The reports and studies all show us that levels of source of income discrimination are high across the country.

OTHER FORMS OF SOURCE OF INCOME DISCRIMINATION

Due to funding restrictions, the FHCCI was not able to conduct an in-depth testing project for any levels of discrimination against other forms of source of income. However, it is important to note that such discrimination may also be occurring.

For example, some area nonprofits assist clients with rental assistance to ensure that they are able to obtain or maintain safe, affordable housing rather than risk homelessness. Some agencies have reported to the FHCCI that their clients have been refused rental when told that they receive rental assistance through one of these nonprofits. For instance, someone who may be leaving an abusive relationship where the abuser controlled finances and credit may have a difficult time finding the needed funds for rent. Having a local nonprofit assist them while they are rebuilding their life allows the home seeker to maintain the housing, while establishing landlord and credit references, until they are able to support themselves on their own.

Another area of potential discrimination due to source of income is the HUD-Veterans Affairs Supportive Housing (HUD-VASH) program. VASH combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). The VASH program is simply a Section 8 voucher targeted

⁶ *Will You Take My Voucher? An Update on Source of Income Discrimination in the District of Columbia*, Equal Rights Center, April 2013.

http://www.equalrightscenter.org/site/DocServer/Will_You_Take_My_Voucher.pdf?docID=1921

⁷ *Getting Past 'No': Housing Choice Voucher Holders' Experiences with Discrimination and Search Costs*, Poverty & Race Research Action Council, May 2010. <http://www.prrac.org/pdf/GettingPastNo.pdf>

⁸ Fair Housing Trends Report 2013, National Fair Housing Alliance.

<http://nationalfairhousing.org/LinkClick.aspx?fileticket=rJOodoEJhG4%3d&tabid=3917&mid=5321>

for at-risk to homelessness veterans. Currently, these types of vouchers could be lawfully denied just like the typical Section 8 voucher.

In addition, Supplemental Security Income (SSI) payments are the sole source of income for 4.8 million non-elderly Americans (age 18-65 years) with considerable disabilities and limited assets who are unable to work. In 2012 in Indianapolis, a person with a disability received SSI benefits equal to \$698 per month. This income was equal to 17.9% of the area median income. A person with a disability receiving SSI would have to pay 71% of their monthly income to rent an efficiency unit and 88% of their monthly income for a one-bedroom unit. Without an ongoing rent subsidy (voucher) that they can use to obtain housing which meets their needs, SSI recipients are often faced with heavy financial burdens and are sometimes forced to live in restrictive institutional settings or face homelessness.⁹

STATE AND LOCAL PROTECTIONS

State Protections

To date, 13 states have added source of income as a protected class to their fair housing law. These states are: California, Connecticut, District of Columbia, Maine, Massachusetts, Minnesota, New Jersey, North Dakota, Oklahoma, Oregon, Utah, Vermont, and Wisconsin.¹⁰ Each state has taken the position that a person cannot be discriminated against simply based on their legal income. In Massachusetts, for example, state law forbids “discrimination against individuals or families receiving public assistance or rental subsidies, or because of any of the requirements of these programs.”¹¹ In Oklahoma, sources of income that are required to be accepted by housing providers include “public assistance, alimony, or child support.”¹² To date, the State of Indiana has not taken the necessary action to provide such protection.

Locality Protections

At least 37 cities/counties across the United States have added source of income housing protection into their City and/or County laws. Nearby localities which include housing vouchers/Section 8 in their definition include: Memphis, Tennessee; St. Louis, Missouri; and Chicago/Cook County, Illinois, to name a few. The FHCCI is not aware of any locality or County in Indiana which has passed such local protection.

Impact of Laws

Do laws/ordinances which protect from source of income discrimination have an impact? An in-depth study conducted by HUD showed a significant impact. The study looked at voucher utilization rates in jurisdictions with source of income laws and compared to utilization rates in

⁹ *Priced Out in 2012*, Technical Assistance Collaborative (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force, May 22, 2013. <http://www.tacinc.org/knowledge-resources/priced-out-findings>

¹⁰ <http://www.prrac.org/pdf/AppendixB-Feb2010.pdf>

¹¹ Ibid.

¹² Ibid.

jurisdictions without such laws also contrasting with before- and after- the passage or repeal of the source of income protection. The findings found that there were higher utilization rates for voucher holders in jurisdictions with source of income laws as compared to those without any such laws.¹³

It is imperative that local and state governments address refusal rates to encourage equal housing opportunities for voucher holders. It is critical that these individuals not be shut out of a significant portion of the housing market. In order to address poverty and improve integration, voucher recipients need the access provided through voucher programs to affordable, high-quality housing options, in areas of their choice.

AUDIT RECOMMENDATIONS

1. The State of Indiana, and local jurisdictions such as Marion County, should adopt legislation that prohibits source of income discrimination that specifically includes housing choice vouchers and other forms of rental assistance.
2. The State of Indiana should fund a statewide audit on housing choice voucher/Section 8 refusal rates to determine any levels of refusal outside of Marion County.
3. State and local entitlement communities in receipt of federal funding should evaluate and recommend as part of their Consolidated Plans and Analyses of Impediments to Fair Housing that source of income protection be provided.
4. The City of Indianapolis and the State of Indiana should fund a testing audit to determine if race plays a role in Section 8 refusal rates.
5. The City of Indianapolis and the State of Indiana should fund public education campaigns to address any prejudices or stereotypes against voucher holders.
6. The State of Indiana and local housing authorities should conduct a public education program to eliminate any inaccuracies about the process of renting to housing choice voucher recipients to encourage participation by additional housing providers.
7. Funding should be provided to conduct a survey of housing providers to determine reasons for this report's identified refusal rates.
8. Funding should be provided to test levels of housing discrimination due other forms of source of income discrimination such as disability benefits, VASH, on other forms of rental assistance.

¹³ *The Impact of Source of Income Laws on Voucher Utilization and Locational Outcomes*, US Department of Housing & Urban Development, 2011.
http://www.huduser.org/publications/pdf/Freeman_ImpactLaws_AssistedHousingRCR06.pdf

APPENDIX

A breakout by zip code of all the FHCCI test sites for this project is below:

<u>Zip Code</u>	<u>Number of Tests Conducted</u>	<u>Zip Code</u>	<u>Number of Tests Conducted</u>
46201	1	46228	4
46202	1	46235	1
46208	2	46237	5
46214	1	46239	5
46217	4	46240	1
46220	6	46241	1
46221	5	46250	2
46224	3	46254	6
46226	3	46256	5
46227	1	46268	3
46228	4		

A breakout by zip code of the test sites in majority white areas is below:

<u>Zip Code</u>	<u>Number of Tests Conducted</u>
46217	4
46220	6
46221	5
46237	5
46239	5
46256	5

A breakout by zip code of the test sites in the random areas is below:

<u>Zip Code</u>	<u>Number of Tests Conducted</u>
46224	3
46226	3
46228	4
46250	2
46254	6
46268	3

Housing Voucher- Section 8 Tests Detailed Summary:

Zip Code 46217: Predominantly (75% or more) white

Test 1: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 2: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 3: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 4: Single-family home. Unknown management. Tester is informed the owner does not accept Section 8.

Zip Code 46220: Predominantly (75% or more) white

Test 1: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 2: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 3: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 4: Single-family home operated by management company. Tester is informed the management company does not accept Section 8.

Test 5: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 6: Single-family home operated by management company. Tester is informed the community has not previously accepted Section 8 but they could look into it and get the home set up.

Zip Code 46221: Predominantly (75% or more) white

Test 1: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 2: Apartment complex operated by management company. Tester is informed the community accepts Section 8.

Test 3: Single-family home operated by management company. Tester is informed the property does not accept Section 8.

Test 4: Single-family home. Unknown management. Tester is informed they do accept Section 8 but this home does not qualify.

Zip Code 46224: Chosen at random (neither predominantly white nor predominantly minority)

Test 1: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 2: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 3: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Zip Code 46226: Chosen at random (predominantly [75% or more] minority)

Test 1: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 2: Single-family home operated by management company. Tester is informed the property does not accept Section 8.

Test 3: Apartment complex operated by management company. Tester is informed the community accepts Section 8.

Zip Code 46228: Chosen at random (predominantly [75% or more] minority)

Test 1: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 2: Single-family home operated by management company. Tester is informed the property does not accept Section 8.

Test 3: Apartment complex operated by management company. Tester is informed the community accepts Section 8 but they have already reached the limit for the number of Section 8 tenants in the community.

Test 4: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Zip Code 46237: Predominantly (75% or more) white

Test 1: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 2: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 3: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 4: Single-family home operated by management company. Tester is informed the community does not accept Section 8.

Test 5: Single-family home operated by management company. Tester is informed the community does not accept Section 8.

Zip Code 46239: Predominantly (75% or more) white

Test 1: Apartment complex operated by management company. Tester is informed the community accepts Section 8.

Test 2: Single-family home operated by management company. Tester is informed the property does not accept Section 8.

Test 3: Single-family home operated by management company. Tester is informed the property does not accept Section 8.

Test 4: Single-family home operated by management company. Tester is informed the property does not accept Section 8.

Test 5: Single-family home operated by management company. Tester is informed the property does not accept Section 8.

Zip Code 46250: Chosen at random (predominantly [75% or more] white)

Test 1: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 2: Apartment complex operated by management company. Tester is informed the community accepts Section 8.

Zip Code 46254: Predominantly (75% or more) minority

Test 1: Single-family home operated by management company. Tester is informed the property does not accept Section 8.

Test 2: Apartment complex operated by management company. Tester is informed the community accepts Section 8.

Test 3: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 4: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 5: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 6: Apartment complex operated by management company. Tester is informed the community accepts Section 8.

Zip Code 46268: Chosen at random (neither predominantly minority nor predominantly white)

Test 1: Single-family home owned and operated by a private landlord. Tester is informed they are unsure whether Section 8 is accepted and is asked to call back later to confirm.

Test 2: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.

Test 3: Apartment complex operated by management company. Tester is informed the community does not accept Section 8.