This is the first of a three-part series focusing on Source of Income (SOI) discrimination in the Chicago metropolitan area. For more information on our SOI
Latonya English, 34, sits in her living room and watches her children dance around her to Christmas music on the television. She is still adjusting to life in her new Oriole Park neighborhood.

“I peek out my blinds every so often and watch people walk by. It seems like I’m the only African American on the block – but it’s okay, I see my neighbors and they say ‘hey how you doing?’ And they seem friendly.”

Before her move, Latonya and her three children - 12-year-old twins Travon and Tyriana and 8-year-old Tyshon - had spent almost a decade living in East Garfield Park. But when Latonya decided the time had come to find a new home in a safer neighborhood with better schools for her children, she faced an obstacle she didn’t expect: discrimination based on her source of income.

Latonya works as a security supervisor at a large security company, and for eleven years she has been a voucher holder. Housing Choice Vouchers, formerly called Section 8, are federal subsidies for low-income families, the elderly, and the disabled administered by local Housing Authorities. At the time of her search for new housing, Latonya was earning $2,640 a month.
Latonya’s to rent quality housing in the private market and to move away from the high-poverty, high-crime neighborhoods where they are often concentrated and into wealthier communities with better schools and economic resources.

As she began the arduous task of searching for housing with a full-time job and three young children, Latonya says she prayed daily that they would find a good home. Her CHA-provided mobility counselor, provided by Housing Choice Partners, encouraged her to look for housing in “opportunity areas”, which the Chicago Housing Authority defines as neighborhoods with less than 20% of residents under the poverty level and a low concentration of subsidized housing.

In mid-September, Latonya asked about a single-family unit for rent in Belmont Gardens. The real estate agent who returned her email responded quickly to ask when Latonya would come by to see the home. But when Latonya informed him that she was a voucher holder, he told her that the landlord of the unit would not be interested, citing “delays due to inspections and additional costs and bad credit of the applicants which makes her think that they will not take care of the unit.”

Latonya pressed him on the issue, saying that the landlord’s refusal to rent to a voucher

Vouchers enable low-income families like Latonya’s to rent quality housing in the private market and to move away from the high-poverty, high-crime neighborhoods where they are often concentrated and into wealthier communities with better schools and economic resources.
It's not discrimination for a landlord to have to wait for inspection until a tenant can move in the unit and it's not discrimination that a landlord does not want to deal with annual inspections and it's not discrimination if a landlord wants clients with good credit.

“His answer – I couldn’t believe it,” says Latonya.

“It’s not okay. I understand people look at other people’s credit […] but it was how he said it and the things he said afterwards that made me say, wait a minute – that’s discrimination.”

In fact, the real estate agent’s conduct did amount to discrimination. According to laws in twelve states and numerous cities and counties, including Chicago and Cook County, it is illegal to refuse to rent or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income. The Chicago Fair Housing Ordinance does not require landlords to accept all applicants with vouchers; they must decide whether to rent to or sell to anyone based on their source of income.

Latonya’s source of income in this case was the housing choice voucher program, or what many people still refer to as Section 8 - a form of discrimination that is alarmingly common and often overlooked.
Committee for Civil Rights (CLC) conducted research in Chicago that showed housing providers in opportunity areas discriminated against white tenants based on voucher status 55 percent of the time. Just as in Latonya’s case, many of these incidents involved landlords who explicitly said, “We don’t rent to people with section 8.”

On top of that, results of these 178 fair housing tests revealed that landlords who indicated that they were willing to rent to white voucher holders still discriminated against African-American tenants 53% of the time.

Many housing providers continue to erroneously believe they have a choice whether to accept applications from tenants with vouchers. Undeniably, renting to a voucher holder produces some challenges beyond those of renting to a non-voucher holder, for example in submitting to CHA inspections. However in Chicago, previous negative business experiences with voucher holders or the housing authority are not legitimate defenses to discrimination.

As in Latonya’s case, many landlords use creditworthiness as a proffered reason for refusing to rent to a voucher holder. While poor credit can be a legitimate reason to turn away a client, far too many landlords use
apply and the real estate agent didn't check her credit, even though he had cited her credit as a reason for rejecting her.

“Chicago is the third most segregated city in the United States, and it's no mystery why that is,” explains CLC’s Fair Housing Director Betsy Shuman-Moore.

“When housing providers refuse to rent to tenants with Housing Choice Vouchers, the vast majority of whom are African-American in the Chicago area, that helps keep these families from moving to areas of opportunity with access to better schools, jobs, and resources. There is a great need for housing providers to be educated about the laws against source of income discrimination, and for the Chicago Lawyers’ Committee and others to pursue complaints for tenants against those who violate these laws.”

In November, Latonya moved her family to a new house her sister helped find in Oriole Park, an opportunity area on the northwest side. Their new neighborhood is peaceful and quiet, and trees line the residential streets. She has no reservations about letting her 8-year-old son Tyshon ride his bicycle to the end of the block alone. Even though she has no need to move into the unit in Belmont Gardens, Latonya is pursuing her case of voucher discrimination.
“It made me feel like, am I good enough to be in an opportunity area? And it made me stop my search. You can’t judge a book by its cover and you can’t just say ‘I don’t want to be bothered with it.’ Everybody deserves a chance.”

With the assistance of the Chicago Lawyers’ Committee, Latonya filed a source of income discrimination complaint at the Chicago Commission on Human Relations. She is now awaiting a response from the respondents, and hopes for a positive outcome that will impact the way other voucher holders are treated in Chicago.

“A lot of people are getting away with [voucher discrimination] because no one is saying anything,” says Latonya.

“People don’t know that there are resources, like me. I almost swept it under the rug, because I didn’t know there was anyone to help me.”

For the first time since her housing search, Latonya is hopeful for the future. Easier commutes to work and to school are a huge help, and she has peace of mind knowing her children are safer living away from the violence that plagued her old neighborhood. “Change is good,” she says with a smile.