

Welcome! If you're new to reporting on source of income (SOI) discrimination, we created this brief explainer about the issue, what Unlock NYC is doing to combat it, and links to relevant research.

Q. WHAT IS SOURCE OF INCOME (SOI) DISCRIMINATION?

A. In NYC, rental assistance vouchers are lifelines for thousands of families, creating pathways from homelessness to housing. However, tenants with vouchers often face housing discrimination by landlords and brokers. These illegal practices perpetuate homelessness, deepen <u>residential segregation</u>, and unjustly exclude marginalized families from <u>areas of high economic opportunity</u>.

Sometimes called a "modern-day form of redlining," SOI discrimination hinders upward mobility and reinforces disparities in housing, employment, and educational opportunities. Additionally, the stigma attached to having a voucher and facing housing insecurity has adverse effects on physical and mental wellbeing.

Q. WHO DISCRIMINATES AGAINST VOUCHER HOLDERS, AND WHY?

A. We've seen it all – landlords big and small alike, prewar co-ops and shiny glass towers. Read detailed profiles in our <u>2023</u> <u>Serial Discriminators report</u>. Whether a landlord holds classist and racist views about what type of tenants voucher holders will be, or they just don't want to deal with city bureaucracy, it's against the law and families suffer as a direct result.

Q. HOW DO AGENTS TEND TO DENY VOUCHER HOLDERS?

A. All voucher holders are a protected class in New York. Almost all landlords and units in NYC must treat vouchers as a valid "source of income." However, landlords and brokers use both direct and indirect tactics to keep voucher holders out of their buildings.

Common tactics we see include:

- 🐮 Ghosting
- X Explicit denials
- Income requirements
- Credit score requirements
- Extra rules for voucher holders
- "Under the table" payments
- 🔊 Bait-and-switch
- 🚘 Steering

For further details and data about denial tactics, see our 2021 report, <u>*An Illusion of</u></u> <u><i>Choice*</u>.</u>

Q.WHERE IS SOI DISCRIMINATION MOST COMMON?

A. Unlock NYC's crowdsourced database, dating back to 2018, has uncovered SOI discrimination in all five boroughs and every single City Council district. To explore the prevalence of SOI allegations and specific tactics by district, view our <u>Mapping SOI Discrimination tool</u>.

UNLOCK NYC Press fact sheet | 2024

Q. WHAT IS UNLOCK NYC?

A. Unlock NYC is a tech nonprofit majorityled by women of color who have experienced housing discrimination because they use government assistance to help pay the rent.

Our free mobile chatbot allows prospective tenants to easily record phone calls and create a paper trail when landlords illegally turn them away. We connect our users to government agencies and other resources so they can exercise their rights and find housing.

Advocates, attorneys, and cities use our data to understand trends, develop stronger fair housing policies, and open more doors for the millions of low-income and homeless American households who use rental assistance programs.

Learn more about us on the web and across social media:

weunlock.nyc

fb.com/WeUnlockNYC



twitter.com/WeUnlockNYC

Q. I'M WORKING ON A STORY – WHAT'S THE BEST WAY TO REACH OUT?

A. We're so glad you asked! The best way to get in touch is to fill out the <u>Media</u> <u>Request form</u> on the <u>Press</u> page of our website. Your answers will go directly to our Communications team so that we can respond and match you with the right interviewee(s) and/or other resources.

Our team has experience with print, radio, and TV, from in-depth personal profiles to policy commentary to investigative reports. We make decisions about how we engage with press based on our capacity, the relevance the piece has to our focus area, and values alignment. See the FAQs on our <u>Press</u> page for more details.

We appreciate that journalists are often working on tight deadlines – but please keep in mind that we are a small team and the more lead time you give us, the more likely it is that we will be able to get you the information you need.

Q. WHO ELSE SHOULD I BE TALKING TO?

Great question. Check out Unlock NYC's current <u>enforcement partners</u> list to find legal service providers working on SOI enforcement, and our <u>direct service</u> <u>partners list</u> for frontline workers assisting New Yorkers with their search.