

# Housing Discrimination: What Does it Look Like?

Housing discrimination is illegal, immoral and debilitating to thousands of Massachusetts residents seeking housing; whether to rent, buy or finance a safe place to raise their family, or simply a roof over their head. Where we live determines the quality of our children's education, our access to jobs and social contacts, as well as aspects of our health and well-being.

## Is it really happening here?

Extensive paired testing done by the Fair Housing Center of Greater Boston (FHCGB) has uncovered a pattern of discrimination in the Commonwealth in the rental, purchase, and financing of properties to people of color, families with children, and people receiving housing assistance. Paired testing is a method of testing for discrimination that has been validated by the Supreme Court. In a paired test, volunteers are matched on personal and home seeking characteristics so that the only significant difference between them is the factor being tested.

Tests show that:

- People of color experience discrimination in **at least half** of their attempts to rent, purchase, or finance homes in Greater Boston.
- Families with children and people receiving housing subsidies experience discrimination in roughly **two-thirds** of their attempts to rent in the region.

## Examples of Discriminatory Behavior

### ➤ Higher Costs

Gayle, a white woman, visited a mortgage lending company and told the loan officer that her credit score was 740. She was referred to two realtors who could provide her with discounts on fees as well as help her find a home. She also received a \$500 certificate towards closing fees. Vicky, an Asian American with a credit score of 770, visited the same mortgage lending company. She only received one referral and was not offered a certificate or discount. Imagine how she would feel if she knew the offer Gayle had received.

### ➤ Lack of Access

An agent excitedly told James about an available apartment within his price range and when he would be showing the place. After James mentioned that he had a subsidy, the agent asked if he wanted to be put on the waiting list, and then told him that he was not sure if he could get in touch with the landlord to do the showing.

An apartment complex manager told Maria, who is Latina that no units were available, but if one opened up there was an application fee and a requirement that tenants earn at least \$35,000 per year. When Susie, who is white, made a similar inquiry, the manager immediately told her about an available apartment, encouraged her to come in anytime and did not make any mention of application fees or income requirements. The manager went on to tell Susie that they "will take half off [fees] if your credit is good".

- When John, a white man, asked a real estate company about a specific property his calls were returned, but Isaac, a more qualified African American never received a call. Another realty office gave John the realtor's cell phone number and suggested he call him directly. The same office told Roberto, who is Latino that company policy was not to give out the cell phone numbers of their agents.

➤ Steering

When Daniel, an African-American, was searching for a house to buy, the realtor's only suggestion was a house that cost several thousand dollars more than what Daniel said he could afford. The house was also in a neighborhood with a high concentration of people of color. In sharp contrast, when Adam, who is white, told the same realtor the same price range, he was told about a house within that range located in a predominantly white neighborhood. Adam was then given an appointment to view the house the next day and told that the sellers were eager to sell.

➤ Different Terms and Conditions

An agent told Angela, a white woman, to ignore the credit check portion of her application less than two hours after the same agent informed Barbara, an African-American woman, that a credit check was necessary. In another instance, Emanuel, who is African-American, was warned by an agent that the monthly rent did not include heat, when John, who is white, had been informed that the apartment was a good deal because all utilities were included in the monthly rent.

Margaret, who lives alone, was told by an agent about a two-bedroom apartment available for \$1,200 per month and was encouraged to apply. Later the same day, Catherine, who has children, was told by the same agent that the two-bedroom was \$1,300 per month, a difference of \$1,200 over the course of a year. In addition she was misled about the availability of the apartment and discouraged from applying – she was told that someone else, who was a really good prospect, was already in the process of filling out the application.

All of these examples are taken from experiences of our testers.

**All of this Results in . . .**

Families and individuals in the Commonwealth are being denied access to housing and the communities in which they want to live. This contributes to:

- Perpetuation of the wealth gap, even in the face of rising incomes and rates of homeownership among people of color.
- Education inequity that prevents all students from having the opportunity to interact with peers from multiple cultures that will prepare them for success in the global economy.
- Limitations on opportunities for all residents of the Commonwealth to choose to live in a diverse community and to derive the associated economic and social benefits.

The FHCGB works to break the silence, to offer recourse to people harmed by discrimination, and to educate and inform housing professionals as well as residents of their rights and responsibilities.

**For more information on what you can do  
please contact the Fair Housing Center of Greater Boston.**

*59 Temple Place #1105 ♦ Boston, MA 02111 ♦ 617-399-0491 ♦ 617-399-0492 fax ♦  
www.bostonfairhousing.org*

The Fair Housing Center of Greater Boston works to eliminate housing discrimination  
and promote open communities throughout the region.