

# Providing fair housing for all

By Bernard F. Lynch and Ginny Hamilton

• *Carlos and his wife are seeking a home in a community with good schools, but are repeatedly told that no homes are available in their price range. Online listings tell a different story.*

• *Vicky lives with her African-American partner and their child. They are consistently harassed by neighbors. The management company refuses to address the issue.*

• *Alex has HIV and receives rental assistance. He has been told to seek accommodations better suited to his "condition."*

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.

For years, residents of the commonwealth have interpreted the silence on housing discrimination to mean that it does not exist. In contrast to the overt practices of the past, discrimination today is often more subtle but remains a persistently troubling issue.

According to the Civil Rights Project at Harvard University, nearly half of the purchases between 1993 and 1998 by African-American and Latino buyers were concentrated in seven of 126 communities in metro Boston. More recent analyses of census and mortgage data show that as the populations of color in the region have increased, segregation has persisted and even increased within some ethnic groups.

High housing costs have been the commonly assumed root cause of persistent segregation. In fact, in 80 percent of our cities and towns, the number of African-American and Latino homebuyers is less than half what market prices predict.

The Civil Rights Project further found that, "almost 70 percent of Hispanics and an overwhelming 85 percent of African-Americans believe that members of their group miss out on good housing because they fear they will not be welcome in a particular community."

These fears are not unwarranted. Through extensive paired testing, a method validated by the courts, the Fair Housing Center of Greater Boston has uncovered a pattern of discrimination in the rental, sale and financing of properties to people of color, families with children, and people receiving housing assistance. Across the board, in one half of all instances, people within these groups experience housing discrimination.

The net outcome of housing discrimination is devastating to those who experience it and has tremendous economic and quality-of-life repercussions for all residents of the commonwealth. For example:

• People receiving rental subsidies are repeatedly denied access to apartments, con-

tributing to chronic homelessness, which limits their ability to improve their lives, secure employment and become self-sustaining.

• African-American homebuyers often are quoted higher mortgage rates, regardless of their earnings, savings or credit history, resulting in substantially higher monthly payments than their white counterparts. This discriminatory practice perpetuates the wealth gap and make African-Americans more vulnerable to foreclosures.

• Latino renters are not shown properties in neighborhoods that they can afford. With less choice in housing because of discriminatory practices, Latinos are concentrated in areas that offer limited access to family-sustaining employment, public transportation and vital community services.

By 2020, more than a quarter of the commonwealth's working-age population will be people of color. The state's economic destiny is inextricably linked to that of this next generation, upon whom we will depend to compose a skilled workforce critical to attract business and prosperity to the region. Where we live

determines the quality of our children's education and our access to jobs, as well as aspects of our health and well-being. Welcoming communities provide equal education opportunities for all residents and offer all students exposure to and interaction

with peers from multiple cultures that will prepare them for success in the global economy.

Political, business and community leaders recognize housing as a critical element to economic success. These leaders understand that Massachusetts must offer open communities to cultivate, keep and attract a skilled workforce. With an increasingly diverse population, it is imperative that the commonwealth recognize and address the issue of housing discrimination.

The city of Lowell has committed to addressing housing discrimination and has partnered with the Fair Housing Center of Greater Boston to train community residents and housing providers about their rights and responsibilities. Non-profit advocates gathered in March and the Lowell Housing Authority is hosting training in May. Recognizing that the housing market is regional and that fair housing can't stop at the city line, the Greater Lowell Landlord Association and the Northeast Association of Realtors are sponsoring trainings in the coming months. As elected officials, business leaders, community activists and neighbors, we must join forces to prevent and respond to discrimination in order to make all of our communities welcoming places to live.

*Bernard F. Lynch is the city manager of Lowell and Ginny Hamilton is the executive director of The Fair Housing Center of Greater Boston.*

## EDITORIAL

### Don't use troops as political pawns

is committing an egregious error by tying the Iraq pullout to S. troops overseas.

ederal lawmakers hold our troops political tug of war with President

re they include billions of dollars pending in the war-spending bill? nk American voters aren't paying

ats controlling Congress have long nselves as members of a party that r troops and would bring fiscal san- ans' increasingly unbridled spend- w does that image reconcile itself to ctions? How can Congress support e refuse to give Gen. David Petraeus, ommander, the time and funding he to succeed in his mission?

e find the Democrats' actions to be ypocrisy.

s should not be used as pawns in ly bitter political chess game gress and the White House. Presi- alizes this, and has asked federal o think again before moving for- that directly contradicts the judg- ilitary commanders and to sepa- requests for their pet pork

y, thus far, Democrats have failed t their actions, and Bush has vowed ll if it comes to him in its current

lawmakers have given Bush bil- ons to veto the bill, but one in par- ls out — an unreasonable Sept. 1, withdrawal date.

esn't approve this bill — and he it is substantially revised — U.S. ng in Iraq and Afghanistan won't ing they need to carry on combat against al-Qaida, Shiite and Sunni Islamic jihadists and the Taliban.

s need to take a step back and bill. Remove the early withdrawal t the pork and send it to the White y then will American voters believe atic-controlled Congress supports

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