

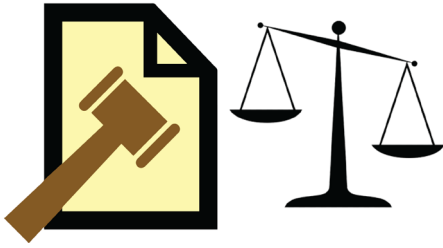


Easy Read Edition

**Crisis In Our
Communities:
Racial Disparities in
Community Living**

**Part 5: Safe and Affordable
Housing**

Words to Know for Part 5



Disparate impact

Disparate impact is a way of figuring out if a policy is causing discrimination. Disparate impact means we don't care about the reasons people give. What matters is that the policy results in people being treated unfairly.



Eviction

Eviction is when someone who rents their home is kicked out early.



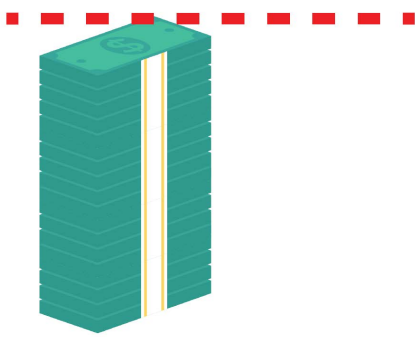
Federal housing choice program (Section 8)

The Federal housing choice program is a public benefits program. It helps people without much money pay rent. It makes sure people in the program only pay a third of their money for rent. The federal housing choice program pays the rest. The federal housing choice program is also called Section 8.



Homelessness

Homelessness means someone doesn't have a safe place to live. Sometimes people are homeless and have a place they live sometimes, but that place isn't safe. They can't rely on it.



Income limits

Income limits are requirements on many public benefits. Income limits say if you have too much money you can't get help. If you start making too much money you lose your help. Income limits are different for different programs



Lease

An agreement to live in a home someone else own.



Redlining

Redlining was a policy that was part of segregation. Redlining was a way banks decided who could get some types of loans. One thing they used to decide this was how many people of color lived in these communities.



Segregation

Segregation is when people use policy to separate people based on who they are. In America, a lot of segregation has been because of race.



Worst case needs

Worst case needs means that someone's housing is very unsafe. It can mean that someone pays more than half of their money for housing. It can also mean that the place they live is very unsafe.

1. Introduction



Housing is an extremely important part of living in the community.



Housing is more than just the place where we sleep and have shelter.



It is important to our health.



It connects us to our community.

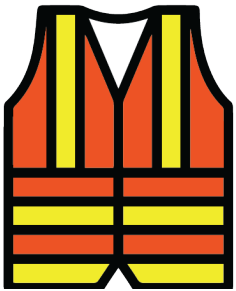
A good home is one that is:



- Affordable



- Accessible



- Safe



- Free of health dangers like pests or mold



- A place you can live for a while without worrying about losing your home.



- Part of a community that is also safe, accessible, and healthy.



All of these things affect our health.



They affect our ability to live in our community.



Making sure that everyone can have a good home is very important.

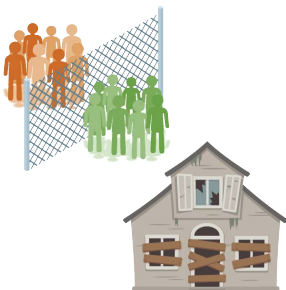


But not all housing is good housing.

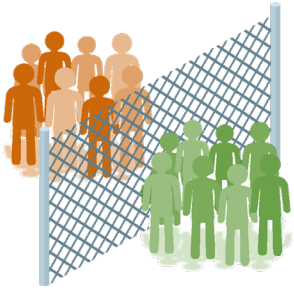


Some people have less good housing for unfair reasons.

Effects of Racism on Housing



One reason why some communities have less good housing than others is because of **segregation**.



Segregation was when people used policy to separate people based on who they were.



In America, a lot of segregation has been because of race.



The people making these policies did not want people of different races living together.



So they used policies to keep Black people away from white people.

Sometimes they used the law to do this.



Sometimes they found ways to do this illegally.



Segregation like this is illegal now.



But it didn't go away.



Even today, different communities are very different because of this.





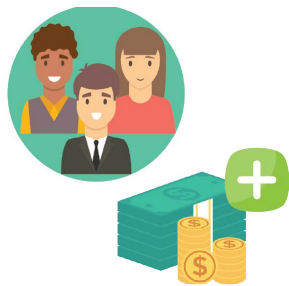
Communities where white people lived got more help to build and own houses.



Communities where white people worked got more money to start businesses.



More white families owned their own homes.



This means they had more money.



Because they had more money they also had better schools.



They had more businesses.



They were safer.



Communities with more people of color did not get the same help.



They had less money.



It was harder for them to own houses.



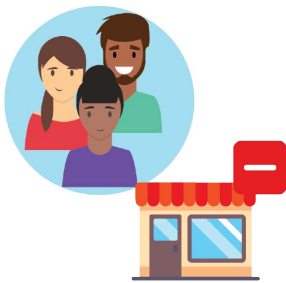
They had to move around more.



This made it harder for them to save money.



They had worse schools.



They didn't have as many businesses.



One policy that was part of segregation is called **redlining**.

Redlining was a way banks decided who could get some types of loans.



Banks would decide that people living in some communities were too poor to be a good investment.



One thing they used to decide this was how many people of color lived in these communities.

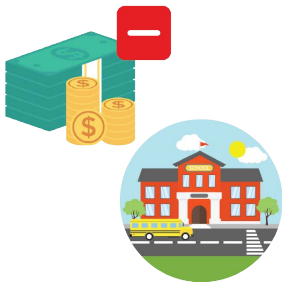


This meant that communities with a lot of people of color have had less money.

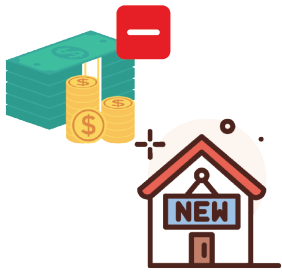




They had less money to start businesses like grocery stores or doctor's offices



They had less money to pay for good schools.



They had less money to build new homes and to keep homes in good condition.



Over time, this has meant less people in these communities own their own homes and more people rent.



It also means many people in these communities do not have much money for housing.

The Importance of Safe and Healthy Homes



Our homes matter a lot for our health.

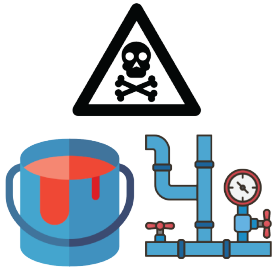


They have a big impact on disability.

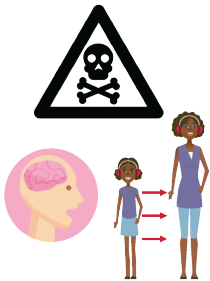


Bad homes can make us sick

For example:



- Lead from old paint or water pipes.



Lead can cause intellectual or developmental disabilities.

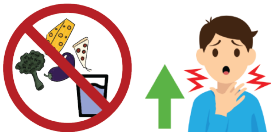
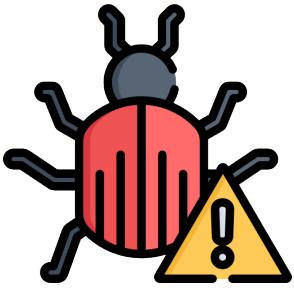


- Mold.

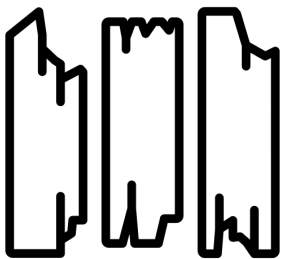


Mold can cause breathing problems or make breathing problems worse.

- Pests.



Pests can make food unsafe to eat and also cause breathing problems.



- Broken floors.



Broken floors can make people fall and hurt themselves.

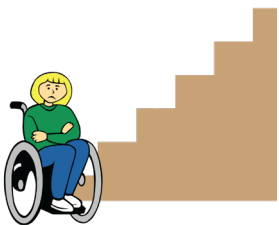
- Broken roofs.



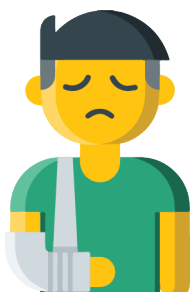
Broken roofs can let in water, which causes mold.



Mold can make people sick.



- Inaccessible homes.



If our homes aren't accessible, we might get hurt.



But it can be difficult to get repairs.



Fixing problems in our homes can be very expensive.



It can become even harder to fix problems when we rent our homes.



If someone rents their home, someone else owns the home you live in.



Usually you sign an agreement to live there for a while.



This is called a **lease**.



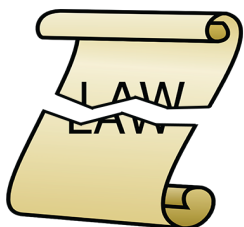
When we rent, the person who owns the home is supposed to make repairs.



Many people who own the homes don't want to make these repairs.



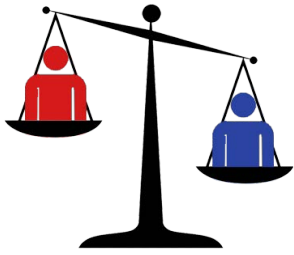
They will try to find ways not to make them.



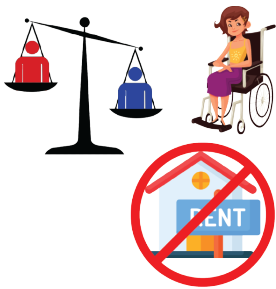
Even when it's illegal not to make them.



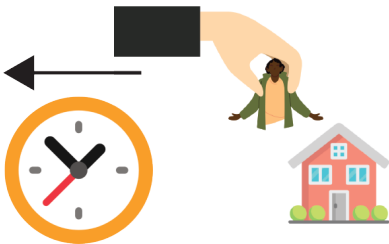
Instead, landlords sometimes try to not rent to someone who will ask for repairs.



This can cause them to discriminate against renters.



They might discriminate against people with disabilities by refusing to rent to us.



They can even try to kick us out early.



When someone who owns a home tries to kick renters out early, that's called **eviction.**



Some landlords try to evict people who ask for repairs.



Eviction hurts us because it makes it harder to get a new home after.

Homelessness and Disability



People with disabilities are at more risk of being **homeless**.



When someone is homeless they don't have a safe place to live.



They don't have a place to live that they can rely on.



This makes it harder to stay safe.



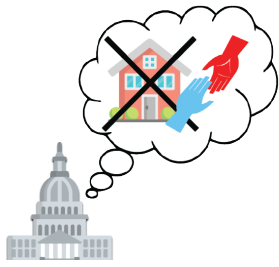
This makes it harder to stay healthy.



The government does checks to see many homeless people they can find in public.



They do this to help them know who is homeless.



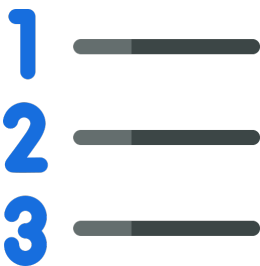
It helps them know how to help them.



The homeless people they find are more likely to have a disability.



At least one in four homeless people the government sees have disabilities.



There are a lot of reasons why we have more trouble finding a home.



Housing can be very expensive for people with disabilities.



We often cannot afford to pay for a home.



Many of us pay much more than we can afford to have a home.



We don't have enough money left to stay healthy and safe.



In many places, the rents for apartments cost more than all of the money we can make.



In general we shouldn't pay more than a third of our money for housing.



The rest of our money should be for other things to stay safe and healthy.



We need this money for things like food, clothes and medicine.



If we have to spend too much on housing we won't have enough money to stay healthy.



People who pay more than half their money for housing have **worst case needs**.



People can have worst case needs if the place they live is very unsafe.



Worst case needs means the housing they have is very unsafe for them.



People with worst case needs need to have better housing to stay safe.

For example:



Gina is disabled.



Gina lives in a very old house.



The roof of Gina's house leaks.



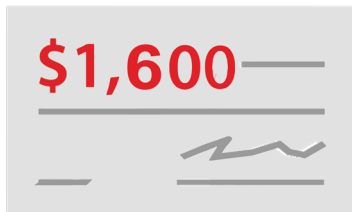
There is mold in Gina's house.



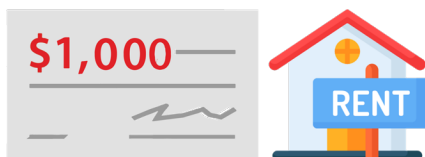
Gina's house is not safe to live in.



But Gina still pays a lot of money for rent.



Gina makes \$1600 in a month.



Her monthly rent is \$1000.



Gina pays over half her money every month in rent.



Gina has worst case needs.



Gina needs other things to stay healthy too.



Gina needs to spend money on food and medicine.



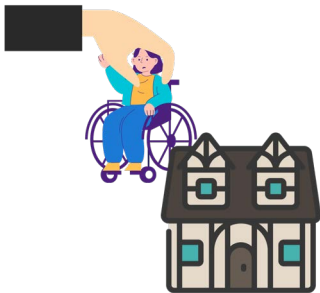
But Gina doesn't have enough money.



Gina spends too much on rent.



Gina sometimes skips buying food or medicine to save money.



This makes Gina less healthy.



But if she doesn't pay rent she can be evicted.



1.4 million homes with people with disabilities in them have worst case needs situations.



This is almost one fifth of all worst case needs homes.



When we can't afford to live in our own homes, we are in danger of losing our homes.



We can become homeless.



This can also get us put in institutions.



It can get us arrested and put in prison.



We have a right to receive support in our communities.



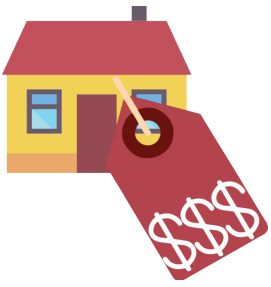
But if we can't afford to live safe and secure in our own homes, we don't get that choice.

What can we do?

Give Us More Affordable Housing



Housing is expensive.



It is hard for us to afford our homes.



It is hard for us to keep homes.



When we spend more than we can afford for homes it makes us less safe.



We don't have enough money left to stay healthy.



We need to make sure there is more affordable housing.



There are not enough affordable homes.



A lot of people who need affordable homes can't get them.



This hurts people with disabilities.



This hurts people of color.



More of us don't have much money.



More of us have trouble having enough money to pay for homes.



We have even less money to stay safe.



We need to make sure people without much money can have homes.



There are some programs that help people afford homes.



Many of these programs are to help people who don't have a lot of money.



One program is called the **Federal Housing Choice Program**.

It is also called **Section 8**.



This program helps renters who don't have a lot of money.



It makes sure they only pay about a third of their money for rent.



Section 8 pays the rest.



There are a lot of people who need Section 8.



But Section 8 does not get enough money to help them all.



Only about a third of people who need Section 8 are actually able to get it.



A lot of people have to wait a very long time to even have a chance to get Section 8.



If this program had all the money it needed then it could help a lot more people.



More people would be able to afford homes.



This would let people stay safer even if they didn't have much money.



This would help renters with disabilities in particular because a lot of us don't have enough money.



One problem with Section 8 is that it is only for apartments that already exist.



One reason housing is too expensive is there aren't enough homes for people who need them.



We also want to make sure there are more homes available for people.



We want to make sure the homes people have are in good condition and accessible.



This is harder with old homes.



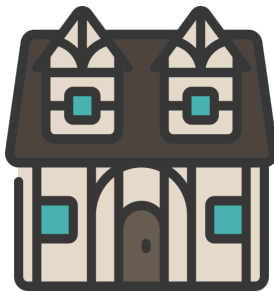
It is easier with newly built ones.



The law requires new homes to be accessible.



But this only means buildings built after 1991 have to be accessible.



Most homes are older than this.



People without much money live in older homes even more often.



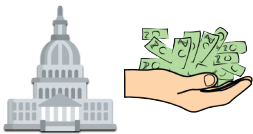
This means we also need to make sure that we build more affordable homes.



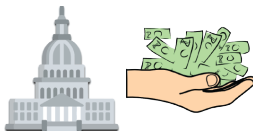
There are several programs that can help build more homes.



One program is the Low Income Housing Tax Credit.



This is a program where the government gives money to people to build affordable housing.



This program can also be used to repair homes and make them accessible.





Another program is the Section 811 Project Rental Assistance program.



This is a newer program.



It also helps build affordable housing.



It is focused on helping people with disabilities with low incomes get housing.



It is meant to keep people from becoming homeless or getting put in institutions.



We need to make sure these programs get full funding.



This can make sure that people with disabilities have affordable, accessible housing.



They can help people in communities without much money have affordable accessible housing.

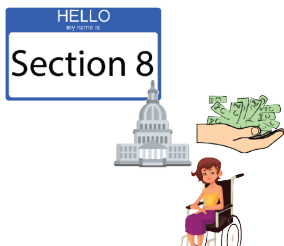


They can help communities of color have affordable, accessible housing.

Fix Programs So We Can Still Have Enough Money To Stay Safe



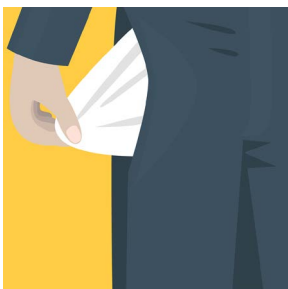
People without much money need help paying for their homes.



There are programs that can help them.



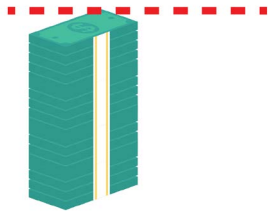
These programs are important.



Programs like Section 8 are made to help people with the very least money.



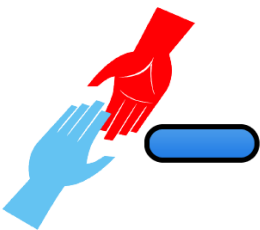
These programs don't want people with more money using them.



Many of them use **income limits**.



Income limits say if you have too much money you can't get help.



If you start making too much money you lose your help.



Income limits can make it hard for people to keep their homes.



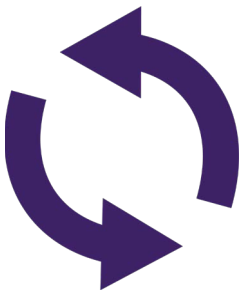
A lot of times the income limit is very low.



Even with help with rent, people don't have enough money left.



They can't stay safe and healthy.



If something in their life changes, they can lose their home fast.



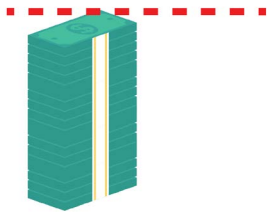
If they start working, they can lose their home.



If someone they live with makes too much money, they can lose their home.



These programs are supposed to make housing affordable.



But these income limits can also make housing less stable.



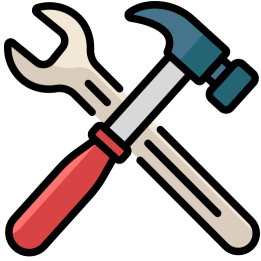
People can lose their homes when things change.



They can be forced to move if someone they live with has too much money.



They aren't allowed to have enough money to move safely.



It is important to fix income limit rules.



They should let us keep enough money to stay safe.



They should leave room for changes in life situations.



Income limits should let us live with family and friends if we need to.



This is important if we need our family and friends for support.



Some public programs also say people aren't allowed to save much money.



This is also a very big problem for people.



Sometimes emergencies happen.



During emergencies we often need to spend money to stay safe.



It can be hard to do what we need to stay safe and still pay rent.



If we can't save for emergencies we won't have the money to stay safe.



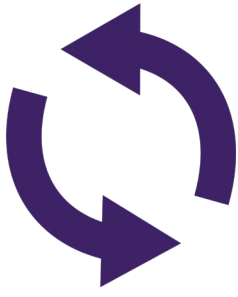
Moving or getting a new apartment can cost a lot of money too.



Moving usually costs more money than programs allow people to have.



People are not allowed to save enough money for emergencies or moving.



The rules for these programs should be rewritten.



They should let people save enough to stay safe and healthy.



They should let people save enough to move if they need to.

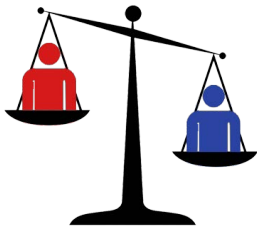
Stronger Fair Housing Enforcement



People with disabilities have a hard time getting good homes.



People of color have a hard time getting good homes.



Discrimination makes it harder for us to get good homes.



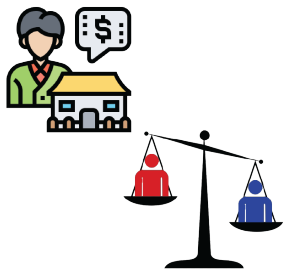
Landlords discriminate in who they rent to.



Lenders discriminate in who they give loans for homes to.



They give better loans to some groups than others.



People who sell houses also discriminate.



Sometimes they decide who to sell to based on unfair things.



Sometimes they discourage people from moving into some communities.



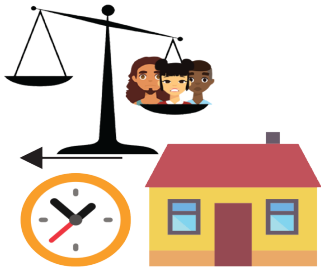
People who decide how much houses are worth also discriminate.



Sometimes they decide that houses belonging to people of color aren't worth as much.



People can experience racial discrimination in housing.



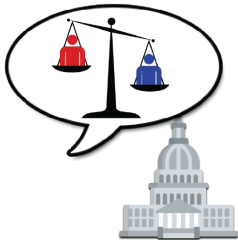
There is a long history of racial discrimination in housing.



But a lot of discrimination is against people with disabilities too.



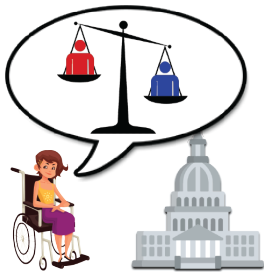
The main policy that tries to stop discrimination is the Fair Housing Act.



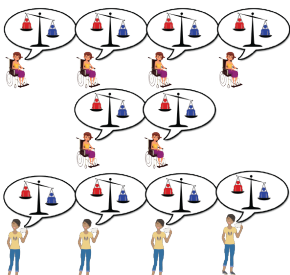
The Fair Housing Act says people who get discriminated against can tell the government.



The government is supposed to get them to stop discriminating.



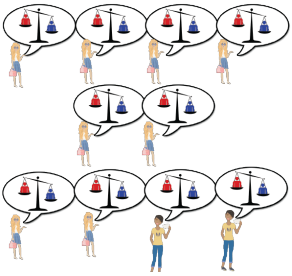
In 2018, most federal housing complaints were for disability discrimination



Almost six in ten complaints involved disability discrimination.



Racial discrimination was the next most common.



About two in ten complaints were for racial discrimination.



The Fair Housing Act says new homes have to be accessible.



But a lot of types of homes aren't included.



And these requirements are only for new homes built after 1991.



Most of the homes people with disabilities live in are older.



A lot of them don't have to be accessible.



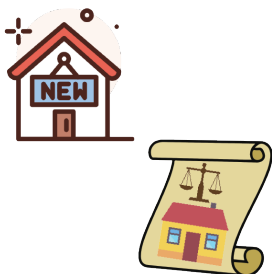
This makes it more important to enforce housing law when we can.



We need homes the Fair Housing Act covers to actually be accessible.



For many of us, these are the only homes we *can* live in.



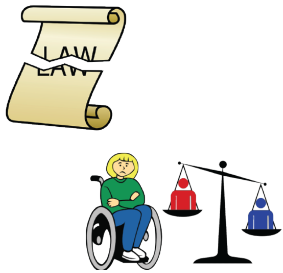
We need to make sure that new homes are following the law.



We need to make sure as many of them as possible are accessible.



We also need to make sure that the people renting or selling homes are not discriminating.



It is against the law to discriminate because of disabilities.



Some landlords try to get around this.



They look for other ways to discriminate.



Sometimes they decide to discriminate based on how people get the money to pay rent.



For example, a landlord might decide not to rent to people who use public benefits.



They might only rent to people who get money from work.



They might believe that people who use benefits are worse tenants.



Many times they believe this because of racism.



It can also be because of unfair beliefs about people without much money or with disabilities.



They might say that people who have money from benefits don't have enough money.



They might refuse to accept benefits letters as proof people can pay rent.



This discriminates against people with disabilities.



People with disabilities are more likely to use benefits like SSI.



It makes it harder for people who use benefits to find places to live.



It is very hard to have enough money to get an apartment.



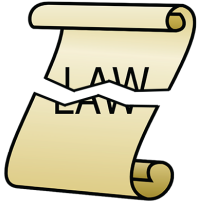
This makes it much harder.



The government should pay more attention to this type of discrimination.



The government should make this type of discrimination illegal by name.



They should make it clear this sort of discrimination is illegal.



They should make sure landlords can't use it as a way to discriminate.



The Fair Housing Act looks for discrimination in a lot of different ways.



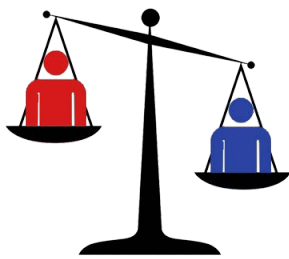
Some types of discrimination get reported by people who experience it.



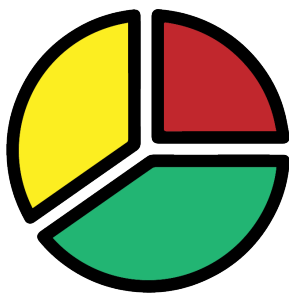
But the government knows that's not the only kind.



The government knows that it needs to look for other signs of discrimination.



Discrimination is when people are treated unfairly because of who they are.



But there are different ways to try to prove discrimination is happening.



It is hard to prove that someone discriminated on purpose.



A lot of times people don't tell the truth about why they make decisions.



They especially don't tell the truth when they are breaking the law.



So we have to find other ways to show discrimination.



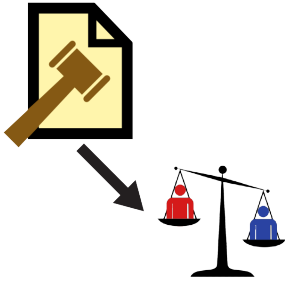
One way is disparate impact.



A disparate impact is when a policy has an effect that is unfair to a group of people.



Disparate impact means we don't care about the reasons people give.



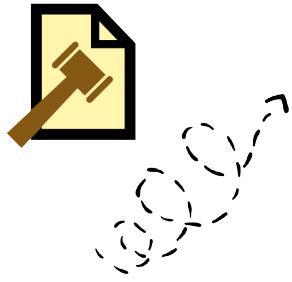
What matters is that the policy results in people being treated unfairly.



If they have a policy that keeps people with disabilities or people of color from renting, they need to stop doing it.



Any policy that makes it harder for a group to live in the community they want can be proof of disparate impact.



Sometimes these policies are indirect.



Cities make rules about where buildings can be built.



They decide that some buildings aren't allowed in some places.



If those rules make it harder for people with disabilities to live in those places, that is a disparate impact.



If there is a rule about building homes that means it's harder to make them accessible, that is a disparate impact.



If there is a rule that types of homes and buildings that people with disabilities use can't be built, that can have a disparate impact.



Looking for disparate impact from policies is important.



We should make sure policies don't have unfair effects on groups of people.

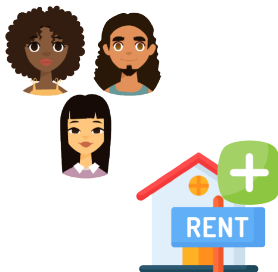


This can help make sure everyone has access to housing.

Eviction Protections for Renters



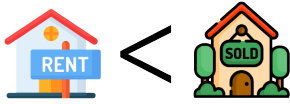
More than a third of Americans rent their homes.



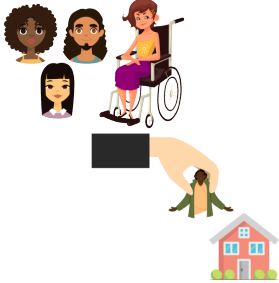
For people of color, the number is even higher.



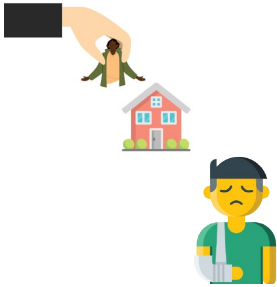
More than half of Black and Hispanic people rent their homes.



Renting is less stable than owning a home.



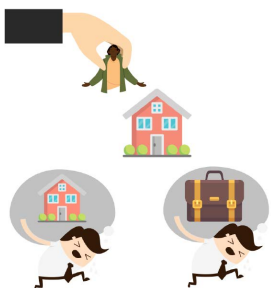
People with disabilities and people of color are in more danger of eviction.



Eviction hurts us.



It makes us less healthy.



It makes it harder for us to get jobs or new homes.



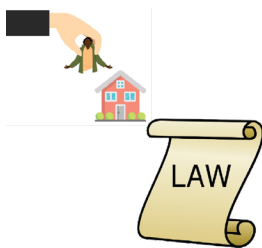
We are more likely to end up homeless or in an institution.



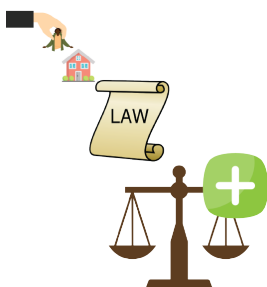
It is very important to avoid eviction as much as possible.



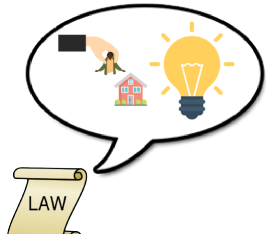
Preventing eviction is important to protect us.



Laws about eviction are very different from place to place.



But a lot of them can be made a lot fairer.



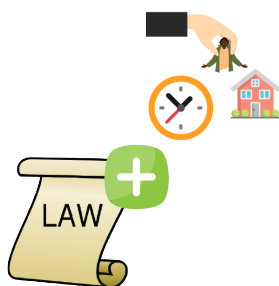
Some places have laws saying that people can only be evicted for a good reason.



Some places say that landlords have to tell people before they can evict them.



They have to give someone plenty of time before they can evict someone.



More places need to have laws like this.



Another thing some places are starting to do is help people avoid eviction.



Some places have programs to help people defend against eviction.



These places often have lawyers who work with people in danger of eviction.



Some places have programs to help landlords and tenants make agreements without court.



It is important to help these programs help more people.



We should copy them in places that don't have them yet.



Having these programs in more places can help people avoid evictions.



It can help them stay in their homes.



It can help people avoid having to go to courts.



Courts can also be expensive or difficult.



A lot of courts aren't very fair to people getting evicted.



The biggest reason for evictions is that a tenant hasn't paid rent.



So another important way to stop evictions is to help people pay rent.



Some places have programs that help people pay rent when this happens.



These programs can also be expanded and brought to places that don't have them yet.



This can help the most vulnerable people avoid eviction.



It can help people with low incomes and emergency expenses.



It can help them avoid even bigger problems from losing their homes.