

Candidate answers 2021, question 2

2. What do you think are the most common forms of housing discrimination in Somerville?

Katjana Ballantyne, Candidate for Mayor

The most common reasons for being denied housing in Somerville are economic, which disproportionately effect immigrant communities, people of color, and people with disabilities. Local market rates for housing, even during the past year of the COVID19 pandemic and quarantine, exceed what many people with disabilities and low-income, and middle-income earning residents and their families can afford. The local, market rate for housing is driven by renters who are often unrelated, young professionals or students who can pay a high price to rent for the short time they need to live here, usually two to four years, and sometimes less. Households, with only two wage-earners, and especially single-parent households simply cannot afford to pay what a group of unrelated young professionals or students can pay.

Other reasons for being denied housing in Somerville are that the existing, older rental stock, does not accommodate people with disabilities. The stock is old and built on a variety of grades. There are very limited opportunities for “zero step entry” or handicap parking. Retro-fitting for accessibility is often cost-prohibitive for home-owners.

Given the barriers mentioned above, residents in vulnerable communities, often people of color, women-lead households and immigrants with language barriers have a more difficult, if not impossible challenge to find willing landlords and reasonable prices to rent in Somerville. There are still predatory practices happening in Somerville, and some absentee landlords who rent poorly maintained housing to vulnerable renters, undocumented households and service workers in Somerville. Predatory practices harm all of us, with the majority expense and harm born by renters.

Mary Cassesso, Candidate for Mayor

In addition to issues of discrimination and systemic racism, the Somerville market is competitive and favors folks who can pay the premium amount for housing, which tends to be highly-educated young professionals. The premium housing costs are out of reach for families and individuals that may not have well-paying jobs with benefits. Overcrowded housing situations and lack of good-paying jobs with benefits contributed to the impact of COVID rates among the most vulnerable. Property owners have no lack of prospective renters so they are less likely to accept prospective renters so they are less likely to accept Section and vouchers. In addition, the high market demand can create situations where families may be evicted so owners can collect higher rents.

Will Mbah, Candidate for Mayor

We need to understand that racism and discrimination are deeply embedded within our society and as a result people of color are often denied housing. But it does not end at race, there are

several other groups landlords and property managers discriminate against. People are often discriminated against because of their national origin, marital status, sexual orientation, age, source of income, disability, sex, if they are pregnant, or veteran status.

Charlotte Kelly, Candidate for City Council At Large:

When I think about people being denied housing, I think about implicit and explicit denial. Implicit denial can come in the form of a home being inaccessible to a person or family. For example, many homes in Somerville have multiple stairs that lead up to them and therefore cannot be accessed by someone with a mobility or sensory disability. Others, especially families with young children, may encounter a home that has not been de-leaded, which also poses a limitation. These types of implicit inaccessibility deny a person's right to choose certain homes. The more explicit forms of denial may come as the result of implicit bias on the part of landlords, brokers, realtors, bankers, and more. Whether that is racism, classism, ableism, homophobia, transphobia, or sexism, implicit bias that those in the business of housing have towards renters and potential homebuyers impacts our lives every day. Here in Somerville, BIPOC (Black, Indigenous, and People of Color) face substantial racism when it comes to accessing mortgages. In 2017, there were 350 white residents who received loans to buy homes while only 3 Black residents received loans and 13 Latinx residents received loans. This very explicit form of racism extends beyond home purchases and into evictions. City Life/Vida Urbana and MHP Center for Housing Data demonstrated that Black and Latinx people were experiencing more rent debt during the pandemic than their white neighbors, and they were being evicted at a disproportionately higher rate in Boston specifically. We know that Somerville is no exception when it comes to people living at the intersection of race, class and evictions. Until renters are able to seal off eviction records, people may face discrimination based on their eviction history. In addition, similar class-based discriminatory measures like credit checks may put working class and poor residents at risk of discrimination. All of these factors and more play into the economic forces that make renting or buying in Somerville discriminatory and inaccessible for so many people.

Justin Klekota, Candidate for City Council At Large:

Increasingly, as housing prices in Somerville rise, lower income residents are finding it difficult to find housing in Somerville. This is why it is so important for our community to increase construction of affordable housing units and expanding our definition of affordability to include middle class families as well.

Kristen Strezo, Councilor At Large:

Aside from structural racism and discrimination that some residents may face, I believe one of the most common reasons why someone is denied housing in Somerville is that they get priced-out of our city. There is not enough available affordable housing to accommodate the growing number of residents who need access. As I mentioned in the previous question, I am a resident of affordable housing and therefore have personally experienced the struggles and stress that go into finding an affordable housing unit. The process of securing affordable housing is difficult in

its own right. However, finding an affordable housing unit that is kid friendly, can accommodate a family (3 or 4 bedrooms), or is ADA accessible adds an extra challenge and cost barrier.

As City Councilor, one of my focuses is not only pushing to expand affordable housing but specifically working to create more 3 and 4 bedroom affordable housing stock for families and increasing the number of ADA accessible and senior units. I have also, in light of the pandemic, supported the Eviction Moratorium and continually discussed the need for Rent Stabilization measures to protect residents and their families from being priced-out of our community.

Tracey Pratt, Candidate for City Council At Large

One reason I highlighted above is immigration status. This is an issue in Somerville. People don't want to rent to immigrants and if they do, the housing is often substandard. I also know that people are denied housing because of age. They may be viewed as too young or too old. Disability status is another factor, particularly if a person has an emotional disability. Naturally finances and socioeconomic status are factors as well. Even though landlords can be guaranteed money through section 8 vouchers, some would rather not rent in these cases. People are denied housing because they are pregnant or have children, sexual orientation, gender identity and race. There are many reasons people are denied housing in this city.

Virginia Hussey, Candidate for City Council At Large:

- a. Discrimination against people with vouchers since many landlords don't understand what it means
- b. A lack of understanding the process for city programs, as at the time there wasn't as much assistance from the city of Somerville
- c. Disability as landlords are afraid of accommodating people with disabilities- one of the top housing discriminations
- d. Income- I was working, but disabled, so my income was questioned
- e. People with children- this is hard enough in a two parent family, but as a single mom it was judged harder

Willie Burnley, Jr., Candidate for City Council At Large

As with most things, I'd like to start this conversation based on what we know members of the community have experienced. The City of Somerville released the results of an Affordable Housing Assessment in August of 2017, which, among other things, asked both individuals and representatives of Somerville institutions what kind of housing discrimination goes on in our community. The leading responses had to do with race, ethnicity, or color. Beyond that, respondents mentioned issues based on arrest history, disability, and even discrimination based on receiving Section 8 vouchers. Other examples I would add to this list include being denied a loan to buy a home, language access, and issues based on credit or past experiences with evictions.

I hope that through the recently announced Fair Housing and Anti-Displacement Task Force we can have greater representation for voices from the community to inform us about their

experiences with housing discrimination and solutions to these issues that the council can enact. Some solutions mentioned in the aforementioned City of Somerville study included creating community events to better inform the public about fair housing laws, rent control, and tracking patterns of discrimination reporter against specific landlords through the Fair Housing Commission.

JT Scott, City Councilor, Ward 2:

Familial status discrimination (children) is extremely common due to lead remediation requirements and our aging housing stock. Racial profiling and national origin discrimination is also not uncommon. Discrimination based on disability status, given the feared costs of making reasonable accommodations for accessibility and the already extremely limited amount of housing units which are ADA compliant, is also pernicious and damaging. And of course, income source discrimination (e.g. Section 8) can be clearly seen by how few Section 8 placements have occurred in the past several years in Somerville.

Ben Ewen-Campen, City Councilor, Ward 3:

I believe that there is very frequent – almost casual - discrimination in our housing market based on many protected categories: race, disability status, national origin, age, the presence of young children, Section 8 voucher-holding, and many others.

Beatriz Gómez Mouakad, City Council candidate, Ward 5:

Race, language (non-english speaker), legal status, familial status (i.e. with children), lead law and source of income (Section 8 voucher etc or hourly income source vs.fixed wage).

Tessa Bridge, City Council candidate, Ward 5:

Though there are Fair Housing Laws in place, many reasons people are denied are because of who they are. Fair Housing Laws do have protected classes yet landlords and realtors can often find loopholes that don't explicitly discriminate but are exclusionary. One common reason that individuals are denied housing in Somerville is due to their identities - such as disability status, gender, and sexual orientation, race, class, marital status, etc. The general unaffordability of housing in Somerville practices creates structural barriers for many to find adequate housing due to their economic status. This plays out in many ways such as when landlords require credit checks, background checks, and rental history. Furthermore, the need to supply first and last month's rent and security deposit are prohibitively expensive to many members of our community. Without access to fair housing loans, and because it is public record if you have ever been evicted (which is often due to financial hardship) many get caught in a cycle that makes it difficult to re-enter the housing market.

The available housing stock also impacts people's ability to find suitable housing. People with disabilities who need accessible housing have very few choices and are therefore competing with one another and often unable to find good housing options. Also, families struggle to find housing due to lack of access and cost of larger units, concerns about noise, and landlords' unwillingness to de-lead or take on the risk of having tenants with children in units that have not

been deleted. Despite Fair Housing laws, due to lack of oversight and enforcement as well as the hard to pin down nature of discrimination many people who are in protected classes are still denied access to housing. Often applications are rejected because someone “isn’t a good fit” or for other non-specific reasons but the motivations are due to identity or situational-based reasons that should be protected under Fair Housing law.

Todd Easton, City Council candidate, Ward 5:

I would assume there are overt reasons and suspected reasons, but at the end of the day the reasons all come down to an opportunity gap. I think people in Somerville are denied housing for reasons like “education level” and “economic class,” and for reasons as direct as gender or cultural discrimination, or just plain racism.

Alexander Anderson, City Council candidate, Ward 7:

The think people experience the types of bias we know are endemic to all of our systems. As mentioned above, these harms are most intensely experienced by people from historically oppressed groups. This is true of the experience that renters or buyers have with potential landlords, mortgage lenders, home appraisers, home sellers as well as the system that is developed because of local housing policies, rules, and regulations.

We need to have improvements at all levels of our housing system to make sure that people are not discriminated against because of systems of oppression. I believe improvement is needed at the following levels:

- Structural: we need to update and improve existing affordable housing options across Somerville, and we need to build new buildings to increase the supply of housing at all levels of affordability.
- Institutional: we need to evaluate our policies, rules, and regulations to understand the ways in which our institutional policies are impacting historically marginalized groups. And, we must enact improve policies, rules, and regulations that can improve our system.
- Interpersonal: we need to ensure that everyone has access to information, in their preferred language, that describes their housing rights and resources in the community to increase the exercise of those rights. We must also ensure that landlords, owners, building developers, and the city entities understand their obligations and responsibilities ensuring fair access and experience in housing.
- Individual: we must incentivize behaviors that increase access to fair housing for landlords, owners, and developers. And, we must ensure accountability when our policies, rules, and regulations are violated.

Becca Miller, City Council candidate, Ward 7:

If we were to ask landlords the most common reasons that they reject applications, I’d expect to hear the following: a past eviction(s), insufficient income, bad credit, and discrimination against protected classes being disguised in various ways. Much of Somerville’s housing is not accessible, which could be another reason someone was denied housing. Families with children

looking for housing in a house/apartment with lead paint, and the owner not being willing to delead the unit due to the high cost could be another reason. Systemic racism and other illegitimate discriminatory reasons are still unfortunately an issue, although I expect landlords don't say that outright. There is also a clear discrepancy in Somerville's fair housing loans that indicate systemic racism may be a factor when looking to purchase housing - in 2017 there were 350 loans given to white residents versus 13 Latinx residents versus just 3 Black residents.

Judy Pineda Neufeld, City Council candidate, Ward 7:

I know people in Somerville are denied housing for a variety of reasons, including based on sources of income such as public assistance, because they have children, because of a disability or based on racial and religious discrimination. These are all protected classes and we must ensure Somerville residents are educated on their rights and know their methods of recourse if they are discriminated against in the housing process. I also know that prospective tenants or homeowners are denied because of past evictions and I would be a strong advocate to the state to implement eviction sealing in the case of no-fault evictions so this can no longer occur.

Maria Koutsoubaris, City Council candidate, Ward 7:

As we have heard stories about discrimination, I believe that the current administration needs to be revamped with guidelines open to assist the needy with public application. That is to say that not one caseworker should be in decision of the fate of a family or an individual in need. My further belief is that some people fade into a power trip that decides the fate of others