

## Closing Doors on Americans' Housing Choices

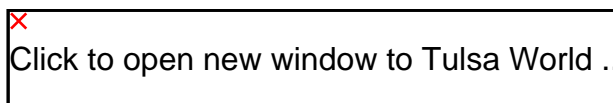
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Newspapers and TV commentaries around the country have been buzzing with alarm about skyrocketing housing prices. But for many Americans, spiraling home prices and rents aren't the only barriers to housing opportunity and choice. Discrimination - by landlords, real estate agents and mortgage lenders -- stands in the way of too many families searching for a place to live.

Discrimination isn't as overt as it once was; often it is so subtle that victims don't even recognize it. Real estate agents no longer tell African Americans that they are unwelcome in a white subdivision. But an African-American couple visiting a real estate agent is shown fewer homes and less affluent neighborhoods than a comparable white couple. And landlords don't tell disabled applicants not to apply. But a deaf woman, using a TTY system to gather information about advertised rentals, can't get anybody to accept her calls or answer her questions.

Compelling evidence that discrimination persists comes from a recent series of "paired-testing" studies by the Urban Institute. In a paired test, two people (one minority and one white, or one disabled and one non-disabled) pose as equally qualified homeseekers. Both call or visit a real estate agent or landlord to ask about a house or apartment advertised as available. Both make exactly the same request and record all the information and service they receive.

Because the only difference between these two customers is their race or disability status, they should receive the same information and assistance. Systematic differences in treatment -- telling the minority customer that an apartment is no longer available when the white customer is told he could move in next month, for example -- provide direct evidence of discrimination. Paired testing catches housing providers in the act of discriminating.

More than 20 percent of the times that African-American and Hispanic renters ask about advertised apartments, they receive less information and assistance than comparable whites. Landlords only tell them about some of the apartments on the market and don't let them inspect everything that's available.

African-American and Hispanic homebuyers face the same sort of discriminatory treatment from real estate agents. In addition, they are sometimes steered away from the most affluent and predominantly white neighborhoods, where comparable whites are shown homes. They are also less likely to get help - from either their real estate agent or their mortgage lender -- with the complexities of mortgage financing.

Asian-American homeseekers also receive inferior treatment, especially in the homeownership market. And Native Americans who try to rent housing outside tribal lands face discrimination in almost one of every three inquiries.

Racial and ethnic minorities aren't the only Americans whose housing choices are blocked by discrimination in the marketplace. Paired testing reveals even higher levels of discrimination against deaf people when they try to inquire about advertised apartments, using TTY technology, and against wheelchair users when they visit apartment buildings in search of rental housing.

While many forms of discrimination occur less frequently today than they did a decade ago, the discrimination that persists is serious, making it much harder for minority and disabled homeseekers to find the homes and apartments they want in neighborhoods of their choice.

Public education provides one essential step toward a solution. A recent Urban Institute survey found that almost 50 percent of American adults don't know that steering homebuyers to neighborhoods on the basis of race is illegal, and more than 4 out of 10 are unaware of key protections for the disabled. People who may be

victims of discrimination need to know their rights; landlords and real estate agents need to understand what actions are prohibited; and all of us need to speak out against practices that limit freedom of choice.

But education alone isn't enough. Even if people know their rights, they can't exercise them if they aren't aware they have been discriminated against. Federal and state governments should provide more support for local fair housing groups that use paired testing to regularly monitor landlords and real estate agencies and bring lawsuits against those who violate the law. Housing discrimination won't end until violators know they are likely to be caught and penalized.

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