

What is source-of-income discrimination?

▶ Source-of-income discrimination is **refusing to rent to a prospective tenant because of their lawful source of income**, such as Social Security, disability, and veteran benefits; child support payments; Section 8 or housing choice vouchers, other monetary or cash assistance from the government or nonprofits; or hourly wages.

What's the problem?

- ▶ Source-of-income discrimination results in housing instability; unaffordable, unsafe or inaccessible housing; or homelessness. In Lincoln, **housing is unaffordable for 44% of renters at all income levels** and 11,280 households are *extremely* cost-burdened by rent. With so little left after housing costs, many of our neighbors sacrifice necessities like food and healthcare to make ends meet.
- ▶ Public assistance programs like Section 8 housing vouchers, Social Security, disability, and veteran benefits are critical to fill this gap. But they can't help when landlords refuse to accept them. Nearly 1 in 3 voucher recipients have to return their voucher because they can't find a landlord who will accept it. Just look around Lincoln's apartment listings, and "No Section 8," "No LHA," and "No Vouchers" are common. Discrimination against Lincolnites using assistance programs is no secret, and it hurts our community.
- ▶ Our homes are where we lay our heads each night and wake up each morning, but without stable housing every aspect of our lives is turned upside-down. When our neighbors can't access affordable, safe, and accessible housing, it threatens their physical and mental health, educational and employment outcomes, and **overall well-being** and chance to succeed.

Who does source of income discrimination hurt?

- ▶ Across the nation, source-of-income discrimination most impacts renters of color, women, and people with disabilities. In Lincoln, it also affects our immigrant and refugee neighbors, people overcoming mental health issues, LGBTQIA+ Lincolnites, and people with low incomes.
- ▶ Landlords who engage in source-of-income discrimination can use it as an excuse for discrimination that would otherwise be prohibited, such as race, color, national origin, religion, sex, disability, or marital status. This most affects renters of color, women, and people with disabilities. This exacerbates racial segregation and concentration of poverty in our neighborhoods. Source of income most hurts our neighbors who already face other systemic barriers.

What types of income are rejected?

▶ Source-of-income discrimination impacts all lawful forms of income, whether someone is working for an employer or is self-employed, retired, or disabled. Examples include paychecks from a person's employer; income from a self-employed person's business; Social Security benefits; disability benefits, veteran benefits; child support payments; and monetary or cash assistance from the government and/or nonprofits, such as Section 8 or Housing Choice Vouchers.

What's the solution?

- ▶ With your help, we can add lawful source of income as a protected class through a city ballot initiative for Lincoln to vote on in May 2025. This policy would prohibit source of income discrimination and allow folks who are impacted by this discrimination legal recourse. Landlords could no longer turn a prospective tenant away just because of how they pay, allowing our public benefits programs, like Section 8 vouchers, to work as they were intended, to help our neighbors access the housing they need.
- ▶ While housing costs soar across the nation, **our city can be a leader in affordable housing** by ensuring that housing assistance and other lawful sources of income cannot be discriminated against so that all our loved ones, from our grandchildren to our grandparents can have a safe and decent home.

How would it be enforced?

- ▶ By adding lawful source of income as a protected class, **source-of-income discrimination would be treated like other forms of discrimination,** such as discrimination against one's race, color, national origin, religion, sex, disability, or marital status.
- ▶ Someone experiencing source-of-income discrimination would go to the **Lincoln Commission** on **Human Rights**, which may lead to an investigation and legal action.
- ▶ In cities, counties, and states that have source of income protections, the voucher failure rate is cut in half compared with places that do not have these protections.