



Final Report

Chicago Lawyers' Committee for Civil Rights

**Fair Housing Testing Project for the
Chicago Commission on Human Relations**

Contract (P.O.) No. 51176

2017-2018



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Cover photo by F. Muhammad, June 2012, Pixabay, <https://pixabay.com/en/residential-home-dwelling-2729098/>.

Executive Summary

This report presents the results of a one-year fair housing testing and training project conducted by Chicago Lawyers' Committee for Civil Rights (Chicago Lawyers' Committee). In 2017, Chicago Lawyers' Committee entered into a contract with the Chicago Commission on Human Relations (the Commission or CCHR) to conduct fair housing testing for discrimination on the basis of source of income and/or race in six neighborhoods in Chicago and to provide training on the Chicago Fair Housing Ordinance and other fair housing laws. Over a one-year period from April 2017 through April 2018, Chicago Lawyers' Committee staff conducted a total of 70 tests (which consisted of 141 individual test parts) and 8 training events which reached over 150 people.

This contract was one result of the 2016 Analysis of Impediments to Fair Housing in Chicago (AI), a document drafted in compliance with U.S. Department of Housing and Urban Development (HUD) funding requirements. Among other impediments, the AI found that "certain city policies and procedures do not encourage fair housing" and recommended that neighborhood-level analyses be conducted and effectively integrated into the housing planning process. The AI also identified lack of fair housing knowledge and lack of investment in fair housing from housing providers as impediments and recommended that the Commission expand fair housing education among housing providers.

Fair housing testing was conducted for three bases, or categories, of discrimination: (1) source of income discrimination, (2) race discrimination, and (3) source of income combined with race discrimination. Of the 70 tests that were conducted, 41 tests were conducted to test source of income discrimination (30 tests for source of income and race discrimination and 11 tests for source of income discrimination only) and 49 percent of these tests involved source of income discrimination. 59 tests were conducted to test race discrimination (30 tests for source of income and race discrimination and 29 tests for race discrimination only) and 29 percent of these tests involved race discrimination. 30 tests were conducted for both race and source of income discrimination, and 20 percent of tests involved both types of discrimination. As a result, 43 percent of all tests involved some form of discrimination. In addition, African American testers posing as HCV program participants were more likely to experience discrimination than white testers.

Three types of discriminatory or prohibited acts were observed – refusal to rent, differential terms and conditions being applied, and steering – and the type that occurred most often varied by protected class. For the 20 tests involving source of income discrimination, the most common prohibited act was a refusal to rent in 80 percent of tests. For the 16 tests involving race discrimination, the most common prohibited act was differential terms and conditions being applied in 63 percent of tests.

In addition, with respect to customer service offered by housing providers, white testers were more likely to receive both standard ("appointment made/offered" and

“reasonable communication”) and supplemental (“above and beyond” and “offered additional units”) service than African American testers, with white testers receiving “above and beyond” customer service in 20 instances compared with only three instances for African American testers.

Testing occurred in the Bridgeport, Clearing, Hyde Park, Jefferson Park, Mount Greenwood, and Near North Side neighborhoods. The highest ratio of discriminatory acts to source of income tests occurred in the Bridgeport neighborhood, where 5 out of 6 tests resulted in a refusal to rent to the tester. In the Hyde Park neighborhood, discrimination was observed in 5 out of 11 tests. The highest ratio of discriminatory acts to race-related tests occurred in the Near North Side neighborhood, where 7 out of 11 tests involved race discrimination. In the Clearing, Jefferson Park, and Mount Greenwood neighborhoods, there were high discrepancies between the level of customer service offered to African American testers and customer service offered to white testers.

These 70 tests suggest that in the six neighborhoods under consideration, African Americans, Housing Choice Voucher participants, and especially African American Housing Choice Voucher participants continue to face significantly limited housing opportunities in the rental market. Although limited in scope, the results of a year of testing reveals that historic practices of housing discrimination by race and source of income have not become extinct, but rather persist and continue to serve as barriers to housing opportunity to African Americans and low-income households across Chicago.

Introduction

Chicago Fair Housing Ordinance

Housing discrimination is prohibited at the federal, state, and local levels and 2018 marks the 50th anniversary of the passage of the federal Fair Housing Act, which prohibits housing discrimination on the basis of race, color, sex, national origin, religion, familial status, and disability.¹ Since 1963, the Chicago Fair Housing Ordinance has extended protections from housing discrimination to its residents.² In its current form,

PROTECTED CLASS
An identity that is protected from discrimination under the federal, Illinois, Cook County, or Chicago fair housing laws. The Chicago Fair Housing Ordinance recognizes 14 protected classes.

the Ordinance affirms that all residents of Chicago should have “full and equal opportunity...to obtain fair and adequate housing for themselves and their families.” The Ordinance has broader coverage than the federal Fair Housing Act in that it protects individuals from discrimination on the basis of the following protected classes: race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status, and source of income.³

Housing Choice Voucher Program

The Housing Choice Voucher (HCV) Program, also referred to as “Section 8”, is a federal program funded by the U.S. Department of Housing and Urban Development (HUD) and administered in Chicago by the Chicago Housing Authority (CHA). The program is designed to help low-income individuals and families find quality homes in the private market.⁴ Under the HCV⁵ Program, the CHA uses federal funds to pay a portion of a family’s monthly rent directly to the property owner. The HCV participant is responsible for identifying and procuring a house or apartment.

¹ 42 U.S.C. § 3604 *et seq.*

² *Analysis of Impediments to Fair Housing Choice*, Chicago, IL: City of Chicago, Applied Real Estate Analysis, Inc., 2016, 16, https://www.cityofchicago.org/content/dam/city/depts/obm/supp_info/CDBG/FINAL3_EDITED_AI_Report2_19_2016_rvsd.pdf.

³ Chi. Mun. Code Sec. 5-8-010.

⁴ “Housing Choice Vouchers Fact Sheet”, U.S. Dep’t of Housing and Urban Dev’t, accessed June 2018, https://www.hud.gov/topics/housing_choice_voucher_program_section_8; “Housing Choice Voucher (HCV) Program,” Chicago Housing Authority, accessed June 2018, <http://www.thecha.org/residents/housing-choice-voucher-hcv-program/>.

⁵ In this report, the terms “HCV” and “voucher” are used interchangeably as the references to vouchers are the same as references to Housing Choice Vouchers.

Source of Income Discrimination

Since 1990, the Chicago Fair Housing Ordinance has prohibited discrimination against individuals with alternate sources of income.⁶ Individuals who participate in the HCV program are considered members of this protected class. However, fair housing testing results and complaint filings demonstrate that source of income discrimination

SOURCE OF INCOME

The lawful way in which individuals financially support themselves and/or their dependents. Paychecks, public assistance, such as SNAP or TANF, alimony, child support, unemployment compensation, and Housing Choice Vouchers are all examples of sources of income.

remains a significant barrier to housing opportunity in the city.⁷ In addition, the City of Chicago's 2016 Analysis of Impediments to Fair Housing report referenced discrimination against HCV participants when identifying impediments to fair housing such as a lack of awareness of the fair housing laws and a lack of an explicit role for real estate professionals in furthering fair housing.⁸

For example, the Chicago Commission on Human Relations, the city's agency charged with enforcing the Chicago Fair Housing Ordinance, stated in its 2016 Annual Report that 36 out of 61 housing discrimination complaints filed in 2016 alleged source of income discrimination, which had "been the trend for the past several years",

and most source of income complaints involved discrimination against individuals with Housing Choice Vouchers.⁹ Previous housing discrimination testing conducted by Chicago Lawyers' Committee also indicated that source of income discrimination may complicate the housing search for many HCV participants. A 2010 Chicago Lawyers' Committee Report outlined findings from over 100 fair housing tests that took place in what were identified as Opportunity Areas by the CHA.¹⁰ The report explained that white testers experienced discrimination based on HCV status 55% of the time. In 39% of tests, housing providers refused to rent to the HCV participant.¹¹

⁶ *Not Welcome: The Uneven Geographies of Housing Choice* (Chicago, IL: Chicago Policy Research Team, 2017), xi; see also "Section 8 Vouchers and Source of Income Discrimination", Chi. Comm'n on Human Relations,

<https://www.cityofchicago.org/content/dam/city/depts/cchr/AdjSupportingInfo/AdjFORMS/Section8VouchersSourceofIncomeDisc.pdf>.

⁷ "Cook County: New Rights for Housing Choice Voucher Holders Landlord Fact Sheet," Chicago Area Fair Housing Alliance, last modified 2014, <http://cafha.net/wp-content/uploads/2014/04/SOI-Landlord-Sheet.pdf>.

⁸ *Analysis of Impediments to Fair Housing Choice*, 156, 174.

⁹ Chi. Comm'n on Human Relations, *Chicago Commission on Human Relations 2016 Annual Report*, Chicago, IL: City of Chicago, 2018, 7, https://www.cityofchicago.org/content/dam/city/depts/cchr/supp_info/2016AnnualReportFINAL.pdf.

¹⁰ These geographic areas have changed and are now known as "Mobility Areas." For more information and a map of CHA Mobility Areas, see:

http://www.thecha.org/assets/1/22/Mobility_Areas_Map_FAQs_022818.pdf.

¹¹ *2016 Annual Report*, 27.

Race discrimination has also played a large role in limiting the housing opportunities available to HCV participants. Approximately 87% of HCV heads of households are African American.¹² The 2010 Chicago Lawyers' Committee report found that in many regions across Chicago, African American HCV testers experienced refusals to rent, even when their white counterparts with HCVs had been accepted. For example, in the North Side neighborhoods under consideration (Lakeview, Lincoln Park, Lincoln Square, Near North Side, and North Center), 47% of white testers' vouchers were accepted, but 33% of the housing providers who accepted the white testers' vouchers refused to rent to or negotiate with the African American testers.¹³ The results of the testing indicate that housing providers frequently treated African American HCV participants differently than white HCV participants, and may even have used the refusal to accept the African American's voucher as a proxy for race discrimination.

Testing as a Way to Uncover Discrimination

Fair housing testing is used to objectively measure and document variation in the quantity, quality, and content of information and services that housing providers offer individuals in the sale or rental market. Fair housing testing can be used for both research and enforcement purposes, although the testing described in this report is intended exclusively for research purposes. While a single fair housing test is sometimes not enough to identify discriminatory practices or policies, a series of tests may reveal significant patterns in treatment.

Testing can reveal discriminatory actions or violations of fair housing laws such as denying or misrepresenting the availability of housing, steering, and offering different terms and conditions on the basis of a protected class. The fair housing testing described in this report studied the private rental market, but testing may examine various markets. However, fair housing testing typically uncovers information about the treatment of applicants or prospective tenants; it cannot demonstrate treatment that occurs during tenancy or after a sale or loan.

Fair housing testing relies on a process in which trained fair housing testers pose as prospective tenants or homebuyers. Tests often involve a comparison between similarly-situated home seekers, whose only significant difference is their membership in a protected class, such as their race, gender, disability, religion, or source of income. In certain circumstances, tests do not involve a direct comparison, but rely upon a clear result of a single tester's experience. In all tests, the testers carefully document their experiences as they attempt to access a housing opportunity. Their experiences are later analyzed and compared by the organizations or entities that assigned the tests.

¹² *Not Welcome: The Uneven Geographies of Housing Choice*, xi.

¹³ *2016 Annual Report*, 29.

Overview and Scope of Testing Conducted

In 2017, Chicago Lawyers' Committee entered into a contract with the Commission to conduct fair housing testing for discrimination on the basis of source of income and/or race in six neighborhoods¹⁴ in Chicago and to provide training on the Chicago Fair Housing Ordinance and other fair housing laws. The Commission selected these neighborhoods because they produced the highest numbers of fair housing complaints in recent years.

The six neighborhoods were Bridgeport, Clearing, Hyde Park, Jefferson Park, Mount Greenwood, and Near North Side.

Figure 1: Neighborhoods under Consideration



Retrieved 8/6/2018 from "Boundaries – Community Areas," Chicago Data Portal, <https://data.cityofchicago.org/Facilities-Geographic-Boundaries/Boundaries-Community-Areas-current-/cauq-8yn6/data>.

This contract was one result of the 2016 Analysis of Impediments to Fair Housing in Chicago (AI), a document drafted in compliance with HUD funding requirements. Among other impediments, the AI found that "certain city policies and procedures do not

¹⁴ In this report, the term "neighborhoods" has the same meaning as the City of Chicago's Community Areas. See Appendix D for maps of each neighborhood in which testing was conducted.

encourage fair housing” and recommended that neighborhood-level analyses be conducted and effectively integrated into the housing planning process. The AI also identified lack of fair housing knowledge and lack of investment in fair housing from housing providers as impediments and recommended that the Commission expand fair housing education among housing providers.

Over a one-year period from April 2017 through April 2018, the test coordinator conducted 70 tests, the majority of which were matched pairs consisting of two test parts per test. On a few occasions, the test coordinator assigned one fewer or one additional test part to accommodate specific circumstances of a test. Accordingly, Chicago Lawyers’ Committee completed a total of 141 test parts (with some tests having one test part, the majority of tests having two test parts, and some tests having three test parts).

The test coordinator recruited testers for the project and conducted a formal tester training for new testers. Each new tester was required to successfully complete a closely supervised practice test before conducting tests for the project. Testers performing race phone tests were submitted to voice panel screening to determine whether the testers had racially identifiable voices. The test coordinator also maintained and updated tester records.

Over the course of the contract period, the test coordinator reviewed listings for apartments and homes for rent in the six neighborhoods and assigned tests based on such listings. Each tester contacted the housing provider¹⁵ via telephone or conducted an on-site visit within the time period designated by the test coordinator. During the contact with the housing provider, testers inquired about housing availability and terms and conditions for the rental, among other things. In the course of these interactions, testers posing as HCV participants revealed their voucher status to the housing provider.

Test Locations and Types

During the period from April 2017 through April 2018, testers conducted a total of 70 tests (141 individual test parts) in six Chicago neighborhoods. These consisted of:

- 12 tests (25 test parts) in Bridgeport;
- 11 tests (22 test parts) in Clearing;
- 11 tests (23 test parts) in Hyde Park;
- 13 tests (25 test parts) in Jefferson Park;
- 12 tests (24 test parts) in Mount Greenwood; and
- 11 tests (22 test parts) in Near North Side.

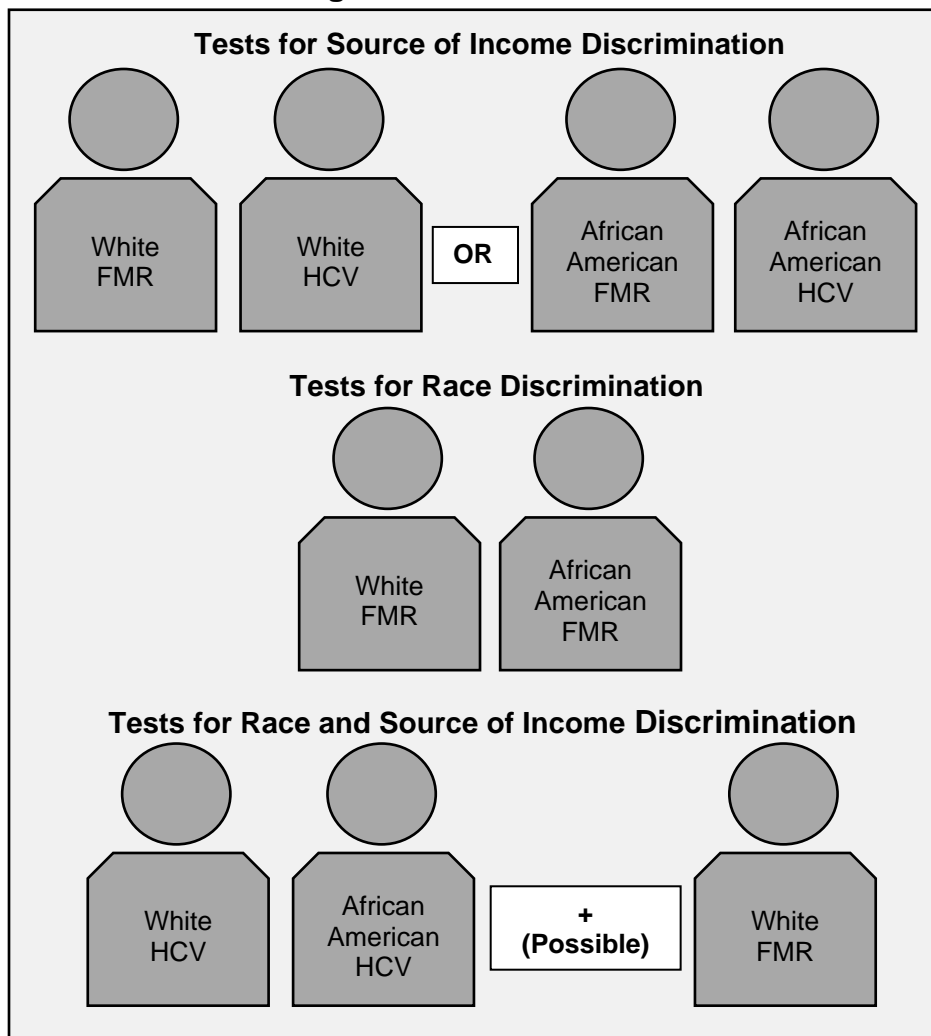
¹⁵ The term “housing provider” refers broadly to such individuals as a landlord, property owner, listing agent, leasing agent, managing agent, property manager, or other employee, agent, or representative of a company that has the right to lease an apartment or home in Chicago as well as the company itself.

Tests were either conducted entirely by phone (“phone tests”), or also involved an on-site component (“site test”). During the contract period, 45 phone tests and 25 site tests were conducted.

Testing Bases

Fair housing testing was conducted for the following bases, or categories of discrimination, identified in advance by the Commission and Chicago Lawyers’ Committee: (1) source of income discrimination, (2) race discrimination, and (3) source of income combined with race discrimination. The third category, source of income combined with race discrimination, was identified with the understanding that ideas and perceptions relating to both race and source of income may simultaneously impact prospective tenants’ experiences in the rental market, and that prospective tenants with vouchers also may receive differential treatment on the basis of their race.

Figure 2: Matched Pairs



For the first category, source of income discrimination, 11 tests (23 test parts) were conducted to study source of income discrimination only and such tests only occurred in the Hyde Park neighborhood. Source of income discrimination tests were intended to examine the experiences of testers posing as HCV program participants, often by comparison to testers of the same race and gender posing as fair market rate (FMR) prospective tenants. The tests involved African American/Black and white testers.

For the second category, race discrimination, 29 tests (59 test parts) were conducted to study race discrimination only. These tests occurred in the Bridgeport, Clearing, Jefferson Park, Mount Greenwood, and Near North Side neighborhoods. Testers of the same gender posed as similarly situated, FMR prospective tenants, but for their race. The tests involved only African American/Black and white testers.

For the third category, source of income and race discrimination, 30 tests (59 test parts) were conducted to study both source of income and race discrimination. These tests occurred in the Bridgeport, Clearing, Jefferson Park, Mount Greenwood, and Near North Side neighborhoods. Tests involving both source of income and race discrimination were intended to examine the experiences of testers posing as HCV program participants. Testers of the same gender posed as similarly situated, HCV prospective tenants, but for their race. As with the second category, the tests in this third category involved only African American/Black and white testers.

Table 1 includes a list of the 70 tests that were conducted by neighborhood, test type, and test basis:

Table 1: Tests Conducted by Neighborhood, Test Type, and Test Basis

Neighborhood and Test Type	Test Basis: SOI Only	Test Basis: Race Only	Test Basis: SOI and Race	Total
Bridgeport	-	6	6	12
Phone	-	4	4	8
Site	-	2	2	4
Clearing	-	5	6	11
Phone	-	3	4	7
Site	-	2	2	4
Hyde Park	11	-	-	11
Phone	6	-	-	6
Site	5	-	-	5
Jefferson Park	-	7	6	13
Phone	-	4	5	9
Site	-	3	1	4
Mt. Greenwood	-	6	6	12
Phone	-	3	4	7
Site	-	3	2	5

Near North Side	-	5	6	11
Phone	-	4	4	8
Site	-	1	2	3
Grand Total	11	29	30	70

Analysis of Testing Conducted

Following the completion of 70 tests (and 141 test parts), the tests were analyzed by Chicago Lawyers’ Committee staff to determine which tests involved discrimination, and if so, the type of discrimination that occurred, including source of income discrimination, race discrimination, or both. As referenced in the Overview of Testing Conducted section above, tests involving testers of the same race posing as either HCV program participants or FMR prospective tenants could result in source of income discrimination, but not race discrimination, because they involved an analysis of treatment of HCV and FMR prospective tenants of the same race. Similarly, tests involving African American and white testers that both posed as prospective FMR tenants could result in race discrimination, but not source of income discrimination, because they involved analysis of treatment of African American and white FMR prospective tenants. Finally, tests involving testers of different races that both posed as HCV program participants could result in source of income discrimination and/or race discrimination, because they involved analysis of treatment of African American and white HCV holders.

Prohibited Acts

Upon its review of the test results, Chicago Lawyers’ Committee staff identified the following acts that are prohibited by the Chicago Fair Housing Ordinance as indications of discriminatory treatment that occurred among the tests:

Refusal to rent

Section 5-8-020 of the Chicago Fair Housing Ordinance provides: “no owner, lessee, sublessee, assignee, managing agent, or other person, firm or corporation having the right to sell, rent or lease any housing accommodation, within the City of Chicago, or any agent of any of these, **should refuse to sell, rent, lease**, or otherwise deny or withhold from any person or group of persons such housing accommodations because of his race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income of such person or persons.”¹⁶

Examples of refusals to rent applied to testers include a housing provider making statements such as “the landlord will not accept a voucher”, or “I don’t know if the landlord will accept a voucher” combined with the provider’s failure to follow up with the tester; setting inflexible terms that would exclude all HCV participants, such as requiring

¹⁶ Chi. Mun. Code Sec. 5-8-020 (emphasis added).

that a prospective tenant have income that is three times the monthly rent, or that the tenant's voucher cover all rent; and misrepresenting the availability of a unit.

Differential Terms and Conditions

Section 5-8-020 of the Chicago Fair Housing Ordinance also prohibits “discriminat[ion] against any person because of his race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income **in the terms, conditions, or privileges or the sale, rental or lease of any housing accommodation.**”¹⁷

Examples of differential terms and conditions applied to testers include a housing provider offering a special, lower price, or difference in lease length to one tester and not to another tester or, conversely, stating a higher price, additional fees, and/or more stringent qualification requirements to one tester and not to another tester.

Steering

Section 420.110 of the Commission's Regulations provide that steering is included among the prohibited acts identified in Section 5-8-030(A) of the Chicago Fair Housing Ordinance, “Unfair housing practices”,¹⁸ and include, without limitation:

- (a) Discouraging or encouraging the inspection, purchase or rental of a dwelling in a community, neighborhood or development because of a person's membership in a Protected Class . . . or because of the membership in a Protected Class of persons in the community, neighborhood or development;
- (b) Discouraging the purchase or rental of a dwelling based on a person's membership in a Protected Class . . . by exaggerating drawbacks or failing to inform any person of desirable features of a dwelling or of a community, neighborhood, or development;
- (c) Communicating to any person that he or she would not be comfortable or compatible with existing residents of a community, neighborhood or development based on the person's or residents' membership in a Protected Class . . .; and
- (d) Assigning or directing any person to a particular section of a community, neighborhood or development, or to a particular floor of a building, based on that person's or the residents' membership in a Protected Class.¹⁹

Examples of steering applied to testers include a housing provider showing certain units to one tester and not to another tester and discouraging a prospective tenant from submitting an application for a particular unit.

¹⁷ *Id.* (emphasis added).

¹⁸ See Appendix C for excerpts of the Chicago Fair Housing Ordinance.

¹⁹ CCHR Reg. 420.110.

Differential Customer Service

In addition to analyzing whether the tests involved any prohibited acts, all tests, including test parts, were analyzed according to the type of customer service that testers received from the housing providers. Test parts were not compared within each test, with the understanding that inconsistent customer service may occur at random. Rather, the results from the test parts were considered in the aggregate to gain an overall sense of the customer service offered to prospective tenants of different races and statuses.

Chicago Lawyers' Committee staff identified categories observed with respect to customer service:

Appointment Offered/Made

Examples of the Appointment Offered/Made category include the housing provider offering a tester an appointment to view an apartment or home for rent and the housing provider showing up for an appointment that the housing provider previously scheduled with the tester in advance.

Reasonable Communication

Examples of the Reasonable Communication category include the housing provider communicating with the tester by text, phone, or email and the housing provider remaining on the phone with the tester and not hanging up on the tester.

Above and Beyond

Examples of the Above and Beyond category include the housing provider making an unsolicited follow-up call to the tester following the on-site visit and the housing provider making significant encouragements of the tester to submit an application for the apartment or home for rent.

Offered Additional Units

Examples of the Offered Additional Units category include the housing provider offering to help the tester find additional units and the housing provider suggesting additional units for the tester to consider.

Membership in Protected Class Not Revealed

In some tests, testers were unable to reveal their membership in a protected class. These tests were coded as "No Reveal." For example, if in a test designed to determine whether there was source of income discrimination, a tester did not have the opportunity to discuss the voucher with a housing provider, this was coded as "No

Reveal of SOI.” Similarly, if in a test designed to determine whether there was race discrimination, a tester communicated with the housing provider only via text message, this was coded as “No Reveal of Race.”

In a few tests, a white tester was the first tester to conduct a test and the housing provider refused to rent to the tester because the tester had a voucher. As a result, the test coordinator decided not to send an African American tester. These tests were also coded as “No Reveal of Race” because the information is not available to discuss whether race discrimination occurred.

Aggregate Results

Overall, of the 70 tests that were conducted, 43 percent of the tests, or 30 tests, involved some form of housing discrimination – either source of income discrimination, race discrimination, or both. Of these, 20 percent of tests involved both source of income and race discrimination, 47 percent of tests involved source of income discrimination only, and 33 percent of tests involved race discrimination only. Source of income discrimination occurred in 49 percent of the relevant tests. Race discrimination occurred in 27 percent of the relevant tests. In addition, African American

Source of income discrimination occurred in 49 percent of the relevant tests.

testers posing as HCV program participants were more likely to experience discrimination than white testers.

The type of discriminatory or prohibited act that occurred most often varied by protected class. For the 20 tests involving source of income discrimination, the most common prohibited act was a refusal to rent in 80 percent of tests. For the 16 tests involving race discrimination, the most common prohibited act was differential terms and conditions being applied in 63 percent of tests.

Race discrimination occurred in 27 percent of the relevant tests.

In addition, with respect to customer service offered by housing providers, white testers were more likely to receive both standard (“appointment made/offered” and “reasonable communication”) and supplemental (“above and beyond” and “offered additional units”) service than

White testers received customer service that went “above and beyond” in 20 instances compared with only 3 instances for African American testers.

African American testers, with white testers receiving “above and beyond” customer service in 20 instances compared with only 3 instances for African American testers.

Results by Test Basis

Table 2 shows the aggregate results of the tests according to test basis (or category of discrimination). African American testers posing as HCV program participants were more likely than African American testers posing as FMR prospective tenants to experience race discrimination. Of 30 tests conducted for source of income and race discrimination, 13 percent of tests involved race discrimination only; 30 percent of tests involved source of income discrimination only; and 20 percent of tests involved both race and source of income discrimination. Of 29 tests conducted for race discrimination alone, 21 percent of tests involved race discrimination. Of the 11 tests conducted for source of income discrimination alone, 45 percent, or 5 tests, involved source of income discrimination.

Table 2: Discriminatory Treatment by Test Basis – Aggregate

Test Basis	Race Discrimination Only	SOI Discrimination Only	Both Race and SOI Discrimination	Tests
SOI and Race	4	9	6	30
Race Only	6	-	-	29
SOI Only	-	5	-	11
Total	10	14	6	70

Table 3 shows the number of tests in which a tester was unable to reveal their membership in a protected class. Table 3 is intended to provide greater clarity with respect to the total number of fully conclusive tests. Out of 30 tests conducted to test source of income and race discrimination, 13 percent of tests involved an inability to reveal the tester's race, 10 percent of tests involved an inability to reveal the tester's HCV, and 3 percent of tests involved an inability to reveal either race or the HCV. In tests conducted for race discrimination alone and source of income discrimination alone, testers were always able to reveal their race or source of income.

Table 3: Tests in Which the Protected Class Was Not Revealed

Test Basis	Race Only – No Reveal	SOI Only – No Reveal	Both Race and SOI – No Reveal	Tests
SOI and Race ²⁰	4	3	1	30
Race Only	-	-	-	29
SOI Only	-	-	-	11
Total	4	3	1	70

²⁰ Note that a single SOI and Race test may have involved discrimination on the basis of race and SOI. It is not accurate to say that discrimination occurred in 25 out of 30 SOI-Race tests.

Frequency of Discriminatory Treatment

Table 4 shows the aggregate results of the tests that resulted in discriminatory treatment in the form of refusals, different terms and conditions, and/or steering by protected class. Source of income discrimination was identified in 49 percent of the 41 tests conducted for both source of income and race discrimination (30 tests) and tests for source of income discrimination only (11 tests). Race discrimination was identified in 27 percent of the 59 tests conducted for both source of income and race discrimination (30 tests) and tests for race discrimination only (29 tests).

Table 4: Discriminatory Treatment by Protected Class – Aggregate

Protected Class	Refusal, Different Terms, and/or Steering	No Reveal of SOI/Race	Relevant Tests
SOI	20	4	41
Race	16	5	59

Analysis of Tests Conducted for Both Source of Income and Race Discrimination

Table 5 provides a closer look at the aggregate results of the 30 tests conducted for both source of income and race discrimination. The table shows that 50 percent of the tests involved source of income discrimination, and of these tests, 40 percent also involved race discrimination. 37 percent of the tests did not involve source of income discrimination, but of these tests, 36 percent involved race discrimination. As a result, 33 percent of the 30 tests involved race discrimination.

Table 5: Discriminatory Treatment in SOI-Race Tests – Aggregate

SOI Discrimination		Race Discrimination	
Yes	15	Yes	6
		No	7
		No Reveal	2
No	11	Yes	4
		No	5
		No Reveal	2
No Reveal	4	Yes	0
		No	3
		No Reveal	1
Number of Tests	30		30

In 63 percent of the tests, African American testers posing as HCV program participants experienced some form of discrimination and several testers experienced both source of income and race discrimination. For example, in one test conducted in the Mount Greenwood neighborhood, the African American tester scheduled an

In 63 percent of the tests, African American testers posing as HCV program participants experienced some form of discrimination.

appointment by phone with an agent to see a property but the agent never arrived for the appointment, even though the appointment was scheduled for two hours after the phone call. The tester called the agent's office and spoke with the agent, who told the tester that he was not sure that he had an appointment.

The tester agreed to wait 20 minutes for the agent to arrive, but the agent did not show up. The white tester also scheduled an appointment with the same agent. The agent called to reschedule the appointment and showed up at the appropriate time. However, when the agent learned that the white tester had a voucher, the agent stated that he would not accept the voucher because he had once accepted a voucher and it took four months for the landlord to receive payment.

This test revealed that either HCV tester—regardless of race—would face a refusal. However, because the housing provider refused to negotiate with the African American tester before the tester even had the opportunity to reveal the HCV, the test involved both source of income discrimination and race discrimination.²¹

As stated above, four of the tests involved race discrimination alone. Sometimes, this type of discrimination occurred in the form of a refusal of the voucher only for the African American tester. For example, in one test conducted in the Bridgeport neighborhood, a housing provider told the white tester over the phone that with the voucher, the tester would “definitely pass” the income requirements. When the tester followed up with the housing provider to confirm that the unit was still available, the housing provider explained that it was no longer available but offered to help the tester find another unit. The housing provider then followed up with the tester via text message and phone call.

When the African American tester inquired about the same unit, the housing provider stated that she was no longer showing the unit. The housing provider mentioned that another unit was available in a different neighborhood but said she would “have to ask the landlord to see if housing vouchers are accepted for this apartment.” The housing provider suggested that the tester call back in two days. However, when the tester called back and left a message to inquire about the unit, the tester received no response from the housing provider.

²¹ Most of the tests involving missed appointments or unreturned calls would not be coded as involving a form of discrimination, but instead would only be captured under the “differential service” category. However, Chicago Lawyers’ Committee staff assessed that the circumstances of this test were strong enough to conclude that a refusal on the basis of race occurred.

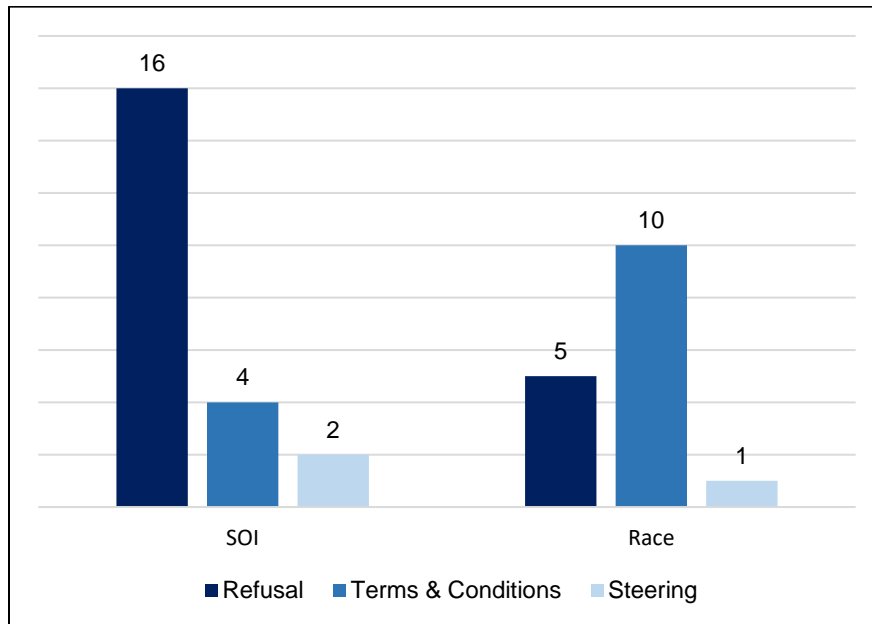
Figure 3: Different Terms and Conditions for African American HCV Testers

African American HCV Tester	<ul style="list-style-type: none"> • Rent: \$1450/month • Move-in Fee: \$400
African American FMR Tester	<ul style="list-style-type: none"> • Rent: \$1450/month, or \$1350/month if you apply by the end of the month. • Move-in Fee: \$400, or \$200 if you submit an online review
African American HCV Tester	<ul style="list-style-type: none"> • Rent: \$1600/month • Move-in Fee: \$350
White HCV Tester	<ul style="list-style-type: none"> • Rent: \$1600/month • Move-in Fee: Waived if you sign a lease within 48 hours
African American HCV Tester	<ul style="list-style-type: none"> • 12 month lease: For students only • 18 month lease: ~\$1000/month
White HCV Tester	<ul style="list-style-type: none"> • 12 month lease: ~\$1000/month • 18 month lease: ~\$1000/month, first and last month free

Frequency of Prohibited Acts

Graph 1 shows the types of discriminatory acts that occurred by protected class.²² Of the tests in which source of income discrimination occurred, 80 percent of the tests involved a refusal to rent, followed by differential terms and conditions being applied (20 percent) and steering (10 percent).²³ Of the tests in which race discrimination occurred, the majority (63 percent) of the tests involved differential terms and conditions being applied, followed by refusal to rent (31 percent) and steering (6 percent).

Graph 1: Discriminatory Treatment by Protected Class



As indicated in Graph 1 above, source of income discrimination often occurred in the form of a direct refusal to rent. This refusal frequently involved the housing provider stating that the HCV process would be too onerous. For example, in another test conducted in the Bridgeport neighborhood, the housing provider showing the unit explained to the African American tester, “The problem with the Section 8 voucher is the owner doesn’t understand the process and doesn’t understand English.” The agent also explained that the property owner regularly traveled internationally and did not have time to attend a class to set up the voucher. The agent also told the white tester that the voucher “would probably not work” for the same reason. The white tester asked if the owner would consider hiring an interpreter for when he visited the CHA office. The agent said that the owner was “not interested in taking the time to do this.”

²² See Table 2 for information regarding the test results in the aggregate by protected class.

²³ Two tests exhibiting source of income discrimination involved multiple prohibited acts. One test involved both differential terms and conditions and steering. The other test involved both differential terms and conditions and a refusal to rent. Therefore, the sum of the “source of income” category in Graph 1 totals 22, even though only 20 tests involved source of income discrimination.

In other tests, the housing provider claimed to accept the voucher, but set terms that resulted in an effective refusal to any prospective tenant with a voucher. For example, in one test conducted in the Hyde Park neighborhood, a white tester was told that the voucher would be accepted only if it covered 100 percent of the rent. The agent claimed, “[our] policy changed recently because of Chicago Housing Authority rules.” In another test conducted in the Hyde Park neighborhood, the housing provider told an African American tester that she would only accept the voucher if it covered rent and all utilities.

Figure 4: Source of Income Discrimination

Examples of Statements Made to HCV Testers	The voucher will probably not work. The owner doesn't speak English. He won't have time to go to the CHA office and get an introduction to the program.
	The owner has never accepted Section 8 in the past...But who knows—you never know, anything can happen.
	[Via text] Spoke to the owners and they said that they don't [accept the voucher]. Sorry.
	CHA decided that Section 8 vouchers have to cover 100% of the rent here.
	Yes, we accept vouchers, as long as it covers all the utilities and the rent.
	We accept all forms of income, including income with the voucher. You will have to meet the requirement of making 3 times the rent. That amount comes to \$5,---.
	No, we do not take the Section 8 voucher...We are looking for a long term tenant. We don't want someone new every year.
	It's just probably not going to work because it's an old-fashioned house.
	We have units that are affordable...It shouldn't be a problem to use your voucher for these units.

In addition, as indicated in Graph 1 above, race discrimination more often occurred in the form of differential terms and conditions being applied. This included offering preferable lease terms and deals to a white tester or citing more requirements for an African American tester. For example, in a test conducted in the Jefferson Park

neighborhood, the housing provider offered a negotiated security deposit to the white tester and stated that a background and credit check may not be necessary. The housing provider did not offer any such terms to the African American tester.

Figure 5: Different Requirements for African American FMR Testers

African American FMR Tester	}	• <i>How's your credit? Is it good? ...Do you know your credit score?</i>
White FMR Tester		• No questions asked about credit score.
African American FMR Tester	}	• <i>Your monthly income has to be 3 times the rent and you can't have a criminal record or any evictions.</i>
White FMR Tester		• No mention of any financial or background requirements.
African American FMR Tester	}	• <i>There is a requirement of at least 3 times the monthly rent for your income, and there is a credit check and criminal background check. Will any of these be a problem for you?</i>
White FMR Tester		• No mention of any financial or background requirements.

Potential Mechanism for Discrimination: Differential Customer Service

Frequently, housing providers offered to show testers other available units. However, in several tests, the tester in the protected class did not receive this offer when the similarly situated tester who was not in the protected class did. For example, in one test conducted in the Clearing neighborhood, the agent told both testers that the unit was not available. The agent asked the white tester for the tester's contact information in case he found any other options. Four minutes later, he called the tester

Agent to white FMR tester: *I found 13 properties that matched your requirements.*

Agent to African American FMR tester: *I will keep your name and number if something comes up.*

back, offering to send 10 listings of similar units in the area and requesting the tester's email address. The agent emailed the tester the listings along with the message, "I found 13 properties that matched your requirements." However, the agent neither requested the African American tester's phone number nor offered to help the tester find additional listings. The agent only said, "I will keep your name and number if something comes up." The African American tester also did not receive any follow-up call or email from the agent.

Housing providers occasionally went the extra mile to rent a unit by placing unsolicited follow-up calls or making supplemental comments to encourage a white

Housing providers occasionally went the extra mile to rent a unit by placing unsolicited follow-up calls or making supplemental comments to encourage a white tester to apply for the unit. African American testers rarely received this service.

tester to apply for the unit. African American testers rarely received this service. In a test conducted in the Mount Greenwood neighborhood, the African American tester met on-site with an agent about a unit. After the meeting, the African American tester did not hear back from the housing provider. The white tester, in contrast, was met by two agents who gave positive information about the people

living in the building and told the tester that the unit was quiet and a bargain. After the meeting, the white tester received two follow-up calls to inquire whether the tester would be applying for the unit.

In another test conducted in the Mount Greenwood neighborhood, a housing provider interrupted an African American tester on the phone, saying he was with a client and requesting that the tester send him a text with the information. The tester texted the housing provider that same day but did not receive a response. The tester texted again the following day, and the housing provider stated that the home was occupied and that he would need 48-72 hours advance warning before showing it. The following day, the tester texted the housing provider about arranging a site visit in four days. The agent did not respond to the text and never followed up with the tester.

White testers were more likely to receive both standard and supplemental service than African American testers.

Meanwhile, when the white tester called the same housing provider, he told the tester that the unit was "absolutely" available and requested the tester's contact information. The housing provider invited the tester to ask questions and to see the home. After the site visit, the housing

provider followed up with the tester to inquire about whether the tester was filling out the application.

The examples listed above were not identified in this report as prohibited acts but instead were captured in the category of "differential customer service." These types of

results would likely result in additional tests being conducted²⁴ in order to determine whether discriminatory conduct was taking place.

Table 6 provides an overall picture of customer service offered by housing providers. White testers were more likely to receive both standard (“appointment made/offered” and “reasonable communication”) and supplemental (“above and beyond” and “offered additional units”) service than African American testers, with white testers receiving “above and beyond” customer service in 20 instances compared with only three instances for African American testers.

Table 6:²⁵ Customer Service Offered by Race and Source of Income – Aggregate

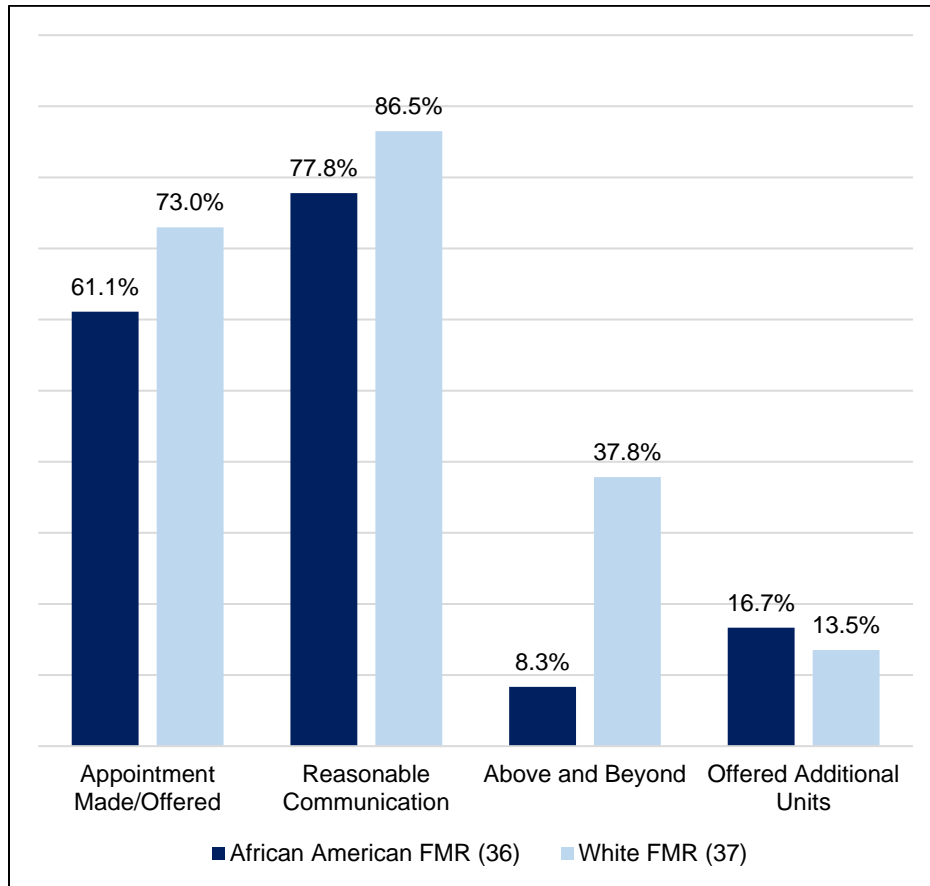
Tester Identity	Appt. Made/ Offered	Reasonable Communication	Above and Beyond	Offered Additional Units	Number of Test Parts
Af. Amer.	35	51	3	7	71
HCV	13	23	0	1	35
FMR	22	28	3	6	36
White	41	54	20	9	70
HCV	14	22	6	4	33
FMR	27	32	14	5	37
Total	76	105	23	16	141

²⁴ The contract between Chicago Lawyers’ Committee and the Commission provided that Chicago Lawyers’ Committee would conduct 70 tests and tests with differential customer service likely would have resulted in additional tests being conducted had more tests been included in the contract.

²⁵ This Table includes testers who were and were not able to reveal their race or HCV status.

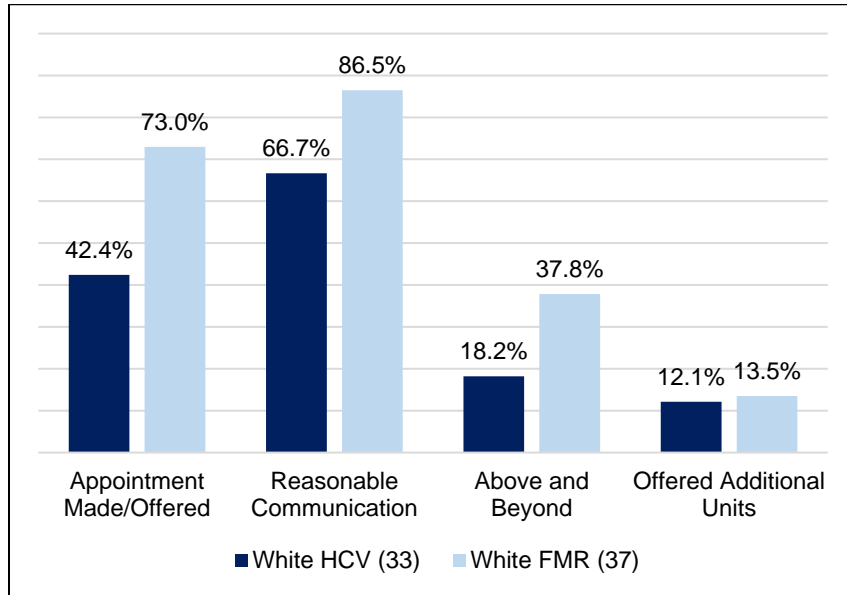
Graphs 2 and 3 provide a closer look into the extent to which customer service was provided to FMR testers by race and to white testers by source of income status, respectively. Graph 2 shows that white testers posing as FMR prospective tenants received standard customer service at a higher rate than African American FMR testers and housing providers went above and beyond for white testers nearly 38 percent of the time compared with 8 percent for African American testers. African American testers were offered additional units at a slightly higher rate than white testers.

Graph 2: Customer Service Offered to FMR Testers by Race – Aggregate



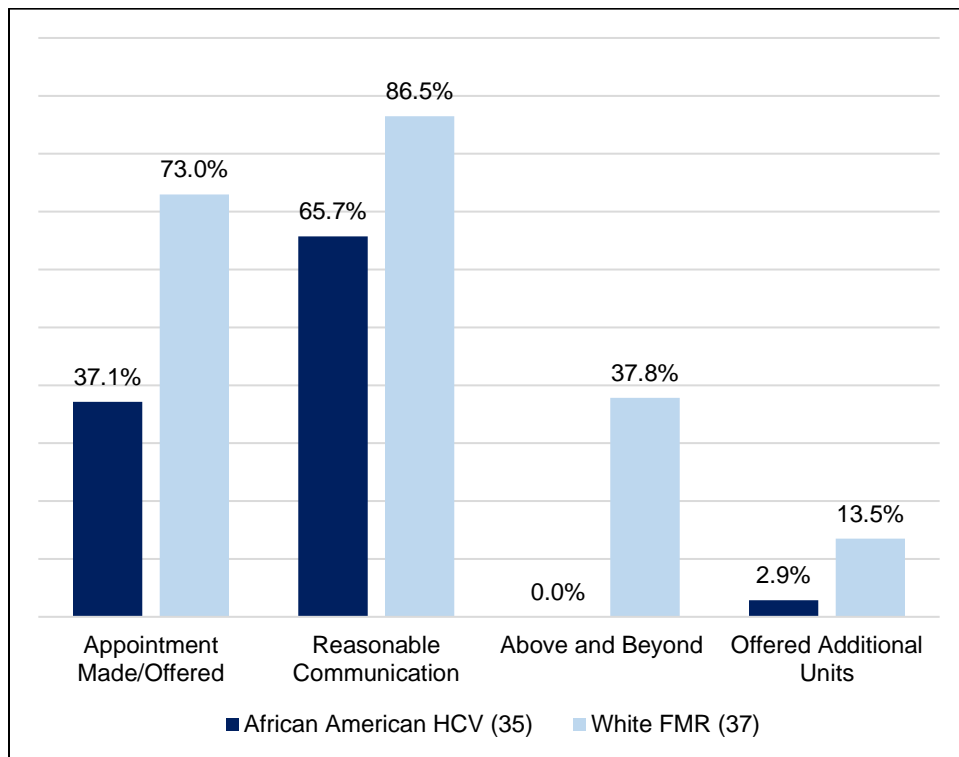
Graph 3 shows that housing providers provided standard and supplemental customer service at higher rates to white testers posing as FMR prospective tenants than to white testers posing as HCV program participants, with some of the greatest differences occurring with appointments being made or offered and the housing provider going above and beyond in providing customer service to the tester.

Graph 3: Customer Service Offered to White Testers -- Aggregate



Graph 4 compares the customer service offered to white testers posing as FMR prospective tenants with African American testers posing as HCV program participants. In every category of customer service, the rate at which such service was provided was higher for white FMR testers than for African American HCV testers. While housing providers went above and beyond in nearly 38 percent of tests involving white FMR testers, no such customer service was offered to any African American HCV tester.

Graph 4: Customer Service Offered to White FMR Testers Compared with African American HCV Testers



Results by Neighborhood

Table 7 provides an overview of source of income discrimination that occurred in each neighborhood.²⁶ As with Table 1, Table 7 includes a total of 41 source of income discrimination tests. The highest ratio of discriminatory acts to source of income tests occurred in the Bridgeport neighborhood, where nearly every test resulted in a refusal to rent to the tester. In the Hyde Park neighborhood, discrimination was observed in approximately half of the tests.

Table 7: Source of Income Discrimination by Neighborhood

Neighborhood	Discriminatory Treatment	No Reveal	SOI Tests
Bridgeport	5	0	6
Clearing	3	1	6
Hyde Park	5	0	11
Jefferson Park	2	1	6
Mt. Greenwood	2	2	6
Near North Side	2	0	6
Grand Total	20	4	41

Table 8 provides an overview of race discrimination that occurred in each neighborhood.²⁷ As with Table 1, Table 8 includes a total of 59 race discrimination tests (30 tests for source of income and race discrimination and 29 tests for race discrimination only). The highest ratio of discriminatory acts to race-related tests occurred in the Near North Side neighborhood, where over half of the tests involved race discrimination, including five tests involving differential terms and conditions, one test involving a refusal to rent, and one test involving steering.

Table 8: Race Discrimination by Neighborhood

Neighborhood	Discriminatory Treatment	No Reveal	Race Tests
Bridgeport	3	1	12
Clearing	2	1	11
Hyde Park	-	-	0
Jefferson Park	2	3	13
Mt. Greenwood	2	-	12
Near North Side	7	-	11
Grand Total	16	5	59

²⁶ For a breakdown of the specific prohibited acts that occurred in each neighborhood, please see Appendix B: Additional Tables, Source of Income Discrimination by Neighborhood and Prohibited Act.

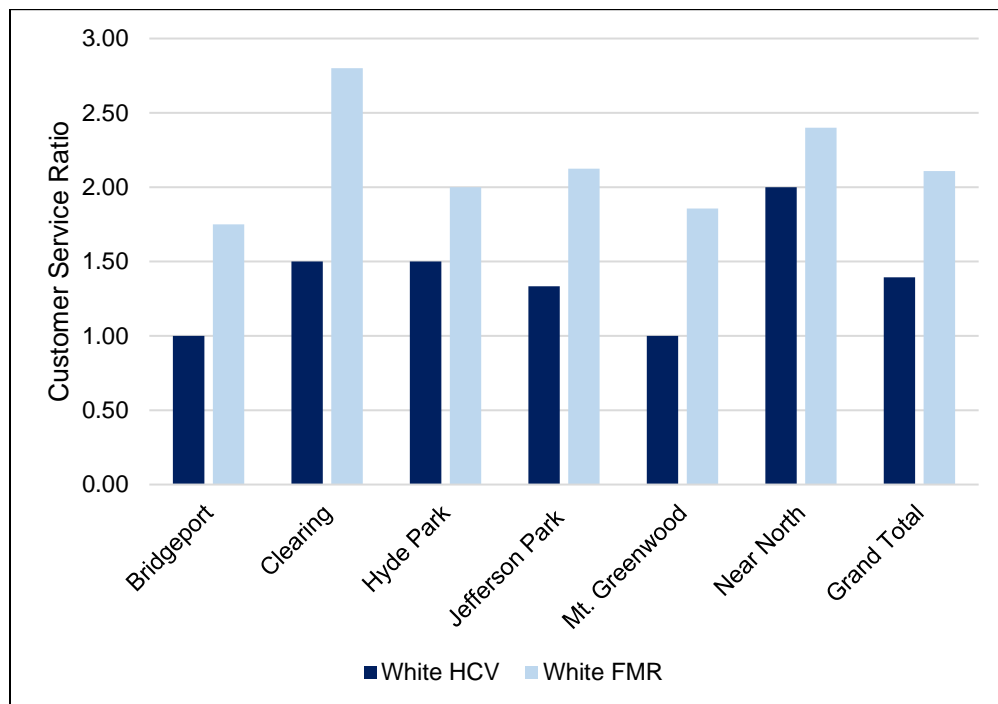
²⁷ For a breakdown of the specific prohibited acts that occurred in each neighborhood, please see Appendix B: Additional Tables, Race Discrimination by Neighborhood and Prohibited Act.

Graphs 5 and 6 use a ratio of the customer service received by a population of testers to the total number of testers to compare the customer service offered to different testers in each neighborhood. For example, in the Bridgeport neighborhood, African American testers saw a total of 14 instances of appointments made/offered, reasonable communication, housing providers going above and beyond, or housing providers offering additional units. African American testers conducted 11 test parts in Bridgeport. This yielded a ratio of 14:11, or 1.27. A high number would indicate that a population received high quality customer service overall, while a low number would indicate that a population received low quality customer service overall.

For every neighborhood in which testing occurred, white testers posing as FMR prospective tenants received superior customer service compared with white testers posing as HCV program participants.

Graph 5 demonstrates that for every neighborhood in which testing occurred, white testers posing as FMR prospective tenants received superior customer service compared with white testers posing as HCV program participants. Bridgeport, Clearing, Jefferson Park, and Mount Greenwood stand out as the neighborhoods with the greatest discrepancies in customer service received between these two populations.

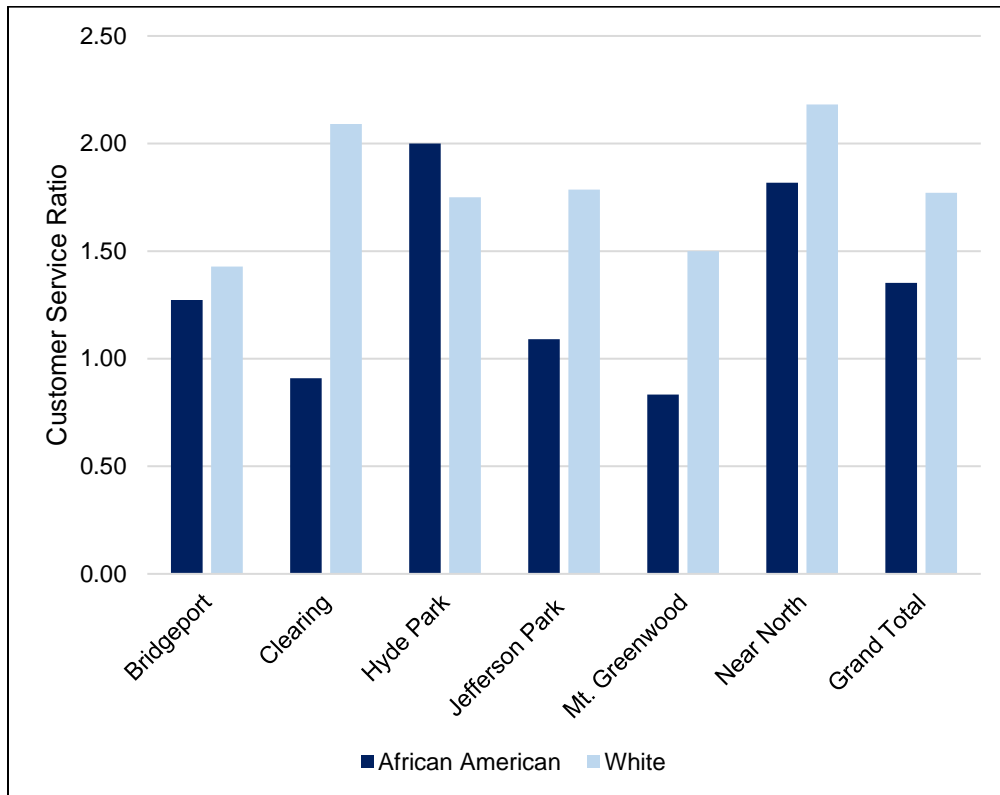
Graph 5: Customer Service Offered to White Testers by Neighborhood



In nearly every neighborhood in which testing occurred, white testers received superior service compared with African American testers.

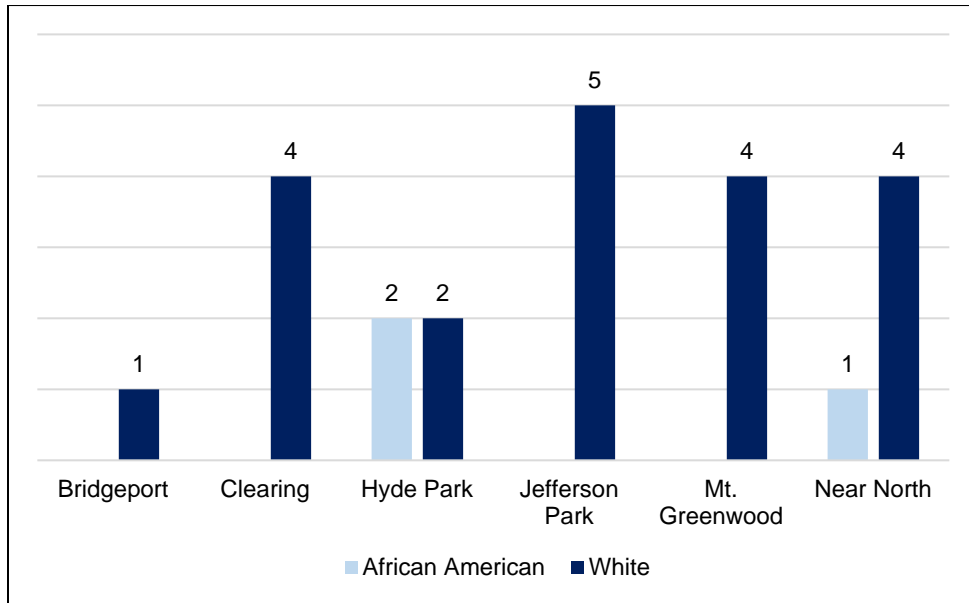
Graph 6 demonstrates that in nearly every neighborhood in which testing occurred, white testers received superior service compared with African American testers. Clearing, Mount Greenwood, and Jefferson Park showed the greatest discrepancies in customer service offered to African American and white testers.

Graph 6: Customer Service Offered to All Testers by Neighborhood



Graph 7 shows instances of housing providers offering “above and beyond” service in each neighborhood. Though limited in scope, these numbers suggest housing providers’ preference for white prospective tenants over African American prospective tenants in nearly every neighborhood under consideration. Clearing, Jefferson Park, and Mount Greenwood again stand out as neighborhoods in which white testers as a population encountered significantly superior treatment.

Graph 7: "Above and Beyond" Service Received by Testers by Neighborhood



Fair Housing Training

During the contract period, Chicago Lawyers' Committee staff conducted eight fair housing training events for housing providers and reached over 150 people. Training events were conducted in the six neighborhoods where testing occurred (Bridgeport, Clearing, Hyde Park, Jefferson Park, Mount Greenwood, and Near North Side) as well as in the Lower West Side and via webinar, in partnership with Illinois Legal Aid Online.²⁸ The majority of attendees were housing providers, including landlords, property owners, and real estate agents.

Table 8: Fair Housing Training Events²⁹

Month	Neighborhood	Attendance
November 2017	Bridgeport	2
November 2017	Clearing	5
December 2017	Near North Side	10
January 2018	Hyde Park	43
February 2018	Jefferson Park	21
March 2018	Mount Greenwood	10
March 2018	Pilsen (Lower West Side)	23
April 2018	Online	40
Total		154

The training events were conducted in a presentation-style format and provided a basic overview of federal, state, and local fair housing laws, including the Chicago Fair Housing Ordinance, and included discussions on topics such as source of income discrimination, parental status discrimination, and providing accommodations for individuals with disabilities. In addition, the trainings covered topics such as the Illinois Safe Homes Act and sexual harassment in housing. All trainings included time for attendees to ask questions regarding the information provided. In addition to coordinating the training events with the Commission, Chicago Lawyers' Committee staff partnered with community and advocacy organizations including Northwest Side Housing Center, Latino Policy Forum, and The Resurrection Project for trainings in Jefferson Park and the Lower West Side, respectively.

Conclusion

The fair housing testing that was conducted as part of this project was intended to provide information to the Commission and the general public regarding the types of discrimination that is occurring in the Chicago rental market with a focus on source of income and race discrimination. These 70 tests suggest that in the six neighborhoods

²⁸ This webinar is available for viewing at the Illinois Legal Aid Online website, <https://dev.illinoislegalaid.org/legal-information/fair-housing-laws-chicago-housing-providers>.

²⁹ For copies of Fair Housing Training Event flyers, see Appendix D.

under consideration, African Americans, Housing Choice Voucher participants, and especially African American Housing Choice Voucher participants continue to face significantly limited housing opportunities in the rental market. Although limited in scope, the results of a year of testing reveal that historic practices of housing discrimination by race and source of income have not become extinct, but rather persist and continue to serve as barriers to housing opportunity to African Americans and low-income households across Chicago.

More testing would need to be conducted to determine whether the conduct observed among the 70 tests is part of a larger pattern or practice of discrimination. In addition, the fair housing training that was conducted as part of this project is one of several ways in which the Commission and community and advocacy groups can interact with housing providers to inform them of the fair housing laws and with home seekers to advise them of their rights under such laws.

Appendices

Appendix A: Glossary of Terms

Test refers to all of the attempts made by one or more testers to access a single housing opportunity. Testers' experiences within a single test are subject to comparison.

Test Part refers to one component of a test, or a single tester's experience attempting to access the housing opportunity. If a test involves a comparison between two testers' experiences, this test would have two test parts.

Test Coordinator is the individual who coordinates fair housing testing by developing a strategy and protocol for the testing project, identifying housing providers and opportunities for testing, training testers, providing instruction to testers, and collecting all data from fair housing tests.

Tester is an individual trained to pose as home seeker. Testers receive consistent training and instructions in order to maximize consistency between tests. Testers may also undergo voice panels to find out whether they have racially identifiable voices.

Source of Income refers to the lawful way in which individuals financially support themselves and/or their dependents. Paychecks, public assistance such as SNAP or TANF, alimony, child support, unemployment compensation, and Housing Choice Vouchers are examples of sources of income.

Protected Class refers to an identity that is protected from discrimination under the federal, Illinois, Cook County, or Chicago fair housing laws. In Chicago, applicable laws protect individuals on the basis of race, color, religion, sex, familial status, national origin, disability, sexual orientation, gender identity, age (40 and above), marital status, order of protection status, ancestry, military status, unfavorable military discharge, and source of income (including Housing Choice Vouchers).

Housing Provider refers broadly to such individuals who provide a housing opportunity to a home seeker including, without limitation, a landlord, property owner, listing agent, leasing agent, managing agent, property manager, or other employee, agent, or representative of a company that has the right to lease an apartment or home in Chicago as well as the company itself

Test Basis refers to the topic under consideration for the fair housing test. In these tests, testing bases were source of income, race, and source of income combined with race.

Test Type refers to the means of testing, which could be phone or on-site.

Appendix B: Additional Tables

Number of Tests and Test Parts				
Location and Test Type	Test Basis: Race	Test Basis: SOI	Test Basis: SOI and Race	Total
Bridgeport	6 (12)	-	6 (13)	12 (25)
Phone	4 (8)	-	4 (9)	8 (17)
Site	2 (4)	-	2 (4)	4 (8)
Clearing	5 (10)	-	6 (12)	11 (22)
Phone	3 (6)	-	4 (8)	7 (14)
Site	2 (4)	-	2 (4)	4 (8)
Hyde Park	-	11 (23)	-	11 (23)
Phone	-	6 (12)	-	6 (12)
Site	-	5 (11)	-	5 (11)
Jefferson Park	7 (14)	-	6 (11)	13 (25)
Phone	4 (8)	-	5 (9)	9 (17)
Site	3 (6)	-	1 (2)	4 (8)
Mt. Greenwood	6 (13)	-	6 (11)	12 (24)
Phone	3 (7)	-	4 (7)	7 (14)
Site	3 (6)	-	2 (4)	5 (10)
Near North Side	5 (10)	-	6 (12)	11 (22)
Phone	4 (8)	-	4 (8)	8 (16)
Site	1 (2)	-	2 (4)	3 (6)
Grand Total	29 (59)	11 (23)	30 (59)	70 (141)

Source of Income Discrimination by Neighborhood and Prohibited Act					
Neighborhood	Refusal	Terms and Conditions	Steering	No Reveal	SOI Tests
Bridgeport	5	0	0	0	6
Clearing	3	0	0	1	6
Hyde Park	3	3	1	0	11
Jefferson Park	1	1	0	1	6
Mt. Greenwood	2	0	0	2	6
Near North Side	2	0	1	0	6
Grand Total	16	4	2	4	41

Race Discrimination by Neighborhood and Prohibited Act					
Neighborhood	Refusal	Terms and Conditions	Steering	No Reveal	Race Tests
Bridgeport	1	2	-	1	12
Clearing	1	1	-	1	11
Hyde Park	-	-	-	-	0
Jefferson Park	1	1	-	3	13
Mt. Greenwood	1	1	-	-	12
Near North Side	1	5	1	-	11
Grand Total	5	10	1	5	59

Appendix C: Chicago Fair Housing Ordinance

Please see below for the City of Chicago Fair Housing Ordinance.³⁰

CHICAGO FAIR HOUSING ORDINANCE

5-8-010 City policy generally.

It is hereby declared the policy of the City of Chicago to assure full and equal opportunity to all residents of the city to obtain fair and adequate housing for themselves and their families in the City of Chicago without discrimination against them because of their race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income.

(Prior code § 198.7B-1; Amend Coun. J. 12-21-88, p. 23526; Amend Coun. J. 11-6-02, p. 96031, § 4)

5-8-020 Discrimination prohibited.

It is further declared to be the policy of the City of Chicago that no owner, lessee, sublessee, assignee, managing agent, or other person, firm or corporation having the right to sell, rent or lease any housing accommodation, within the City of Chicago, or any agent of any of these, should refuse to sell, rent, lease, or otherwise deny to or withhold from any person or group of persons such housing accommodations because of his race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income of such person or persons or discriminate against any person because of his race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income in the terms, conditions, or privileges or the sale, rental or lease of any housing accommodation or in the furnishing of facilities or services in connection therewith.

(Prior code § 198.7B-2; Amend Coun. J. 12-21-88, p. 23526; Amend Coun. J. 11-6-02, p. 96031, § 4)

5-8-025 Retaliation – Prohibited

No person shall retaliate against any individual because that individual in good faith has made a charge, testified, assisted or participated in an investigation, proceeding or hearing under this chapter.

³⁰ Chi. Mun. Code Sec. 5-8-00 et seq.

5-8-30 Unfair housing practices.

It shall be an unfair housing practice and unlawful for any owner, lessee, sublessee, assignee, managing agent, condominium association board of managers, governing body of a cooperative, or other person, firm or corporation having the right to sell, rent, lease, sublease, or establish rules or policies for any housing accommodation, within the City of Chicago, or any agent of any of these, or any real estate broker licensed as such:

A. To make any distinction, discrimination or restriction against any person in the price, terms, conditions or privileges of any kind relating to the sale, rental, lease or occupancy of any real estate used for residential purposes in the City of Chicago or in the furnishing of, or access to, any facilities (including common areas or common elements such as but not limited to elevators, hallways, entrances, and garages, and in instances in which access to these is to be gained with the use of an ambulatory assistive device, wheelchair, stroller or comparable device), privileges, furnishings, or services rendered in connection therewith, predicated upon the race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income of the prospective or actual buyer or tenant thereof. Provided, however, that the access provision in this subsection does not mandate modifications, accommodations, or other actions not also required by the Federal Fair Housing Amendments Act and its regulations.

B. To publish, circulate, issue or display, or cause to be published, circulated, issued or displayed, any communication, notice, advertisement, sign or other writing of any kind relating to the sale, rental or leasing of any residential real property within the City of Chicago which will indicate or express any limitation or discrimination in the sale, rental or leasing of such residential real estate, predicated upon the race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income of any prospective buyer, lessee or renter of such property.

C. To refuse to sell, lease or rent, any real estate for residential purposes within the City of Chicago because of the race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income of the proposed buyer or renter.

D. To discriminate or to participate in discrimination in connection with borrowing or lending money, guaranteeing loans, accepting mortgages or otherwise obtaining or making available funds for the purchase, acquisition, construction, rehabilitation, repair or maintenance of any residential housing unit or housing accommodation in the City of Chicago because of race, color,

sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income.

E. To solicit for sale, lease or listing for sale or lease, residential real estate within the City of Chicago on the ground of loss of value due to the present or prospective entry into any neighborhood of any person or persons of any particular race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income.

F. To distribute or cause to be distributed, written material or statements designed to induce any owner of residential real estate in the City of Chicago to sell or lease his property because of any present or prospective change in the race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income of persons in the neighborhood.

G. To deliberately and knowingly refuse examination of any listing of residential real estate within the City of Chicago to any person because of race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income.

H. To interfere with the religious observances or practices of any lessee or condominium or cooperative unit owner, by restricting or prohibiting such persons from placing or affixing a religious sign, symbol or relic on the door, door post or entrance of an individual apartment, condominium or cooperative housing unit owned or leased by such person; provided that imposing reasonable rules necessary to avoid substantial damage to property or an undue hardship to other unit owners or lessees shall not be deemed a violation of this subsection.

(Prior code § 198.7B-3; Amend Coun. J. 12-21-88, p. 23526; Amend Coun. J. 11-6-02, p. 96031, § 4; Amend Coun. J. 3-31-04, p. 20916, § 2.8; Amend Coun. J. 12-14-05, p. 67149, § 1)

5-8-040 Definitions.

Wherever used in this chapter, the terms “age”, “religion”, “disability”, “sexual orientation”, “marital status”, “parental status”, “military status”, “gender identity” and “source of income” shall have the same meanings as described in Chapter [2-160](#) of this Code.

(Prior code § 198.7B-4; Amend Coun. J. 12-21-88, p. 23526; Amend Coun. J. 11-6-02, p. 96031, § 4)

5-8-50 Exemptions.

No provision of this chapter shall be construed to prohibit any of the following:

(a) Restricting rental or sale of a housing accommodation to a person of a certain age group (1) when such housing accommodation is authorized, approved, financed or subsidized in whole or in part for the benefit of that age group by a unit of state, local or federal government; or (2) when the duly recorded initial declaration of a condominium or community association limits such housing accommodations to persons above the age of 50; provided, that a person or the immediate family of a person owning or renting a unit in such housing accommodation prior to the recording of the initial declaration shall not be deemed to be in violation of the age restriction as long as the person or the person's immediate family continue to own or reside in the housing accommodation.

(b) A religious organization, association or society, or any not-for-profit institution or organization operated, supervised or controlled by or in conjunction with a religious organization, association or society, from limiting the sale, rental or occupancy of a dwelling which it owns or operates for other than a commercial purpose to persons of the same religion, or from giving preference to such persons of the same religion, or from giving preference to such persons, unless membership in such religion is restricted on account of race, color or national origin.

(c) Restricting the rental of rooms in a housing accommodation to persons of one sex.

(Prior code § 198.7B-4.1; Amend Coun. J. 12-21-88, p. 23526)

5-8-060 Applicability.

Any owner, lessee, sublessee, assignee, managing agent, or condominium association board of managers, governing body of a cooperative, or other person, firm or corporation having the right to sell, rent, lease, or establish rules or policies for any housing accommodation within the City of Chicago who shall exercise any function of selling, renting, leasing, subleasing, or establishing rules or policies for any housing accommodation within the City of Chicago shall be deemed subject to all applicable provisions hereof. Any real estate broker who shall exercise any function of a real estate broker within the City of Chicago shall be subject to all applicable provisions hereof.

(Prior code § 198.7B-5; Amend Coun. J. 12-14-05, p. 67149, § 1)

5-8-070 Complaint procedure.

Any person aggrieved in any manner by any violation of this chapter may file a written complaint with the commission on human relations. The complaint shall include the name and address of the complainant and of every person against whom the complaint is made, and shall set out the facts giving rise to the complaint. No person shall refuse or fail to comply with any subpoena, order or decision issued in the course of or as a result of an investigation of a complaint.

(Prior code § 198.7B-6; Added Coun. J. 3-21-90, p. 13523)

5-8-120 Severability.

If any section, subdivision, paragraph, sentence or clause of this ordinance is for any reason to be invalid or unconstitutional, such decision shall not affect any remaining portion, section or part thereof.

(Prior code § 198.7B-11)

5-8-130 Violation – Penalty.

Any owner, lessee, sublessee, assignee, managing agent, condominium association board of managers, governing body of cooperative, or other person, firm, corporation, or real estate broker, who shall violate or fail to comply with any of the provisions of this ordinance, as determined by this commission, shall be punished by a fine in any sum not exceeding \$1,000.00. Nothing herein contained shall be construed so as to preclude any aggrieved person from pursuing such other and further legal and equitable relief to which he may be entitled.

(Prior code § 198.7B-12; Amend Coun. J. 7-8-98, p. 72891; Amend Coun. J. 12-14-05, p. 67149, § 1)

5-8-140 Notice of conviction.

The corporation counsel shall file with the Department of Professional Regulation of the State of Illinois a notice of the conviction of any licensed real estate broker or salesperson found guilty of violating this chapter.

(Prior code § 198.7B-13; Amend Coun. J. 3-21-90, 13523)

Appendix D: Fair Housing Training Flyers

Please see below for flyers from the 8 fair housing training events that were conducted:

- In Bridgeport on November 2, 2017;
- In Clearing on November 15, 2017;
- In Near North Side on December 11, 2017;
- In Hyde Park on January 23, 2018;
- In Jefferson Park on February 20, 2018;
- In Mount Greenwood on March 22, 2018;
- In Pilsen (Lower West Side) on March 28, 2018; and
- Via Illinois Legal Aid Online webinar on April 25, 2018.

Flyers are organized chronologically.



Are you a
**LANDLORD,
PROPERTY MANAGER,
REALTOR,
BUILDING EMPLOYEE,
or COMMUNITY MEMBER?**

Learn about federal, state, and city fair housing laws.

Meet other housing providers in the area.

Gain knowledge to better serve your clients.

Thursday, 11/2/2017 || 3:00 PM - 5:00 PM
Chicago Public Library Richard J. Daley Branch
3400 S. Halsted Street

Registration recommended at: <http://tinyurl.com/y95h8qzs>



If you need a foreign or sign language interpreter or special accommodations, please call the Commission at (312) 744-4111 or email us at CCHR@cityofchicago.org at least 48 hours prior to the event.

100 N. LASALLE STREET · SUITE 600 · CHICAGO, IL 60602 · 312.630.9744 (TEL) · 312.630.1127 (FAX) · WWW.CLCCRUL.ORG



Are you a
**LANDLORD,
PROPERTY MANAGER,
REALTOR,
BUILDING EMPLOYEE,
or COMMUNITY MEMBER?**

Learn about federal, state, and city fair housing laws.

Meet other housing providers in the area.

Gain knowledge to better serve your clients.

Wednesday, 11/15/2017 || 3:00 PM - 5:00 PM
Chicago Public Library Clearing Branch
6423 W. 63rd Place

Registration recommended at: <http://tinyurl.com/ychoxpu3>



If you need a foreign or sign language interpreter or special accommodations, please call the Commission at (312) 744-4111 or email us at CCHR@cityofchicago.org at least 48 hours prior to the event.

100 N. LASALLE STREET · SUITE 600 · CHICAGO, IL 60602 · 312.630.9744 (TEL) · 312.630.1127 (FAX) · WWW.CLCCRUL.ORG

Learn what federal, state, and local fair housing laws mean for you or your business.



When: Monday, 12/11/2017

5:00-5:30 PM

Network with other housing providers, community members and fair housing experts.

5:30-7:00 PM

Learn about fair housing laws from experienced professionals in the fair housing and legal fields.

Where: Jesse White Community Center, 410 W. Chicago Avenue

We welcome **landlords, realtors, property managers, community members, and service providers** to enhance their knowledge of the most up-to-date fair housing requirements. Please register at <http://tinyurl.com/fhseminar>.

Topics will include:

- ✓ Who is protected under federal, state, and local fair housing laws
- ✓ Providing housing accommodations for people with disabilities

*This event is free of charge. Refreshments will be provided.
Please contact rschwartz@clccrul.org with any questions.*



If you need a foreign or sign language interpreter or special accommodations, please call the Commission at (312) 744-4111 or email us at CCHR@cityofchicago.org at least 48 hours prior to the event.

100 N. LASALLE STREET · SUITE 600 · CHICAGO, IL 60602 · 312.630.9744 (TEL) · 312.630.1127 (FAX) · WWW.CLCCRUL.ORG

Learn what federal, state, and local fair housing laws mean for you.



When: Tuesday, 1/23/2018

5:00-5:30 PM

Network with housing providers, community members and fair housing experts.

5:30-6:30 PM

Learn about fair housing laws from experienced professionals in the fair housing and legal fields.

Where: Augustana Lutheran Church of Hyde Park

5500 S. Woodlawn Avenue, Chicago, IL 60637

Please join us to enhance your knowledge of the most up-to-date fair housing requirements. Register at <http://tinyurl.com/y7ndgjz7>.

Topics will include:

- ✓ Who is protected under federal, state, and local fair housing laws
- ✓ Providing housing accommodations for people with disabilities

*This event is free of charge. Refreshments will be provided.
Please contact rschwartz@clccrul.org with any questions.*



If you need a foreign or sign language interpreter or special accommodations, please call the Commission at (312) 744-4111 or email us at CCHR@cityofchicago.org at least 48 hours prior to the event.

100 N. LASALLE STREET · SUITE 600 · CHICAGO, IL 60602 · 312.630.9744 (TEL) · 312.630.1127 (FAX) · WWW.CLCCRUL.ORG



Learn what federal, state, and local fair housing laws mean for you.



When: Tuesday, 2/20/2018
5:30 - 7:00 PM (doors open at 5:00)
Presentation and discussion led by experts from Chicago Lawyers' Committee for Civil Rights and Northwest Side Housing Center

Where: Copernicus Center
5216 W Lawrence Avenue
Chicago, IL 60630

Please join us to enhance your knowledge of the most up-to-date fair housing requirements. Register at <https://tinyurl.com/clcfhseminar>.

Topics will include:

- ✓ Who is protected under federal, state, and local fair housing laws
- ✓ Providing housing accommodations for people with disabilities
- ✓ The Housing Choice Voucher Program
- ✓ Tenant screening processes

This event is free of charge.

Please contact rschwartz@clccrul.org or call 312-888-4196 with any questions.



If you need a foreign or sign language interpreter or special accommodations, please call the Commission at (312) 744-4111 or email us at CCHR@cityofchicago.org at least 48 hours prior to the event.

100 N. LASALLE STREET · SUITE 600 · CHICAGO, IL 60602 · 312.630.9744 (TEL) · 312.630.1127 (FAX) · WWW.CLCCRUL.ORG

Learn what federal, state, and local fair housing laws mean for you.



When: Thursday, 3/22/2018

5:00-5:30 PM

Network with other housing providers, community members and fair housing professionals.

5:30-7:00 PM

Learn about fair housing laws from Chicago Lawyers' Committee experts.

**Where: Mount Greenwood Public Library
11010 S. Kedzie Ave. Chicago, IL 60655**

Please join us to enhance your knowledge of the most up-to-date fair housing requirements. Register at <https://tinyurl.com/yam67wdt>.

Topics will include:

- ✓ Who is protected under federal, state, and local fair housing laws
- ✓ Providing housing accommodations for people with disabilities
- ✓ The Housing Choice Voucher Program

This event is free of charge.

Please contact rschwartz@clccrul.org or call 312-888-4196 with any questions.



If you need a foreign or sign language interpreter or special accommodations, please call the Commission at (312) 744-4111 or email us at CCHR@cityofchicago.org at least 48 hours prior to the event.

100 N. LASALLE STREET · SUITE 600 · CHICAGO, IL 60602 · 312.630.9744 (TEL) · 312.630.1127 (FAX) · WWW.CLCCRUL.ORG



Fair Housing Seminar



WHERE

The Resurrection Project
La Casa Resource Center
1815 S. Paulina St.
Chicago, IL 60608

WHEN

5:30 PM - 7:00 PM
Wednesday,
3/28/2018

REGISTER

<https://tinyurl.com/ybfzxyhp>

We welcome all Pilsen housing providers, realtors, and community members to a seminar on fair housing and landlord-tenant laws led by experts from Chicago Lawyers' Committee for Civil Rights and Latino Policy Forum.

TOPICS WILL INCLUDE:

- Who is protected under federal, state, and local fair housing laws
- Providing housing accommodations for people with disabilities
- The Housing Choice Voucher program
- Evictions and security deposits
- Housing rights for immigrant communities

This event is free of charge.

Please contact rschwartz@clccrul.org with any questions.

If you need a foreign or sign language interpreter or special accommodations, please call the Chicago Commission on Human Relations at (312) 744-4111 or email us at CCHR@cityofchicago.org at least 48 hours prior to the event.

IN COLLABORATION WITH



100 N. LASALLE STREET · SUITE 600 · CHICAGO, IL 60602 · 312.630.9744 (TEL) · 312.630.1127 (FAX)

WWW.CLCCRUL.ORG



Seminario Vivienda Justa



Dónde
El Proyecto Resurrección Centro de Recursos La Casa
1815 S. Paulina St, Chicago, IL 60608

Cuándo
5:30 PM - 7:00 PM
Miércoles, 3/28/2018

Regístrese
<https://tinyurl.com/ybfzxyhp>

Invitamos a todos los proveedores de vivienda de Pilsen, realtors, y miembros de la comunidad a un seminario de vivienda justa y leyes para arrendatarios-inquilinos dirigido por expertos del Chicago Lawyers' Committee for Civil Rights y Latino Policy Forum.

TOPICOS INCLUIRAN:

- Quien está protegido bajo las leyes de vivienda federales, estatales,
- Proveer acomodaciones en vivienda para personas con discapacidad.
- Programa de Vales de Selección de Vivienda
- Desalojos y depósitos de seguridad
- Derechos en vivienda para comunidades inmigrantes

Este evento es libre de costo
Favor contactar: rschwartz@clccrul.org con cualquier pregunta.

Si usted necesita un intérprete de idiomas o señales o acomodación especial, favor de llamar a la Comisión de Relaciones Humanas al (312) 744-4111 o envíenos un correo electrónico a CCHR@cityofchicago.org al menos 48 horas antes del evento.

En Colaboración Con:



100 N. LASALLE STREET · SUITE 600 · CHICAGO, IL 60602 · 312.630.9744 (TEL) · 312.630.1127 (FAX) · WWW.CLCCRUL.ORG

Fair Housing Laws FOR Chicago Housing Providers

A webinar presented by Chicago Lawyers' Committee for Civil Rights
with support from the Chicago Commission on Human Relations and Illinois Legal Aid Online

Wednesday, April 25
Noon - 1:00 PM

Register at:
<https://tinyurl.com/fhwebinar>

**This webinar is free
of charge.**

After registering, you will receive an email confirmation with instructions to join the webinar.



Experts from Chicago Lawyers' Committee will present an overview of the fair housing laws that Chicago housing providers should know when renting to tenants. A Q&A session will follow the presentation.

Topics will include:

- Who is protected under the federal, state, and local laws
- The Housing Choice Voucher program
- Providing accommodations for people with disabilities

Contact rschwartz@clccrul.org or 312-888-4196 with any questions or if you require interpretation or special accommodations.



Appendix E: Community Area Maps

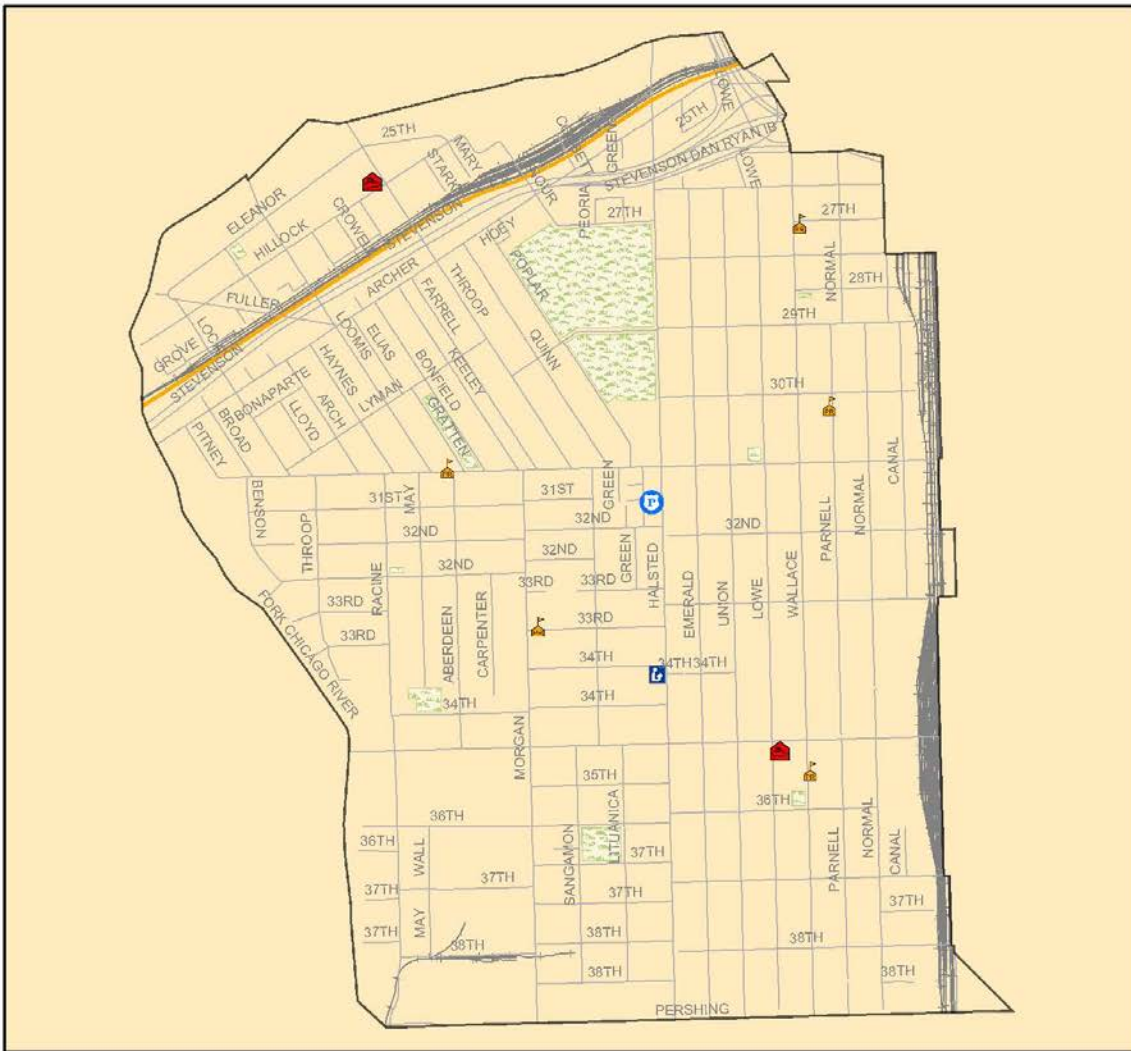
Please see below for maps of the six neighborhoods or Community Areas in which tests were conducted:³¹

- Bridgeport
- Clearing
- Hyde Park
- Jefferson Park
- Mount Greenwood
- Near North Side

³¹Chicago Ward, Community Area and Neighborhood Maps, Chi. Dep't of Innovation and Tech., https://www.cityofchicago.org/city/en/depts/doi/supp_info/citywide_maps.html.



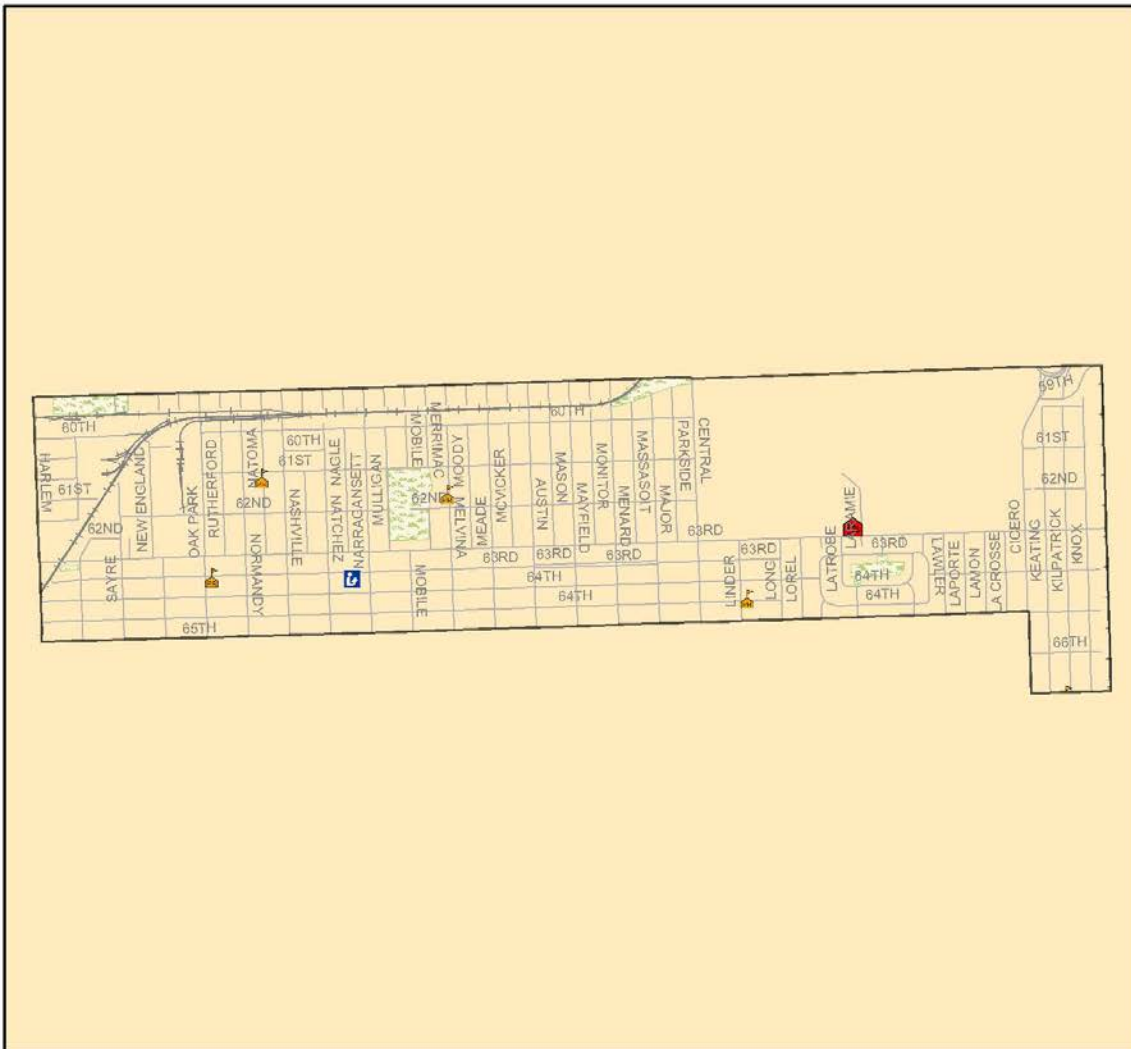
BRIDGEPORT



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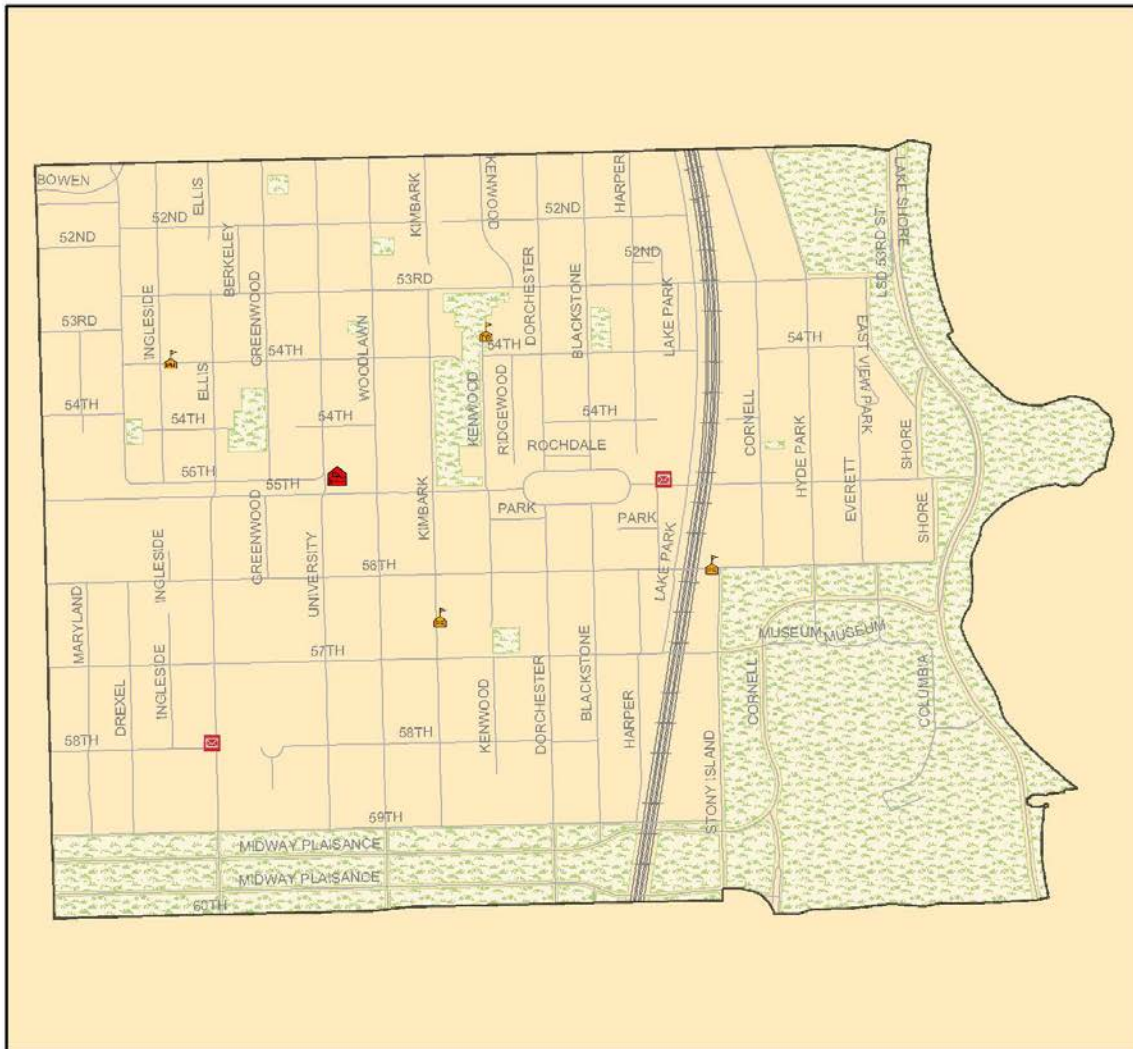
CLEARING



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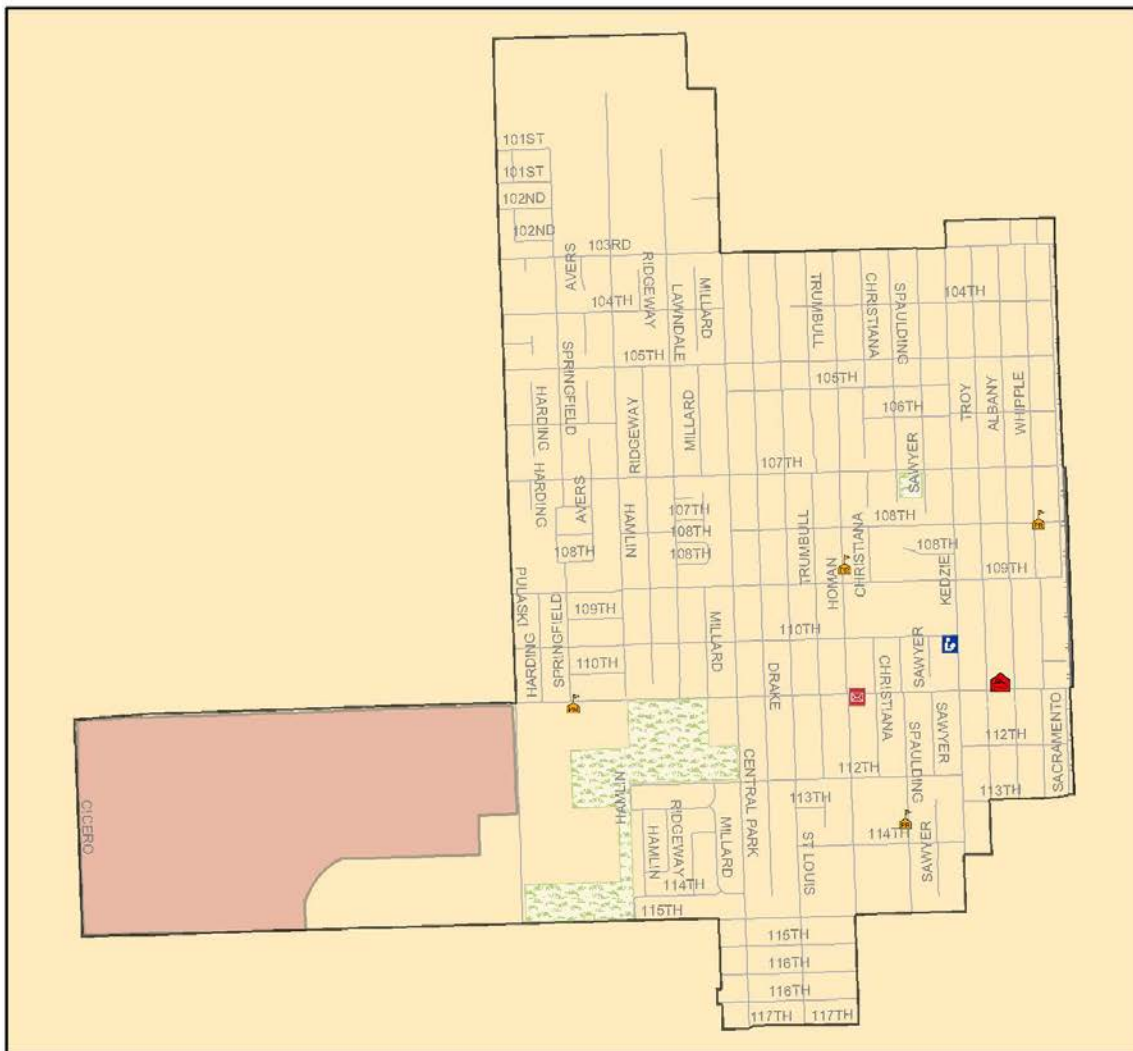
HYDE PARK



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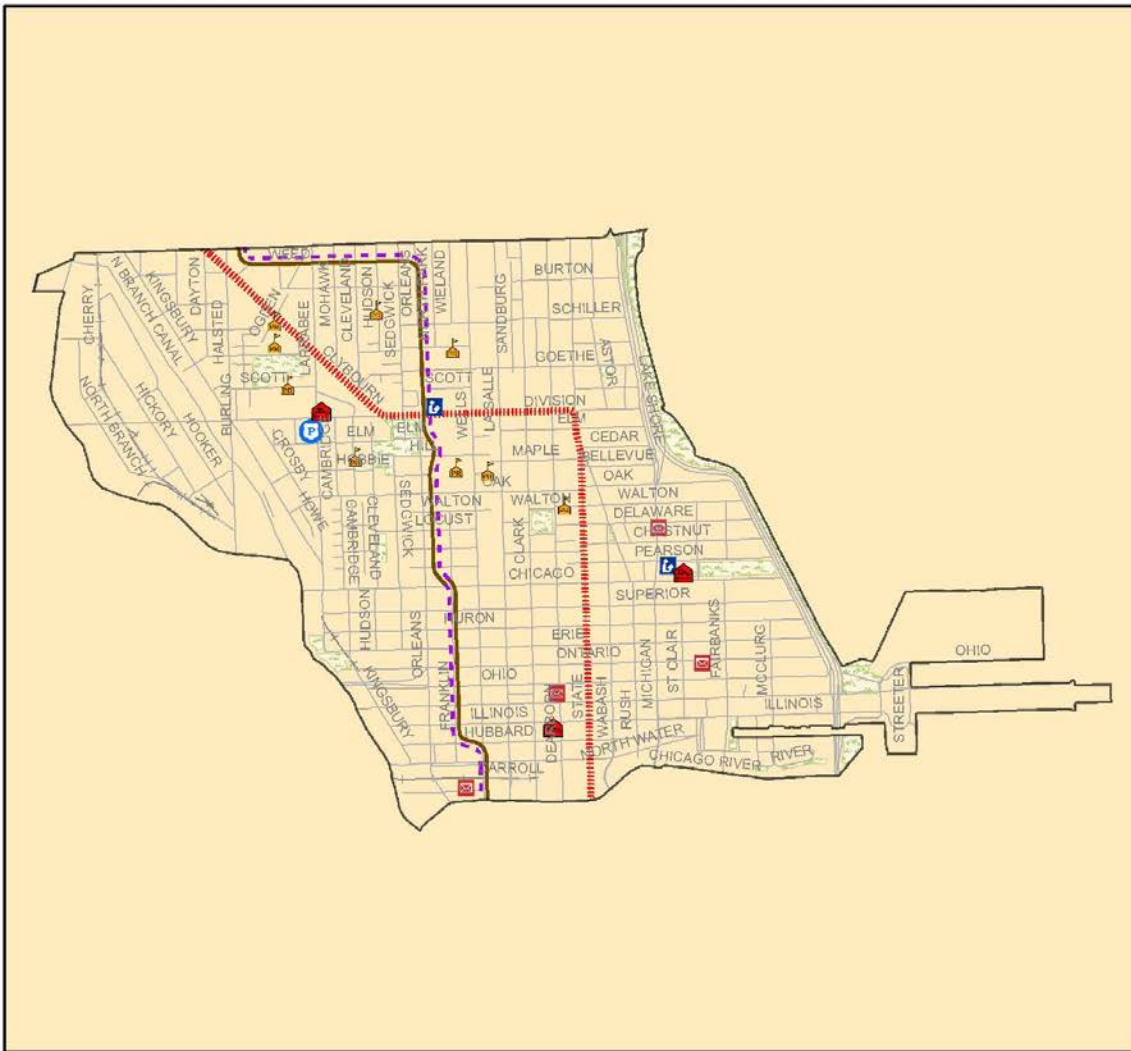
MOUNT GREENWOOD



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NEAR NORTH SIDE



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