

HOUSING DISCRIMINATION ON THE RISE NATIONWIDE: NFHA RELEASES 2022 TRENDS REPORT

By Steven Haagsma

On November 30, the National Fair Housing Alliance (NFHA) released their annual Fair Housing Trends Report, highlighting a marked rise in housing discrimination cases in 2021. NFHA reports over 31,000 discrimination complaints in 2021, the highest number recorded in the organization's 25 years of collecting such data. The report notes the difficult four years for fair housing preceding this record, as the Trump administration attempted to dismantle important civil rights provisions, including Affirmatively Furthering Fair Housing and Disparate Impact.

“Housing discrimination is insidious, and its role in perpetuating racial homeownership and wealth disparities as well as other harms is under-appreciated.

While fair housing has always enjoyed bipartisan support, the Trump administration took a different approach. We are still dealing with the results of those harmful actions. The significant increase in the number of discrimination complaints filed with federal and state agencies and nonprofit fair housing organizations is disturbing and should alarm us all. It will take significant resources to turn the tide and give needed support to the groups who are on the ground providing assistance to victims of discrimination,” said Lisa Rice, President and CEO of NFHA.

NFHA's nationwide finding shines light on HOME's 2021 numbers, which also broke records. Prior to 2021, HOME recorded between 200 and 230 discrimination reports most years. In 2021, however, HOME recorded a record 322 discrimination reports—a record that has already been topped through the end of October in 2022.

Without the NFHA report, it would be impossible to know if these record numbers reflected an actual increase in discrimination, as we significantly increased our investigation and intake capacity in the past few years. As the Trends Report notes, most cases of housing discrimination go unreported for various reasons, so an increased capacity

at HOME could have simply allowed more incidents to be investigated. With NFHA reporting a rise in cases nationwide, this could still be an explanation, although it is unlikely, as the report notes that fewer organizations reported numbers to NFHA than in years past, yet the total number of cases increased. The true reason for the increase in discrimination reports at HOME is likely combination of a true increase in discriminatory conduct in Western New York and HOME's increased capacity, as NFHA reports an 8.7% year-over-year increase of cases, while HOME's increase was an enormous 59.4%.

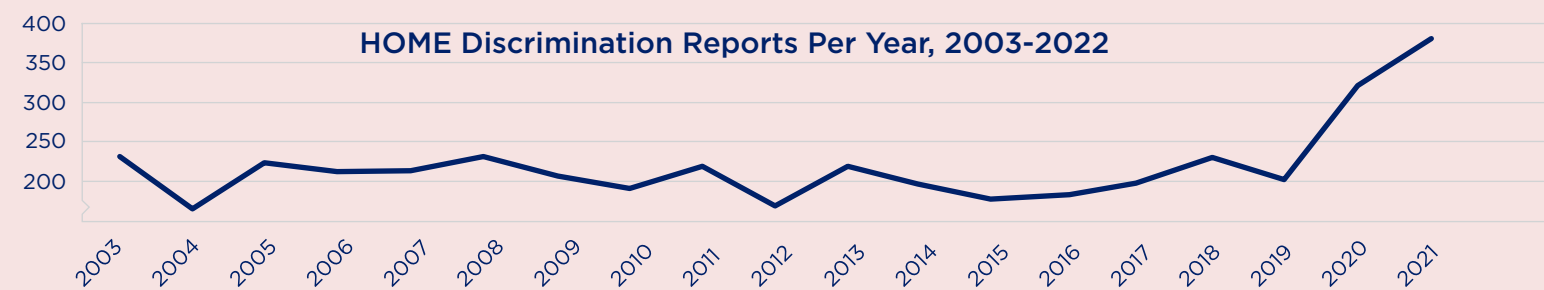
NFHA's report also notes the most common bases of discrimination (of federally protected classes). Over half of the complaints reported to the NFHA were based on disability, with race (19%), sex (including sexual orientation and gender identity; 7.4%), and familial status (7.2%) the next most common types of discrimination. There are some similarities here with HOME's numbers, as disability, race, and familial status are three of the four most common types of discrimination we see, along with source of income discrimination (SOI), which is protected at the state level but not at the federal level. SOI was, however, the most commonly reported type of discrimination other than those protected at the federal level and still made up over 5% of national reports despite not being protected everywhere.

NFHA's Fair Housing Trends Report is an important barometer of the national fair housing climate, and that climate is not good. As HOME joins with other fair housing organizations around the country in fighting this rise in discriminatory conduct, your continued support is essential.

Scan the QR code to read the full report.



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EDUCATION AND OUTREACH UPDATE

By Steven Haagsma

2022 saw a return to normalcy for HOME's Education Team—or at least what normal is likely to look like going forward. The long-term impact of the pandemic on HOME's outreach efforts may be a positive one, as the increased capacity for virtual presentations combined with regular pre-pandemic numbers of in-person events will continue to allow us to reach more people than ever before.

Before the pandemic, HOME's Education Team conducted events exclusively in-person, while in 2020 and 2021 the majority of events were virtual. Those virtual events allowed HOME to continue reaching large audiences in the absence of in-person events, but through far fewer instances. While, despite the disruptions of 2020, HOME was able to reach about two-thirds of the number of people we had reached in 2019, we did so through only one-third of the number of events. 2021 saw an improvement in both the number of people reached and the number of events conducted, although both still fell short of pre-pandemic totals. This year, however, HOME was able to match 2019's total number of people reached before Thanksgiving and has also eclipsed the number of presentations given in either 2020 or 2021 by the same point.

The upshot of all these numbers is that HOME has been able to educate more people than ever before about their rights under fair housing law. This is a vital part of HOME's overall mission, as we can only help people when they know to call us for assistance, and the more people who know how to stand up for themselves (and know to reach out to HOME), the more people we are able to assist.

All three of HOME's main areas of service (advocacy/enforcement, education/outreach, and mobility) work together to accomplish HOME's mission of ensuring that all Western New Yorkers have the freedom to live in the housing and community of their choice. Education ensures that people are able to identify when their rights are being violated. Those people can then come to HOME for advocacy, helping them through their housing issue and ensuring that rights exist in reality and not just on paper. Finally, our mobility program helps families with children move to areas of opportunity with the hope that children can grow up without many of the barriers their parents may have faced. ▲▲▲▲

INSIGHT



HOME WHAT CAN BE DONE ABOUT THE HOUSING CRISIS?

By Steven Haagsma

It's no secret that inflation is higher than it has been in a generation, but even compared to historically high levels of economy-wide inflation, housing costs have been skyrocketing. Rather than a new trend, this is only a continuation of a pricing squeeze on both renters and aspiring homeowners that has been worsening for decades.

Since 1970, the overall price of goods as reflected in the Consumer Price Index (CPI) has increased by over 600%, meaning goods cost about 6.5 times as much as they did five decades ago. Housing prices, on the other hand, have increased by over 1600% over the same period. This means that housing prices have more than doubled relative to the increase in the prices of other goods. Meanwhile, median household income has barely matched overall inflation, meaning that American households today are able to afford

most goods similarly to previous generations, but are paying more than twice as much on housing.

Of course, this means that Americans today can't actually afford most goods similarly to previous generations. Housing costs make up such a large portion of monthly expenses for most people that a doubling of funds available for other expenses for many families. Households are considered cost-burdened if they spend over 30% of their monthly income on housing and severely cost-burdened if they spend over 50%. That being said, it is more

useful to look at cost burden only for households below a certain income level, as a wealthy household may choose to spend half of their income on luxury housing yet has more income left over than a household living at the poverty line has in all. Given these

“Housing prices have more than doubled relative to the increase in the prices of other goods since 1970.”

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parameters, 60% of Erie County renting households below 350% of the poverty line were cost-burdened in 2019 and over half of those (34%) were severely burdened. While housing cost burden is not a problem exclusive to renters, rates of cost burden in Erie County are roughly twice as high for renting households as they are for homeowners. Zooming out from local numbers, the problem is slightly worse nationwide than it is in Erie County—this is a problem nearly everywhere in the country.

Another aspect of the problem is the age and quality of housing. If renters were living in higher-quality housing than they were a few years ago when prices were slightly lower, the higher rent would have at least some plausible validation. This is not the case, however. People paying the lowest rents are still living in substandard, unsafe housing while paying significantly more than they have in past years. While some landlords may invest increased profits back into their properties, not all do, and the ones least likely to do so are the same landlords who have never had an interest in providing quality housing to their tenants. A 2019 study by Matthew Desmond and Nathan Wilmers found that landlords make the largest profits from the poorest tenants, as the rents they

are able to charge in low-quality housing makes up a much larger share of the purchase price of the home than it does for higher-quality housing.

An example illustrates how this principle plays out in Western New York: one unit of a two-family residence in the Broadway-Fillmore neighborhood was recently listed for rent on Zillow for \$1,000 per month. In the fall of 2020 this home was sold for \$42,000. If a landlord buys such a house and

charges the same rent for each of the two units, the tenants will pay off the building's purchase value (and the landlord will begin turning a profit) in less than two years. On the other hand, one unit of a three-family residence in Elmwood Village was advertised for \$2,200 per month. The property was sold for \$375,000 in 2017, a price that likely would have been much higher had it been sold at the same time as the Broadway-Fillmore property. If the landlord buys such a house and charges the same rent for each of the three units, it will take nearly five years for the tenants to pay off the building's purchase value (and for the landlord to begin turning a profit). In this comparison, the tenants in the cheaper housing are paying more than twice as much relative to the home's value as the tenants in the more expensive house—in other words, the landlord who bought the cheaper house is making more than twice the profit from their tenants as the landlord of the more expensive house.

What is required to improve conditions? There are no easy solutions, but there are a number of approaches that can work alone or in

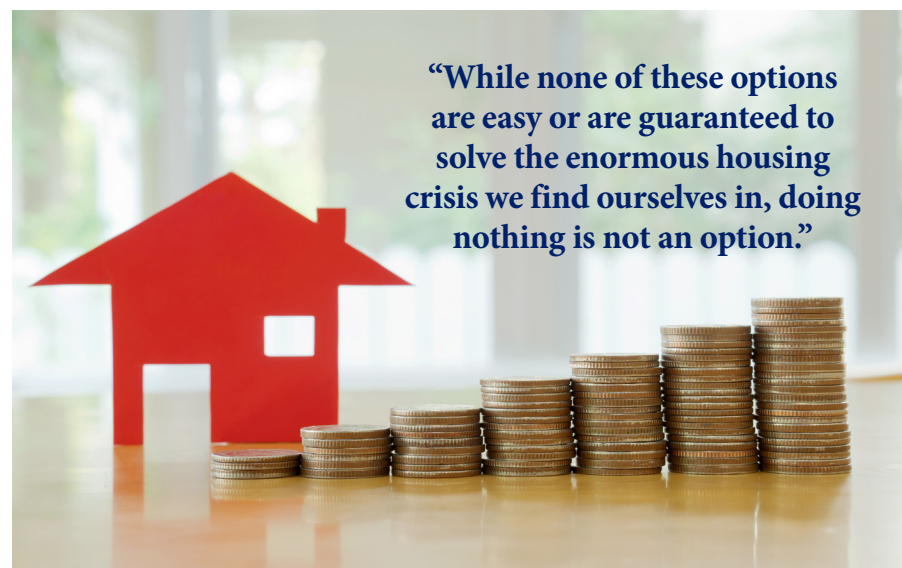
harmony with each other. One possible solution is to build more housing. This is a simple matter of supply and demand. Housing demand is inelastic—nobody chooses to stop seeking housing due to its cost like they may for nonessentials like a new computer or interior decorations. This means that demand for housing will not decrease even as prices skyrocket, and therefore one way to bring prices back down is to increase the supply of housing. Despite this conforming to basic economic principles, a recent study out of the University of California found that 30 to 40 percent of Americans erroneously believe that building more housing will increase prices. This kind of thinking makes it more politically difficult to solve the problem, as a large portion of the population believes that a solution would actually exacerbate the problem. While Buffalo is not facing as severe a shortfall of available units as some other cities, the vacancy rate has still decreased here, and therefore increased supply would help to mitigate the rise in rents.

Second, stricter enforcement of existing building codes, along with strict enforcement of laws prohibiting landlord retaliation against tenants for reporting code violations, could bring up the quality of lower-end housing. The combination of inelastic demand and the increased profits accrued from renting out substandard housing means that unscrupulous landlords have absolutely no incentive to keep their properties in good repair. If they can make fantastic profits without putting any money back into the property, and their tenants can't afford anywhere else to live, then those landlords will continue to exploit the poorest tenants, and continued price increases will line the pockets of these unscrupulous landlords.

As landlords of these types of properties are already making money hand-over-fist, increasing the quality of this housing should not result in increased rent for such units, and landlords should not be permitted to shirk their legal responsibilities to maintain their rental units in accordance with existing building codes.

Finally, some form of rent control or stabilization could, in conjunction with better code enforcement, result in reasonable rents for safe and decent housing and would keep quality housing affordable for more renters. A bill in the New York State Legislature called Good Cause Eviction would, if passed, limit landlords to rent raises of 3% per year, which would prevent the runaway housing prices we have seen in recent years.

While none of these options are easy or are guaranteed to solve the enormous housing crisis we find ourselves in, doing nothing is not an option. People are cost-burdened at historically high levels, and we must use all possible strategies to make housing affordable to create diverse and inclusive communities here in Western New York and across the country. ▲▲▲▲▲



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“REFILL, RELAX, AND REUNITE” A SUCCESS

By Steven Haagsma and DeAnna Eason

After the pandemic forced the cancellation of two consecutive HOME Annual Dinners, the in-person event returned on the beautiful evening of October 14 at Templeton Landing. With views of the sun setting over Lake Erie, nearly 250 supporters of fair housing joined together for an evening of celebration—of fair housing, of local heroes, and of a return to in-person celebrations.

The social hour was a great time to see old friends and make new ones as guests mingled and participated in the evening's basket raffle and silent auction. Attendees were also invited to have their blood pressure checked, speak with representatives from Horizon Health Services and partake in relaxing yoga, as the night's theme, “Refill, Relax, and Reunite,” invited.

Chuck Colston, the chair of HOME's board of directors, opened the main program with a welcome to all of our guests and a thank you to HOME staff, The Annual Dinner Committee, and event sponsors. The evening was emceed by board secretary and committee chair Jessica Milano-Carty and committee member Debra Kelly who kept the evening running at a smooth pace. The program honored several local heroes whose vital work throughout the pandemic spoke louder than words. Those honored for their work were President of Roswell Park Dr. Candace Johnson, 211 NYS Director Kelly Dodd, TOLA Standards founder Ayat Nieves, the City of Buffalo's Sue Lumadue, CINQCARE's Dr. Raul Vazquez, and Friend of HOME Cory McAllister. New York State Assemblymember Jonathan D. Rivera also received the inaugural Champion Lawmaker Award for his work on several bills that would improve conditions for millions of New York State renters. Erie County Commissioner of Social Services Marie Cannon gave an inspiring address, admonishing the room to use the rocky start we all experienced as a result of the COVID-19 pandemic and lay a firm foundation for our continued work in the community. Brief



SCAN ME

biographies of each honoree and a gallery of photographs from the evening are available at www.homeny.org/dinner or by scanning the QR code.

The event was a resounding success, as we exceeded our fundraising goal by 26% and developed new corporate and community partnerships through the event. HOME also raised funds to assist renters with disabilities to pay for unit modifications that are essential to their wellbeing, such as ramps and lifts for people who use wheelchairs, the first time funds were raised for such a program at an Annual Dinner.

Special thanks to our wellness vendors and donors, Horizon Human Health Services, Tricia Black, RN, Angelica's Custom Designs, Soma Cura Wellness Center, and Buff City Soap. We would also like to thank our event sponsors: Belmont Housing Resources for WNY, Inc., CINQCARE, Delta Development, Gethsemane Full Gospel Church, Hamburg Community Development, Highmark Blue Cross Blue Shield of WNY, M&T Bank, People Inc., Roswell Park Comprehensive Cancer Center, and Templeton Landing. ▲▲▲▲▲



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Mary Diaz, *Intake Manager*
Olivia Guthrie, *Investigations Coordinator*
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Alice Moore, *Senior Mobility Coach*
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Dan Corbitt, Esq., *Associate Director*
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Q&A HOME'S NEWEST TEAM ADDITIONS

What did you do before you came to HOME?

What excites you about working for HOME?

What hobbies or interests do you have outside of work?

WENDY MEDNICK FUND DEVELOPMENT MANAGER

Prior to HOME, I worked on two local political campaigns, one as Special Events/Fundraiser Manager and the other as a Campaign Manager. I spent over 20 years as a business development director for two financial firms. During those years I had much involvement with non-profits from the volunteer side for my firm.

My passion was always there to be part of a non-profit full time as opposed to only volunteering with community events. During the past couple years working with campaigns, the struggle that is out there for many in our community became more apparent. I was drawn to HOME because of the work in the community that has been done and their passion for the needs regarding fair housing. It was an area I was always passionate about. I felt my background with 20 years of volunteer work, finance, financial seminars, and my education would be a great fit for both. Everyone deserves social justice.

My interests outside of work include being a huge Bills fan. They have definitely brought this city together again. I also enjoy cooking, which has always been one of my favorite hobbies. I owned a restaurant in North Buffalo years ago and cook on a day off for an events center. I have a lifestyle column for a local publication published monthly. Most of my column titles come from talking with people and listening to their concerns and stories. I enjoy movies, theatre, arts and travel outside of work as well.

ELIZA PAPKE FAIR HOUSING SPECIALIST

I just graduated from Rochester Institute of Technology in May of 2022 where I was studying sociology and Spanish. I spent the fall semester in Madrid, Spain where I was exploring the language, culture, and Spanish socio-political structures.

I am excited to be working for HOME because their mission is very powerful. We see so much injustice and social inequity in our society, and many of these problems could be mitigated through preventative education and awareness. I love that HOME has a focus on education for both tenants and landlords to educate them about housing discrimination, as well as their rights and responsibilities. HOME is doing work that has long lasting impacts, as they are working to solve problems at the source while also fixing them down the line, and I am very excited to be a part of that!

Outside of work, I enjoy running, rollerblading, and gardening. This summer I was kept busy with weeding and harvesting the vegetable garden at my parent's house. I have also recently gotten into candle making, which is surprisingly easy and relaxing!