



Ohio Advisory Committee to the U.S. Commission on Civil Rights

Source-of-Income Housing Discrimination in Ohio

Source-of-income (SOI) discrimination is the practice of denying tenant applications based on a prospective tenant's lawful income source. Source-of-income discrimination is not based on one's ability to pay for housing, but on how an individual intends to pay. While the United States Fair Housing Act protects against housing discrimination and civil rights concerns based on race, color, national origin, sex, religion, disability, or familial status,¹ it does not prohibit landlords from refusing to accept tenant applications based on a tenant's lawful income source.

The Ohio Advisory Committee to the U.S. Commission on Civil Rights recently conducted a study analyzing the impact of SOI discrimination in Ohio housing. The resulting report² identified several ongoing concerns, including the availability of and access to affordable housing; the civil rights concerns of SOI discrimination on federally protected classes; administrative challenges that may discourage landlords from voluntarily participating in publicly supported housing initiatives; and the broader impact of SOI discrimination on public fair housing goals and housing assistance programs.

Who is most impacted by source of income discrimination and what types of income are included?

While source-of-income discrimination can impact any renter who uses non-wage income to pay for housing, it places a disproportionate burden on groups who already face housing challenges. Black renters in Ohio are significantly overrepresented among Housing Choice Voucher holders and are more likely to be affected when landlords decline to accept vouchers. Families with children—particularly single mothers—and people with disabilities who rely on SSI or SSDI also experience higher rates of denial. Even veterans, despite protections under Ohio's Military Status law, have reported difficulty using service-related housing assistance.

These patterns do not result from isolated decisions alone but reflect broader trends in how housing access is shaped across the state. When lawful income sources are excluded,

Key Points:

- Source-of-income discrimination is legal in most of Ohio and disproportionately affects Black renters, families with children, veterans, and people with disabilities.
- Landlords cite administrative challenges — such as inspection delays and unclear program rules — as key barriers to accepting vouchers and other non-wage income.
- Implicit and explicit bias also shape housing outcomes, including differential treatment based on race or assumptions about voucher holders.
- Accepting lawful income sources can benefit landlords through consistent rent payments, longer tenancies, and access to pre-screened applicants.
- Without action, current practices will continue to limit housing access and opportunity for thousands of qualified renters across the state.

it can limit opportunity, concentrate poverty, and weaken the intent of existing fair housing laws. Addressing these issues offers a path toward more stable, equitable communities throughout Ohio.

Why would landlords not want to accept lawful alternative sources of income?

Some landlords refuse to accept housing vouchers or other non-wage income sources due to concerns about the administrative burden of participating in these programs. Panelists described slow housing authority response times, delays in inspections, and unclear program requirements as barriers to participation. Sham Reddy, past president of the Greater Dayton Real Estate Investors Association, testified: "It's not the residents and it's not the vouchers, it is just the administrative nightmares of dealing with Section Eight programs."

[discrimination-ohio](#)

¹ 42 U.S.C. §§ 3601-3631.

² Report available at:

<https://www.usccr.gov/reports/2024/source-income-housing->

At the same time, other testimony pointed to patterns of unequal treatment that may reflect both overt and implicit bias—both of which are prohibited under the Fair Housing Act. Some landlords reportedly used coded language, expressed concern about voucher holders, or suggested that participation would affect the perceived quality of their properties. A 2017 audit study in Cuyahoga County found that landlords advertising “No Section 8” were significantly more likely to give inaccurate or incomplete information to Black applicants, despite identical qualifications.

What are the potential benefits of accepting alternative income sources?

Landlords who rent to tenants using Housing Choice Vouchers, and other lawful, alternative sources of income may benefit from steady, reliable income and long-term tenancy. These payments continue during periods of job loss or economic hardship, and housing authorities cover rent shortfalls when tenant income changes. During the COVID-19 pandemic, for example, tenants with housing assistance were more likely to remain stably housed, offering landlords consistency when other rental income became less predictable.

Many renters who rely on alternative income sources face significant challenges in securing housing, which often makes them highly committed to keeping it once they do. This determination can translate into longer tenancies, reduced turnover, and strong lease compliance, particularly among tenants who wish to maintain their program eligibility. In addition, landlords who participate in the voucher program gain access to a broader pool of pre-screened applicants, reducing the time and effort required to fill vacancies.

What approaches can improve outcomes for both renters and property owners?

Improving the voucher process may encourage broader participation from housing providers. Panelists recommended streamlining inspections—including allowing the use of photographs—improving communication from housing authorities, and offering clearer program guidance to reduce administrative burdens.

Landlord education and training could also help clarify responsibilities and reduce frustration.

Other strategies focused on strengthening accountability and addressing discrimination. These included statewide source-of-income protections, support for local enforcement efforts, and public education campaigns to correct common misconceptions about who uses non-wage income. Updating voucher values to reflect local market conditions and expanding funding could also help renters secure housing in high-opportunity areas and reduce barriers for those most in need.

Recommendations (selected)

- Allow the use of photographs to complete required inspections and reduce move-in delays.
- Support statewide protections to prohibit discrimination based on lawful sources of income.
- Provide training and written guidance to landlords on program requirements and fair housing responsibilities.
- Update voucher payment standards to reflect local market conditions and improve housing access.
- Fund testing and enforcement efforts to identify and address discriminatory practices.
- Offer targeted landlord outreach and education to increase participation and dispel common misconceptions.

The United States Commission on Civil Rights maintains 56 Advisory Committees, one for each state and territory, and the District of Columbia. Each committee is composed of citizen volunteers familiar with local and state civil rights issues. The members assist the Commission with its factfinding, investigative, and information dissemination functions.

This policy brief is the work of the Ohio Advisory Committee to the U.S. Commission on Civil Rights. The brief may rely on testimony, studies, and data generated from third parties. Advisory reports are reviewed by Commission staff only for legal sufficiency and procedural compliance with Commission policies. The views, findings, and recommendations expressed in this report are those of a majority of the Ohio Advisory Committee, and do not necessarily represent the views of the Commission, nor do they represent the policies of the U.S. Government. For more information, please contact Melissa Wojnaroski at mwojnaroski@uscrr.gov or 202-618-4158.