FAIR HOUSING IN WESTCHESTER AND THE LOWER HUDSON VALLEY REGION

Fair Housing Testing Report
December 2015 – December 2018

The presentation and analysis in this report reflect the results of the specific project and do not purport to make any further general statements about a particular geographic area or housing provider.

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FAIR HOUSING IN WESTCHESTER AND THE LOWER HUDSON VALLEY

PROJECT SUMMARY

Westchester Residential Opportunities, Inc. ("WRO") was founded in 1968 and remains the only private nonprofit fair housing agency in the Lower Hudson Valley region of New York State that conducts ongoing fair housing enforcement as well as fair housing education and outreach. As part of the U.S. Department of Housing and Urban Development ("HUD") Fair Housing Initiatives Program funding process in 2015, WRO applied for a three-year Private Enforcement Initiative program grant to conduct fair housing tests of housing providers and professionals operating in Westchester County and the Lower Hudson Valley region of New York.

WRO was awarded that grant, began its three-year fair housing testing program in late December 2015, and concluded it in late December 2018. During that period, WRO conducted a series of fair housing tests in Westchester County and other counties within the Lower Hudson Valley region of New York (principally Rockland County, as well as limited testing in Bronx, Dutchess, Orange, Putnam, Queens and Ulster counties). The tests looked at housing discrimination on the basis of various protected classes. A protected class is a category or group of individuals protected from discrimination under federal, state or local laws.¹ This report presents and analyzes the findings of the testing project.

Tests were conducted both as in-person visits with housing providers and professionals and by telephone, in each case with testers posing as potential home buyers or renters or as proxies for potential home buyers or renters. Typically our testers would be interested in purchasing or renting a specific property or apartment, although in some cases testers presented as being interested in a selected region or community or property type without having a specific property in mind.

¹ The federal protected classes under the Fair Housing Act are race, color, religion, sex, national origin, disability and familial status. In the case of lending transactions, ECOA also federally protects individuals on the basis of race or color, religion, national origin, sex, marital status, age and the applicant’s receipt of income derived from any public assistance program. New York State also adds marital status, age, sexual orientation, gender identity/expression and military status, and Westchester County additionally adds victims of domestic abuse, sexual abuse and stalking, citizenship or alienage status and source of income. Source of income protection refers to protection against discrimination on the basis of the source of lawful, verifiable income derived from social security or any form of federal, state or local public assistance or housing assistance, including “Section 8”, any disability payment and assistance, grant or loan program from a private housing assistance organization.
Testing is conducted by housing advocates at non-profit organizations across the country to investigate compliance with, and enforce fair housing and fair lending laws under, the federal Fair Housing Act\textsuperscript{2} and the Equal Credit Opportunity Act,\textsuperscript{3} as well as state and local equivalent laws. “Audit-based or systemic testing” is used generally where segregated lending or housing patterns occur or where historic, anecdotal or prior complaints of discrimination may have occurred. “Complaint-based testing” attempts to investigate individual complaints of potential discrimination. While WRO’s fair housing staff received and investigated many fair housing complaints from the public, the majority of the testing for this project was audit-based.

WRO utilized both matched-pair testing and single part testing to uncover evidence of discrimination against members of a protected class. WRO uses best practices that were developed in consultation with agencies across the country and has adapted them to fit the mission of the organization and the needs of its service area. WRO’s approach to testing is discussed in more detail in the Methodology and Review of Terminology section below.

\footnotesize{\textsuperscript{2} 42 U.S.C. § 3601 et seq.}  
\footnotesize{\textsuperscript{3} 15 U.S.C. § 1691 et seq.}
ABOUT WESTCHESTER RESIDENTIAL OPPORTUNITIES

Westchester Residential Opportunities is a HUD-certified housing counseling agency and fair housing organization operating in its home community of Westchester County and also serving the Lower Hudson Valley region of New York. WRO’s mission is to promote equal, affordable and accessible housing opportunities for all residents of our region. WRO’s main program areas include Fair Housing, Mortgage Default Prevention, Senior Housing, First Time Home Buying, Eviction Prevention and Independent Living.

WRO’s fair housing department investigates complaints of unlawful discrimination in housing and lending and conducts systemic investigations of housing and home lending discrimination. As a qualified fair housing organization funded by the U.S. Department of Housing and Urban Development (HUD), WRO is authorized to investigate and enforce fair housing laws and does so by bringing complaints through HUD’s administrative process, through local HUD-partners, such as the Westchester County Human Rights Commission, and where appropriate, through litigation in federal and state courts.

In addition to conducting fair housing and fair lending testing, WRO has assisted hundreds of complainants with fair housing issues in exercising their rights under federal, state and local fair housing laws. In particular, WRO has assisted many individuals with disability-related fair housing complaints, such as the filing of requests for reasonable accommodations and modifications, and has also assisted individuals who encounter issues related to discrimination based on source of income, such as Section 8 vouchers, under the Westchester County Human Rights Law.
ABOUT THE REGION

Our testing methodologies and priorities are heavily informed by the demographics of the region we serve. Our core target area is Westchester County, followed by Rockland and Putnam Counties. The following highlights some of the demographic challenges these counties face.

Westchester County

Demographic Composition

According to the American Community Survey, in 2017 Westchester had a population of 975,321, with 65.4% identifying as white, 14.6% black, and 5.9% Asian. In terms of ethnicity, 24% of Westchester residents identified as Hispanic or Latino.

Racial Segregation

Overall, in 2017 Westchester had a white to non-white dissimilarity index of roughly 49, meaning half of the white population would have to move for non-white and white residents to be evenly spread across tracts in the County. Levels of minority populations, and their resulting residential opportunities, differ from town to town. Though minority groups are represented in overall demographics, many of these populations are concentrated in a select few neighborhoods. For example, in 2016, 19 Westchester towns and villages had Latino populations of less than 2%. This stands in comparison to the county-wide rate of 24%, and to communities with greater Latino populations, such as Port Chester with 59% and Sleepy Hollow at 51%. Similarly, Westchester’s black populations are lumped into a limited set of communities. Over two-thirds of Westchester towns, villages and cities had black populations of less than 5% in 2016.

Beyond the county level, segregation also occurs within communities. The Westchester municipalities of Mount Vernon, Yonkers, Port Chester, New Rochelle and White Plains all earn places in the top fifteen New York cities with the highest segregation between black and white residents. Mount Vernon is the most segregated of Westchester cities with a dissimilarity index of 69.4 (Yonkers is close behind at 68.2). This is due to many factors, including Westchester’s history of residential segregation and the impact of exclusionary zoning laws.
Westchester County also has significant income inequality. Ranked as having the 14th highest income inequality in America, and the second highest in New York, Westchester has a Gini coefficient of 0.54.⁴ This places it higher than the state average of 0.51 and the national median of 0.48. This speaks to racial inequality as well, with income and race highly correlated throughout the county. Whereas white residents face an unemployment rate of 5.5%, black and Latino residents experience a greater rate at 9.9% and 7.4%, respectively.

**Rockland County**

*Demographic Composition*

Less racially diverse than Westchester, in 2017 Rockland was 70.9% white, 12.5% black, 6.1% Asian, 2.6% multi-racial and 7.8% some other race. Around 17.3% of Rockland’s population identified as Latino, with almost a quarter of Latino residents identifying themselves as Puerto Rican.

*Racial Segregation*

Similar to Westchester, Rockland demonstrates an unequal distribution of its Latino population. Whereas some communities, such as Haverstraw and Spring Valley, have Latino populations of over 40%, 26 communities have a population of less than 15%. Similarly, Rockland’s black population remains clustered in a select few neighborhoods. Though comprising 36.8% and 24.0% of Spring Valley and Nyack’s populations, black residents make up less than 10% of the community in sixteen other towns and villages in Rockland. Additionally, Rockland’s most diverse area is also its most segregated. Based on analysis of 2010 census data, Spring Valley tops the New York charts for white/multiracial dissimilarity index at 59.3, and is the seventh most segregated city in New York for black and white residents with a white/black dissimilarity index of 60.5.

*Religion*

Rockland is home to multiple religious groups. This includes a significant Roman Catholic population at 53.4% and a significant if less numerous Jewish population at 12.1%. Evangelical and mainline Protestant congregations both individually

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⁴ Gini coefficient, or Gini index, is a statistical measure of distribution that is often used to track economic inequality. It measures how wealth is distributed in a given population, with a value of 0 meaning perfect economic equality, and a value of 1 meaning perfect inequality.
make up 10.3% of the population. The most significant area of concern amongst Rockland’s religious groups is the recent influx of ultra-orthodox Hasidic Jewish residents and the development of predominantly ultra-orthodox Hasidic Jewish communities within Rockland. Many Rockland residents have voiced concern over the county’s Hasidic communities, including complaints of block-busting, incongruously high-density development and both density and substandard housing and religious schools in violation of zoning and building codes.

Rockland has a Gini coefficient of .4684. Though below the state median, it still remains higher than the national average. This income inequality also speaks to racial gaps. For example, 15.2% of white Rockland residents live below the poverty level, in comparison to 18.2% of Latino residents. Though Rockland’s black population has a slightly lower poverty rate at 9.3%, its unemployment rate is 38% higher than its white counterpart.

**Putnam County**

At 89.1% white, Putnam County demonstrates the least racial diversity amongst lower Hudson Valley counties. No other racial group is more significant than 4%. Ethnically, 13.8% of residents identify as Latino. However, the Latino population is largely segregated into just two towns – Brewster and Carmel. Putnam also lacks significant rental housing stock, which creates a supply/demand imbalance for renters, and much of the rental stock is in two- to four-family owner-occupied houses, which in many cases are exempted from fair housing protections.
Testing under this grant involved investigations based on a number of different protected categories under the federal Fair Housing Act and applicable state and local fair housing laws.

**Protected classes under the Fair Housing Act (FHA) and state and local fair housing laws:**

The federal Fair Housing Act covers seven protected categories. Protected categories have been added at the state and local levels in the jurisdictions where testing was conducted for WRO’s investigations.

<table>
<thead>
<tr>
<th>Protected Classes under Applicable Fair Housing Laws – Federal, State, and County</th>
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<tbody>
<tr>
<td><strong>Federal:</strong></td>
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<td>• Race</td>
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<td><strong>New York State adds:</strong></td>
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<td>• Gender Identity and Expression</td>
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<td><strong>Rockland County, New York adds:</strong></td>
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<td>• Age</td>
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<td><strong>Westchester County, New York adds:</strong></td>
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<tr>
<td>• Citizenship or Alienage Status</td>
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<tr>
<td>• Victims of Domestic Abuse, Sexual Abuse and Stalking</td>
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<tr>
<td>• Source of Income</td>
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METHODOLOGY AND REVIEW OF TERMINOLOGY

For this project, WRO conducted testing of housing providers and professionals over a three-year period spanning from late December 2015 through late December 2018. A total of 506 tests were conducted and encompassed investigations that included numerous protected categories.

Testing conducted under this grant was both “complaint-based” and “audit-based” testing. Complaint-based testing attempts to investigate individual complaints of potential discrimination. Audit-based testing is used when there is a desire to look at a particular type of organization, geographic area or protected class.

Background on Fair Housing Testing

Fair housing testing is a valuable tool to gather evidence of differential treatment by housing providers and professionals, such as landlords, property managers, and real estate agents, and can shine a light on potential discrimination where it may not have otherwise been discovered.

Testing is conducted to isolate the treatment by a housing provider towards a member of a protected class under the law. A “protected class” is a category or group of individuals protected from discrimination under federal, state and/or local laws. The protected classes under the Fair Housing Act are race, color, religion, sex, handicap [disability], familial status, and national origin. New York State, Rockland and Westchester Counties add to the list of protected classes (see chart on previous page for a complete listing of protected classes).

Since its inception in 1968, WRO has conducted thousands of fair housing tests in response to individual complaints and as part of audit-based investigations. WRO’s testers recorded the audio of their site visits and phone calls, which proves helpful in accurately analyzing the tests. All of WRO’s testing under this grant was conducted in the State of New York.

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5 Fair Housing Act of 1968, as amended, 42 USC § 3605.
The terminology used in assessing the results of the tests

WRO used the following classification system to describe the outcomes of the tests. The terminology applied to the results of a particular test depends on whether the test conducted was a matched-pair test or a test utilizing a single tester.

**Matched-Pair Tests:** Matched-pair testing is a methodology that utilizes at least two testers, typically one control tester and one protected class tester. Matched-pair testing is typically used in situations where the investigation relies on analysis of comparative treatment of the two testers by the housing provider. In matched-pair tests, protected class testers are at least as well situated in terms of income and credit score, and in other material aspects are as identical as practical to the control tester, but for belonging to the protected class being investigated. WRO used the following terminology to characterize the outcome of tests that were conducted using a matched-paired methodology.

**Equal:** The designation of “equal” indicates that during the course of the test the protected class tester received substantially equal treatment by the housing provider or professional relative to the control tester.

**Unequal:** Matched-pair tests were designated “unequal” where the protected class tester received substantially different treatment relative to the control tester. Examples of tests that were considered to be unequal were situations where a housing provider provided substantially different terms and conditions to the protected class tester relative to the control tester. Another example would be where a protected class tester is informed that a particular housing unit is not available for rent, whereas the control tester is advised that the unit is in fact available.

**Unclear:** Some of the tests were considered to be “unclear”. This may have resulted from situations where a test was substantially completed, but the results were too ambiguous to conclude whether the treatment was discriminatory or not, or situations where a test was designed principally to gather information regarding the test site (generally in anticipation of structuring a subsequent test) and not to actually investigate for discrimination.
Incomplete: Occasionally a test is considered “incomplete” or “invalid”, typically if a tester provided “off-script” misinformation during the test that creates a non-protected dissimilarity between the matched-pair, or in situations where the test was not substantially completed. These tests were not counted in analyzing results.

Single Part Tests: Tests where a single tester was utilized were typically conducted when the tester was investigating a housing provider or professional’s compliance with a law or policy. For example, tests based on a landlord’s willingness to rent to a prospective tenant with a “Section 8” voucher, or to a prospective tenant with a valid emotional support animal in a no-pets building, are frequently conducted as single part tests. Single part tests are used where the issue being investigated does not require any analysis of comparative treatment between two or more testers. WRO used the following terminology to characterize the outcome of tests that were conducted using a single tester methodology.

Violative: Tests were designated as “violative” where the housing provider or professional did not comply with the policy being tested, or the policy adopted by the housing provider or professional was itself in violation of fair housing laws.

Not Violative: Tests designated “not violative” were cases where the housing provider or professional adopted a policy that complied with fair housing laws and the housing provider provided accurate information concerning the policy or acted in compliance with the policy being tested.

Unclear: Some of the tests were considered to be “unclear”. This may have resulted from situations where a test was substantially completed, but the results were too ambiguous to conclude whether the treatment was discriminatory or not, or situations where a test was designed principally to gather information regarding the test site (generally in anticipation of structuring a subsequent test) and not to actually investigate for discrimination.

Incomplete: Occasionally a test is considered “incomplete” or “invalid”, typically if a tester provided “off-script” misinformation during the test that might provide an alternate explanation for otherwise violative results, or in
situations where the test was not substantially completed. These tests were not counted in analyzing results.
TEST RESULTS

WRO fair housing staff completed a total of 506 tests pursuant to this grant program during the three-year grant period from December 2015 to December 2018. These tests were conducted in Westchester County and other counties within the Lower Hudson Valley of New York (principally Rockland County, as well as limited testing in Bronx, Dutchess, Orange, Putnam, Queens and Ulster counties). The rental and sales tests were conducted on the basis of a series of protected classes including: familial status, national origin, race, disability, source of income, familial status, marital status, sexual orientation, age, gender identity, religion, sex, domestic violence victimhood and criminal conviction status. Investigations were also conducted of accessible design and construction requirements in newly constructed buildings.

Ten of those 506 tests were deemed “Incomplete” and thus are not included in the results analyzed below. Out of the 496 included tests, 404 were rental tests, 71 were sales tests, and 21 were accessible design and construction (ADC) tests. Some tests look at multiple protected classes, for instance source of income and disability, and so will appear in results for both testing categories.

Overall Results

Out of the 496 completed tests, 151 of the tests (or 30%) were deemed equal or not violative, 164 (33%) were unequal or violative and 181 (37%) were unclear.
Note that for purposes of depicting our results graphically, we use “Equal” to denote both equal and not violative test results, and “Unequal” to denote both unequal as well as violative test results.

Approximately 82% of the tests took place in Westchester County, while the remaining 18% of the tests occurred across nearby counties in New York, principally Rockland County, but also Bronx, Dutchess, Orange, Putnam, Queens and Ulster counties.

**Overall Results by Protected Class**

The protected classes of race, familial status, national origin and disability were tested in both the rental and sales market. Amongst these categories, Unequal rates were: disability (38%), familial status (29%), race (28%), and national origin (9%).

**Race**

Out of the 496 tests, 46 (9%) examined race. Our results were as follows:
**Familial Status**

31 tests (6% of the total tests) were conducted on the basis of familial status. Our results were as follows:

![Pie chart showing the distribution of familial status tests. 32% equal, 39% unclear, and 29% unequal.]

**National Origin**

11 of our tests were based on national origin. Our results were as follows:

![Pie chart showing the distribution of national origin tests. 64% equal, 9% unclear, and 27% unequal.]
Disability

Of the total 496 tests, 271 (55%) tested for disability as a protected class, sometimes in connection with other protected classes. Our results across all disability-related tests were as follows:

![Disability Graph]

Rental Tests

National Origin

Nine national origin rental tests were completed. All of these tests took place in Westchester, and one examined both race and national origin due to the multi-ethnic status of the tester. Seven of the tests were equal, one was unequal and three were unclear.

![Rental Tests Graph]
**Domestic Violence Victim**

Fourteen tests were conducted to examine the treatment of domestic violence victims (a locally-protected class in Westchester County, as well as an issue disproportionately affecting women). For these tests, we examined the difference in treatment between a single woman coming out of a domestic violence shelter looking to rent an apartment and a single woman with no domestic violence background. We found that for most tests there was no difference in treatment, except in one instance. In the one unequal test the agent told the protected tester that he did not think the co-op board would approve her because of her DV victim status. Of the remaining tests, six tests produced equal response, while seven were unclear. All DV victim tests were completed in Westchester.

**Race**

Twenty-five rental tests examined race. 48% of the tests were judged equal, 32% unequal and the remaining 20% were found unclear.

![Bar chart showing the distribution of test results for race]
Sex

One test on the basis of sex was conducted, in Westchester, and was based on a complaint. That test was unclear.

Familial Status

Thirty tests examined familial status in the rental market. Twelve (40%) of the tests were determined to be equal, while eight (27%) of tests were unequal and ten (33%) were unclear. 21 of the tests were conducted in Westchester, and the remaining 9 were conducted in Rockland.

Religion

Out of the four rental tests conducted on the basis of religion, two were found to be equal and two were unclear. One unclear test was completed in Rockland, while the remaining three tests took place in Westchester.

Criminal Conviction

One rental test considered record of criminal conviction in Westchester, and was determined to be not violative.
Source of Income

Westchester County provides protections against “Source of Income” discrimination in housing. Specifically, Westchester County prohibits discrimination in the sale, rental or lease of housing based on source of income, meaning any lawful, verifiable income including social security, public assistance and housing assistance such as Section 8, disability benefits, Social Security, welfare, or other government assistance. Some tests combined source of income with disability issues, such as the HOPWA rental tests we separately analyze below.

167 tests considered source of income discrimination in rental housing. 70 tests (42%) were determined to be unclear, 59 (35%) were unequal and 38 (23%) were equal.

Housing Opportunities for Persons with AIDS (HOPWA)

83 tests examined the treatment of prospective tenants with HOPWA vouchers (which are held by individuals living with AIDS or HIV), combining the protected classes of source of income and disability. 34% of the tests were found to be equal, 33% were found unequal, and 34% were unclear. The tests occurred in Westchester, Dutchess, Rockland, Orange and Ulster counties.
Age

Three rental tests were carried out on the basis of age. All three were completed in Westchester, with two producing violative results, and one unclear results.

Disability

Two hundred and two disability rental tests were conducted (some involving other protected classes as well). 73 tests (36%) were unclear, 77 (38%) were unequal and 52 (26%) were equal.

Marital Status

Two tests were conducted to examine marital status discrimination. One test was conducted in Westchester and found to be violative, while the other in Rockland was found to be equal.
**Gender Identity**

Seven tests were determined on the basis of gender identity. Three (43%) were categorized as equal, two (29%) as unequal and two (29%) as unclear. One test was completed in Westchester, while the remaining tests were conducted in Bronx and Dutchess counties, with three tests in each county.

![Gender Identity Graph](image)

**Sales Tests**

**Disability**

Forty-eight sales tests examined disability discrimination. 19 (40%) of the tests had unclear results, whereas 15 (31%) of the tests were determined equal and 14 (29%) unequal. All tests were conducted in Westchester.

![Sales Tests Graph](image)
Race

21 sales tests were conducted on the basis of race. Of those 8 (38%) were equal, 5 (24%) unequal, and the remaining 8 (38%) were unclear. One test was conducted in Putnam County, one in Queens County, two in Rockland County and 17 in Westchester County.

Familial Status

A single sales test examined familial status in a Westchester co-op and was found violative on the part of the co-op and realty agent involved.

National Origin

Two national origin sales tests were conducted in Westchester, with one producing an unequal result and the other unclear.
Accessible Design & Construction Tests

21 tests examined compliance in the region with Accessible Design and Construction requirements (these are specific design and construction requirements that the Fair Housing Act mandates for newly constructed multi-family housing to make them accessible to people with disabilities). Eleven (52%) tests found violations, while seven (33%) did not and three (14%) were unclear. One test occurred in Dutchess, whereas the remaining tests were completed in Westchester.
NEXT STEPS AND POLICY RECOMMENDATIONS

The Fair Housing Act has been in existence for 50 years, signed into law in 1968 just after the assassination of Dr. Martin Luther King. Many in the fair housing movement have taken time to reflect on this milestone and to consider the accomplishments of the Fair Housing Act, as well as the work that remains to be done in this area.

When initially enacted in 1968, the Fair Housing Act covered race, national origin, religion and color as protected classes. Since its inception, the law has been expanded to include the additional protected class of sex in 1974 and in 1988 the law was amended to include disability and familial status.

In the Lower Hudson Valley region, we are fortunate to have additional state and local protections including alienage status, source of income, gender identity and sexual orientation to name a few. These additional protections, by their local nature either at the county or state level, represent a patchwork in that they apply in some jurisdictions but not in others.

Highlights of our Testing Results

Our testing results reflect WRO’s systemic testing priorities under this multi-year grant, including:

- disability testing (including specific focus on issues such as HOPWA voucherholders and prospective tenants with emotional support animals) – 271 of our 496 tests (55%) included a disability aspect;
- source of income testing (frequently in combination with disability) (while currently this is a locally and not federally protected class, the issue may disparately impact upon several federally protected classes, including race, national origin and sex); and
- accessible design and construction testing.

The overall rate of “unequal” or “violative” test results was 33%, suggesting that across many protected classes and testing issues and 496 total completed tests, the rate of failure is consistent and high. Consistent with the suspicions underlying our systemic testing priorities, failure rates were higher in certain areas, in particular:
• disability (overall, across sales and rental testing): 38% unequal/violative;
• source of income (rental): 35% unequal/violative; and
• accessible design and construction: 52% violative.

**WRO’s Recommendations**

WRO makes the following recommendations to housing providers and professionals, the community, and enforcement authorities in the Lower Hudson Valley region based on the results of our work under this three-year fair housing testing project:

*Education and Outreach*

We need a continuing push for fair housing education and outreach. One of the persistent problems we have encountered in fair housing investigation and enforcement is that individuals are not always aware that they have been discriminated against, and conversely in some cases housing providers may not be aware that their conduct is discriminatory. Accordingly, it remains a priority to increase education for individuals, housing providers and the community as a whole regarding federal, state and local fair housing laws.

*Investigate and Enforce*

We need more testing, and more enforcement where testing shows discriminatory conduct. The testing in this project uncovered some remarkable instances of differential treatment among several protected categories. Discrimination, in housing or otherwise, is notoriously difficult to prove. Often that’s the case because any one individual experiencing adverse treatment may not realize that they are being treated any differently from other similarly-situated non-protected individuals. Testing is a time-honored and effective tool for identifying and documenting that differential treatment and otherwise building strong evidentiary support for claims of discrimination. In most instances testing is the most powerful tool we have to uncover housing discrimination.

*Advocate for Individuals*

Most of the individual complainants we encounter lack access to effective legal counsel or even to thoughtful non-legal advice. It is essential to the resolution of
fair housing issues in this country that agencies like WRO receive the financial and other support necessary to continue providing the advocacy and counseling services that we provide to clients who feel that they are the victims of housing discrimination.

**Improve Fair Housing Laws**

Although there are many local, state, and federal fair housing laws on the books, there is still much improvement to be made in the law. WRO supports legislation and rule-making at the federal, state and local level that enhance fair housing rights for all people.

For instance, in recent years WRO has supported several fair housing legislative initiatives. In particular, two important initiatives in Westchester County bore fruit in 2018:

**Co-op Disclosure Law:** In 2018 Westchester County adopted a form of co-op disclosure law requiring, among other things, that co-op boards respond to applications within a set timeframe, and also report denials of applications to the county (through the Westchester County Human Rights Commission). Many had hoped that this law, the product of many years of negotiations and considerations, would require co-op boards to state the basis for the denial, but ultimately that was not included in the final bill. WRO will continue to advocate for that important improvement, but nonetheless, this law is an important start toward increasing transparency and preventing housing discrimination in co-op transactions.

**Source of Income Protections:** Westchester County has recognized source of income as a protected class under its fair housing law since 2013. The source of income protection in Westchester County prohibits discrimination on the basis of lawful source of income and payments, which includes housing vouchers like Section 8. These are some of the most financially fragile households in our communities. The law contains various exemptions, including for co-ops, condos, and buildings with 6 or few units, which WRO has argued are too broad. Nonetheless, the most pressing issue facing the county in 2018 was that the law was due to sunset in December 2018. Fortunately, with the support of a broad group of legislators, the sunset provision was amended out of the law in late 2018, preserving an important
tool for the protection of our most needy. WRO will continue to advocate for improvements to this law.

There are various other legislative initiatives that WRO supports, including efforts to pass source of income protections at the New York State level, and proposed amendments before the U.S. Senate to the federal Fair Housing Act to introduce nationwide protections for veterans and of source of income.

**Conclusion**

Place matters. Where people live determines their access to opportunities—schools, jobs, transportation—and dictates many life outcomes.

Fair Housing laws protect the right to choose one’s home regardless of race, color, religion or any other protected class. As a fair housing agency we strive to help communities be more diverse and inclusive as a foundation for greater opportunities. We do that principally by fighting housing discrimination, but also through housing counseling in our first time homebuying, mortgage default prevention, eviction and utility shut-off prevention and general housing programs.

If you or someone you know has been the victim of housing discrimination in the Lower Hudson Valley region of New York, WRO is ready to help. Please give us a call.
AGENCIES AND ORGANIZATIONS TO CONTACT FOR ASSISTANCE

For Fair Housing Assistance and Information on Filing Complaints

Westchester Residential Opportunities, Inc.
470 Mamaroneck Ave., Ste. 410
White Plains, NY 10605
914-428-4507
http://www.wroinc.org

For Fair Housing Information and to File Complaints

Federal Government

U.S. Department of Housing and Urban Development
New York Regional Office
Jacob K. Javits Federal Building
26 Federal Plaza, Ste. 3541
New York, NY 10278
Local office: 800-496-4294; 212-542-7109
National office: 800-669-9777 (English and Spanish); TTY: 800-927-9275
http://hud.gov/fairhousing

U.S. Department of Justice (for discrimination under ADA)
950 Pennsylvania Ave., NW
Civil Rights Division
Disability Rights Section, 1425 NYAV
Washington, DC 20530
Voice and TTY: 202-307-0663
ADA information: 800-514-0301
TTY: 800-514-0383
http://www.justice.gov/crt/about/drs

State Government

New York State Division of Human Rights
(for all housing cases)
1 Fordham Plaza, 4th floor
Bronx, NY 10458
888-392-3644; 718-741-8400
TTY: 718-741-8300
New York State Division of Human Rights  
*(for assistance in Putnam, Rockland, and Westchester counties)*  
8 John Walsh Blvd. Ste. 204  
Peepeekskill, NY 10566  
914-788-8050  

New York State Division of Human Rights  
*(for assistance in Dutchess, Orange, Putnam, Rockland and Westchester counties)*  
7-11 South Broadway, Ste. 314  
White Plains, NY 10601  
914-788-8050  

New York State Office of the Attorney General  
Civil Rights Bureau  
120 Broadway, 23rd floor  
New York, NY 10271  
212-416-8250  
[http://www.ag.ny.gov/civil-rights/complaint-forms](http://www.ag.ny.gov/civil-rights/complaint-forms)

**County Government**

Rockland County Commission on Human Rights  
50 Sanatorium Rd., Building G  
Pomona, NY 10970  
845-364-3886; TTY: 800-662-1220  

Westchester County Human Rights Commission  
112 E. Post Rd., 3rd floor  
White Plains, NY 10601  
914-995-7710; TTY: 914-995-7754

**Yonkers**

City of Yonkers Human Rights Commission  
87 Nepperhan Avenue, Room 310  
Yonkers, NY 10701  
914-377-6280  
[http://www.cityofyonkers.com/play/departments-g-w/human-rights-/welcome](http://www.cityofyonkers.com/play/departments-g-w/human-rights-/welcome)
Other Government Agencies and Websites

**Federal**

National Council on Disability *(policy)*
202-272-2004; TTY: 202-272-2074
http://www.ncd.gov/policy/housing

U.S. Access Board *(UFAS standards)*
Technical assistance: 800-872-2253
TTY: 800-993-2822

**State**

New York State Justice Center *(special needs)*
Information and referrals: 800-624-4143; TTY: 800-624-4143
http://www.justicecenter.ny.gov

New York State Office for People with Developmental Disabilities
866-946-9733; TTY: 866-933-4889
http://www.opwdd.ny.gov

**County**

Putnam County Office for People with Disabilities
845-808-1641
http://www.putnamcountyny.com

Putnam County Office for the Aging
845-808-1700
http://www.putnamcountyny.com

Rockland County Department of Mental Health
845-364-2378
http://rocklandgov.com/departments/aging

Westchester County Department of Community Mental Health
914-995-5220
http://mentalhealth.westchestergov.com

Westchester County Department of Planning *(affordable rental and ownership housing listings)*
914-995-4400
http://homes.westchestergov.com/homeseeker

Westchester County Department of Senior Programs and Services
914-813-6300
http://seniorcitizens.westchestergov.com

Westchester County Office for the Disabled
914-995-2957; TTY: 914-995-7397
http://disabled.westchestergov.com