

What is Source of Income (SOI) Discrimination?

Refusing to accept housing vouchers to pay rent, and other policies that disadvantage otherwise qualified voucher-holders, can constitute “source of income discrimination.” Disadvantaging voucher holders can occur through practices such as requiring additional references, imposing additional or unreasonable screening criteria, requiring a larger security deposit, or imposing other additional fees or penalties. It can also include ignoring voucher payments when determining if an applicant has enough income to afford the unit.

Discrimination against voucher holders prevents the HCV program from achieving its goal to allow voucher holders to have choice in where to live, including in including in well-resourced areas of opportunity, and may also violate Federal fair housing and civil rights laws by discriminating because of race, color, national origin, religion, disability, familial status, or sex (including gender identity and sexual orientation).

Depending on where you live in the country, state and local governments may have SOI antidiscrimination laws making it illegal to refuse to rent to, or otherwise disadvantage, tenants who pay rent with housing vouchers and other types of housing assistance.

All properties financed with Low Income Housing Tax Credits are required to accept vouchers as a source of income.

Low-Income Housing Tax Credit (LIHTC) properties are expressly prohibited from discriminating against voucher holders. Owners are [required](#) to certify every year that they are adhering to that requirement. State housing agencies are responsible for monitoring LIHTC property owners for compliance.

I am a tenant facing SOI discrimination, what should I do?

- **Know your Rights.** Understand what source of income discrimination looks and sounds like. Check to see if your State or local government has source of income antidiscrimination laws. Even if no source of income antidiscrimination law applies, you have rights under the Fair Housing Act if you were discriminated against because of race, color, national origin, religion, disability, familial status, or sex (including gender identity and sexual orientation) – for example if the landlord said it was because of your source of income but really you were denied for one of these reasons.
- **Notify your PHA.** Inform your PHA if you believe you have faced discrimination. Your PHA may be able to work with the landlord to resolve the issue or help you file a complaint.
- **File a Complaint.** Reach out to your local housing authority, fair housing organization, or legal aid if you feel that you have faced source of income discrimination. If you believe you were discriminated against under the Fair Housing Act, you can [file a complaint with HUD’s office of Fair Housing and Equal Opportunity](#) or with a [Fair Housing Assistance Program Agency \(FHAP\)](#) if one exists in your area.