

# Source of Income Discrimination

## Talking Tips for Voucher Holders

### Tips to Remember

**Ask for the name of the person you are speaking to immediately.** Do not mention that you are keeping records, but ask for their name before the conversation continues. It is much more suspicious to ask for their name after they deny you housing than before!

**Repeat back the address and the website where you found the listing.**

**Ask if the unit is available.** Before you reveal any information about yourself (*i.e you are using a voucher*), find out if the unit is still available. Emergency interventions are much more successful if we know this about the unit.

**Only reveal that you have a voucher when asked about income.** Do not start the conversation with the fact that you plan to pay using a program. You only need to talk about the voucher when asked how you will pay.

*"Hello, am I speaking to XXX? Great! I saw your listing at 123 Fulton Street on Trulia, and I wanted to know if it is still available?"*

### Phone Calls

The best way to reach out to a listing is by phone. You want to be both confident and polite when you are talking on the phone, and try to record the conversation if possible. After introductions, you want to ask if the apartment is available BEFORE you reveal that you have a voucher. If you reveal that you have a voucher immediately, it will be harder to prove source of income discrimination.

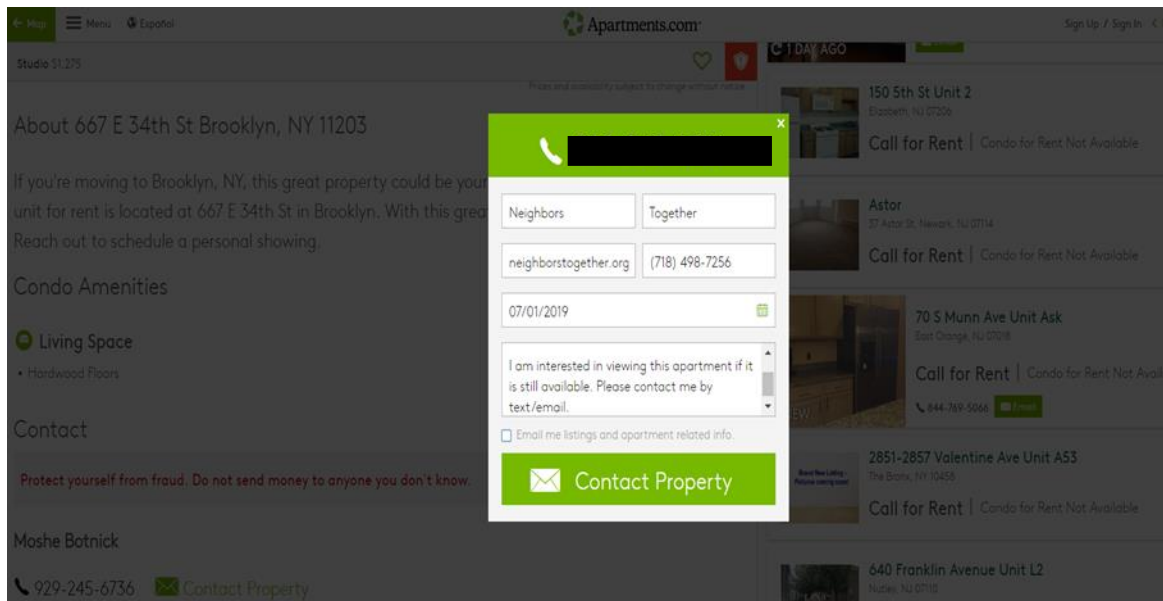
*"Hi, my name is \_\_\_\_\_ (your name). Am I speaking with \_\_\_\_\_ (name listed on the viewing). I'm interested in the apartment listed at \_\_\_\_\_ (address). Is it still available?"*

## Email Format

Emails and text messages are a good way to reach out to brokers because it leaves a paper trail of evidence from your conversation. Almost all listings found online have an opportunity to reach out via email. It is always a good idea to send an email, even if you are reaching out in other ways (for example, by phone). Your email should be short, and to the point. Refer to the example below:

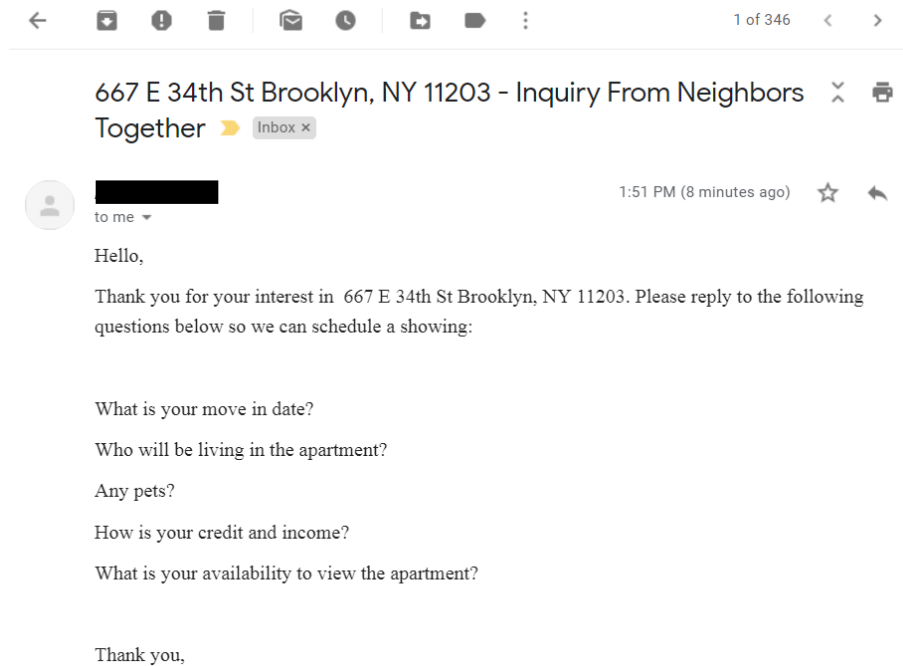
"Hello \_\_\_\_\_ (insert name if there is a name listed on the advertisement),  
I am interested in the \_\_\_\_\_ bedroom apartment you have listed at \_\_\_\_\_ (address). I would like to set up a time to view it at your earliest convenience. The best way to contact me is by \_\_\_\_\_ (email or phone). My email/phone number is \_\_\_\_\_. I look forward to speaking with you soon.  
All the Best,  
\_\_\_\_\_ (your name)

The example below is from Apartments.com, and offers the opportunity to send an email to the broker, Moshe.

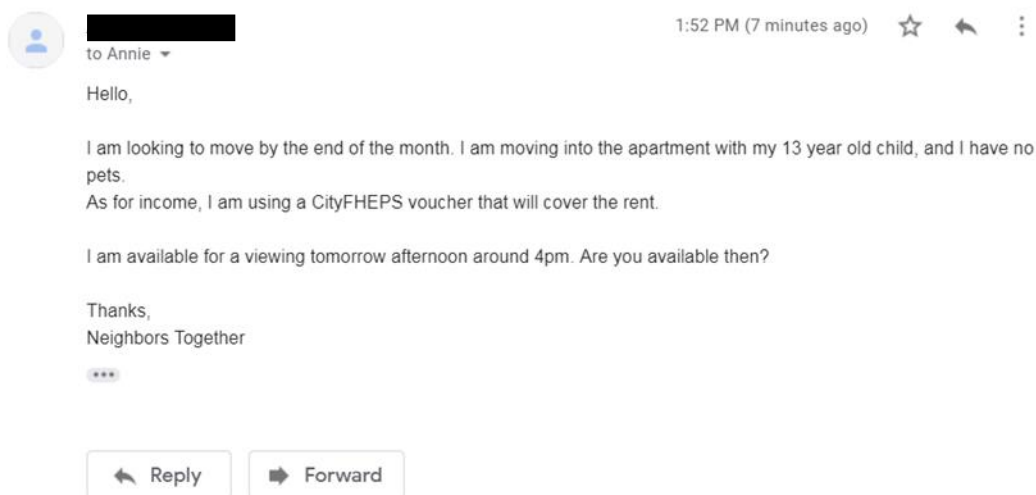


The screenshot shows the Apartments.com website interface. A contact form overlay is visible, featuring a green header with a phone icon and a close button. The form includes two tabs: "Neighbors" (selected) and "Together". Below the tabs are input fields for "neighborstogether.org" and "(718) 498-7256". A date field shows "07/01/2019". A text area contains the message: "I am interested in viewing this apartment if it is still available. Please contact me by text/email." There is a checkbox for "Email me listings and apartment related info." and a prominent green "Contact Property" button with a white envelope icon. The background shows a property listing for "Studio 11,275" at "667 E 34th St Brooklyn, NY 11203" with a "Call for Rent" button.

A typical response from a realtor to an email request for information about an available unit may look like the email below:



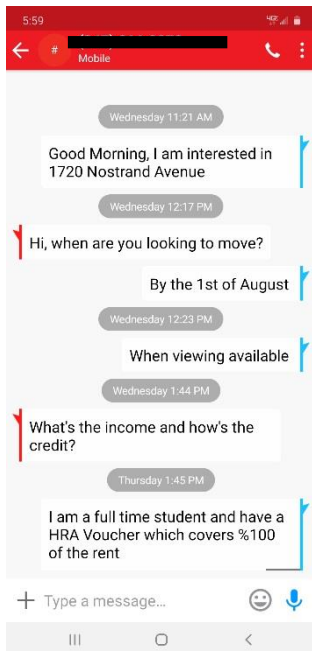
Below is an example of a response to send to a broker asking for more information. Make sure that you mention you have a housing voucher when they ask about income.



## Texting Format

If a broker or a landlord says in the listing “call/text” and you are comfortable texting, it is a good idea to do so. Texting leaves a physical trail of the conversation as well as dates and times for you to record. Below is an example of how to reach out to a listing with a text message.

*"Hello, my name is \_\_\_\_\_ (your name). I am interested in viewing the apartment/room at \_\_\_\_\_ (address). Is it still available?"*



Similar to emails, brokers will follow up with additional questions about you. Follow the same procedure when they ask about income – tell them you have a housing voucher.

### IMPORTANT NOTE:

If a broker or landlord stops responding after you tell them you have a voucher, THAT IS DISCRIMINATION. Report the conversation immediately at [www.stopsidnyc.com](http://www.stopsidnyc.com).

## FAQs

### **What is your monthly income?**

*"I have a city/state/federal housing voucher that would be able to cover the rent."*

### **You do not meet our income requirements.**

*"Income requirements are calculated differently for voucher holders. I would meet your requirements."*

### **How is your credit?**

Brokers and landlords are going to try and use your credit to discriminate against you by claiming your credit disqualifies you from the apartment's requirements. If a broker denies you access to an apartment **only** because of your credit, **report it!**

#### **For people with good credit (above 650):**

*"Last time I checked it was around \_\_\_\_\_"*

#### **For people with low credit (below 600):**

*"My credit was okay the last time I checked"*

#### **For people with no credit:**

*"I do not have any credit"*

### **What do you do for work?**

*"I am \_\_\_\_\_ (your job title // student // retired)"*

### **What are you like as a tenant?**

*"I am quiet. I keep to myself."  
"I am not home often."*

### **Have you ever been to housing court?**

*"That is not a legal question" or "No, I have not."*

*\*\*Thanks to NY State laws, landlords cannot disqualify you as a tenant because of your housing court history\*\**