

Maine & Fair Housing at 50: Housing discrimination still a concern

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April is the 50th anniversary of Title VII of the Civil Rights Act, otherwise known as the Fair Housing Act. The law which prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex or national origin was amended in 1988 to cover housing discrimination based on disability and familial status.

When we look at MaineHousing's Fair Housing Fact Sheet, we can see that the amendments of 1988 are particularly important in Maine given that over half of the 866 allegations of housing discrimination in Maine between 2011 and 2016 were based on disability or familial status. Allegations based on race, color, national origin and ancestry combined comprise another 20%.

Cases filed that were based on allegations of housing discrimination in Maine have declined since 2011 yet the analysis of housing discrimination reveals some underlying problems in Maine with regard to the 6% of Maine's population that are minorities.

Despite being a state boasting a higher-than-national homeownership rate, homeownership rates among black, Native American and Hawaiian/Pacific Islander households have declined. Contributing factors include lower median household incomes and higher poverty rates.

For Maine residents seeking a mortgage, the leading cause for denial is credit history and debt-to-income ratios. Lower income is a contributing factor here as well. It is also likely that increased unemployment and housing market issues brought on by the 2008 recession continue to play a role in mortgage applications being denied due to income and credit.