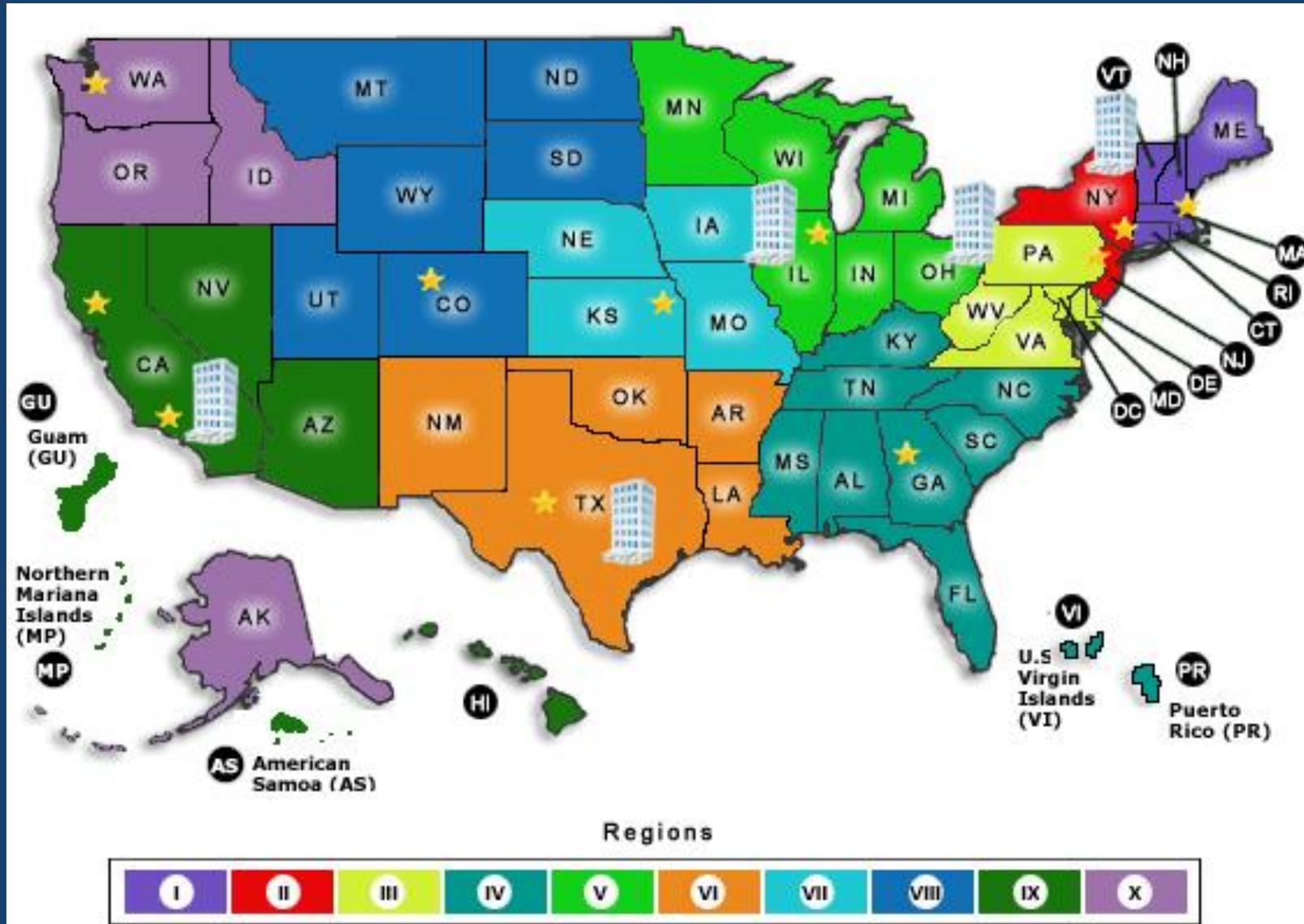


Strategies for LGBTQI+ and Gender Identity Housing Discriminations

Thank you for participating. The event will begin shortly...



HUD Regional Map



Strategies for LGBTQI+ and Gender Identity Housing Discriminations

Thank you for participating. The event will begin shortly...



Technical Tips

- ❑ To access Closed Captioning, click the Live Transcript button, and then click "Show Subtitles" to view closed captioning.
- ❑ You can choose for your audio to come through your computer speakers or your phone.
- ❑ This event is being recorded. Materials will be posted on www.HUDEXchange.info/NFHTA
- ❑ For technical difficulties:
 - Sign out, then sign back in
 - Request help in the Q&A box
 - Email NFHTA@cloudburstgroup.com for further assistance

Learning Objectives

- Understand the President's Executive Order 13988
- Increase cultural competency about the LGBTQI+ community
- Recognize what *Bostock* means for fair housing
- Describe the applicable sections of the Fair Housing Act and Regulations
- Understand the prima facie case standards
- Apply tools to conduct investigations of discrimination based on sexual orientation or gender identity

Reminders

- ❑ This event is being recorded.
- ❑ Materials, including the slide deck and event recording, will be posted on www.HUDExchange.info/NFHTA.
- ❑ Submit questions in the Q&A box at any time during today's event.



**National
Fair Housing**
TRAINING ACADEMY

LGBTQ+ REAL ESTATE

alliance



Ryan Weyandt
Chief Executive Officer
LGBTQ+ Real Estate Alliance
info@realestatealliance.org

LGBTQ+ Umbrella



A large crowd of people is seen from behind, participating in a parade. Many are holding up large rainbow Pride flags. The scene is set outdoors on a paved street. The image is overlaid with a semi-transparent blue filter.

Why is LGBTQ+ Housing Discrimination "a thing"?

LGBTQ+ by generation



Traditionalist



Generation X



Generation Z

1913-1945

1946-1964

1965-1979

1980-1998

1999-2012

Baby Boomers



Millenials



Transgender and Bisexual History



Stonewall Riots
Transgendered persons, among them Marsha P Johnson were key participants in this event.

1969



Bi Any Other Name
Bisexual People Speak Out:
published in 1991 this book greatly increased the visibility of bisexuals

1991



Krysten Sinema
In 2018 she became the first openly bisexual US Senator

2018



Renee Richards
Among the first high-profile transgendered individuals, she sued and won the right to compete in the US Open tennis tournament in 1979 as a woman

1979



Laverne Cox
First transgender person to win an Emmy for her role in *Laverne Cox Presents: The T Word*

2015



Core Vocabulary

Core Vocabulary³

Ally

(n) a person or organization that cooperates with or helps another in a particular activity. Within the LGBTQ+ community those who support (actively or passively) LGBTQ+ individuals and organizations.

Asexual

(n, adj) a person who has no sexual feelings or desires.

Biological Sex⁴

(n) a label given at birth based on medical factors, including hormones, chromosomes, and genitals. Also called Assigned Sex or Anatomical Sex.

Biphobia

(n) dislike of or prejudice against bisexual people. Note that it is possible for other members of the LGBTQ community to exhibit Biphobia just as in the wider (straight) community.

Bisexual

(n, adj) a person sexually attracted not exclusively to people of one particular gender, attracted to both men and women.

Cisgender

(adj) denoting or relating to a person whose sense of personal identity and gender corresponds with their biological sex.

³ Except where otherwise noted, definitions adapted from Oxford Living Dictionary (retrieved 10/10/2020)

⁴ Adapted from Planned Parenthood: Sex and Gender Identity (retrieved 10/10/2020)
<https://www.plannedparenthood.org/learn/gender-identity>

Ally

(n) a person or organization that cooperates with or helps another in a particular activity. Within the LGBTQ+ community those who support (actively or passively) LGBTQ+ individuals and organizations.

Asexual*

Someone who experiences little or no sexual attraction. They are not to be confused with “aromantic people,” who experience little or no romantic attraction. Aromantic people do not always identify as aromantic; aromantic people do not always identify as asexual. Moreover, some people (asexual or otherwise) identify as having a romantic orientation different from their sexual orientation. The terminology is similar: homoromantic, heteroromantic, biromantic and so on..

Biological Sex†

(n) a label given at birth based on medical factors, including hormones, chromosomes, and genitals. Also called Assigned Sex or Anatomical Sex.

Cisgender* Someone whose gender identity matches the sex they were assigned at birth.

Bisexual*

Someone who is attracted to people of their gender or other gender identities. It is not a way station from straight to gay, as it had once been described... As advocates speak out more about what they see as “bisexual erasure” — the persistent questioning or negation of bisexual identity — the term has become resurgent. But some people also argue that the prefix “bi” does not adequately evaluate gender binary that isn’t inclusive enough.

Cisgender*

Someone whose gender identity matches the sex they were assigned at birth.

Coming Out‡

(n) one's acknowledgment and public disclosure of a sexual orientation or gender identity that does not conform to socially defined norms

Except where otherwise noted, definitions adapted from Oxford Languages via Google, (retrieved 10/10/2020)

* Source: New York Times "The ABCs of L.G.B.T.Q.I.A.+," June 21, 2018

† Source: Adapted from Planned Parenthood: *Sex and Gender Identity*, <https://www.plannedparenthood.org/learn/gender-identity/sex-gender-identity> (retrieved 10/10/2020)

‡ From dictionary.com (retrieved 10/10/2020)

Gender Expression

(n) the way in which a person expresses their gender identity, typically through their appearance, dress, and behavior.

Gender Identity

(n) a person's perception of having a particular gender, which may or may not correspond with their birth sex.

Heteronormative

(adj) denoting or relating to a world view that promotes heterosexuality as the normal or preferred sexual orientation. Ex: assuming that an athletic man is straight, or asking what a woman wearing a wedding ring's husband's name is.

Homophobia

(n) denoting or relating to a world view that promotes heterosexuality as the normal or preferred sexual orientation.

Homosexual

(adj, n) (of a person) sexually attracted to people of one's own sex. Used as a noun it can be considered stigmatizing because of a history of use as a medical term implying abnormality or medically treatable condition.

Non-binary*

A person who identifies as neither male nor female and sees themselves outside the gender binary.

A term for someone born with biological sex characteristics that aren't traditionally associated with male or female bodies. Intersexuality does not refer to sexual orientation or gender identity.

Non-binary*

A person who identifies as neither male nor female and sees themselves outside the gender binary.

Except where otherwise noted, definitions adapted from Oxford Languages via Google, (retrieved 10/10/2020)

* Source: New York Times "The ABCs of L.G.B.T.Q.I.A.+ ", June 21, 2018



Outing†

(v) exposing someone's lesbian, gay, bisexual or transgender identity to others without their permission. Outing someone can have serious repercussions on employment, economic stability, personal safety or religious or family situations.

Pansexual*

Pansexual*

Someone who is attracted to people of all gender identities or someone who is attracted to a person's qualities regardless of their gender identity. (The prefix "pan" means "all," rejecting the gender binary that some argue is implied by "bisexual.")

Passing‡

(v) the ability of a person to be regarded as a member of an identity group or category different from their own, which may include racial identity, ethnicity, caste or class, sexual orientation, gender, religion, age and/or disability status. Passing may result in privileges, rewards, or an increased level of acceptance, or be used to cope with stigma. While successful passing may contribute to economic security, safety, and avoidance of stigma, it may take an emotional toll as a result of denial of one's previous identity and may lead to depression or self-loathing.

Questioning†

(adj) a term used to describe people who are in the process of exploring their sexual orientation or gender identity.

Someone who is attracted to people of all gender identities. Or someone who is attracted to a person's qualities regardless of their gender identity. (The prefix "pan" means "all," rejecting the gender binary that some argue is implied by "bisexual.")

Transgender*

A wide-ranging term for people whose gender identity, gender expression, or sex differs from the biological sex they were assigned at birth.

* Source: New York Times "The ABCs of L.G.B.T.Q.I.A.+," June 21, 2018

† From Human Rights Campaign: *Glossary of Terms*
<https://www.hrc.org/resources/glossary-of-terms> (retrieved 10/10/2020)

‡ Adapted from Wikipedia: *Passing (sociology)* (retrieved 10/10/2020)



Language: Do's and Don'ts

Do Say	Instead of	WHY	EXAMPLE
Gay, Lesbian, Bisexual or Bi	Homosexual	Homosexual connotes a medical diagnosis or discomfort with gay/lesbian people	We want to do a better job of being inclusive of our gay employees.
A gay person/ a transgender person	A gay/a transvestite	Gay and transgender are adjectives to describe a person or group	We had a transgender athlete in our league this year.
Assigned male/female at birth	Born male/female	"Assigned" more accurately describes what happens at birth.	Max was assigned female at birth, but transitioned in high school.
Straight/cisgender people	Normal people	Using normal implies others are abnormal which stigmatizes them	This group is open to both transgender and cisgender people.
Intersex	Hermaphrodite	Hermaphrodite is a stigmatizing word with a negative medical history	What are the best practices for the medical care of intersex infants?
Sexual Orientation	Sexual preference, Gay lifestyle	Preference and lifestyle implies a choice	Her sexual orientation is bisexual
Everyone/Folks/ Honored guests etc...	Ladies and gentlemen...	Moving away from binary language is more inclusive of all genders	Good morning everyone, next stop Main Street Station!
Mail clerk/Firefighter/Police officer	Mailman Fireman Policeman	People of all genders do these jobs	The firefighter rescued a cat from the tree
Dual sinks, dual closets etc...	His and Her sinks, closets, etc...	Moving away from binary language is more inclusive of all genders	This primary suite features dual closets.



Common Pronouns

Among millennials & Gen Z it is becoming common for individuals to identify their pronouns on social media profiles, name tags, business cards, etc...

Why?

A personal pronouns are the pronouns individuals choose to use to reflect their gender identity. For instance, a cisgendered woman may choose to use She/Her/Hers pronouns.

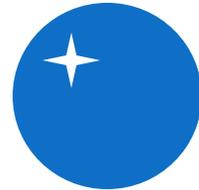
By The Numbers:

According to Gallop, a record 15.9% of Generation Z (1997-2002) self identify as LGBT



Common Pronouns

These are the pronouns that many or most cisgendered males, females and transgender or non-binary people choose, respectively. There are other pronouns that some transgender or nonbinary individuals use as well.



He/Him/His



She/Her/Hers



They/Them/Theirs



Using Preferred Pronouns

In the course of business, we all make mistakes, or can be unaware of another person's gender. Mistakes will happen.

What if I or a colleague get someone's pronouns wrong?

PAUSE! REFLECT! ASK! APPOLOGIZE!

Just as when you get someone's name wrong, correct yourself as soon as you learn of the mistake. If you hear others misgender someone, inform them of the error and be sure to set a proper example yourself. If necessary explain how using proper pronouns is a mark of respect that you would expect them to show you as well.

Discrimination can happen unintentionally and sometimes due to being unaware, but when corrected, can be resolved!



Real Life Stories

LGBTQ+ Couple unable to title home with right of survivorship



"When Rachel and I bought our first home, we were not married and I wasn't in real estate yet. In Florida there are a couple of ways to take title and our closing attorney would not allow us to do joint tenancy with full right of survivorship, despite that being an available option.

This was blatant discrimination. Every straight non-married couple with whom I work is offered it. But because he perceived that we were two women in a relationship, he wouldn't do it. He told us to "Quit Claim it to yourselves" when we got married. Essentially we would have to pay money to change the deed for a house we already owned.

We didn't push it because we didn't know that we could have. We never went back to change it; instead we sold the home a few years later" Caitlin Jones

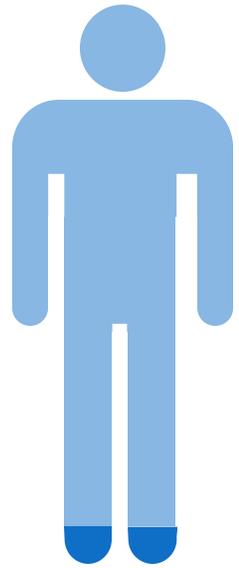


LGBTQ+

Demographics

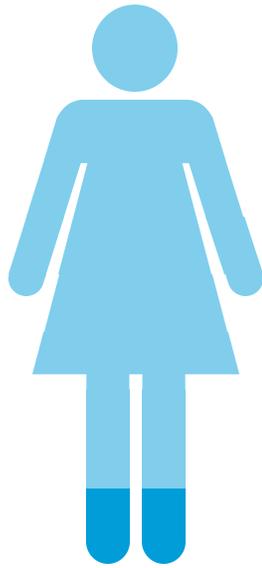
LGBTQ+ By the Numbers

Percentage of US identifying as LGBTQ+: 5.6%. This equates to 18.6 million LGBTQ+ people



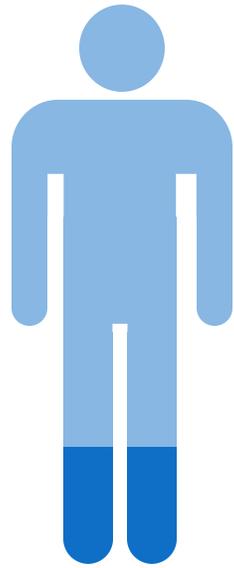
3.5M

Muslim-
Americans



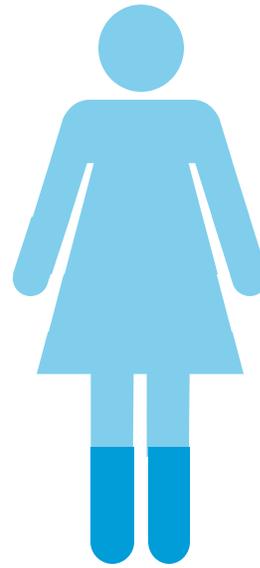
7.5M

Jewish-
Americans



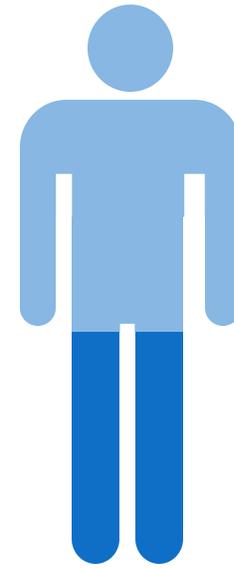
18.6M

LGBTQ-
Americans



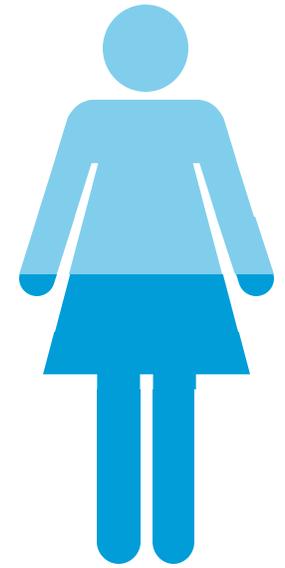
18.6M

Asian-
Americans



42M

African-
Americans



60.5M

Hispanic-
Americans

LGBTQ+ Economics

LGBTQ+ economy: \$917B



Enough to buy **3,151,000 homes** at the median home price of **\$291,000**

According to NAR, 6/2020

Average income of 2018





Fair Housing

Federal Fair Housing

The Civil Rights Act of 1866, Fair Housing Act of 1968 (amended 1988), The Housing and Community Development Act of 1974 and the Equal Credit Opportunity Act of 1974 created the following protected classes:

	HOUSING	CREDIT
Race	★	★
Color	★	★
Religion	★	★
National Origin	★	★
Sex	★	★
Age		★
Marital Status		★
Disability	★	
Familial Status	★	
Lawful Source of Income		★

CFPB and HUD responses to Bostock

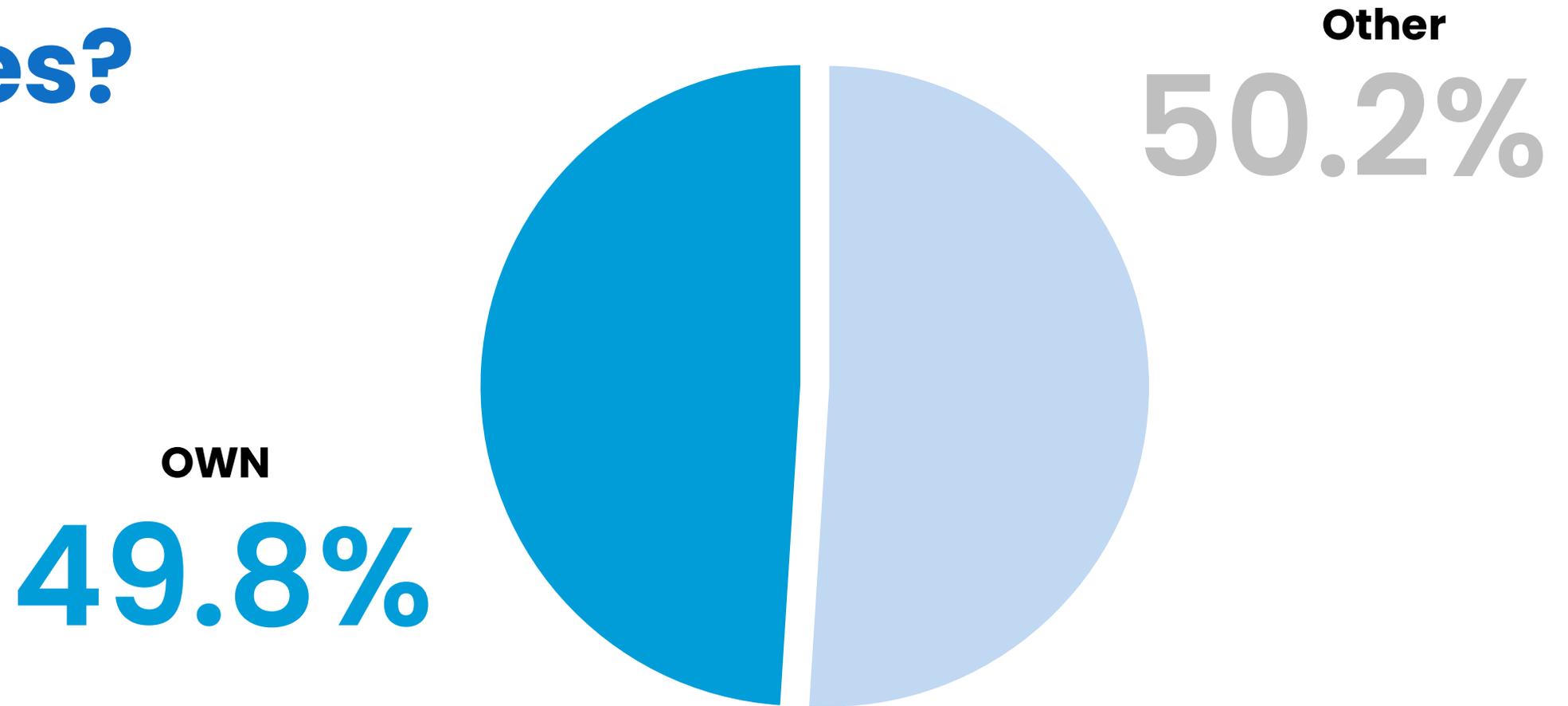
- In February 2021 HUD announced it would enforce the Fair Housing Act provisions on the basis of sexual orientation and gender identity, just as Bostock vs Clayton County required for the Civil Rights Act of 1964
- In March 2021, the Consumer Financial Protection Bureau likewise extended its enforcement of the Equal Credit Opportunity Act to sexual orientation and gender identity

A photograph of two women sitting at a table in a restaurant, both holding wine glasses. The image is overlaid with a semi-transparent blue filter. The text 'LGBTQ+' is in green, and 'And Homeownership' is in white.

LGBTQ+

And Homeownership

Do LGBTQ+ people own homes?



Do LGBTQ+ people live here?

Suburbs of Big/
Medium size cities
30%

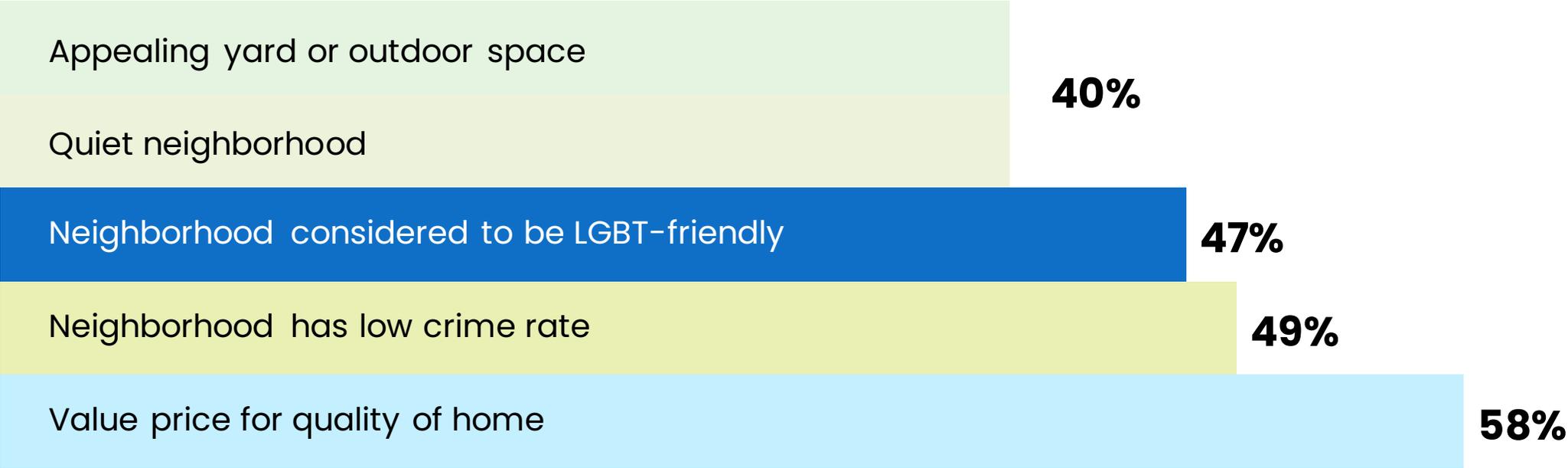
Big Cities/
Urban Area
35%

Small
Communities/Rural
areas
35%



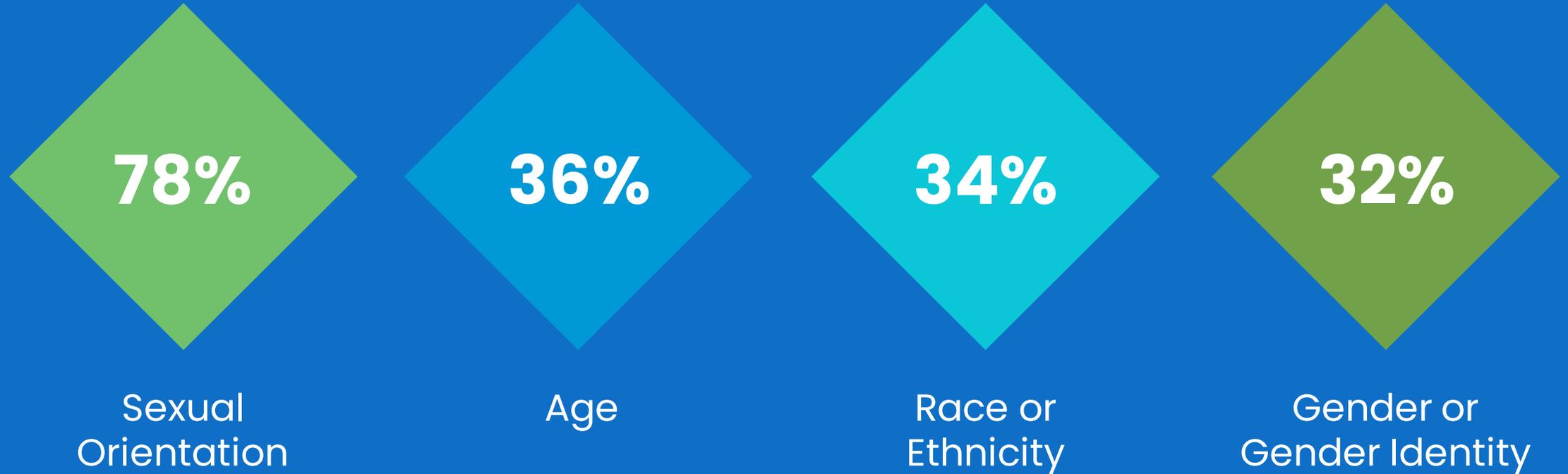
What do LGBTQ+ people look for in their home/community?

Freddie Mac asked respondents for their top 5 attributes



Source: Freddie Mac (2018)

What type of discrimination are LGBTQ+ people afraid of?



How much discrimination do LGBTQ+ buyers face?

13%

Freddie Mac reports **13%** of respondents experienced discrimination or prejudice in purchasing a home at some point in their life.

11%

Another **11%** were unsure if they had experienced discrimination.

4%

Only **4%** reported discrimination in the past 5 years.

LGBTQ+ Issues on Mortgage Applications

Form 1003 (Uniform Residential Loan Application)

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino – *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
- Asian
- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese
- Other Asian – *Print race:* _____
- For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian Guamanian or Chamorro Samoan
- Other Pacific Islander – *Print race:* _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

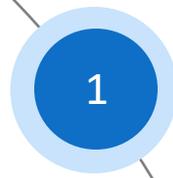
To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Becoming an Ally



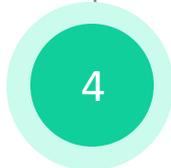
Listen and Repeat



Don't Sweat the Mistakes



Don't try too hard



Don't Assume



Kids



Surround yourself with a great team



Get Involved

Responding to Discrimination

Aside from the legal routes through HUD and NFHA that now exist, discrimination in housing can often be tracked back to the offending individual's profession!

The following professional organizations which govern more than 80% of housing transaction professionals have safeguards in place to fight discrimination.

- National Association of Realtors®
- National Association of Mortgage Brokers
- Mortgage Banker Association

Getting Involved

To Do list for today/tonight:

- Research local LGBTQ+ organizations such as:
 - LGBTQ+ RE Alliance
 - PFLAG
 - LGBTQ Chamber of Commerce
 - LGBTQ Community Centers in your area
 - Lambda Legal
 - Human Rights Campaign
 - SAGE – Advocacy & Services for LGBT Elders
- Contact, attend or join.

For more information and to download a copy of our report on discrimination and its impacts on LGBTQ housing, visit us!



www.realestatealliance.org



Strategies for LGBTQI+ and Gender Identity Housing Discriminations

Karen L. Loewy

*Senior Counsel & Seniors
Strategist*



Lambda Legal
making the case for equality



Bostock v. Clayton County, Georgia

140 S. Ct. 1731 (2020)



The Supreme Court held that discrimination on the bases of sexual orientation and transgender status are forms of sex discrimination prohibited by Title VII of the Civil Rights Act of 1964.

**Sexual orientation and transgender status
“are inextricably bound up with sex.”**



What Bostock Means for Fair Housing

Title VII is not the only federal law that prohibits sex discrimination:

- Title IX – Education
- Section 1557 of the Affordable Care Act
- Equal Credit Opportunity Act
- Fair Housing Act

The meaning of sex discrimination under Title VII applies equally to these other laws, including the Fair Housing Act.



Takeaway: The Fair Housing Act's sex discrimination protections apply to LGBTQ people.



A Word About the Equal Access Rule

In 2012, HUD enacted a rule prohibiting discrimination based on sexual orientation, gender identity and marital status in federally-funded housing and federally-insured mortgage programs.



HUD regulations and guidance address how the Rule applies to protect LGBTQ people in:

- ▶ shelters, programs, facilities, services, and accommodations
- ▶ public housing and multifamily insured and assisted housing, including senior housing
- ▶ Native American and Native Hawaiian programs



Denials of Housing to LGBTQ people



- ▶ Making housing unavailable because of sexual orientation or transgender status
- ▶ Outright refusal to sell or rent; unequal application of rules, terms, or conditions; eviction, termination, refusal to renew; steering
- ▶ Landlords, sellers, superintendents, condo or homeowners' associations, realtors, leasing agents

Smith v. Avanti, 249 F.Supp.3d 1194 (D. Colo. 2017)

- ▶ Challenged landlord's refusal to rent a home to a transgender woman, her wife, and their children
- ▶ Court issued first ruling in the country that this denial violated the Fair Housing Act's sex discrimination prohibition.



Stating a Claim of SOGI-based Denial



- ▶ Must prove denial was because of sexual orientation or transgender status by direct or indirect evidence
- ▶ Prima facie case:
 - ▶ Claimant is LGBTQ
 - ▶ Claimant sought or obtained housing
 - ▶ Respondent denied or ended claimant's access to housing; set less favorable terms, conditions
 - ▶ Housing remained available to non-LGBTQ people

Examples of SOGI-based Denials



Lisa was denied a room in a long-term care facility because she is transgender; cisgender woman with same care needs was placed there a week later.

Mary and Bev's application for a retirement community was rejected because the facility followed the "Biblical definition" of marriage.



Examples of SOGI-based Denials

Sam was denied housing at a men's shelter because he is transgender. The shelter said it had never worked with a transgender person before.



Credit: The Gender Spectrum Collection

Dava and Dorothy's landlord refused to add Dorothy to their lease after they got married. Different-sex spouses were added automatically.



Hostile Housing Environments

Discriminatory harassment, whether by housing providers themselves or by other residents, illegally deprives people of equal housing opportunity.



Wetzel v. Glen St. Andrew Living Community, 901 F.3d 856 (7th Cir. 2018)



- ▶ Marsha Wetzel claimed her senior living facility failed to protect her from harassment and violence from other residents because of her sex and sexual orientation and tried to drive her out of the facility for complaining.
- ▶ First U.S. Court of Appeals to rule that landlords may be liable under the Fair Housing Act for failing to put a stop to known discriminatory harassment, including because of sexual orientation.



Hostile Housing Environments

- ▶ Includes harassment based on sexual orientation or transgender status, whether verbal, physical, or sexual
- ▶ Owners/management companies can be liable if:
 - Harassment is committed by an employee or agent
 - Harassment is committed by another tenant, they knew about it, and they failed to take all steps within their control to stop it*





Hostile Housing Environments



- ▶ Prima facie case:
 - ▶ Claimant is LGBTQ
 - ▶ Claimant was subjected to unwanted harassment based on sexual orientation or transgender status
 - ▶ The harassment was sufficiently severe or pervasive to interfere with the use or enjoyment of the home



Lambda Legal Help Desk



If you or someone you know has a legal question,
contact the Lambda Legal Help Desk:

<http://www.lambdalegal.org/help>

Toll Free: (866) 542-8336



UNCOVERING HOUSING DISCRIMINATION

LGBTQ+ COMMUNITY

**SHIVAUGHN FERGUSON
DIRECTOR OF FAIR HOUSING**

LGTBQ+ COMMUNITY EXPERIENCES DISCRIMINATION IN HOUSING





OPENING DOORS: AN INVESTIGATION OF BARRIERS TO SENIOR HOUSING FOR SAME-SEX COUPLES (2014,ERC)

Methodology

- 200 tests
- 10 States
- Proxy testers, family member seeking housing for older relative. (Pilot Study)
- Same-Sex Couples (Larger Study), testers at least 50 years old, used testers who were part of the LGBTQ community.
- Independent Living Facilities, primarily.
- Tests occurred one day apart.

Findings

- 48% rate of discrimination
- Pilot study in DMV found 60% rate of discrimination.
- In some instances, same-sex couples were only told about 2-bedroom options despite inquiring about 1-bedroom options.





STUDY OF HOUSING DISCRIMINATION AGAINST SAME-SEX COUPLES IN VIRGINIA (2015, HOME OF VA)

Methodology

- 51 matched-pair email tests (102 test parts)
- Richmond MSA
- Only compared tests in which both testers received a response
- Tests occurred with 45 minutes of each other.

Findings

- 44% rate of discrimination
- 45% of Female couples experienced discrimination
- 50% of Male couples experienced discrimination
- Discrimination themed around service / willing to serve





A PAIRED-TESTING STUDY OF HOUSING DISCRIMINATION AGAINST SAME-SEX COUPLES (2017, URBAN INSTITUTE)

Methodology, Research Study

- 2,009 paired tests
 - **In-Person:** 1,200 same-sex, 204 trans
 - **Phone:** 605 same-sex
- 3 Metro Areas: Los Angeles, Dallas, DC/DMV
- Disclosed sexual orientation or gender identity early in contact.
- About half of Trans testers did not disclose they were Trans.

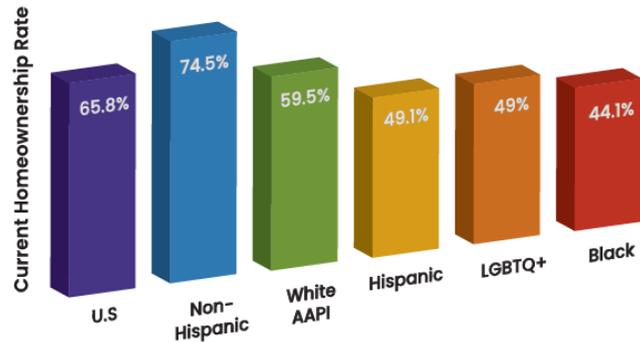
Findings

- Trans homeseekers, who disclosed, were less likely to be told about available units and told about less units.
- Trans homeseekers, who did not disclose, were likely to be allowed to tour homes than those who did disclose they were Trans.



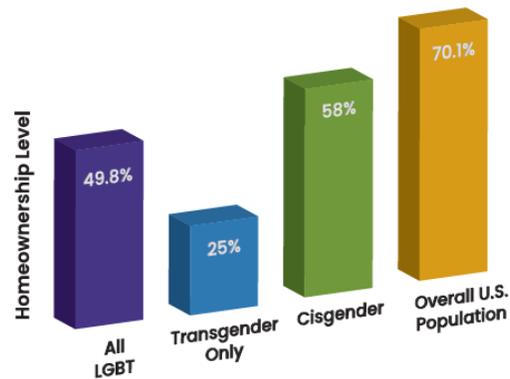


HOW DISCRIMINATION IMPACTS THE LGBTQ+ COMMUNITY ON THE JOURNEY TO HOMEOWNERSHIP (2021)



Source: Freddie Mac¹⁴ & U.S. Census Bureau¹⁵

UCLA's Williams Institute offers additional information.



Source: Williams Institute¹⁶

Source: LGBTQ+ Real Estate Alliance, April 2021

- The Trans Community's has a Homeownership Rate of 25%
- The LGBTQ+ Community has a Homeownership Rate of 49%
- Of those surveyed in a Chicago Study, 19.7% of LGBTQ+ POC experienced housing discrimination compared to 9.4% of white LGBTQ+ individuals.



INVESTIGATION STRATEGIES & CONSIDERATIONS



UNIQUE FACTORS TO CONSIDER FOR LGBTQ+ TESTING

	Sexual Orientation	Gender Identity	Gender Expression
	Relationships	Individual Identity	Expression of Self
	Same-Sex Couples <u>compared to</u> Opposite-Sex Couples	Trans, Non-Binary, and Gender-fluid individuals <u>compared to</u> Cisgender individuals.	Gender non-conforming expression of self <u>compared to</u> Gender conforming expression of self.
Disparate Treatment Examples	<ul style="list-style-type: none"> Refusal to Rent 	<ul style="list-style-type: none"> Misgender 	<ul style="list-style-type: none"> Harassment
Policy Examples	<ul style="list-style-type: none"> Titles and Survivorship Rights Bedroom Sharing 	<ul style="list-style-type: none"> Government IDs Credit/Background Checks 	



Client Initiated Investigations

- Prep Organization to take intakes from LGBTQ+ community.
 - Inclusive language
 - Forms
 - Partner with LGBTQ+ Support Services and Orgs.
- Interview Witnesses
- Direct Evidence
- Circumstantial Evidence
- Test, if possible.

FHO Initiated Investigations

- Prep Organization for E&O.
 - Listen to the LGBTQ+ community in your area. What are they experiencing?
 - Recruit LGBTQ+ testers
 - Inclusive FH Resource materials (not just the LGBTQ+ materials).
- Testing is one tool in an investigation.
- The LGBTQ+ experience is more than the cisgender, white male experience.
- Test design should reflect the experience of the LGBTQ+ community in your area.



QUESTION & ANSWER

Enter questions into the Q&A box

CLOSING

- Slide presentation and recording of this event will be available on HUD Exchange
- Visit the NFHTA website for upcoming events and trainings: www.hudexchange.info/nfhta
- Evaluation and Feedback: Please complete the training survey

[**www.hudexchange.info/nfhta**](http://www.hudexchange.info/nfhta)

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