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NATIONAL FAIR HOUSING FORUM

Strategies for LGBTQI+ and Gender Identity Housing Discrimination Investigations

Speakers: Demetria McCain, Principal Deputy Assistant Secretary, Office of Fair Housing and Equal Opportunity, HUD; Elly Kugler, Senior Counsel, Office of General Counsel, HUD; Cashauna Hill, Executive Director, Louisiana Fair Housing Action Center, Moderator; Ryan Weyandt, Chief Executive Officer, LGBTQ+ Real Estate Alliance, Panelist; Karen L. Loewy, Senior Counsel, Lambda Legal, Panelist; Shivaughn Ferguson, Director of Fair Housing, Housing Opportunities Made Equal of Virginia (HOME of VA), Panelist.

CASHAUNA HILL [0:00:00]: So we will go ahead and get started. Good afternoon and good morning to everyone who is attending. Welcome to you all. And we are so excited to have you here with us today for the National Fair Housing Training Academy's National Fair Housing Forum titled strategies for LGBTQI+ and Gender Identity Housing Discriminations. My name is Cashauna Hill. I will be moderating the conversation today.

I serve as the Executive Director of the Louisiana Fair Housing Action Center where I lead a team working to fulfill our organizational mission to end discriminatory housing policies and practices through litigation and policy advocacy.

It is my pleasure to again be with you all as the moderator of today's event. I do want to note as we start that this forum features information and examples that represent the experiences of the speakers. The comments today do not necessarily reflect the policies of HUD.

Before we get started, let's review technical tips and instructions regarding today's event. T.J., I will turn it over to you.

T.J. WINFIELD [0:01:10]: Thanks, Cashauna. If any of you do have technical difficulties with audio or video. We would recommend that you first sign out of the webinar and then sign back in. If you are still having trouble after that, you can request help in the Q&A box located on the Zoom panel section at the bottom of your screen, or you can send an email to NFHTA@cloudburstgroup.com. You can enter questions at any time by selecting the Q&A button on the Zoom panel.

Please note that due to time restraints we may not be able to respond to every question today. This webinar is being recorded, and it is scheduled for two hours. [The recording and the transcript will be made available on the NFHTA website on HUD Exchange, along with resources that supplement today's conversation.](#) Back over to you, Cashauna.

CASHAUNA HILL [0:02:07]: Thanks T.J. [I would now like to introduce Demetria McCain who in September was appointed by President Biden as HUD's Principal Deputy Assistant Secretary for Fair Housing and Equal Opportunity.](#) Prior to serving in this capacity, Demetria spent 15 years, most recently as president, at the [Inclusive Communities Project, known as ICP](#), which is a Dallas-based fair housing organization.

Demetria has been a great friend in the fair housing community and as we all know is very committed to this work. Demetria, thank you for joining us today.

DEMETRIA McCAIN [0:02:50]: Thank you, Cashauna. Good afternoon and good morning, everyone. Thank you so much for joining us today for today's forum as we discuss the strategies for LGBTQI+ and gender identity housing discrimination investigations. Now, if we haven't had the pleasure to meet, allow me to introduce myself. And perhaps we will meet in person someday soon. So while I'm no stranger to fair housing, I have served in this role now for two full months and in this time, I have continued to be impressed and really inspired by the important and meaningful work that each of you complete day in and day out throughout our country.

Now, as it relates to today, I am really incredibly heartened to know that at the last count there were about 925 of you who took the time out to join today's conversation on this significant, important topic of national importance.

I know we all look forward to hearing from our speakers and panelists who have prepared to build our skills in this emerging area of work, but before we begin, I want to ground us in this moment, and in the connection to the fair housing and the fair housing moment at large, especially knowing that so many of you are in this field having just gotten started in your careers, so we recognize that.

And now I want to take us back if you will, to April 10th, 1968. Perhaps some of you weren't born yet, but that was just one day before President Lyndon B. Johnson signed into law the Fair Housing Act. We certainly still have significant housing challenges today yet imagine trying to buy a home during that time in our nation, when it was legal to deny housing just because of the color of your skin, because of your face, because of your sex, or because of national origin.

We have very far to go, but we are a ways away from that time when the words on the door or the words printed were whites only. That was commonplace for home sales. And that was just 54 years ago. Now, walk with me here, virtually walk with me, on this journey. Imagine the year 1987, just one year before President George H.W. Bush signed into law the Fair Housing Act Amendments. 1987.

At that time if you were a parent of a small child, you likely turned the pages of the newspapers on that day to read the words no kids allowed, and as a person with a disability, you had no national fair housing protection. And that was just one generation ago.

Chances are that if you are 35 years or older like myself, that that is the experience of your parents and your grandparents. And so I mention this history knowing it was not long ago, not long ago at all, that we must take this very rich lesson of our past as we combat new fair housing challenges today. And so now that takes us to 2020, just one year ago. In that year imagine your partner and you arriving to tour a lovely condominium and how you might have felt sensing the leasing consultant's mannerisms that they were not comfortable with your gender identity or your sexual orientation.

Imagine having that sinking feeling in the pit of your stomach knowing that in 2020 no national fair housing law would protect you. It's hard to believe that just less than one year ago that that was our reality. Fortunately, we no longer live in that world.

[In January 2021, President Biden issued an executive order extending federal laws that prohibit sex discrimination, to include sexual orientation gender identity. HUD issued a memorandum to the Fair Housing Office to FHIPs and FHAPs stating that the *Bostock* Supreme Court decision extends to the Fair Housing Act prohibition or discrimination because of sex.](#)

This means that when a housing provider fails to sell, rent, or make housing unavailable based on a person as gender identity, the housing provider violates the Act, and on February 11th of 2021, HUD directed your agencies and organizations to review complaints and discrimination based on sexual orientation and gender identity. That was received.

So now less than one year later, here's what we know. Since we adopted these protections, HUD, FHIPs, FHAPs, have filed 257 cases alleging sex discrimination due to gender identity and sexual orientation. We have filed over twice as many of those cases this year than we filed last year. We should acknowledge that cases may not have been well tracked before the protections were in place this year.

And we know, we certainly know that there are many more instances that have gone unreported. These are all very important achievements along the pursuit of justice and equity, yet let us recognize that this is still a new process for both HUD and you. And as such, HUD and its partners must commit to expanding cultural understanding regarding LGBTQI+ communities and how to effectively enforce the Fair Housing Act in this area.

That's where the fair housing lessons of the past, that's where they come in.

We have always done better in this movement when we have communicated with each other and committed to expanding our skills together. And this can be done through engaging in events like today's event - the National Fair Housing Training Academy Forum. It can be achieved by all of us growing our networks of fair housing initiatives and partnerships.

We'll achieve success when fair housing partners engage and strategize to move the needle on ending discrimination because of one's sexual orientation or gender identity. It is in that spirit that I encourage you to continue to learn and share your insights and best practices with HUD staff and with each other in the processing of complaints.

I also encourage you to not lose sight in terms of meaningfully educating the public, industry, and others as well as we continue forcing this issue to make sure that everybody understands it's important. It's critical that we connect with communities that we serve.

Yet first, we must ensure that our organizational houses are in order by building our cultural competency in this area and in all areas of our fair housing work. In plain language, that means you and we. We do not just process cases. What we do, we meet people where they are and we lean with compassion in our work, it will show. It will pay off.

So now find a place and space within your team and your organization to ask this question. Do we know how to engage and serve the LGBTQI+ community? Do we know? Ask questions like that and asking questions like that is top of mind for our fair housing community and should be. Fifty-four years after the passage of the Fair Housing Act, race, color, disability, national origin, sex, religion remain complex issues that many shy away from discussing, yet as fair housing professionals we simply don't have that luxury.

So when it comes to LGBTQI+ community and other marginalized communities, look around your board room. Think about your colleagues and staff, take stock of the community groups that you engage. Does it reflect the entirety of voices of the community? If it doesn't, now is the time to challenge your several to address head on the opportunity to have a complete team who addresses our important work.

[As I mentioned during the October forum, my life experiences have taught me that when we meet people where they are and truly listen to their thoughts and needs, be they colleagues, the public, housing providers, and others, those are the moments when we begin to build bridges that are essential for all of us individually and collectively to advance housing opportunity.](#)

That was a lot. I realize that. With that I thank you for leveraging the fair housing lessons of the past, and for trail blazing the new ways to ensure that we swiftly, swiftly embed opportunity for the long term. Thanks for being here, and now I will turn it back over to my colleague, Cashauna.

CASHAUNA HILL [0:13:55]: Thank you so much for the remarks, Demetria, and thank you for your commitment as always to this work. [It is now my pleasure to introduce Elly Kugler.](#) Elly is Senior Counsel in the Office of the General Counsel, OGC at HUD, where they provide legal support to the agency's equity initiatives and to HUD's mission as a whole.

Prior to arising at HUD, Elly worked on antitrust, employment, and housing issues in the House of Representatives, taught law students about legislative and policy lawyering as a clinical teaching fellow at Georgetown Law, acted as federal policy director at the worker driven National Domestic Workers Alliance, and represented veterans experiencing homelessness and tenants in eviction proceedings and in slum housing conditions at Inner City Law Center. Thank you for taking a few moments to speak with us today.

ELLY KUGLER [0:15:09]: Thank you, again, Cashauna Hill, thank you so much, everyone, for attending this training. [As Principal Deputy Assistant Secretary McCain mentioned on January 20th of this year, President Biden issued the Executive Order on preventing and combating discrimination on the basis of gender identity and sexual orientation.](#) This Executive Order states that discrimination on the basis of sex, including discrimination on the basis of sexual orientation and gender identity, is both wrong and prohibited by law. All persons should receive equal treatment under the law.

The Executive Order recognizes the disproportionately high rates of homelessness experienced by transgender Black Americans due to overlapping forms of discrimination. Executive branch agencies, like HUD, were asked to examine laws that prohibit sex discrimination in light of the Supreme Court ruling of [Bostock v. Clayton County, Georgia](#).

Pursuant to this order and the *Bostock* ruling, HUD announced that it would administer and enforce the Fair Housing Act to prohibit discrimination on the basis of gender identity and sexual orientation. This is where you come in, as you know. As Principal Deputy Assistant Secretary McCain mentioned a memo was issued stating that HUD bars discrimination on the basis of gender identity and sexual orientation and further addressed FHEO, FHIPs and FHAPs that received HUD funds to enforce the Act accordingly.

This means in your work to address housing discrimination; you are expected to investigate discriminatory housing practices that disadvantage people based on sexual orientation gender identity. As a community of practitioners who are dedicated to defending fair and equal access to housing, we have every reason to work together to ensure that our work confidently and proactively includes LGBTQ+ communities. And there is a lot of work to do.

Members of LGBTQI communities face high risk of housing instability and confront discrimination when seeking shelter, rental housing, and when buying homes. These experiences often intersect with other forms of discrimination, leaving LGBTQI+, people of color, low-income people, and people with disabilities at particularly high risk. We also know that youth, elders, and transgender people and LGBTQ+ communities face particularly high barriers to accessing housing.

What do some of the barriers look like? Here is some of the data that we know. [Young LGBTQ+ people face housing instability and homelessness with a 120% higher risk of reporting homelessness as compared to their youth counterparts who are heterosexual or cisgender.](#) This housing instability for young LGBTQ+ is not distributed evenly. [Black LGBTQI face rates of homelessness that are double that of their white LGBTQI counterparts and transgender youth become homeless at the very young average age of 13.5 years old.](#) With that information, I invite you to consider how could your work help impact the safety and stability of young people?

What kinds of housing might be especially important to focus on in order to protect these very vulnerable young people? Another group we have data thanks to the works of FHIPs

and FHAPs, are LGBTQ+ elders who often face the prospect of being forced back into the closet as they age. [In one paired housing study of people seeking senior housing, 48% of lesbian, gay, and bisexual senior testers experienced adverse treatment.](#) This included being quoted higher fees and being subjected to more intensive application requirements.

So, again, I invite you to consider how might your organization ensure that LGBTQI elders are able to live with dignity and respect in the housing that's appropriate to their life needs.

Another group we have particular data about is transgender persons of all ages who face extreme barriers and high levels of discrimination when seeking housing and shelter. [A HUD sponsored paired testing study showed that transgender people seeking rental housing were told about fewer available rentals, especially when the housing seekers disclosed they were transgender.](#) [In another matched pair study by the FHIP at Suffolk Law School found that transgender and nongender conform ant people experienced discriminatory treatment 61% of the time.](#) Many transgender people also report being evicted because of who they are, and transgender persons are also far less likely to be homeowners.

In one survey, only 16% of transgender were homeowners compared to 63% of the U.S. population as a whole. Even the housing of last resort, shelter housing can present insurmountable barriers to many transgender people. In one listening session we conducted recently, advocates served that in one city many transgender people experiencing homelessness stayed unsheltered during a major hurricane rather than risking dangerous and discriminatory conditions in local shelters.

I invite you to think about the powerful role that you can play in addressing these extreme barriers. What do you and your organization need to do to partner effectively with transgender community members?

In conclusion, I invite you to listen carefully to the experts who are about to present as well, as to the LGBTQ+ groups in your local community. On behalf of HUD, I thank and commend you for the challenging and important work you are doing. Your work has enormous power and with our effort we can ensure that every family and individual has a safe and dignified home. Pass it back to you, Cashauna.

CASHAUNA HILL [0:21:12]: Thank you for joining us today, Elly, and for really framing the conversation that we will have today.

So with that, we will move on and as we start, I will share the learning objectives for today's forum. Together we will understand the President's Executive Order 13988, increase cultural competency about the LGBTQI+ community, recognize what the *Bostock* decision means for fair housing, describe the applicable sections of the Fair Housing Act and regulations, understand the prima facie case standards, and apply tools to conduct investigations of discrimination based on sexual orientation or gender identity.

At this time I will introduce our panel speakers. We are eager to learn from the experiences of the speakers you are going to hear from today. [Please note that all speakers' bios are](#)

[available on the forum page of the NFHTA website so we do encourage you to check them out so you can have a little more information.](#) We are excited to have Ryan Weyandt, Karen Loewy, and Shivaughn Ferguson.

Later in the forum, I will ask a few questions of each panelist and then I will open it up to other panelists for additional comments. I do want to remind all of our attendees today that during today's round table discussion, you will have the opportunity to submit questions that we will do our best to address later on in the conversation.

You can submit questions at any time via the Q&A box today. [Also as a reminder, this event is being recorded, and all materials including the slide deck and the event recording will be available on the forum page on HUD Exchange soon after the event.](#) With that, I am now going to hand it over to Ryan.

RYAN WEYANDT [0:23:22]: Cashauna, thank you so much, and what a pleasure it is to be here today amongst all of you. It looks like 662 incredible fair housing professionals. I value your time and I thank you for joining us. I will share my screen here.

If everything was smooth like it was in rehearsal, you should see my screen now. As Cashauna said, my name is Ryan Weyandt and I am the proud CEO of the [LGBTQ+ Real Estate Alliance](#).

At the Alliance, our vision is to create a world free of housing discrimination. Our mission is to advocate for fair housing for all and to promote LGBTQ+ home ownership, elevate professionalism in the industry through education and networking, and also to celebrate diversity, equity, and inclusion in our members and allied partners. A special shout out to my friends at the National Fair Housing Alliance and at HUD who we are very, very proud to work with in support of fair housing on a daily basis.

As we get started, I would like to talk a little bit at the beginning of the session, and kind of have a discussion overall on LGBTQ+ facing issues as a whole, and then we will look specifically into individual experiences, real estate transactions, and fair housing. Let's talk first about the acronym.

It's a long one, and at last count there were 12 letters total in the LGBTQ+ acronym. Typically when people discuss the community, one thing we don't make clear is what the letters represent. Most people think that LGBTQ+ just means gay, I mean, in reality, kidding aside here, my mother for a very long time used to say "the gays," like the "gays were having a parade, are you going to go?" Mom, that's not quite how it works.

We have had that discussion several times, but the truth of it is to make clear there is no one person that is a member of all of the acronyms. LGBTQ+ people as a whole belong to the community. They are not individual people with all of the qualities of the acronym.

So lesbian, gay, bisexual, transgender and queer are all different labels. The "LGB" all represent sexual identity while the "T" represents gender identity. The "Q" is a bit

controversial actually, and it sometimes refers to questioning but primarily means queer and is often used as an umbrella term to describe the community as a whole.

It is used now in an affirming and positive way to lump all of the acronyms together when talking about the community as a whole. Now, I mentioned controversy. Within the community obviously generational differences exist in the intersectionality that composes the vast demographics of the LGBTQ+ community. Until 90's, the word queer was seen as a very negative, derogative term.

As with many things, age, generation and experience played into that. With millennials and younger generations we traditionally look at that as an all-embracing term. Obviously, there is a difference of opinion as you go through, and you work through the letters of the acronym.

If we are talking about discrimination specifically, I don't think anyone on this call would argue that our nation has a longstanding history of discrimination, and most people understand how racism, past and present, has led to discrimination against people of color in housing and other aspects of life.

Not everyone understands how past and present discrimination has affected the LGBTQ+ community, and if we find it safe or even reasonable to enter into the housing market. So we are going to look at how the past five generations briefly viewed discrimination and what the LGBTQ+ experience may have been through those generations.

Like the general population, LGBTQ+ folks experience a varied life experience by generation, perhaps even more so because of the complexity and the intersectionality within our community. Traditionalists grew up during a repressive time when homosexuality was both outlawed and considered to be a mental illness treated with conversion therapy, which many of you know is incredibly cruel. Most, like actor Rock Hudson, spent their lives in the closet. Other LGBTQ+ folks of the generation include Harvey Milk, Billie Jean King, and Anthony Perkins.

The Boomer generation grew up during the civil rights movement and took place in the Stonewall Riots in New York which sparked the gay liberation movement. They were the most heavily affected and impacted by the AIDS epidemic crisis in the 80's and 90's which claimed prominent Boomers like LGBTQ disco icon Sylvester, rock star Freddie Mercury, and so many others. Other Boomer LGBTQ+ include Elton John and Ellen Degeneres.

Moving onto to Gen X, these folks grew up during the gay liberation movement, but also had a heavy hand during the AIDS epidemic. Under a more conservative period of time with the administrations that were in office politically. Both behaviorally and politically in fact they were the first LGBTQ+ generation to grow up with LGBTQ+ role models to look at but also still had experienced firsthand legal discrimination in very real ways. Many have quietly, but openly lived their lives like Don Lemon or Anderson Cooper. Other Gen X include Angelina Jolie and, as I said, Anderson Cooper.

The millennial generation grew up than the generations prior to it. I'm part of the generation. In the wake of the AIDS epidemic and beginning of true acceptance both on a corporate and a media stance, multiple LGBTQ+ role models emerged. Many came out as children or young adults, but they all seemed to take for granted, unfortunately, the rights and advances achieved by earlier generations.

Prominent millennials in our community include as many of you know former South Bend, Indiana mayor Pete Buttigieg who has taken leadership positions very publicly throughout his career as an open, proud gay man. Other millennial LGBTQ+ include singer Sam Smith, soccer star Megan Rapinoe, and signer Adam Lambert.

Gen Z, which is the generation under the Millennials, continues to ride that wave of true exception. Gen Z's attitude, overall, is much more fluid. More members of this generation refuse homosexual or heterosexual labels, feeling that both are very repressive. [A 2016 survey by the J. Walter Thompson Company of folks ages 13 to 20 found only 48% identified as completely heterosexual.](#)

Even within the LGBTQ+ community, sadly discrimination has been very common. Often the history of the transgender and bisexual individuals has been complete erased and overlooked. Transgendered individuals have been involved in the struggle for civil rights from literally the very inception of the civil rights movement in the LGBTQ+ community, individuals such as Marcia P. Johnson in New York took leading roles and sparked off the Stonewall Riots which gave birth to the movement.

The transgender movement was brought forth to the forefront of popular culture in 1979 when tennis player Renee Richards was revealed to be transgender and then as a result barred from the professional tennis circuit. Now, she sued and was granted to compete in the United States, in the U.S. Open. She went on to have pretty decent modestly successful careers over the next four years before retiring.

Bisexual rights remained under the radar in a wider community until 1991 with the publication of "Bi Any Other Name," bisexual people speak out. Activists began advocating for larger roles in celebrations like Bisexuality Day in 1999 and with the start of the century both groups became vocal and recognized. And individuals such like Chaz Bono, Laverne Cox, Caitlyn Jenner, and others came out as transgender. Today we recognize Angelina Jolie and Miley Cyrus as prominent bisexual individuals.

Now, let's dive into some vocabulary and having common understanding of the terms is important in all factions of allyship and understanding the LGBTQ+ community. You may have come across some of the terms on your own on a day-to-day basis and might have familiarity. [Both HUD and the National Fair Housing Alliance have terrific resources available on their websites which address vocabulary and terms.](#) I encourage folks to visit those sites for comprehensive lists, but realize that terms are constantly evolving.

Some of the most common terms that raise questions amongst folks, the term “cisgender” and as you can see on your screen, it means someone who generally identifies with the gender that matches the sex that they were born at birth. Another popular, questionable term that folks don’t necessarily understand is “nonbinary.” A person who identifies as neither male nor female and sees themselves outside of the gender binary. And a third term I wanted to highly is “pansexual.” This is someone who is attracted to people of all gender identities think of someone who is attracted to a person’s qualities, regardless of their gender identity. Now, as I said, there are a lot more terms in the community. Unfortunately, we don’t have time to cover them all, but I encourage you to take your time to dive into those.

When we talk about the do’s and don’ts in the community, there are words and terms that should be replaced and if you use them, I would encourage you to take time to really review this list which will be available to anyone who wants it after this call. As you can see from the do’s and the don’ts, there are simply antiquated terms that were used in previous generations and like in many other cultures are no longer acceptable to use in today’s modern vocabulary.

This is a good thing to point out, primarily I like to use as someone in the real estate industry, the term “master.” We have shied away from the term “master” and while not specific to the LGBTQ+ community, the term has roots in slavery and it’s offensive to many folks of color and to that point many housing practitioners are using the use of the term and eliminating it from master suite, master closet or master bedroom.

Pronouns are definitely fluid and very changing. As the LGBTQ+ community became more inclusive and transgender individuals began to assert their own identity as part of the community, the use of pronouns has come under more attention. [Now, obviously numbers speak highly and according to Gallup recently, 15.9% of Generation Z self-identity as LGBTQ+.](#)

Common pronouns, he/him/his as I use for my pronouns, she/her/hers and they/them/theirs. Using the word “they” to refer to an individual whose gender is unknown has been a very common practice in the English language dating back to the middle English years nearly 1,000 years ago. The only difference is recently - and I say recently in the term of decades - its application to a specific known individual who prefers not to be referred to by a single gender has confused folks. I’m here to tell you it’s okay to refer to a singular person with the pronouns they or them.

Now, mistakes are going to happen and even leading an organization, I make mistakes from time to time myself. Society changes, you may get caught up in a conversation and realize you have misgendered someone’s pronouns. Don’t panic. Just realize that you have made a mistake and switch as soon as possible. And just as if you had mispronounced someone’s name, correct yourself, apologize, and continue forward with the conversation.

Likewise, if you hear or see someone use the wrong pronouns for another person, politely correct them. That's okay to do. If they ask why, explain how using the correct pronouns is simply providing the respect and dignity to the person in reference that really every person deserves.

I would like to share a real-life story with you. Members of ours at the Alliance who openly shared this story, and we like to talk about it. Caitlin, who identifies as a nonbinary individual and her partner Rachel, were buying their first home. Now, they were not yet married when they spoke with their attorney about establishing joint tenancy. Their attorney refused to set up tenancy with right of survivorship, even though that was common for nonmarried opposite sex folks. Rachel and Caitlin would have had to have gone back after closing and retitled their home for a fee once they were married paying additional fees and really having emotional damage already have occurred.

Now, unfortunately they didn't know at the time that they could have gone forward and reported this to someone. Unnecessary barriers and burdens, sometimes even financial or legal as we just gave an example of, still do exist and they do block fair and equitable experiences for members of our community across the country regularly. This case as I said wasn't reported simply because these individuals didn't know where to go.

Touch a little bit here on demographics. Gallup reported in 2020 18.6 million people identified as part of the LGBTQ+ community. That number is up from 14.6 million just in 2017 and 8.3 million back in 2012. Inside of our community, we have a severe shortage of data which is why we use older numbers from the last time that they were really taken on a mass scale.

Now, as I referenced earlier, as the generations become younger and more accepting, we are seeing an increased level in identification. And as you can see here how the numbers compare to other diverse segments that we often speak about in tandem, it's important to keep in mind that each of these groups is also part of the LGBTQ+ community in some respect as well.

Generationally as I said, almost 16% of Gen Z'ers identify as LGBTQ+. That's a big deal because 9% of Millennials identify, 3.8% of Gen X, 2% of boomers and only 1% of traditional lift of lifts identify as LGBTQ+. The question becomes are there more LGBTQ+ folks out there or are we simply becoming more comfortable living our authentic lives?

From a home ownership and economic stance, many of us know on this call that it makes a lot of business sense to be supportive of the LGBTQ+ community. [The NGLCC - National Gay and Lesbian Chamber of Commerce - recently shared that LGBTQ+ folks have \\$917 billion in buying power.](#) That number is on par with larger diverse segments as well. Additionally the NGLCC reports that 1.4 million American LGBTQ+ business owners have a combined economic impact of \$1.7 trillion - trillion with a "T." That makes the American LGBTQ+ population the tenth largest economy in the world, greater than the combined economies of Australia, Canada, and South Korea.

So there is definitely serious impact there. Now, when we look at how that translated over to housing, there is a rather large gap, and I would like to talk definitely about something that's probably more pertinent to this call, fair housing, really the right of all Americans regardless of race, religion, sexual orientation, any protected class to seek and obtain housing.

As you can see, and we actually spoke about it a little bit, so I will be a little more brief on this session. In 1866, the U.S. Congress passed the first civil rights legislation which banned all discrimination bases on race and color without exception. Now, as we all know, there were holes in that which we have worked very tirelessly over the last few really centuries to try and repair.

Most recently, as was cited earlier, federal laws and executive orders have been issued which have extended temporary protections to the LGBTQ+ community. We are extremely grateful to the entities on this call and the Biden Administration for those protections.

As far as home ownership is concerned, when we look at LGBTQ+ home ownership, a number of questions emerge, and we will take a look at two basic questions here. Do we own homes? The answer is yes. It's disproportionate though. About 50% of us are homeowners now.

That is comparable to other minority segments, and we believe the reason behind that is simply because there isn't enough data to give us conclusive evidence as to what true home ownership numbers look like. We hope that changes over the next five years.

The other question we frequently get is do LGBTQ+ people live here, here being where I am? Where I identify? The answer is yes. As you can see from the graphs, we are pretty evenly spread out. So where can discrimination happen against LGBTQ+ folks? Pretty much anywhere.

And we are pretty evenly spread as you can see regardless of some of the urban myths that we cling to downtown living or live in penthouse apartments in your New York Cities and Washington, D.C.s.

While being an LGBTQ+ friendly neighborhood was high on a list of priorities, it was definitely not the most important or most top priority that has been identified. We have the same needs, desires, and wants as everyone else out there. When we look at types of discrimination, one of the greatest impacts on our community is really the fear of discrimination against sexual orientation.

78% of Freddie Mac respondents reported concerns about discrimination on the basis of their sexual orientation and 32% on the basis of their gender or gender identity. This is significant because not every other minority group faces those concerns. There is a difference between actual discrimination and perceived discrimination, which many of you

can attest to. Now that we have the tools and methods in place to gauge actual discrimination, we hope to have much more updated facts and figures in the years to come.

Now, how much discrimination do LGBTQ+ buyers actually face in the market. As I said, it's impossible to know for sure, because so much goes unreported, but it is real. While the number of LGBTQ+ buyers who have recently experienced discrimination is small, overall about 13% of consumers, the perception of discrimination is very real and in a report that we published in April, we recognized that about 64% of LGBTQ+ consumers just avoid the home buying process entirely because of the fear of discrimination.

That information is also available in a report which I will reference here in a minute. One of the last issues I want to take a look at very close to my heart as a tenured lending professional, I would like to discuss how current mortgage applications and the process overall can impact financing for transgender individuals.

Here is a Section 8 of a 1003 which is a common mortgage application. If a client submits an application without having identified ethnicity, race, sex, or any of the other checked boxes, the person who is intaking that application is actually obligated to indicate which of these is accurate, based solely on visual observation.

As you can imagine, that creates problems especially when we get to the closing process where identification and names have to match up with that person's physical identity in order for title companies to effectively close a mortgage loan and hand over title to the house. So the disparities that the transgender community still face to this day, due to, I would say, archaic documentation that we are still using as an industry are very, very real.

Becoming an ally is essential to helping our community, and there are really seven steps here that are critically important. Listen and repeat. When you are working with an LGBTQ+ consumer, make sure that you are listening to the terms that they are using and repeat the terms they are using. Don't sweat the mistakes. The overwhelming majority of LGBTQ+ folks are appreciative when those around us show desire to care and get involved.

Don't try too hard. I say that with a caveat. Don't force a conversation as you are forming a relationship, and I think many of you can attest, please don't say things "I have a gay friend" or "I know a lesbian down the street." Things that are good to avoid saying in conversation. Don't assume, don't assume that two of the same sex individuals who are walking together are necessarily sisters. Don't assume they are lesbians either. Wait until you establish a relationship and find out for yourself when their relationship looks like.

Kids, it's true, we do like to have families just like everyone else. Now, it's not right for all of us, but neither is home ownership. Keep in mind when you are working with clients, not everyone has the same set of goals. Surround yourself with a great team. As fair housing professionals, remember that realtors, mortgage, title agents, inspectors, and appraisers, we are all in this together. You should talk to the vendors that you know in your network to

make sure that they are comfortable and their views on certain LGBTQ+ issues and speaking with LGBTQ+ folks are really copacetic to the times we live in.

Finally, get involved. Great ways to show support is getting involved. Reach out to the LGBTQ+ community just through attending events like Pride or working with your local LGBTQ+ Chamber of Commerce or volunteering at an event. This brings us to in my opinion the greatest responsibility of an ally - how you react when you witness discrimination. It's a lot like when you get to the airport and you see the big sign - If you see something, say something. And there are avenues to do that.

Aside from the agencies hosting this call today, I feel it's necessary to share with you because many folks don't know that the professional associations that govern the professionals who sell and finance houses in this country have codes of ethics. Those Codes of ethics prohibit discrimination due to sexual orientation and gender identity. Please make sure that if you do run across a case of discrimination, that you are reporting it to the respective industry authorities as well.

As we talked, get involved, here are some other organizations you will hear from Lambda Legal just shortly after me, but make every effort to get involved in the community. That's the best way of encouraging education and really understanding.

[As I said earlier, we do have a report. It is on our website. It links discrimination directly to home ownership and the barriers we face as a community. All the way from experience discrimination from our middle school years through today. For more information, please visit our website.](#)

Thank you for sharing your time with me today, and that is all I have from my presentation. At this point in time, Cashauna, I would like to throw it to you.

CASHAUNA HILL [0:48:50]: Thanks so much, Ryan. Before we move on, I am going to ask a quick follow-up question, well, two quick follow-up questions. As we are working as a group to develop cultural competency with the LGBTQ+ community and learning and expanding our language and our glossary, we did have two questions that came up from attendees about language in particular. So I wanted to take a moment to ask you to address those now if you don't mind. Firstly, can you share with us all what is the plus in the acronym that we have been hearing.

RYAN WEYANDT [0:49:26]: The plus represents the letters in the acronym that aren't traditionally used in any given geography. So if you go to our friends in the north, Canada, you will hear a term called "two spirited" that is incorporated into the acronym. It's really an indigenous term that has a very deep complex meaning. It's not something that we use as much in the states. The plus indicates the rest of the letters of the acronym, but also the allies in our life. No minority movement has achieved success without ally assistance. So the plus is very important. Thank you for asking.

CASHAUNA HILL [0:50:01]: I thought that was a great question as well. And then the second question is related to the terminology that you mentioned around “master suite” and “master bedrooms,” the comment is thank you for shedding light on this concept, and what term should professionals be using instead of that master language? What would your suggestion be?

RYAN WEYANDT [0:50:23]: There is debate in the industry now and as most of you know with 1.5 million realtors there is a lot of discussion around this. I have heard the term “primary” used to replace the term “master” most frequently, however it comes down to which market you are serving and really as much as I hate to say it what geography you live in. If you reach out to the association, the respective realtor association in that location, they will give you a list of terms that they have worked with the MLS [Multiple Listing Service] to replace the word “master” in many situations, and I encourage you to do that.

CASHAUNA HILL [0:50:59]: Thank you, Ryan. Very much appreciate those remarks, we have a flood of compliments for your presentation in the Q&A box as well. Now we are going to move on to our next panelist, so more compliments can flow.

So Karen Loewy is joining us and will speak about the Fair Housing Act, prima facie case standards and key cases related to sexual orientation gender identity. Karen?

KAREN LOEWY [0:51:35]: Thank you so much, Cashauna. Hi, everyone, my name is Karen Loewy, Senior Counsel with Lambda Legal, we are a national legal organization dedicated to securing the full civil rights of LGBTQ+ people and people living with HIV, and we do that through impact litigation, communications work, education and policy work.

I’m so grateful to everyone for the opportunity to be here today, really grateful for HUD’s partnership and increased enforcement of the Fair Housing Act to protect LGBTQ+ people. I’m going to share my screen.

So as we started our conversation today there was a lot of mention of the *Bostock* decision this last summer in 2020. The *Bostock* decision was a case - really three cases - that rose up to the United States Supreme Court that all addressed employment discrimination. They were the cases of three different LGBTQ+ folks who had been fired from their jobs because of their LGBTQ+ identities.

And the real question was did Title VII of the Civil Rights Act of 1964, which folks may know the Fair Housing Act is Title VIII of the same Civil Rights Act, whether those sex discrimination, the prohibition of discrimination on the basis of sex applied to the discrimination that LGBTQ+ people face in the workplace. And the court’s answer was a definitive yes - that sexual orientation and transgender status are inextricably bound up with sex. You cannot consider a person’s sexual orientation or their transgender identity without reference to sex.

For all of these instances, the employers that fired LGBTQ+ people made some determination that was sex linked and that was the reason that they were fired and that is the reason that they were actions violated federal sex discrimination laws. In essence, using Gerald Bostock as an example, the court found that the employer was willing to tolerate a characteristic in one sex, but it was not willing to tolerate in another.

So because Gerald Bostock is a man, his attraction to men was a problem. Had Gerald Bostock been a woman, his attraction to men would not have been a problem. It is the sex of the individual that is a problem. For Amy Stevens, had she been assigned female at birth, her female gender identity and expression would not have been a problem, but because Amy was assigned male at birth, her female gender identity and expression were considered to be a problem. It all comes back to sex and that's what the court recognized.

But as we know, Title VII is not the only federal law that prohibits sex discrimination. Title IX prohibits it in education, Section 1557 of the Affordable Care Act prohibits it in healthcare, Equal Credit Opportunity Act prohibits it in credit transactions, and the Fair Housing Act prohibits it with regard to housing. And the meaning of sex discrimination under Title VII applies equally to other laws including the Fair Housing Act. So the bottom line take away is the Fair Housing Act sex discrimination determinations apply to LGBTQ+ people.

This is a matter of statutory law. The *Bostock* decision was a culmination of lots of work and lots of fights by incredible folks who have experienced discrimination to help the courts and federal agencies understand that the discrimination that LGBTQ+ experience is sex based. So while *Bostock* has now made it clear that the Supreme Court agrees, there have been other courts and other agencies that have recognized that this was sex discrimination all along.

A word about an additional source of protections for LGBTQ+ people in housing and that is 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.](#) This was an explicit protection for all of these HUD related programs. HUD issued guidance that suggests how the rules apply to protect LGBTQ+ people and I want to focus on shelters, programs, facilities, services, and accommodations, and the regulation that addresses this and the additional guidance that HUD issues is incredibly critical.

The housing vulnerability experience by transgender people is incredibly high, and the need to access housing of last resort, like shelters is a critical protection, and without being able to ensure that folks have - transgender folks - have access to safe housing of last resort in accordance with their gender identity. As you heard Elly say earlier, folks will choose to remain unhoused and bring all of the vulnerabilities that go with that.

So I encourage you to explore these as additional sources of protection for LGBTQ+ people as well. So what are we talking about when we are talking about housing discrimination against LGBTQ+ people? This is the straightforward discrimination you all are so familiar

with, it's prohibited under Section 3604 of the Fair Housing Act. It is making housing unavailable because of sexual orientation or transgender status. Outright refusals to sell or rent, different applications of rules, terms or conditions, evictions, termination. All of the usual forms of discrimination that folks experience based on their protected traits. And who can be held liable are all of the same people that can always be held liable.

So we want to give a couple of specific examples of folks who have experienced this kind of discrimination. And, again, this is pre-*Bostock* really recognized that the discrimination that Rachel and Tonya Smith and their experience experienced was prohibited sex discrimination under the Fair Housing Act [[Smith v. Avanti, 249 F. Supp. 3d 1194 \(D. Colo. 2017\)](#)]. Tonya and Rachel applied through a Craigslist ad for a great home for their family. Tonya had been forthright in telling the landlord that in fact her wife was transgender and wanted to be sure up front, she was trying to prevent being discriminated against and the landlord said sure, no problem, come meet me at the house. They looked at the house, Tonya and Rachel thought everything was going fine. It was a great home for them, and they get an email from the landlord saying that she was so sorry, but their unique relationship, and their uniqueness was going to jeopardize her standing in the community.

Now, we all know "uniqueness" here is code, and in particular here it was code around sex stereotypes. Tonya and Rachel defy a heterosexually defined gender role in terms of being two women who are married. Rachel expresses her gender in a non-stereotypical fashion, her gender identity does not conform to stereotypes about people who are assigned male at birth. This was sex discrimination through and through and in 2017 the District Court in Colorado recognized that, issued the first ruling in the country that this denial violated the Fair Housing Act sex discrimination prohibition.

So how do we state a claim of discrimination based on sexual orientation or gender identity? You have to prove that the denial was because of sexual orientation or transgender status by direct or indirect evidence. You make your prima facie case, is the claimant LGBTQ+? Has the claimant sought or obtained housing? Has the respondent denied or ended their access to housing or set less favorable terms or conditions? And has the housing remained available to non-LGBTQ+ people?

These patterns, these prima facie cases will sound familiar to all of you who do the work, it is no different than the prima facie case of any other deprivation of housing or unequal terms and conditions based on any other protected traits.

What does this look like in real time? Here are examples of folks who have experienced this kind of discrimination. [Lisa Oakley was denied a room in a long-term care facility in Colorado because she is transgender.](#) They refused to place her in this facility solely because of it. And a cisgender woman who was released from the very same hospital that Lisa had been in with the very same care needs was placed there a week later.

Lisa was in fact turned down by dozens of facilities across the State of Colorado despite the fact that both the Fair Housing Act and Colorado state antidiscrimination laws prohibit discrimination based on sex and the Colorado law based specifically on gender identity.

This discrimination happens all the time. The couple on the bottom, Mary and Bev applied for a place in a retirement community, and they were rejected as a married lesbian couple because the facility followed the biblical definition of marriage [[Walsh v. Friendship Village of South County, No. 4:18-cv-1222 \(E.D. Mo.\); No. 19-1395 \(8th Cir.\)](#)]. Now, folks, we know the Fair Housing Act does in fact have a very, very limited religious exemption. It allows religious entities providing housing for noncommercial purposes to insist that folks who live there share the religion of the facility. That is it. There is no broad based religious exemption. We are providing housing to the general public, anyone can apply. You cannot object to an LGBTQ+ person living there because of your own personal religious objections.

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 and refused to provide him a safe space to sleep.

Dava and Dorothy's landlord refused to add Dorothy to the lease after they got married, whereas different sex spouses were added automatically. I want to highlight this because some discrimination is merely opportunistic. Dava and Dorothy's landlord wanted to oust them as long-term tenants, so he could raise the rent under New York City's rent control laws. At the time he essentially sought to exploit a loophole and take advantage of historical inequities experienced by LGBTQ+ people. So it was not "I hate gay people and don't want them living in my apartment building," but I'm going to take advantage of the fact that they were a lesbian couple as a way to oust them so I can raise the rent.

So another really, really critical thing to address with regard to LGBTQ+ is harassment. Discriminatory harassment, whether by housing providers themselves or by other residents, illegally deprives people of equal housing opportunity and is a really significant problem for LGBTQ+ people. I will say particularly in senior living settings.

In 2018, the Seventh Circuit Court of Appeals which is the Federal Court of Appeals that governs Illinois, Indiana, and Wisconsin issued a ruling in the case that Marcia Wetzel brought against her senior living facility alleging that they had failed to protect her from harassment and violence from other residents because of her sex and sexual orientation and essentially tried to drive her out of the facility for complaining [[Wetzel v. Glen St. Andrew Living Community, 901 F.3d 856 \(7th Cir. 2018\)](#)].

Marcia had alleged that a horrific pattern of harassment by other residents after she disclosed that she had shared her life with a woman, that they had raised a child together. It was verbal harassment. It was physical harassment and the facility wanted her out because it was such a problem to deal with. The Court of Appeals ruled that landlords may be held liable under the Fair Housing Act for failing to put a stop to known discriminatory harassment, including harassment because of sexual orientation.

This was, again, pre-*Bostock*, but this was in the lead up where the Seventh Circuit Court of Appeals had made, drawn the same conclusion that the Supreme Court did in *Bostock* with regard to the employment protections. So the law of that circuit had recognized that federal sex discrimination laws protect LGBTQ+ people and that included under the Fair Housing Act.

So what do hostile housing environments look like for LGBTQ people? We are talking about harassment based on sexual orientation or gender identity, transgender status, whether that's verbal, physical, or sexual. I will note that very often the kinds of harassment that LGBTQ+ people face is incredibly sexualized. It is rooted in terrible stereotypes around who LGBTQ are and because this is at the end of the day really sex-linked harassment, it often takes the form of sexual harassment.

Folks should keep an eye out when someone is keeping complaining of sexual harassment to look at what's going on. As the *Wetzel* court held owners and management companies can be liable if either the harassment is committed by an employee, an agent, by another tenant, the owner or manager knew about it and failed to take steps to stop it. I have an asterisk there.

This piece of law is unsettled because there is a split within the circuits. The Second Circuit Court of Appeals, which governs New York, Connecticut, and Vermont, recently ruled that owners and management companies can't be held liable in the same way for tenant-on-tenant harassment [[Francis v. Kings Park Manor, Inc., No. 15-1823 \(2d Cir. 2021\)](#)]. That said, HUD regulations do make clear that you need to be investigating what control a housing provider has over tenant-on-tenant harassment, what steps they are able to take to put a stop to it.

So don't just assume that the only potential respondent here is the individual harasser. Be sure to take a look to see whether there is a hook for liability against the housing provider itself. Again, your prima facie case looks like all harassment cases, the claimant is LGBTQ+, was subjected to unwanted harassment based on that aspect of their identity, and the harassment was sufficiently severe or pervasive to interfere with their enjoyment of their home.

So one last word and that is the Lambda Legal Help Desk. We do work throughout the country to ensure equal civil rights of LGBTQ+ people and people living with HIV. We make lawyer referrals to folks who need direct representation and are here as a resource to answer questions and provide support, and, again, thank you all so much for the opportunity to talk with you all tonight.

CASHAUNA HILL [1:08:11]: Thank you, Karen. I do have one follow-up question for you as well, if that's okay.

KAREN LOEWY [1:08:19]: Sure.

CASHAUNA HILL [1:08:20]: This is a great conversation that is much needed because we are generating a lot of questions. Thank you for this. The question is about the religious exemption, and the attendee asked if you can restate that?

KAREN LOEWY [1:08:33]: Yes, absolutely. So the religious exemption under the Fair Housing Act is extremely narrow. It allows religious entities who provide housing for noncommercial purposes. So no taking in rent in that way. It's noncommercial. They are allowed to limit who lives in their housing to people who share their own religion. That's it. There is no other religious exemption. So it's incredibly narrow. Any other housing provider has an obligation to provide equal housing opportunity to LGBTQ+ people regardless of their religious perspective.

CASHAUNA HILL [1:09:13]: Thanks so much. And now we are going to move over to our final panelist, Shivaughn Ferguson who will discuss tools to conduct testing and investigations of discrimination on the basis of sexual orientation gender identity.

SHIVAUGHN FERGUSON [1:09:33]: Thanks Cashuana. And thanks to my fellow panelists because you have made my job easier so we can focus on investigations. I am Shivaughn Ferguson, Director of Fair Housing at [Housing Opportunities Made Equal of Virginia](#). I have been in fair housing a decade in February and some of those years a spent at the National Fair Housing Alliance. Today I will talk about how, some suggestions on how to conduct investigations when working or looking into how people who are part of our community is treated in housing.

Before I get into that, I wanted to touch a little bit on some reports and studies that have been done. I will not touch too much on it because they have been mentioned but I wanted to highlight methodologies and key findings that I think would be interesting as you think about what you are looking into when you are talking about investigations and maybe some tools that would be helpful.

[As mentioned earlier in 2014, the Equal Rights Center \[ERC\] published a report about an investigation they did looking into how same sex couples over the age of 50 were experiencing, how they are experiencing discrimination in housing as they were searching for housing for senior facilities.](#) Primarily focused on independent living facilities, but they also focused on assisted living facilities.

What I found interesting about their work was that, one, what was discussed earlier, they had a 48% rate of discrimination. They did 200 tests across ten states. It started with a proxy - not a proxy - a pilot study in the DMV area, DC metro area, and in that pilot study, in the DC metro area which is considered pretty progressive, they had a rate of 60% rate of discrimination. And in that policy, they used proxy testers, family members seeking housing for older relatives which is what caused them to do a larger study.

The great thing with the larger study is they used same sex couples, particularly testers who identified as part of the community, which I think is really important. When we are talking about, especially when we are talking about a community that has been robbed of

the opportunity to really be themselves and express themselves and I think it's important that we make sure that we are using them as testers, we are not putting on another form of a different face.

So I think that was a great thing that they did that, and the [next study is HOME of Virginia in 2015](#). We wanted to look into how people in Virginia were experiencing housing based on sexual orientation. 51 matched paired email test, and what we found of our rate of discrimination was similar to ERC's which was a 44% rate of discrimination and not too much of a difference between gender between female and male couples.

What we found, the theme around discrimination for us was service, access to service, willing to serve an individual who expressed that they were in a same sex relationship. And going back to the ERC study, what I thought was really interesting there is that they found, in addition to the findings expressed earlier, one instance or one key finding was about same sex couples who were interested in a one-bedroom apartment were told about only two-bedroom apartments which was different from their counter tester.

So just going back to that piece of forcing a couple who is in a relationship to be quote, unquote, roommates but not live the life they need to live.

[And then 2017, the Urban Institute did a large study, they had 2,000 tests and a majority of those were in person](#). They were looking into how people who identified as transgender and how individuals who identified as gay experienced housing.

And the keynotes here are, one, the first big, massive study that was looking into how the trans community was experiencing housing, and as was said earlier, what they found is that trans home seekers who disclosed that they were trans were less likely to be told about available units and told about less units.

What was also interesting was trans home seekers who did not disclose that they were trans to the housing provider were less likely to be allowed to tour those apartments or those homes than their counterparts that did disclose. That's something that think about. Typically when I have done investigations in the past, I made sure to have our testers who are posing as testers who are gay or trans to disclose outright. It may be something you want to consider as a point of reference to maybe see what would happen if they did not disclose.

[The LGBTQ+ Real Estate Alliance, Ryan's group, published a report in April which is a lot of what he spoke about](#). I wanted to highlight again that the trans community home ownership rate is just 25%. That's a very low home ownership rate. As we are thinking about how to go about investigating or thinking through how our communities are experiencing housing, we need to start thinking about what is preventing or what are the barriers that are preventing people within our community to experience, to gain home ownership.

Ryan pointed to a lot of great policy points or what may be prevents somebody from wanting to go through the home ownership process and how do we as a community think

about enforcement and policy to make changes to make experience less traumatic for the LGBTQ+ community.

So I'm going to talk about investigations. There is more than one way to investigate a situation and the methodology and strategy will be specific to your case, your resources and your overall investigative question. And large part strategy and thought process you would use for any investigation should probably apply, should apply to when you are doing investigations related to the LGBTQ+ community. However there are some unique factors to consider. So that's what I will focus on, what unique factors to consider when designing an investigation, unique factors to look at, or consider what you are trying to assess whether or not someone has experienced discrimination.

You may have other thoughts and ideas that I may not highlight. I would love for you all to share that in the chat. So if there are other solutions or other experiences that you have used in investigations, please feel free to put them in the chat so we can all learn. If there is anyone from this year that has submitted a, filed a complaint, and has used testing, feel free to share that information also in the chat. We would love to hear that as well.

Some unique factors to consider. So, again, going back to the three buckets. We want to look into discrimination based off of sexual orientation, gender identify, and gender expression. So when we are looking at sexual orientation, we are looking at relationships. How would somebody who identifies as gay, lesbian, bisexual experience housing versus somebody who is in a relationship with an opposite sex couple?

How do we, how do we first get to that first point of prima facie? How do we identify in an investigation that somebody is part of a same sex couple or is lesbian, gay or bisexual, pansexual? However what I have done, in my relationship, I have been in a relationship with a woman so I typically identify her as my partner, but if I was doing a test, I would, because not everyone understands that partner means relationship, I would have myself or my partner use say that I'm looking for housing for me and my wife, or me and my spouse or a male tester say he and his husband just to make it that clear that the person is, it's a same sex couple. That is also very natural way to bring it up. Otherwise in real life I'm not walking around just randomly saying that I'm gay to just random strangers.

So just be mindful, this of natural ways to have testers bring it up. You want to make sure especially if you are using individuals who are part of the community, make sure that you are speaking with them and getting their thoughts and opinions about how they would feel comfortable bringing it up in a typical transaction as well. I like to think about testing as it should be just an ordinary typical experience, so design your testing the same way.

For gender identity, I have done investigations looking into how trans community specifically is experiencing housing discrimination, and, again, this is especially important when you are doing this investigation. Use testers who are actually, who actually identify as trans. And when you are working with testers who are trans, you want to make sure that just because one tester who is trans is comfortable disclosing that they are trans to a housing provider in a testing experience in a specific way doesn't mean the next tester is

going to also feel comfortable doing it the same way. I may have a plan set up about how I want their gender identity revealed, but there is going to be a conversation in my briefing to see, to make sure that they are comfortable with revealing it in that way, and also if they have other thoughts or opinions because even though I'm part of the LGBTQ+ community, I only know my own personal experience as a cisgender woman.

So you definitely want to make sure you are relying on folks who have experience. We are going to compare their experience to somebody who is cisgender. Things that I would look out for that would be unique would be intentional misgendering from the housing provider, intentional using what we would refer to as dead names, someone may no longer go by the name they were given at birth because it may not match their identity. They may no longer go with the gender or sex assigned at birth. So if you have a housing provider who is intentionally using dead names or intentionally using misgendering the individual, that would be something to look out for.

So how have I typically had somebody reveal their gender identity in an investigation? It's usually through the ID. So the area that we were doing investigations in, it was really hard for somebody who is trans to get their government ID changed. It required a lot of hurdles. It was just a lot. And so it would be typical for somebody to have an ID that didn't match how they are. And so when you are going to a leasing office, they are going to ask you for ID. And there would be a conversation sparks at that point. If there was not an ID, if they didn't have an ID that included their dead name or included how they were, a gender assigned at birth, then we would talk about bringing it up during, early on in a conversation about background checks and say, you know, I have a dead name, how would this impact the speed at which we are able to get an apartment.

But those are two options. Somebody else may have a different option or information and that would be interesting to hear. That may not work for the tester you are specifically working with. So just be mindful of, I think the key take away there is know the laws around, one, government IDs, and the transgender individuals community and your community. It's really dependent on that as well. That would have an impact on what you can do.

Gender expression. So my partner and I were both assigned female at birth. We both identify as female, but my partner, she only shops in the male section. I only shop in the female section. So Alex, my partner, would, the way she expresses herself does not necessarily fall into the stereotypes or societal norms that are placed on women.

And so her experience in housing may be different than my experience, well, her experience in going through life is different than my experience going through life when it comes to gender expression. And so if you are going to do an investigation on that, again, I would make sure you are using testers who actually would fall within that community and do not have somebody put on a costume in any sense.

What would I be interested in looking at for an individual related to policies in any of these groups? Ryan already talked about titles and survivorship rights. I think the ERC report

talks about bedroom sharing, but there are going to be certain communities where, like senior communities, where they are really specific about who is allowed to share a room.

And the government IDs and credit and background checks. You want to think about lending and sales and what is expected of somebody, of us, and how may that impact somebody who is not comfortable or does not want to be reminded of a pass that did not align with them. What we learned in April at the LGBTQ+ Real Estate Alliance's Fair Housing month event was that individuals who are transgender individuals and they are trying to access credit or access a home loan, they are going to continuously been forced to bring up their dead name, but also if they wanted to change their name, it's going it will automatically adversely impact their credit scores.

If they go through the legal process of changing their name, there is going to be an adverse reaction to the credit score. We need to think about how can we not harm somebody just for, just because of who they are.

Our community is intersectional and our community is - there might be compounding variables within our community that would cause a higher rate of discrimination - race, national origin, but also familial status. When we think about, you know, Karen mentioned in her presentation that there is a - I'm trying to think of a nice way to say this, with individuals who are bigots, and specifically are not, are interested in discriminating against individuals who are part of the community, the things and ideas that are going on in their head are usually language around I don't want to know what's going on in your bedroom. I don't want you to tell me that you are gay, because I don't need to know what's going on in your bedroom.

There is a connotation that as soon as you, you know, as soon as you make that known, that we are sharing a bedroom, you are going to have a higher discrimination versus allowing somebody to leave that you are just two people living in a two-bedroom apartment and maybe there will be a roommate situation. But also there is a typically a really strong reaction when they see a same sex couple or an individual who is trans and have kids, and so when you compound the variables and you think about doing an investigation where you have two families, one who is in this example a same sex couple and another who is an opposite sex couple, they both have children. You may see a higher rate of discrimination in those investigations than situations where there aren't kids involved.

Mode of test - I would say right now phone testing is, I think, it's being used a lot. I wouldn't say you may not have the most conclusive investigations during the phone test. I would try to make it, make there be face time with any investigation, and that could be using Google Duo or Zoom or doing in person testing when it becomes safe to do so.

And as Ryan mentioned earlier, there is not a lot of data about where we live and don't live. What is important is I think you need to be mindful about where people within the LGBTQ+ community in your community feel safe living in or feel safe going to. It doesn't mean that discrimination isn't happening because as Ryan mentioned our community is diverse and

so those safe spaces may be safe for cisgender white men, but they may not be safe for individuals who are trans.

So just think about - it's not going to be the most easy thing to spot a place to investigate as it would doing race investigations. There are client-initiated investigations and fair housing initiated investigations and different factors to consider. At NFHA, we had an individual or two individuals who were married, two men who were married and they were trying to purchase a home and the seller would not sell the home. She told them it was no longer available even though it was available. They found out it was available. They are real estate agent tried to say we are interested. We would make our offer even stronger. And she just would not look at their offer or accept their offer. She did this multiple times - this happened multiple times over a few months, and when it finally did sell, she ended up selling her home for less than she would have had she sold it to our clients.

Because that home was sold, we couldn't test that, but what we did do was used the evidence we did have. The real estate agent had information about the individuals who had tried to submit offers that they reviewed and we compared those offers like with test. So we looked at direct evidence.

We also looked - did witness interviews. We interviewed the loan officers involved. The real estate agent involved and the complainants. And we looked at circumstantial evidence. What evidence in the world exists that shows that she may have a point, a strong point of view when it comes to the LGBTQ+ community, and what we found was a lot of circumstantial evidence that she has transphobic and homophobic views. We used that to, we used all of that information to help build a complaint.

So think about other ways other than testing. You are going to have to think of other ways other than testing to assist your clients. Not every investigation is going to be testable. Before you go out and say that you are working with clients or looking for clients to take on these investigations, make sure you do the work as is mentioned earlier. At NFHA we had PFLAG come and do a training for our staff, to make sure we were using appropriate, inclusive, respective language. At HOME of Virginia we had a local organization come in and do a staff training.

You want to make sure when somebody answers the phone and somebody calls from my community, that they feel safe, that they are, and it's not just, words. Some things you want to look at are the intake questions you are asking, the forms you are asking, are they, are your forms binary or nonbinary. Does it allow for fluidity? Think about tester forms too. Just because a tester today identifies as a cisgender man today doesn't mean that next year that's going to be true as well. Make sure your forms are built in to allow for a person's real journey.

And connect with LGBTQ+ community organizations. The LGBTQ+ Real Estate Alliance has chapters across the country, so check in and see if there is an organization year by. [PFLAG has chapters across the country](#) and there will be other organizations that your community, the LGBTQ+ community, within your community tend to interact with or host

more in. One area we had an organization that also had therapeutic support systems focused on the trans community which we tapped into in the event one of our testers experienced discrimination. We wanted to make sure there was a support system. If you are doing fair housing organization issued investigations, before you do those investigations, connect with the community. What is the LGBTQ+ community's needs in your community? It may not be rental. It may be sales, lending, there may be real barriers they have issues with that they want you to address. The more that you are willing to tap in and hear and respond to their actual needs, the easier it's going to be for you to recruit testers from the community, the easier it will be for you to partner with organizations on when you do have evidence of discrimination.

And, of course, make sure materials are inclusive, not just the materials designed to say that sexual orientation, gender identity, and gender expression are protected classes. All materials should be inclusive and should show the wide diversity of our communities that we serve.

That was really fast. There is probably a lot more we can talk about, but I look forward to the questions and I will pass it to Cashauna.

CASHAUNA HILL [1:33:14]: Thanks so much. And thanks to our fabulous panelists. We are going to get to the Q&A section of today's conversation. I did not have my regular cup of morning coffee today and it's catching up with me right now.

I have been working while we have been talking to get this Q&A box into shape. Obviously, all of our panelists have had their coffee and then some because you are all on top of these questions and I think we are going to have a fantastic discussion.

We do have great questions and responses that are in the Q&A box, and I did just want to circle back to some of those questions that we got written answers to.

Before I do that, one question I'm going to pose to you, Shivaughn, as a follow-up. The attendee is asking if we are investigating a complaint of different terms and conditions based on sex filed by a trans or nonbinary person, what comparable evidence should we look for? Traditionally, the questions says, if a woman alleges discrimination based on sex, we look at whether men were treated differently, but if the complainant is a transgender nonbinary person, it's more complicated. We often cannot identify whether there are other trans and/or nonbinary people in the tenant population as that information is not tracked, even by housing providers who are federal fund recipients so how do you manage an investigation, a testing investigation in that situation?

SHIVAUGHN FERGUSON [1:34:54]: Yes. You can test that. Well maybe. I don't know the facts of the situation, but let's see if it's testable. If it's not testable, I would consider doing a survey to see if - a survey to the community and see if they are willing to answer any questions or see if there is anybody who is from the community trans or nonbinary who is willing to talk about experiences in the rental. I wouldn't have the survey solely focused

on terms and conditions. I would just, because you don't know what other experiences are happening that show a difference in treatment.

CASHAUNA HILL [1:35:32]: Thank you. Karen, did you have something to add or Ryan?

KAREN LOEWY [1:35:38]: I mean, I would echo Shivaughn. I would say your relevant comparator is the cisgender population. That's part of why I wanted to – it's wonky to talk about why this is sex discrimination, but at the end of the day, if you have a cisgender person whose gender identity matches sex assigned at birth and you have a transgender whose gender identity does not match the sex assigned at birth. It's the relationship of the person's gender identity to the sex assigned at birth. That's why it's sex discrimination. So your relevant comparator is a cisgender person.

CASHAUNA HILL [1:36:16]: Thanks, Karen. I'm going to move over to you, Ryan, with a question that has been answered in the box, but I think it might be useful for everyone to hear discussion. And the question was how do you deal with the possible allegations of steering if you indicate to an LGBTQ+ applicant that the area in which they are looking is an inclusive area? Should realtors just avoid talking about that?

RYAN WEYANDT [1:36:50]: Listen, I think the reality is that being bound by a code of ethics is a great opportunity for professionals to exceed in their career. However, that comes with a caveat. You cannot steer a client into a good neighborhood or out of a bad neighborhood. There are ways to creatively encourage your clients to interact with the community before they sign a purchase contract.

Our suggestion is you encourage your client at different points in the day, at different points in the week, on their own time to drive through the neighborhood. You are going to visually and optically see or catch things or not that you might be looking at as a turn on or a turn off. That's an easy way for a realtor to encourage a buyer or a seller, for that matter, to do the work on their own, but still give them a comprehensive picture of the neighborhood that they are moving into.

We offer resources and Shivaughn is a champion of the Alliance and I praise her for her presentation, [we published a first time home buyers' guide in Q1 of this year and it offers great tips and tricks for the consumer to look at certain neighborhoods, things to, perhaps, avoid.](#)

As a [504] (c)6 organization, obviously we are not realtors. I cannot give purchase advice, but I can tell you statistically where we have seen higher numbers of higher LGBTQ+ folks moving and moving away from and all of that information is listed in this first time home buyer guide.

So as an independent nonprofit organization, we can give out resources, but I encourage our realtor friends and many loan officers are bound by similar codes of ethics to avoid any kind of steering. There are alternate ways to get the message across without blatantly saying, you don't want to live there.

CASHAUNA HILL [1:38:38]: Great. Thanks Ryan. And so I want to move now to a question that I think will start with you on, Karen, and a few people who submitted comments to the Q&A box really mentioned how important the issue of harassment of LGBTQ+ community members by other tenants is in their communities. This is a big issue that people who are attending today are bringing up.

And so the question is if a member of the LGBTQ+ community is harassed in housing by another tenant, what should the landlord do? Attendee says they know that the landlord has a duty to mitigate, but what does that mean exactly? So having a little more detail about what that looks like, and then what are some examples of mitigation?

KAREN LOEWY [1:39:30]: I definitely welcome my fellow panelists to jump in because I will give the most lawyer answer ever and it's it depends.

CASHAUNA HILL [1:39:38]: Sometimes people want the lawyer answer.

KAREN LOEWY [1:39:42]: The relevant inquiry are what are the tools that a particular housing provider has at their disposal. That's going to look different depends on the type of housing is. What the terms of the lease are? What are the dreams that bound your living in that particular place? The bottom line is when there is a notice factor, right, that the housing provider has to be put on notice whether directly or by, like, it being so blatantly obvious in the housing provider's face there is no way they didn't know about it, and they have, so sometimes it can be a warning. Sometimes it can be depending, like, some housing providers if you don't pick up after your pets, you can be fined. There can be a fee. There can be fees for violation of community rules.

It really depends on whatever the tools are that a housing provider has to address conduct that disrupts the equal enjoyment of housing by everybody who lives in the housing provision, they have to use those tools. And that can, you know, really rise to the level even of eviction. That is the ultimate tool. If you break the bounds of the agreement of where you live, then you don't get to live there anymore.

So, yes, it depends, but it really has to be a matter of the housing provider using all tools at their disposal.

SHIVAUGHN FERGUSON [1:41:07]: If I can add to that, if that came across my table, what I would be interested in knowing in addition to, yes, have they responded in a way that they are able to respond? What other ways have they punished or held another tenant accountable unrelated to sexual orientation, gender identity, gender expression, and how have they intervened in those situations? Are they evicting folks for not cleaning up after the dog, and they are not stepping in the same way when it comes to harassment of any sort.

CASHAUNA HILL [1:41:49]: Thanks. And then relatedly, we have a question and I'm guessing this is from an attendee who is with a Fair Housing Initiatives Program funded

organization - a FHIP organization. And the question is that their HUD monitor has told this group that they cannot accept neighbor-on-neighbor harassment case complaints, but they understand that there is some authority that the FHA does cover this neighbor-on-neighbor harassment. So the question is what other options are out there if Fair Housing groups are hearing from HUD that that HUD office will not take neighbor on neighbor harassment cases? I don't know if anyone has feedback on what resources might be available?

SHIVAUGHN FERGUSON [1:42:38]: I think I would take that to NFHA and ask Sherrill Frost-Brown or Cat Cloud to intervene if you are unable to talk to that person's boss.

KAREN LOEWY [1:42:48]: I would also ask where it is. As I mentioned, there is if this organization is working in New York, Vermont, or Connecticut, that's where there is case law that could be deemed less favorable on this issue. But anywhere else, those should be investigated.

CASHAUNA HILL [1:43:10]: I don't want to keep pushing on this specific issue, but relatedly we got another question about sort of what the ties between the First Amendment, right to free speech, and, you know, harassing conduct are. The question is the attendee has written they are getting push back from HUD claiming that discriminatory statements are protected by the First Amendment. And so if we can just discuss the line there, Karen, I know, as a lawyer, this is one of those that just is like, what?

KAREN LOEWY [1:43:56]: So here is the bottom line, what fair housing prohibits is severe or pervasive harassment that deprives of you equal housing opportunity. There is a test here for conduct that is depriving you of equal housing opportunity. That is really what we are looking at here.

So I think there is a facile way that when what you are looking at that harassment is verbal that somehow there is First Amendment protection to it, but that is not the relevant framework here. The relevant framework is provided by the Fair Housing Act which is it's about the conduct, and where verbal harassment meets that threshold standard of severe or pervasive and it is unwelcome and it is interrupting a person's enjoyment of their housing, that violates the Act.

CASHAUNA HILL [1:44:48]: Thanks Karen. Ryan, did you want to jump in?

RYAN WEYANDT: When something gets to a civil or legal stance, we send it to our friends at Lambda or NFHA, however I want to reflect on one of my last slides that professionals in our industry are bound by a code of ethics, and I want to continuously reinforce that because I had the privilege of being out at the National Association of Realtors conference last week in San Diego and the Professional Standards Committee met and amended their professional standards code of ethics to now include symbols as a form of hate speech.

So if a realtor is displaying a Confederate flag in Texas they are violating NAR's code of ethics. If they are explicitly discriminating against LGBTQ+ folks on their personal Facebook page, that is a violation of NAR's Code of Ethics and they can be brought up on

professional standards charges and expelled from the organization. Their license to sell real estate as a realtor can be revoked.

So it's critically important aside from the civil and the criminal paths that you folks can all take, that you are also looking at the professional consequences of making sure that these folks who are really inciting this madness, in my opinion, can no longer practice in that field. The professional organizations that govern these professions have made it abundantly clear that it is not tolerable to discriminate anymore.

CASHAUNA HILL [1:46:22]: Thanks Ryan. And Shivaughn, I will give you a chance to answer if you want to. I want to add on to what you just mentioned, you noted in response to one of the questions that came in in the box, someone asked if someone reports discrimination to HUD or files a complaint with HUD, will HUD notify the relevant industry organization, and it's important, I think, to point out that the answer is no, right? So HUD will do their thing, but they will not necessarily file a complaint with these regulatory organizations, and so can you just kind of expound on that?

RYAN WEYANDT [1:46:58]: Absolutely and understanding that I'm currently in the middle of an ongoing investigation. I will give some insight into a specific case, but I will let the other 594 folks on the call Google on their own. We are working with a case in Missoula, Montana with a pastor which also answers another question in the chat box who has an alleged violation against him.

HUD and NFHA are very, very busy, especially knowing that the President's Executive Order was retroactive. I think these folks have their hands full. It's up to the individual to report to the necessary professional association which starts at the local level. So let me give you an example. If there was an infringement that occurred in Missoula, Montana, it is up to the person filing the ethics complaint to notify the Missoula Association of Realtors of the infringement. HUD and NFHA won't do that for you.

Those are additional routes you should take, but you should take a third step of reaching out to the professional association on your own.

CASHAUNA HILL [1:48:05]: Thanks Ryan. And Shivaughn did you want to mention anything? Ok, thanks. So we can move on a little bit, Shivaughn, I'm coming back to you about testers again. And the question asked here is when looking to be conscious of having or increasing the numbers of LGBTQ+ testers during the hiring process, are there any suggestions for how to be very inclusive? The question here is about inclusive background screening companies but I'm going to expand the question, any ideas for making sure that you are getting testers who accurately represent the community that you are testing on behalf of.

SHIVAUGHN FERGUSON [1:48:58]: Yes, so partnering with organizations is key. So at NFHA we were connecting with so many organizations at the national level and local level who are advocates, or who serve the community. We, like, for example with, Pride. The organization, Charlotte Pride, I think people tend to think of Pride organizations as only

putting on this parade, but they often have events throughout the year and they, it's a community. It's a group, it's an organization.

And we actually would volunteer at their events. Any movie screening we would go to, we would assist with them, getting to know the community, showing up to events that they cared about, when they put on lectures, Black Pride, when they would put on lectures or events, we would make sure we were there to listen, to learn.

And we would often do our trainings at their - like our tester trainings regardless of what we were, you know, at their offices. And we just built a relationship, built a connection. But that's first and foremost be authentic in how you are doing your recruitment. We know when we are just, when we are just a moment, right, versus an authentic interest.

So that, and then I would be mindful of what's on your tester application form, what does it say that could be, that may make someone not feel safe. Be sure you are asking folks for their pronouns. Does gender need to be included in your test application form? Just be, you know, think through that, and maybe ask somebody within the fair housing movement who has been doing this work, ask them to take a look at something and think through your forms and your testing process or tester recruitment process.

CASHAUNA HILL [1:51:13]: Thanks Shivaughn. Anyone else have thoughts they want to want to share about how to ensure that your testing pool is representative? I will move onto questions related to IDs. We have several questions about identification documents for people who are transgender. And I'm going to combine a couple of questions if that's okay. So really the overall theme is what to do in instances where someone's ID does not match the name that they go by. One attendee has written that for housing authorities, if someone's name and ID and Social Security Numbers and all of that don't match in terms of the gender identity, then their application is flagged as fraudulent, and then we also have a question about what to do when lenders are requiring that the names and gender identity match, what the person or how the person currently identifies. So the question is in these situations, what can transgender people, who may not have the documents that these entities are looking for, what recourse do those persons have?

SHIVAUGHN FERGUSON [1:52:42]: I would throw that to the lawyer.

RYAN WEYANDT [1:52:44]: I would agree. I'd like to throw that to Karen.

KAREN LOEWY [1:52:47]: No pressure, guys. First, I want to echo something Shivaughn said earlier. That is there are barrier after barrier to folks getting full span of IDs that fully match their identities and how they live their lives, whether that's, you know, their places that have requirements or particular medical interventions that are not appropriate or accessible for plenty of trans people.

There are the numbers of forms of ID that you need to have and the kinds of documentation that you have to provide that particularly, you know, for folks who have lower incomes and have experienced discrimination over the courses of their lives and all

of these different areas in employment and family rejection, in like gathering all of this to be able to correct your IDs is not simple.

And I want to lay all of that out, because I think it's so important to set the stage for putting the onus on the lenders and putting the onus on the entities that are requiring particular forms of matching. And this is something that the folks at HUD have to say about it, this is something that the folks at the Consumer Financial Protection Bureau have something to say about it. The Equal Credit Opportunity Act has something to say about just as much as the Fair Housing Act has to say about it.

It's such a lawyer answer that file a complaint about that, but it is something that I think requires folks to be examining their forms and their standards and their requirements. I also saw a question about even just how you ask people to designate their gender on forms, where, you know, the default is always, an M check box and an F check box. If you are lucky, there is a other or an I don't want to identify it. Why don't people just say gender with a blank? And if people want to fill something in, you are going to get the information. Why you need it? I don't know, but there are ways to do this that provide mechanisms for people to provide the relevant information to assess whether they are good candidates for lending or taking a chance on in providing housing that don't have to be tied to particular forms of identification being provided.

RYAN WEYANDT [1:55:22]: I have genuine empathy for this situation. I lost both my birth certificate and my Social Security card about eight months ago, and I can't find them for the life of me. I have a trip scheduled to the Dominican Republic with my husband at the end of December, and just for me to try and get those two documents reissued, not even changed, just reissued, I want to pull my hair out. It's an infuriating process.

So for someone in the situation where they are trying to alter the documents and have them reissued, I can't imagine. What I can say on a corporate level, the Alliance has assembled a mortgage advisory panel that consists of U.S. Bank, Truist, Caliber Home Loans, Bank of America, Chase, Prime Lending, Freddie Mac and a dozen other entities and we are taking on mortgage documentation head on. And we are working with the GSEs [government sponsored enterprise] because frankly there is no reason why these archaic documents exist today and, like Karen said, they don't have other options.

Those metrics were put in place as a result of financial reform and Dodd-Frank to make sure that lending was being distributed fairly throughout all of the demographics, however they never took into account the fact that the demographics were broader than what was being measured.

So now we find ourselves in 2021, still asking questions that aren't relevant to the clients coming in and applying for credit. This is something that the alliance is working on. We are working closely with HUD and NFHA, and, again, the GSEs have this in their power because they are the ones that ultimately issue the documents out for public consumption.

CASHAUNA HILL [1:57:02]: Thanks so much, Ryan. Shivaughn, I don't know if you had anything to add, but, Elly, I'm going to let them jump in. Elly, if you wouldn't mind sharing what insight on the topic you have, and we will have to wrap up once you have finished your remarks.

ELLY KUGLER [1:57:20]: Absolutely. So first of all, just winding to the concerns raised about verbal harassment, invite folks to drop in the chat the particular offices they are having issues with, just for our records that would be helpful. And then in terms of these questions around public housing authorities, you know, public housing authorities have some level of discretion and then as Karen and Shivaughn mentioned HUD has discretion as well and HUD has a mandate and has it closely examining that mandate to ensure that policies and regulations are inclusive. Keep your eye out for ways to engage and please reach out to regional offices, to regional directors for FHEOs, express concerns, express concerns to the PHAs [public housing authorities] as well. We don't have control over PHAs. They were their own entities, so that means there are great policies and policies that need improvement as there are with all organizations, but your voices are really important. Please continue to be engaged and stay tuned from HUD as well.

CASHAUNA HILL [1:58:26]: Thanks, Elly. With that, we are going to have to close out today's discussion. It has been an absolute pleasure to have this esteemed panel with us all today. Thanks to all of our attendees for the wonderful questions and for your attention today.

I would like to thank everyone for participating in today's forum. We hope that all of today's attendees will make a point to join us for our next forum. [Please check out the NFHTA website for a description and important information on registration for upcoming conversations. Please connect with the National Fair Housing Training Academy on LinkedIn for insights and information about upcoming events including future forums and courses.](#)

Thanks to everyone who made today's event possible, and a special thank you and shout out to our technical support team and to our very hard-working interpreters.

Finally, I will ask that everyone be on the lookout for a survey which will pop up when the training ends. The survey will allow you to provide feedback on today's event. Your feedback is critical to improving these forums. It should not take long to complete this survey and we highly value your input. Thank you again and we look forward to seeing you for the next NFHTA forum in the new year. Thank you.