

## Mortgage Loans for People with Disabilities

In addition to traditional loan options, you may wish to research the following loan programs as well:

- **The Arc of Spokane:**

The Arc of Spokane offers home buyer classes as well as one-on-one housing counseling. The Arc also offers down payment assistance to qualified candidates.

- **Washington HomeChoice:**

This Washington State loan program is designed for low-to moderate-income people with disabilities or those who have a family member with a disability. This program also offers greater flexibility, in qualifying for a home loan, than what is normally required.

- **Community Lending:**

Designed to assist homebuyers with disabilities to help address the challenges of down payment funds and qualifying income. Offers flexibility with lower requirements for down payments, loan costs, and income requirements.

### Other Loan Programs:

- **The N.O.A.H. Foundation:**  
[www.thenoahfoundations.com](http://www.thenoahfoundations.com)
- **Homes for Our Troops:**  
(866) 787-6677  
[www.hfotusa.org](http://www.hfotusa.org)

## Need Help?



Northwest Fair Housing Alliance can help you understand your fair housing rights.

For more information or to file a housing discrimination complaint, contact Northwest Fair Housing Alliance.



[www.LendingAwareness.org](http://www.LendingAwareness.org)

509-325-2665 or 1-800-200-FAIR (3247)

Find us on:



### Important Resources

#### HUD Approved Housing Counselors:

- **The Arc of Spokane**  
(509) 328-6326  
[www.arc-spokane.org](http://www.arc-spokane.org)
- **SNAP Housing Counselors**  
(509) 456-7106  
[www.snapwa.org](http://www.snapwa.org)
- **Apprisen**  
(800) 355-2227  
[www.apprisen.com](http://www.apprisen.com)
- **Money Management International**  
(866) 232-9080  
[www.moneymanagement.org](http://www.moneymanagement.org)

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## Facts & Tips for Homebuyers with Disabilities

### Avoiding Discrimination In Mortgage Lending



### Northwest Fair Housing Alliance

(509) 325-2665  
I (800) 200-FAIR (3247)  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

## Facts & Tips



### Facts:

- When using your disability income, from the Social Security Administration, providing the lender with your Annual Award Letter is verification of your disability. It shows your income source and its continuance.

#### It is unlawful for lenders to request:

- ❖ additional documentation regarding that income source if the Annual Award Letter has no expiration date on it.
  - ❖ any documentation regarding the nature or proof of one's disability.
- 
- The Fair Housing Act requires housing providers to make **reasonable accommodations** for persons with disabilities.

A reasonable accommodation is a change in rules, policies, practices, or services so a person with a disability will have an equal opportunity to use and enjoy a dwelling unit or common use space.

### Tips:

1. As a first step in your home buying process visit a HUD approved housing counselor.
2. Identify what you are looking for and need in a home, including your disability-related needs.
3. Obtain a mortgage pre-approval or commitment which shows you the price-range you can afford and what funds may be required at home loan closing.
4. Don't sign any loan documents you don't understand and/or have blanks on them.

## Protected Classes



**A protected class refers to a group of people whom the law protects against discrimination.**

### Federal and Washington State Protected Classes

- Race
- Color
- National Origin
- Religion
- Sex
- Familial Status
- Age
- Marital Status
- Disability
- Creed
- Sexual Orientation
- Veteran/Military Status
- Income Derived from Public Assistance

**Disability, as defined by the Fair Housing Act, is any person who:**

- ❖ Has a physical or mental impairment that substantially limits one or more of a person's major life activities; **and/or**
- ❖ Has a record of having a physical or mental impairment which substantially limits one or more of the person's major life activities, **and/or**
- ❖ Being regarded as having a physical or mental impairment which substantially limits one or more of the person's major life activities.

**“major life activity”** includes, but is not limited to: caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning, and working.

## Signs of Possible Discrimination

- Lenders refusing to make a mortgage loan.
- Imposing different terms or conditions on a loan, such as different interest rates, points, or fees.
- Discriminating in appraising property.
- Refusing to purchase a loan because the homebuyer has a disability.
- Threatening, coercing, intimidating or interfering with anyone exercising a fair housing right or assisting others who exercise that right.
- Advertising or making any statement that indicates a limitation or preference based on a protected class.
- Any limitation or inaccessibility to public and common use areas.
- Denying a person access to or membership in a facility or a service related to the sale of housing.
- Denying that housing or a house is available when, in fact, it is available.



## Préstamos hipotecarios para personas con discapacidades

Además de las opciones de préstamos tradicionales también, usted podría investigar los siguientes programas de préstamos:

- **El Arc de Spokane:**  
El Arc de Spokane ofrece clases para compradores de casa además de consejería de casa directa. El Arc también ofrece asistencia con pagos iniciales para candidatos calificados.
- **Washington Home Choice:**  
El programa de préstamo del estado de Washington es diseñado para personas de bajo (o medio bajo) ingreso con discapacidades o un miembro de la familia con una discapacidad. Este programa también ofrece más flexibilidad en calificar para un préstamo que lo normal requerido.
- **Community Lending:**  
Diseñado para ayudar a compradores de casa con discapacidades para asistir con los retos de pagos iniciales e ingreso sustancial. Ofrece flexibilidad con menos requisitos para pagos iniciales, ingreso y gastos del préstamo.

### Más programas de préstamos:

- **The N.O.A.H. Foundation:**  
[www.thenoahfoundations.com](http://www.thenoahfoundations.com)
- **Homes for our Troops:**  
(866) 787-6677  
[www.hfotusa.org](http://www.hfotusa.org)

## ¿Necesita Ayuda?



La Alianza de Vivienda Equitativa del Noroeste puede ayudarle a entender sus derechos de vivienda equitativa.

Para más información o para presentar una queja de discriminación de vivienda, contacte a la Alianza de Vivienda Equitativa del Noroeste.



[www.LendingAwareness.org](http://www.LendingAwareness.org)

509-325-2665 o 1-800-200-FAIR (3247)

Encuentra nos en:



### Recursos Importantes

#### Consejeros de vivienda aprobados por HUD:

- **El Arc de Spokane**  
(509) 328-6326  
[www.arc-spokane.org](http://www.arc-spokane.org)
- **SNAP Consejeros de Vivienda:**  
(509) 456-7106  
[www.snapwa.org](http://www.snapwa.org)
- **Apprisen:**  
(800) 355-2227  
[www.apprisen.com](http://www.apprisen.com)
- **Money Management International:**  
(509) 242-4205  
[www.moneymanagement.org](http://www.moneymanagement.org)

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## Hechos y Consejos para Compradores de Casa con Discapacidades



### Cómo Evitar Discriminación en Préstamos Hipotecarios

**La Alianza de Vivienda Equitativa del Noroeste**

(509) 325-2665  
I (800) 200-FAIR (3247)  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

## Hechos y Consejos

### Hechos:

- Si usted usa su ingreso de discapacidad de la Administración de Seguridad Social, puede proveer el prestamista con su carta de pago anual. Esta carta es verificación de su discapacidad y demuestra su fuente de ingreso y su continuación.

Es ilegal que un prestamista:

- ❖ Pida más documentación acerca de su fuente de ingreso si su carta de pago anual no tiene una fecha de expiración.
- ❖ Pida documentación acerca de la naturaleza o la prueba de su discapacidad.
- El Acto de Vivienda Equitativa requiere que los proveedores de vivienda hagan **acomodaciones razonables** para personas con discapacidades.

Una acomodación razonable es un cambio a las reglas, pólizas, prácticas, o servicios para que una persona con una discapacidad tenga la oportunidad igual a usar y disfrutar de su vivienda o un espacio de uso común.

### Consejos:

1. Visite a un consejero aprobado por HUD como etapa primera en su proceso de comprar una casa.
2. Identifique lo que busca y necesita en una casa, incluyendo sus necesidades relativas a su discapacidad.
3. Obtenga una hipoteca pre-aprobada o un compromiso que le muestra el rango de precios que usted puede permitirse y que fondos se pueden requerir al cerrar de su préstamo.
4. No firme documentos que usted no entiende o documentos que tienen espacios o líneas vacías.

## Clases Protegidas

**Una clase protegida se refiere a un grupo de personas que es protegido por la ley contra la discriminación.**

### Clases protegidas federales y estatales del estado de Washington

- Raza
- Color
- Origen Nacional
- Religión
- Sexo
- Estado Familiar
- Edad
- Estado Civil
- Discapacidad
- Credo
- Orientación Sexual
- Estado Militar
- Sueldo Derivado de Asistencia Pública

**Discapacidad, como definido por el Acto de Vivienda Equitativa, es cualquier persona quien:**

- ❖ Tenga un impedimento físico o mental que limite sustancialmente una o más de las actividades mayores de la vida de una persona; **y/o**
- ❖ Tenga una historia de tener un impedimento físico o mental que limite sustancialmente una o más de las actividades mayores de la vida de una persona; **y/o**
- ❖ Se percibe como tener un impedimento físico o mental que limite sustancialmente una o más de las actividades mayores de la vida de una persona; **y/o**

**“actividades mayores de la vida”** incluye pero no se limita a: cuidarse, hacer cosas manuales, caminar, ver, oír, hablar, aprender, y trabajar.

## Señales de Posible Discriminación

- Prestamistas rechazan hacer un préstamo hipotecario.
- Imponer términos o condiciones diferentes en su préstamo como tasas de interés diferentes, puntos, o pagos.
- Discriminar en la valoración de casa.
- Rechazar comprar un préstamo porque el comprador de casa tiene una discapacidad.
- Amenazar, persuadir, intimidar, o interferir con alguien usando un derecho de vivienda equitativa o asistiendo a otros a usar sus derechos.
- Advertir o hacer una declaración que indica un límite o preferencia basada en el estado de clase protegida.
- Cualquier límite o inaccesibilidad a áreas públicas o de uso común.
- Negar a alguien acceso o afiliación a una facilidad o servicio relativo al vender de casa.
- Negar que una vivienda esté disponible cuando, de hecho, lo es.

## DISABILITY

If you are a person with a disability, whether visible or invisible (mental, physical, or emotional) a potential or current housing provider



may not ask about the nature or severity of your disabilities. Nor may anyone in the housing transaction ask about the disabilities of your family members, visitors, acquaintances, or friends.

If a tenant's disabilities require an exception to a policy/rule or a change to a structural element, in order to use and enjoy the dwelling, the tenant may make a **reasonable accommodation request** (rule/policy) or a **reasonable modification request** (structural) of the housing provider.

I.e. In a complex with first-come-first-serve parking, a person with mobility disabilities may ask for a reserved parking space. Generally, with accommodations, there is little to no cost involved. However with modifications (installing a grab bar, ramp, etc.) the tenant will usually pay for the cost of the modification and can be asked to have it done in a workman like manner. It is also possible the tenant may be required by the housing provider to return the structure to it's original state.

## VETERAN/MILITARY Status

Being active military or an honorably discharged veteran should not limit your housing options. "Sorry, I can't rent to you —you could get called up and not finish the lease term" is housing discrimination. If you are called up, you have the right to a lease release without financial penalty. If you have a service related disability, you may also ask a housing provider for a reasonable accommodation or reasonable modifications as described above.

## MARITAL Status

In WA state, housing providers are prohibited from denying rentals or making different terms or conditions of tenants because a person is single, married, widowed, separated or divorced.

"Sorry, we would like to rent to you, but we'd like a nice, professional, married couple in our home" may lead to a housing discrimination complaint.

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A person's ability to rent a place should be based on the application criteria, passing the tenant screening, (credit report, criminal background, rental history check) and meeting the financial obligations of the unit. The property should be listed and advertised only by its features (bedrooms, baths, garage, deck, etc.) not by the "type" of people the housing provider prefers (adults, couples, US citizens, females only, etc.)

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If you think you have been discriminated against in a housing transaction, contact:

Northwest Fair Housing Alliance  
35 W. Main Ave, Suite 250  
Spokane, WA 99201



Ph. 509-325-2665  
1-800-200-FAIR (3247)  
Fax: 1-866-376-6308  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

We can advise you of your options & advocate for you. Our services are free.

The work that provided the basis for this publication was supported in part by funding under a grant with the U.S. Department of Housing and Urban Development. NWFHA is solely responsible for the accuracy of the statements and interpretations contained in this publication. 4/16



# Fair Housing Rights



## NORTHWEST FAIR HOUSING ALLIANCE

(509) 325-2665  
1 (800) 200-FAIR (3247)  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

# Fair Housing: It's Your Right!

FEDERAL

WA STATE

- Race
- Color
- National Origin
- Religion
- Sex (Gender)
- Disability
- Familial Status (children in family)



- Marital Status
- Sexual Orientation/ Gender Identity
- Veteran/Military Status

As a tenant in Washington State, the federal Fair Housing Act (FHA), provides you protection, equal opportunity, and discrimination free housing on the basis of: race, color, national origin, religion, sex, disability, & familial status. In WA State, the Washington Law Against Discrimination (WLAD) gives you additional housing protections for: marital status, sexual orientation/gender identity, and veteran/military status.

The FHA and WLAD cover all parts of your housing transaction: your housing search, application & screening, the rental agreement, obtaining renter's insurance, the terms and conditions of your tenancy, lease renewal, termination of tenancy and the vacating process.

If you pass the housing provider's screening criteria, and are able to pay the deposits, rent and associated fees being advertised, you should be free to chose the housing that suits you and/or your family best.



## RACE, COLOR, NATIONAL ORIGIN

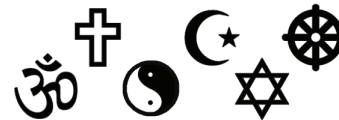


<http://www.unicode.org/emoji>  
A Project of the American Anthropological Association

Being denied housing, restricted to certain areas of an apartment complex or steered to neighborhoods for "people more like you" is housing discrimination.

If you call on an ad for housing and everything seems available on the phone, but when you show up in person at the

appointment to see the unit and it is suddenly no longer available, you may have an allegation of housing discrimination.



## RELIGION/CREED

Advertising for a dwelling should exclude all religious or non-religious descriptors or preferences. Ads referring to a specific church as an attraction of the housing could result in a fair housing allegation unless all churches in proximity are listed as it could be perceived the housing provider is preferring, encouraging or discouraging "types" of people from applying.

## SEX/GENDER

Under the Fair Housing Act, a potential or current housing provider is prohibited from sexually harassing tenants, making sexual advances or asking sexual favors of tenants in exchange for housing, housing amenities (appliance upgrades, a parking space, etc.) or tenant services such as getting repairs made, the utilities maintained, or having a lease renewed.

## FAMILIAL STATUS (minors in the household)

The Fair Housing Act makes it illegal for housing providers to discriminate against prospective or current renters who have a child/children, are expecting a child, or are adopting or fostering children as a members of their household.

Secondly, overly restrictive rules on children may be perceived as discriminatory since housing standards must be applied equally whether the tenant is an adult or a child.

I.e. "No kids toys in the hallway" is discriminatory. "No personal belongings in the hallway" is okay.



Additionally, families with children cannot be steered by housing providers into renting only ground floor units (because "kids are noisy") or denied at properties with special characteristics (because "it is too dangerous for kids") i.e. busy streets, balconies, saunas, or fireplaces.

Finally, housing that is specifically labeled for "Seniors Only" (55+, 62+) must meet very specific guidelines to qualify as exempt from this law. A private landlord who advertises for "adults only" without meeting all of the guidelines violates the Fair Housing Act.

## DISCAPACIDAD

Si usted es una persona con una discapacidad, si sea visible o invisible (mental, física, o emocional) un proveedor de vivienda, potencial o actual, no puede preguntarle sobre la naturaleza ni severidad de sus discapacidades. Ni se puede preguntarle durante la transacción de vivienda sobre las discapacidades de los miembros de su familia, huéspedes, conocidos, o amigos. Si las discapacidades del inquilino requieren una excepción a una política/regla o un cambio a un elemento de la estructura, para usar y disfrutar de la vivienda, el inquilino puede hacer una petición de acomodación razonable (a una política/regla) o una petición de modificación razonable (a la estructura) al proveedor de vivienda. Por ejemplo, en un complejo con primero llegado primero servir, una persona con discapacidades de movimiento puede pedir un espacio de parqueo reservado. Generalmente, con acomodaciones, hay poco costo involucrado. No obstante, con modificaciones (instalar una barra de agarrón, rampa, etc.) el inquilino usualmente pagará el costo de la modificación y puede ser pedido que lo haga en una manera profesional. También es posible que el proveedor de vivienda pueda requerir que el inquilino regrese la estructura a su estado original.



## Estado VETERANO/MILITAR

Ser una persona del ejército o una persona de baja honorable no debe limitar sus opciones de vivienda. “Lo siento, no puedo rentarle. Es posible que usted pueda ser llamado(a) y no cumplir su contrato del inquilino” es discriminación de vivienda. Si usted es llamado, usted tiene la derecha a liberación de su contrato sin sanción financiero. Si tiene una discapacidad relacionado a su servicio, usted puede pedirle a un proveedor de vivienda una acomodación razonable o modificaciones razonables como los ya descritos.

## ESTADO CIVIL

En el estado de Washington proveedores de viviendas son prohibidos de negar a rentarle o ofrecerle términos o condiciones diferentes al inquilino porque una persona es soltero(a), casado(a), viuda(o), separado(a), o divorciado(a). “Lo siento, queremos rentarle pero nos gustaría una pareja amable, casada, y profesional en nuestra casa” puede llevar a cabo una queja de discriminación.

La capacidad de rentar un lugar debe haber basado en los requisitos de la aplicación, el proceso de la aplicación (reporte de crédito, antecedentes criminales, la revisión de la historia del inquilino) y la capacidad de cumplir con las obligaciones financieras de la vivienda. La propiedad debe ser enumerada y advertida sólo por sus características (cuartos, baños, garaje, patio, etc.) y no por las preferencias del proveedor (adultos, parejas, ciudadanos estadounidenses, mujeres solo, etc.)

Si usted cree que ha sido discriminado en una transacción de vivienda, comuníquese con:



Northwest Fair Housing Alliance  
35 W. Main Ave, Suite 250  
Spokane, WA 99201

Ph. 509-325-2665  
1-800-200-FAIR (3247)  
Fax: 1-866-376-6308  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

Podemos aconsejarle de sus opciones y ser su defensor. Nuestros servicios son gratuitos.

El trabajo que provee la base de esta publicación fue apoyado en parte por fondos de un subsidio del Departamento de Vivienda y Desarrollo Urbano de los EE. UU. NWFHA es solamente responsable para la fidelidad de la información e interpretaciones contenidas en esta publicación. 3/16



# Derechos de Vivienda Equitativa



## Alianza de Vivienda Equitativa del Noroeste

(509) 325-2665  
1 (800) 200-FAIR (3247)  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

# Equidad de Vivienda ¡Es Su Derecho!

ESTADO (WA) FEDERAL

- Raza
- Color
- Origen Nacional
- Religión
- Sexo (Género)
- Discapacidad
- Estado Familiar (niños en la familia)
- Estado Civil
- Orientación Sexual/ Identidad de Género
- Estado Veterano/Militar



Como inquilino en el Estado de Washington, el Acto de Vivienda Equitativa (FHA) le provee protección, oportunidad equitativa, y vivienda sin discriminación en la base de: raza, color, origen nacional, religión, sexo, discapacidad, y estado familiar. En el Estado de Washington, la ley de Washington Contra la Discriminación (WLAD) le da protecciones de vivienda adicionales: estado civil, orientación sexual/identidad de género, y estado de veterano/militar. El FHA y WLAD incluye todas las partes de su transacción de vivienda; su búsqueda de vivienda, la aplicación y examen, al acuerdo de alquiler, obtener seguro de inquilino, los términos y condiciones de su tenencia, contrato de renovación, terminación del arrendamiento y el proceso de vaciar. Si usted es aprobado por el proveedor de vivienda, y puede pagar la renta, el depósito, y otras tarifas asociados y advertidas, usted tiene el derecho de escoger la vivienda que más le conviene a usted y su familia.



## RAZA, COLOR, y ORIGEN NACIONAL

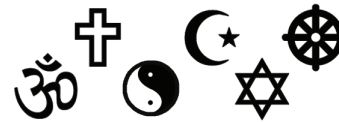


<http://www.aahpa.org/home.html>  
A Project of the American Anthropological Association

Ser negado vivienda, limitado a ciertas áreas de un complejo de apartamentos, o dirigido a vecindarios para “personas como usted” es discriminación de vivienda. Si llama un aviso de vivienda y todo es disponible por teléfono pero cuando se presenta a la cita para ver la vivienda

y de repente no es disponible, puede tener una alegación de discriminación de vivienda.

## RELIGIÓN/CREDO



Anuncios para una vivienda debe excluir todas las preferencias o descripciones religiosas o no religiosas. Avisos que refieren a una iglesia como atracción de la vivienda pueden resultar en una alegación de Vivienda Equitativa a menos que se notan todas las iglesias en el vecindario porque se puede percibir que el proveedor de vivienda tiene una preferencia o anima o desanima a ciertos “tipos” de persona.

## SEXO/GÉNERO

Bajo el Acto de Vivienda Equitativa, un proveedor de vivienda potencial o actual es prohibido de hostigar sexualmente inquilinos, haciendo avances sexuales o pidiendo favores sexuales de inquilinos en cambio por vivienda, comodidades de vivienda (actualizaciones de electrodomésticos, un lugar para estacionar, etc.) o servicios de inquilino como tener reparaciones, las utilidades mantenidas, o la renovación del contrato.

## ESTADO FAMILIAR (menores en la casa)

El Acto de Vivienda Equitativa dice que es ilegal para proveedores de viviendas a discriminar contra inquilinos (posible o actual) quienes tienen un niño/niños, esperan a un niño, o están adoptando o criando niños como miembros de su casa. También, las reglas que son demasiado restrictivas a niños pueden ser percibidos como discriminatorio porque los requisitos tienen que ser aplicados igualmente si el inquilino es adulto o niño. Por ejemplo, “No juguetes de niños en el pasillo” es discriminatorio. “No pertenencias personales en el pasillo” está bien.



Adicionalmente, familias con niños no pueden ser dirigidos por proveedores de vivienda a rentar sólo viviendas en la planta baja (porque “niños son ruidosos”) o negados en propiedades con características especiales (porque “es demasiado peligroso para niños”), por ejemplo: calles ocupadas, balcones, saunas, o chimeneas. Finalmente, viviendas que son indicados como “Sólo las Personas Mayores” (55+, 62+) tienen que cumplir con requisitos muy específicos para calificar como exento de esta ley. Un dueño de propiedad privado que anuncia “solamente adultos” sin cumplir con los requisitos viola la ley de Vivienda Equitativa.

## FACTS

**“Two million children are being raised by LGBT parents.”**

*-Movement Advancement Project & Family Equality Council & Center for American Progress*

**“19% of transgender individuals have been denied a rental and 11% have been evicted due to their gender identity.”**

*-National Center of Transgender Equality*



**“48% of same sex couples who called senior living facilities experienced adverse differential treatment varying from a denial of rental to offering less services.”**

*-National Research Center on LGBT Aging*

**“1 in 3 LGBT individuals are persons of color. LGBT people of color have fewer housing options which may push them into less desirable housing or more costly neighborhoods.”**

*-Movement Advanced Project & Center for American Progress*

**“Heterosexual couples were favored over gay male couples in 15.9 percent of the tests, and over lesbian couples in 15.6 percent.”**

*-U.S Department of Housing & Urban Development*

## RESOURCES



If you think you have been discriminated against in a housing transaction, contact:

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35 W. Main Ave, Suite 250  
Spokane, WA 99201



509-325-2665  
1-800-200-FAIR (3247)  
Fax: 1-866-376-6308  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

NWFHA can advise you of your options and advocate for you. NWFHA's services are free.

## ONLINE RESOURCES

**WA State Human Rights Commission**  
[www.hum.wa.gov](http://www.hum.wa.gov)

**Human Rights Campaign**  
[www.hrc.org](http://www.hrc.org)

**National Center for Transgender Equality**  
[www.transequality.org](http://www.transequality.org)

**National LGBT Task Force**  
[www.thetaskforce.org](http://www.thetaskforce.org)

**SAGE (Service & Advocacy for LGBT seniors)**  
[www.sageusa.org](http://www.sageusa.org)

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# LGBT Fair Housing Rights



## Quick Tips for Renting & Homeownership

*“...there is evidence...that lesbian, gay, bisexual and transgender individuals and families are being arbitrarily excluded from some housing opportunities in the private sector.”*

*~The U.S. Department of  
Housing & Urban Development*

## NORTHWEST FAIR HOUSING ALLIANCE

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1 (800) 200-FAIR (3247)  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

## Quick Tips: Renting for LGBT Individuals & Families

Choose a rental you like which matches your financial budget; you do not have to self-select out of an area due to your sexual orientation or gender identity.

In Washington state, you have the right to publicly disclose your LGBT identity. It is illegal for someone to discriminate against you in housing.

With gender identity, you have the right to disclose which name and/or pronoun you prefer (i.e. *she, he, they...*)

*\*Notation: For legal paperwork, you may need to provide legal identification.*

*However, you can state which name and pronoun you'd like to be referred to outside of your legal paperwork necessities.*

*If your identification paperwork changes, you may provide your most recent legal paperwork.*



If you experience tenant on tenant harassment, (i.e. being called epithets, property damage, etc.) based on your orientation or gender identity, put your complaint in writing to management or the owner of the rental. If the harassment doesn't stop, contact your local fair housing agency and file a fair housing complaint.

Always keep documents and copies related to your housing transactions (i.e. advertisements, leases, receipts, notices and complaints).



### LGBT Federal Housing Protections

Currently, there are no federal laws that prohibit housing discrimination based on sexual orientation.

However, the Fair Housing Act does include protection on the basis of gender. Therefore, gender non-conforming, gender ambiguous, or transgender individuals may seek protection from housing discrimination under this basis.

Additionally, the LGBT Equal Access Housing Rule implemented by the U.S. Department of Housing and Urban Development states that LGBT individuals cannot be denied housing in federally subsidized housing related programs (i.e. Section 8, public housing, FHA insured mortgages, etc.)

### LGBT Washington State Protections

On June 8th, 2006, the Washington State Law Against Discrimination (WLAD) (RCW 49.60) prohibited discrimination in housing on the basis of sexual orientation and gender identity.

This law protects you from a denial of a rental or sale or other housing-related transactions. It is discriminatory for you to be treated differently due to your sexual orientation or gender identity such as given less amenities, charged for a spouse, or told to live in a certain building, area or neighborhood, etc.

## Quick Tips: Homeownership for LGBT Individuals & Families

Research and shop various banks and lenders so you are familiar with the types of home loans available for your financial budget. In Washington state, whether you are partnered or married, lenders need to treat you as equally as partnered or married heterosexual couples while processing your loan application.

Shop around for a real estate broker. No one real estate broker fits one person. It's like shopping for clothes, one size doesn't fit all. Find the right fit.

Choose a home location that you like and can afford; do not be steered into selecting a place where "you might be more comfortable" or "with more people like you." You have the right to live anywhere your qualifications (credit rating, debt to income ratio, employment history, etc.) meet the financial requirements.

In regards to harassment as a homeowner, report it and file a fair housing complaint with HUD.

Shop around and research the best option for homeowner's insurance. Also, if you are partnered or married you can be on the same policy.



## 事实

“200万名儿童由LGBT父母抚养长大。”

——运动促进项目  
家庭平等委员会 & 美国进步中心

“19%的变性者无法租到房屋，而11%因性别认定而被扫地出门。”

——国家变性人平等中心



“48%曾给老年人生活设施打电话的同性伴侣经历了从拒绝租赁到服务速度缓慢不同程度的差别待遇。”

——国家LGBT老龄化研究中心

“每3个LGBT个体中有1个是有色人种。LGBT有色人种有较少的住房选择，这可能会使他们不得不选择不太理想的住房或更昂贵的住房。”

——运动促进项目  
美国进步中心

“测试表明，与男同性恋夫妇相比，偏爱异性恋夫妇的比例占15.9%，而与女同性恋夫妇相比，占15.6%。”

——美国住房及城市发展部

## 资源



同等住房机会

如果您认为您在住房交易中受到歧视，请联系：

西北公平住房联盟  
35 W. Main Ave, Suite 250  
Spokane, WA 99201



电话：509-325-2665  
1-800-200-FAIR (3247)  
传真：1-866-376-6308  
网站：www.nwfairhouse.org

西北公平住房联盟可以免费为您提供选择和服务。

## 网络资源

华盛顿州人权委员会  
www.hum.wa.gov

人权战线  
www.hrc.org

国家变性人平等中心  
www.transequality.org

全国LGBT工作组  
www.thetaskforce.org

SAGE (LGBT长辈的服务与宣传)  
www.sageusa.org

为本出版物提供依据的工作，得到了美国住房及城市发展部的部分资助。NWFHA对本出版物所载陈述和解释的准确性负全部责任。4/16 NWFHA



# LGBT 公平住房 权利



## 房屋租赁和房产权小提示

“...有证据表明...一些私营部门专横地不给女同性恋、同性恋、双性恋和变性者个人及其家庭同等的住房机会。”

——美国住房及城市发展部

### 西北公平住房联盟

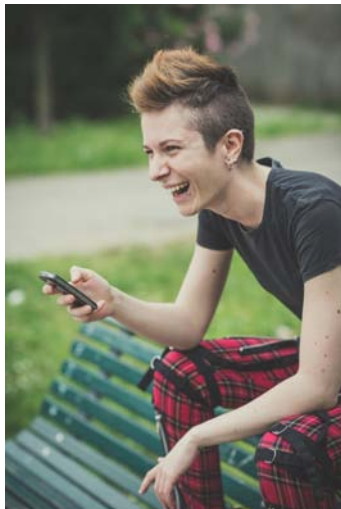
(509) 325-2665  
1 (800) 200-FAIR (3247)  
www.nwfairhouse.org

## 小提示：LGBT 个人及其家庭 房屋租赁

选择您喜欢的、符合您财务预算的房屋；您不必因为您的性取向或性别认同，而自行选择一个区域。

在华盛顿州，您有权公开表明您的LGBT身份。若有人因此在住房中歧视您，属于非法行为。

对于性别认同，您有权公开您喜欢的名字和/或代名词（即她、他、他们...）\*  
注释：对于法律文书工作，您可能需要提供法律鉴定。但是，您可以在您的法律文书之外，选择您喜欢的名字和代名词。如果您的身份证明文件有所更改，您可以提供最近的法律文书。



如果您因为您的性取向或性别认同受到其他租户骚扰（如被取绰号、财产损失等），请向管理者或业主提出书面投诉。如果骚扰没有停止，请联系您当地的公平住房机构，并向其提出公平住房投诉。

始终保存与您的房屋交易相关的文件和副本（如广告、租赁、收据、通知和投诉）。



### LGBT联邦住房保护

目前，联邦法律没有规定禁止基于性取向的住房歧视。

但是，《公平住房法》确实包括了基于性别的保护。因此，性别不明、性别不确定或变性者可以在此基础上寻求保护，免受住房歧视。

另外，由美国住房及城市发展部实施的LGBT平等获取住房规则指出，在联邦补助住房相关计划（即第8节，公共住房、FHA保险抵押贷款等）中，不能拒绝向LGBT租赁房屋。

### 华盛顿州 LGBT 保护

2006年6月8日，《华盛顿反歧视法》（WLAD）（RCA 49.60）禁止基于性取向和性别认同的住房歧视。

该法律保护您免受租赁或出售或其他与住房有关交易的权利被剥夺。由于您的性取向或性别认同，而对您进行差别对待，例如给予较少的便利设施、对配偶收费或被告知要住在某特定的楼房、区域或社区等，属歧视行为。

## 小提示：LGBT 个人及其家庭 的房屋所有权

对多家银行和贷款人进行研究和对比，以便您熟悉符合您财务预算的房屋贷款类型。在华盛顿州，无论您是同居还是已婚，贷款人在处理您的贷款申请时都需要像对待同居或已婚的异性恋夫妇一样同等对待您。

花时间寻找房地产经纪人。不是每一个房地产经纪人都适合所有人。就像买衣服一样，同一个尺码并不适合所有人。找到适合您的房地产经纪人。

选择一个您喜欢的并且负担得起的家庭位置；不要被带到一个“可能更舒适”或者“有更多属于你这个圈子的人”的地方。您有权在任何一个满足您财务要求（信用评级、债务收入比、工作经历等）的地方生活。

对于房主的骚扰，向住城部报告，并提出公平住房投诉。

对房主保险进行对比和研究，做出最佳选择。此外，如果您是同居关系或已婚，您可以享受相同的政策。



**"Dos millones de niños son criados por padres LGBT."**

*-Movement Advancement Project & Family Equality Council & Center for American Progress*

**"19 % de las personas transgenero se les ha negado un alquiler y el 11% han sido desalojadas debido a su identidad de género."**

*-National Center of Transgender Equality*



**"48 % de las personas del mismo sexo parejas que se llamaban instalaciones de alto nivel de vida experimentaron un trato diferencial adverso que varía de una negación de alquiler de ofrecer menos servicios."**

*-National Research Center on LGBT Aging*

**"1 de cada 3 personas LGBT son personas de color . Las personas LGBT de color tienen menos opciones de vivienda que puede empujarlos a una vivienda menos deseable o más costosa barrios."**

*-Movement Advanced Project & Center for American Progress*

**"Las parejas heterosexuales fueron favorecidos sobre parejas de hombres gay en el 15.9 % de las pruebas, y más de las parejas de lesbianas en el 15.6 %."**

*-U.S Department of Housing & Urban Development*



Si usted cree que ha sido discriminado en una transacción de vivienda , comuníquese con:

La Alianza de Vivienda Equitativa del Noroeste  
35 W. Main Ave, Suite 250  
Spokane, WA 99201



509-325-2665  
1-800-200-FAIR (3247)  
Fax: 1-866-376-6308  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

Podemos aconsejarle de sus opciones y abogar por usted. Nuestros servicios son gratis.

**WA State Human Rights Commission**  
[www.hum.wa.gov](http://www.hum.wa.gov)

**Human Rights Campaign**  
[www.hrc.org](http://www.hrc.org)

**National Center for Transgender Equality**  
[www.Transequality.org](http://www.Transequality.org)

**National LGBT Task Force**  
[www.thetaskforce.org](http://www.thetaskforce.org)

**SAGE**  
**(Service & Advocacy for LGBT seniors)**  
[www.sageusa.org](http://www.sageusa.org)

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# LGBT

## Derechos de Vivienda Justa



## Consejos Rápidos para Alquilar & Propiedad De La Vivienda

*"...Hay evidencia...de que lesbianas, gays, personas bisexuales y transgénero y las familias están siendo excluidos arbitrariamente de algunas oportunidades de vivienda en el sector privado."*

**-El Departamento de Vivienda y Desarrollo Urbano EE.UU**

**LA ALIANZA DE VIVIENDA EQUITATIVA DEL NOROESTE**

(509) 325-2665  
1 (800) 200-FAIR (3247)  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

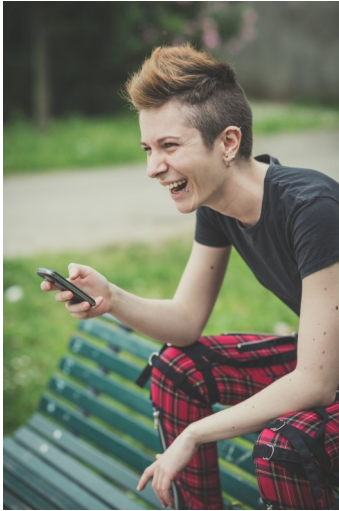
## Consejos Rápidos sobre Alquilando para Personas LGBT y Familias

Elige un alquiler que les guste y que coincida con su presupuesto financiero; no tiene que seleccionar de una área debida a su orientación sexual o identidad de género.

En el estado de Washington, tiene el derecho de revelar públicamente su identidad LGBT. Es ilegal discriminar en su contra en la vivienda.

La identidad de género, usted tiene el derecho de revelar qué nombre y/o pronombre prefiere (es decir, ella, él, ellos...)

*\* Notación: Para papeleo legal, puede que tenga que presentar una identificación legal. Sin embargo, puede afirmar el nombre y pronombre que desea hacer referencia a las afueras de sus necesidades de trámites legales. Si sus documentos de identificación cambian, puede proporcionar su documentación legal más reciente.*



Si el arrendatario les acosa siendo inquilinos, (es decir, siendo llamados epítetos, daños a la propiedad, etc.) con relación a su orientación o identidad de género, ponga su queja por escrito a la dirección o el propietario. Si el acoso no se detiene, póngase en contacto con su agencia local de vivienda justa y presente una queja de vivienda justa.

Mantenga los documentos y copias relacionadas de sus transacciones de vivienda (es decir, anuncios, arrendamientos, recibos, notificaciones y quejas).



### Protecciones Federales LGBT de Vivienda

No existen leyes federales que previenen la discriminación en la vivienda con base en la orientación sexual.

La Ley de Vivienda Justa sí incluye la protección sobre la base del género, conformación de género, ambigua género, o personas transgénero pueden buscar protección de discriminación en la vivienda en virtud de esta base.

La Regla LGBT de Igualdad de Acceso a Vivienda implementada por HUD, afirma que las personas LGBT no se les puede negar la vivienda en los programas subvencionados por el gobierno federal (es decir, Sección 8, vivienda pública, hipotecas FHA aseguradas, etc.).

### Estado de Washington Protecciones LGBT

En el Estado de Washington, Ley Contra la Discriminación (WLAD) (RCW 49.60) prohíbe la discriminación en la vivienda sobre la base de la orientación sexual y identidad de género.

Esta ley protege de una negación de un alquiler o venta o otras transacciones relacionadas con la vivienda. Es discriminación si usted es tratado de forma diferente debido a su orientación sexual o identidad de género como dados menos comodidades, acusado de un cónyuge, o dicho de vivir en un edificio determinado, area o barrio, etc.

## Consejos Rápidos Sobre Propiedad de Vivienda para Personas LGBT y Familias

Investiga varios bancos y prestamistas para que se familiaricen con los tipos de préstamos hipotecarios disponibles para su presupuesto financiero. En el Estado de Washington, si usted está asociado o casado, los prestamistas tienen que tratarlo como igual de asociado o casada parejas heterosexuales, en el procesamiento de su préstamo solicitud.

Busca un corredor de bienes raíces. Ningún corredor de bienes raíces es perfecto para todas personas. Es como ir de compras para la ropa, un tamaño no sirve para todos. Encontrar el ajuste correcto.

Elija un lugar de casa que te guste y pueda pagar; no seas dirigido en la selección de un lugar donde "usted puede ser más cómodo o con más gente como usted." Usted tiene el derecho a vivir en cualquier lugar de sus calificaciones (calificación crediticia, deuda a ingreso, historial de empleo, etc.) cumplir con el necesidades financieras.

Como propietario de una casa, reporta y presenta una queja de vivienda justa con HUD. Busca y la investiga la mejor opción para seguro de vivienda. Además, si usted está asociado o casado usted puede estar en la misma política.



## THỰC TẾ

“Hai triệu trẻ em được nuôi nấng bởi các bậc cha mẹ LGBT.”

-Dự án Phong trào Tiến bộ (Movement Advancement Project) & Family Equality Council (Hội đồng Bình đẳng Gia đình) & Trung tâm vì Sự tiến bộ Hoa Kỳ (Center for American Progress)

“19% người chuyển giới bị từ chối cho thuê nhà và 11% bị đuổi khỏi nhà thuê do bản dạng giới của họ.”

-Trung tâm Quốc gia vì Sự bình đẳng cho Người chuyển giới



(National Center of Transgender Equality)

“48% các cặp đôi đồng giới gọi đến các khu nhà ở cho người cao tuổi bị phân biệt đối xử bất lợi từ việc từ chối cho thuê nhà đến việc cung cấp ít dịch vụ hơn.”

-Trung tâm Nghiên cứu Quốc gia về người LGBT cao tuổi (National Research Center on LGBT Aging)

“1 trong 3 người LGBT là người da màu. Người LGBT da màu có ít lựa chọn về nhà ở hơn, điều này có thể đẩy họ vào những khu nhà ở không được như ý muốn hoặc các khu dân cư đắt đỏ hơn.”

-Dự án Phong trào Tiến bộ (Movement Advanced Project) & Trung tâm vì Sự tiến bộ Hoa Kỳ (Center for American Progress)

“Các cặp đôi dị tính được ưu tiên hơn các cặp đôi đồng tính nam trong 15.9% các thử nghiệm, và hơn các cặp đôi đồng tính nữ trong 15.6% các thử nghiệm.”

## CÁC NGUỒN LỰC



Nếu bạn cho rằng mình bị phân biệt đối xử trong một giao dịch nhà ở, hãy liên hệ:

Northwest Fair Housing Alliance  
35 W. Main Ave, Suite 250  
Spokane, WA 99201



509-325-2665  
1-800-200-FAIR (3247)  
Fax: 1-866-376-6308  
www.nwfairhouse.org

NWFHA có thể tư vấn cho bạn về các lựa chọn và biện hộ cho bạn. Các dịch vụ của NWFHA được cung cấp miễn phí.

## CÁC NGUỒN LỰC TRỰC TUYẾN

Ủy ban Nhân quyền Tiểu bang Washington (WA State Human Rights Commission)  
www.hum.wa.gov

Chiến dịch Nhân Quyền (Human Rights Campaign)  
www.hrc.org

Trung tâm Quốc gia vì sự Bình đẳng cho Người chuyển giới (National Center for Transgender Equality)  
www.transequality.org

Công việc cung cấp nền tảng cho ấn phẩm này được hỗ trợ một phần bởi nguồn quỹ được cấp bởi Bộ Gia cư và Phát triển Đô thị Hoa Kỳ (U.S. Department of Housing and Urban Development). NWFHA chịu trách nhiệm duy nhất về tính chính xác của các tuyên bố và dẫn giải có trong ấn phẩm này. 4/16 NWFHA



# LGBT Quyền Nhà ở Công bằng



## Các mẹo nhanh về thuê nhà & Sở hữu nhà

“...có bằng chứng...cho thấy các cá nhân và gia đình đồng tính nữ, đồng tính nam, lưỡng tính và chuyển giới bị tụt tiến loại khỏi các cơ hội về nhà ở trong môi trường nhân.”

~Bộ Gia cư & Phát triển Đô thị Hoa Kỳ

## NORTHWEST FAIR HOUSING ALLIANCE

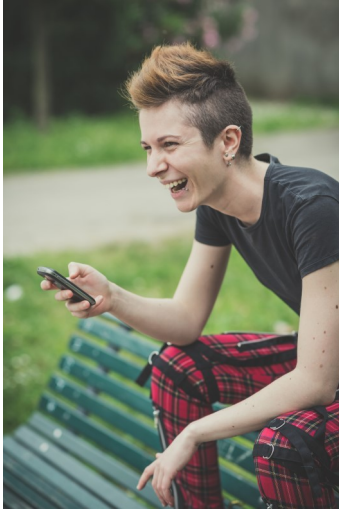
(509) 325-2665  
1 (800) 200-FAIR (3247)  
www.nwfairhouse.org

## Mẹo nhanh: Thuê nhà cho các cá nhân & Gia đình LGBT

Hãy chọn một nơi ở mà bạn thích và phù hợp với ngân sách tài chính của bạn; bạn không cần phải tự mình chọn từ bỏ một khu vực nào đó do thiên hướng tình dục hay bản dạng giới của bạn.

Tại tiểu bang Washington, bạn có quyền công khai bản dạng giới LGBT của mình. Việc ai đó phân biệt đối xử với bạn về nhà ở là phạm pháp.

Về bản dạng giới, bạn có quyền tiết lộ tên và/hoặc danh xưng mà bạn muốn (tức là *chị, anh, họ...*) \*Ghi chú: Đối với các giấy tờ pháp lý, bạn có thể cần cung cấp nhận dạng pháp lý. Tuy nhiên, bạn có thể nói rõ bạn muốn sử dụng tên và danh xưng nào ngoài những tình huống cần giấy tờ pháp lý. Nếu giấy tờ nhận dạng của bạn thay đổi, bạn có thể cung cấp giấy tờ pháp lý mới nhất.



Nếu bạn bị những người thuê nhà khác quấy rối, (nghĩa là bị gọi bằng từ miệt thị, làm hư hỏng tài sản, v.v.) dựa trên thiên hướng tình dục hoặc bản dạng giới, hãy viết thư khiếu nại gửi đến ban quản lý hoặc chủ nhà cho thuê. Nếu tình trạng quấy rối tiếp tục, hãy liên hệ với cơ quan chuyên trách nhà ở công bằng tại địa phương của bạn và nộp đơn khiếu nại về nhà ở công bằng.

Luôn giữ các tài liệu và bản sao liên quan đến giao dịch thuê nhà của bạn (ví dụ quảng cáo, hợp đồng thuê nhà, hóa đơn, thông báo và thư khiếu nại).



### Bảo vệ về Nhà ở của Liên bang dành cho người LGBT

Hiện tại, không có luật liên bang nào cấm phân biệt đối xử về nhà ở dựa trên thiên hướng tình dục.

Tuy nhiên, Đạo luật về Nhà ở Công bằng có quy định bảo vệ trên cơ sở giới tính. Do đó, các cá nhân phi đồng dạng giới, mơ hồ giới tính hoặc chuyển giới có thể tìm kiếm sự bảo vệ chống lại sự phân biệt đối xử về nhà ở trên cơ sở này.

Ngoài ra, Quy định Tiếp cận Nhà ở Công bằng cho người LGBT (LGBT Equal Access Housing Rule) được áp dụng bởi Bộ Gia cư và Phát triển Đô thị Hoa Kỳ (U.S. Department of Housing and Urban Development) quy định không được từ chối các cá nhân LGBT trong các chương trình liên quan đến nhà ở được liên bang tài trợ (chẳng hạn như Phần 8, nhà ở công, thể chấp được bảo hiểm bởi FHA, v.v.)

### Bảo vệ của Tiểu bang Washington đối với người LGBT

Vào ngày 8 tháng 6 năm 2006, Luật của Tiểu bang Washington chống lại sự Phân biệt đối xử (WLAD) (RCW 49.60) cấm phân biệt đối xử về nhà ở dựa trên thiên hướng tình dục và bản dạng giới.

Luật này bảo vệ bạn không bị từ chối được tiếp cận nhà cho thuê hoặc nhà bán hoặc các giao dịch liên quan đến nhà ở khác. Nếu bạn bị đối xử khác do thiên hướng tình dục hoặc bản dạng giới của bạn chẳng hạn như được cung cấp ít tiện nghi hơn, bị tính tiền cho bạn đời hoặc bị yêu cầu sống ở một khu nhà, khu vực hoặc khu dân cư nào đó, v.v... hành vi này được xem là phân biệt đối xử.

## Mẹo nhanh: Quyền sở hữu nhà ở cho các Cá nhân & Gia đình LGBT

Hãy nghiên cứu và tìm hiểu một số ngân hàng và người cho vay để biết các khoản vay mua nhà phù hợp với ngân sách tài chính của bạn. Tại tiểu bang Washington, cho dù bạn sống chung với bạn đời hay kết hôn, người cho vay cũng cần đối xử với bạn công bằng như các cặp đôi dị tính sống chung hoặc kết hôn trong khi xử lý đơn vay của bạn.

Hãy tìm một môi giới bất động sản. Không có một môi giới bất động sản nào phù hợp cho tất cả mọi người. Việc này cũng giống như mua sắm quần áo, không có một kích cỡ vừa cho tất cả. Hãy chọn người phù hợp với bạn.

Chọn một địa điểm nhà ở mà bạn thích và có đủ tiền chi trả; đừng để bị hướng sang chọn một nơi ở mà “bạn có thể thấy thoải mái hơn” hoặc “có nhiều người giống bạn.” Bạn có quyền sống ở bất kỳ nơi đâu mà điều kiện của bạn (xếp hạng tín dụng, tỷ lệ nợ so với thu nhập, quá trình làm việc, v.v...) đáp ứng yêu cầu tài chính.

Liên quan đến việc bị quấy rối với tư cách chủ nhà, hãy báo cáo và gửi thư khiếu nại về nhà ở công bằng đến HUD.





“Mothers are the sole or primary provider in four-in-ten households with children...8.6 million (63%) are single mothers.  
- *Pew Research Center*

“Victims of gender-based violence too often face discrimination in housing, such as evictions or housing denials based on the violence they have experienced or sexual harassment by landlords and housing managers.”

-*The American Civil Liberties Union*

“Finding safe and affordable housing is an essential piece of the economic security puzzle for all people, but LGBT women often pay an unfair price in the housing market because of their sexual orientation or gender identity/expression.”

-*Center for American Progress & Movement Advancement Project*

“We all benefit socially, politically and economically from gender equality in our everyday lives. When women are empowered, the whole of humanity benefits. Gender equality liberates not only women but also men, from prescribed social roles and gender stereotypes.”

-*HeForShe*

*UN Women Solidarity Movement for Gender Equality*



If you think you have been discriminated against in a housing transaction, contact:

Northwest Fair Housing Alliance  
35 W. Main Ave, Suite 250  
Spokane, WA 99201



Ph. 509-325-2665  
1-800-200-FAIR (3247)  
Fax: 1-866-376-6308  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

We can advise you of your options & advocate for you. Our services are free.

**HUD-Housing & Urban Development  
Alaska, Idaho, Oregon & Washington**  
1-(800)-877-0246 [www.hud.gov](http://www.hud.gov)

**WA State Human Rights Commission**  
1-800-233-3247 [www.hum.wa.gov](http://www.hum.wa.gov)

**The National Domestic Violence Hotline**  
1-800-799-7233 and 1-800-787-3224 (TYY)  
[www.thehotline.org](http://www.thehotline.org)

**ACLU Women’s Rights Project**  
(212) 549-2644  
[www.aclu.org/womensrights](http://www.aclu.org/womensrights)

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# Women & Fair Housing



## Protections in renting or buying a home

“A safe, secure, affordable and appropriate house and home is a measure of a quality of life that every human being aspires to.”

*Women and Housing: Towards Inclusive Cities  
United Nations Human Settlements Programme*

### **NORTHWEST FAIR HOUSING ALLIANCE**

(509) 325-2665  
1 (800) 200-FAIR (3247)  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

# Renting



Seek housing you can afford and in an area you like. Visit the location at different times to see if the neighborhood meets your needs.

Get housing documents and agreements in writing. Always keep copies for your records (for example: ads, leases, addendums, rent receipts, notices, repair requests and complaints).

## Examples of fair housing violations:

- It is illegal for a housing provider to deny you housing, or terminate your tenancy because you are **pregnant** or become pregnant.
- **Sexual harassment** by landlords, managers, or maintenance is illegal. Asking for sexual favors to obtain housing, keep housing or in exchange for repairs, amenities, or rent is against the law. A manager is also obliged to provide housing free of sexual harassment from other tenants and must issue notices to violators including termination if it continues.
- Refusing to rent to a woman or terminating her tenancy because she is a **domestic violence** survivor is illegal.



# Federal Protections: Sex/Gender

The federal Fair Housing Act protects individuals against housing discrimination because of sex, gender or gender identity.



## Additional Federal Protections

The federal “**Equal Access Rule**” protects LGBT (lesbian, gay, bisexual, transgender) individuals who experience housing discrimination in federally subsidized housing and lending programs.

**Violence Against Women Reauthorization Act (VAWA)** expands housing protections for survivors of domestic violence, dating violence, and sexual assault.

## Washington State Protections

The **Washington Law Against Discrimination (WLAD)** prohibits discrimination on the basis of sex, sexual orientation, and gender identity. This includes a prohibition of discrimination against women who are pregnant.

# Home Ownership

Before you start looking at homes, research **banks** and lenders. Familiarize yourself with available **loans** and get a pre-qualification letter from your lender. You don't have to buy a house for the full amount, but know your options.



In WA state, whether you are a woman who is single, partnered, married, divorced, widowed, heterosexual, LGBT, pregnant, mothering or not a mom, lenders need to treat you the same as other applicants while processing your loan **application**.

Interview **real estate agents**. Ask friends & family for referrals to agents they have used and liked and find a person who is a good fit for you.

Select a **home** that you like, meets your needs, and that you can afford. It is illegal for a person helping you find a house to steer you to a place in which “you might be more comfortable” or “with more people like you.”

## Examples of fair housing violations:

- If you are pregnant and seeking a home loan, a bank or lender may not deny you the loan because you will be going on **maternity leave** or delay giving you a loan until you return to work.
- Given a higher **insurance** quote—quotes should be based on the home features not your gender or gender identity. Shop around.



“Las madres son las únicas proveedoras o principales en los hogares 4 de cada 10 hogares con niños...8.6 millones (63%) son madres solteras.”

*-Pew Research Center*

“Las víctimas de la violencia de género a menudo son enfrentadas a discriminación en la vivienda, tales como los desalojos o negaciones de vivienda basadas en la violencia que han experimentado o el acoso sexual por los propietarios y gerentes de vivienda.”

*-The American Civil Liberties Union*

“Encontrar una vivienda segura y asequible es una pieza esencial del rompecabezas de la seguridad económica para todas las personas, pero las mujeres LGBT a menudo pagan un precio injusto en el mercado de la vivienda a causa de su orientación sexual o identidad/expresión de género.”

*- Center for American Progress & Movement Advancement Project*

“Todos nos beneficiamos socialmente, políticamente y económicamente de la igualdad de género en nuestra vida diaria. Cuando las mujeres son fortalecidas, toda la humanidad beneficia. La igualdad de género libera no sólo las mujeres, sino también a los hombres, de los roles sociales establecidos y los estereotipos de género.”

*-HeForShe*

*UN Women Solidarity Movement for Gender Equality*



Si usted cree que ha sido discriminado en una transacción de vivienda, comuníquese con:

Northwest Fair Housing Alliance  
35 W. Main Ave, Suite 250  
Spokane, WA 99201



Ph. 509-325-2665  
1-800-200-FAIR (3247)  
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Podemos aconsejarle de sus opciones y ser su defensor. Nuestros servicios son gratuitos.

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**ACLU Women's Rights Project**  
(212) 549-2644  
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# Mujeres y Vivienda Equitativa



## Protecciones en el Alquiler o Compra de una Casa

“Una casa segura, asequible, adecuada, y el hogar es una medida de la calidad de vida que todo ser humano aspira a tener.”

-Mujeres y Vivienda: Hacia Ciudades Inclusivas Programa de Asentamientos Humanos de las Naciones Unidas

### Alianza de Vivienda Equitativa del Noroeste

(509) 325-2665  
1 (800) 200-FAIR (3247)  
[www.nwfairhouse.org](http://www.nwfairhouse.org)

## Alquilar



Busque las viviendas que usted pueda pagar y en una zona que le guste. Visite lugares en diferentes momentos para ver si el barrio se adapte a sus necesidades.

Obtenga documentos y acuerdos de vivienda por escrito. Siempre mantenga copias para sus archivos (por ejemplo: anuncios, arrendamientos, adendas, recibos de alquiler, notificaciones, solicitudes de reparación y quejas).

### Violaciones de Equidad de Vivienda

- Es ilegal que un proveedor de vivienda le niegue la vivienda, o termine su contrato de arrendamiento porque usted está **embarazada** o se quede embarazada.
- El **acoso sexual** por los propietarios, gerentes o mantenimiento es ilegal. El pedir favores sexuales para obtener vivienda, mantener la casa o a cambio de reparaciones, instalaciones, o alquiler es contra la ley. Un gerente también tiene la obligación de proporcionar una vivienda libre de acoso sexual por parte de otros inquilinos y debe emitir avisos a los infractores, incluyendo la terminación si continúa.
- Negarse a alquilar a una mujer o terminar su arrendamiento porque ella es una sobreviviente de **la violencia doméstica** es ilegal.



## Protecciones Federales: Sexo/Género

La Ley Federal de Vivienda Justa protege a las personas contra la discriminación en la vivienda por razón de sexo, género o identidad de género.



### Protecciones Adicionales Federales

La "**Regla de Acceso Igualdad**" protege personas LGBT (lesbianas, gays, bisexuales, transgéneros) contra la discriminación en los programas de vivienda y préstamos subsidiados por el gobierno federal.

**El Acto de Reautorización La Violencia Contra las Mujeres (VAWA)** amplía las protecciones de vivienda para los sobrevivientes de la violencia doméstica, violencia entre parejas y asalto sexual.

### Protecciones en el Estado de Washington

La Ley de Washington Contra la Discriminación (WLAD) prohíbe la discriminación sobre la base de sexo, orientación sexual e identidad de género. Esto incluye la prohibición de la discriminación contra las mujeres que están embarazadas.

## Propiedad de Vivienda

Antes de que empieces mirar casas, investiga los **bancos** y prestamistas. Familiarizarse con los **préstamos disponibles** y obtenga una carta de pre-calificación de su prestamista. Usted no tiene que comprar una casa por el importe total, pero tiene que saber sus opciones.



En el estado de Washington, si usted es una mujer que está soltera, asociada, casada, divorciada, viuda, heterosexual, LGBT, embarazada, en maternidad o no una mamá, los prestamistas deben **tratarle igual** que otros aspirantes al procesar su solicitud de préstamo.

Entreviste a los **agentes inmobiliarios**. Pídales a sus amigos y familiares referencias de agentes que han usado. Así, puede encontrar a un agente que es una buena opción para usted.

Seleccione una casa que le guste, se adapte a sus necesidades, y que se lo puede permitir. Es ilegal que los agentes inmobiliarios le obliguen a elegir a un lugar donde "puedes ser más cómodo o con más gente como tú."

### Violaciones de Equidad de Vivienda

- Si usted está embarazada y en búsqueda de un préstamo hipotecario, un banco o prestamista no le puede negar el préstamo porque se **le va de baja por maternidad** o retrasa que le da un préstamo hasta que regrese a trabajar.
- Dando una **cotización de seguro** más alta. Las cotizaciones deben basarse en el hogar y no en las características de su género o identidad de género. Pregunte en varias agencias hasta que encuentre la póliza más práctica.