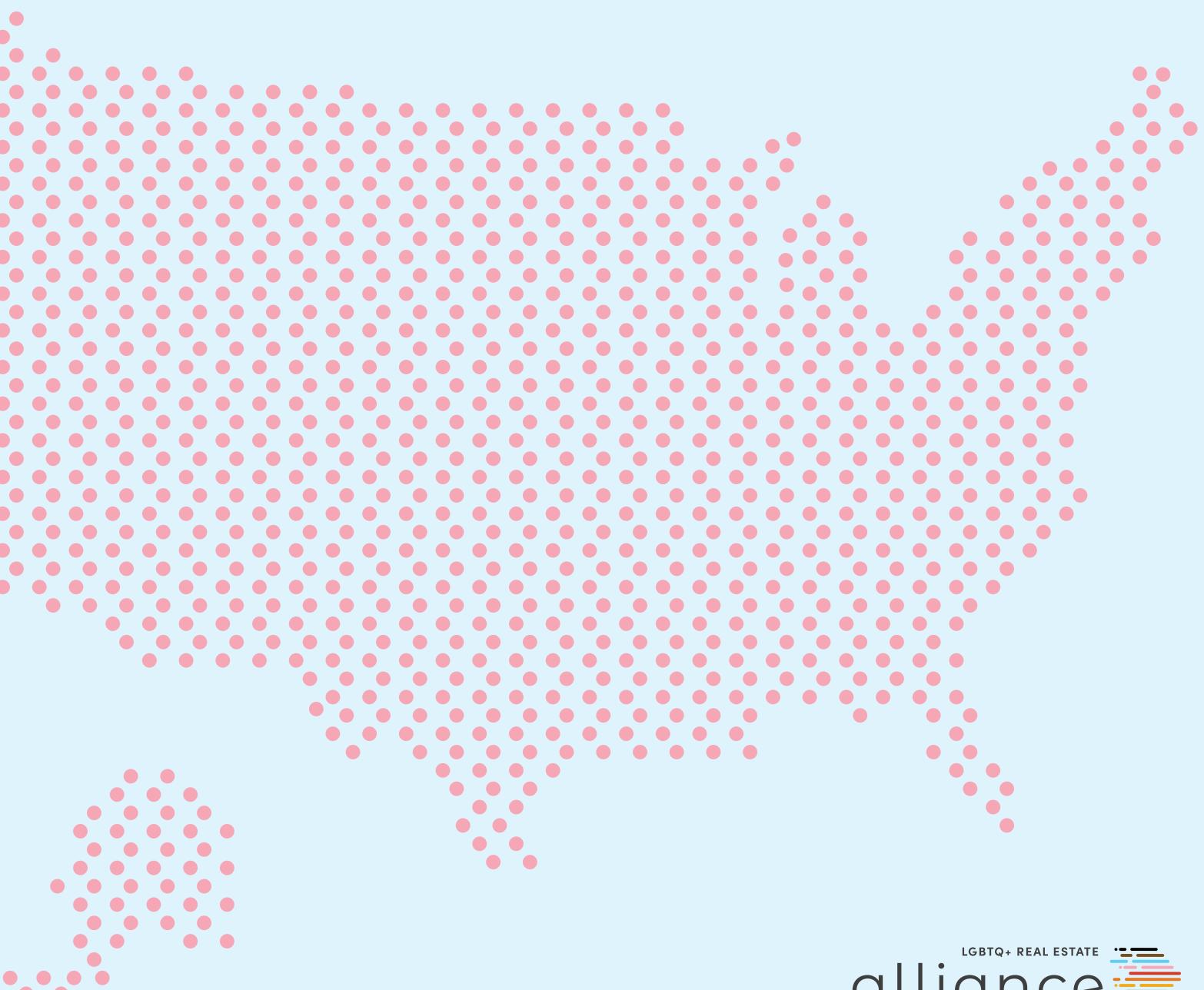


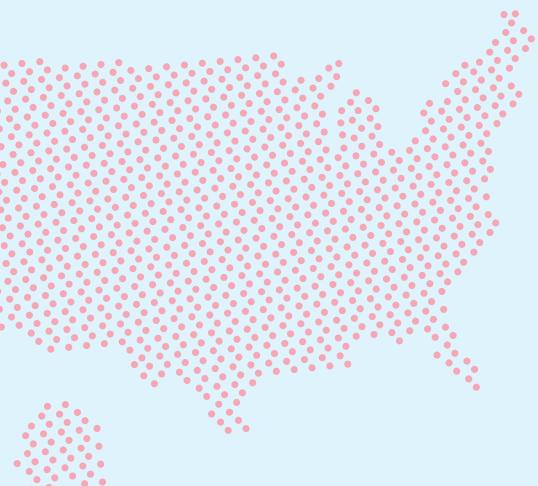
# FINDING HOME for the **TGX** COMMUNITY

Moving to a **More Inclusive** Place



LGBTQ+ REAL ESTATE  
**alliance** 





# FINDING HOME for the **TGX** COMMUNITY

## Moving to a More Inclusive Place



**FOR MOST PEOPLE**, the freedom to choose where to live is about finding a place that feels like home – a community where they can feel safe to embrace who they are, raise their families, and build their lives without fear or judgment. It's a deeply human desire to live authentically and be surrounded by understanding and acceptance. Yet, for TGX (transgender, gender non-conforming, and non-binary) people, this fundamental concept is increasingly out of reach in states like Texas and Florida, where a surge in anti-LGBTQ+ legislation has created hostile and discriminatory environments. These laws actively create difficult and dangerous environments, but TGX people are resilient and resourceful in navigating these challenges.

For TGX people staying in these states is no longer an option. Instead, choosing to prioritize their safety and seek environments where they can thrive is critical to their mental well-being, especially those with children who are TGX.

The concern is valid and legitimate, and that is why the LGBTQ+ Real Estate Alliance has created this guide. The Alliance's nearly 4,000 members are here to help. We are LGBTQ+ real estate professionals and allies who understand the challenges our community faces and can provide the proper experience and guidance to help you navigate your move. We recognize that moving is not always a choice and sometimes a necessity.

**The Trevor Project** and **Movement Advancement Project** recently shared that 40% of LGBTQ+ young people say they've thought about moving to another state because of unfriendly LGBTQ+ politics or laws at home. The percentage increased among transgender and nonbinary youth, with 45% stating they had seriously considered relocating due to safety concerns, discrimination, or lack of access to affirming healthcare.<sup>1</sup>

Many people are not just thinking about it, they are following through with their plans to relocate. The same report estimated that 266,000 young people and their family members have already moved in search of safer, more affirming environments.<sup>1</sup>

The Alliance is here for you, and we encourage you to visit [LGBTQplusHomes.com](http://LGBTQplusHomes.com) to connect with our members. We would love to talk with you about planning your relocation. This guide is more than just logistics—it is about ensuring that you land somewhere you can thrive.

On the site, you will also find an in-depth [\*\*LGBTQ+ First-Time Homebuyers Guide\*\*](#).

**You are not alone in this journey, and we are here to support you every step of the way.**



## WHY WE CREATED THIS GUIDE

**WHETHER YOU'RE A RENTER OR HOMEOWNER**, the process of moving comes with plenty of emotional and financial decisions. Unfortunately, landlords, property managers, and real estate professionals may misgender applicants, question their documentation, or outright discriminate. For TGX individuals, these experiences can add another layer of stress to an already complex transition. Collaborating with capable LGBTQ+ and ally real estate professionals to make an appropriate plan can transform the journey from daunting to empowering, finding you a home in a safer, more welcoming place.

Building a support network is crucial to finding your next place to live and making this move an exciting step forward!

This guide aims to equip you with the knowledge and resources to advocate for yourself, recognize red flags, and find professionals who will support and affirm you throughout this journey. Remember, you've got this!!!

The journey to a safer, more welcoming place can feel empowering rather than daunting with the right team behind you. Relocation should not mean sacrificing dignity, financial security, or personal safety. Below, we have answered some common questions to help TGX individuals and families with every step of the moving process, whether you're renting or selling your home. We are here to ensure you have the tools and community support needed to make this transition as smooth as possible.

## YOUR NAME CHANGE AND ITS IMPACT ON THE RENTING, BUYING AND SELLING PROCESS

**ONE OF THE MOST IMPORTANT ASPECTS** to moving for TGX people are identification documents. Now more than ever, TGX people are under increased scrutiny and face a variety of obstacles that may prevent them from making necessary changes to their documents, including their IDs (passport, driver's license, etc.) utilities, bank accounts, credit cards, deeds, titles, and more.

For those who have changed their name, including with the Social Security Administration, you may experience fewer obstacles. For those whose documents are less consistent, the moving process may require more preparation by you. You may need to provide additional supporting documentation.

| PETITION TO CHANGE NAME OF ADULT<br>G.L. c. 210, § 12  |                | Case No.       | The Trial Court<br>Probate and Family Court |
|--|----------------|----------------|---|
| In the Matter of:  |                |                |   |
| First Name   | Middle Name    | Last Name      |   |
| (Current Name of Petitioner)   |                |                | Division                                    |
| INFORMATION ABOUT THE PETITIONER   |                |                |   |
| 1. My current legal name is:   | First Name     | Middle Name    | Last Name                                   |
| 2. My current address is:  | Street Address | City/Town/City | State                                       |
| Mailing Address, if different:   | Street Address | City/Town/City | State                                       |
| Primary Phone #  | Email Address: |                |   |
| FORM ALERT: The petitioner must reside in the county where this petition is filed.   |                |                |   |
| 3. Have you changed your name prior to this petition? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes<br>If Yes, please complete the following:  |                |                |   |
| From: _____  |                |                |   |
| To: _____  |                |                |   |
| Reason: _____  |                |                |   |
| FORM ALERT: A certified copy of your birth certificate and a certified copy of any prior name change certificate, divorce decree, court order changing name) must be filed with this petition.   |                |                |   |
| <input type="checkbox"/> Check here to request a return, by first class mail, of all certified copies of documents filed with the court after review and processing.   |                |                |   |
| INFORMATION ABOUT THE PROPOSED NAME  |                |                |   |
| 4. I am requesting that my name be changed from my current legal name to:  |                |                |   |
| First Name   | Middle Name    | Last Name      |   |
| 5. I am requesting that my name be changed for the following reason:   |                |                |   |
| A. AUTHORIZATION TO CONDUCT A CARIS AND WMS CHECK  |                |                |   |
| 6. I authorize the court to conduct a Court Activity Record Information (CAR) and Warrant Management System (WMS) check on any names used by me by submitting the attached Court Activity Record Information and Warrant Management System Release Request Form (CAR/WMS). |                |                |   |

In some states, updating a name and gender marker is a straightforward process, while in others, it requires excessive documentation, fees, or even medical verification. Understanding the requirements in your state can help you prepare ahead of your move.

If you have questions about name changes on your driver's license, birth certificate, etc. the Movement Advancement Project offers great information.<sup>2</sup>

For those who have changed their name everywhere and your social security number is attached to your new name, you should have minimal concerns (outside of discrimination). However, for those who haven't been able to update all documents, moving can present some snags, especially when landlords or lenders conduct background checks. Being aware of your rights and having additional documentation available will help mitigate these issues.



## WHAT DOCUMENTS NEED TO REFLECT MY NEW NAME IF I'M RENTING

The documents you'll need to reflect your new name typically include:

- **Social Security Card** – If you have legally changed your name, the first document that should be updated is your Social Security card. The leasing office will use your social security number to do a background check verifying your name and information, so it's important to get this done first.
- **Government-issued ID** – Update your driver's license, passport, or state-issued ID with your new name. In many states, this process is separate from a gender marker update, so be sure to check local laws. This is one of the most important documents to have updated before signing any lease agreements.
- **Credit Report** – You should also ensure your credit report reflects your new name. Your landlord may review your credit history to determine whether you qualify for the rental. Once your name change has been processed with the Social Security Administration, you can request an update from your credit bureau.
- **Financial Documents** – Similar to your credit report, your bank accounts and any financial documents, such as pay stubs, should also reflect your new name. This can be important when providing proof of income for the lease application.
- **Name Change Form** – To avoid problems, it's always best to bring your legal name change form with you as proof. This may be especially useful if a landlord refuses to recognize your updated documents.



## WHAT IF I'VE HAD A NAME CHANGE AFTER STARTING MY LEASE?

**IF YOUR NAME CHANGE OCCURRED** after you signed your lease, it's a good idea to inform your landlord and ask for an updated lease agreement with your new name. While this is not legally required, having an updated lease can help avoid unnecessary confusion with rent payments, repairs, or disputes. Additionally, make sure to update all other documents such as your social security card, IDs, credit report, and all financial documents. This may help avoid any potential confusion during your tenancy and for future reference when applying for a new apartment.





## WHAT IF I'VE HAD A NAME CHANGE SINCE OWNING MY CURRENT HOME?

**IF YOU'VE UNDERGONE A NAME CHANGE** since purchasing your home, you may need to provide additional documentation to show that your name matches the name on your property records. Here are the documents you should update immediately before putting your home up for sale:

- **Legal Identification** – Before you update your deed or notify your lender, make sure your driver's license, Social Security record, and any other government-issued IDs are updated to reflect your new name. You may not be permitted to update other documents or accounts unless your identification is updated.
- **Financial Accounts** – Ensure your bank accounts and any accounts used to pay your mortgage, property taxes, or homeowner's insurance reflect your new name.
- **Property Deed** – While you are not legally required to change the name on your property deed immediately, it's a good idea to do so to avoid any complications when selling or refinancing your home. This typically involves filing a quitclaim deed with your local county recorder's office to reflect your new legal name. Have an attorney review this process if state laws are unclear.
- **Updated Mortgage Documents** – If your home is financed, notify your mortgage lender and title insurance company of your name change after you receive your updated deed. Also, ask your lender if you need a name change notification for other mortgage-related services.
- **Updated Homeowner's Insurance Policy** – Contact your insurance provider to update your homeowner's insurance policy with your new name. This ensures your coverage remains valid and avoids issues with claims in the future.
- **Property Tax Records** – To make sure your property tax bills and notices are correctly addressed to you, reach out to your local tax assessor to update your name.
- **Utility Accounts** – It's important to update your name on all utility accounts, such as your electricity, water, gas, internet, etc. to avoid confusion when transferring services to the new owner. Many utility companies require a formal ID update before making changes, so be sure to have the necessary paperwork ready.



## MOVING AS A RENTER

*I feel unsafe and want to move, but I'm renting. What can I do?*

If you are ready to leave your rental, start by reviewing your lease agreement. Many leases include specific terms for early termination, such as paying a fee or giving notice a specific time in advance. However, if you are facing discrimination, harassment, or safety concerns due to your TGX identity, you may have legal protections that allow you to break your lease without penalties. If you are unsure about your options, reach out to your landlord, property manager or leasing agent and ask directly, "Something has come up, and I need to end my lease early. What are my options to do so?" Avoid oversharing personal details unless absolutely necessary.

Remember, you have the right to fair and equitable treatment. If you experience discrimination, document the incident and contact [Advocates for Trans Equality](#).



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## **What if my leasing agent or landlord refuses to let me break my lease?**

Unfortunately, if your lease doesn't allow for early termination and your leasing agent or landlord isn't flexible, your options may be limited. Remember, a lease is a contract. However, if your safety or well-being is at risk due to discrimination or threats, you may have recourse through fair housing laws or local tenant protections. If you believe your lease allows you to leave, but your landlord doesn't agree, consider consulting a real estate attorney to help you navigate your lease and explore your legal rights. Ultimately, your lease may be the legally binding final authority. A local LGBTQ+ Real Estate Alliance member is a great resource for locating a local attorney to provide further clarification.

## **What is subletting, and can I sublet my apartment to someone else?**

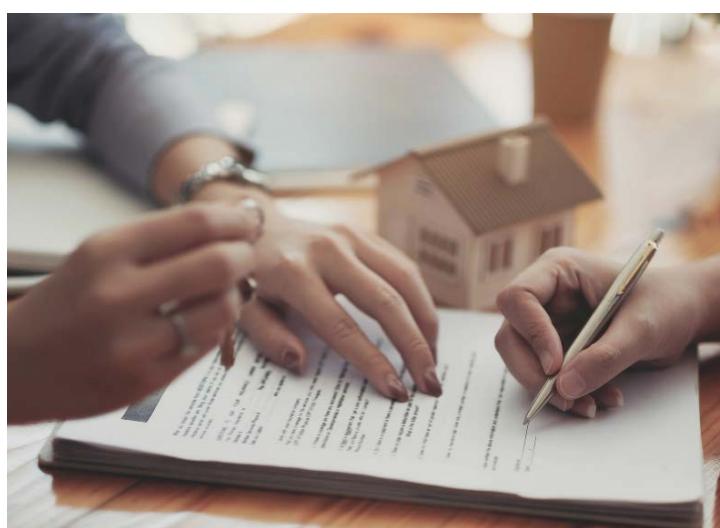
Subletting occurs when a tenant rents out their leased property (or a portion of it) to another person but still has responsibility for the original lease agreement. For TGX renters, subletting can be a way to leave a rental without fully breaking the lease, but it's essential to ensure the new tenant is LGBTQ+-friendly to prevent potential discrimination or safety concerns. Subletting is only allowed if it is explicitly stated in your lease agreement. If subletting is an option, your landlord may need to approve the new tenant.

## **How much does it typically cost to break a lease?**

Breaking a lease tends to come with high fees - sometimes, it can cost one or two months' rent, or it may be the remaining amount on your lease. If you are leaving due to unsafe conditions or discrimination, check local tenant law as you may be able to leave without penalty. Be prepared to pay this fee, though it may be worth asking if your landlord, property manager or leasing agent is willing to work with you to reduce the cost.

## **Should I tell my leasing agent or landlord that I'm TGX?**

This is entirely your choice. If you trust your leasing agent or landlord and feel comfortable sharing, they may be more understanding of your situation. However, if you are unsure how they'll react or feel unsafe, prioritize your privacy and safety. In states without strong tenant protections, disclosing your identity could make you vulnerable to discrimination. Keep the conversation professional and centered on the terms of your lease.



## **Who can help me if I'm struggling to break my lease?**

While real estate agents typically can't assist with breaking a lease unless they are your designated property manager, a real estate attorney can provide guidance. Additionally, local LGBTQ+ organizations often have resources for housing insecurity and legal support. A local LGBTQ+ Real Estate Alliance member is a great resource for locating a local attorney to provide further clarification. You can also reach out to tenant advocacy groups or fair housing organizations to see if you qualify for legal protections.



## FOR RENTERS: HOW TO RENT IN MY NEW COMMUNITY

### **How do I know where to move to?**

[Movement Advancement Project's \(MAP\) website](#) is a great resource for you to find safe and affirming communities for you and your family. Take a look at their Equality Maps. These maps provide detailed policy tallies for each state and go in-depth on specific areas that have progressive LGBTQ+ policies. However, laws alone don't always reflect the lived experiences of TGX individuals. Seeking community recommendations from other TGX people or LGBTQ+ support networks can provide invaluable insights into what it's actually like to live in a given area.

The Human Rights Campaign has a powerful resource in the Municipal Equality Index, which rates each municipality on their commitment to equality annually. SafeHome.org also has a list of the best states to consider.

You can also search for "LGBTQ+ best places to live" in your browser. Keep in mind that affordability, healthcare access, and legal protections vary widely across different states and cities.

Real estate agents along with LGBTQ+ groups like PFLAG, Pride Centers and other local resources should be able to help you match communities to what amenities are most important to you. Please know it is illegal for a real estate agent to "steer" you to a specific community based on your race, color, religion, family status, national origin, gender identity, sexual orientation, etc. However, some agents may have experience working with LGBTQ+ clients and can offer general guidance on inclusive areas without violating Fair Housing laws.

### **Should I hire a real estate agent to help me find a rental?**

You can absolutely hire a real estate agent for rentals. Most real estate agents working on the rental side may charge one month's rent, depending on the location, but that money may be very well spent. Having an agent who understands the unique needs of TGX renters – such as privacy concerns and the importance of inclusive housing – can make a significant difference. Some real estate agents' fees are paid by the property manager, so be sure to ask for clarification.

### **Do all real estate agents work on rentals?**

Not every real estate agent handles rental properties, so it's important to find someone who does. These professionals are often called leasing agents or rental agents, and they can make a big difference in your experience. Searching for rentals can be isolating, so having the right agent by your side is critical. Be upfront about your needs and ask whether they have experience working with TGX clients. You can use [LGBTQplusHomes.com](#) to find real estate professionals in the area you're moving to and ask if they deal with rentals.

### **What will that real estate agent do for me?**

Rental or leasing agents start out doing the same things a typical real estate agent does. They will send you new rental listings that meet your specific needs and offer to show you them in person.

Now what's different about the rental process is that most people usually do it alone, overlooking the most important parts of their lease. This is particularly important for TGX renters, who may have privacy concerns related to outdated IDs or name mismatches in paperwork. That's when having a rental or leasing agent can be invaluable. They can help you understand and interpret your lease after you've been approved so you can avoid legal or financial pitfalls.



## FOR RENTERS: MOVING MY STUFF

**HIRING A LOCAL MOVING COMPANY** can make the process of relocating much smoother, but it's important to choose the right team to help you along the way. First, you should research multiple moving companies in your area and compare prices.

Make sure that the moving company is licensed and insured, offers helpful services like packing and unpacking, provides you with enough boxes, and offers fair pricing for your budget. If possible, try to find a moving company that is LGBTQ+ inclusive or has positive reviews from other TGX individuals. Ensuring that movers respect your name and identity can make the transition less stressful.

Most moving companies will provide you a quote of how much the service will cost if you answer some questions about your situation. Your local LGBTQ+ Real Estate Alliance member or other local LGBTQ+ resources will likely be able to refer you to a safe and reputable moving company. Some community organizations may also offer financial assistance for LGBTQ+ individuals facing emergency relocations due to safety concerns.



## MOVING AS A SELLER

### For Homeowners: Selling Your Home and Moving

**SELLING IS AN EMOTIONAL PROCESS FOR EVERYONE.** For a TGX person or a family with a TGX child feeling forced from their homes, the emotional toll is even greater. Leaving behind a home filled with memories, especially under stressful circumstances, can be overwhelming. It's important to give yourself grace during this transition.

The first step, beyond emotions, is learning about the home selling process. The best place to start is with an LGBTQ+ real estate agent. A supportive agent will empower you by guiding you through the process with empathy and professionalism. Resources like the LGBTQ+ Real Estate Alliance are there to help you find an agent who understands your unique situation. Visit [LGBTQplusHomes](#) to identify a member near you and connect with them.

### ***What does the selling process look like?***

Selling your home can feel overwhelming at times, but breaking it down into steps can make it more manageable. Once you find your LGBTQ+-affirming real estate agent, you should follow these next steps to make the selling process go smoothly

- ➔ **Getting Your Home Ready to Sell** – Before putting your home on the market, it's time to roll up your sleeves and get it ready to sparkle. Declutter, deep clean, paint, and make any small updates that might increase your home's appeal. The better it looks, the higher your chance of quickly getting an offer.
- ➔ **Setting the Right Price** – Pricing your home can be a very cumbersome task, and many wouldn't even know where to start. Thankfully, that's where your trusted agent comes in. They will help you determine a competitive price by comparing similar homes in your neighborhood.
- ➔ **Listing Your Home** – Once your home is ready, your agent will take it from there by taking professional photos, writing up the listing description, and marketing your home online and offline. They'll showcase your home's best features to draw in potential buyers.

- ▶ **Showings, Offers, and Negotiations** – Now comes the exciting (and sometimes nerve-wracking) part: showings. Buyers will tour your home, either during open houses or private showings. When offers come in, your agent will help you review them and negotiate the best deal on your behalf.
- ▶ **Accepting an Offer** – Once you have accepted an offer, the buyer will likely schedule a home inspection and appraisal. This part can feel a bit personal, as inspectors go through your home with a fine-tooth comb, but it's standard procedure. If any issues come up, your agent will help you navigate repairs or negotiations.
- ▶ **Closing the Sale** – The final step is closing. This is when the paperwork is signed, the title is transferred, and you receive payment for your home. After the closing, the home officially belongs to the buyer, and you're ready to move on to your next home.
- ▶ **Move Out** – Be prepared to move out quickly. The usual time it takes from list to close is about 90 days, which doesn't leave you with much time to move out. Having a backup plan for temporary housing can help ease the stress of tight timelines.

## ***I'm concerned that potential buyers will know from looking at photos, mementos, and memorabilia around the house that they may not want to buy from us or even lowball us. How do I handle that?***

Ultimately, it is up to the seller to remove memorabilia or not. When selling your home, it's important to make it as appealing as possible to potential buyers. This often means depersonalizing the space by removing family photos, hobby-specific decor, and even LGBTQ+ memorabilia. However, if depersonalizing feels like erasing your identity, balance is key. Work with your agent to determine what makes sense while ensuring your safety and comfort. The goal is to make the house a blank canvas so buyers can picture themselves living there and not feel like they're walking into someone else's home.

## ***How should I prepare or stage my home for sale?***

The way you stage your home is entirely up to you. Depending on your budget, you can go for a DIY staging plan that takes minimal effort and money, using your own furniture, or you can opt for going with a professional staging company that places stylish furniture in your home to appeal to buyers. Ask your agent for suggestions or for a recommendation to a staging company that can help. If safety or privacy is a concern, consider subtle adjustments that maintain your identity while maximizing broad appeal.

## ***I want to leave as quickly as possible, but I don't want to look desperate to buyers. How do I price my home fairly?***

Work closely with your agent to set a competitive price based on your neighborhood and current market conditions. Even if you are eager to move, try to avoid signaling desperation to sell, as this may result in lowball offers. Your agent can help craft a pricing strategy that attracts buyers without compromising your financial well-being.

## ***Should I share why I'm moving?***

No, you don't need to disclose your reasons for moving to buyers or agents unless you feel comfortable. If you're relocating due to anti-LGBTQ+ laws or other safety concerns, keeping that information to yourself may protect you from potential discrimination during the sale. If you do choose to share, work with your agent to craft a narrative that feels safe and authentic while maintaining privacy.



## **What if I face challenges during the selling process?**

The home-selling process can feel more invasive for transgender people. It's important to stay organized, work with professionals who respect your identity, and remember that you're in control of the process. Lean on support networks, such as LGBTQ+ advocacy groups or affirming legal professionals, if you encounter bias. You deserve a fair and equitable selling experience.

Remember, you have the right to fair and equitable treatment. If you experience discrimination, document the incident and contact [Advocates for Trans Equality](#).



## **STARTING ANEW: THE HOMEBUYING PROCESS**

**BUYING A HOME IS A SIGNIFICANT MILESTONE**, and the process involves many steps. The mortgage process can often feel overwhelming and invasive especially when dealing with credit checks, background history, and other personal documents. But with the right preparation and support, it doesn't have to be that way.

While many think the first step is choosing a real estate agent, the best approach is often to get pre-approved for a loan first. This step lets you know how much a lender is willing to provide and ensures your agent can begin searching for homes that match your financial standing right away.

### ***Is it important to have an LGBTQ+ or ally lender?***

This is a deeply personal decision. For some, working with a lender who understands your identity and experiences can help make the process feel safer and more comfortable. While the lending process should be the same for everyone, unfortunately, not all lenders are equipped to handle the unique challenges some TGX individuals may face.

### ***How do I find an LGBTQ+ or ally lender?***

If you have already connected with a real estate agent, they should be able to refer you to an LGBTQ+ or ally lender. You can also search for inclusive lenders at [LGBTQplushomes.com](http://LGBTQplushomes.com). Another option is to explore approved mortgage lenders through your local **NGLCC** (National Gay and Lesbian Chamber of Commerce) or other LGBTQ+ supportive organizations

### ***I'm TGX. What will the pre-approval mortgage process look like for me?***

Before starting your mortgage application, make sure your legal documents reflect your name and gender identity if you have made any changes. This process is similar to what anyone going through a legal name change experiences – everything needs to match to avoid any confusion during the background and credit checks.

Here are the documents that you should ensure are updated to reflect your name and identity:

- ▶ Government-issued IDs (social security card, driver's license, passport, tribal identification, etc.)
- ▶ Legal name change documents
- ▶ Current debts, including loans or credit card statements
- ▶ Proof of income (e.g., pay stubs, tax forms)
- ▶ Credit Report
- ▶ Past rental history (if applicable)
- ▶ Documents showing proof of residence (for a few years)

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## **What if my prior name pops up during the background check, and the loan officer asks about it? What should I do?**

You don't need to explain the reasons behind your name change. The focus should be on the consistency of your credit and legal records. If your name change happened more than six months ago, it's particularly important to ensure all your documents are up to date, as outdated information can lead to unnecessary delays.

## **What do I do if my loan officer asks about my identity?**

Know your rights and boundaries. If a loan officer or anyone else in the process asks intrusive questions about your transition – such as surgeries or other personal details – you do not need to answer. Those questions are not relevant to securing a mortgage, and you deserve to feel respect and professionalism throughout the process.

## **I don't feel comfortable with my loan officer or real estate agent, what should I do?**

If you ever feel uncomfortable or your loan officer or any other professional is overstepping your boundaries, it's okay to walk away and find someone else. Your comfort and dignity are non-negotiable, and you have no legal obligation to employ that lender, even if you started the application process for a mortgage. Remember, you are in control here as the buyer! If you are under contract with an agent but do not want to continue working with them, discuss parting ways with them or their Managing Broker.

## **What do I do after I'm pre-approved?**

Once you are pre-approved for a mortgage and have found a home that's right for you, the next step is to choose the loan type and term length that aligns with your financial goals. At this stage, having your documentation in order is crucial. Make sure all your documents reflect your preferred name and identity, so you can show the lender that you are a reliable candidate. You will need:

- ▶ 30 days history of income (most paychecks have year-to-date running totals)
- ▶ Two years of company-issued W2s (additional income documents required for self-employment or contractor-based employment)
- ▶ If you just started a new job, have your signed offer letter ready to show that you were officially hired
- ▶ 60 days' worth of bank statements for your check/savings accounts
- ▶ 60 days or the most recent full quarter of investment and retirement account statements
- ▶ Your two most recently filed annual tax returns





## THE INSPECTION

**THE NEXT BIG STEP IN THE HOME-BUYING JOURNEY** is the inspection, which happens after you review the seller's disclosures. These disclosures are legal documents (what's included varies by state) where the seller is required to share any known issues with the home. This can range from structural problems and unresolved permits to details about the neighbors or even whether a serious crime ever took place on the property. Once you have reviewed the seller's disclosures, it's time to bring in a home inspector to give the property a thorough checkup.

Your home inspector will examine every corner of the house, from top to bottom. They'll inspect the electric, plumbing, heating, and air conditioning systems and keep an eye out for potential problems like termites, moisture, mold, or other red flags. An often-overlooked detail is checking if any previous renovations were done according to legal codes. If issues are uncovered, you'll have the chance to negotiate with the seller.

The next step is when your real estate agent plays a critical role in helping you navigate these negotiations. Some repairs may be legally required of the seller, but you can also request fixes or financial credits for things that concern you. For example, if the roof needs work, the seller might agree to fix it before closing or adjust the sale price to cover the cost.



## FINALIZING THE LOAN

**IF EVERYTHING CHECKS OUT** and negotiations are successful, you will move forward to the next steps: finalizing your loan and getting an appraisal.

The appraisal is your lender's way of ensuring the home is worth what you are paying for it. They need to know that if something goes wrong and you can't pay the loan, they can recover their money by selling the property.



## CLOSING ON THE HOUSE



### THE CLOSING PROCESS OFTEN INVOLVES A LOT OF PAPERWORK

and additional expenses, such as closing costs and legal fees, which can be an absolute headache. During this process, you'll finalize everything, including the inspection, the mortgage, and legal fees. Depending on your state, the closing may be handled by an attorney, a title or escrow company, or your real estate agent. While it's not always a quick process, many lenders can now close within 30 days or less.

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As closing approaches, you will do a final walkthrough of the home to ensure it's ready for sale. Finally, on closing day, you will sign many documents, exchange the necessary paperwork, and get the keys. The seller will also give you information on alarm codes, appliance manuals, and warranty details that you will need in the future.

### **Congratulations! The house is finally yours!**

We realize the work of aligning your documents and making sure everything is up to date can be tedious, these actions are sure to set you up for smooth transactions. Remember, each step you take toward aligning your legal documents, doing research on TGX affirming communities, and hiring LGBTQ+-ally professionals is a step closer to finding a safe, affirming place to live where you and your loved ones can truly thrive.

Visit [LGBTQplusHomes.com](https://LGBTQplusHomes.com) and let us help you find your safe haven.



## **TGX AND LGBTQ+ ALLIED ORGANIZATIONS THAT CAN HELP YOU**

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### **Trans Lifeline**

Trans Lifeline is a nonprofit 501(c)(3) organization dedicated to providing direct emotional and financial support to transgender individuals in crisis. Built by the trans community for the trans community, it operates as a grassroots hotline and microgrants program to help those in need.

### **All Family Legal**

All Family Legal provides guidance for LGBTQI+ individuals and families to prepare for January 2025, offering support on marriage, parentage, fertility, identity documents, and more. As a proud advocate for diverse families, All Family Legal PC specializes in legal services for those using assisted reproduction, adopting, divorcing, or seeking protections through co-parenting agreements, parentage orders, or guardianships. They are dedicated to serving LGBTQ families and also assist clients with name changes and gender affirmation processes.

### **Advocates for Trans Equality**

Advocates for Trans Equality (A4TE), established in 2024, emerged from a critical turning point in February 2022 when Texas state officials ordered child protection workers to investigate parents suspected of providing their children with medically necessary, transition-related healthcare. In response to this alarming action, two prominent national transgender civil rights organizations, the National Center for Transgender Equality (NCTE) and the Transgender Legal Defense and Education Fund (TLDEF), united to lead the next chapter of the transgender rights movement.

### **The Trevor Project**

The Trevor Project transforms volunteers into life-saving crisis counselors. Counselors are trained to provide support through calls, chats, or texts to young LGBTQ+ people. Through their free, confidential, and secure 24/7 service, crisis counselors offer a compassionate lifeline for those struggling with challenges like coming out, LGBTQ+ identity, depression, or suicidal thoughts.

## **SOURCES**

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<sup>1</sup> USA Today. January 22, 2025, Study: LGBTQ youth, family relocate amid increasing anxiety over laws directed at them

<sup>2</sup>[www.lgbtmap.org/equality-maps/identity\\_documents](https://www.lgbtmap.org/equality-maps/identity_documents)



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