LGBTQ+ REAL ESTATE alliance

In Partnership With Freddie Mac Single-Family

How Discrimination Impacts The LGBTQ+ Community On The Journey To Homeownership & Beyond

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The Inaugural Housing Policy Symposium Report from the

LGBTQ+ Real Estate Alliance

Letter from the President

Over the past year, the real estate industry's ability to adapt to the realities of a global pandemic have been most admirable. We have been challenged to find innovative ways to be safe from the coronavirus, but we have met that challenge head on and come out stronger and more resilient.

Our partners at Freddie Mac helped us identify how Alliance members were impacted by COVID-19 (more than two thirds reported a significant impact) - from an increased use of technology to support open houses and remote closings to concerns about an "inventory impasse," in which sellers are putting off listing their homes at the same time that buyer demand is increasing. Indeed, 75% of respondents said lack of inventory was the most pressing concern. For those working with buyers, not being able to find a home in the desired price range is an ongoing challenge. Resilience is something we in the LGBTQ+ community are accustomed to particularly when it comes to discrimination. And while we have been preoccupied with the pandemic, we have not lost sight of the work that remains to eradicate discrimination and advocate for increased acceptance of our community in the places we live and work.

The LGBTQ+ community weathered the erosion of rights during the Trump administration while embracing the start of the President Biden era that promises to bring more federal, state and societal equities to our community. President Biden has been steadfast in his desire to provide LGBTQ+ people with fundamental rights.
As an advocacy group, our endeavor is to showcase how discrimination impacts LGBTQ+ real estate professionals and buyers and sellers. This report goes in depth into how discrimination that targets LGBTQ+ people in high school, college and work impacts their earning potential. At the same time, we address how the American Dream of homeownership may be tougher for them to achieve and enjoy because of the perceived and/or real threats of discrimination.

By curating third-party research and aligning it with Alliance member survey responses and anecdotal evidence from our esteemed panel, we shed light on the impact of discrimination on our industry and community.

Since its inception on October 1, 2020 the LGBTQ+ Real Estate Alliance has quickly become recognized as a positive force of change in our industry. We are looking forward to working with stakeholders - our partners, real estate, mortgage and title professionals, those working in ancillary real estate industries and the LGBTQ+ civic groups – to showcase what our community endures on a daily basis and how unconscious bias negatively affects us.

Thank you for taking the time to read this important report.

JOHN THORPE
President
LGBTQ+ Real Estate Alliance

A Message From Freddie Mac:

Affordable, equitable housing is at the core of Freddie Mac's mission and is critical in building and preserving strong, sustainable communities. In this time of societal, health and economic upheaval, industry collaboration toward our shared goal is more vital than ever. Our **All For Home℠** focus is to drive improvements across each stage in a homebuyer's journey. We provide real solutions to affordability issues by combining our expertise using data, insights and ongoing dialogues with lender partners, housing intermediaries and diverse realtor organizations such as LGBTQ+ Alliance Group.

Real estate professionals make a critical difference in homebuyer success. From educating clients on the complex homebuying process to connecting them with mortgage experts to find the right solutions, they are key in helping families achieve their dream of homeownership. Freddie Mac has made it a priority to ensure that real estate professionals are armed with **relevant insights, resources and educational opportunities** by establishing a dedicated team focused on outreach and education.

We appreciate this opportunity for collaboration in creating a landscape where everyone is on the same playing field.

DANNY GARDNER

Senior Vice President, Client and Community Engagement, Single-Family

Freddie Mac
Single-Family

MEET OUR MEMBER PANEL

Special thanks to the following people for providing insight into their lives:

Gene Brake
EXP Realty
Spokane, WA

Gene Brake, a father of three and grandfather of five, is married to husband Greg. Gene is an agent with EXP Realty and has been a Realtor® since 2009. Since the mid-1980s, Gene has been active in numerous LGBTQ+ community and political organizations, including the International Court Council, where he worked closely with The National LGBTQ Task Force and the Harvey Milk Foundation as a part of the campaign to create a USPS postage stamp to honor Harvey Milk. He participated in the 2014 White House unveiling of the stamp.

Shenice Brown
Empower Financial
Spring, TX

Shenice Brown identifies as pansexual and is married to wife Shan. Shenice is the co-owner of Empower Financial, which provides personalized options to protect individuals and businesses as well as grow wealth through life insurance, retirement planning, and real estate investing. Empower Financial is LGBTBE® certified and serves clients in many states. She began her career in the tech industry with Microsoft and Hewlett-Packard. She volunteers with various LGBTQ nonprofit organizations. Shenice is committed to serving the LGBTQ+ community to make a difference for individuals, families, and businesses.

Caitlin Jones
RE/MAX
Brandon, FL

Caitlin Jones is a proud queer and non-binary person. Caitlin is married to Rachel Jones and they have two children, Hadley and Emery. Caitlin leads the Jones Home Team focused on providing comprehensive, inclusive real estate support throughout the Tampa Bay region.

After earning a Master's in Higher Education, Caitlin moved to Tampa to serve as the first Coordinator for LGBT Programs and Services at the University of South Florida. From there, she also worked at the University of Tampa before making the jump into real estate. Caitlin also serves as the President of the Tampa Bay Chapter of The Alliance and continually looks for ways to actively support marginalized people or various identity groups.

Christopher Matos-Rogers
Palmerhouse Properties
Atlanta, GA

Christopher Matos-Rogers and husband Heroildo have two sons adopted from foster care as teens. Christopher heads the Matos-Rogers group, Georgia's only sustainability-focused real estate group. He also serves as the 2021 President of The Alliance's Atlanta Chapter. He and his husband built an inclusive statewide parent support group, AdoptGA, and have advocated all the way to SCOTUS for LGBTQ+ inclusion in foster care and adoption. Advancing progress in the industry has led him to multiple roles with Atlanta Realtors® Association, Georgia Association of Realtors, the National Association of Realtors, and the LGBTQ+ community.

Jason Scott
Hill Barbour Realty
Greensboro, NC

Jason is married to husband Brian Burton. They have been together for 25 years and were married in California in 2008 as a part of the 16,000 couples that were the foundation of the Prop8 movement to bring about marriage equality for the nation. After nearly 25 years in retail, he started his real estate career with Keller Williams in 2015. Today he is Broker in Charge and Buying Specialist for Hill Barbour Realty. He serves as a board member of his local Association chapter and chair of its Diversity and Inclusion Committee. He is also a member of North Carolina Realtors Diversity Committee and is an Equality NC PAC member representing Greensboro. He is a graduate of the Realtor Institute (GRI), is an Accredited Buyers Representative (ABR) and has earned At Home with Diversity and ePRO designations.

LGBTQ+ REAL ESTATE alliance

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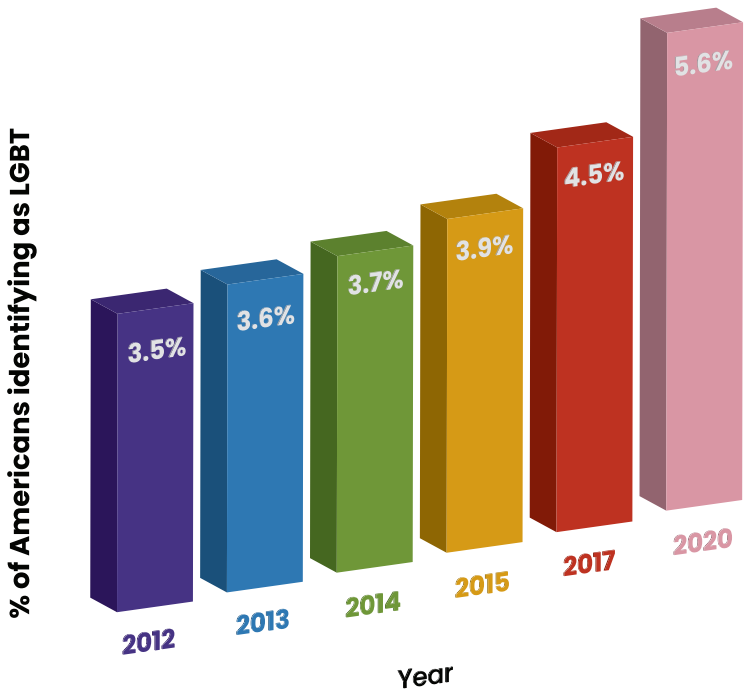
WHO WE ARE

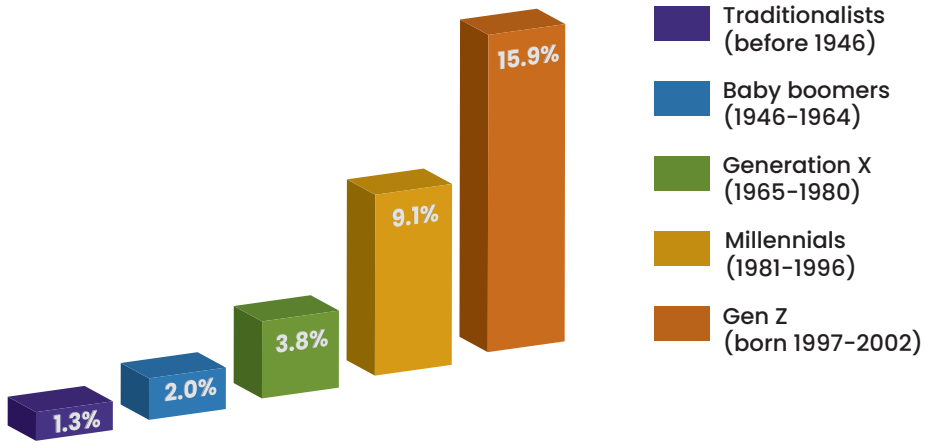
In the U.S., the documented LGBTQ+ population is growing as more individuals are self-identifying and being more open about their sexual orientation and gender identity. A 2020 Gallup poll found that the presence of LGBTQ+ adults in America has risen to 5.6%.



Source: Gallup

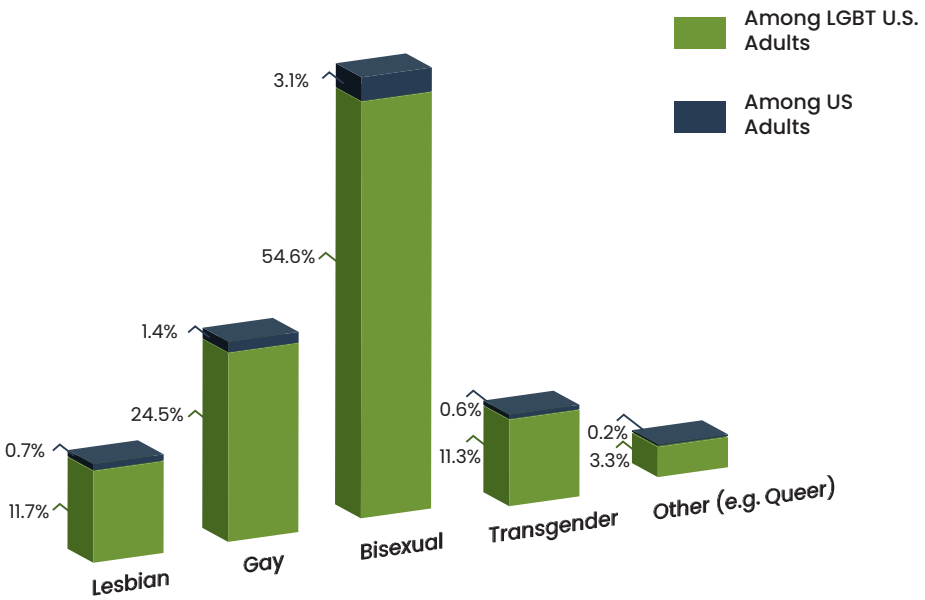
Likewise, the documented percentage of LGBTQ+ community members steadily rises in younger generations, revealing a greater societal acceptance that allows community members to live authentically.

Surveyed LGBTQ+ Real Estate Alliance members reported that 31 was the average age when they felt comfortable living as their authentic self.



Source: Gallup

Gallup also shared the makeup of the LGBT community.



Source: Gallup

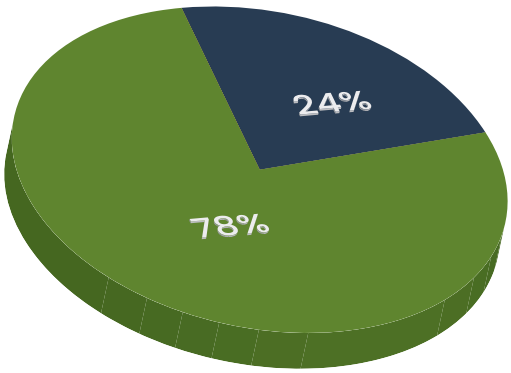
As the population of LGBTQ+ adults grows, so do acceptance rates for gender and sexual minorities, as most people believe that anti-discrimination laws should be adopted to further protect the community. According to GLAAD's 2020 Accelerating Acceptance Study, 90% of Americans believe it should be illegal for restaurants or other public businesses to be allowed to turn LGBTQ+ customers away, and 86% believe is should be illegal for an employee's same-sex partner to be denied employment benefits, such as pension or health care insurance coverage, because of their sexual orientation.[1]

OUR YOUTH AND IMPACT OF DISCRIMINATION

The adolescent period is a significant time to grow physically and mentally. The events that occur during these years shape how we think and behave throughout the entire course of our lives. For LGBTQ+ teens, this period can be especially damaging if they are not exposed to love and support from friends, family and peers.

Importance of Family

The fear of rejection and disapproval is a harsh reality that many LGBTQ+ teens faced. Those who grew up in an unsupportive household found "coming out" to parents and family members to be an extremely stressful task that many avoided for years.



LGBTQ+ youth not out had heard their families make negative comments towards LGBTQ+ people

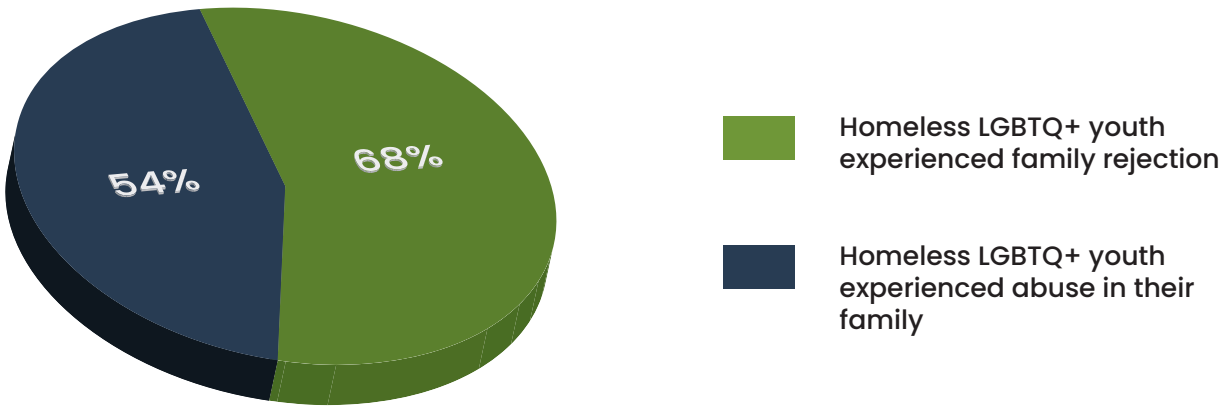
LGBTQ+ youth who could "definitely" be themselves in their household

Source: HRC[2]

Surveyed LGBTQ+ Real Estate Alliance members who "came out" before the age of 21 experienced a relatively even split between parents who were supportive and who were not supportive (53% and 46%, respectively). However, only 20.5% found their parents to be extremely supportive.

"My dad had left us in third grade and my Mom and I were best friends, but me being gay was not her favorite subject. She was Southern Baptist and would say she loved the sinner but not the sin." ***– Jason Scott***

"I was a tomboy and a good athlete in basketball and volleyball. My mom took pride in that. I was forced to come out at 17. My girlfriend's mom found out about us and called my mom. It did not go well. I wasn't close with my parents. So when I came out it was more a 'have to have' conversation rather than a support conversation. I didn't know gender and wanted to be who I was and dress as I wanted. She wanted me to be the feminine girl, but that's not who I was. But she controlled the finances and therefore dictated what I wore. It didn't align with who I was." ***– Caitlin Jones***

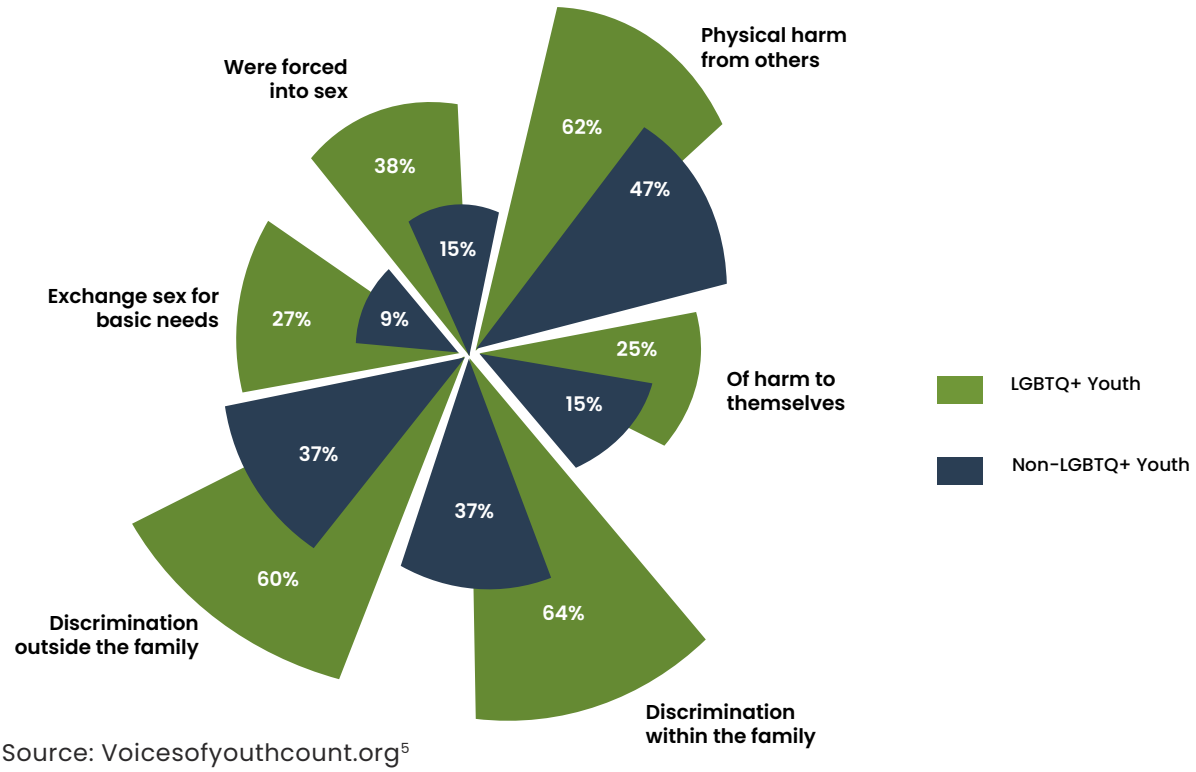


Source: Springer.com[3]

When faced with a lack of support from family members, studies show that LGBTQ+ youths are more likely to have negative health effects like depression, anxiety and substance abuse, all of which can have a long-lasting effect. Likewise, highly unsupportive families are more likely to kick their LGBTQ+ children out of the home. LGBTQ+ youths may also run away in order to avoid abuse, leading to a massive overrepresentation of LGBTQ+ youth in homeless shelters.[4]

In fact, LGBTQ+ youths have twice the risk of experiencing homelessness than their non-LGBTQ+ peers. Being faced with such discriminations and hardships at an early age has long-term consequences on mental health and lessens one's ability to have safe experiences and living conditions; they are even more likely to experience early deaths. This can especially be seen in LGBTQ+ youths who encountered homelessness due to family rejection and have not mended their relationship with family members into adulthood.

In a study conducted by the Voices of Youth Count initiative at the University of Chicago, LGBTQ+ youth members reported traumatic experiences both before and during their periods of homelessness and how they differ from experiences faced by non-LGBTQ+ youth.[3]



Source: Voicesofyouthcount.org[5]

Other factors that contribute to the rising number of LGBTQ+ youth in homeless situations include housing unaffordability, lack of profitable employment, and housing instability. With that said, such findings exemplify the need to create safe spaces for the younger LGBTQ+ generation in order to decrease the risk of homelessness.

> *"I remember a trip I did to Florida with my dad and uncles. They were all military men. My uncles believed that gays, women and blacks shouldn't be in the military and that they wouldn't be comfortable being in the foxhole with them. I wasn't out yet at 16. That one comment has stayed with me forever."*
> ***- Christopher Matos-Rogers***

However, those with accepting and supportive families are likely to report more positive health effects including greater self-esteem and resilience. Family acceptance also makes it more likely an LGBTQ+ person will come out to family members.

Dealing with rejection and bullying

While already dealing with the trials and tribulations that accompany growing up, LGBTQ+ youth and teenagers are often exposed to various forms of hatred and bullying at a rate that is alarmingly higher than their straight peers. In fact, LGBTQ+ youth are more than twice as likely to be verbally harassed or physically assaulted in a school setting, compared to non-LGBTQ+ youth. The HRC 2018 LGBTQ+ Youth Report detailed the major impact of rejection on their well-being and found that 77% of LGBTQ+ youth surveyed had felt down or depressed in the past week alone.

64.7% of LGBTQ+ Real Estate Alliance members who responded reported that they experienced at least a moderate amount of bullying and/or discrimination as an LGBTQ+ person in high school.

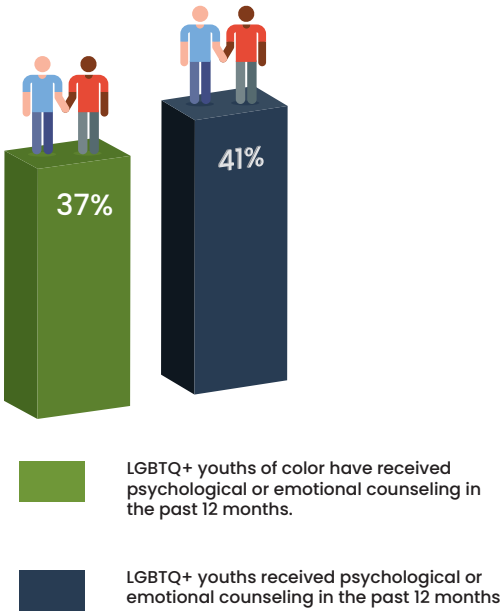
62.9% of LGBTQ+ Real Estate Alliance members found that the bullying, discrimination and/or fear of discrimination for being an LGBTQ+ person in high school had at least a little impact on their academic performance.

"I was bullied profusely in high school to the point where I attempted suicide. It was my freshman year when I attempted an overdose and was hospitalized. The bullying was awful. There were two reasons it stopped. The bullies thought they killed me. And the Black community, led by my best friend Dennis, who played football, protected me and the bullying essentially stopped. My psychiatrist was British and he didn't fit in either in our Mayberry-like town in North Carolina. He taught me not to hate myself because of the bullying and to be okay that I was gay because it was true, I am gay. He made me recognize that there were other people like me and to understand it." ***– Jason Scott***

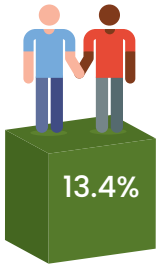
"When I came out, my Mom took it the hardest, and we still have not fully reconciled. She felt I had limited my options in life - work, relationships, advancement, and happiness. She went the negative route. I had always been on the gifted track and a math scholar, but in my senior year I failed AP statistics. I started dating someone and that made it real for my Mom. I was not kicked out, but I left home halfway through my senior year because home was no longer a supportive and loving environment. The change in trajectory was from the lack of support and no longer feeling safe at home. Something I only came to fully understand during the foster care adoption process with our sons." ***– Christopher Matos-Rogers***

"In school, I got picked on a lot. I was 15 and working in a hamburger place where I lived in small town Texas. These two guys from school asked how much I made. I told them and they said, "You can probably make more than that on the side giving ---- jobs." They then started calling me queer. I was clueless. I had never heard there was a term for it, a thing called being gay. At 16, I moved out. My mom had married my step-dad, an ex-Marine. I didn't fit the stereotype of a son. I wasn't a" guy's guy" and I think he saw that I was gay even though I didn't yet. I was his first punching bag when he had too many drinks." ***– Gene Brake***

Many LGBTQ+ teens do not feel comfortable going to counseling services or do not trust these services to properly handle LGBTQ+-specific issues. This can be especially more difficult for LGBTQ+ youth of color.



Source: HRC



13.4% of LGBTQ+ students who experience frequent verbal harassment don't plan to attend college after high school.

Source: Campusexplorer.com[6]

THE COLLEGE YEARS

College is a time when many students are able to thrive both academically and socially in a new environment, as they are surrounded by new peers and new experiences. For many LGBTQ+ individuals, this is an important time where they feel that they may be able to be more comfortable with their gender identity or sexual orientation, especially if they were unable to do so in their hometowns.

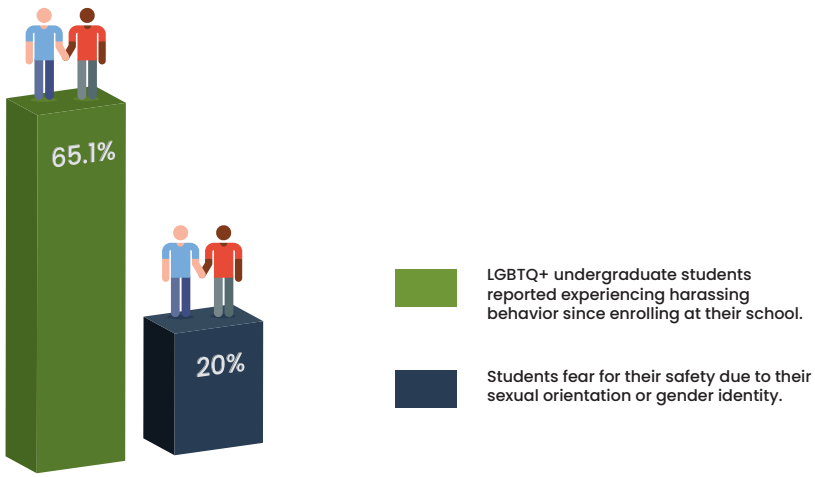
The Postsecondary National Policy Institute reports 10% of the U.S. college population are LBGTQ+ students.

"I'm literally from Mayberry – Mount Airy, N.C,. where Andy Griffith was from. As I grew into myself, Mayberry wasn't a fit. I started at community college then went to UNC Greensboro. I've never left Greensboro. By college I was comfortable with myself. It wasn't until my senior year when I met Brian (future husband), who went to Guilford, and he came home for the first time. My step-father took me aside and said, "you can't just bring anyone home," obviously referring to the fact that Brian is Black. I stopped him and asked if my super-supportive mom knew he was having this conversation with me. That put a stop to it and he's been great ever since. My mom has since passed away and my step-dad and I have a great relationship." ***– Jason Scott***

"I was at San Jacinto College when I realized I was gay. I was reading an article in Blueboy Magazine which back then was like a GQ magazine. There was an article there about gay men. I thought, "What the heck is this?" That was the first time I knew it was a thing. I came out to my immediate family and those who I already knew were gay right after high school graduation and before I went to San Jacinto College. My mom asked if she could take me to a doctor or a psychiatrist. She wanted to get me help. She thought she failed. Pretty quickly, that faded and it became, "I love you and will support you." ***- Gene Brake***

46% of LGBTQ+ Real Estate Alliance members shared they felt comfortable being their authentic selves in their 20's.

Even so, the increase in inclusion does not equate to a safe environment for these students. A 2019 study found that a large majority of LGBTQ+ undergraduate students faced harassment at their school.

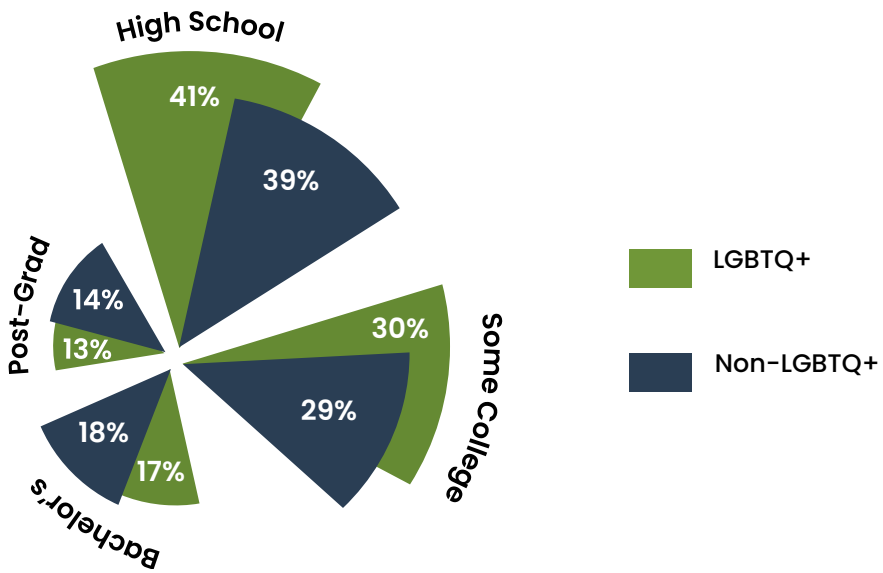


Source: PNPI.org[7]

Students who are subjected to such attacks are at risk of detrimental effects in their education and schoolwork, including increased school absenteeism and academic difficulties, such as slipping grades. According to the Association of American Colleges and Universities (AACU), following a decrease in school proficiency, LGBTQ+ college students are more likely to drop out of school, abuse drugs and alcohol and develop mental health problems such as depression, anxiety and/or low self-esteem.[8]

Interestingly, LGBTQ+ Real Estate Alliance members share that the college experience was not as difficult as the high school experience, as 80% reported rarely or never experiencing bullying or discrimination while in college.

Likewise, UCLA's Williams Institute reports that LGBTQ+ people are more likely to complete high school and some college education compared to their heterosexual peers, but they fall off in achieving a bachelor's or graduate degree.[9]



SOURCE: The Williams Institute

The distresses felt through youth and early adulthood years have the ability to create a domino-like effect and alter the course of an LGBTQ+ individual's life entirely. According to the AACU, those who endured bullying and a lack of support may experience anxiety, depression, PTSD, etc. for upcoming years.

Nearly 40% of LGBTQ+ Real Estate Alliance members believe bullying, discrimination and/or the fear of discrimination as an LGBTQ+ person in high school and/or college impacted their early earning potential.

BestSchools.org recently shared that 75% of LGBTQ+ students reported experiencing sexual harassment at least once, while 20% feared for their safety. Additionally, 31% of LGBTQ+ college students of color experienced exclusionary, intimidating, offensive or hostile conduct.[10]

"I went to Clarion University in rural Pennsylvania. I originally came out as bisexual based on pressure from my family to not be gay. I immediately joined the rugby team, a sport often stereotyped to be gay, so when the seniors asked, "you're not gay, are you?" I lied so I would fit in. As I progressed through college, I became a very well-known student leader who was socially out as being gay, but I still feared the reactions of others. As a junior I went through sorority recruitment even though I knew some sororities didn't want to give me a bid because I was openly gay. My senior year I ran for Homecoming Court, and actually almost won Homecoming Queen, but my sorority sisters were concerned if I would dress girly enough to represent them well. It turned out that a rule existed that we all had to wear business suits anyway, but it was a concern. I had girlfriends all throughout college and was open about that, but I limited PDA and tried to not be overt with affection. I remember taking a girl on a date and her kissing me goodbye as I walked her to class. I was consumed for days with anxiety around who may have seen us and what broader implication that might have in rural America." ***- Caitlin Jones***

NAVIGATING THE WORKFORCE

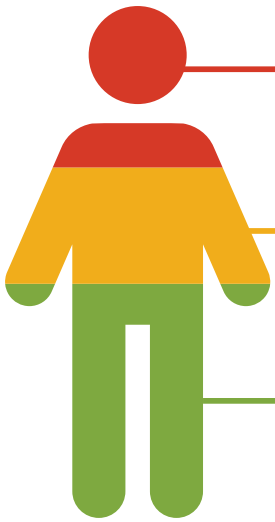
UCLA's Williams Institute found that the LBGTQ+ community traditionally has an unemployment rate of 9%, nearly double that of the national mark. This leads to obvious other challenges including being:

- Uninsured (15%) vs. 12% national mark
- Food insecure (27%) vs. 15% national mark
- Poor with an income of $24,000 or less (25%) vs. 18% national mark

The Williams Institute also reports there are currently 8.1 million LGBTQ+ workers 16 or older in the U.S. and many still endure discriminatory and unfair acts in their places of employment.

A 2017 National LGBTQ Workers Center study found that 25% of LGBTQ+ people reported facing discrimination in their workplace environment due to their sexual orientation or gender identity. Additionally, 27% of transgender workers reported being fired from their jobs, not hired or denied a promotion due to their identity. Discrimination may come in the form of wage inequality as well, as 22% of LGBTQ+ workers were not paid the same or promoted at the same rate as their heterosexual colleagues.[11] Fear of facing discrimination at the workplace has led a large majority of LGBTQ+ workers to not disclose their sexual orientation at their place of work.

While workplace discrimination can be portrayed in major components like disparities in access to health care benefits and unfair firing, it can also be seen in more subtle, yet powerful ways. For example, same-sex male couples who adopt a child might find their companies do not provide them with adequate family leave. In such cases, mothers may be given 16 weeks of family leave while other parents are only given 4 weeks.[13]



47% LGBTQ employees believe being "out" at work could damage their career (losing a job, not getting a promotion, not selected for a project)

43% LGBTQ employees say they feel they are not fully "out" at work

57% Employed LGBTQ+ Americans say they are fully "out" at work

SOURCE: Glassdoor[12]

"I didn't know I was in the LGBTQ+ community until adulthood. I was born in Jamaica, which is not very LGBTQ+ friendly, and grew up in Queens. It was almost easy to suppress how I felt. I didn't have a lot of exposure to the community. I didn't have friends who were LGBTQ+ or paid attention to it. I had a boyfriend all throughout high school and had a daugvhter with him. We were even engaged, but marriage would have been a huge mistake. I was going to online college and working for Microsoft and they transferred me to Houston. We ended our relationship and we now have joint custody of our daughter. At work I was surrounded by people in the community. My boss was lesbian, a colleague was lesbian. It was a learning experience. I started to have relationships with women. Now that I'm in my late 20s, I identify as pansexual and I learn towards women."

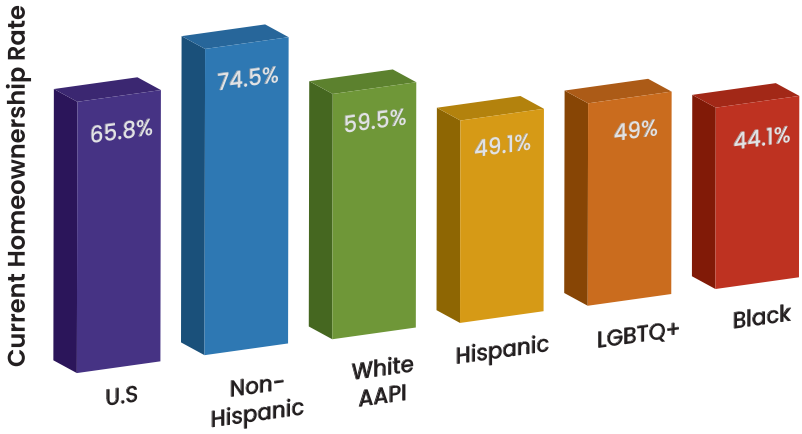
- Shenice Brown

"Being gay cost me a job and potentially a great career. It was 1987 and I had a great job at Southwestern Bell Telephone. My birthday was September 17 and my co-workers bought me a guy's pin-up calendar. They knew I was gay. It was tasteful. Nothing nude, just guys in bathing suits. I hung it on my wall like everyone else did. My supervisor came over and said her boss wanted me to remove it. I told her that if everyone took their similar calendars off the wall I would. I didn't want to be singled out. Three weeks later I was terminated. I was a union employee and the union fought for six months. They got me a severance but not my job. It took quite a while to rebuild financially. But looking back, it was a great paying salary back then - $13 an hour. Had I stayed, I was on the management track and would have kept moving up. People I knew from there earned great salaries and pensions." ***– Gene Brake***

"After college I ended up getting a Master's in Higher Ed and focused on LGBTQ+ issues, developing training on identity, coming out, breaking down acronyms and educating faculty and staff. I took a job at the University of South Florida. I was at an LGBTQ+ awards ceremony and witnessed a university VP openly discriminate against a student who left crying. Our Title IX person was present. She told me that if gender based discrimination occurred I needed to report it. I did. Because it involved a VP and I was just a coordinator, the school discriminated against me. They said it was my fault for bringing it up, blamed my communications skills and said I had to change. So I left and went to the University of Tampa. A year later a mega team at Keller Williams recruited me in." ***– Caitlin Jones***

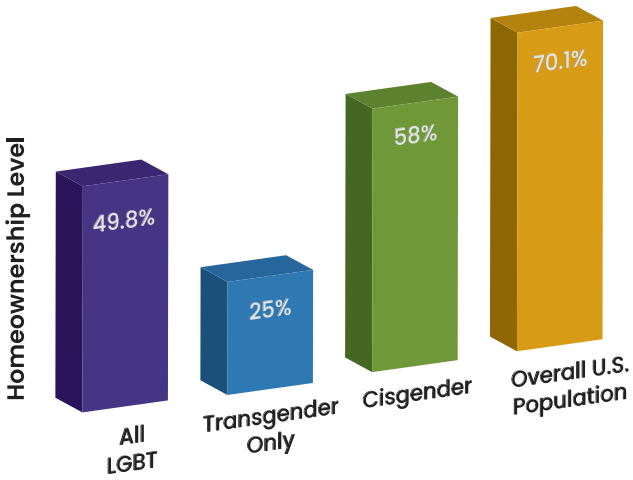
BECOMING A HOMEOWNER

The LGBTQ+ community does not fare well in homeownership rates as compared to other minority groups according to Freddie Mac and the U.S. Census Bureau.



Source: Freddie Mac[14] & U.S. Census Bureau[15]

UCLA's Williams Institute offers additional information.



Source: Williams Institute[16]

"Before I bought my first house in 1983 with money I won on "Dream House," a game show hosted by Bob Eubanks, I had been renting. Two doors down from me in the complex was a gay couple. They got evicted because the manager said, "she wasn't going to have any homos there." That made me be very careful in what I did after that. I stayed in that complex for a few years. I appeared to be a single guy going to school and working." ***– Gene Brake***

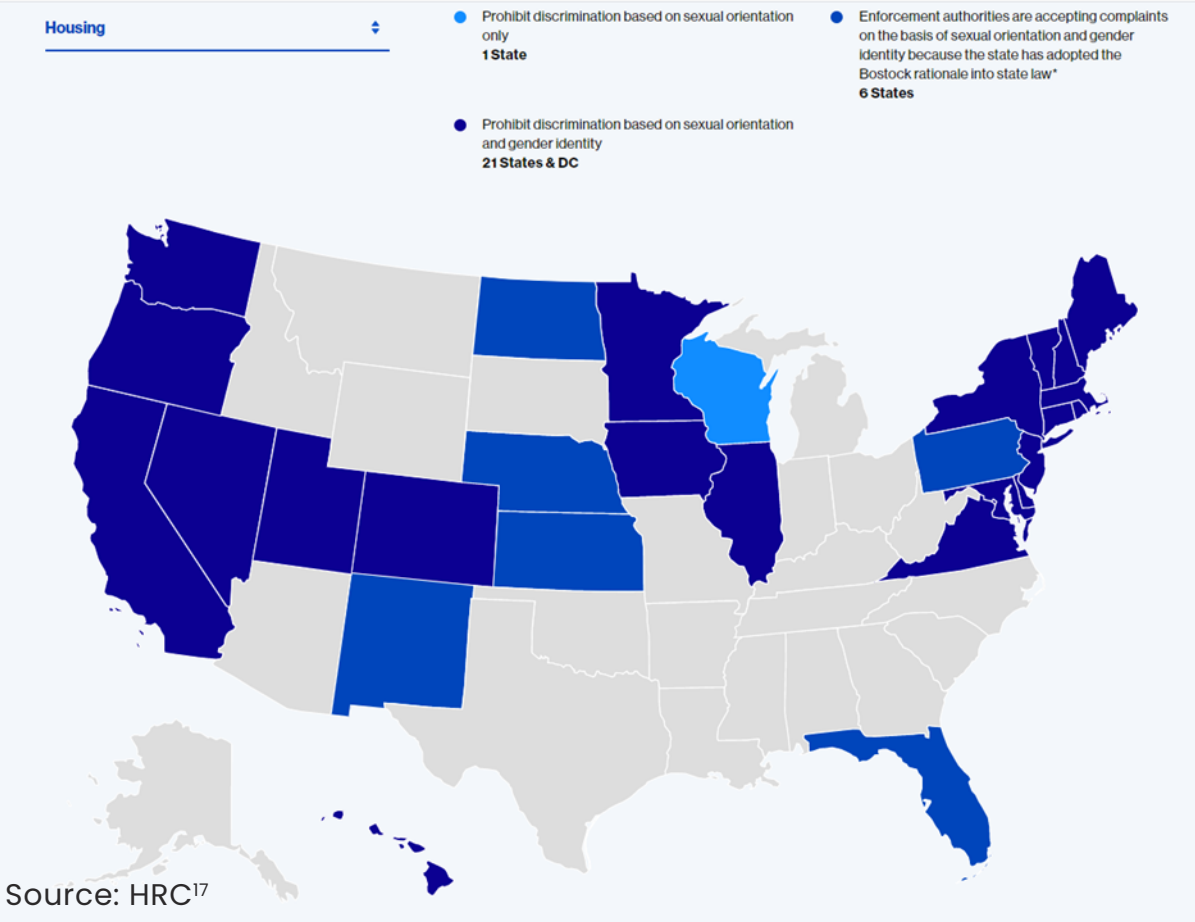
Discrimination in Home Ownership

Many in the real estate community are surprised to learn that sexual orientation and gender identity are not protected classes under the Fair Housing Act. In fact, 27 states offer no housing protections for LBGTQ+ people, a total of more than 3 million people according to UCLA's Williams Institute.

Surveyed LGBTQ+ Real Estate Alliance shared that discrimination is seen in various ways within real estate:

- *13.8% reported they signed legal forms (mortgage, purchase agreement, title, etc.) that did not adequately represent their life experience*
- *10.6% experienced a real estate professional discriminating against them in the renting/home buying process*
- *5.3% experienced a landlord refuse to rent to them*
- *5.2% found that a seller discriminated against them*

Meanwhile, 23.4% of Alliance members did not report instances of discrimination.



Source: HRC[17]

"When Rachel and I bought our first home, we were not married and I wasn't in real estate yet. In Florida there are a couple of ways to take title and our closing attorney would not allow us to do joint tenancy with full right of survivorship, despite that being an available option. This was blatant discrimination. Every straight non-married couple with whom I work is offered it. But because he perceived that we were two women in a relationship, he wouldn't do it. He told us to "Quit Claim is to yourselves" when we got married. Essentially we would have to pay money to change the deed for a house we already owned. We didn't push it because we didn't know that we could have. We never went back to change it; instead we sold the home a few years later." ***- Caitlin Jones***

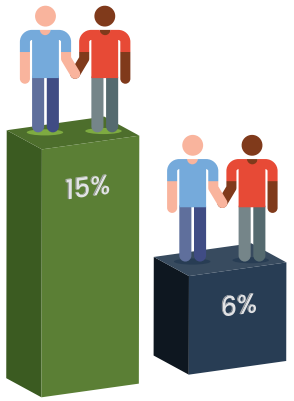
SOURCE: LGBT Aging Center[18]

Even so, most Americans are unaware that there are not anti-discrimination laws in place to protect LGBTQ+ individuals in housing. In GLAAD's 2020 Accelerated Acceptance study, 89% of non-LGBTQ+ respondents and 78% of LGBTQ+ respondents currently believe it is illegal to evict someone from housing due to their sexual or gender identity, even though it is not.

> *"I'm in another gay referral network and took a call from a transgender person. She put it out there that she and her partner were looking for a home but that if I wasn't okay working with them that was okay. Even though they contacted an agent in gay referral network, it was still shocking how scared they were."*
> ***– Jason Scott***

Those states and communities that are pro-LGBTQ+ see advantages. Prior to the Obergefell v. Hodges ruling that legalized same-sex marriage, the U.S. Department of Housing and Urban Development found that states which allowed same-sex marriages experienced an 8% to 13% increase in mortgage applications by homosexual couples.[19] Likewise, it is apparent that areas with laws against discrimination in housing and LGBTQ+-friendly areas are seeing price increases as these communities become more desirable to prospective owners.

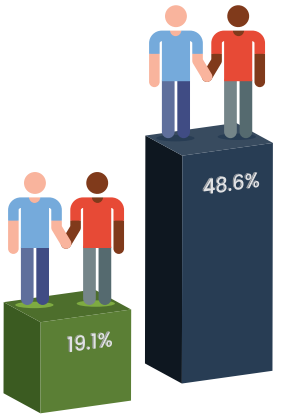
Despite being apprehensive about becoming homeowners, it is estimated that the LGBTQ+ community holds the potential for $1 trillion in buying power in the housing market.



LGBTQ+ adults were prevented from moving to/buying a home/apartment

Heterosexual adults were prevented from moving to/buying a home/apartment

SOURCE: Williams Institute[20]



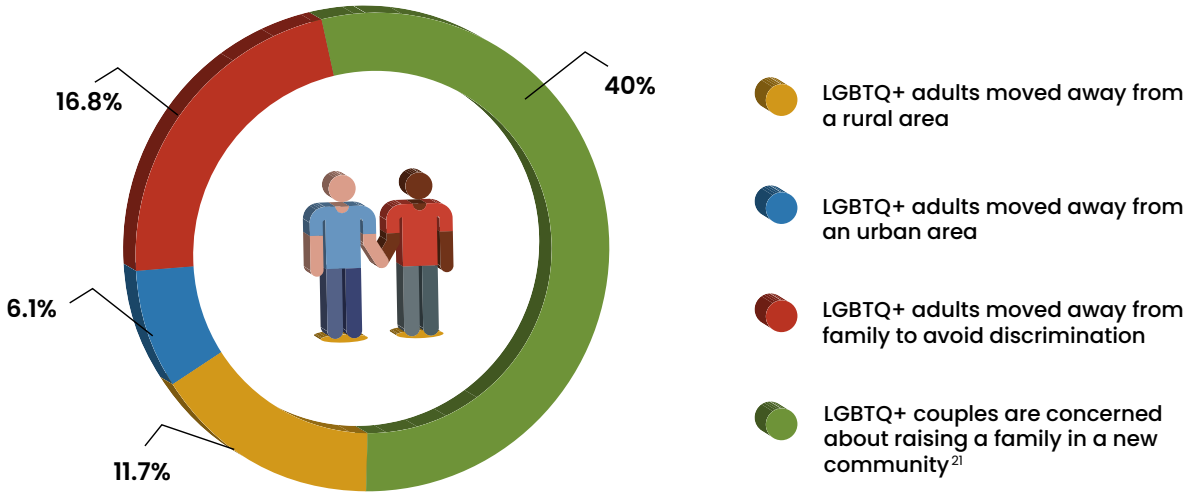
LGBTQ+ adults decided where to live out of fear of discrimination

LGBTQ+ adults who had experienced discrimination in the past year made that decision to avoid stigma

SOURCE: Williams Institute

The fear of discrimination actually impacts where an LGBTQ+ person might choose to live.

89.3% of LGBTQ+ Real Estate Alliance members surveyed reported that they find it at least somewhat important to live in an LGBTQ+ friendly community



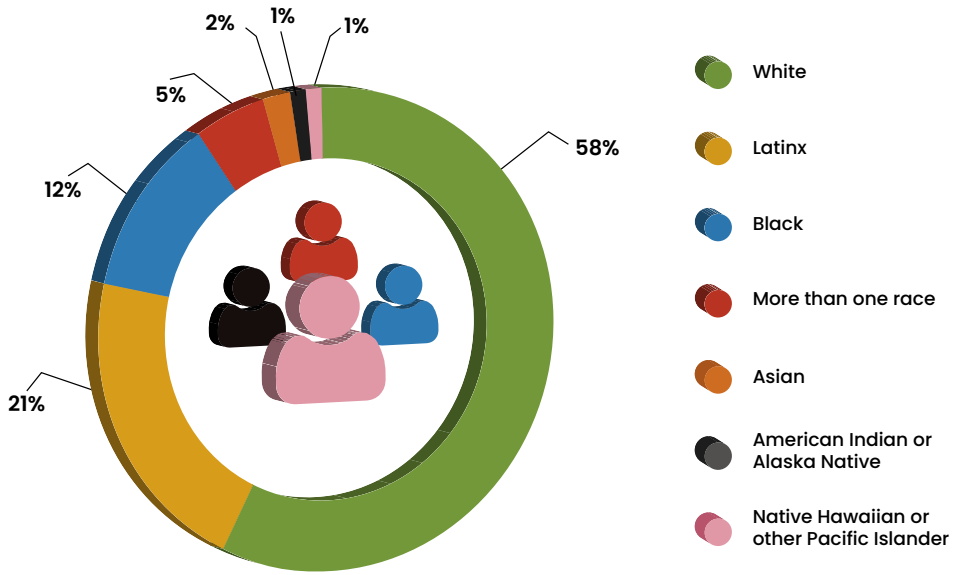
SOURCE: Williams Institute & Better.com[22]

Transgender adults are also subjected to housing discrimination as one in five have faced discrimination when seeking a home, with more than one in 10 being evicted from their homes due to their gender identity, according to the National Center for Transgender Equality.[22]

"I don't see a lot of people facing discrimination with real estate and mortgage professionals, but there is a level of it showing when LGBTQ+ people choose communities. There is a huge difference between how our straight clients and LGBTQ+ clients go about it. Our straight clients want to know if the neighborhood is clean, how the schools are, are there kids around, are there barking dogs, and what kind of cars are in the driveway. But our LGBTQ+ clients spend more time doing research online and look for any sign that they will be accepted – even a wave or smile while touring a home. They are much more interested in talking to neighbors. They may not reveal anything about themselves but are working to determine if the neighbors "will be okay to us." ***– Shenice Brown***

LGBTQ+ PEOPLE OF COLOR FACE ADDITIONAL CHALLENGES

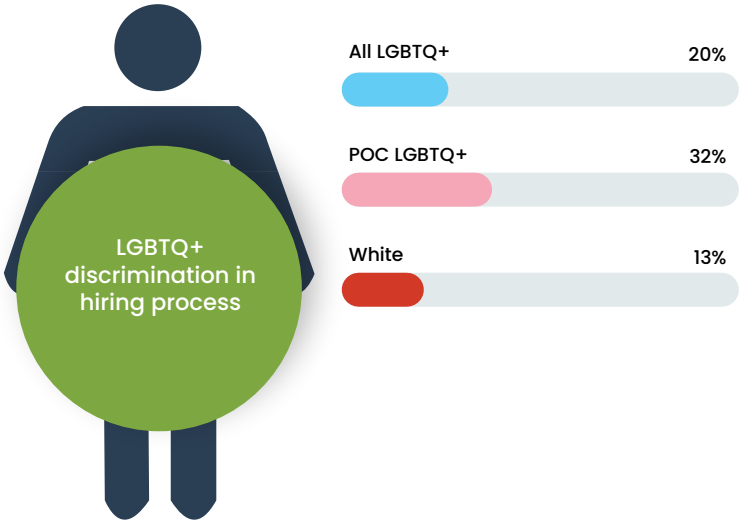
In the U.S., the LGBTQ+ community lacks people of color (POC) representation, which can be seen in a recent report by the Williams Institute.



SOURCE: Williams Institute

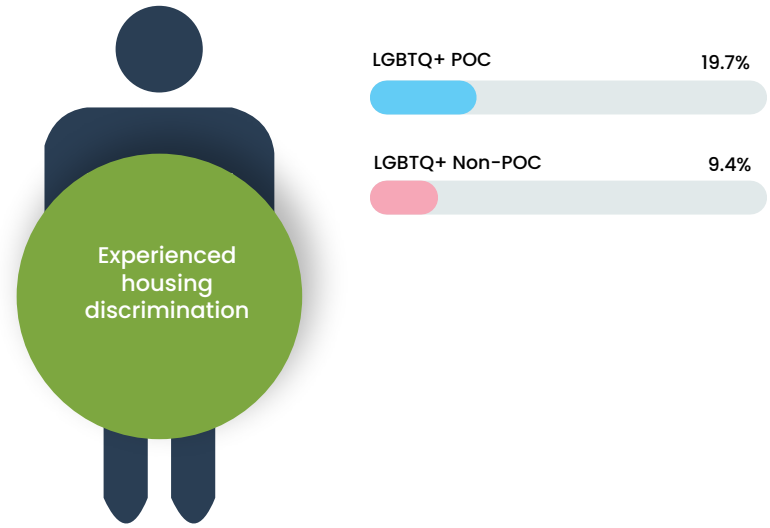
Due to the lack of representation and inclusion in the community, LGBTQ+ people of color are more likely to face additional discrimination and challenges throughout their lifetime. Such challenges can occur in the education system, the workplace, law enforcement, etc.

Coupled with systematic barriers and education inequalities, LGBTQ+ people of color are more likely to be treated unfairly in the hiring process or within their place of employment. In fact, 32% of LGBTQ+ people of color are likely to face discrimination based on their sexual orientation or gender identity when applying for jobs.



SOURCE: Catalyst[23]

LGBTQ+ people of color are at an even greater risk of experiencing housing discrimination. compared to white LGBTQ+ individuals.



SOURCE: University of Chicago[24]

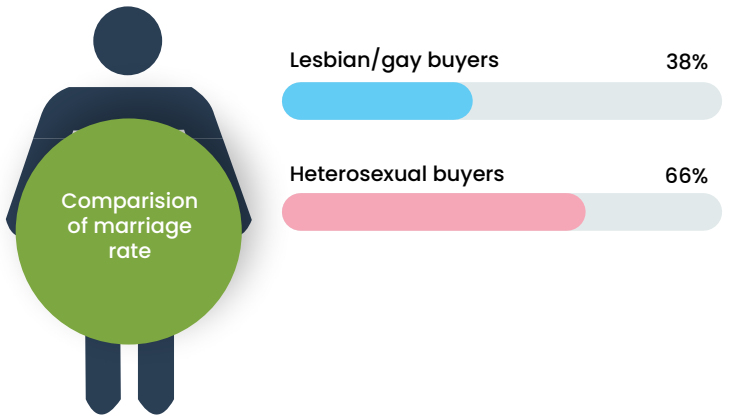
"Growing up a military brat, and in the South, I've always had relationships with a diverse group. My husband Heroildo is Puerto Rican, and many of my close friends are Black, Latinx, or AAPI. Through shared experiences and stories, I have witnessed and learned the disparity between the white LGBTQ+ experience and POC in our community. White LGBTQ+ and our families of origin have been more front and center in the LGBTQ+ rights movement. As such, both our families and society at large have become more accustomed and accepting of white LGBTQ+ people. That's not to diminish our own experience, but to bring awareness that ours is not the only LGBTQ+ experience. We must all commit to working on the inclusion and advancement of our entire LGBTQ+ community." ***– Christopher Matos-Rogers***

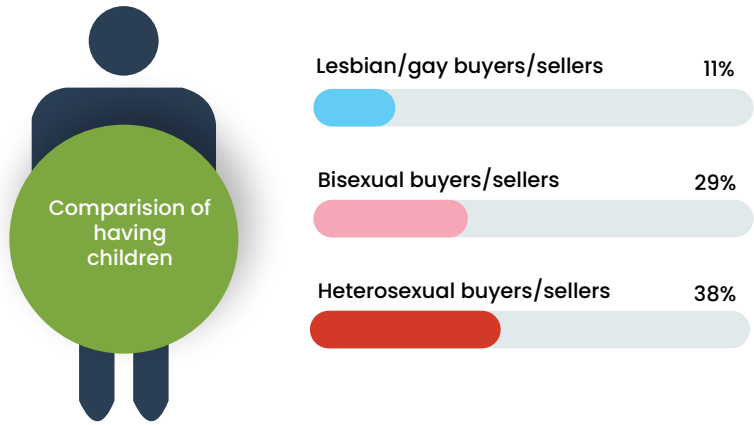
"My husband is a Black, gay man from New York. He came to Greensboro for school, where we met at UNC Greensboro. He has a different mindset. He's tough skinned. He is who he is. He's unapologetic. But you can see from the way people treat and view him that they are stuck in the 70s and 80s. I have it easy as a white male." ***– Jason Scott***

"I have seen quite a few LGBTQ+ Black and Hispanic people who are in a relationship have fears they will be discriminated against in renting. To avoid challenges and make the process easier, when they go to rent, only one of them will apply and/or visit. It is almost unconscious for them to do so. They are afraid of being told no. They know they can add someone to the lease later where they may go through a credit check while not drawing red flags. Whites are ahead on the acceptance scale."
– Shenice Brown

LGBTQ+ MARRIAGE AND FAMILIES

When it comes to purchasing a home, married couples are more likely to make such an investment and in many cases start or build a family. This goes for both same-sex and different-sex couples, especially after the Obergefell v. Hodges ruling.



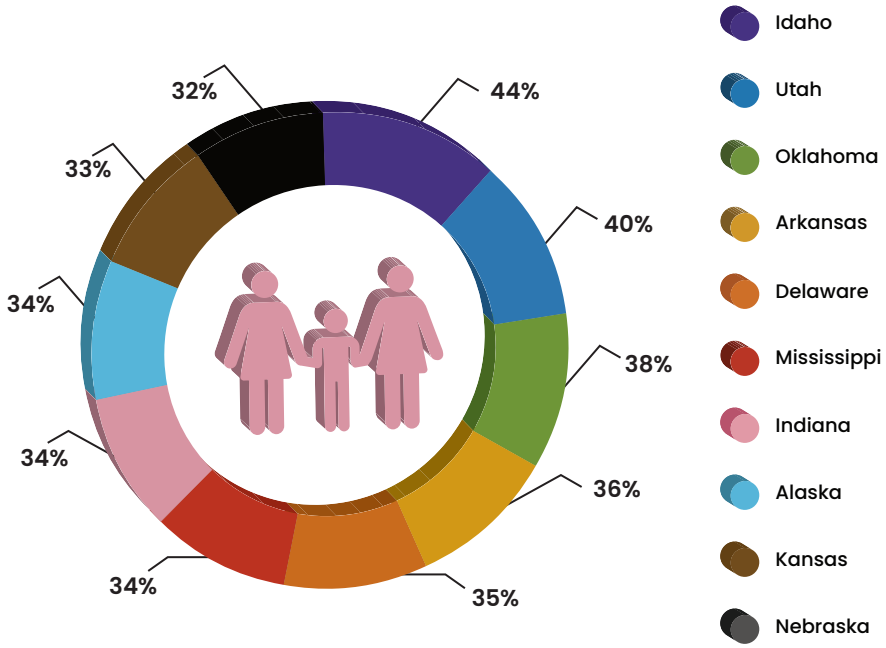


One month after the Obergefell v. Hodges ruling, 90% of LGBTQ+ homeowners saw homeownership as a good investment

81% of LGBTQ+ non-homeowners believed the ruling would make them feel more financially protected and confident

SOURCE: National Association of Realtors[25]; HSH[26]

While 71% of LGBTQ+ individuals in the U.S. are currently not raising children, below are the top ten states where LGBTQ+ people have children according to the Williams Institute.



SOURCE: Williams Institute

These numbers may be skewed due to the lower population of LGBTQ+ people in these states.

"The institution of marriage is so important to us for a number of reasons including the rights of survivorship. I knew a gay couple from my time in Texas. This was 10 years ago. They weren't married and the home was in my friend's name. He passed away and his partner had no rights. The home went to my friend's family. His sister and mother basically locked the partner out and he lost everything. The guy committed suicide a few years later." ***– Gene Brake***

"LGBTQ+ people with kids will follow heterosexual norms when looking to buy a home. Schools are obviously important as are communities where their kids will have friends. The difference for our community is that we have to do more work up front to make sure a community is accepting. I've also seen many LGBTQ+ buyers avoid home ownership associations because they bring another layer of potential scrutiny."

– Christopher Matos-Rogers

"I am fearful of discrimination. I am married, queer and non-binary. Rachel and I have two children, 3 and 1. I'm not a mom, I'm a parent. The kids call me 'Baba' which is changed from the Hebrew word for father 'Abba' by our oldest. I call them my "kids" rather than playing into the societal expectations of gender. They were both assigned female at birth and we use she/her pronouns for them, but until they are old enough to tell us about their own genders, we work to be inclusive and let them be who they are. We still face fear of discrimination as their parents. We tried to put our oldest in preschool and I went to - and made - the appointment with Rachel and the administrator at the school assumed I was Rachel's friend instead of Hadley's parent."

– Caitlin Jones

ELDER YEARS

There are around 1.5 million LGBTQ+ individuals age 65-and-older that reside in the United States.[27] While the nation works towards greater inclusion and support of minorities, many older LGBTQ+ people do not face the same positive shifts.

"As an aging LGBTQ+ person, I do have concerns about the future. We have a challenge with assisted living facilities. There just aren't enough of them dedicated to our community. I've been married for 18 years. We are happy in Spokane and have created a nice life for ourselves – far beyond what I ever could have dreamed. But when/if the time comes and we go into assisted living together what will that look like? What about if we are by ourselves? Will we have to go back into the closet? I am nervous how we will be received." ***– Gene Brake***

Social isolation proves to be a major concern for LGBTQ+ elders, as a higher proportion of them are single, have no children, and/or tend to live alone compared to heterosexual elders. Likewise, many LGBTQ+ older adults do not have good or close relationships with family members, either because their family rejected them for their being homosexual or they came out after marrying a partner of the opposite sex. Because of this, many of these elders tend to look for support and rely on "families of choice," which consist of friends, LGBTQ+ community organizations, etc.

According to the LGBT Aging Center, LGBTQ+ older adults are likely to face discrimination, as well as physical and verbal abuse. Many LGBTQ+ elders delay healthcare or keep

their sexual and gender identity hidden from health providers out of fear of being discriminated against, as incidents of homophobia and transphobia from health care professionals are common. [28]

Housing facilities for seniors, such as nursing homes and independent living facilities, are not always a supportive environment for LGBTQ+ elders to be open with their identity. In many places, facilities can deny LGBTQ+ elders of housing on the basis of their sexual or gender identity or have treated their LGBTQ+ residents very poorly. In a study by the National Senior Citizens Law Center, it was found that staff members subjected many LGBTQ+ residents to physical and/or verbal harassment and refused to use their preferred names and/or pronouns.[29]

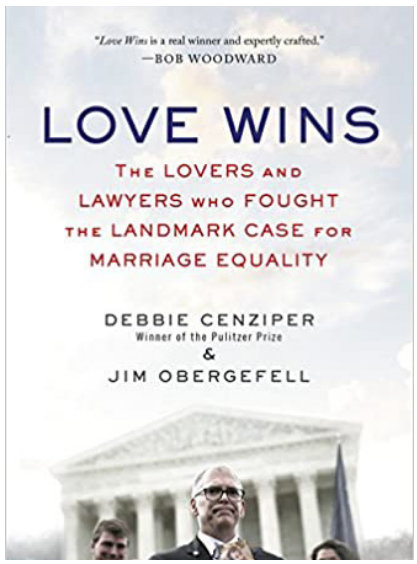
Likewise, SAGE found that heterosexual seniors fared better than LGBTQ+ seniors when contacting the same senior housing facilities to determine availability. Nearly half of the tests (48%), revealed that the heterosexual senior was treated more favorably in comparison to their LGBTQ+ counterpart in terms of housing availability, pricing, amenities, financial incentives and application requirements.

Additionally, SAGE found that only 50% of senior LGBTQ+ people living in a long-term care facility said they were comfortable being out about their orientation.

54.2% of LGBTQ+ Real Estate Alliance members surveyed reported feeling concerned about facing discrimination if they eventually need to live in a senior housing facility. Interestingly, 71.8% of Alliance member respondents aged 55-64 reported feeling concerned.

RECENT LGBTQ+ WINS

Love Wins: After a long and tireless fight, the Supreme Court officially declared same-sex marriage to be a constitutional right nationwide on June 26, 2015, requiring that all states must allow their residents to marry whomever they choose. The Obergefell v. Hodges case will always be a significant landmark in the fight towards equality, as so many members of the community from previous decades would have never imagined the day would come.



We Can't Be Fired for Being Us: In June of 2020, the Supreme Court ruled in Bostock v. Clayton County that LGBTQ+ people are protected from sex discrimination in employment decisions under Title VII of the Civil Rights Act of 1964. Workers cannot be fired on the basis of their sexual orientation or gender identity. Many of these workers were protected by local state laws, however there were no federal laws put in place that established such regulations against discrimination in the LGBTQ+ community.

President Biden's Executive Order: Just days after his inauguration, President Biden stayed true to his word to offer protections to the LGBTQ+ community. His Executive Order on Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation was put forward only a few hours after his inauguration to prohibit discrimination on the basis of sexual orientation and gender identity. This led the U.S.

Department of Housing and Urban Development to declare it would administer and enforce the Fair Housing Act to prohibit discrimination against the LGBTQ+ community. Then, a month later, the Consumer Financial Protection Bureau announced it would enforce the Equal Credit Opportunity Act and ensure that no banks or lenders deny credit based on sexual orientation or gender identity.

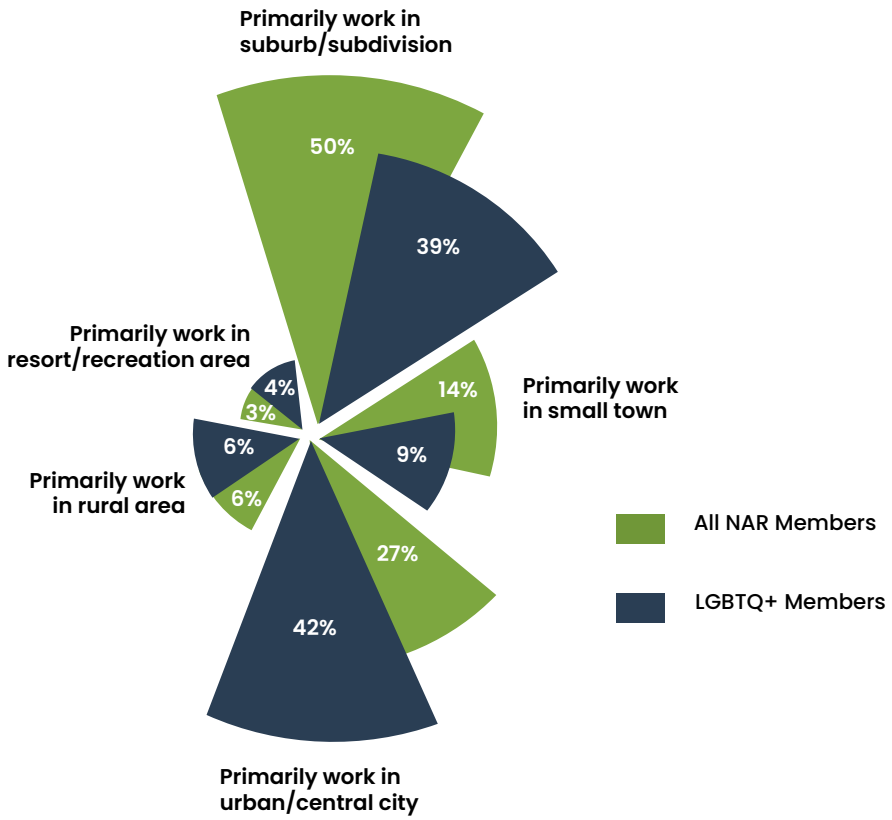
69.6% of LGBTQ+ Real Estate Alliance members surveyed reported believing President Biden's policies will have a positive impact on homeownership rates in the LGBTQ+ community

It's Time for the Equality Act: Late New York Congresswoman Bella Abzug was the first to introduce a version of the Equality Act in 1974. For decades, the bill never made it out of committee to the floor of the U.S. House of Representatives. That changed on May 17, 2019, when the Equality Act not only came to a vote, but passed overwhelmingly. Unfortunately, the U.S. Senate did not move the bill forward. But the Equality Act is back. On February 26 - in the 117th Congress - H.R. 5 passed the House once again. It is now with the Senate, and President Biden has declared he will sign it into law when it reaches his desk. The Equality Act would amend the Civil Rights Act of 1964 and the Fair Housing Act to once and for all make it illegal to discriminate against people based on their sexual orientation and gender identity in almost all aspects of life including housing and credit.

THE STATE OF THE LGBTQ+ COMMUNITY IN REAL ESTATE

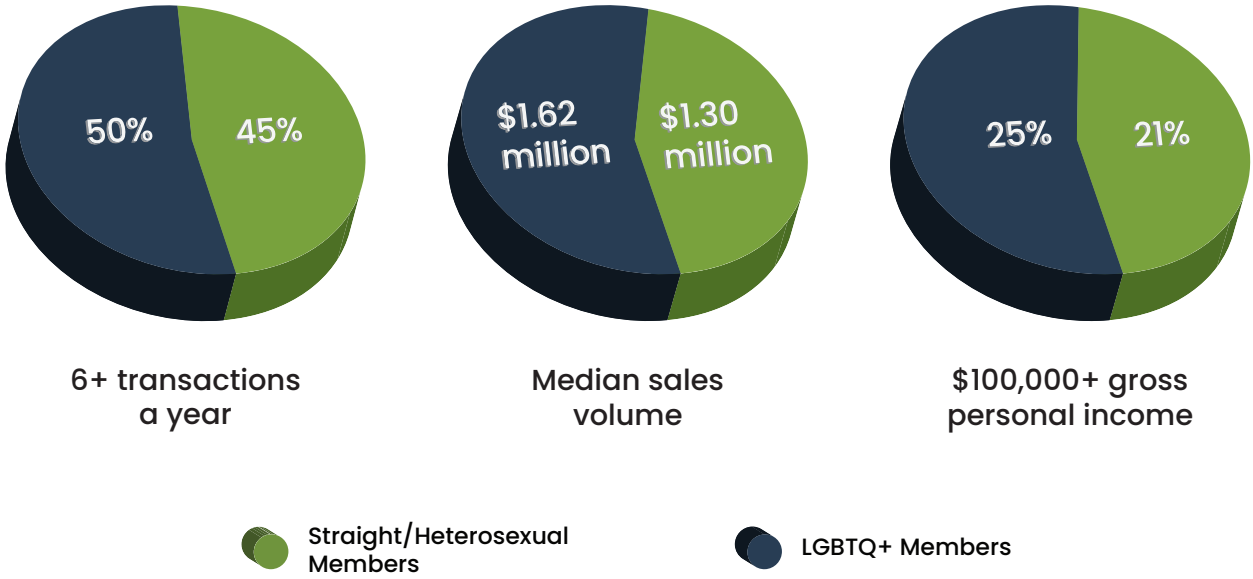
The National Association of Realtors recently shared that 89% of members identified as straight/heterosexual; the industry may have a higher representation of LGBTQ+ community members than society at large. As previously mentioned, Gallup shared that 5.6% of Americans identify as LGBTQ+. But NAR found that 3% identify as gay or lesbian, 1% bisexual, 1% prefer to self-describe and 6% prefer not to say. The assumption is that part of the latter group would be in the LGBTQ+ community.[30]

NAR also found that the majority of LGBTQ+ real estate professionals reported they work in an urban/central city area.



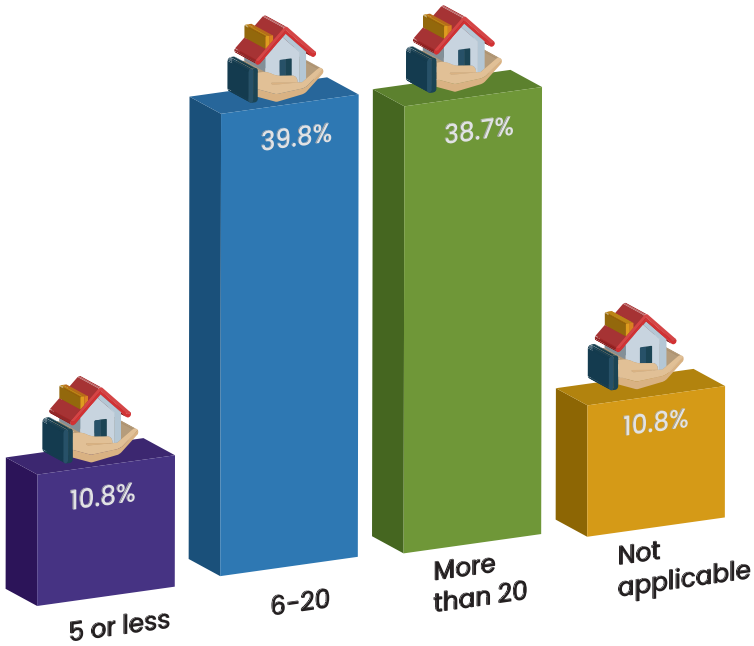
SOURCE: Williams Institute

NAR shared that LGBTQ+ agents have a median of five transactions a year, one more than straight/heterosexual members, generate more than $300,000 in sales volume and make a median of $38,800 in personal income, nearly $5,000 more a year than a straight/heterosexual member.



The LGBTQ+ Real Estate Alliance partnered with Freddie Mac to gain further insight into the state of the market and the impact of the COVID-19 pandemic on members. The survey found that 41% of respondents are highly productive real estate professionals, doing more than 20 deals a year, well over the industry average of 12, so they clearly have a lot of insight into market conditions.

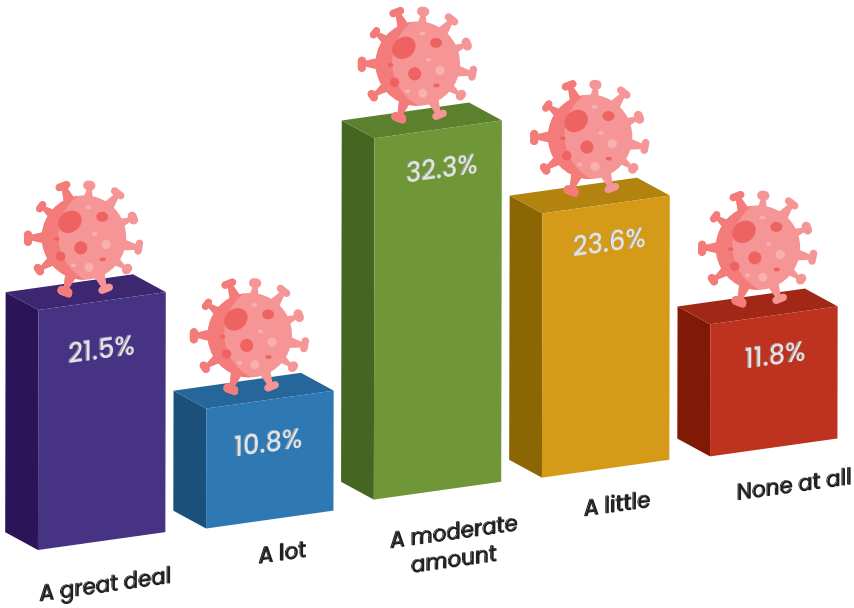
These agents identified that inventory issues are of the most pressing concern in the industry for them and their buying clients, with 75% reporting their biggest challenge is attracting sellers. The members also identified an “inventory impasse” with members reporting that 37% of their clients are eager to move, but faced with 40% who are putting off selling today.

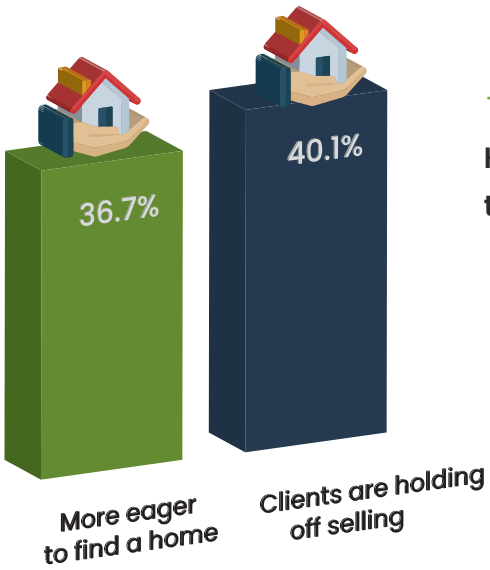


On average, how many properties do you sell a year?

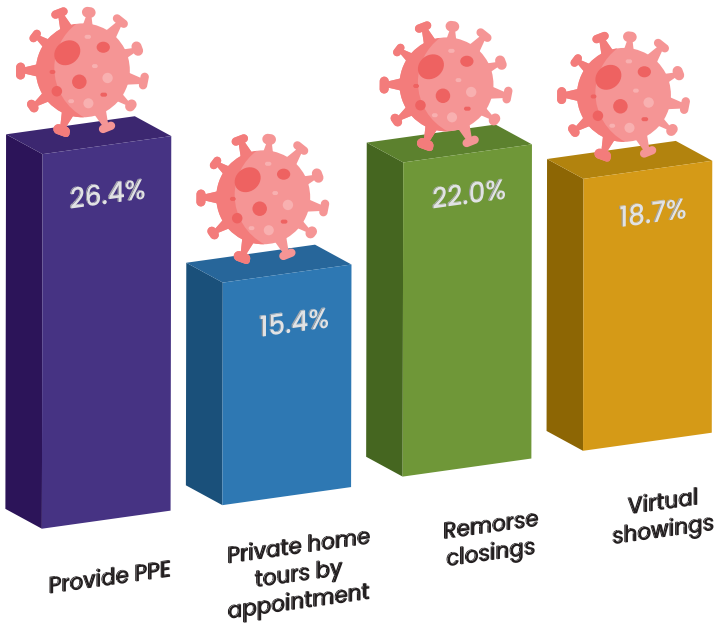
SOURCE: LGBTQ+ Alliance Member Survey

Overall, how much impact has COVID-19 had on your business?

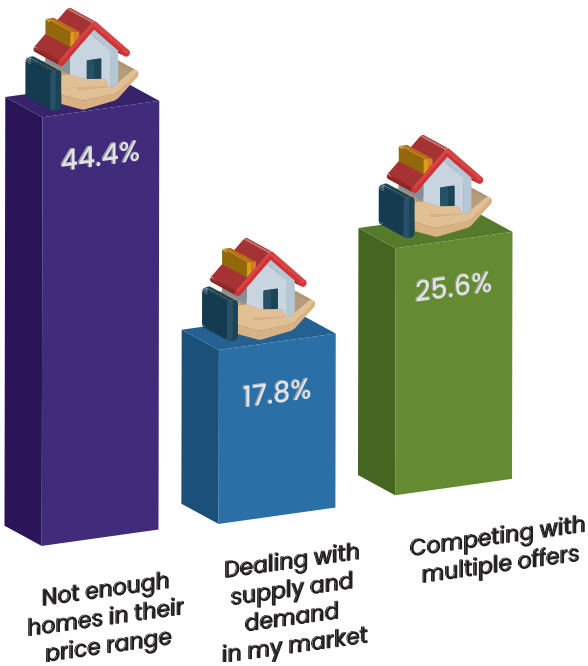




How has COVID-19 influenced your clients' decisions to buy or sell a home?



In what ways has COVID-19 changed your way of doing business?



What are some of the challenges you are experiencing with potential homebuyers?

CLOSING

For an LGBTQ+ individual, discrimination can stay with them throughout their entire lifetime, therefore hindering their ability to excel both mentally and financially. Looking at the current housing market, it is evident that the community is underrepresented, regardless of the more than 11 million LGBTQ+ adults in the U.S. With that said, it is crucial that we build awareness of the adversities that LGBTQ+ adults experience throughout the home buying process and how the presence of sexual/gender discrimination at the start of one's life to the end has a direct influence on the low number of LGBTQ+ homeowners today.

"Financially, owning a home is a great equalizer. If you can avoid the issues of discrimination and fear of leaving an urban center, you can build wealth. The home itself doesn't know our sexual orientation and gender identity. All it knows is that it's 'home to you' and that it just goes up in value as you live rent free." ***– Gene Brake***

"We are always coming out – almost every day of our lives we develop a new relationship and get new clients. We are always sharing our story and thankfully are able to be who we are more today than ever before. With each new person, it gets easier to tell the story." ***– Jason Scott***

"Our LGBTQ+ clients know that Shan and I are a couple. With us they can be honest. We have learned that when they worked with other agents, they were often hesitant to share the truth about their relationship. They might call their partner or spouse, "my friend" or "my roommate." They are fearful that an agent might not be accepting of the community. That's why The Alliance is so important. You can come to us and be honest and open." ***- Shenice Brown***

Sources

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The LBGTQ+ Real Estate Alliance member survey consisted of findings from nearly 100 members.

LGBTQ+ REAL ESTATE alliance

Freddie Mac Single-Family

www. RealEstateAlliance.org