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A GUIDE FOR LGBTQ+ ELDERS

UNDERSTANDING LGBTQ+-AFFIRMING HOUSING

Helping you explore safe, respectful, and inclusive housing options as you age.







INTRODUCTION



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Many LGBTQ+ elders have faced discrimination throughout their lives, making it harder to achieve financial security and find safe, affordable housing.

The good news: more affirming options are available than ever before. This guide helps you:

- Understand what affirming housing is
- Learn what types of housing may be available
- Find housing that feels safe, respectful, and inclusive

So you can make informed choices about where and how you want to live as you age.

2015 there were only a handful of LGBTQ+-affirming, affordable housing communities in the U.S.

20+ affirming housing developments have since opened, offering close to **1,800** units across the country.

WHAT IS LGBTQ+-AFFIRMING HOUSING?

Affirming housing is not housing that is only for LGBTQ+ people. Instead, it is housing specifically designed to be welcoming, respectful, and supportive of LGBTQ+ people, while being open to anyone who meets the age and income requirements.

Understanding this difference can help you better evaluate your options and decide what feels right for you. This guide will walk you through what affirming housing looks like in practice, and how to find options that match your needs.

WHAT IS LGBTQ+ -AFFIRMING HOUSING?

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Many LGBTQ+ elders (ages 50+) have spent much of their lives facing discrimination, rejection, or pressure to hide who they are. As a result of these experiences, it is completely understandable that many

LGBTQ+ elders want to live in places where they feel safe, respected, and able to be themselves. For some people, that sense of safety comes from being around others who understand their history, relationships, and identities.

ACCORDING TO A 2024 NATIONAL STUDY BY SAGE AND THE UNIVERSITY OF NEVADA LAS VEGAS, NEARLY

3 OUT OF 4 LGBTQ+

ELDERS (AGES 50+) WORRY ABOUT FINDING AFFORDABLE HOUSING

Concerns were even higher among transgender and nonbinary elders, elders of color, people with disabilities, those living on low incomes, and those in rural areas.



You are not alone in feeling uncertain or worried about housing as you age.

Because LGBTQ+ elders deserve housing options that are safe, affirming, and affordable, more housing communities have been created with LGBTQ+ people in mind. Since 2015, over 20 LGBTQ+-affirming affordable housing developments have opened across the country, offering close to 1,800 units across the properties. Understanding what makes a housing community affirming, and how to tell whether it may be a good fit for you, can help you make more confident choices about where you want to live.

WHAT IS LGBTQ+ -AFFIRMING HOUSING?

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LGBTQ+-affirming housing is designed to meet the unique needs of LGBTQ+ older people while remaining open to anyone who meets the community's age and income requirements, regardless of sexual orientation or gender identity. These communities aim to create a welcoming and respectful environment where LGBTQ+ people feel safe being themselves.

Staff are trained to understand LGBTQ+ identities and life experiences, and many communities offer programs and activities that reflect LGBTQ+ history and culture. Some housing developments also work with local LGBTQ+ organizations to connect residents with additional services, support, and opportunities to build community.

These communities aim to create a welcoming and respectful environment where LGBTQ+ people feel safe being themselves.

THE AFFIRMING DIFFERENCE

LGBTQ+-affirming housing goes beyond simply being open to all. It is built through intentional policies, trained staff, inclusive design, and community programming that together create a place where residents can thrive.



KEY COMPONENTS OF LGBTQ+-AFFIRMING HOUSING

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LGBTQ+-affirming housing is created with care and intention. It goes beyond rainbow flags once a year, or an annual pride celebration. Truly affirming housing is built through everyday practices that help residents feel safe, supported, and welcome. Some important features of LGBTQ+-affirming housing to look for are:

Clear Inclusive Policies:

Affirming communities have written policies that clearly state everyone is welcome. These include:

- Protection against discrimination based on sexual orientation and gender identity
- Inclusive language recognizing different names, genders, and family structures
- Protections that extend to your visitors

Supportive Practices and Procedures:

Staff are trained to put policies into action through everyday practices:

- Intake forms that let you share your name and gender
- Clear ways to raise concerns
- Staff who understand LGBTQ+ identities and experiences
- Fair and thoughtful responses to residents' needs

Design:

Building design makes a big difference in comfort:

- Gender-neutral restrooms in common areas
- Accessible apartments and shared spaces
- Spaces that encourage connection
- Signs, artwork, and decorations reflecting diversity

Programming:

Activities and services that help residents connect:

- Social events and discussion groups
- Wellness programs
- Partnerships with local LGBTQ+ organizations
- Programs that build community and support well-being

UNDERSTANDING HOUSING LAWS

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Many LGBTQ+ elders have questions about housing, especially when it comes to what affirming housing means and how the law affects their options. Some common questions we hear include:

- **Why isn't affirming housing only for LGBTQ+ people?**
- **What protections should I expect when looking for housing?**
- **I've heard about LGBTQ+-only co-ops or small plots of land where LGBTQ+ people live together. Is that legal?**

These are all reasonable questions. Housing laws can be confusing and sometimes change over time. In this section, we will walk through the basics in clear, simple terms so you can better understand your options and your rights.

What You Need to Know

Many housing communities, especially those that receive public funding, must follow the Fair Housing Act. This federal law makes it illegal to treat people unfairly in housing because of identity markers like race, religion, disability, or family status.

The Fair Housing Act Does Not Currently Include:

Sexual orientation and gender identity as protected classes at the federal level. However, many states and cities have added these protections through their own laws. It is important to check what protections exist where you live.



UNDERSTANDING HOUSING LAWS

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State and Local Protections

Even when federal protections may be limited, many states and cities have their own laws that protect people from housing discrimination based on sexual orientation and gender identity. These local laws can be stronger than federal laws when it comes to protection for LGBTQ+ people. That is why it is important to check the state and local non-discrimination laws where you live, since they may offer more protection.

The Equal Access Rule

Another important rule to consider is called the Equal Access Rule (EAR). It states that many housing and shelter programs funded or overseen by the U.S. Department of Housing and Urban Development (HUD) must be open to all people who meet the age and income requirements. Programs cannot turn people away because of their sexual orientation, gender identity, family structure, or marital status.

This rule is especially important for transgender and non-binary people, but it protects everyone. For example, it helps ensure that:

- A transgender woman is not forced into a men's shelter.
- A father and daughter are not separated when seeking shelter.



⚠ IMPORTANT UPDATE

On April 28, 2026, HUD announced that it plans to repeal the Equal Access Rule. If this repeal moves forward, it could allow housing and shelter providers to treat transgender and non-binary people differently in some programs.

At this time, the Equal Access Rule is still in effect. The rule will remain active at least until the required public comment period ends on June 29, 2026. Visit www.endhomelessness.org to find up to date information on the status of the equal access rule.

For now, protections under the Equal Access Rule remain in place. If you are looking for housing or shelter programs connected to HUD, they are still required to follow this rule.

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Why isn't affirming housing LGBTQ+-only?

Housing laws like the Fair Housing Act and the Equal Access Rule protect both LGBTQ+ and non-LGBTQ+ people from discrimination based on sexual orientation and gender identity. As a result, housing that is open to the public cannot legally be restricted to only LGBTQ+ residents, even if it is designed to be welcoming and affirming of LGBTQ+ people.

To better understand how these legal distinctions apply in real life, it's helpful to look at a few examples of what is and is not covered by fair housing protections. **Here are a few examples to show how these housing options work in real life.**



FAIR HOUSING REGULATIONS *DO* APPLY TO

- housing providers
- landlords
- property management companies
- developers
- any entity renting, selling, or financing housing to the public



FAIR HOUSING REGULATIONS *DO NOT* APPLY TO PRIVATE INDIVIDUALS

- buying or selling a home if you choose not to use a broker/agent
- co-owning land with friends
- choosing who shares private property with you

These fall under personal private property rights, not public housing or rental activity.

UNDERSTANDING HOUSING LAWS

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REAL-WORLD EXAMPLES OF AFFIRMING HOUSING

AFFIRMING AFFORDABLE SENIOR HOUSING PROJECTS

THE PRYDE



The Pryde in Boston's Hyde Park neighborhood is an LGBTQ+-affirming affordable housing community for adults 62+, created through a partnership between Pennrose and LGBTQ Senior Housing Inc. The historic renovation of the former William Barton Rogers School now offers 74 rent-restricted apartments at multiple income tiers and features extensive shared amenities—including lounges, fitness space, classrooms, and a resident cinema. All residents, regardless of identity, have access to on-site supportive services, including LGBTQ+-focused programs and community-building activities.

CO-HOUSING

VILLAGE HEARTH COHOUSING



A co-housing community is a planned neighborhood where individuals have their own private homes but also share common indoor and outdoor spaces that encourage active, connected, and mutually supportive living. Village Hearth Cohousing in Durham, North Carolina is a cohousing community built by and is affirming of the LGBTQ+ community.

PRIVATE PROPERTY



If a group of LGBTQ+ friends wanted to pool their money, buy a plot of land, and each put a tiny house on the land, that is legal because fair housing regulations do not regulate private individuals choosing whom they live with on property they personally own.

ADDITIONAL RESOURCES & LEGAL SUPPORT

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Linked below are additional resources to help explore what housing models are possible in support of LGBTQ+ older adults while upholding fair housing standards.

HOUSING MODELS & REGULATIONS

- LGBTQ+ Inclusive Senior Living Readiness Checklist
- Housing Possibility Models
- Websites to access local, state, and federal housing regulations:
- HUD Exchange – Central hub for federal fair housing laws, civil rights regulations, and official guidance.
- HUD.Gov Fair Housing Assistance Program – Directory of state and local fair housing agencies with laws "substantially equivalent" to the federal Fair Housing Act
- State Fair Housing Agencies – Each state maintains its own fair housing or human rights agency that outlines local housing protections and enforcement processes (example: NY Department of State)



ADDITIONAL RESOURCES & LEGAL SUPPORT

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LEGAL SUPPORT

- Lambda Legal Know Your Rights — Resources and information for LGBTQ+ individuals and people living with HIV on topics including housing, healthcare, employment, and legal protections.
- Lambda Legal Help Desk — Provides general legal information, resources, and guidance. Please note that the Help Desk does not provide legal advice and is not able to assist with emergency situations.
- If you live in a state or city with LGBTQ+ housing protections, consider reaching out to your local department of human rights or fair housing agency to learn more about available protections, complaint processes, and housing options in your area.







IN CONCLUSION

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Finding the right place to live as you age is an important and personal decision. For LGBTQ+ elders, this search can come with added questions, concerns, and hopes. LGBTQ+-affirming housing exists to help create environments where you are treated with dignity, where your identity is respected, and where you can feel safe being yourself.

As you explore your options, we hope this guide has helped you better understand what's available and feel more confident as you take the next steps in your housing journey.

REMEMBER

Affirming housing is reflected in how residents are treated, how staff are trained, how policies are written, and how community is built day to day.

YOUR NEXT STEPS

Trust your instincts, ask questions, and take your time. You deserve housing where you feel welcome, supported, and at home.

