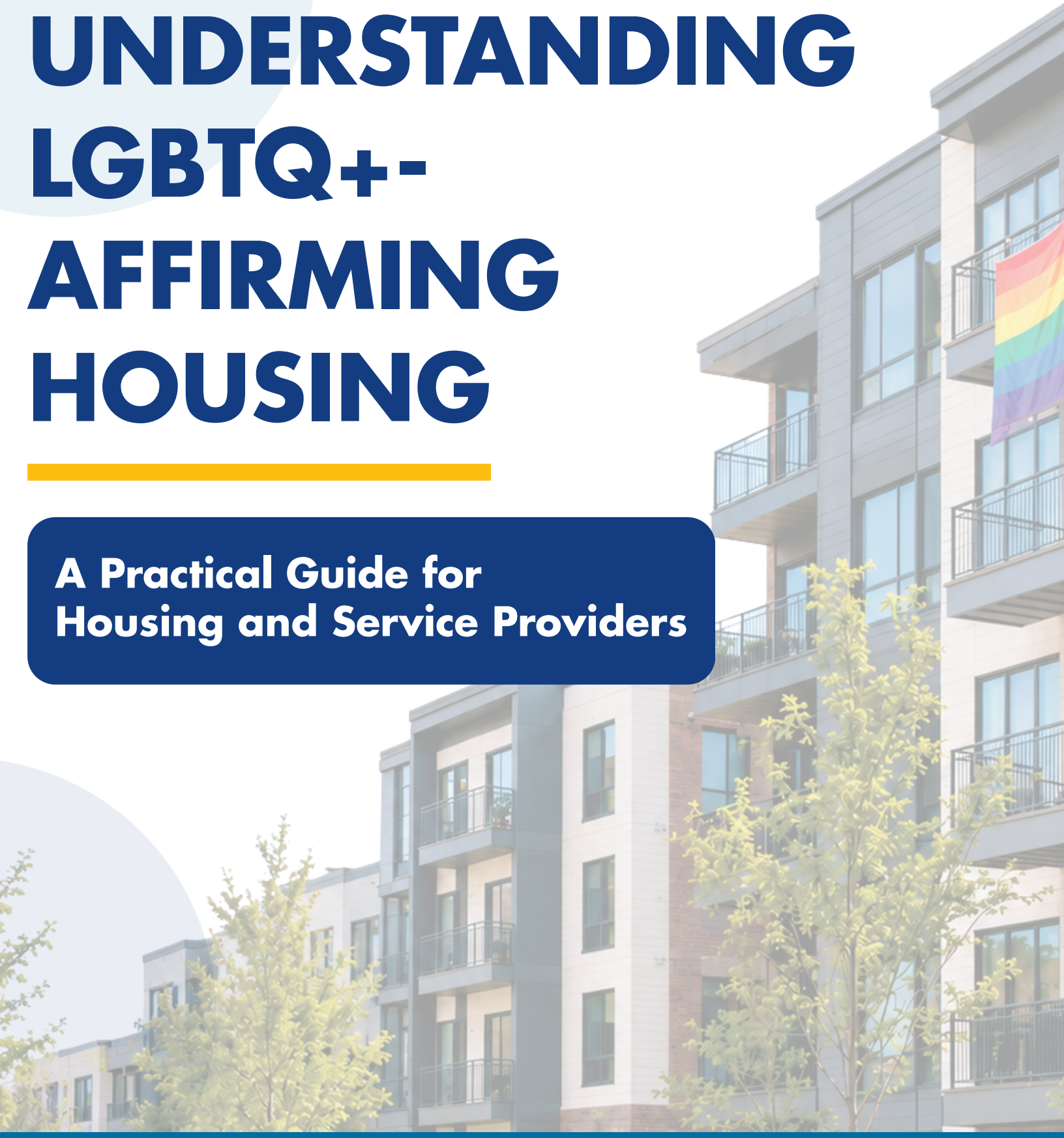
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UNDERSTANDING LGBTQ+-AFFIRMING HOUSING

A Practical Guide for Housing and Service Providers



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PART 1

LGBTQ+ AFFIRMING HOUSING AT LARGE

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Over the past several years, both the demand for and supply of LGBTQ+-affirming housing for older adults have grown significantly. **Older members of the LGBTQ+ community have disproportionately experienced housing and employment discrimination across their lifetime, contributing to increased economic insecurity and a heightened need for safe, affirming, and affordable elder housing.**

6 → **~27**

LGBTQ+-affirming, affordable housing communities in **2015**

LGBTQ+-affirming, affordable housing communities **today**



Additional developments are underway, and many long-term care and senior housing providers are working to make their existing communities more affirming for LGBTQ+ elders.



What is LGBTQ+-affirming housing?

It is NOT housing exclusive to LGBTQ+ elders. Rather, it is housing designed with intentional policies, practices, and environments that affirm LGBTQ+ people while remaining open and welcoming to everyone.

WHAT THIS GUIDE COVERS

We define LGBTQ+-affirming housing, explore the opportunities and challenges of creating it at scale, and offer practical guidance on how to communicate accurately about housing while remaining aligned with fair housing laws.

PART 1
WHY LGBTQ+ -AFFIRMING HOUSING

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As a result of decades of hostility toward the LGBTQ+ population, it is understandable that LGBTQ+ elders are seeking living arrangements that are affirming to them, their identities, and loved ones. Discrimination, bullying, and the legality of LGBTQ+ identities have contributed to LGBTQ+ elders feeling like they may only be safe with other LGBTQ+ people, or in a community that understands their history, needs, and context.

73%

SAGE & UNLV, 2024 SOLA Study

of LGBTQ+ elders (ages 50+) surveyed reported concerns about finding affordable housing

- 82% Low Income
- 80% Trans & Nonbinary
- 79% BIPOC
- 78% Disabilities
- 73% Rural Areas

These high numbers underscore the need for housing in which LGBTQ+ elders are seen, supported, respected, and celebrated. **Since 2015, over 20 LGBTQ+-affirming affordable housing developments have opened across the country, bringing the total number to 27, with just under 1,800 units across the properties.**

However, what makes a community affirming for an LGBTQ+ person, and how are these properties not considered discrimination towards someone who is not LGBTQ+?



PART 1

WHAT IS LGBTQ+-AFFIRMING HOUSING?

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LGBTQ+ elder-affirming housing developments are intentionally designed to meet the unique needs of LGBTQ+ older people, while remaining fully inclusive to all residents who meet the community's age and income requirements, regardless of sexual orientation or gender identity.



These communities create an environment that understands and respects LGBTQ+ history, culture, and lived experiences through culturally competent staff and LGBTQ+-focused programming. Many developments also collaborate with local LGBTQ+ organizations, strengthening community connections and enhancing support services for residents.

What makes housing affirming:

- Culturally competent, trained staff
- LGBTQ+-focused programming and events
- Partnerships with local LGBTQ+ organizations
- Open to all who meet age and income requirements

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These communities, like all public housing developments and developments utilizing federal funding, are mandated by the Fair Housing Act, prohibiting discrimination on the basis of race, color, national origin, religion, sex, familial status, or disability. Although Congress has yet to enshrine explicit protections for the LGBTQ+ community into federal law, there had been some progress on the federal level to expand discrimination protections to include sexual orientation and gender identity.

Bostock v. Clayton County (2020)

The Supreme Court expanded federal protections against employment discrimination to include sexual orientation and gender identity. The Biden Administration subsequently extended this interpretation to the Fair Housing Act. In September 2025, the Trump Administration rescinded that guidance, no longer considering sexual orientation and gender identity as protected classes under federal anti-discrimination laws.

The debate on whether sexual orientation and gender identity are protected under federal law will likely continue under the current Administration until definitive action is taken by Congress or the courts.

Although federal protections against housing discrimination have suffered setbacks, a number of states and local municipalities have passed further ordinances protecting renters, sellers, and lenders from discrimination on the basis of sexual orientation and gender identity. It is important to check the local and state non-discrimination laws where you live or serve LGBTQ+ elders. It is possible those laws are stronger or more expansive than current federal laws.

⚠ **Check your local and state non-discrimination laws** — they may offer stronger protections than current federal law. Visit the Movement Advancement Project's Equality Map of nondiscrimination laws to explore state-by-state nondiscrimination protections.

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THE EQUAL ACCESS RULE



Another important civil rights regulation, known as the Equal Access Rule (EAR), is also under threat. The EAR requires that many housing and homeless programs funded or overseen by the U.S. Department of Housing and Urban Development (HUD) remain accessible to every qualified person, making clear that participation cannot be limited based on factors such as family structure, sexual orientation, gender identity, or marital status.



The EAR is vital for transgender and non-binary communities, but it is important to note that its protections extend to everyone. The EAR ensures that a trans woman fleeing domestic violence cannot be shunned into a men's shelter, and it also ensures that a father seeking shelter with his young daughter will not have their family broken up as they search for a place to sleep.

HUD Proposes to Repeal the EAR (April 28, 2026)

HUD announced their proposal to repeal the EAR and take steps that would force providers to discriminate against trans and non-binary communities. Although HUD has announced its intention to repeal the EAR, the rule will remain in effect until at least the legally required public comment period ends on June 29th, 2026. Regulatory proceedings and potential lawsuits could further delay the attempted repeal.

It is important to note that protections such as the EAR and the Fair Housing Act serve not only as vital tools for LGBTQ+ people, they also protect non-LGBTQ+ people from discrimination as well, effectively making LGBTQ+-exclusive housing illegal.

The EAR protects everyone — not just LGBTQ+ people. Its repeal would harm all vulnerable people seeking housing and shelter.

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PART 1
THE LEGAL LANDSCAPE

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.

Fair Housing regulations do apply to:

- Housing providers
- Landlords
- Property management companies
- Developers
- Any entity renting, selling, or financing housing to the public

Example: Affirming Affordable Senior Housing

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 onsite supportive services, including LGBTQ+-focused programs and community building activities.

Example: Co-Housing

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.



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PART 1
THE LEGAL LANDSCAPE

What Fair Housing Does Not Cover

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Fair housing regulations **do not** apply to private individuals in the following situations. These instances fall under personal private property rights, not public housing or rental activity.

Personal Sales

Buying or selling a home without using a broker or agent

Co-Ownership

Co-owning land with friends or choosing who shares private property

Private Choice

Choosing who lives with you on property you personally own

Example: Private Property

If a small 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.

Three Exemptions to the Fair Housing Act

- Owner-occupied buildings with four or fewer units, such as a small apartment building where the owner lives on-site.
- Private or religious organizations that limit housing only to their members.
- A person selling or renting a single-family home without using a real estate broker.



PART 1
RESOURCES

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

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Housing Possibility Models

Delivering Results: 10 Years of the SAGE National LGBTQ+ Elder Housing Initiative

Websites to Access 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)

In Conclusion

Now that we have established why LGBTQ+-affirming housing is needed, and we have clarified the legal principles that define what these communities can and cannot be, we can explore what LGBTQ+-affirming housing looks like in practice. Part 2 of this series will dive into essential elements that help housing providers build communities where everyone, including LGBTQ+ elders, feel genuinely welcomed and supported.

PART 2

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WHAT MAKES HOUSING LGBTQ+-AFFIRMING?

In Part 1 of this series, we highlighted the growing need for LGBTQ+-affirming housing and explained how these communities can be both intentionally supportive and fully compliant with fair housing laws. In this piece, we shift from the "why" to the "how."

This guide breaks down the key components that make a housing community truly affirming and offers practical steps providers can take to create environments where everyone, including LGBTQ+ elders, feel seen, respected, and welcomed.



Creating spaces where LGBTQ+ elders feel seen, respected, and welcomed.

PART 2

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KEY COMPONENTS OF LGBTQ+-AFFIRMING HOUSING

Intentionality is key to creating an environment that is welcoming and inclusive of all people and identities, including LGBTQ+ people. This takes more than a rainbow flag or a once-a-year pride celebration. The key components of LGBTQ+-affirming housing include:

POLICIES

Policies set up the framework that guides an organization's culture and daily practices, making clear its commitment to equity, inclusion, and the well-being of all residents. Strong policies communicate values, set expectations, and ensure accountability.

Examples: Non-discrimination policies, inclusive language, resident and staff rights statements, and written guidelines that build an affirming environment.

PROCEDURES

Procedures translate supportive policies into consistent, actionable steps that staff can follow. They ensure that inclusive values are practiced - not just stated - by outlining how residents are welcomed, how concerns are addressed, and how staff are supported.

Examples: Inclusive intake forms, accessible grievance processes, and ongoing staff training.

DESIGN

Design decisions influence how safe, welcome, and represented residents feel in their physical environment. Thoughtful design can remove barriers, increase comfort, and signal that the space affirms diverse identities.

Examples: Gender-neutral single-user restrooms, universal design, inclusive community spaces, and visible affirming signs or symbols.

PROGRAMMING

Programming creates opportunities for connection, learning, and support, helping residents build community and access services that meet their specific needs. Effective programming recognizes the diverse identities within a community and aims to uplift all of them.

Examples: Social activities, LGBTQ+-affirming health and wellness services, and offerings that honor the full diversity of residents.

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PART 2

KEY COMPONENTS OF LGBTQ+-AFFIRMING HOUSING

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These four elements (policies, procedures, design, and programming) form the foundation of LGBTQ+-affirming housing. The following suggestions are practical steps providers can take to put these principles into action, whether they are developing new housing or working to make existing communities more inclusive.



Housing providers can:

- Add inclusive policies (such as explicitly adding sexual orientation and gender identity and expression to the anti-discrimination policy)

- Ensure application forms are not prohibitive to someone based on their legal name, legal sex, gender identity, primary language spoken, etc.

- Create all gender public restrooms in common spaces

- Train staff often on LGBTQ+ needs and services or other identity groups to ensure culturally competent service delivery

- Institute universal design principles

- Connect with local organizations that provide services to the aging, including LGBTQ+ organizations, or other identity-based groups that support the wellbeing of the residents you serve

- Ensure holidays are representative of diverse religious or spiritual groups

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PART 2
RESOURCES

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Here are some additional resources to help you explore policies, procedures, design, and programming that affirm older LGBTQ+ residents.

- SAGECare Inclusive Readiness Checklist
- SAGE National Housing Symposium – Stories, Strategies and Solutions – Part 1
- SAGE National Housing Symposium – Stories, Strategies and Solutions – Part 2
- Long-Term Care Equality Index 2025 - Executive Summary

In Conclusion

Together, these components offer a roadmap for creating environments where LGBTQ+ elders are respected, supported, and can feel truly at home.

Building affirming housing, however, is only part of the work. The next step is ensuring that residents, partners, and the broader community understand what makes these spaces inclusive, without implying exclusivity or risking misunderstanding.

Part 3 of this series will focus on how to communicate about LGBTQ+-affirming housing accurately, confidently, and in full alignment with fair housing laws.