



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

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

-*The American Civil Liberties Union*

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

-*Center for American Progress & Movement Advancement Project*

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

-*HeForShe*

UN Women Solidarity Movement for Gender Equality



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

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



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

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

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

WA State Human Rights Commission
1-800-233-3247 www.hum.wa.gov

The National Domestic Violence Hotline
1-800-799-7233 and 1-800-787-3224 (TTY)
www.thehotline.org

ACLU Women's Rights Project
(212) 549-2644
www.aclu.org/womensrights

The work that provided the basis for this publication was supported in part by funding under a grant with the U.S. Department of Housing and Urban Development. NWFHA is solely responsible for the accuracy of the statements and interpretations contained in this publication. 3/16



Women & Fair Housing



Protections in renting or buying a home

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

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

NORTHWEST FAIR HOUSING ALLIANCE

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

Renting



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

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

Examples of fair housing violations:

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



Federal Protections: Sex/Gender

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



Additional Federal Protections

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

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

Washington State Protections

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

Home Ownership

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



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

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

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

Examples of fair housing violations:

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