

2026 LGBTQ+ Real Estate Alliance Policy Priorities

The LGBTQ+ Real Estate Alliance represents 3000 members in 42 chapters in 35 states. The organization serves the LGBTQ+ community through an online directory that makes LGBTQ+ real estate practitioners and allies easily accessible to the LGBTQ community, thereby offering a safe contact, free of bias. In a 2023 survey, 79% of LGBTQ people experienced housing discrimination based on their identity.

The homeownership rate for LGBTQ+ people is 49%, far below the national average. The homeownership rate declines among LGBTQ people of color and transgender people of which only 25% own homes.

While estimates put the total U.S. LGBTQ+ population at 10%, a figure totally reliant on self-identification, the community accounts for:

- **\$917 billion** in consumer purchase power
- **\$1.7 trillion** contribution to the U.S. economy, larger than Australia, South Korea or Spain.
- **\$183 billion** impact to the housing economy (2025), based on 11% of sales of previously owned homes.

These are the policy priorities that we, the members of the LGBTQ+ Real Estate Alliance, feel are critical to advance homeownership for LGBTQ+ Americans.

1. Fair and Equal Housing Act (H.R. 3696)

Passage of this important legislation is essential to explicitly ban housing discrimination based on sexual orientation and gender identity by amending the Fair Housing Act. Critically, this applies to renting, buying, financing and even intimidating someone over fair housing rights.

2. Restore Regulatory Protections

Fair Housing

- Reinstatement of the Department of Housing and Urban Development (HUD) enforcement of fair housing protections and active investigations of discrimination complaints.

Equal Credit Access

Restore Equal Credit Opportunity Act (ECOA) rollbacks and changes to Regulation B that narrow fair lending enforcement and create direct losses in legal protections and data visibility for LGBTQ people including:


- Loss of explicit protections for LGBTQ+ people from credit discrimination based on sexual orientation or gender identity under ECOA
- Loss of Data Visibility: The proposed Section 1071 overhaul would entirely remove the requirement for lenders to collect and report data on LGBTQI+- owned businesses. Advocacy groups argue this makes it nearly impossible to track and remedy the documented higher denial rates (over 70% higher in some studies) faced by same-sex couples.
- Algorithmic Exclusion: Without disparate impact protections, same-sex couples and gender-nonconforming individuals are more vulnerable to "reverse redlining," where they are charged higher fees in neighborhoods with high LGBTQ+ densities.
- Identity Matching: The rescission of rules requiring more accurate record-matching for consumer reports specifically harms transgender and nonbinary consumers, whose credit files may be fragmented or inaccurate due to name or gender marker changes.

3. Data Equity for LGBTQ+ Homebuyers to Address Systemic Inequities

Under Executive Order 14168, an unprecedented rollback of LGBTQ inclusive data collection across the government removing 370+ information collection requests. Data is vital to identifying systemic inequities. Access to fair and affordable housing is a cornerstone of economic security, yet LGBTQ+ people continue to face discrimination and systemic barriers in the home purchase process.

A critical gap persists: the lack of comprehensive, inclusive data collection on sexual orientation and gender identity (SOGI) in housing transactions, mortgage lending, and housing programs. Without this data, policymakers, advocates, and industry leaders cannot fully identify, measure, or address the biases that LGBTQ+ buyers encounter—from discriminatory lending practices to appraisal disparities.

- Mandatory SOGI Data Collection: Federal and state housing agencies, lenders, and real estate institutions must adopt standardized, voluntary SOGI demographic questions in mortgage applications, home appraisals, and fair housing complaints—with strict privacy protections—to uncover disparities in approval rates, interest rates, and denials.
- Research & Transparency: Government-sponsored enterprises (e.g., Fannie Mae, Freddie Mac) and HUD should fund and publish studies on LGBTQ+ homeownership trends, including the impact of discrimination on loan outcomes and wealth accumulation.
- Anti-Bias Enforcement: Strengthen oversight of housing discrimination under the Fair Housing Act by training regulators to recognize LGBTQ+ inequities and holding lenders accountable for biased algorithms or practices.

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- Industry & Community Partnerships: Expand partnerships with LGBTQ+ organizations to educate buyers on their rights and ensure equitable access to down payment assistance, credit-building programs, and culturally competent real estate professionals.

Data equity is not just about numbers—it's about visibility, accountability, and justice. By shedding light on the hidden barriers LGBTQ+ people face in homebuying, we can develop targeted policies to close gaps in wealth, stability, and generational opportunity.