

Navigating different aspects of the law and how it affects us in our daily lives can be difficult for anyone, but knowing exactly how the law affects the rights of LGBT citizens can be even more confusing. Equality Illinois presents a series of informational **KNOW *your* RIGHTS** brochures designed to educate the LGBT community about its rights and responsibilities under state and federal law. The contents of this pamphlet do not constitute legal advice. Please consult an attorney for legal advice.



Visit [www.eqil.org](http://www.eqil.org) or  
call us at (773) 477-7173  
if you have other questions that have  
not been addressed in this brochure.

**KNOW**  
*your*  
**RIGHTS:**

LGBT  
EQUALITY  
IN  
ILLINOIS

**HOUSING**



# HOUSING

## **Can a landlord refuse to rent to me, charge me higher rent, or evict me because I am LGBT?**

No. Illinois law prohibits discrimination on the basis of sexual orientation and gender identity in housing and public accommodations (775 ILCS 5/3). This prohibition means that a landlord may not refuse to rent to a tenant, evict a tenant, falsely represent that a unit is unavailable, or make any type of restriction based on price, terms or conditions to a tenant because of that tenant's sexual orientation or gender identity.



## **Are there any federal policies that protect LGBT individuals from housing discrimination?**

In 2011, The U.S. Department of Housing and Urban Development (HUD) clarified its policies regarding LGBT discrimination. HUD specifically provides that all of its core programs, including public housing, rental vouchers, and home financing would be open to anyone who needs them, regardless of sexual orientation or gender identity.

## **Can my civil union partner and I buy a house jointly?**

Yes. Just like married couples, civil union partners can own property jointly. Also, all property acquired during the life of the civil union is considered joint property of both parties.

## **Can my mortgage issuer discriminate on the basis of sexual orientation/gender identity/marital status?**

No. HUD prohibits lenders from using sexual orientation or gender identity as a basis to determine a borrower's eligibility for mortgage financing.

## **Can lenders take my LGBT status into account?**

No. All Federal Housing Administration (FHA) lenders are prohibited from taking into account actual or perceived sexual orientation or gender identity in determining the adequacy of a potential borrower's income.

# RESOURCES

## **United States Department of Housing and Urban Development**

If you believe a housing provider or FHA-insured lender violated any of these rules or otherwise denied housing to someone because of actual or perceived sexual orientation, gender identity, or marital status, contact HUD's Office of Fair Housing at (800) 669-9777 or visit [www.hud.gov/lgbthousingdiscrimination](http://www.hud.gov/lgbthousingdiscrimination) for more information.

## **Illinois Department of Human Rights**

To learn more about the protections of the Human Rights Act or to file a housing discrimination complaint, visit the Illinois Department of Human Rights website at [www.state.il.us/dhr](http://www.state.il.us/dhr).

