

## Credit

(Bank, credit union, saving, investment, or lending institution)

It is unfair or discriminatory practice for any financial institution to refuse to enter into transactions, extend credit, or loans or to offer different terms or conditions to customers because of an individual's sexual orientation or gender identity.

### Some Signs or Examples:

- Being refused a loan when others of similar economic standing are approved only because your partner is the same sex.
- Being charged a different interest rate or fee because of your preferred gender identity.

## Education

(Nursery, elementary, secondary, undergraduate, post graduate, education agency or governing board)

It is unfair or discriminatory practice to exclude a person or persons from participation in any academic, extracurricular, research, occupational training, or athletic programs because of sexual orientation or gender identity, except in athletic programs or bona fide religious institutions when such qualifications are related to a bona fide religious purpose.

### Some Signs or Examples:

- Being refused entrance in an academic program only based on sexual orientation or gender identity.
- Being disciplined or graded differently than others only because of sexual orientation or gender identity.

## Contact the Commission on Human Rights if:

You live or work in Waterloo and have been the victim of discrimination

You are an employer and you are uncertain about an employment law or the legality of certain policies or practices.

You are a realtor or landlord and you are unsure about fair housing laws.

You want assistance in mediating a neighborhood issue.

You want additional information regarding educational programs designed to eliminate prejudice and discrimination.

You would like a speaker to address your civic group or organization.

THE INFORMATION IN THIS BROCHURE SHOULD NOT BE CONSTRUED AS LEGAL ADVICE OR EXHAUSTIVE COVERAGE OF THIS TOPIC.

### Contact Us:

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Web Page: [www.ci.waterloo.ia.us](http://www.ci.waterloo.ia.us)

# SEXUAL ORIENTATION & GENDER IDENTITY

**GAY** liability responsibility

discrimination

TRANSGENDER

fairness

LESBIAN

harassment

**victim**

**EQUAL TREATMENT**

**equal opportunity**

City of Waterloo  
Commission on Human Rights

“Building Unity—Developing Under-

## Sexual Orientation

Actual or perceived heterosexuality, homosexuality or bisexuality.

## Gender Identity

A gender-related identity of a person, regardless of the person's assigned sex at birth.

## LGBT

Lesbian, Gay, Bisexual or Transgender

## Housing

(Renting, purchasing, insuring, securing a loan, advertising)

All people have equal opportunity to be considered for rental units, purchase of property, housing loans, and housing insurance. A person cannot be denied access to or membership in a facility or service related to the sale or rental of housing because of their sexual orientation and/or gender identity.

*Credit background checks and requests for references are allowed provided they are required of everyone.*

### Some Signs or Examples:

- Denying two people of the same sex to rent a one-bedroom apartment to share because of the assumption they are homosexual.
- Denying access to common areas of a housing complex due to one's sexual orientation or gender identity.
- Denying housing to someone due to their gender identity.

## Employment

(Businesses, labor organizations, employment agencies or agents thereof)

An employer cannot make employment decisions to hire, fire, promote, or discipline because of sexual orientation or gender identity.

### Some Signs or Examples:

- Denying benefits to an employee due to their sexual orientation.
- Refusing to hire an individual that appears to be a homosexual.
- Providing materials that refer to an employee by their assigned sex rather than their identifiable gender.
- Asking questions during an interview that allude to one's sexual orientation, marital status, spouse's name, or household members, etc.
- Denying an employee the use of gender designated restrooms based on an employee's gender identity.
- The use of derogatory language in the workplace.
- Denying an employee their right to dress according to their gender identity.

## Public Accommodation

(Hotels, restaurants, bars, stores, buses, social services, state and local government, etc.)

Public accommodation is defined as each and every place, establishment, or facility of whatever kind, nature or class that caters or offers services, facilities, or goods to the general public for a fee or charge. No one can be refused public accommodation based on their sexual orientation or gender identity.

Public accommodation does not mean bona fide private club or place unless they offer services, facilities, goods, etc. to the public.

### Some Signs or Examples:

- Being refused service at a business because of your preferred gender identity.
- Being charged a higher fee than others for the same services because you appear to be homosexual.
- Denial of a service at a restaurant or tavern because you are with a person of the same sex.

equal opportunity