



Cook County Commission on Human Rights

Just Housing Amendment Frequently Asked Questions for Housing Providers*

1. Why did the Cook County Board of Commissioners pass the Just Housing Amendment (JHA) to the Human Rights Ordinance?

In most cities, people with any kind of criminal record, even just an arrest, can be unfairly denied housing. The JHA was passed to help these individuals access safe, stable and affordable housing. The JHA:

- 1) Prohibits housing providers and landlords from denying a housing application based on juvenile and arrest records; and
- 2) Requires that landlords perform an individualized assessment prior to denying any housing.

2. What is an individualized assessment?

An individualized assessment is a questionnaire that considers all relevant factors from an individual's conviction in the previous three (3) years. The following list provides a list of factors that can be considered. This list does not include all factors a housing provider can consider.

- The nature and severity of the criminal offense and how recently it occurred.
- The nature of the sentencing.
- The number of criminal convictions.
- The length of time that has passed since the applicant's most recent convictions.
- The age of the individual at the time the criminal offense occurred.
- Evidence of rehabilitation.
- The individual history as a tenant before and/or after the conviction.
- Whether the criminal conviction(s) was related to the applicant's disability.
- If the applicant is a person with a disability, whether any reasonable accommodation could be provided to lessen any demonstrable risk.

3. When does the JHA go into effect?

The JHA went into effect on January 1, 2020. However, the Cook County Board of Commissioners has delayed enforcement of the Amendment until after January 31, 2020.

4. Who does the JHA apply to?

It applies to persons engaged in "real estate transactions." Real estate transactions include the sale, rental, lease, and sublease renewal of residential properties.

5. Can having a criminal background result in automatic denial of a housing application?

No. A housing provider cannot consider criminal history that is more than three (3) years old.

*See Part 700 of the Cook County Just Housing Interpretative Rules for more information.

Just Housing Amendment

Frequently Asked Questions for Housing Providers

6. Are there any exceptions to the Just Housing Amendment?

Yes. A housing provider may deny an applicant for a new lease or lease renewal of residential properties based on any of the following:

- The applicant or a household member is a current sex offender required to register under the Sex Offender Registration Act (or similar law in another jurisdiction);
- The applicant or a household member is a current child sex offender under residency restriction; or
- The applicant or a household member has a criminal conviction from the past three years. Before denying the application, the housing provider must first perform an individualized assessment, and show denial based on a criminal conviction is necessary to protect against a demonstrable risk to personal safety and/or property.

7. May I say, “no sex offenders” or something similar when advertising for the unit?

No. However, it is lawful to say, “no registered sex offenders or persons under a current child sex offender residency restriction.”

8. What can I no longer say when advertising for the unit?

Housing providers may not say “no felons,” “no sex offenders,” “no convicted drug dealers,” “no criminal history,” or “no arrest history.”

9. Are landlords required to conduct criminal background checks?

No, the JHA does not require landlords to conduct a criminal background check.

10. If an applicant was arrested but not convicted in the past three (3) years, can the arrest be a basis for denying the housing application?

No. Arrests and convictions are very different. An arrest without a conviction cannot be considered when evaluating rental applications.

11. What are the new and/or different requirements for processing housing applications?

Housing providers can **no longer include a check box** on housing applications that asks whether an applicant has a criminal background.

Before accepting an application fee, a housing provider or landlord must provide the following information:

- Tenant Selection Criteria, which describes how an applicant will be evaluated.
- Notice of the applicant’s right to dispute inaccuracies relevant to criminal history and to provide evidence of rehabilitation or other mitigating factors related to their criminal background.
- A copy of the JHA or a link to the Cook County Human Rights Commission’s website.

Just Housing Amendment

Frequently Asked Questions for Housing Providers

12. What is the process required by the JHA tenant screening process?

Step One: Prequalification

During this step, a housing provider may screen a tenant to determine whether the tenant satisfies all the application criteria such as income, rental history, credit score, pets, etc. Criminal background checks cannot be performed during Step One.

When this first step is completed, the housing provider must either: 1) pre-qualify the applicant based on all criteria except those related to criminal history; or 2) deny the application based on failure to satisfy the prequalification criteria.

Step Two: Criminal Background Check

Only after the housing provider prequalifies an applicant may a housing provider conduct a criminal background check.

13. If I have two applicants apply on the same day and both are “pre-qualified,” may I select the one without a criminal record?

No, denial of a housing application cannot be based on an applicant’s criminal history prior to completing the two-step process and individualized assessment.

14. What if my municipality also has a crime free or housing nuisance ordinance?

If your municipality is a home-rule municipality and has a crime free or nuisance amendment that directly conflicts with the Just Housing Amendment, then your home-rule municipality’s law would govern. Please keep in mind that most nuisance laws do not apply to new applications for housing. These laws are focused on eliminating nuisances that already exist.

15. Do I have to hold a unit off the market while an applicant disputes?

No. You do not have to hold a unit off the market.

16. What happens if the criminal background check reveals a conviction from the last three (3) years?

The JHA requires the housing provider to complete an individualized assessment before denying housing. Housing providers cannot consider convictions more than three (3) years old.

17. Is the housing provider required to consider evidence of rehabilitation when completing an individualized assessment?

Yes. The following are examples of evidence of rehabilitation:

- Completion of a returning citizens program.
- Job readiness training.
- Supportive services that assist with the transition back to society.
- Completion of a GED or other education programs.
- Report from correctional facility.
- Employment.
- Personal recommendations.

Just Housing Amendment

Frequently Asked Questions for Housing Providers

18. May a housing provider verify any evidence of rehabilitation?

Yes, however, a housing provider must still complete the evaluation and then approve or deny a housing application within three (3) business days as required by the JHA.

19. Does an applicant who is denied housing have the right to dispute the information contained in the criminal background check?

Yes. The JHA includes Conviction Dispute Procedures as described below.

Within five (5) business days of receiving a criminal background check, the housing provider must deliver a copy to the applicant. A copy of the background check can be delivered in person, by certified mail, or by text or email.

Once the applicant receives the results of the background check, the applicant has five (5) business days to provide evidence that disputes the accuracy or relevance of information related to the criminal background check.

The housing provider then has three (3) business days from receipt of the dispute information to accept or deny the application.

20. How does a housing provider provide notice of its final decision?

The housing provider has three (3) business days from receipt of the dispute information to accept or deny the application.

Any denial of a housing application or continued lease based on a conviction must be in writing and provide the applicant with an explanation of why the application denial was necessary to protect against a demonstrable risk of harm to personal safety and/or property.

21. What if an applicant does not challenge the accuracy or relevance of convictions?

Even if the applicant does not challenge the accuracy or relevance of his/her convictions, the housing provider must still conduct an individualized assessment.

A housing provider is not required to conduct an individualized assessment when the applicant is a sex offender or child sex offender under residency restrictions.

A housing provider can only deny the housing application after reviewing the applicant's convictions from the past three years and determining the applicant poses a demonstrable risk.

22. What are the penalties for violating the JHA?

For cases investigated by the Cook County Commission on Human Rights, the penalties for violating the Just Housing Amendments may include complainant's compensatory damages and attorney fees and Commission fines.