COOK COUNTY
Commission on
Human Rights

2025

JUST HOUSING AMENDMENT

EVALUATION AND REPORT
ISSUED ON NOVEMBER 13, 2025

HUMAN.RIGHTS@COOKCOUNTYIL.GOV | 312-603-1100

Cook County Commission on Human Rights (CCCHR)
2025 Evaluation and Report Just Housing Amendment

For the Period of November 1, 2024 to October 31, 2025

TABLE OF CONTENTS:

Acknowledgements: Thank you to the many community groups, associations, non-profit organizations, and individuals who continue to support outreach regarding Cook County's laws and took the time to participate in a Listening Session regarding the Just Housing Amendment. Thank you to Cook County's GIS Division for creating the "Complaint Occurrence by ZIP Code" map.

I. Background:

Based on national statistics, it is estimated that up to 1,407,000 individuals with arrest or conviction records currently reside in Cook County.[1] One of the significant factors that reduce recidivism — the likelihood that an individual will commit future crimes— is access to safe, stable and affordable housing.[2] Yet, in most cities, people with any justice involvement can be unfairly denied housing.

This is why Cook County has become a national leader in enforcing fair housing protections and institutionalizing supportive services for individuals with arrest or conviction records. Governmental and community support ensures that individuals with arrest or conviction records have the same access to live freely in Cook County as the rest of the public.

The Just Housing Amendment (JHA) to the Cook County Human Rights Ordinance (Ord. No. 19-2394 § 42-38) was passed to ensure individuals with arrest or conviction records can access safe, stable and affordable housing.

The JHA passed on April 25, 2019, and enforcement began on February 1, 2020. The JHA applies to real estate transactions, including the sale, rental, lease, and sublease renewal of residential properties. The JHA:

1. Prohibits housing discrimination based on an individual's **covered criminal history**; and
2. Requires housing providers considering an individual's covered criminal history to perform an **individualized assessment** of an otherwise qualified individual's criminal conviction history prior to denying them any application for housing.

What is an **individualized assessment**?
An "individualized assessment," as referenced in the JHA, means a process by which a person considers all factors relevant to an individual's conviction history from the previous three (3) years. An individualized assessment is not required for convictions that are more than three (3) years old.

Factors that may be considered in performing the Individualized Assessment include, but are not limited to:

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

What is **covered criminal history**?
Any information regarding an individual's arrest, charge, or citation for an offense; participation in a diversion or deferral of judgment program; record of an offense that has been sealed, expunged, or pardoned in accordance with applicable law; juvenile record; and conviction.

[1] U.S. Census Bureau QuickFacts: Cook County, Illinois. (n.d.). https://www.census.gov/quickfacts/fact/table/cookcountyillinois/PST045223
[2] Vallas, R., & Dietrich, S. (2014, December 12). One Strike and You're Out. Center for American Progress. https://www.americanprogress.org/article/one-strike-and-youre-out/

Procedures

Housing providers **cannot include a question on housing applications** that asks whether an applicant has a criminal background.

Disclosures:
Before accepting an application fee, the housing provider must disclose the following:

- 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 Part 700 of CCCHR's Procedural Rules or a link to the CCCHR website, with the address, email address, and phone number of CCCHR.

Two-Step Evaluation Process:

An important element of the JHA is that it separates other aspects of housing applications, such as income, rental history and credit score checks, from a background check and individualized assessment, if necessary. This means that housing providers should process all aspects of a housing application other than a background check *before* conducting a background check.

Step One: Prequalification

- During this step, a housing provider may screen a tenant to determine whether the applicant satisfies all the application criteria such as income, rental history, credit score, pets, etc. **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: Background Check & Individualized Assessment, if necessary

- Only after the housing provider prequalifies an applicant may a housing provider conduct a background check.
- If the background check reveals a criminal history, the housing provider may only consider criminal conviction(s) within the last three (3) years.

  A landlord may deny an applicant housing based on criminal history only if:
  Applicant is a current sex offender required to register under the **Sex Offender Registration Act** (or similar law in another jurisdiction) or a **current child sex offender** under residency restriction; *or*
  An individualized assessment affirms that a **criminal conviction within the last three (3) years** causes a **demonstrable risk to the personal safety or property of others**.

Does an applicant who is denied housing have the right to dispute the information contained in the background check?
Yes. The JHA Conviction Dispute Procedures are as follows:

- Within five (5) business days of receiving a 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 background check.
- The housing provider then has three (3) business days from receipt of the dispute information to accept or deny the application.

II. Enforcement Data

Since the inception of JHA enforcement, CCCHR has received sixty-seven (67) complaints alleging JHA violations.

In 2024, the categorization options for "Nature of the Complaint" shifted to more accurately capture the point during which potential discrimination took place. The current categories are:

- Discriminatory Advertisement
- Discriminatory Rental Application Policies
- Improper application denial based on arrest or conviction history
- Post-application improper denial following individualized assessment.

	Date	Case Number	Nature of Complaint	Resolution
1	7/20/2020	2020H003	Post-application improper denial following individualized assessment	Alleged Conduct occurred before JHA effective date/ No jurisdiction over racial discrimination claim
2	8/28/2020	2020JHA001	Improper application denial based on arrest or conviction history	Settlement
3	8/28/2020	2020JHA002	Discriminatory Advertisement	Settlement
4	9/8/2020	2020JHA003	Improper application denial based on arrest or conviction history	Withdrawal
5	9/30/2020	2020JHA004	Improper application denial based on arrest or conviction history	Settlement
6	3/19/2021	2021JHA001	Discriminatory Advertisement	Settlement
7	4/29/2021	2021JHA002	Discriminatory Advertisement	Withdrawal
8	4/29/2021	2021JHA003	Discriminatory Advertisement	Settlement
9	4/29/2021	2021JHA004	Discriminatory Advertisement	Settlement
10	4/29/2021	2021JHA005	Discriminatory Advertisement	Settlement
11	4/29/2021	2021JHA006	Discriminatory Advertisement	Withdrawal/Duplicate Complaint
12	6/2/2021	2021JHA007	Improper application denial based on arrest or conviction history	Settlement
13	7/2/2021	2021JHA008	Discriminatory Rental Application Policies	Withdrawal
14	7/16/2021	2021JHA009	Improper application denial based on arrest or conviction history	Settlement
15	8/26/2021	2021JHA010	Improper application denial based on arrest or conviction history	Settlement
16	9/15/2021	2021JHA011	Improper application denial based on arrest or conviction history	Settlement
17	9/20/2021	2021JHA012	Discriminatory Rental Application Policies	Settlement
18	11/1/2021	2021JHA013	Improper application denial based on arrest or conviction history	Settlement
19	11/9/2021	2021JHA014	Discriminatory Rental Application Policies	Dismissed for Lack of Jurisdiction

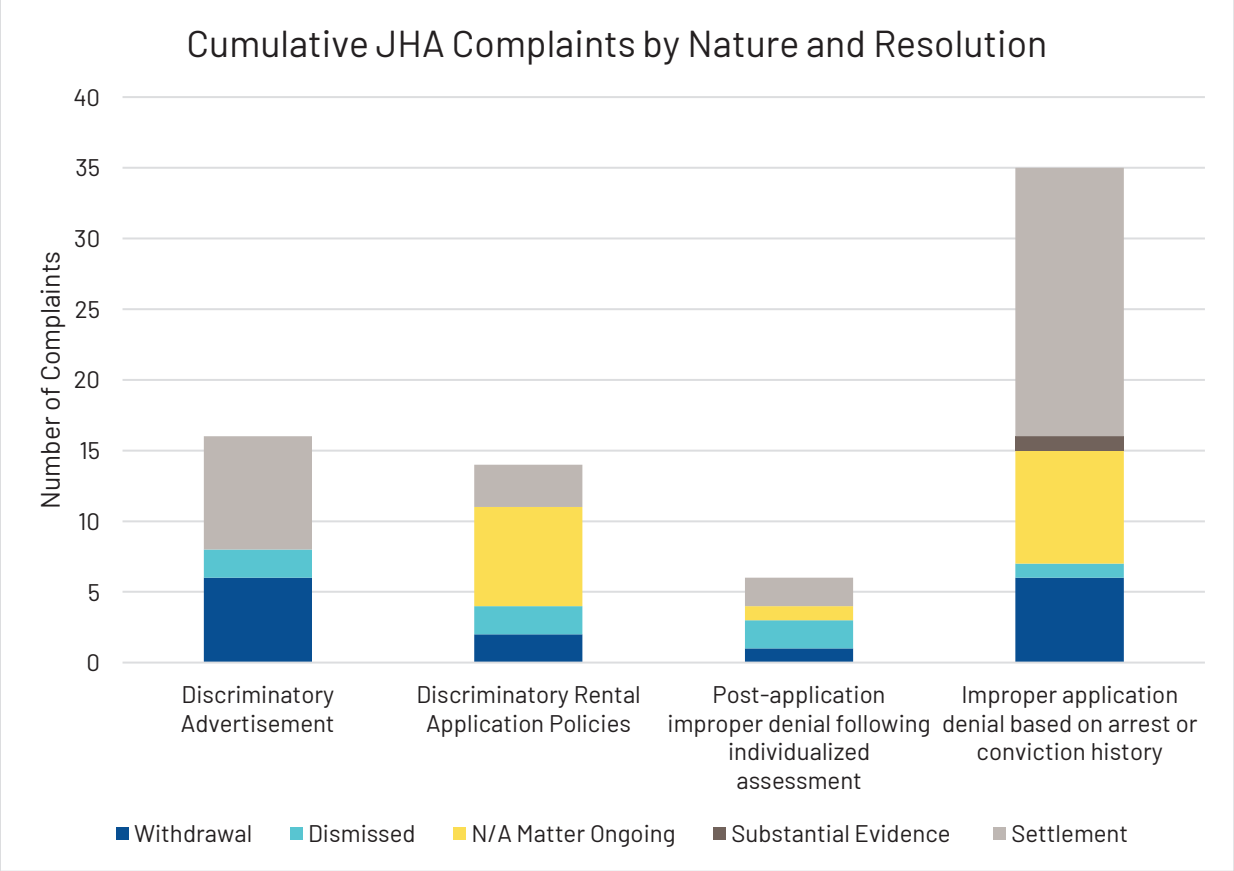
20	11/12/2021	2021JHA015	Improper application denial based on arrest or conviction history	Settlement
21	11/19/2021	2021JHA016	Improper application denial based on arrest or conviction history	Settlement
22	12/10/2021; 1/13/2022	2022JHA001	Improper application denial based on arrest or conviction history	Withdrawal
23	1/12/2022	2022JHA002	Post-application improper denial following individualized assessment	Settlement
24	2/16/2022	2022JHA003	Improper application denial based on arrest or conviction history	Settlement
25	2/16/2022	2022JHA004	Improper application denial based on arrest or conviction history	Withdrawal
26	3/1/2022	2022JHA005	Improper application denial based on arrest or conviction history	Settlement
27	4/25/2022	2022JHA006	Improper application denial based on arrest or conviction history	Withdrawal
28	5/20/2022	2022JHA007	Post-application improper denial following individualized assessment	Settlement
29	6/29/2022	2022JHA008	Improper application denial based on arrest or conviction history	Matter Ongoing
30	7/20/2022	2022JHA009	Improper application denial based on arrest or conviction history	Settlement
31	8/10/2022	2022JHA010	Improper application denial based on arrest or conviction history	Withdrawal
32	7/28/2022	2022JHA011	Discriminatory Advertisement	Dismissed for Failure to State a Claim
33	7/28/2022	2022JHA012	Discriminatory Advertisement	Withdrawal
34	7/28/2022	2022JHA013	Discriminatory Advertisement	Withdrawal
35	7/28/2022	2022JHA014	Discriminatory Advertisement	Settlement
36	7/28/2022	2022JHA015	Discriminatory Advertisement	Settlement
37	7/28/2022	2022JHA016	Discriminatory Advertisement	Withdrawal
38	9/15/2022	2022JHA017	Improper application denial based on arrest or conviction history	Settlement
39	11/14/2022	2022JHA018	Improper application denial based on arrest or conviction history	Dismissed for Private Room Exception
40	10/25/2023	2023H029	Improper application denial based on arrest or conviction history	Settlement
41	12/27/2022	2023JHA001	Improper application denial based on arrest or conviction history	Settlement
42	2/1/2023	2023JHA002	Discriminatory Advertisement; Improper application denial based on arrest or conviction history	Settlement
43	2/6/2023	2023JHA003	Improper application denial based on arrest or conviction history	Substantial Evidence, Individual Right of Action Granted
44	4/5/2023	2023JHA004	Improper application denial based on arrest or conviction history	Settlement
45	1/29/2023	2023JHA005	Discriminatory Rental Application Policies	Settlement

46	5/18/2023	2023JHA006	Discriminatory Advertisement; Improper application denial based on arrest or conviction history	Withdrawal
47	6/23/2023	2023JHA007	Discriminatory Rental Application Policies	Settlement
48	8/29/2023	2023JHA008A	Improper application denial based on arrest or conviction history	Settlement
49	10/11/2023	2023JHA009	Discriminatory Rental Application Policies	Withdrawal
50	10/30/2023	2023JHA010	Discriminatory Rental Application Policies	Matter Ongoing
51	11/8/2023	2023JHA011	Post-application improper denial following individualized assessment	Matter Ongoing
52	5/9/2024	2024H011	Discriminatory Rental Application Policies; Discriminatory Advertisement	Dismissed for Lack of Jurisdiction
53	2/26/2024	2024JHA001	Post-application improper denial following individualized assessment	Dismissed for Failure to Cooperate
54	3/7/2024	2024JHA002	Discriminatory Rental Application Policies	Matter Ongoing
55	2/21/2024	2024JHA003	Post-application improper denial following individualized assessment	Withdrawal
56	9/4/2024	2024JHA00086	Improper application denial based on arrest or conviction history	Matter Ongoing
57	9/12/2024	2024JHA00101	Improper application denial based on arrest or conviction history	Settlement
58	9/12/2024	2024JHA00102	Improper application denial based on arrest or conviction history	Matter Ongoing
59	10/1/2024	2024H00122	Improper application denial based on arrest or conviction history	Matter Ongoing
60	11/8/2024	2024JHA00254	Discriminatory Rental Application Policies; Improper application denial based on arrest or conviction history	Matter Ongoing
61	12/20/2024	2025H00287	Improper application denial based on arrest or conviction history	Matter Ongoing
62	2/21/2025	2025H00341	Improper application denial based on arrest or conviction history	Matter Ongoing
63	3/17/2025	2025JHA00363	Discriminatory Rental Application Policies	Matter Ongoing
64	3/24/2025	2025H00374	Discriminatory Rental Application Policies	Matter Ongoing
65	3/27/2025	2025JHA00379	Discriminatory Rental Application Policies	Matter Ongoing
66	4/19/2025	2025H00392	Improper application denial based on arrest or conviction history	Matter Ongoing
67	5/21/2025	2025JHA00428	Discriminatory Rental Application Policies	Matter Ongoing

a. **Complaint Summary**

i. **Cumulative (since the beginning of enforcement in February 2020)**

- Thirty-five (35) complaints were made for improper application denials based upon arrest or conviction history.
- Six (6) complaints were made for post application improper denials following individualized assessment.
- Sixteen (16) complaints were made for discriminatory advertisements.
- Fourteen (14) complaints were made for discriminatory rental policies.
- Estimated total settlement amount reported for JHA complaints is $41,031.
- Fifty-two (52) of the sixty-seven (67) JHA complaints have been closed.
    - Of the fifty-two (52) closed cases, thirty-one (31) resulted in settlement, which included monetary awards and other compensatory damages; and at least eight (8) housing providers received training from housing community groups on compliance with JHA.
    - Of the fifty-two (52) closed cases, fourteen (14) Complainants voluntarily withdrew their complaints.
    - Three (3) JHA complaints resulted in the Complainant being placed in a housing unit or retaining housing in the property at issue.
- Twenty-one (21) complaints were filed in the name of a housing community group.



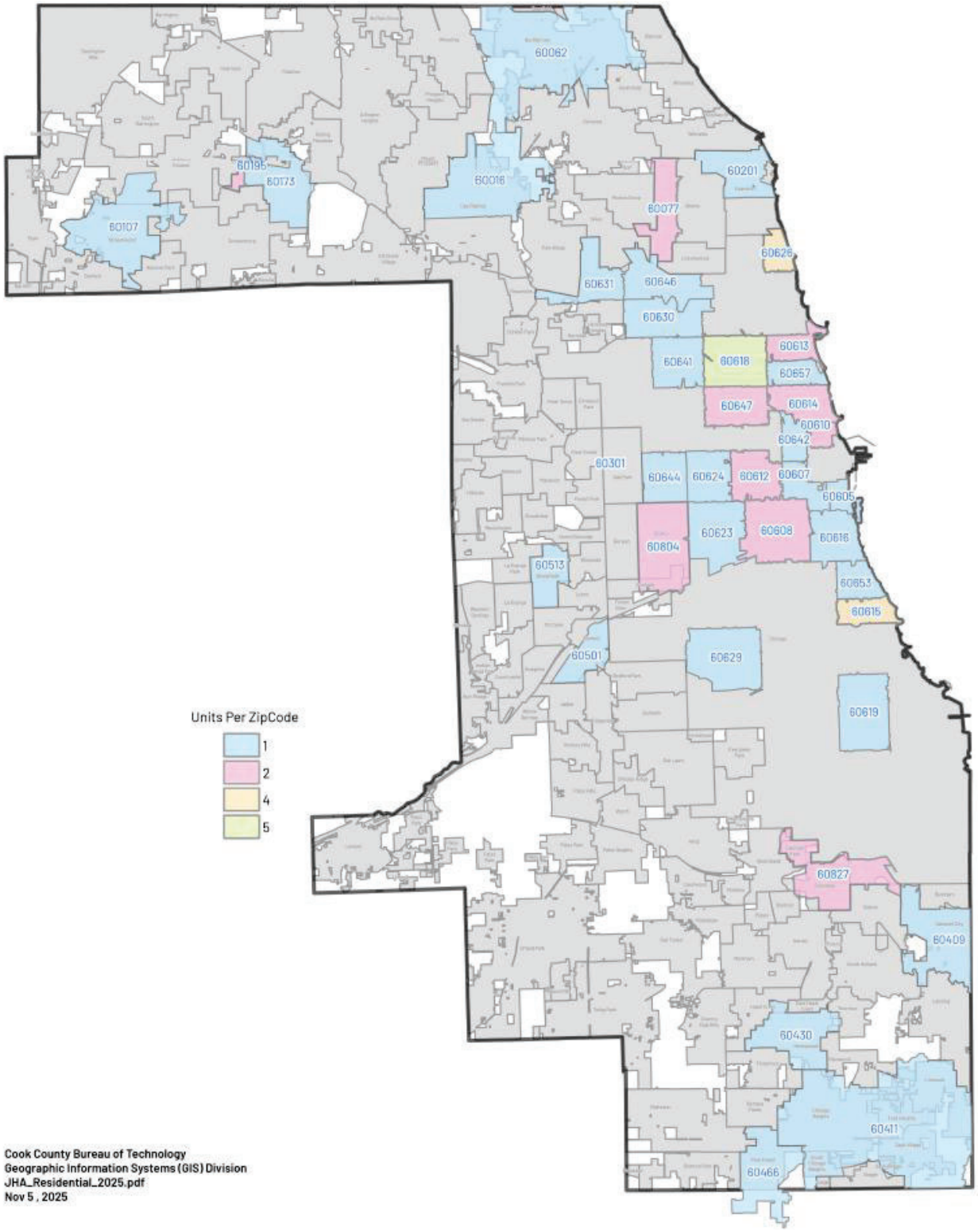
ii. November 1, 2024 to October 31, 2025 Reporting Period

- From November 1, 2024, to October 31, 2025, CCCHR had fifteen (15) active JHA complaints.
    - Of these, eight (8) JHA complaints were filed during the period of November 1, 2024, to October 31, 2025.
    - As of October 31, 2025, CCCHR has fifteen (15) open JHA cases.

- Parties did not report settlement amounts for cases settled during this reporting period to the Commission.
- Of the complaints resolved during the reporting period, there were no instances where an individualized assessment was conducted, or demonstrable risk found.

iii. Map: Complaint Occurrence by ZIP Code

This map depicts the cumulative JHA complaints that have been filed with CCCHR in Cook County based on the ZIP code of the unit(s) associated with where the alleged conduct occurred.



The table lists the cumulative JHA complaints that have been filed with CCCHR in Cook County by the ZIP code of the unit(s) associated with the potential discrimination.

ZIP Code	Number of Complaints
60016	1
60062	1
60077	2
60107	1
60123	1
60173	1
60195	2
60201	1
60301	1
60409	1
60411	1
60430	1
60466	1
60501	1
60513	1
60540	1
60605	1
60607	1
60608	2
60610	2
60610	1
60612	2
60613	2
60614	2
60615	4
60616	1
60618	5
60619	1
60623	1
60624	1
60626	4
60629	1
60630	1
60631	1
60641	1
60642	1
60644	1
60646	1
60647	2
60653	1
60657	1
60804	2
60827	2
78731	1
Unknown	3
Total	**67**

III. Just Housing Amendment Listening Sessions

CCCHR is concurrently working with Roosevelt University on a Just Housing Amendment Impact Assessment to study the impacts of the Just Housing Amendment (JHA) to the Cook County Human Rights Ordinance on housing access for Cook County residents. The research, including a comprehensive survey and interviews, is expected to conclude at the end of 2025 and a report will be released in 2026.

To avoid duplicative surveying, this year CCCHR hosted a series of Listening Sessions regarding JHA to hear directly from housing providers (landlords, realtors, property managers) and service providers (non-profit organizations, legal aid, etc.). We conducted three listening sessions, two virtually and one in-person. The Listening Sessions that occurred were:

Tuesday, 10/28, at 12 PM Virtual (via Microsoft Teams)	26 attendees
Wednesday, 10/29, at 12 PM Virtual (via Microsoft Teams)	21 attendees
Wednesday, 11/5, at 5:30 PM at Chinatown Public Library	7 attendees

Attendance at the Listening Sessions were significantly higher than the survey response rate of the previous two years (35 responses in 2024) and gave significantly more detail than were captured in survey responses.

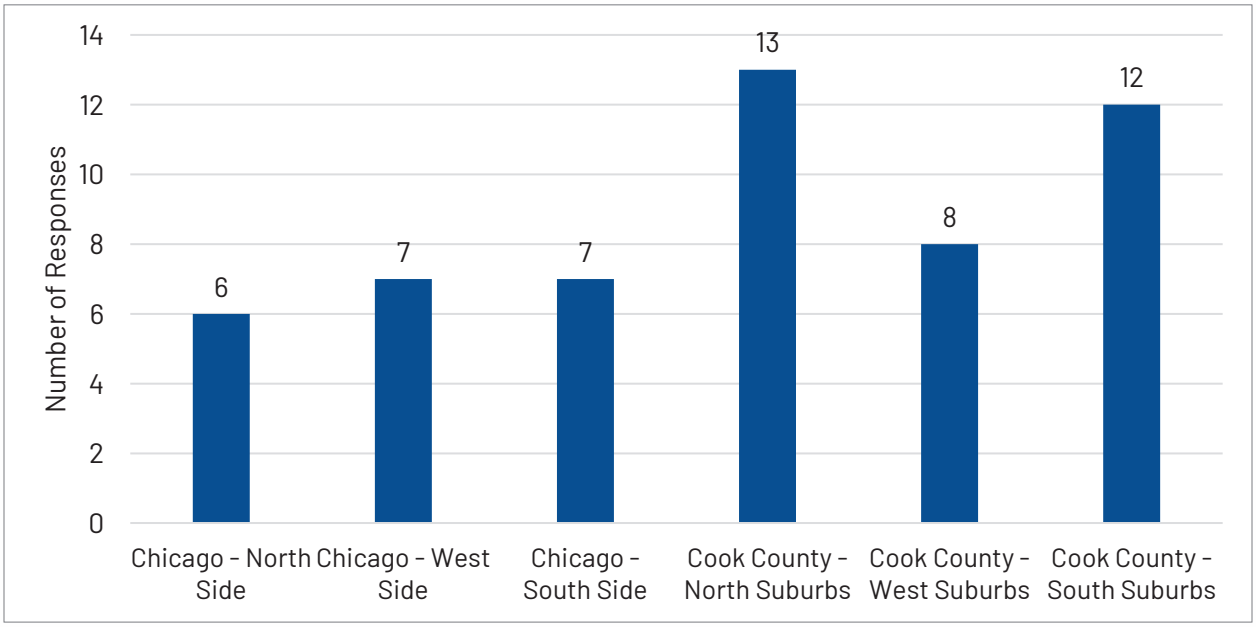
As part of Listening Session registration, a few specific questions were asked to inform the session prompting questions. The questions were regarding background knowledge, service area, and screening criteria and a summary of responses is included below.

Are you familiar with Cook County's Just Housing Amendment (Fair Chance in Housing)?

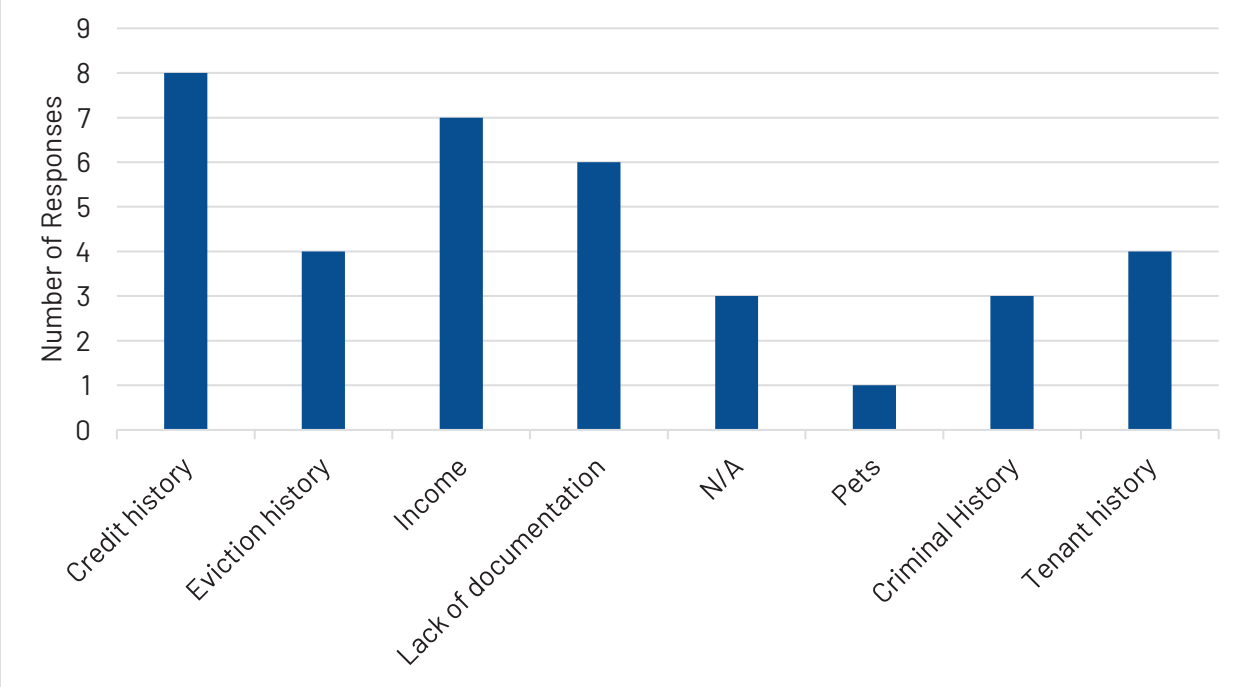
	Housing Provider	Service Provider	Total
No	8	2	10
Yes	16	23	39
Total	**24**	**25**	**49**

Summary of Listening Session Survey Response Results for Housing Providers

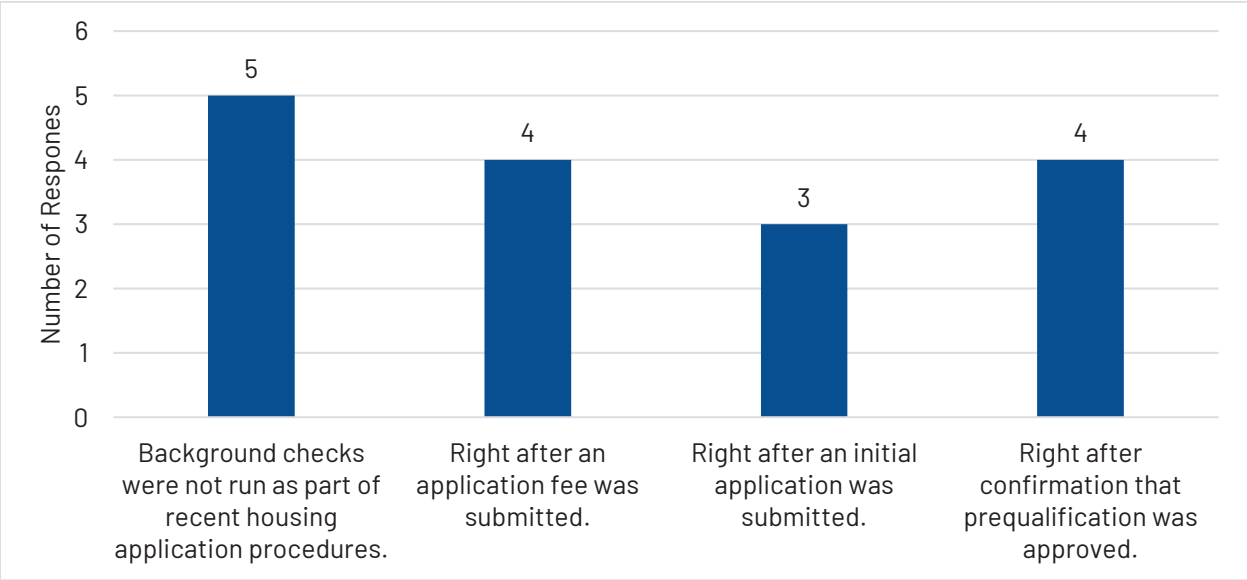
Where do you provide housing?



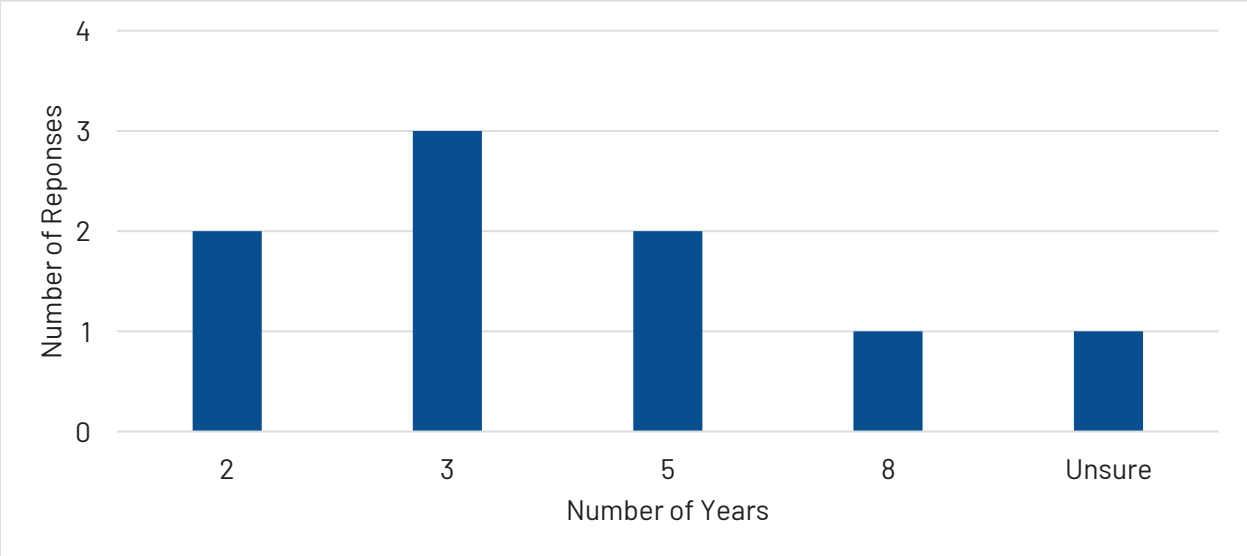
In the past year, what was the most common reason(s) you have denied housing applicants?



If a background check was run as part of recent housing application procedures, at what point in the application procedures did it typically occur?

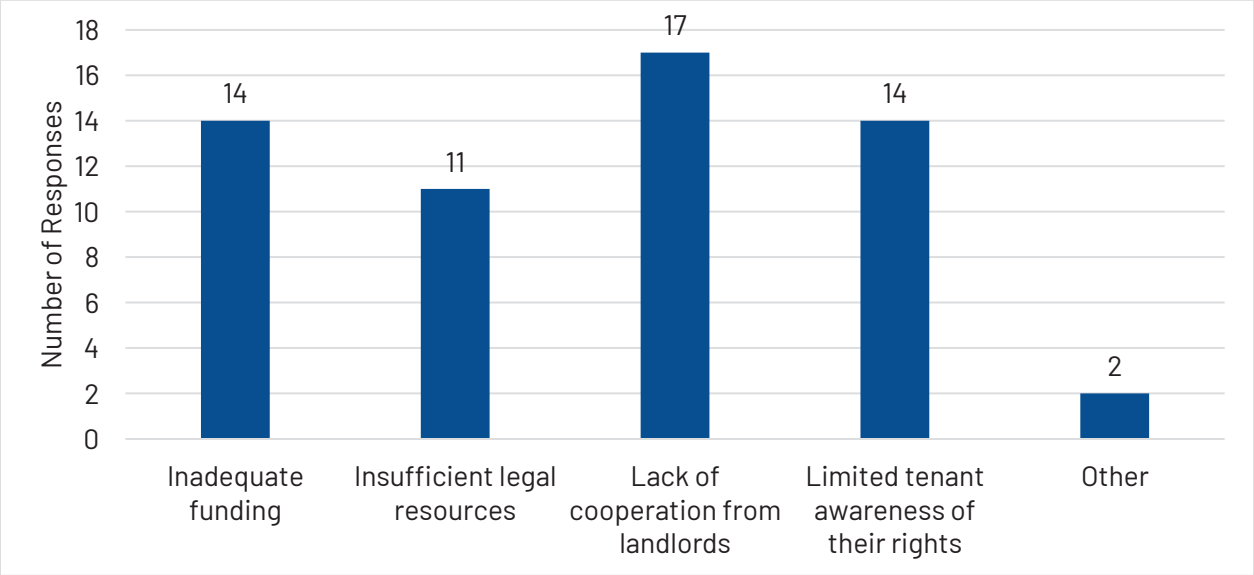


If a background check was run as part of recent housing application procedures, how long was the lookback period?



Summary of Listening Session Survey Response Results for Service Providers

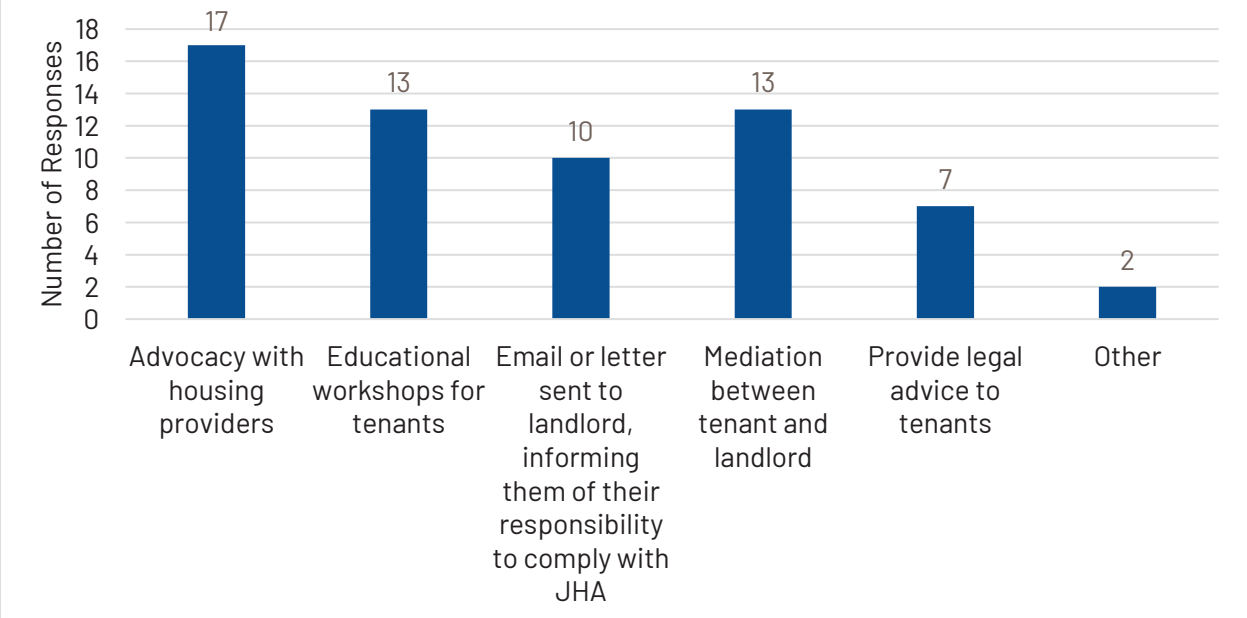
What challenges do you face in intervening in discriminatory housing practices? (Select all that apply)



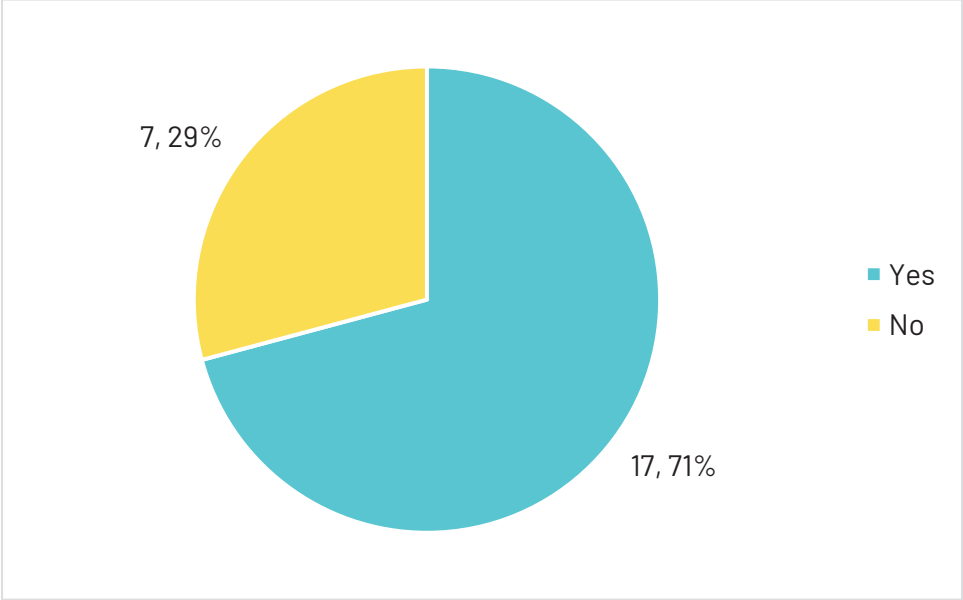
Do you try to resolve potential Just Housing Amendment violations with landlords before filing a formal Complaint?

- 95% of respondents (21) said yes, they try to resolve potential JHA violations directly with landlords.

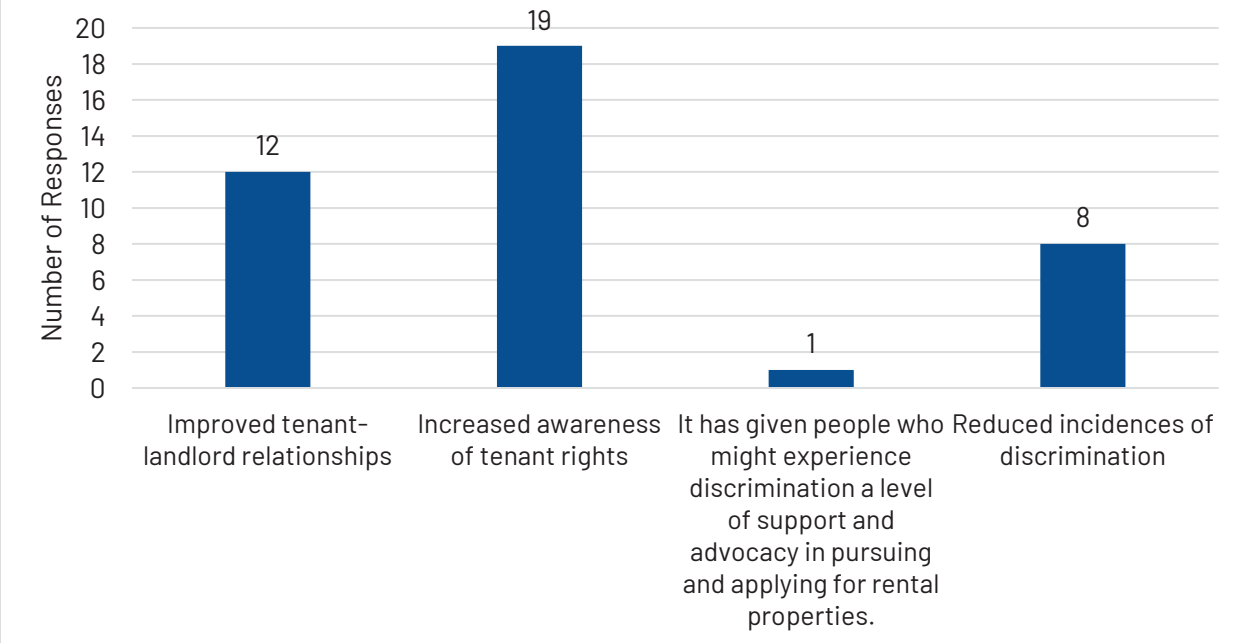
If yes, which type(s) of intervention method(s) does your organization use to support housing applicants or intercede checking on housing practices that potentially violate the JHA?



Has your organization participated in any training sessions about the Just Housing Amendment?



In your experience, what impact has supporting housing applicants had on preventing or addressing discriminatory housing practices? (Select all that apply)



Summary of Listening Session Discussions

The prompting questions for housing providers were:

- What have your experiences been with the Just Housing Amendment?
- What do the steps of JHA look like in your application process?
- Are there areas in the ordinance or rules regarding JHA where you need additional clarification?
- Have you approved applications for individuals you might have overlooked prior to the JHA? Challenges? Other unexpected impacts or outcomes?
- Are you able to easily use a screening company that complies? Which screening company?
- Can you share the importance of screening for certain factors, including income, type of employment, and criminal background?

The prompting questions for service providers were:

- What have your experiences been with the Just Housing Amendment?
- Have you supported applicants for individuals who might have been rejected or overlooked prior to the JHA? Challenges? Other unexpected impacts or outcomes?
- What other barriers to housing impact JHA's ability to support returning residents?
- What is the most frequent reason that individuals you support get denied housing?
- What are individuals that you support looking for during their housing search?
- How do you feel people are getting information about their rights most effectively?

In addition to the prompting questions, session facilitators gave attendees the opportunity to discuss anything regarding JHA that they would like to discuss.

In discussion with housing providers, participants expressed mixed opinions on JHA. Two participants described JHA as beneficial while three participants expressed that JHA placed additional burden or risk on housing providers through increased regulation. Two (2) of these three (3) participants expressed concerns that these regulations would lead smaller housing providers to sell their properties to larger housing providers. Some participants also noted that housing providers are less likely to run background checks and rely more greatly on financial backgrounds of applicants due to the JHA.

In discussion with service providers, participants described both the utility of JHA in intervening for their clients (3) and continued discrimination against rental applicants in violation of JHA (7). Participants reported witnessing non-compliance with JHA in housing providers' lack of transparency in selection criteria for tenants during the application process (3) as well as the implementation of a non-bifurcated screening process (4). The latter primarily occurred through the use of non-compliant third-party screening tools but also surfaced through application fees due at the time of pre-screening.

Participants noted that non-compliant third-party screening tools increasingly provided background check information without dates for convictions (2) or utilized an algorithm which recommended a decision for denial based on "criminal history," which led to immediate denial of applicants with background history without any individualized assessment. In discussion of individualized assessments, three (3) participants reported seeing at most one individualized assessment conducted in their work with applicants since the start of JHA enforcement.

Several service providers also noted that applicants had a difficult time communicating with housing providers early in the application process. Some participants (4) reported witnessing increased pre-screening procedures in which applicants were asked for identification and significant financial information to schedule a viewing or initiate other early steps in the application process. Six (6) service providers reported the lack of transparency and clear communication from housing providers disincentivized applicants with records from applying to listings out of concern for spending money on application fees with high uncertainty of response.

In addition, many participants noted that applicants faced persistent barriers to accessing housing that intersected with applicants' justice involvement or source of income but were not directly in violation of JHA. For example, participants overwhelmingly noted low credit scores and income as common reasons for denial of housing. Service providers noted that their clients were faced with restrictive minimum income or credit score requirements that disqualified them from application, even if they could afford to pay the rent or had Housing Choice Vouchers. Some providers perceived these denials as circumventing source of income or race protections.

A few participants (4) also noted that requirements to pay high administrative fees immediately after approval acted as barriers to securing housing. Service providers also noted structural issues with the housing market in Cook County, identifying the unaffordability of housing and limited housing availability as major barriers to accessing housing for their clients.

Across both housing providers and service providers listening sessions, there was consensus on the need for continued education and outreach on JHA given its complexity and lack of awareness surrounding it. In addition, both housing and service providers noted that the non-compliance of third-party screening companies with the bifurcated application mandate of JHA (through the provision of background check and financial information at once) gave housing providers access to background check information prior to the timeline required by JHA.

Listening Session Conclusions

CCCHR has developed the following conclusions regarding the JHA based on discussions and feedback received during the Listening Sessions:

- CCCHR will continue increasing its outreach efforts in 2026, with specific emphasis on education regarding the two-step process, required notices to applicants, and the Commission's investigation process.
- CCCHR will create a new tool for housing providers, specifically smaller housing providers, to check that their screening process follows JHA.
- CCCHR will continue working with third-party screening companies used in Cook County to support their screening tools to follow the bifurcated process mandated by JHA.

The findings from the 2025 Just Housing Amendment Listening Sessions, alongside insights gained from the JHA Impact Assessment, will inform and guide CCCHR's outreach and enforcement initiatives in 2026 and beyond.

IV. Outreach & Training

During this reporting period (November 1, 2024, to October 31, 2025), CCCHR hosted **eighteen (18)** trainings regarding the JHA with **nine (9) partner community organizations** to housing applicants and provider groups where approximately **716 individuals received live and recorded trainings**. In addition, staff distributed information regarding JHA at **nineteen (19) community events**, handing out flyers or educating on JHA to **1544 individuals** throughout 2025. Total reach was 2260 individuals.

Quarter 1 November 2024-January 2025

- **Training:** Gave a training with Community Investment Corporation (CIC).
- **Outreach Materials:** Provided JHA resources at Housing Outreach Open House and updated CCCHR webpage with Fair Housing flyers and posters.

Quarter 2 February-April 2025

- **Training:** Director King presented on JHA on a national panel with Vera Institute. Gave trainings with Cook County Adult Probation (3), Chicago Area Fair Housing Alliance (2), Above & Beyond, and CIC. Presented on 2024 JHA Report at the Illinois Re-entry Council Housing Workgroup.
- **Community Events:** Hosted *Removing Housing Barriers: The History of the Just Housing Amendment*, in honor of Fair Housing Month and Second Chance Month, with more than 40 in-person attendees and 350+ views.

Quarter 3 May-July 2025

- **Training:** Gave trainings with Cagan Management, Fairview Realty Group, Restore Justice, CIC (2), and Chicago Urban League.
- **Tabling:** Shared JHA handouts at Chicago Urban League Housing Fair, Northside Housing Fair, Teamwork Englewood Juneteenth Fair, and Centers for New Horizons Juneteenth Fair.
- **Outreach Materials:** Shared JHA print materials with Cook County Adult Probation for distribution throughout Cook County and additional poster materials with Kolbe House Jail Ministry.

Quarter 4 August-October 2025

- **Training:** Gave trainings with CIC (2) and Supportive Housing Providers Association - Illinois (2). Supported contracted training partners - HOPE Fair Housing, South Suburban Housing Center, and Cabrini Green Legal Aid - to complete a total of ten virtual and in-person trainings.
- **Tabling:** Shared JHA handouts at Illinois Department of Corrections Summit of Hope and Breakthough's Annual Wellness Fair.
- **Outreach Materials:** Mailed 240+ informational letters to Specialized Mental Health Rehabilitation Facilities and nursing homes. Shared JHA print materials with Cook County Justice Advisory Council for distribution throughout Cook County.

V. Recommendation & Conclusions

The Substantive and Procedural Rules Governing the Cook County Human Rights Ordinance ("Procedural Rules") require that CCCHR annually assess if units should be required to be held off-market until the housing provider finishes conducting the individualized assessment. CCCHR reviews and evaluates other aspects of JHA as part of this assessment to identify areas where outreach and enforcement can be strategically improved.

Pursuant to Subsection 770 of the Procedural Rules, CCCHR must evaluate the rules implementing the JHA to determine whether the Procedural Rules should be amended to JHA's purpose. The evaluation shall include an analysis of whether applicants who receive a positive individualized assessment from housing providers are ultimately admitted into the unit they applied for and data about the complaints made under the Just Housing Amendment.

2025 Recommendation

No substantive amendments are recommended for Part 700 – Just Housing Amendment Interpretive Rules of CCCHR's Procedural Rules. Throughout 2025, CCCHR leveraged its online complaint form, which increased public access to complaint filing and will continue informing data-driven policy recommendations and outreach. Further, CCCHR is in its final phase of its first Institutional Review Board-approved research regarding JHA with Roosevelt University. Community partners and other jurisdictions have already represented significant interest in the research findings and more recommendations will accompany the report, which will be published in 2026. CCCHR hopes to leverage the data collected from this study to Inform potential recommendations.

Conclusions

CCCHR commends housing providers and service providers on their continued efforts to provide compliance with the JHA. The Commission recognizes that continued strategic outreach is necessary to ensure broad knowledge and compliance with JHA. Specifically, JHA's efficacy relies upon housing providers utilizing procedures and tools that are compliant with JHA. To that end, CCCHR will continue to educate housing providers on compliant procedures and work with third-party screening companies to ensure compliant options are readily available. And CCCHR commits to continued support of service providers in their efforts to resolve potential discrimination outside of the formal complaint process with training and educational resources.

CCCHR is greatly anticipating the forthcoming JHA Impact Assessment, which will provide new insights into successes and ongoing challenges in JHA's implementation and will allow CCCHR to advise other jurisdictions of the true impact of laws like JHA.

For questions regarding JHA compliance or to file a complaint, housing applicants and landlords are encouraged to contact CCCHR or a Cook County Service Provider.