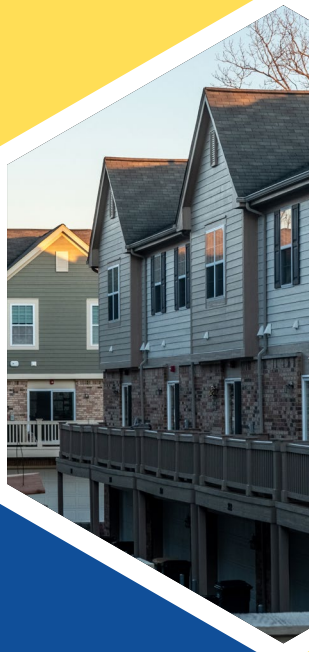

COOK COUNTY
Commission on
Human Rights

Just Housing Amendment Impact Assessment

ISSUED ON MAY 26, 2026

BY ROOSEVELT UNIVERSITY POLICY RESEARCH COLLABORATIVE -
SUBMITTED TO COOK COUNTY DEPARTMENT OF HUMAN RIGHTS & ETHICS

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Executive Summary

Safe, stable, and livable housing is a human right. For individuals with arrest and convictions in Cook County, the Just Housing Amendment ("JHA") helps protect this right. The JHA bars discrimination against individuals with arrest and conviction records. It prohibits landlords and other housing providers from considering any arrest records or conviction records older than three years old. For conviction records fewer than three years old, the JHA requires housing providers to conduct an individualized assessment, a questionnaire that considers all relevant factors from an individual's conviction.

The JHA Impact Assessment is a collaboration between the Cook County Commission on Human Rights and the Roosevelt University Policy Research Collaborative to evaluate the effectiveness of the JHA. The Impact Assessment included 154 survey responses and 20 interviews with individuals who have arrest or conviction records and have searched for housing in the past five years. The survey revealed key insights into JHA compliance and enforcement:

- **Lack of Awareness about JHA** - There is a widespread lack of awareness of protections provided by the JHA. As reported by interviewees, most housing providers did not follow the correct steps for screening applicants with arrest or conviction records, and housing applicants were not aware of their rights under the JHA.

- **Lack of Transparency in Housing Applicant Screening** - The JHA requires housing providers to provide the applicant with a written explanation for a denial. However, many participants were uncertain of the reason for rejections and if it was related to their record. 76.6% of survey respondents reported receiving no reason or explanation for at least one application denial.

- **Lack of Individualized Assessment** - Individualized assessments give individuals an important opportunity to provide context for their conviction. No application denials reported in our survey responses were accompanied by individualized assessments, as required by the JHA.

- **Lack of Affordability** - Interview participants were concerned with the limited supply of housing they could afford in Cook County. They were frustrated that they could not meet the income requirements for housing units that met their needs for size, neighborhood safety, and overall quality of life.

Based on these results, the JHA Impact Assessment proposes the following recommendations. For the Cook County Cook Commission on Human Rights:

- **Increase Accessibility of Reporting Processes for Housing Seekers** – Ensure prospective complainants are knowledgeable about what constitutes a complaint, are referred to appropriate support services, and do not face barriers based on digital literacy skills.

- **Expand Commission-Initiated Complaints and Expand Enforcement and Accountability Mechanisms** – Increase Commission-initiated complaints against housing providers that repeatedly violate the JHA and/or larger housing providers. Assess penalties to ensure risk of committing violations is high and identify ways to reward JHA compliance.

- **Increase Education and Outreach** – Increase informational training opportunities for housing seekers. For housing providers, identify barriers to compliance while reframing JHA as an opportunity to make screening more accurate and reliable. Expand partnerships with other county agencies.

For Cook County:

- **Integrate Organizational Support for Advocacy and Resource Access** - Create and support partnerships with organizations to support Cook County residents. Continue ongoing investments in resources that reach residents who face structural exclusion.

- **Enhance Awareness and Education** – Increase collaborations between county agencies to conduct training and information sharing.

For other municipalities:

- **Implement Proactive Monitoring** – Identify noncompliance early with mechanisms such as fair housing testing and mandated disclosure of applicant denial data by landlords.

- **Assess Other Barriers and Consider Policy Solutions** – Factors such as credit history and minimum income requirements must be assessed alongside broader housing market regulation for a just housing search process.

Table of Contents

Executive Summary 3
Introduction 6
The Need for Housing Protections for People with Conviction and Arrest Records 6
Fair Chance Housing and Rental Legislation 6
The Just Housing Amendment (Cook County) 7
The Just Housing Amendment (JHA) Impact Assessment 9
1. Searching for Housing: Goals, Methods & Experiences 10
1.1. Housing Listings and Search Methods 10
1.2. Housing-Seeker Profiles and Preferences 12
1.3. Location and Neighborhood Choice 14
2. The Just Housing Amendment, Housing Provider Interactions and Rental Practices 17
2.1. Language in Listings 17
2.2. Contacting Housing Providers and the Housing Application Process 18
2.3. Inquiries About Conviction Records in Conversation and on Applications 22
2.4. Application Fees 25
2.5. Experiences with Background Screenings 26
3. Broader Limitations on Housing Searches 30
3.1. Housing Barriers 30
3.2. Rental Conditions for Tenants with Convictions 33
4. Effectiveness of the JHA in Expanding Housing Access 35
4.1. Leveraging the JHA to Protect Housing Rights 35
4.2. Persistent Barriers Beyond the JHA's Scope 37
5. Broader Implications and Policy Directions 39
5.1. Strengthening the JHA's Reach and Implementation 39
5.2. Recommendations for DHRE 39
5.3.Recommendations for Cook County 41
5.4. Recommendations for Other Municipalities 42
Conclusion 44
APPENDIX 1: Research Design 45
APPENDIX 2: Survey for JHA Impact Assessment Study (Phase 1) 48
APPENDIX 3: Interview Guide for JHA Impact Assessment Study (Phase 2) 52
APPENDIX 4: Comparative Policy Landscape: Fair Chance Housing Across Jurisdictions 55
APPENDIX 5: Resources 57
File a Complaint 57
Emergency Housing 57
Housing Referrals 57
Housing Assistance 58
Reentry Services 58
Mental Health 59
Legal Aid 59
References 60

Introduction

The Need for Housing Protections for People with Conviction and Arrest Records

Cook County residents with arrest or conviction records struggle to access stable, safe and livable housing, which. plays an important role in sustaining access to employment, education, community ties, social relationships, civic participation, and financial stability.[1] Nearly one in three people in the United States has a conviction record[2] Rates of people incarcerated in Cook County, 433 per 100,000 residents are lower than the national rate, but higher than the rate in Illinois.

Structural exclusion refers to the cross-generational, systemic barriers that restrict people's access to public goods, services, and opportunities. Namely, policies and laws, as well as institutional norms, programs and practices, may be designed in ways that exclude certain communities, particularly along racial, gender and class lines. These include education, health care, housing and government access.[3]

People who have been structurally excluded are disproportionately represented among people arrested, convicted and sentenced most harshly in the carceral system. This includes People of Color —most frequently Black people followed by Latine people — people with disabilities and people identifying as LGBT.[4] Further, overrepresentation in the carceral system is even higher at the intersections of these identities, for example for People of Color with disabilities. Implicitly, housing access is further restricted for communities who already experience inequity, reinforcing patterns of economic and racial disparities.

Stable housing supports formerly incarcerated residents' efforts to maintain stable employment, access resources and healthcare, foster family and community connections, and avoid recidivism and/or re-incarceration. While across the country, people with records are often restricted from living in public housing,[5] and private housing providers[6] use different methods to discourage or screen out housing seekers with records. Applicants rarely have the chance to demonstrate their suitability as tenants.[7]

Addressing barriers to housing builds equity in communities, addressing historic and contemporary disinvestment.[8] Acknowledging this, many states and localities, including Cook County, have adopted policies that limit how housing providers can use criminal records in housing application decisions, referred to as **Fair Chance Housing policies**. These policies aim to expand access to housing, reduce stigma against people with arrest or conviction records, and prevent an arrest or conviction record from serving as a permanent barrier to participation in society.[9] By removing these barriers, Fair Chance Housing laws support individual stability while promoting broader social and economic equity.

Fair Chance Housing and Rental Legislation

There are several federal fair housing laws in place that protect individuals from discrimination based on membership in "protected classes." Under the Fair Housing Act, it is illegal to discriminate in housing transactions based on:

- Race
- Color
- National origin
- Religion
- Sex (including sexual orientation and gender identity)
- Familial status
- Disability

The U.S. Department of Housing and Urban Development (HUD) issued guidance in and a subsequent memorandum in 2022 which emphasize the disparate impacts that blanket bans can have on people with arrest or conviction records. Notably, HUD rescinded this guidance in September 2025, making local enforcement of housing access for people with arrest or conviction records more important.[10]

As criminal history is not a protected class under the Fair Housing Act, many cities and states have passed Fair Chance Housing (FCH) laws, barring housing providers from inquiring about or considering most criminal history during the rental process. Municipalities began to develop laws in 2017, including Seattle (WA),[11] Denver (CO), Washington, D.C., Cambridge (MA), Baltimore (MD), Detroit (MI), Minneapolis and St. Paul (MN), Newark (NJ), and New York City (NY). Statewide laws also exist in New Jersey, Colorado, and California limiting housing provider discrimination based on criminal history.[12] These laws share key features, varying in scope and enforcement across states and cities (see Chapter 5).

The Just Housing Amendment (Cook County)

In 2019, the Cook County Board of Commissioners adopted the Just Housing Amendment ("JHA") to the Cook County Human Rights Ordinance (Ord. No. 19-2394; effective February 1, 2020)[13] to prohibit housing discrimination against individuals on the basis of arrest or conviction history. The Cook County Commission on Human Rights (CCCHR), staffed by the Cook County Department of Human Rights and Ethics (DHRE), is responsible for JHA enforcement.

The JHA has two primary features. First, it prohibits housing providers from discriminating based on an individual's "covered criminal history" at any stage of the housing application process. In practice, this means that housing providers may not:

- Include language in housing listings that discourage individuals with arrest or conviction histories from applying;
- Ask about arrest or conviction history, directly or indirectly, on applications or elsewhere;
- Deny housing applications because of arrest or conviction history; and
- Deny housing solely based on a criminal background check.

Second, the JHA introduces a "two-step" application process that housing providers must follow, restricting the criteria that housing providers may consider related to arrest or conviction records and requires communication of housing seekers right to information and to dispute refusals.[14]

Disclosures

Before accepting an application fee, housing providers must provide:

- 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

Step One: Prequalification

- **Prequalification:** First, housing providers 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 landlord must either 1) prequalify 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.

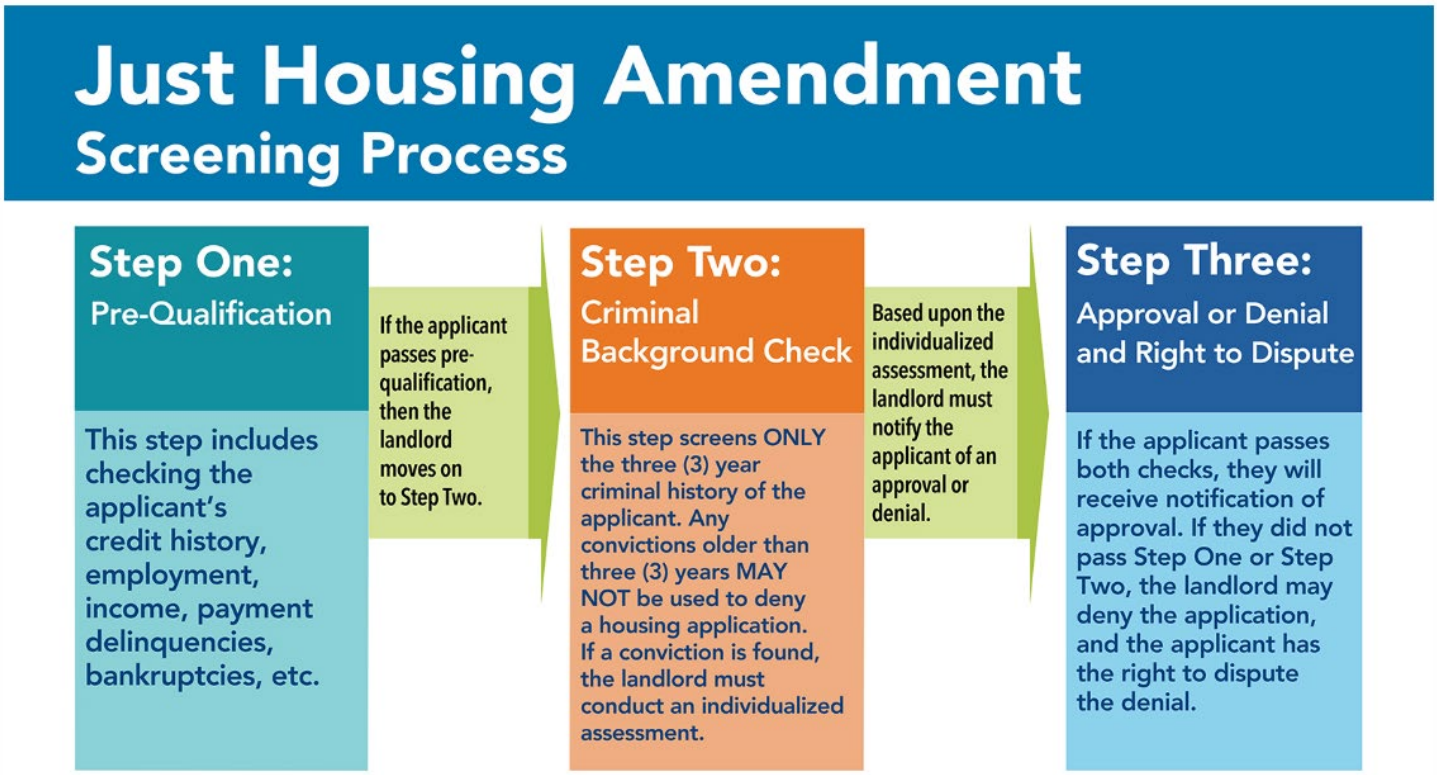
Step Two: Criminal Background Check & Individualized Assessment, if necessary

- Only after the housing provider prequalifies an applicant may they conduct a criminal background check. This is limited to convictions within the past three years and must exclude arrests, expunged or sealed records,

overturned convictions, and dropped charges. If an applicant has a conviction within the previous three years, then the housing provider must perform an individualized assessment and consider it with all other information when reviewing the application for housing. An individualized assessment considers all relevant factors from an applicant's convictions within the previous three years, including the nature and severity of the offense, the time elapsed since the most recent conviction, the applicant's age at the time of the offense, and evidence of rehabilitation. If a housing provider chooses to deny an applicant at this stage, the applicant has the right to dispute the decision.

Housing providers must implement the same requirements for all applicants. This process is detailed in the chart below.

Graphic 1. Two-Step Process Mandated by the Just Housing Amendment



Source: Cook County Commission on Human Rights

The Just Housing Amendment (JHA) Impact Assessment

This impact assessment evaluates the Just Housing Amendment (JHA) five years after its implementation in Cook County. It was designed to examine whether the JHA is being applied as intended and whether it effectively reduces housing barriers for people with arrest or conviction records.

To date, no comprehensive assessment of an FCH law in the United States has been published, evaluating whether such legislation achieves its intended goals.[15] Existing reports primarily summarize complaint data. These reports offer transparency around enforcement mechanisms and insight into ways that housing providers violate the law. However, they do not examine whether laws meaningfully expand housing access, explore overall awareness of the JHA, the ways the laws may impact housing seekers' experiences overall, and how housing providers generally adhere to, interpret or circumvent the laws.

Understanding whether such laws are effective is essential for ensuring accountability, improving implementation, and informing future policy design in the broader effort to advance fair and equitable housing policies nationwide.

This study represents an initial step toward understanding and strengthening implementation of the JHA. Among the questions that we sought to answer in this impact assessment were the following:

- Are housing providers in Cook County complying with the JHA?
- Has the JHA improved housing access for individuals with arrest or conviction records?
- If not, what improvements are needed?

To address these questions, research was conducted in two phases. The first phase consisted of a survey distributed from January to April of 2025, recruiting people with arrest and conviction records across Cook County who had searched for housing since the JHA's passage in 2019 to answer questions regarding their recent housing search experiences. A select 20 survey takers later participated in in-depth, semi-structured interviews from August to October of 2025, which provided broader context on how people with arrest or conviction records navigate opportunities and challenges across the rental housing market in Cook County. Detailed methods as well as survey and interview questions are provided in Appendices 1-3.

The JHA applies to all real estate transactions in Cook County, however the scope of the JHA Impact Assessment was the JHA's impact on and interaction with Cook County's rental market.

The findings presented in the following sections identify the methods that housing seekers with conviction records use, how they encounter the current housing market, where the JHA has been effective, where enforcement and compliance gaps remain, and what further actions are needed to ensure equitable access to housing in Cook County.

1. Searching for Housing: Goals, Methods & Experiences

1.1 Housing Listings and Search Methods

1.1.1. Overview of Search Methods and Resources

Survey and interview participants described utilizing mixed strategies when searching for housing. Survey participants reported relying on online rental platforms, housing agencies, housing assistance programs, and word of mouth referrals most frequently (see Table 1). Fewer participants reported turning to employer or school housing resources, real estate agents, or newspaper/print listings. Interview participants' responses reflected similar patterns.

Table 1. Housing Search Methods Reported by Survey Participants

Housing Search Tool	Number (%) of participants
Online rental platforms (e.g. Redfin, Zillow)	81 (52.6%)
Housing agencies or assistance programs	77 (50%)
Word of mouth or referrals	69 (44.8%)
Social media platforms (e.g., Facebook Marketplace, Craigslist)	56 (36.4%)
Neighborhood signs or drive-by searches	53 (34.4%)
Newspaper or print listings	31 (20.1%)
Real estate agent(s)	25 (16.2%)
Other	15 (9.7%)
Employer of school housing resources	6 (3.9%)

Percentages reflect the share of participants selecting each option (n=154); participants could select multiple responses.

During interviews, participants elaborated further, sharing **how** they interacted with various resources and **why** they found certain methods effective. Namely, they discussed using digital platforms most frequently, as digital platforms allowed participants to reduce time and review the most options in the shortest amount of time. However, they also indicated that they preferred to search using analog methods: word of mouth and personal networks. These methods made participants feel the most secure in their ability to determine the quality of the housing and the neighborhood. These dynamics are discussed in greater detail in the sections that follow.

1.1.2. Online Platforms

When discussing online housing platforms, participants indicated they were aware of the advantages and drawbacks of each. They often distinguished among the usefulness of formal rental sites, curated platforms managed by housing agencies and general social media. Specifically, they indicated selecting platforms according to the types of housing listed, the reliability of listings on the platforms for their purposes, and their ability to access the types of housing listed there. Based on these assessments, they navigated the platforms differently.

Participants frequently cited formal rental sites such as Zillow and Rent.com as key starting points in their searches. These are sites dedicated to allowing housing providers to list available units in a standard fashion, providing information about the unit's location, size, prices, amenities, and application process. These sites are also designed for housing seekers to filter listings according to the criteria for a unit. They described these sites as intuitive and comprehensive.

Participants who receive housing subsidies also described their experiences using online platforms that they were referred to by Chicago and Cook County Housing Authorities. During interviews, participants receiving financial assistance implied that some agency representatives encouraged them to use platforms geared towards promoting subsidized housing. While use of these platforms was voluntary, participants often regarded them as a useful tool for accessing housing listings where they could avoid discrimination for receiving financial assistance. Many participants indicated that these platforms allowed them to view listings posted by housing providers for units previously vetted by city or county housing authorities for Housing Choice Voucher holders.[16] This shortened their search and move-in time by directing them to units where providers regularly rented to voucher holders. These participants generally did not hold strong views about the effectiveness of these websites.

In contrast, fewer participants — about one in three — reported turning to social media platforms or peer-to-peer sites such as Facebook Marketplace or Craigslist. These sites are designed to advertise a variety of goods or services and are not specific to real estate listings. Of those who did, several reported these sites were unreliable or "full of scams." Some contextualized their responses, noting that they browsed these listings but didn't rely on them as a primary tool for finding housing. Others reported avoiding them after similarly negative experiences.

One interview participant's response demonstrated how circumstances may constrain housing seekers' search platform choices; the participant used social media sites out of necessity while experiencing unemployment and houselessness. They explained that traditional long-term leases did not feel realistic; instead, they focused on securing short-term or roommate arrangements. The participant shared that they find these types of listings are most frequently posted on social media platforms. In the interview, the participant echoed the concerns raised by other interview participants and shared how they recognized and navigated pervasive scams they encountered.

> *...these posts that are written to sound too good to be true [:]... the rent is low, the amenities are great, the space is, you know, really big ... They usually provide a phone number to text, one would text them, they would ask for a deposit to reserve the space so you could see it, and/or they'd ask for a credit report and um... they would either gain, you know, money financially or my information in order to do whatever they want with it.*

Interview participants added that people re-entering communities after long periods of incarceration are not always familiar with computers, and do not use digital platforms or email regularly. This presents a challenge for them to find housing given that housing providers primarily list units on online housing search platforms and rely on email for communication. This can create a barrier, though for some, enrolling in "digital literacy for returning citizens," was helpful. None of the participants in interviews mentioned experiencing this challenge themselves, so we do not have further information about the tools they do use.

Overall, participants preferred to use online methods that were verified by people or organizations they trusted but overwhelmingly utilized online housing platforms and marketplaces for expedience. Trustworthiness, time and resource constraints were the key factors guiding their choices.

1.1.3. Neighborhood and Network Outreach

While most participants utilized online platforms and found them most effective, they indicated that they preferred using other methods that provided them with better information about the housing units and areas they were selecting. Notably, 44.8% of survey participants reported using word of mouth to find housing (see Table 1).

Similarly, many interview participants emphasized that personal networks — friends, family and acquaintances — provided the best alternative sources of information about available units. Word of mouth provided a critical option when formal listings appeared inaccessible, unreliable, or unresponsive. Participants explained that this option allowed them to hear from people they trust about the surrounding neighborhood, the unit itself, and sometimes the housing provider.

For the same reason, participants favored physically searching neighborhoods, enabling them to evaluate the building and surroundings for themselves. Often, they used them in conjunction. One participant shared: "If I don't see any ['for rent' signs] myself, I ask people that I know, do they? And if they see any, take a picture of it. I go from [there]... if the neighborhood is good or bad." Still, many found this option was not as effective for compiling a range of available units (see Location and Neighborhood Choice for context). Searching required time, money, and a vehicle or other form of transportation.

Most participants who indicated they placed greater trust in neighborhood search or word of mouth methods, often resorted to searching on online platforms. This suggests that both survey and interview participants frequently used online housing platforms for their efficiency and practicality more than preference.

1.1.4. Role of Support Services in the Housing Search Process

Participants reported mixed experiences with housing assistance organizations, reentry programs, and social service providers. Most participants were aware of some organizations in Cook County and had interacted with them at some point, learning about them by referral upon release from prison, through community or mutual aid networks, or via their own research.

Participants had generally positive experiences with programs that provided assistance locating available units and submitting applications. However, a limited number reported staff being rude, unresponsive to communication, or recommending listings that did not meet participants' needs.

Participants also reported working with organizations that secured housing for participants, often affordable units, and offered wrap-around assistance, such as job skill training. Typically, participants worked with a caseworker, met eligibility requirements, and were placed on a waitlist. Participants described these services as "disappointing," finding that they were not always attuned to the challenges that people returning from incarceration face.

Interview participants provided various examples of reentry program limitations. One participant described a reentry housing program that only helped people within a two-year window of returning from prison. The participant thought that the cutoff overlooked the ongoing instability many face a decade or more after return. Another participant was unexpectedly moved to the top of a housing waitlist. Unable to afford the move to an available unit on such short notice, she was penalized and moved back to the bottom of the waitlist. A third participant described being pressured by a reentry program staff member to accept an apartment he was not satisfied with. Though he had not signed an agreement, the staff member would not allow him to switch to another apartment he found more suitable.

Overall eligibility criteria, as reported by participants, limited participants' ability to secure assistance. Participants also acknowledged that individual staff or programs were not necessarily at fault but instead limited by an overburdened and often ineffective system.

1.2. Housing-Seeker Profiles and Preferences

1.2.1. Affordability

Survey and interview participants' responses demonstrated that housing affordability for households in low-income ranges was a widespread concern. Over half of the survey participants in this study reported earning less than $20,000 annually, and over 90% reported incomes of $49,000 or less, which is roughly 50% of the Area Median Income (AMI) for households of 2 or more. This income level is designated "Very Low Income"; while household income under $25,200 is designated "Extremely Low Income."[17] The full breakdown of responses is shown in Table 5. Relatedly, a substantial number of participants also reported experiencing houselessness or unstable housing (see Housing Stability/Houselessness).

Table 2. Distribution of Annual Household Income Among Survey Participants (n=152)

Housing Income	Number (%) of participants
Less than $20,000	85 (55.9%)
$20,000-$29,000	21 (13.8%)
$30,000-$39,000	17 (11.2%)
$40,000-$49,000	17 (11.2%)
$50,000-$59,000	9 (5.9%)
$70,000-$79,000	1 (0.7%)
$90,000 or more	2 (1.3%)
TOTAL	**152 (100%)**

In interviews, participants were most concerned about finding housing they could afford and asserted there was an insufficient supply of reasonably priced housing in Cook County. They expressed frustration that their income was insufficient to afford housing units that met their needs in terms of size, neighborhood safety, and overall quality of life. One participant asserted: "I work a good job, and I'm still living paycheck to paycheck." For others, unemployment or disability placed them on fixed incomes, compounding financial constraints and further restricting their housing options.

1.2.1. Racial and Ethnic Background

The racial and ethnic distribution of survey participants is particularly relevant, as it aligns with the racial distribution of those who are incarcerated in Cook County. Nearly four out of five (79.2%, or 122) participants identified as Black or African American, while 13% identified as Latino/a/x and/or Hispanic (see Table 3 for detail).

1.2.1. Family Needs

Multiple participants were parents or guardians, channeling their searches towards units that might cost more. They described seeking homes with two or more bedrooms, located in neighborhoods where their children could play safely and move about freely. However, participants also indicated that such housing would only be available in areas with higher, if not inaccessible, rental rates.

1.2.2. Accessibility

Multiple interview participants had accessibility needs related to their own or family members' disabilities, limiting where they could live. Participants with mobility issues were challenged to find affordable units at ground level or in multi-story buildings with elevators, since a large portion of Cook County rental housing stock is older, multi-story buildings without elevators.[19]

Participants with service or emotional support animals also faced challenges in securing housing. One interview participant reported that housing providers refused to accommodate her service dog. She attributed this to ignorance or misunderstanding of The Americans with Disabilities Act (ADA) regulations.[20] Finally, participants caring for dependents with disabilities were barred from living in specialized accessible housing due to their records. Together, these stories demonstrated how accessibility and affordability limitations combined and sometimes overlapped with restrictions for people with conviction records, further narrowing their housing options.

Table 3. Participants' Self-Reported Race and Ethnicity

Race/Ethnicity	Number (%) of participants
Black or African American	122 (79.2%)
Latino/a/x and/or Hispanic[18]	20 (13%)
White	13 (8.4%)
Prefer to self-identify (please specify)	6 (3.9%)
Native American, American Indian, or Alaska Native	4 (2.6%)
Asian or Asian American	3 (1.9%)
Prefer not to answer	3 (1.9%)

Percentages reflect the share of participants selecting each option (n=154); multiple responses permitted.

1.3. Location and Neighborhood Choice

1.3.1. The Basics: Clean, Safe, and Livable

Across interviews, the clearest and most consistent concern was the need for housing units that were clean, safe, and livable. Participants aimed to find housing options with bare-minimum rental conditions that would be "nice" and "safe," where property maintenance was consistent. Participants' descriptions demonstrated that hazards and neglect were commonplace and their comments conveyed distrust of housing providers' responsiveness to maintenance needs after past experiences. When asked to elaborate about what concerned them, they shared "red flags" they looked for in their searches. These included broken elevators, "eaten-up blinds," foul-smelling common areas — such as the odor of urine in the stairwell, or visible pest infestations — such as roach-infested apartments and mice droppings.

Participants frequently highlighted these as common issues in the housing they could afford. They also recounted experiences with housing providers who exploited tenants and/or neglected necessary repairs, describing ways to identify providers who they referred to as "slums" and "slumlords." (see Exploitation and Its Impacts on Tenants).

1.3.2. Overall Patterns in Housing Search

Survey participants searched for housing across Cook County. They reported searching *more* frequently on the South and West sides of Chicago, slightly less on the North side of Chicago and South Suburbs, and least in the West and North Suburbs. (see Table 4). Interview participants reaffirmed these patterns and indicated that proximity to employment, transit, and educational opportunities strongly shaped search decisions.

Table 4. Locations Participants Searched for Housing During Their Most Recent Search

Location within Cook County	Number (%) of participants
Chicago - South side	93 (60.4%)
Chicago - West side	79 (51.3%)
Chicago - North side	69 (44.8%)
Cook County - South suburbs	64 (41.6%)
Cook County - West suburbs	54 (35.1%)
Cook County - North suburbs	48 (31.2%)

Percentages reflect the share of participants selecting each option (n=154); multiple responses permitted.

During interviews, participants indicated they were least interested in the Cook County suburbs but felt compelled to consider them for the greater availability of clean, safe, and livable units. However, most ended up prioritizing factors such as proximity to work or transit and selected units in the city, which they characterized as less "livable."

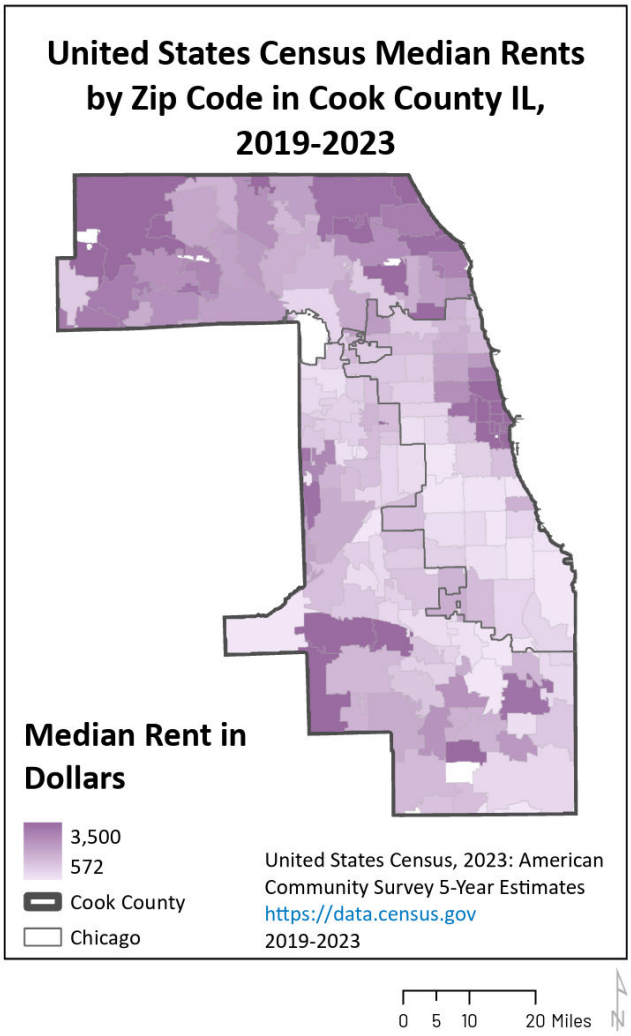
1.3.3. Choices and Trade-offs in Finding Housing

In interviews, participants discussed the types of neighborhoods they would like to live in and those they sought to avoid. They considered features ranging from building maintenance to public safety, use of public space, and access to public transportation and expressways. Overall, participants expressed that it was unrealistic to hope to secure housing in areas they considered safe and "livable," which they felt would be located on the North side of Chicago. This is evident in survey participants' search patterns: searching there less frequently than other areas of Chicago, though more than in any Cook County suburb.

In contrast, participants expressed strong aversion to living in parts of Chicago's South and West sides, citing safety concerns. However, this is where interview and survey participants reported searching the most. This highlights a broader disconnect between participants' aspirations and where they thought they could secure housing within Cook County.

Participants most often described wanting to live in "good" neighborhoods, regularly indicating this included the North side of Chicago and, to a lesser extent, the North suburbs. Only a few offered a description of a "good"

neighborhood. They indicated it would be livable, featuring well-maintained buildings, access to parks and access to public transportation. Yet, some described their desire to live there as "wishful thinking." Overall, they found that finding housing in desirable neighborhoods was effectively out of reach because of barriers such as high rents and strict screening requirements (see Screening Criteria & Housing Provider Disclosures).



In contrast, participants offered more detailed descriptions of what they did not want, which was to live in the neighborhoods where they were able to find housing. They described finding a mix of "nice" and neglected units at prices they could afford, located in neighborhoods they found less desirable in parts of Chicago's South and West sides. They qualified these as "bad" neighborhoods, sharing a mix of concern for their safety and risks of re-incarceration. However, they chose them over the suburbs because of their proximity to work and public transportation.

Participants said they could not enjoy existing amenities because of the need to be vigilant for their safety. They attributed this to visible drug activity and gang presence, making them feel unsafe. Participants shared details of measures they took to ensure their safety, including avoiding encountering people involved in illegal activities and, in some cases, restricting their daily routines in their neighborhoods. One participant described not using her front door and instead relying on her back door to enter and leave her home to get to the bus stop daily. Another reported locking her door when she returned home from work and staying inside for the rest of the evening. Both interviewees emphasized that these protective measures eroded their quality of life and left them unable to fully enjoy the neighborhoods they lived in.

Some participants expressed that they avoided areas they perceived as having higher levels of specific illegal activity, such as gang presence or drug dealing, to reduce the risk of recidivism. One participant weighed the trade-off between remaining in the expensive hotel where he was living, paying over $2,600 per month, and moving to a neighborhood where he risked being exposed to drug-related activity he was trying to avoid. Another described how formerly incarcerated people often worry that returning to areas they associate with past illegal activity will increase the likelihood of relapses or re-incarceration.

"I want to be somewhere where it's clean and quiet ... I don't have to worry about the gangs, the bullets spraying. I want to see children being able to play in the park in the playground."

Overall, interview participants who described living in neighborhoods where they did not feel safe to meet their basic housing needs — or housing that they deemed "nice" — also emphasized that the areas where they desired to live were expensive. When participants searched or applied for housing in areas they perceived as safe and livable, they often found that they could not meet the criteria for anything that would meet their basic requirements.

Several participants described considering relocating within and beyond Cook County municipalities. Still, they expressed awareness that large portions of Cook County were desirable but functionally out of reach for them — making them feel economically excluded and forcing them to move to areas beyond Cook County. One participant recounted:

"Rent [in some suburbs] has skyrocketed...[it] is just as much as living in the city...I've searched for apartments five days a week [...] I'm just going to give in and possibly move to a high crime [area] because that seems to be the only one we can afford."

"Most of the apartments I could afford are in areas I would never live in ... they got plenty of housing on the south side of Chicago, but it's all in major crime hubs ... I [would] need to move in in the middle of the night so nobody sees what I own so they won't try to break in and steal ... It's like, oh, this apartment looks nice by the pictures, but then when you see the address, it's over there."

In other cases, participants considered relocation options to meet their criteria for an "affordable" place in a desirable area. One participant contemplated relocating three hours away to Decatur, Illinois, stating, "It's a shame, I have to move three hours out of a city we both work in. Just to find something affordable that I like, in a safer area." Two of the 20 interview participants had indeed moved to Indiana, making long commutes back to Cook County for work and other personal obligations. While these participants reported that they were still seeking stable housing in Cook County, they acknowledged that they might need to remain living in Indiana long-term. Another moved to Iowa because they were able to get a housing voucher immediately, after being placed on a years-long waitlist in Chicago.

As a result, although they could identify the type of residence where they would want to live, they had to settle for what they described as less than ideal units. They expressed feeling unable to live where they believed they would have a good quality of life. Participants' perceptions of desirable and undesirable neighborhoods, discussed in the preceding sections, reflect broader patterns of exclusion and structural inequity within Cook County.

These significant disparities in housing and other public resource access in Chicago and Cook County follow patterns of entrenched racial segregation. Chicago's predominantly white North side and Cook County's North Suburbs have received consistent investment, while the predominantly Black and Latine South and West sides, and neighboring suburbs, have been structurally excluded from public investment.

As the next section discusses, participants' search choices reflected their perception that they could not meet the objective criteria to secure housing in "good" neighborhoods and the belief that housing providers themselves would not welcome them in these areas due to bias.

2. The Just Housing Amendment, Housing Provider Interactions and Rental Practices

Both survey and interview responses suggested that many participants in this study had difficulty engaging with housing providers and found the housing application process opaque and confusing. The JHA includes provisions to standardize the process, ensuring that:

- Listings comply with fair housing standards for people with arrest and conviction records;
- Housing providers communicate the tenant selection criteria and their JHA rights clearly to applicants;
- People with arrest and conviction records have a fair chance to demonstrate their suitability as tenants;
- Housing providers make a final decision based on an assessment of applicants' "demonstrable risk to personal safety and/or property;" and
- Housing seekers are informed of and given the opportunity to dispute a denial.

Just Housing Amendment Frequently Asked Questions for Landlords

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

Landlords may not say "no felons," "no sex offenders," "no convicted drug dealers," "no criminal history," or "no arrest history."

Overall, survey and interview participants shared evidence of violations of the JHA at most stages. The following sections illustrate these findings, organized according to the typical progression of a housing search and application: browsing listings, contacting providers, submitting applications, and receiving offers or rejections.

2.1. Language in Listings

Under the Just Housing Amendment, housing listings may not include language discouraging individuals with arrest or conviction records from applying, such as "no felons" or "no criminal record." Surveys and interviews consistently indicated that most study participants had encountered similar phrases in their housing searches (see Table 5). Notably, more than two-thirds of survey participants reported seeing such phrases at least once while searching for housing, while less than 20% indicated they had never encountered it.

Table 5. Frequency of Encountering Exclusionary Language in Rental Listings

Frequency of Encounter	Number (%) of participants	Number (%) of participants who reported applying for such listings at least once:
Frequently	59 (38.6%)	56 (53.3%)
Occasionally	46 (30.1%)	
Never	30 (19.6%)	
I don't remember	13 (11.8%)	
TOTAL	**153 (100%)**	

These varied experiences were echoed in our interviews: Some participants frequently encountered listings with such language, while others indicated it was not a significant issue for them. Several participants noted that housing providers were aware that such language was prohibited. For example, when asked about the presence of such language, one participant stated emphatically: "No, [landlords] wouldn't dare put [those statements] in a housing listing."[21]

Some participants mentioned finding listings stating, "criminal background check required," language that is not prohibited under the JHA. Participants did not perceive this as discriminatory. They found that the phrase appeared alongside other screening criteria, such as "credit check required" or "references required," suggesting they associated it with universal application requirements.

Notably, 53% of survey participants who reported seeing "criminal background check required" language at least once reported applying to these listings at least once. This suggests they did not always feel that a criminal background check would be an unsurpassable barrier to securing the listed unit. The JHA does not specifically prohibit this language and does permit housing providers to conduct criminal background checks, though only after they have notified the applicant that they have passed the pre-qualification step. Furthermore, this process must remain consistent for all who apply for the unit.[22]

Ultimately, housing providers continue to use prohibited and non-prohibited housing listing language that deters some applicants with arrest or convictions records from applying.

2.2. Contacting Housing Providers and the Housing Application Process

The housing search process has become increasingly automated and impersonal. Overall, housing seekers prefer a process involving direct contact with housing providers, aligned with the standards outlined in the JHA. However, housing providers increasingly employ processes that do not allow applicants to contact them directly prior to conducting screenings and often do not comply with the JHA process standards. The following section reviews different stages of the process of applying for housing.

2.2.1. Contact with Housing Providers

Increasingly, housing seekers are required to fill out online applications before being able to contact housing providers; nevertheless, many continue to pursue and find ways to contact housing providers, directly. Eighty (52.3%) survey participants reported applying for housing online at least once, although they did not, or could not, contact the housing provider.

Table 6. Reported Frequency of Applying to Housing Listings Using Online Form or Portal

Response	Number (%) of participants
Yes	80 (52.3%)
No	58 (37.9%)
I don't remember	15 (9.8%)
TOTAL	**153 (100%)**

Survey participants did report attempting to contact housing providers directly to inquire about rentals as part of their housing searches whenever they could. Of 153 participants, 95 (62.1%) reported reaching out to a provider at least once. Among them, only 48 (51.1%) were instructed or invited to submit a formal application, while 46 (43%) were either not instructed to apply or could not recall if they were. Half of those who reached out to housing providers received additional details about the listing, such as rent amount or lease duration, while only 31 (34.4%) received information on availability or move-in dates. Most frequently, housing providers offered a property tour (in-person or virtual tour). These results are summarized in Table 7.

While survey and interview participants generally understood the types of screenings that would be conducted when applying for housing, they did not indicate that there was a consistent way in which housing providers communicated the documentation that would be requested, nor the order in which it would be requested. Interview participants frequently reported seeing listings that described the application requirements including credit checks, criminal background checks, reference checks, proof of income, and employment verification.

In listings, housing providers often specified thresholds for income and credit scores, (e.g., proof of income equal to three times the rent; minimum credit score of 650). Meanwhile, housing providers did not necessarily indicate how other criteria would be evaluated in listings and direct communication.

Table 7. Comparison of Participants Who Contacted Provider with Type of Offer or Information Extended, and Whether Invited or Instructed to Apply

Contacted provider?	Number (%) of participants	Type of Offer or Information Provided	Number (%) of participants	Invited or Instructed to apply?	Number (%) of participants
Yes	95 (62.1%)	A property tour (in-person or virtual)	51 (56.7%)	Yes	48 (51.1%)
		Detailed information about the rental terms (e.g., lease duration, rent price)	45 (50%)		
		Information about availability or move-in dates	31 (34.4%)	No or don't remember	46 (48.9%)
		Additional photos or videos of the property	27 (30%)		
No or don't remember	**58 (37.9%)**			**TOTAL**	**94 (100%)**
TOTAL	**153 (100%)**				

Percentages pertaining to type of offer or information provided reflect the share of participants selecting each option (n = 95); multiple responses permitted.

The survey identified several common documents and screenings that housing providers often requested applicants authorize, summarized in Table 8. Most of these are standard in housing application processes and are discussed further in **Experiences with Background Screenings**. In interviews, participants frequently framed these application requirements as obstacles: tests they could not pass that prohibited them from securing housing. Common barriers or objections housing providers raised for some of the document types described in Table 8 are detailed below.

Table 8. Documents Submitted or Authorized for Collection During Rental Applications

Location within Cook County	Number (%) of participants
Proof of income (e.g., pay stubs, tax returns)	72 (85.7%)
Credit history identification (e.g., driver's license, passport)	70 (83.3%)
Criminal background check	69 (82.1%)
Employment history	68 (81%)
Rental history (e.g., previous leases, landlord references)	49 (58.3%)
Payment delinquencies	19 (22.6%)
Bankruptcies	17 (20.2%)
Other (please specify):	6

Percentages reflect the share of participants selecting each option (n=84); multiple responses permitted.

Proof of income. The most common requirement, proof of income, was reportedly required by 86% of survey participants. reported being required to provide proof of income demonstrating that they met minimum thresholds (e.g., earning three times the monthly rent) at least once. In interviews, participants explained that this typically included bank statements, pay stubs, or other official records verifying their monthly income. Housing Choice Vouchers [23] supplemented other payment-related income documentation.

Credit History and Identification: Credit verification was also a near-universal requirement, with 83% of survey participants. Interview participants confirmed that this was standard practice. Many described encountering housing providers requiring credit scores of 650, even in relatively low-rent housing markets.

Criminal Background Check: Criminal background checks were commonly required; 82% of survey participants reported being required to authorize a criminal background check at least once. Many interview participants described having only a vague understanding of what this entailed, since they were only required to provide a Social Security Number and to authorize the check. They often did not know whether information provided by the check might disqualify them or whether they would be given an opportunity to explain their record.

Employment History: Beyond proof of income, housing providers often required applicants to provide an account of their employment history. Approximately 81% of survey participants reported being asked for employment information on at least one application. Interviews revealed that providers tended to prioritize, or even required, steady employment. Some stipulated applicants provide proof of employment for a minimum duration, often six months or longer.

One interview participant recalled being asked to provide eight consecutive paycheck stubs and demonstrate earnings that met the rental listing's income threshold. Requirements like these can effectively screen out applicants who rely on informal, intermittent, or non-traditional income sources, as well as those who are currently unemployed.

Rental History: To a lesser but still frequent extent, 58% of survey participants reported being asked to list their previous rental history, including addresses, references, and contact information at least once. In interviews, participants stated that providers typically required that they share three to five years of rental history; one participant reported seeing a ten-year requirement. Another indicated that housing providers did contact listed housing providers for verification.

Personal Identification: In interviews, participants shared details about questions on the application form. Application forms routinely required that applicants provide personal information, including Social Security numbers, driver's license numbers, and bank account status. It was also common for housing providers to request copies of government-issued identification — most commonly a driver's license, passport or, in one case, a birth certificate. In some cases, they requested names of all family members (including children) who would be living in the household. While such requests are not illegal, participants often regarded them with suspicion.

2.2.1.1. Communication of Screening Criteria/Process:

Participants typically knew what they would be screened for but were rarely informed of the specific thresholds or criteria that housing providers would use to evaluate their application(s). Interview participants indicated that this lack of clarity led them to spend time and money applying for units where they otherwise would not have bothered to apply. Similarly, 51.6% of survey participants reported that providers did not explain evaluation criteria, nor applicants' right to dispute the outcome of their criminal background check, while 20.2% indicated that providers explained them "sometimes, but not always" (see Table 9).

Table 9. Communication of Screening Criteria and Applicant Rights by Housing Providers

Response	Number (%) of participants
Yes	23 (18.5%)
Sometimes but not always	25 (20.2%)
No	64 (51.6%)
I don't know	12 (9.7%)
TOTAL	**124 (100%)**

Cumulatively, survey and interview responses suggest that housing providers are not consistently communicating essential eligibility information. In participants' experiences, housing providers shared which factors they

would consider but rarely provided clear guidance as to how they would be interpreted and affect the outcome of a participant's application. While these do not represent violations of the disclosure requirement, it does suggest that much of the application evaluation process remains opaque to housing applicants. This topic is discussed in further detail later in the report (see Screening Criteria).

2.2.2. Transparency and Legitimacy in the Application Process

Several interview participants expressed frustration with what they described as the seemingly inconsistent nature of the screening criteria used by housing providers. Many expressed unease with the requirement to provide extensive personal information — such as Social Security numbers, financial details, driver's license numbers, and employment records — to a provider who would only deny them housing in the end.

Although these requirements are legal and standard practice, participants emphasized the need for greater transparency, particularly when required to submit non-refundable application fees. Survey data highlight this concern: 46.8% of participants reported at least one instance of being told they "did not pass screening," while 75.8% reported their application was simply "denied or not accepted." As discussed in **Application Fees**, these denials often entailed both lost time and financial cost. A summary of these findings is presented in Table 10.

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.

Among participants who reported receiving the outcome "did not pass screening or background check," nearly three-quarters (74.1%) indicated at least one experience of not being informed which threshold they had failed to meet. Similarly, for participants who experienced having an application "denied or not accepted" at least once, 76.6% reported at least one experience when they did not receive a reason nor explanation from the provider. In interviews, participants described not knowing which criteria was the basis for the denial.

Table 10. Outcomes Reported Across Rental Application Processes

Reported Income	Number (%) of participants	Number (%) who received no explanation at least once:
Did not pass screening	58 (46.8%)	43 (74.1%)
Application denied or not accepted	94 (75.8%)	72 &76.6%)
Application accepted	27 (21.8%)	
Passed screening	14 (11.3%)	
Offered housing	19 (15.3%)	

Percentages reflect the share of participants selecting each option (n = 124); multiple responses permitted.

They described feeling as though housing providers were simply "looking for a reason" to reject their application, and that they relied on income or financial requirements because they offered the most straightforward rationale to justify a rejection.

The lack of transparency surrounding screening criteria is likely common, contributing to a widespread challenge to demonstrate that discrimination against any protected class has occurred.

It reinforces findings from Fair Housing testing [24] and other housing market studies that suggest housing providers use "soft refusals" or certain legally permissible deterrents to circumvent fair housing protections.

2.3. Inquiries About Conviction Records in Conversation and on Applications

2.3.1. "Pre-Applications"

It is apparent from study participants' accounts of navigating housing providers' online applications that the process violates the JHA on two fronts. First, housing providers do not disclose the screening process to applicants prior to charging an application fee. Second, many forms require responses to questions about arrest or conviction records at the outset. This shift makes it increasingly difficult for housing seekers to humanize themselves. Despite these barriers, survey responses demonstrated that housing seekers do continue to find ways to make direct contact.

Just Housing Amendment

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

Both survey and interview participants reported being required to fill out an online application or forms before any contact with the provider or viewing the property. Fifty-two percent (52%) of survey participants reported encountering these forms. Often, these requests amounted to a full application form, submitted without any supplemental screening documents, such as income verification, credit report, or rental history. Often, these forms were the only point of contact available on listings and did not necessarily provide information about the housing provider receiving the submission. Nonetheless, they frequently required applicants to provide sensitive personal information, including Social Security numbers, driver's license numbers, and bank account information.

Interview participants recounted their frustration at being simultaneously required to authorize credit checks or pay application fees before viewing the unit and confirming their own interest in the property or verifying its legitimacy.

Some felt coerced into applying for units they didn't feel confident about to proceed with the full search and application process. It also made them feel as though they had to demonstrate certain worthiness as a precondition to access information about the unit. Two interview participants specifically mentioned being told that these measures were "safety precautions" for the housing provider.

"... [they use] catchphrases like 'you wasn't the candidate that they picked' ... Or they're saying 'your credit score ain't up to par for our building' ..., so it won't show discrimination about your color, creed ..."

On the other hand, requests for personal identification information made some fear as if they were engaging with a scam. This was reinforced whenever forms also required an application fee. While participants acknowledged that such practices might technically be legal, they further eroded their trust in the process.

2.3.2. Conviction Record Questions on Application Forms

Interview and survey participants described varied experiences with conviction history questions on housing applications, which are prohibited under the JHA. Some said they encountered these questions on nearly every application, others said they appeared occasionally, and a few said they were rare. Survey findings are summarized in Table 11.

Many interview participants were unaware that asking about a conviction record at the initial application stage was prohibited under the Just Housing Amendment (JHA). Most spoke as though these questions were simply a normal part of the process. Some compared the experience to applying for jobs, noting that conviction record questions persisted there as well. When informed that Cook County law also restricts these inquiries, some participants affirmed that these questions were nonetheless still common.

Table 11. Frequency with Which Participants Were Asked About, and Disclosed, Arrest and Conviction History on Rental Applications

Response	Number (%) of participants	Number (%) who confirmed history at least once:
Yes	52 (55.9%)	58 (87.9%)
Sometimes but not always	14 (15.1%)	
No	13 (14%)	
I don't remember	14 (15.1%)	
TOTAL	**93 (100%)**	

Participants shared that they struggled with how to answer the question, concerned that an affirmative answer would mean automatic disqualification. In most cases, they chose to disclose their record but felt demoralized afterwards. Still, in any circumstance, they hoped for an opportunity to explain. As one participant stated, "once you put that down [that you were convicted of a felony], that's the worst thing to me because they looking at you like, oh no, we don't want you here. [But] what do that have to do with me living somewhere?"

Beyond the frustration of the housing search process itself, interview participants shared the emotional toll of the process. After repeated disclosures throughout the housing search process, disclosing became a source of emotional exhaustion. It required them to continually revisit and disclose a chapter of their lives they wanted to move beyond. One interviewee shared, "when you talk to people about your past ...people shame you for that life... So it's still a no, after you did all this explaining to this person."

"I got a record. Are you guys willing to look over that before I give you all my money for this application?"

2.3.3. Housing Provider Outreach and Inquiries

The participants in this study described a range of ways in which housing providers asked about, or made participants feel compelled to disclose, their conviction or arrest records, prior to the formal application process. Survey data showed that among 95 participants who were currently contacting housing providers or had done so during a prior housing search, 79 (83%) reported being asked about their arrest or conviction history, or being informed that a criminal background check would be required, at least once. Sixty-five (65) participants reported at least one instance of where they disclosed this information, in response.

Among these 65 participants, 87% (57) then reported at least one experience of being explicitly discouraged by a housing provider from applying to a unit or being denied the opportunity to apply. Overall, 65 of the 95 survey participants who reported having contact with housing providers were discouraged from applying to units, based on their conviction record. See Table 12 for details.

Several interview participants chose to disclose their criminal history voluntarily, even before being asked by housing providers. Many described feeling that repeated denials and opaque application rejections left them with little choice but to be upfront about their record. As one participant put it, "Now I just come to the door like, 'I have a felony, if you're dealing with it.'" Another participant explained that he did so to demonstrate personal integrity and signal rehabilitation - even though, in his experience, this approach rarely improved his housing search and application outcomes.

Participants' strategies highlight the pressure to forgo their known right to privacy and disclose criminal background information to appear more trustworthy. They thought that housing providers would interpret their responses as "deceptive" if did not disclose records early on and screenings later showed they had a record. They also wanted to contextualize their records and humanize their experience.

Further, in light of the fees at the initial application stage, they explicitly attempted to reach out and disclose ahead of time to learn whether they would even be considered for the property. After disclosure, some housing providers continued to offer non-committal answers about whether a record would automatically result in a denial.

Table 12. Frequency of Criminal History Screening, Disclosure, and Denial Experiences

Housing provider asked about arrest or conviction history, or communicated required background check?	Number (%) of participants	Participant disclosed arrest or conviction history?	Number (%) of participants	Participant discouraged or denied opportunity to apply after disclosure?	Number (%) of participants
Yes	58 (61.1%	Yes	40 (50.6%)	Yes	34 (52.3%)
		Sometimes but not always	23 (31.6%)	Sometimes but not always	23 (35.4%)
Sometimes but not always	21 (22.1%)			No	8 (12.3%)
		No or don't remember	14 (17.7%)		
No or don't remember	16 (16.9%)				
TOTAL	**95 (100%)**	**TOTAL**	**79 (100%)**	**TOTAL**	**65 (100%)**

Interviews described several potential explanations for this: they wanted to consider all criteria, knew it was unlawful to deny based on a conviction record alone, or wanted to collect application fees. Participants' frustration around this dynamic and the pressure to disclose their convictions compounded with their overall frustration about application fees (See Application Fees).

These accounts might also contextualize why 53.5% of 105 survey participants who reported applying to housing despite the listings containing language such as "no felons," "no criminal record" or "criminal background check required". (see Table 5). It seems most likely that participants who persisted in applying did so only when they encountered the statement "criminal background check required" because it suggests that a record might not disqualify them. Yet across interviews, few said this approach was effective.

2.3.4. Independent Landlords vs. Property Management Companies

A few interview participants shared that they perceived working with independent landlords as a more reliable way to secure housing. They perceived them to be more flexible and communicative than large management companies, which they, in turn, had experienced as rigid and impersonal. They believed private landlords would be more likely to consider housing seekers' personal circumstances and less likely to rely on standardized screening processes that excluded many applicants by default.

These participants prioritized contacting independent landlords who might find other ways to verify prospective tenants' reliability in meeting rent obligations beyond results from criminal background checks. They hoped that independent landlords would "give them a chance" to prove adherence to housing providers' stated priorities. Two interview participants specifically stated they had experienced this. In contrast, large property management companies' automated systems seemed inherently exclusionary.

Meanwhile, other participants noted that there was a tradeoff: independent housing providers offered more latitude in the application process, but their informality also enabled neglectful management practices, operating poorly maintained or unsafe units.

2.4. Application Fees

Application fees were consistently described by participants as one of the most immediate and discouraging barriers in their housing search. According to the survey, 77.3% of participants who had applied for housing in the past five years reported paying an application fee at least once in order to submit an application. Table 13 summarizes the fees that survey participants were required to pay when applying for housing.

Sometimes the term "application fee" was used generically, covering charges for credit checks, background checks, or other unspecified administrative costs. In other cases, an application fee might only cover administrative costs, while requiring separate fees for other processes.

Some reported that housing providers increasingly request "move-in fees," a non-refundable upfront payment to occupy the unit, in addition to or in substitution for a security deposit. A few interview participants also observed that listings in Cook County's North Side neighborhoods were more likely to charge fees than those on the South or West Sides.

Table 13. Types of Fees Paid by Participants to Submit Rental Applications

Type of Fee	Number (%) of responses
Application fee	92 (77.3%)
Background check fee(s)	56 (47.1%)
Security deposit	52 (43.7%)
Move-in fee	42 (35.3%)

Percentages reflect the share of participants selecting each option (n = 124); multiple responses permitted except for italicized items.

In interviews, participants described these fees as unreasonably high to the degree of exploitation and were rarely refundable. They reported being regularly asked to pay $75 or more per application. Participants found this financially punishing and fundamentally unfair: "I guess they use that money to do the background check … but still it needs to be a better way to get that done than taking money out of people that's already trying to make ends meet."

In some cases, application fees were charged per person, rather than per application. For families or multi-person households, these costs multiplied quickly and were prohibitively expensive. One participant offered a hypothetical scenario to illustrate: if a household of three — herself, her fiancé, and a child — were required to pay $100 each, the total would amount to $300.

Many described skipping over listings entirely when they saw an application fee. Not all interview participants had the flexibility to avoid applying for listings requiring fees. A few who reported facing urgent need or precarious housing situations often had no choice but to save up for application fees just to have a chance at securing any housing at all.

Several participants expressed skepticism that the charges truly served their stated purpose, such as covering background or credit checks, given the wide variation in fee amounts and the limited information they were given around how their payments would be used.[25]

The study did not include questions about housing providers' disclosures of the screening process prior to charging fees. Therefore, it is not possible to state definitively that the fees process violated the JHA. However, participants' responses demonstrate that housing providers do not appear to be communicating about the process overall. This suggests that there may be violations of this requirement.

2.5. Experiences with Background Screenings

The JHA mandates that housing providers utilize a two-step process.[26] First, they must evaluate prospective tenants based on their ability to pay rent, maintain the unit, and respect neighbors. Housing providers must inform applicants once they have passed this "pre-qualification process." Subsequently, housing providers may request authorization and payment to conduct a criminal background check. If an applicant has a conviction the provider must conduct an individualized assessment. If an applicant is denied, they must offer basis for denial from the application and assessment. They may only conduct a criminal background check for the convictions occurring in the preceding three years.

2.5.1. Adherence to "Two-Step Process"

Survey and interview data indicate that few housing providers followed the JHA-mandated two-step process. Instead, housing providers required applicants to complete and submit rental applications alongside authorizations for any required credit and criminal background checks and payments of application fees. Then, applicants were approved or denied without further explanation.

While the JHA makes it unlawful to ask about arrest or conviction records on initial application forms, it remains a common practice. Survey responses showed that 55.9% of application forms asked about arrest or conviction histories, while an additional 15.1% indicated this question appeared "sometimes but not always." In addition, of the 69 (82.1%) participants who were required to authorize a criminal background check at some point in the application process (See Table 7), 66.2% reported being required to do so along with other documents at least once. In addition, of the 56 participants who reported having to pay a fee for a background check, explicitly, 45 (80.4%) were required to pay the background check fee when they submitted the application, in at least one instance (See Table 14).

Together, these findings suggest that the housing application process in Cook County frequently does not align with the JHA's required procedure.

While the survey responses indicate that housing providers may sometimes comply by requesting authorization of a criminal background check and collecting fees in compliance with a two-step process, none of the 20 participants interviewed for this study described a housing application process adhering to the JHA-mandated two-step process. In the additional context offered through interviews, participants demonstrated that their interpretation of the different stages led them to answer questions about the sequence of the process differently than intended in the survey. In some cases, interview participants interpreted earlier informal inquiries about conviction records — through conversations or pre-application forms — as the first step, but these instances still did not align with the JHA's intended sequence.

There are other possible interpretations. It is possible that none of the people who responded to requests for an interview had participated in the process in its full format. It is also possible that survey responses reflect an application process where only part of the JHA was followed. For example, providers may have received a completed application and then automatically sent a criminal background check authorization and/or fee, separately. This process would not include a fully compliant pre-qualification review because the provider did not accept or deny the initial application before performing a criminal background check. If this were the case, then it would contextualize survey responses that indicated some alignment with the JHA, and likely demonstrate that even fewer showed compliance. Without further context from surveys, it is difficult to assess if this interpretation is accurate.

Table 14. Timing of Criminal Background Check Requests by Housing Providers

Participant Response	Number (%) of responses
At the same time that I submitted the other documents	45 (66.2%)
After they reviewed the other documents I submitted	34 (50%)
Other (please specify)	2 (2.9%)

Percentages reflect the share of participants selecting each option (n = 68); multiple responses permitted.

Table 15. Timing of Background Check Fee Requests by Housing Providers

Participant Response	Number (%) of responses
When I submitted the application	45 (80.4%)
After the housing provider reviewed my application	18 (32.1%)
After I received a housing offer	7 (12.5%)
Other (please specify)	1 (1.8%)

Percentages reflect the share of participants selecting each option (n = 56); multiple responses permitted.

2.5.2. Accessing Records Beyond Allowed Limits

Participants often experienced violations of the JHA with providers reviewing convictions older than three years prior to applying for a housing unit. Most data about violations of the three-year lookback period came from interviews; it is clear this was a frequent occurrence.

Application forms: While unlawful, applicants were asked about arrest or conviction records on initial application forms. During interviews, some said the forms they had filled out only asked about convictions within the past three years, while others extended the lookback period to seven or ten years, and some applications asked whether the applicant had ever been convicted of a felony at any time.

Criminal Background Checks: During interviews, participants pointed to violations at the criminal background check stage. Participants said they were rarely told what criteria were being used or how far back the search would extend. Interview participants frequently described housing providers reviewing criminal histories. At least one participant described a housing provider pulling a felony conviction from 30 years prior. Survey data on criminal background checks were limited because questions about the lookback period only appeared in relation to the criminal background check and only appeared for survey participants who indicated that housing providers followed the two-step process. However, two-thirds, or six out of the nine survey participants who responded to this question, indicated the lookback period extended beyond three years in cases of denials. In cases where applicants were offered the unit after a criminal background check, seven out of ten (70%) participants indicated that the lookback period extended beyond three years. In total, out of 19 participants who received the results of their criminal background checks, 13 (68%) extended beyond the lawful lookback period.

2.5.3. Prequalification Assessments and Communication to Housing Seekers Communication of Evaluation of Screening Criteria

Survey and interview data also suggest that housing providers generally did not conduct individualized assessments of applicants' circumstances, as required by the JHA, when a criminal background check was involved. Two interview participants reported being given the opportunity to appeal their criminal background checks (though, in both cases, the overall application process did not otherwise appear to comply with the JHA's mandated two-step procedure); one participant won the appeal, but the other lost, describing the process as deeply discouraging. Once again, it remains unclear whether these practices, as reported by participants, reflect a misunderstanding of the law or noncompliance on the part of housing providers — particularly given that many participants were themselves unaware of their rights under the JHA.

2.5.3.1. Inaccurate or Misapplied Screening

During interviews, some participants shared anecdotes of instances when housing providers conducted or received criminal background checks for the wrong person or with inaccurate or missing information. Several participants shared specific experiences of inaccurate criminal background checks or credit reports.

In several cases, they said the errors arose when a criminal background check pulled up an individual with the same name or a variant spelling of their name, or of the person they knew; housing providers sometimes referred to this as an "alias" of the person being screened.

Only one survey participant reported being offered the result of an individualized assessment, which focused on the conviction record. In that instance, the housing provider offered the rental unit to the applicant. Without receiving the results of assessments, it would be difficult for most to learn about such outcomes and inaccuracies. Several interview participants were unaware that they had the right to access, review, or dispute the information contained in their criminal background checks, suggesting that this may have happened with greater frequency.

Is the landlord 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.

Applicants' frustration with application denial based on potentially inaccurate data was often exacerbated by poor communication from housing providers, many of whom provided little to no information about the application process ahead of time. Interview participants identified multiple areas during the screening process where the process was opaque.

In conclusion, some interview participants emphasized that their inability to meet other screening criteria was the most significant barrier, more so than the conviction record itself. Together with the high fees that housing providers charged, the lack of transparency in the screening process prompted interview participants to express that housing applications were not only a barrier to securing housing, but also, an exploitative process.[27]

Table 16. Participants Who Authorized Background Checks and Lost Housing Due to Processing Delays

Asked to authorize criminal background check?	Number of responses	Complied with request?	Number of responses	Amount who lost housing because of delays at least once:
Yes	11	Yes	12	6 (50%)
Sometimes but not always	5	Sometimes but not always	2	
		No or don't remember	2	
No or don't remember	15			
TOTAL	**31 (100%)**	**TOTAL**	**16 (100%)**	

Table 17. Participants Who Authorized Background Checks

Complied with criminal background check request?	Number of responses	Housing outcome	Number of responses	Further outcome
Yes	12	Denied housing	11	• Six participants said the criminal background check extended beyond a three-year period. • One respondent reported being denied based on a sealed or expunged record. • One respondent reported being denied due to an arrest record. • None received an individualized assessment.
Sometimes but not always	2	Offered housing	10	• Seven participants said the background check extended beyond a three-year period. • One respondent received an individualized assessment and was able to include evidence of rehabilitation.
No or don't remember	2			
TOTAL	**31 (100%)**			

Percentages pertaining to outcome of background check reflect the share of participants selecting each option (n = 14); multiple responses permitted.

3. Broader Limitations on Housing Searches

This section examines additional barriers and challenges to securing housing identified through surveys and interviews. Survey responses highlighted difficulties meeting eligibility criteria such as credit scores and income thresholds. Interview participants also described challenges related to housing provider practices and property conditions.

3.1. Housing Barriers

Surveys and interviews demonstrated the impact of several broader structural and socioeconomic barriers that limit access to housing in Cook County. Factors such as income inequality, racial and economic segregation, and limited affordable housing intersect with the barrier of an arrest or conviction record. Findings suggest that, together, these conditions work to compound disadvantages and restrict housing opportunities.

3.1.1. Racial and Class Bias

This history, upheld by racial and class bias, continues to shape housing access within the County today, despite ongoing efforts to promote desegregation[28]. Studies focused on attitudes towards segregation,[29] as well as recent fair housing testing studies and related research, demonstrate that discriminatory screening practices and unequal access to housing resources persist, despite being illegal under current housing protections.

"They see me pop up, 'Oh, you a Black guy with this in your hair? No, we're not getting you nothing."

In interviews, many participants shared concerns about housing providers' racial and ethnic bias. They believed that housing providers' interpretation of their background played a major role in their treatment from the moment they reached out to inquire about a unit. Specifically, they voiced suspicions that housing providers would assess them negatively based on aspects such as hairstyle, clothing, or speech. Participants thought that housing providers' negative perceptions were particularly pronounced when they sought housing on the North side of Chicago. Many were pessimistic about their chances of securing housing there; one participant explained "I wouldn't even go [to look at housing there] because of the fear of being discriminated against."

Many participants offered implicit examples where bias manifested in practice in their housing searches. One mother recalled that a housing provider asked whether her children were "in the gangs;" she believed that housing providers would not pose this question to non-Black applicants. Another described how providers' demeanor shifted once they saw his teenagers in person. His kids "dress a little bit more urban," he explained, yet housing providers who had initially sounded welcoming over the phone would "totally change" their attitude the moment the family arrived for a viewing. Still another described a friend's experience applying to a unit and being informed it had already been rented. Meanwhile, it was offered days later to his girlfriend, a white woman, who separately applied later. These encounters made participants feel that Black families were being treated as inherently risky and placed under immediate suspicion.

For some participants, racial discrimination was open and unmistakable. One participant recalled having once been told outright by a housing provider that they would not rent to her because her fiancé was Black. Another participant reported that while submitting a housing application to an apartment building in-person and overheard a receptionist using a pejorative term to describe a Black woman's appearance and perceived socioeconomic

status, then stating the woman would never have a chance of renting the unit. These experiences point to ways that racial and class bias continue to impact housing seekers in Cook County.

3.1.2. Economic Barriers

Economic hardship was one of the most persistent barriers participants faced in meeting the high cost of housing. This was true for nearly all participants whether they were earning wages, living on fixed incomes or without employment. While many were prepared to manage monthly payments, they could not meet the strict minimum income requirements to qualify for the unit, as many housing providers required that applicants demonstrate they earn three times the rent or more.

The median income in Cook County is $84,000 for a single-person household, $96,000 for a two-person household, $108,000 for a three-person household, and $119,900 for a four-person household.[31] However, individuals with arrest or conviction records often have lower incomes. For example, according to a 2021 study, the average income of those returning from prison was lower than the federal poverty level and hourly wages were lower than the Illinois minimum wage.[32]

> ***"... I get $1000 every two week at my two weeks at my job. That's not no money for real, but I manage with my money. My bills gonna always get paid, no matter what. Whether I make three times the income, or whether I make just enough of that income right then and there."***

Those who were able to secure units, despite income requirements, were then challenged to pay upfront costs to secure the unit. Many housing providers require payment of first and last months' rent, move-in fees and security deposits. The cumulative of these payments placed most available units effectively out of financial reach, particularly for those without family or community support (see Support Services and Informal Networks). Participants shared their attempts to negotiate with housing providers, requesting that providers allow them to demonstrate they could reliably meet rent in some other form or have an exception to spread initial fees out over early rent payments. Participants reported that these income thresholds missed how people with limited means manage their money responsibly and consistently meet their financial obligations.

3.1.3. Employment History

> ***"I don't even feel like you should run a credit check, cause most of the time a lot of people don't know what credit is. They ain't never worked on it."***

Participants discussed how difficulties securing employment and inconsistent past employment histories also interfere with securing housing. Participants noted that it is nearly impossible to qualify for housing without a job. Many participants had difficulty securing employment with a conviction record, although asking about conviction history on job applications is illegal in Cook County. For individuals with conviction history, periods of incarceration leave gaps in their work history that disqualify them from consideration, as housing providers require evidence of continuous recent employment (see Screening Criteria). On the other hand, unstable housing makes finding and maintaining employment increasingly difficult. This cyclical relationship makes breaking through one barrier or the other exceedingly difficult and can be related to recidivism.[33]

3.1.4. Financial History and Credit

Many reported feeling that their credit scores were a key factor in failing housing application screenings. Some knew their credit scores were low by conventional standards. Others thought their scores were sufficient but still did not pass. They echoed concerns expressed about income levels and employment requirements. Participants stated that they should be able to demonstrate other markers of financial responsibility.

Some participants also shared they had limited opportunities throughout their lives to build credit, particularly if they were young, previously incarcerated, or had not needed to manage credit prior to their current circumstances. Others followed advice to be financially responsible by avoiding debt entirely. It was only as they grew older that they learned this left them without established credit history. These various reasons culminated during the application process when participants were informed that they had no credit score, which can occur if an individual has not had a loan or mortgage, a credit card, or had their name on a public or private utility bill in recent years.

Participants' accounts suggest housing criteria exclude those who are financially constrained but otherwise conscientious and reliable.

3.1.5. Housing Stability

National studies found that individuals "who have been to prison once experience homelessness at a rate nearly 7 times higher than the general public" and individuals "who have been incarcerated *more than once* have rates *13 times higher* than the general public."[34] As a local cycle of housing instability, "the average Continuum of Care[35] client experiencing literal homelessness has an 18.6% likelihood of entering Cook County Jail within 18 months of engaging in homeless services."[36]

Surveys and interviews affirmed that navigating the housing system and securing permanent housing often required individuals to already be housed. Rental applications required evidence of prior and current housing, including presenting a formal lease with their name on the agreement and obtaining references from previous housing providers. In surveys and interviews, participants reported that the common requirement to provide sufficient "rental history," which many participants could not produce, presented a barrier; some required "rental history" dating back ten years.

"They try to put us in a box, they try to address reentry and homelessness, but I feel they go hand-in-hand, because when you come out of there, you are homeless."

Another emergent theme in interviews was that houselessness and housing instability subjected participants to an additional layer of scrutiny. One participant who was residing in a shelter while applying for housing recounted housing providers asking questions such as, "Why are you homeless?" and "What put you in this position?" The participant felt judged and became hesitant to pursue rental opportunities at all.

Without a stable address, individuals often struggle to complete applications or gather required documentation such as proof of employment, a bank account, or even a consistent mailing address. When people leave prison, they often do so without guaranteed housing options.

Among survey participants for this study, 46.4% (71 participants) reported having a place to live and 50.3% (77) indicated that they did not; the remaining were unsure (5). However, among those who reported having a place to stay, 67.1% (51) described their living situation as "uncertain or unstable." Interviews shed light on these responses: several participants described living situations that were precarious and temporary. As a result, they constantly worried about being displaced. Some arrangements included staying in shelters, transitional housing, cars, and the housing of friends and family. Other participants noted holding rental leases with housing providers who made them feel they could lose their housing at any moment (see Exploitation and Its Impacts on Tenants).

The Cook County Human Rights Ordinance includes a protection for "housing status," which means housing providers cannot discriminate against individuals based on "the type of housing in which an individual resides, whether publicly or privately owned; an individual's ownership status with respect to the individual's residence; or the status of having or not having a fixed residence."

Incarceration inherently disrupts one's rental history. Without a stable place to live, individuals cannot build the rental history that housing providers require. Yet without that documented history, they cannot access stable housing. The result is a cycle in which people are denied housing because they cannot demonstrate the stability that they are seeking (see Economic and Employment Barriers).

3.2. Rental Conditions for Tenants with Convictions

3.2.1. Housing Provider Practices Maintaining Substandard Housing

Interview participants shared that they encountered a deeply segregated housing market. In wealthier areas, the levels of safety, quality, and stability are high — but so are the barriers to entry. Conversely, in disinvested areas, the barriers to entry are low, but housing is often of substandard quality and high risk. Specifically, interview participants repeatedly indicated that while housing may technically be available across the County, the cleanliness, safety, and livability of that housing vary dramatically.

In areas where substandard housing conditions were pervasive, there were few concerns about housing providers violating the terms of the JHA. Providers offered housing without inquiring about applicants' arrest or conviction records, or regardless of them. During interviews, participants were aware that housing providers in disinvested neighborhoods systemically utilized practices that maintained unsafe and unstable conditions.

Mistreatment based on conviction records: Participants reported that housing providers frequently presumed or knew they had a conviction record, implying that their past made them dependent on whatever opportunity was offered. In addition, they reported receiving judgmental, condescending, and threatening treatment, particularly in relation to conviction records or intersecting socioeconomic barriers.

- **Month-to-month leases:** Housing providers offered month-to-month leases, allowing them to legally end leases with tenants on short notice and maintain maximum flexibility over the property. This made housing "precarious," as one participant described, and discouraged tenants from requesting required maintenance or housing provider services.
- **Prohibitive Conditions:** Participants also described leases with a wide range of obligations that tenants had to meet, creating additional conditions for housing providers to end leases without returning security deposits.
- **Maintenance neglect:** Frequently, participants described deliberate delays in making repairs and maintaining the property, leaving them in unsafe or unhealthy environments. Some were threatened with rent hikes if they pressed for needed repairs.

> ***"You got some that'll go the whole process of taking you to court, but most of the time, they just go change your lock because they know you're not going to file no police reports [...] because you're a felon. And most of the time, you don't have the money to go do down there to file charges against this lady, or this man, for illegally evicting you."***

3.2.2. Additional Requirements for Housing Seekers with Records

Some participants reported being asked to meet seemingly impossible thresholds, such as earning four to five times the rent each month or paying multiple months' rent upfront. They suspected that these standards were arbitrary, shifting, or in place to pressure them to withdraw their application. One participant recounted having applied and been approved for a unit. The night before moving in, they stated that the housing provider "called me and they started asking me about my background... [when I disclosed] they wanted an extra month's rent [...]. Like, it was the deposit, two months' rent, and then they wanted another month's rent on top of it."

3.2.3. Effects on Tenant Agency and Advocacy

Participants had mixed views on asserting their rights when it came to addressing these types of issues. Some were confident in asserting themselves. One participant said she was unafraid to use "the emergency hotline" to report her housing provider. At the same time, she understood that not everyone would feel comfortable doing the same. Other participants described participating in collective efforts to advocate for better housing conditions and sharing information about renters' rights, adding that they could easily point to others who were also active in these efforts.

Still, other participants described feeling powerless: that they had limited safe or reliable external recourse when housing providers mistreated them or acted illegally. Various participants indicated they held back due to concerns about returning to the criminal justice system. One stated "They can easily… call the police on me. I don't want to go to jail. I've been to the penitentiary multiple times. Anything could get me locked up." They shared that this fear was often compounded by a deep-seated mistrust of law enforcement in areas highly surveilled by police, hindering their ability to turn to police for protection from housing providers' practices. By calling the police, they risked escalating the situation. One participant stated, "We don't call the police. You know, that's still instilled in me to this day. That's sad." Still others expressed concern that they could be evicted if they raised their concerns. Overall, because of their arrest or conviction records, participants reported having limited housing options and experienced considerable housing instability. Approximately 51% of survey respondents reported having a living situation that felt unstable or uncertain. Together, these experiences illustrate how housing instability inhibits participants' ability to wield tenant rights or secure leases that allow them to do so. Given that participants were limited in the types of housing they could rent, they felt they could not fully exercise their ability to advocate for better building conditions and preserve their housing situations.

4. Effectiveness of the JHA in Expanding Housing Access

This section examines survey and interview findings to understand the effectiveness of the JHA at expanding housing access for people with arrest or conviction records in Cook County. The section assesses participants' awareness and use of the JHA to seek recourse when housing providers discriminate, and housing providers awareness of and compliance with the JHA's provisions.

4.1. Leveraging the JHA to Protect Housing Rights

Survey data indicates that JHA violations occur at multiple points in the housing search and application process. This includes use of discriminatory language in listings; fee-heavy applications with no explanation of evaluation criteria; and single-step application processes requiring authorization of criminal background checks. Interviews provide further context, showing how people with conviction records experience these violations and how, or whether, they attempt to use the protections the law offers. The following sections detail specific gaps in compliance and impact.

4.1.1. Uneven Compliance Among Housing Providers

Survey and interview data indicated housing providers committed direct violations of the JHA. In addition, several routine housing provider practices amounted to practices that are not explicitly illegal but consistently result in denials for housing seekers with arrest or conviction records. It is difficult to discern from housing seeker accounts whether apparent violations were intentional, from lack of knowledge, or misinterpretations of the JHA. However, practices and consistent outcomes suggest they could amount to disparate impact.

Interviews with housing seekers offered greater insight, demonstrating uneven compliance among providers in Cook County. In surveys and interviews, participants identified a range of common practices that inhibited housing access. See section 2 for greater detail; in summary these included:

- Housing listings with prohibited language;
- Providing incomplete information about the criteria and thresholds housing providers use to evaluate applicants' financial, employment and housing histories.
- Requiring housing seekers to complete "pre-applications" with questions about conviction records that proceed apartment viewings or interaction with a housing provider;
- Requiring housing seekers to pay application fees alongside "pre-applications" without providing disclosures about the screening process;
- Combining criminal background checks with the prequalification stage and overall failure to complete individualized assessments;
- Communicating denials with vague explanations, such as that the (pre-)application "did not pass the screening criteria" or "was not accepted."

Altogether, these common housing provider practices, whether legal or not, limit applicants' ability to understand the process and advocate for themselves. These practices effectively offer plausible deniability, enabling housing providers to apply different criteria thresholds to different applicants.

Housing providers' awareness of, or adherence to, fair housing laws generally and the JHA specifically remain ambiguous. Based on surveys and interviews, it appears that some housing providers intentionally circumvent regulations. It appears that others simultaneously lack awareness and simply adopt other common, questionable housing provider practices in the absence of alternatives.[38] In a limited number of cases, it appears that housing provider practices reflected genuine misunderstandings of JHA procedure.

For example, two interview participants who used the JHA to assert their rights described doing so in situations involving clear and documented violations, such as being explicitly told that their housing denial was due solely to their conviction record and without any indication that a proper individualized assessment was conducted. Some participants who demonstrated specific knowledge of their rights, such as by citing the lookback period or appealing a denial, also described providers as cooperative and responsive once confronted.

Participants' experiences suggest, overall, that housing seekers cannot reliably depend on providers to adhere to the JHA and other areas of fair housing law. Effective implementation of the JHA depends on providers' willingness and capacity to comply with procedures and practices outlined by the law.

4.1.2. Awareness and Understanding of Legal Protections

Interview participants expressed that they were generally unaware of the JHA, but after learning more details from the research team, they responded favorably. They characterized the adoption of the JHA as a critical reform affirming their right to seek housing without being categorically excluded because of an arrest or conviction record. They expressed that, on paper, the law represents progress toward a less discriminatory housing system. However, participants' experiences consistently reflected ways that housing providers are not complying with, or are circumventing the JHA's sequential parameters for disclosure, screening, determination, and assessment.

Across surveys and interviews, participants' experiences consistently demonstrated that the JHA's protections remain constrained by limited public awareness among renters and housing seekers in Cook County. Interview participants were split in their stated awareness of the JHA. Several had never heard of it. Most participants were partially aware of the JHA — or rights as renters generally — having learned through informal networks or connections to housing and reentry resources.

One interviewee explained that he learned about the JHA through materials and guidance provided at the time of his release from prison. Another said she knew about it through her own work advocating for Ban the Box legislation. For many others, awareness came more informally — through neighbors, local advocacy groups, or peer support networks that helped share information within their communities. Similarly, participants' survey responses about their housing searches demonstrated that they experienced JHA violations. However, only a few indicated that they submitted reports, suggesting no, or only partial, awareness.

Interview participants also held mixed understanding of what JHA covers; they know that "some protections were in place." They were unclear on the specifics or showed several consistent gaps in understanding the full scope of prohibited housing provider practices. Further, participants indicated that they did not know who to contact to consult about their case, or to file a claim. Finally, only a few participants were motivated to dispute clear denials based on conviction records or pursue complaints of JHA violations with CCCHR. See Table 18 for detail on areas of low and partial awareness.

Table 18. Low and Partial Awareness of JHA provision	
	Low/Lack of awareness
	Partial Awareness
Stage in housing search & application process (Early → Late)	Prohibits discriminatory language in housing listings
	Requirement to disclose screening criteria before requiring application fees
	Use of a two-step screening process (no criminal background checks in step 1 or early inquiries) [39]
	Limits criminal background checks to a three-year lookback window
	Prohibits denying housing to applicants solely on the basis of a conviction record
	Prohibits the use of arrest records as the basis for denial
	Obligation of housing providers to conduct an individual assessment if there is a conviction record, to assess suitability as a tenant
	Obligation of housing provider to inform applicants of outcomes of individual assessment
	When informing applicants of assessment outcomes, prohibits housing providers from citing a conviction record as an explanation for denying housing
	Applicants can dispute a denial (and individual assessment) providing evidence of suitability and/or rehabilitation
	Applicants can appeal a denial (or file a complaint with CCCHR) solely or openly based on a criminal conviction
	CCCHR is the enforcement agency and awareness that they can file a complaint with CCCHR

4.1.3. Disputes and Complaints:

The effectiveness of the JHA relies on individuals' capacity and confidence to assert their rights. Since the law's inception, CCCHR has received 67 complaints over roughly five years.[40] Some interview participants shared that they filed complaints for housing violations. Their descriptions suggested that the complaints focused on housing violations as tenants, not with JHA violations while searching and applying for units. Yet survey and interview data suggest that violations are widespread; many described these experiences as unavoidable. Participants also expressed skepticism that support agencies would take meaningful action.

This is consistent with low reporting for FCH law violations, nationally, which rely on a model in which individuals must recognize and report violations themselves. Available evidence suggests they are ineffective at capturing the scope of noncompliance. For instance, the National Fair Housing Alliance's 2023 Fair Housing Trends Report found that, of 33,007 total fair housing complaints filed nationwide, only 352 complaints involved discrimination based on criminal history.[41] While not all jurisdictions prohibit such discrimination, this number reflects low reporting.

4.2. Persistent Barriers Beyond the JHA's Scope

Consistently, survey and interview participants attributed their difficulties securing housing to multiple factors besides their arrest or conviction records. The protections afforded by JHA were overshadowed by other forms of exclusion still permitted under current screening frameworks in Cook County. Participants frequently reported

denials based on non-conviction criteria such as insufficient income, low credit score, or gaps in periods of formal employment. Several interview participants explicitly noted that removing criminal background checks alone from the screening process would not improve their chances of securing housing, as they knew they would still struggle to meet these other criteria demonstrating their suitability as tenants.

4.2.1. Denials for Reasons Beyond Criminal History

Participants indicated that they did not meet the minimum criteria for income, credit and housing histories. They face barriers to securing employment, earning a living wage, and demonstrating rental history. These forms of instability often persist or compound over time, making it continually difficult to meet conventional screening standards.[42] Consistent with prior research on barriers to reentry, participants' experiences suggest that conviction records and incarceration generate enduring structural disadvantage. This can inhibit the success of the JHA in improving outcomes for housing seekers with arrest and conviction records.

Several interview participants shared their view that housing providers utilized some legally permissible criteria, selectively or differently, to screen out applicants according to race or national origin, source of income and/or conviction record. For example, they noted that housing providers required them to submit information to verify their suitability that other applicants were not required to submit, such as a credit score or have a guarantor co-sign the lease. Alternatively, they sensed that housing providers would selectively raise the minimum threshold for credit scores, increase income-to-rent ratios or change what qualified as "good" rental histories to filter specific applicants, while appearing to comply with fair housing laws on the surface. While these interpretations reflect tenant perspectives and would require comparison among housing applicants to the same property to verify violations, they highlight ways that housing providers can use their discretion over individual applicants to act on bias in selecting tenants.

In the interim, where housing seekers with convictions records can find housing, neither the areas nor the units themselves met participants' minimum standards of cleanliness, safety, and livability. Interview participants felt that housing providers were more motivated to fill units and collect rent than they were to carefully evaluate applicants. In their descriptions of their process of securing these units, participants did not share any indication that they encountered JHA violations. However, they encountered violations of tenants' rights. These accounts indicate that the absence of procedural barriers in the housing application process, such as criminal background checks, does not alone guarantee meaningful access to clean, safe, livable housing. Some participants noted that the JHA did not substantially alter access to housing in these areas, as they could already secure units prior to its implementation.

> ***"It's like, oh, you got a place, so just be grateful. No...if I can't be comfortable and feel safe in my unit, it's not better than living in my car, or in a shelter. It's the same thing."***

4.2.2. The Wider Landscape of Housing Opportunities

Beyond the effects of the actions and motivations of individual housing providers, housing seekers are also impacted by structural conditions. Cook County currently faces a severe affordable housing crisis, driven by high rents, stagnant wages, limited new construction, and the ongoing loss of existing affordable units. These factors have created a substantial gap between demand and supply. Some estimates suggest that Chicago alone requires at least 100,000 additional affordable units to meet current needs.[43]

5. Broader Implications and Policy Directions

The JHA Impact Assessment has demonstrated progress and persistent barriers. Housing seekers are only partially aware of rights they hold, signaling that outreach and education efforts remain a work in progress. The assessment also confirmed intersecting housing barriers, which impact effectiveness of the JHA and other housing regulations. Broader issues such as the lack of affordable units and poor building conditions ultimately point to areas where policy refinement is needed. This section provides recommendations to improve JHA implementation within CCCHR, coordination across Cook County and implementation of fair chance housing laws in other jurisdictions.

5.1. Strengthening the JHA's Reach and Implementation

Cook County residents with conviction records continue to face obstacles in accessing housing, even with the JHA in place. Measures to advance housing equity through regulation should strike a balance between regulating housing provider practices and increasing housing seekers' stability and mobility.

Addressing the following identified gaps can help ensure that the JHA's protections translate into tangible housing access for the populations it intends to serve.

5.2 Recommendations for DHRE

5.2.1. Increase Accessibility of Reporting Processes for Housing Seekers

While few participants reported navigating the dispute or complaint process, interviews still provided insight into the types of accommodations that facilitated participants' use of resources. Modifications that could improve accessibility of dispute and complaint processes include:

- Ensuring housing seekers are referred to responsive and trained support services for assistance in assessing potential JHA or fair housing violations and preparing disputes or complaints.
- Providing clear guidance on what constitutes a JHA violation on complaint submission forms and allowing users to select this option and then provide details. For example, "failing to disclose screening criteria" or "rejecting applications without explanation" would be listed on the complaint platform.
- Lengthening submission timelines for people who may face digital access, literacy and other barriers to adhere to requirements.

5.2.2. Expand Commission-Initiated Complaints and Expand Enforcement and Accountability Mechanisms

Clear violations of the JHA were widespread but participants reported few instances where they disputed a housing denial or submitted complaints to CCCHR. Strengthening compliance mechanisms and holding housing providers meaningfully accountable for violations will increase the practical impact of the JHA. Currently, Cook County housing seekers perceive that there are few functional accountability mechanisms for tenants, which may discourage them from reporting JHA violations. Housing providers may also perceive that violating the JHA will carry minimal risk.

Recommendations for strengthening accountability mechanisms include:

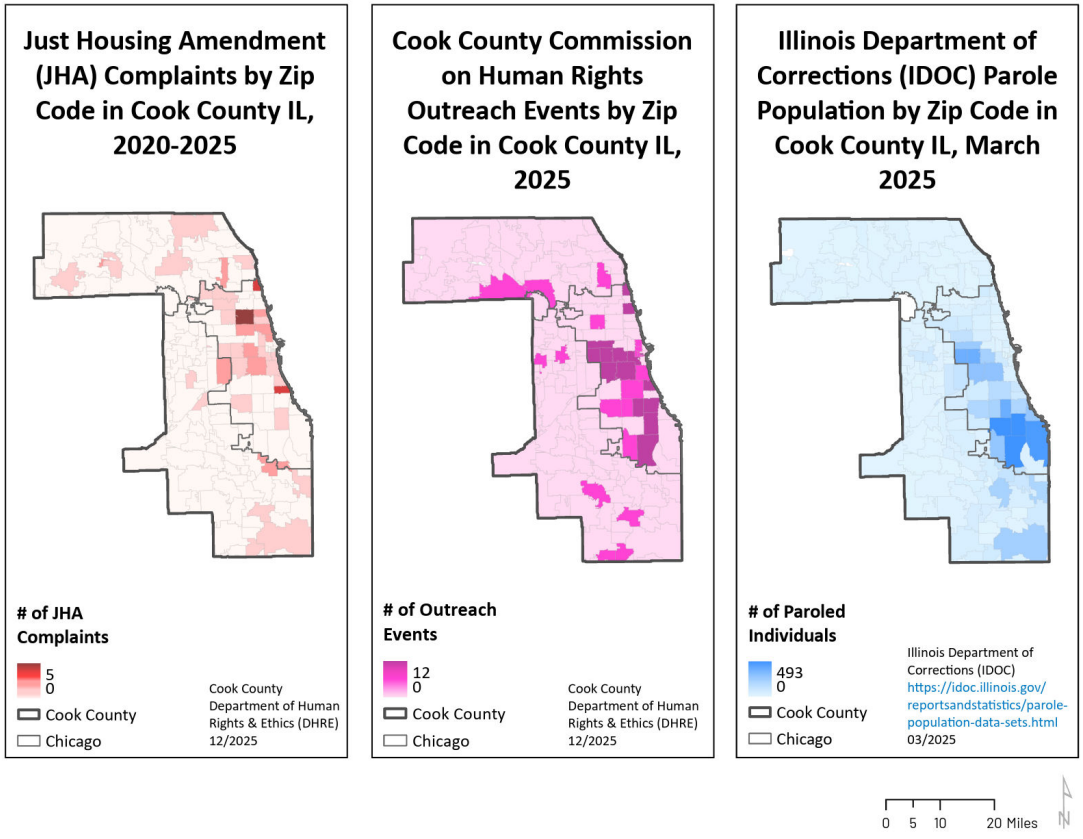
- Increasing Commission-initiated complaints against housing providers that repeatedly violate the JHA and/or larger housing providers who individual housing seekers might be intimidated to file against.

- Assessing penalties to ensure the risk of circumventing procedures or committing violations is high. Cook County's penalties are comparably low, compared to other jurisdictions with Fair Chance in Housing laws. JHA provides a fine of not less than $100.00 and not more than $500.00 for each offense. Every day that a violation continues is a separate and distinct offense, in addition to other penalties and remedies available under the law. Increasing the JHA's fine structure is advisable to deter potential violations. Monitoring how differences in penalty severity, transparency, and enforcement affect compliance will provide valuable insights for Cook County.
    - For example: New York City permits civil fines of up to $125,000, or $250,000 for willful violations.[44] New Jersey scales penalties based on frequency: up to $1,000 for a first violation, and as high as $10,000 for two or more violations within seven years.[45]
- Identifying ways to reward adherence to the JHA, such as creating a process through which housing providers may submit for audit and be listed as "preferential" housing providers.

5.2.3. Increase Education and Outreach

Across interviews, participants consistently indicated that they were only minimally aware of the protections established by the JHA and that they assumed housing providers also lacked comprehensive knowledge. Continued direct outreach is needed.

Current outreach efforts include trainings on compliance for housing providers and "know your rights" trainings for housing seekers. Throughout the 2025 fiscal year, CCCHR participated in 116 community events related to fair housing. As shown in the figure below, areas with higher numbers of individuals on parole are likely to have had CCCHR outreach events, showing efforts by CCCHR to reach individuals protected under the JHA. Still, despite widespread JHA violations, the figures show some high concentration areas of individuals on parole that do not have any JHA complaints being made with CCCHR.[46] This indicates more outreach and education is needed.



In particular, increasing organizational support for housing seekers with conviction records is critical to increasing awareness and complaint filing. During interviews, participants indicated that they often experienced discomfort or reluctance when self-advocating with housing providers and lacked the confidence to pursue legal recourse. Participants emphasized that organizations and informal networks alleviate the burden on individual housing seekers to navigate housing-related challenges, pairing them with trained staff to assist them and, when appropriate, intervene on their behalf. Outreach directions for DHRE to better serve service providers and housing seekers include:

- Increasing "train the trainer" programming to organizations to encourage more staff to engage in direct advocacy with housing providers and assist housing seekers in navigating reporting processes.
- Providing scenario-based training that offers a toolbox to draw on during scenarios that unfold in real time. This may include scenarios on assessing JHA compliance, navigating dispute and complaint processes and conducting housing searches catered to housing seekers' specific needs.
- Expanding partnerships between CCCHR and other Cook County agencies to increase knowledge of fair housing laws and capacity for active training to housing seekers, housing providers and organization staff.

While it is important to inform housing seekers and service providers of the JHA, it is also necessary to engage with housing providers. Specific directions for additional outreach to housing providers include:

- Engaging housing providers in identifying and overcoming the barriers they encounter in complying with aspects of the two-step and screening process.
- Framing JHA compliance as an opportunity to make screening more accurate and reliable can lead providers to reexamine longstanding screening practices.
    - Many common screening practices, such as criminal background checks, income thresholds, and credit scores, do not consistently predict successful tenancy and provide minimal enhancement to safety or housing stability.[47]
    - In New York City, outreach efforts focused on the ways that current tools, such as third-party criminal background checks, were unreliable. [48]
- Offering specific guidance on implementing alternative approaches to traditional criminal background screening that fairly and accurately assesses an applicant's ability to fulfill tenant duties.
    - In Minneapolis and St. Paul, racial discrimination appeared to *increase* after ordinances placed regulations on the traditional screening tools but were not given evidence-based replacements.[49]
    - Studies of housing providers demonstrate they lack practical guidance to implement alternative approaches that more accurately predict tenancy success.[50]

Ultimately, continued outreach and education can complement regulations to ensure broader use of fair tenant assessments and compliance with the JHA.

5.3. Recommendations for Cook County

The recommendations in this section increase support for housing seekers beyond DHRE's mandate. Cook County is uniquely positioned to support fair housing due to its wide-ranging services and vast service area. Initiatives such as the Equity Fund may consider broader investments to enhance Cook County and external service agency capacity to offer training and other housing-related services. These may be directly complementary to the JHA and other equity-building work in the County.

5.3.1. Integrate Organizational Support for Advocacy and Resource Access

Increasing institutional support for housing seekers with conviction records is necessary. Recommendations for Cook County to continue advocating for housing seekers and bridging the resource divide more broadly include:

- Continuing to create partnerships with organizations to directly bolster County residents' financial, health, housing and social stability.

- Continuing ongoing investments, such as those made through the Justice Advisory Council, and expanding the range of partnerships with housing and reentry support organizations, tenant rights groups, legal aid providers, and other trusted intermediaries to build a wide net that can reach residents who face structural exclusion.
- Supporting partners in developing workflows among organizations to provide numerous services. These include engaging with residents, facilitating accurate information about JHA, referring housing seekers to partner organizations to secure housing adjacent services and advocating for housing seekers experiencing discrimination.

These recommendations can expand the entry points for services, making support more accessible. In turn, more housing seekers will understand their rights under the JHA and secure housing.

5.3.2. Enhance Awareness and Education

Agencies within Cook County may have opportunities for collaboration to strengthen their respective goals. For example, CCCHR's work overlaps in mission with other agencies such as the Bureau of Economic Development, the Justice Advisory Council, and the Department of Planning & Development. Cook County agencies should strategically share JHA information, when appropriate.

Policy can have greater impact when coordinated with other Cook County agencies' existing and developing initiatives to bolster County residents' financial, health, housing and social stability and mobility across Cook County.

5.4. Recommendations for Other Municipalities

The recommendations in this section provide additional enforcement mechanisms and guidance for municipalities considering or designing Fair Chance in Housing laws.

5.4.1. Implement Proactive Monitoring

Jurisdictions can explore mechanisms for proactive monitoring of housing provider practices to identify noncompliance before it causes harm. This can include:

- Requiring housing providers to disclose application data, such as approval and denial rates, as well as written individual assessments, which could further support oversight and enhance tenants' capacity for self-advocacy.
- Conducting fair housing testing to provide external data directly grounded in housing provider practices.
    - At least one jurisdiction, Seattle, has experimented with limited proactive enforcement, including fair housing testing.[51]

5.4.2. Assess Other Barriers and Consider Policy Solutions

FCH laws alone cannot tackle many of the implicit ways that housing providers exclude people with arrest and conviction records as candidates for housing. Additional regulation of housing market practices, policy development, and interagency enforcement is needed. The JHA Impact Assessment, as well as the enforcement and evaluation activities conducted by CCCHR, may inform this development for Cook County.

Many of the criteria listed in Table 19 pertain to the prequalification stage, assessing housing seeker suitability for the unit. The threshold to comply with them is often set to exclude people experiencing housing, job, and economic insecurity. Several studies of housing inequity have offered policy solutions that can create greater flexibility for prospective tenants to demonstrate suitability.[52]

Table 19. Other Barriers to Housing Identified by Participants and Possible Solutions

Barrier or Challenge	Description of Issue	Potential Policy Solution(s)	Source Demonstrating Need
Application Fees	Application fees were widely described as expensive and non-transparent. Participants often found them unaffordable and were unclear about what fees covered. This lack of transparency fostered mistrust and, for some, deterred them from applying for housing altogether.	• Require full transparency from housing providers regarding how application fees are calculated and what they cover. • Establish caps that reflect actual processing costs. • Mandate that providers offer refunds or fee rollovers when applicants meet baseline eligibility criteria.	Dunn, Eric. "The Case Against Rental Application Fees." Georgetown Journal on Poverty Law & Policy 30, no. 1(2022): 1–38.[53]
Minimum Income Requirements	Minimum income thresholds, such as requirements to earn three (or more) times the monthly rent, created substantial barriers to housing access for study participants. These criteria disproportionately exclude low-income applicants, including those relying on housing assistance, and are often unrealistic relative to local labor market conditions.	• Implement caps on income-to-rent ratios (e.g., a 1:2 threshold). • Ensure that minimum income requirements are proportionate to median incomes in the neighborhoods where the housing is located.	Joint Center for Housing Studies of Harvard University. America's Rental Housing 2024. Cambridge, MA: Harvard University, 2024.
Credit, Employment, and Rental History	Many participants reported being screened out of housing due to low credit scores, unstable employment, or limited rental history. These criteria disproportionately penalize individuals who have experienced economic or personal hardship. Participant accounts emphasized that, in their view, low credit scores reflected periods of instability rather than financial irresponsibility.	• Prohibit automatic denials based solely on credit scores, which often fail to capture true financial responsibility. • Require housing providers to accept alternative forms of documentation, such as utility, car loan, or credit card payment histories, as evidence of financial reliability.	Boshart, Abby. "How Tenant Screening Services Disproportionately Exclude Renters of Color from Housing." Housing Matters (Urban ÅInstitute), December 21, 2022.

Conclusion

At its core, the Just Housing Amendment (JHA), like other Fair Chance Housing (FCH) policies, seeks to prevent discrimination against individuals with arrest or conviction records throughout the housing search and application process. In doing so, it aims to improve equitable access to stable housing and the associated social and economic opportunities that housing stability offers.

The purpose of this study was to assess whether the JHA is achieving these goals in practice. We examined whether the JHA is being followed by housing providers, and whether it is enabling its target population — people with arrest or conviction histories — to secure stable housing.

Surveys and interviews with renters and housing seekers in Cook County revealed that violations of the JHA continue to occur at multiple stages of the housing search and application process. Participants reported encountering discriminatory language in housing listings, being asked about their conviction histories before applying, completing applications that requested this information, and being denied housing based on criminal background checks without having first gone through the prequalification screening required by the JHA — all of which are consistent with JHA complaints filed with CCCHR. No denials reported in our survey responses were accompanied by individualized assessments, as required by the JHA. While our data cannot determine whether these violations result from lack of awareness or deliberate noncompliance, they do reveal persistent gaps between the JHA's intentions and its implementation.

This study also identified several additional barriers that impede housing access for this population. Participants reported obstacles beyond criminal background checks including income thresholds, credit checks, and requirements to provide employment or rental history. This suggests that even when some housing providers can no longer use arrest or conviction history as a basis for discrimination, this population nonetheless continues to face barriers to housing that stem from other structural disadvantages.

Our findings suggested that some providers may be circumventing the JHA protections by relying on alternate criteria, such as income requirements or minimum credit scores, to screen out applicants — effectively perpetuating the same exclusion the JHA was designed to prevent, but under different criteria. Participants' perceptions of the application process as opaque and unclear appeared to reinforce this dynamic. Finally, awareness gaps also appeared evident: complaints were rarely filed, and many participants were not fully or even partially aware of the JHA. Importantly, however, those who were familiar generally viewed it positively.

Overall, while the JHA represents an important step towards reducing housing discrimination in Cook County, our findings indicate that additional measures may be needed to ensure the law is both followed by providers and achieves its intended outcomes. Continuing to strengthen education for housing providers and increasing public awareness may help reduce violations and clarify rights and responsibilities under the law.

APPENDIX 1: Research Design

Participants

The participants in this study consisted of people with arrest or conviction records who were either searching for housing in Cook County at the time of recruitment, or had navigated the housing search and application process since the implementation of the JHA in 2020. Participants self-reported their histories; no formal screening or criminal background checks were conducted, and no questions were asked about the specifics of participants' records.

Research was conducted in two phases: Phase 1 consisted of collection of data via survey, **January 2025–April 2025 and Phase 2 consisted of data collection through interviews August–September 2025,** with a selection of survey participants.

Phase 1: Surveys (January 2025–April 2025)

Survey Design

The survey was developed between September and December 2024 and was designed to capture a broad spectrum of experiences related to housing searches in Cook County. It included questions about participants' methods for finding housing, as well as their experiences preparing and submitting housing applications. The survey was structured to identify potential violations of the JHA at multiple points in the housing search and application process. Importantly, participants did not need to know whether a violation of the JHA had occurred: by reporting the procedures and practices they encountered, the survey data could reveal where JHA protections were potentially not followed. It also included questions about general barriers and challenges participants faced while seeking housing. A more detailed summary of the survey's contents is provided in **Appendix 2**.

The survey was hosted on Qualtrics, an online survey platform. It was designed so that all questions were optional, and respondents could skip any items they did not wish to answer. Estimated completion time was 15 to 30 minutes. Before launch, the survey was tested for usability and clarity by DHRE staff and project partners to ensure that questions were understandable and accessible to respondents. Skip logic — a feature that directs participants to only the questions relevant to their experiences — was used to ensure respondents answered only applicable items. Open-ended responses were used where relevant to allow participants to provide additional context for their answers.

Participants could complete the survey online, in person, or by phone. In-person surveys were typically conducted at recruitment events, while phone surveys were completed by calling a dedicated Google Voice number set up for the study. This number, listed on information sheets, advertisements (see Recruitment, below), and the survey's front page, could be used to get information or to complete the survey with guidance from the study team. Participants completing the survey online remained anonymous, while those interacting directly with researchers had their identifying information kept confidential throughout the study. The consent process was consistent across formats: participants first reviewed an information page outlining the study and indicated consent by selecting "I agree." No identifying information was required to participate.

At the conclusion of the survey, participants were invited, on a voluntary basis, to provide contact information to participate in follow-up interviews or receive a copy of the final report. This information was stored separately from survey responses and was not linked to research data.

The survey was open from January 30 to April 30, 2025, and a total of 153 surveys were completed. Participation was not compensated due to feasibility constraints.

Recruitment

Recruitment for the survey phase relied on multiple strategies:

Community Partnerships: Partner organizations supporting reentry or housing rights in Cook County collaborated with the study team to recruit participants. Representatives from both DHRE and the PRC attended events hosted by partner organizations, where they spoke about the survey and distributed links for participation. Partner organizations also received information sheets that described the study and included information on how potential participants could contact the research team or access the survey (these information sheets were the same as the "first page" of the online survey). Participants could retain these sheets for reference.

Partner organizations:

- Access Living
- All Chicago / Chicago Rents
- Alliance to End Homelessness in Suburban Cook County
- Chicago Area Fair Housing Alliance
- Community Investment Corporation
- HOPE Fair Housing Center
- Housing Authority of Cook County
- Housing Choice Partners
- University of Illinois at Chicago - Fair Housing Legal Support Center & Clinic
- Law Center for Better Housing
- Northside Community Resources
- Open Communities
- Safer Foundation
- Shriver Center on Poverty Law
- South Suburban Housing Center
- Uptown People's Law Center

Public Advertisements: Recruitment advertisements were placed on PACE buses and trains. These advertisements were developed in collaboration with, and funded by, DHRE. Ads included a QR code and URL linking directly to the survey, as well as a link to the Google Voice phone number set up for this study.

Social Media: DHRE posted about the survey on social media to encourage participation, and the research team also promoted the survey widely to reach eligible participants.

Snowball Sampling: Participants were encouraged to share the survey with other potentially eligible individuals.

Phase 2: Interviews (August 2025–October 2025)

Recruitment and Selection

Survey respondents who chose to provide contact information were identified for follow-up one-on-one interviews. Twenty participants were selected to ensure diversity across several dimensions, including:

- Justice system involvement (arrest vs. conviction);
- Demographic variables such as gender, race/ethnicity, and household income;
- Housing situation (housed vs. unhoused);
- Rent payment status;
- Neighborhoods or regions of Cook County searched; and
- Experiences with the criminal background check stage of the housing application process.

PRC and DHRE staff contacted participants via the methods they provided in their surveys, making multiple outreach attempts before moving on to the next round of potential interviewees. Staff utilized a standard recruitment script to ensure consistent communication and provided participants with an information sheet describing the study before deciding whether to participate.

Interviews were conducted between August 2025 and October 2025. PRC staff conducted ten interviews, and DHRE staff conducted ten interviews. Interviews were conducted in person, by phone, or via Zoom, contingent on participant preferences. All participants were compensated with a $100 gift card, delivered electronically.

Interview Procedures

Interviews focused primarily on participants' experiences navigating the Cook County housing market with an arrest or conviction record. A semi-structured interview guide, included in **Appendix 3**, provided example questions, but interviewers were not required to follow a rigid protocol or order of questions. The semi-structured format allowed interviewers to adjust the conversation to address themes identified in survey responses while remaining responsive to participants' individual experiences. Interviewers could modify wording, reorder questions, and use language that felt natural to each participant to ensure clarity and comfort. Interviews lasted approximately one hour each. Participants were informed that they could skip any question or end the interview at any time.

Instead of signing a consent form, participants provided consent through an audio recording at the start of the interview. Interviews were audio-recorded for transcription. Transcriptions were produced and coded for thematic analysis in qualitative analysis software, MAXQDA. Any personally identifying information shared during interviews was removed or de-identified.

APPENDIX 2: Survey for JHA Impact Assessment Study (Phase 1)

This appendix provides a summary of the survey used for the Just Housing Amendment Impact Assessment. Rather than listing every question individually, this summary highlights the key topics and types of items included in the survey. It is intended to provide an overview of what was asked in the survey, how the survey was structured, and the kinds of data gathered.

SURVEY DISTRIBUTION
Survey distribution and participant recruitment was supported by the following partners:

- Chicago Fair Housing Alliance
- Teamwork Englewood
- The Alliance to End Homelessness in Suburban Cook County
- Uptown People's Law Center

Partners were compensated for their recruitment efforts with funds made available from Cook County's Equity Fund.

Survey Introduction and Consent

The survey began with an introductory page explaining the study and participation procedures. Participants could complete the survey independently online or with assistance from the study team via phone or email. They were provided with information on the study's purpose, procedures around participation and confidentiality, compensation (none was provided for the survey), data management procedures, and risks and benefits.

Participants gave consent by selecting "YES" to proceed, or "NO" to opt out. If they selected "YES", they were given a brief overview of the survey's layout before proceeding.

PART 1: SURVEY ELIGIBILITY

This section of the survey established whether participants met the criteria required to participate in the survey.

Housing Search Eligibility

Participants were asked whether they were:

- Currently searching for or applying for housing in Cook County, and
- Whether they had searched for or applied for housing within the past five years.

If participants indicated no to both questions, they were screened out and shown a brief message explaining that the study was limited to individuals with recent housing search experiences in Cook County.

Participants who had not searched recently (but had in the past five years) were asked to identify the year of their most recent housing search.

History of Arrest or Conviction
To ensure alignment with the study's focus, participants were asked whether they had ever been arrested or convicted of a crime. Those reporting no history of justice involvement were screened out with an explanatory message.

- Participants with a relevant history then answered brief, non-intrusive questions describing:
- The general type of record they had (e.g., arrests only, convictions without imprisonment, convictions with imprisonment).
- Whether their record had been sealed or expunged.

- Whether they were listed on the National Sex Offender Registry (NSOR) or subject to child sex offender residency restrictions.

Because individuals on the NSOR or with related restrictions are not covered under the JHA, participants selecting this option were screened out with a clear explanation of why the JHA does not apply to those cases.

PART 2: PARTICIPANT BACKGROUND

The questions in this section of the survey collected background information about each participant. Participants were asked to describe:

Demographic information

- Gender identity, using an inclusive set of options with a space to self-identify.
- Race and ethnicity, using a "select all that apply" format and a self-identification option.
- Age group, presented in standard ranges.
- Annual household income, presented in income brackets.

Current Housing Situation

Participants responded to several questions about their present living circumstances, including:

- Whether they currently have a place to live, with skip logic directing them to follow-up questions only if relevant.
- An optional open-ended space to describe their current living situation.
- Whether they are paying rent and, if so, whether they receive a Housing Choice Voucher ("Section 8").
- Whether their current housing feels uncertain or unstable.

Recent Housing Search

Participants indicated:

- The areas of Chicago or Cook County suburbs where they searched for housing (select-all-that-apply format).
- An optional open-ended response to provide more detail about where they searched.

PART 3: HOUSING SEARCH AND OUTREACH

The questions in this section of the survey focused on participants' experiences searching for housing and interacting with housing providers during their current or most recent housing search.

Resources Used

Participants reported on the methods they used to locate rental opportunities. Options included:

- Real estate agents
- Online rental platforms (e.g., Zillow, Redfin)
- Social media platforms (e.g., Facebook Marketplace, Craigslist)
- Print listings or newspapers
- Neighborhood signs or drive-by searches
- Word-of-mouth referrals
- Housing agencies or assistance programs
- Employer or school housing resources
- Other sources, as specified by participants

Encountering Screening Criteria

Respondents were asked whether they saw rental listings that explicitly excluded people with arrest or conviction records or required criminal background checks. Follow-up items assessed:

- Whether participants applied to those listings
- Whether they reached out to housing providers to inquire about available rentals

Disclosure of Housing or Criminal History
Among participants who contacted providers, the survey asked whether they disclosed:

- Their status as a recipient of Housing Choice Vouchers (Section 8)
- Their arrest or conviction history
- Whether their record had been sealed or expunged

Participants were also asked whether disclosure led to any discouragement or denial of the opportunity to apply.

Engagement with Housing Providers
The survey captured the types of engagement participants received from housing providers, including:

- Property tours (in-person or virtual)
- Additional photos or videos of units
- Detailed rental information (lease terms, rent price)
- Availability or move-in date information
- Other forms of assistance or communication

Respondents were also asked whether providers gave instructions or invited them to apply for specific rentals. For those who applied without contacting providers directly (e.g., via online forms or portals), the survey included open-ended questions to capture additional methods participants used to locate housing

Open-ended options in this section allowed respondents to elaborate on methods or interactions not covered by the closed-ended items.

PART 4: HOUSING APPLICATIONS

The questions in this section of the survey focused on participants' experiences during the housing application stage, which was the most extensive portion of the survey. This section was designed to capture the most potential violations of the JHA. It was also designed to document the wide variety of practices housing providers may use when accepting a "housing application".

Many of the items in this section could be (or were) asked at multiple points, reflecting that housing applications do not always follow consistent steps and that processes vary widely across providers. The summary below provides a broad overview of the types of questions asked and the data gathered.

Application Requirements and Processes
Participants were asked about the types of requirements housing providers imposed when applying for housing, including:

- Completing application forms
- Providing personal information or documents (e.g., proof of income, rental history, employment history, credit information)
- Paying fees (e.g., application, background check, move-in, or security deposit fees)
- Finding co-signers
- Whether application criteria and thresholds were communicated in advance
- Additional application steps, as reported by participants

Background Screening and Disclosure
Multiple items were included to capture participants' experiences with criminal background checks during the housing application process, including:

- Whether applications asked about arrest or conviction history
- Whether participants disclosed such history, and whether they shared information about records that were sealed or expunged

- Timing of criminal background checks relative to other steps in the application process
- The "lookback period" for criminal background checks (i.e., how far back into an applicant's history the check extended)

Outcomes and Individualized Assessments
To evaluate compliance with the JHA, multiple survey items asked about:

- Screening results, application acceptance or denial, and reasons provided by housing providers
- Experiences with denials, including whether participants challenged the denial or were given the opportunity to provide "evidence of rehabilitation" when denied
- Timing of criminal background checks, and whether delays caused loss of housing opportunities
- Whether individualized assessments were conducted for recent convictions (as required under the JHA), and whether participants had the opportunity to participate fully in the process

Open-Ended Responses
Participants were given multiple opportunities to provide open-ended responses about:

- Other ways housing providers requested applications
- Additional experiences with fees, disclosures, or disputes
- Overall reflections on applying for housing, including any experiences not captured in closed-ended items

END OF SURVEY AND CONTACT INFORMATION (OPTIONAL)
At the end of the survey, participants were invited to provide their contact information if they wished to:

- Participate in a follow-up interview (compensated if selected)
- Receive updates about the study
- Request a copy of the final report

Respondents could select multiple options or opt out entirely. Those who chose to be contacted were asked to provide one or more of the following: name, email, phone number, or mailing address. If a phone number was provided, participants could indicate a preference for phone calls, text messages, or no preference.

APPENDIX 3: Interview Guide for JHA Impact Assessment Study (Phase 2)

The interview guide below was used in a semi-structured format, meaning that interviewers treated the questions as a flexible guide, rather than a fixed script. Main questions (in **bold**) served as broad, open prompts meant to start conversations, while sub-questions offered more specific follow-ups when needed. Probes were used as needed to explore relevant topics in greater depth whenever they came up in individual interviews.

HOUSING SEARCH PROCESS AND LISTINGS

- **Can you share about when and where you've searched for housing in the last 5 years, in Cook County?**
  - Has anything changed with the housing situation you were in before you began these searches?
  - Why are you looking in the particular areas you mentioned in the survey? Is there anything that's drawing you to those areas or keeping you from looking elsewhere?

  Probes:

  → Details on why a particular location or neighborhood is important to them.

  → Motivations, events that created the need to move, etc.

- **What kinds of housing were you hoping to find, or are you hoping to find now?**
  - Does what you want in housing feel possible or realistic based on what you feel is actually available to you right now? Why or why not?

  Probe:

  → Aspects they have prioritized in housing, and why.

- **We're interested in learning what the full housing search is like, from start to finish. Could you walk us through any notable experiences — how you proceeded, what happened, how long it took?**

  Probes:

  → Methods used to look for housing

  → Experiences and feelings with rental listings
  (e.g., How often do you see language like "no felons", "no criminal record"? Do you apply?)

  → Details on specific ads, i.e., anything that stood out as a "green flag" or a "red flag".

  → *(Ask gently, and only if it seems appropriate)*: Emotions like frustration, depression, or despair while searching; how do you navigate those feelings?

  - What have your experiences been like with landlords/housing providers/property managers/etc.?

    Probes:

  → The demeanor of a provider
  (e.g., how did the way a person talked to you influence your decision to apply or not apply?)

  → Rejection or discouragement on account of arrest or criminal conviction

APPLICATION EXPERIENCES AND BARRIERS

- **How did you decide what listings seemed worth applying to, and what ones didn't?**

  Probes:

  → The tone, or language, of an advertisement

  → The housing provider's demeanor

  → The application process itself *(e.g., online; application form, or lack thereof)*

  → Application requirements *(e.g., background checks, fees, paperwork, eligibility rules, etc.)*

→ Details on any particular requirements, or lack thereof *(E.g., Can you tell me more about that? Can you give me a specific example?)*

- **What was the application process like, for the places where you did apply?**

  Probes:

  → Application fees
  (E.g., How much are/were the fees? Are they burdensome? Did application fees ever prevent you from applying somewhere you wanted?)

  → Gathering documents for a housing application (ID, pay stubs, proof of income, references)
  (E.g., Was that difficult? Were there things you didn't have or couldn't get easily? What was most difficult?)

  → Being asked about an arrest or conviction history by a provider, or on an application form
  (E.g., How does it feel to be asked that question? Does seeing that question affect your decision to continue with an application?)

  → Anything about the application process that didn't make sense, where they didn't understand what was being asked, that felt confusing or unfair, etc.
  (E.g., Can you tell me more about that?)

  → Challenges with the housing provider

  → Being denied or "screened out" after applying
  (E.g., Were you told why? If not, what do you think happened?)

  → Getting a housing offer
  (E.g., Was it the housing you wanted? Did you feel like you had to settle?)

- Can you tell me about your experience with the criminal background check process whenever you've applied for housing?

  Probes:

  → How the housing provider communicated information about the criminal background check process, or its outcome
  (E.g., Were you told how far back the check would go? Did they explain how your information would be used? Did you receive a copy of the final report?)

  → Finding out after a criminal background check that the interviewee's record impacted their application
  (E.g., How were you told about that? Did the housing provider explain that to you? Did they ask you any questions about your history? How did that feel?)

  → Losing housing or missing out on a unit because of delays in the criminal background check process
  (E.g., Can you tell me about what happened? How did that feel? What did you do?)

  → Getting housing without having to complete a criminal background check
  (E.g., Was that rare in your experience? Was it housing that you actually wanted?)

- **In your experience, what other things — besides an arrest or conviction record — make it hard to find housing? (e.g., credit score, employment history, rental history, income requirements, references, etc.)**
  - Do you feel like people with arrest or conviction records run into particular challenges when it comes to being able to meet these criteria? Can you give me any examples?

- **When you think back on places you've applied, what kinds of challenges or barriers came up most during the application process?**
  - What did you do? How did you try to overcome it or get around it?

    Probe:

→ Details on any particular barrier or challenge
(E.g., Can you tell me more about that? Can you give me a specific example?)

- **Overall, how would you characterize the process of finding housing, as someone with an arrest or conviction record?**
  - Did you regularly find listings with language like "no felons" or "no criminal history" — how common was that?
  - How did seeing that language make you feel? How did seeing that language shape how or where you applied?
  - What parts of the city or suburbs was this most common?
- **Ultimately, are you aware of the Just Housing Amendment?**
  - Do you have a sense of whether it is making it easier to help people with arrest or criminal records find housing?
  - Do you find that searching and finding housing has been more welcoming and/or successful since 2019, when it was adopted?
    - Why or why not? What could be better?

APPENDIX 4: Comparative Policy Landscape: Fair Chance Housing Across Jurisdictions

As noted at the outset of this report, Cook County is only one of several U.S. jurisdictions that have implemented FCH laws. Across the country, policymakers and stakeholders are navigating similar challenges to Cook County and learning from shared experiences. To provide context for the JHA policy itself, the following section examines FCH policies in other jurisdictions, to offer broader perspective on implementation measures.

Variation in Policy Design: A Largely Experimental Policy Landscape[54]

FCH laws in the United States vary widely in scope, enforcement, and design. The following section highlights key differences in the way that jurisdictions have balanced tenant protections with housing provider discretion, offering insights relevant to the implementation and enforcement of Cook County's law. These laws aim to strike a balance between removing discriminatory barriers that prevent otherwise qualified applicants from obtaining housing, and allowing housing providers to exercise discretion when they have legitimate concerns that an applicant may pose a risk or be irresponsible during their tenancy.

FCH laws generally regulate housing providers' process in the following areas:

Housing Listings: Most FCH laws regulate housing providers use of language about conviction and arrest history in housing listings.

Application and Screening: Most FCH laws focus on the application stage, prohibiting housing providers from asking about criminal history or denying applicants solely based on records. Jurisdictions vary in how screening procedures are conducted. Many require applicants to be notified in advance of additional screenings, and some require written consent before criminal background checks.

Lookback periods: FCH laws generally regulate the lookback period that housing providers may use to identify and consider the results of criminal background checks.

Types of offenses considered: Most fair chance laws exclude certain serious offenses from protection, typically sexual offenses and methamphetamine production in federally assisted housing, consistent with HUD standards.[55]

Denials: Most fair chance housing laws require housing providers to communicate the reasons for applicant denials and mandate that materials used in the decision be shared with applicants.

Other tenant-related criteria: Some fair chance ordinances in other jurisdictions place additional limitations on the types of information that housing providers may solicit from housing seekers.

The table below highlights notable variations across other jurisdictions.[56]

These variations illustrate that Cook County's JHA represents one approach within what is still a highly experimental national landscape. Where aspects of the JHA are not functioning as intended, comparing policy design and enforcement in other jurisdictions can offer valuable insights.

Registration	Cook County	Examples of Other Measures	Example Jurisdictions*
Housing Listings	Prohibits language expressing unlawful limitation or discrimination based on arrest or conviction history (e.g., "no felons")	Applicants must be notified of existence of Fair Chance Housing (FCH) legislation.	Seattle, WA New Jersey Louisville, KY
		Listings must explicitly state that qualified applicants with conviction histories will be considered.	San Francisco, CA
Application and screening process	Two-step process; applicant must be "prequalified" on other criteria before criminal background check can be conducted. Requirements should be the same for all applicants.	Housing provider must have written consent from applicant to conduct additional screening	Ann Arbor, MI Richmond, CA
		Housing provider must inform applicant before conducting additional screenings.	Oregon New York, NY Minneapolis, MN
Lookback period	3 years	2 years	Richmond, CA
		7 years	Detroit, MI
		3 years for misdemeanors; 7 years for felonies; 10 years for certain serious offenses (e.g., arson)	Minneapolis, MN
		Any felony committed in past 10 years	Detroit, MI
Types of history considered	Conviction in last 3 years	Only felonies	Richmond, CA
		Only offenses specified in ordinance	Washington, DC Champaign, IL
		Any "directly-related conviction"	Detroit, MI
Conditions of offer	Requirements should be the same for all applicants/tenants.	Housing providers are prohibited from requiring higher security deposit or rental amount based on arrest or conviction history.	Oakland, CA
Condition of denial	Individual assessment required for those with criminal conviction in 3 years. Denial cannot be automatic based solely on criminal background.	Written explanation must accompany denials or rescinded offers.	New Jersey Ann Arbor, MI Montgomery County, MD
		Fully completed NYSHCR worksheet, detailing the reason for the rejection, must accompany denials.	New York, NY
		Specific information about record that formed basis of decision must accompany denial.	Minneapolis, MN
Other limitations on screening	None	Credit scores and eviction history	Minneapolis, MN
		Nonpayment of rent (when more than three years old)	Portland, OR

*Not an exhaustive list.

APPENDIX 5: Resources

File a Complaint

Cook County Commission on Human Rights (CCCHR)
69 W Washington., 11th floor
Chicago, IL 60654
Office: 312.603.1100
human.rights@cookcountyil.gov

Office hours: M-F (except holidays) 8:30am-4:30pm
Walk in hours: M-F (except holidays) 9am-3pm

- If you believe that you have been the victim of unlawful discrimination in the protected areas of employment, housing, public accommodations, credit or access to County programs, services or contracts, or have experienced a violation of a Commission-enforced Ordinance, contact the Cook County Commission on Human Right to file a complaint. Must file within 180 days of alleged violation. Applies to housing within the City of Chicago.

Emergency Housing

Shelter Placement and Resource Center (SPARC)
2241 S. Halsted St.,
Chicago, IL 60608

Family Stabilization Services from Catholic Charities
721 N. LaSalle Street,
Chicago, IL 60654
312.655.7700
https://www.catholiccharities.net/crisis-assistance/

Housing Referrals

211 Metro Chicago
24hr Referral Line: 211
www.211metrochicago.org

Chicago Community Service Locations
Service hours: M-F 9am-5pm

Multiple Locations:

Garfield Community Service Center
10 South Kedzie Avenue,
Chicago, IL 60612
312.746.5400

Dr. Martin Luther King Community Service Center
4314 South Cottage Grove,
Chicago, IL 60653
312.747.2300

North Area Community Service Center
845 West Wilson Avenue,
Chicago, IL 60640
312.744.2580

Englewood Community Service Center
1140 West 79th Street,
Chicago, IL 60620
312.747.0200

South Chicago Community Service Center
8650 South Commercial Avenue,
Chicago, IL 60617
312.747.0331

Trina Davila Community Service Center
4312 West North Avenue,
Chicago, IL 60639
312.744.2014

Housing Assistance

Chicago Housing Authority (CHA)
2241 S. Halsted St.,
Chicago, IL 60605
Main office: 312.742.8500
CHACETeam@thecha.org
https://www.thecha.org/

Housing Authority of Cook County
10 South LaSalle Street, Suite 2200
Chicago, IL 60603
312.655.7700
Office: 312.663.5447
https://thehacc.org/
Appointments only (no walk ins)

Illinois Department of Human Services (IL DHS)
Helpline: 800.843.6154

Featherfist
773.721.7088
https://featherfist.org/need-help-now/

Housing Opportunites for Women
Office: 773.465.5770
https://www.how-inc.org/

HOW North
1607 W. Howard St., Third Floor
Chicago, IL 60626

HOW South
400 W. 76th St., Suite 360
Chicago, IL 60620

Reentry Services

Chicago Community Re-Entry Support Center
Multiple Locations

Centers for New Horizons
845 W. 69th Street, 2nd Floor
Chicago, IL 60621
312.515.6332 or
773.848.1327
info@cnh.org

Community Assistance Programs
11717 S. Halsted St.
Chicago, IL 60628
773.846.6383
askus@capsinc.org

Howard Area Community Center
7648 N. Paulina St. &
11200 S. State St.
Chicago, IL 60626 / 60628
773.332.6772
info@howardarea.org

Safer Foundation Welcome Center
808 S. Kedzie Ave
Chicago, IL 60612
312.956.9612 or
312.953.7549

Teamwork Englewood
815 W. 63rd Street, 2nd Floor
Chicago, IL 60620
773.488.6600

Cabrini Green Legal Aid
Daley Center, 50 W Washington St,
Chicago, IL 60602
312.738.2453
Help Desk hours: M - W 9am-12pm (in person)
https://www.cgla.net/

Mental Health

Chicago Mental Health Centers
312.747.1020
Multiple Locations

Englewood West 63rd Street Health Hub
641 W. 63rd Street
M, T, F: 8:30 am–4:30 pm
W, Th: 8:30 am–7:30 pm
312.747.7496

Bronzeville East 43rd Street Health Hub
4314 S. Cottage Grove
M, Th, F: 8:30 am–4:30 pm
T, W: 8:30 am–7:30 pm
312.747.0036
* Psychosocial Rehabilitation (PSR) Groups

Greater Lawn West 55th Street Health Hub
4150 W. 55th Street
M, W, F: 8:30 am–4:30 pm
T, T: 8:30 am–7:30 pm
312.747.1020
* Spanish-speaking support group and clinicians

Lawndale South Western Avenue Health Clinic
1105 S. Western Ave
M, W, F: 8:30 am–4:30 pm
T, Th: 8:30 am–7:30 pm
312.746.5905
*Spanish-speaking clinicians

North Park North Pulaski Health Clinic
5801 N. Pulaski Rd.
M, T, F: 8:30 am–4:30 pm
W, Th: 8:30 am–7:30 pm
312.744.1906
* PSR Groups, Spanish-speaking clinicians

Pilsen South Ashland Health Hub
1713 S. Ashland Ave.
M, W: 8:30 am–7:30 pm
T, Th, F: 8:30 am–4:30 pm
312.743.7500
* Spanish-speaking clinicians

Roseland East 115th Street Health Hub
200 E. 115th St., 2nd Fl
M, T: 8:30 am–7:30 pm
W, Th, F: 8:30 am–4:30 pm
312.747.1090

Legler Regional Library (Chicago Public Library)
115 S. Pulaski Rd.
T: 9:00 am–5:00 pm
312.746.7730

Woodson Regional Library (Chicago Public Library)
9525 S. Halsted St.
T: 9:00 am–4:00 pm
312.747.6900

NAMI Chicago
224 W Hill Street,
24hr hotline: 833.626.4244 (Call or text)
Office: 312.477.3593

Legal Aid

CARPLs
Helpline: 312.738.9200

Legal Aid Chicago
Apply by phone: 312.341.1070
Information on Walk-in Clinics: 312.423.5938
https://www.legalaidchicago.org/get-help/

Lifespan
Legal Assistance: 312.408.1210
M-F 9am-5pm
https://life-span.org/domestic-violence-legal-services/

Cook County Legal Aid for Housing and Debt
Early Resolution #: 855.956.5763
Mortgage Foreclosure Mediation #: 855.452.2637
Hours: M-F 9am-4:30pm

Eviction Help Illinois
Assess eligibility: 855.631.0811
https://evictionhelpillinois.org/

General References

This list includes sources that provided background information or contributed broadly to the assessment, but which are not specifically cited within the assessment.

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Burrowes, K. (2019, February 27). Can Housing Interventions Reduce Incarceration and Recidivism? *Housing Matters: An Urban Institute Initiative*. https://perma.cc/S5GE-CNZQ

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Reosti, A. (2020). "We Go Totally Subjective": Discretion, Discrimination, and Tenant Screening in a Landlord's Market. Law and Social Inquiry, 45(3), Article 3. https://doi.org/10.1017/lsi.2019.81

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Zannella, L., Clow, K., Rempel, E., Hamovitch, L., & Hall, V. (2020). The Effects of Race and Criminal History on Landlords' (Un) willingness To Rent to Exonerees. Law and Human Behavior, 44(4), Article 4. https://doi.org/10.1037/lhb0000419

Endnotes

[1] United States Commission on Civil Rights, *Collateral Consequences: The Crossroads of Punishment, Redemption, and the Effects on Communities* (Washington, DC: U.S. Government Publishing Office, 2019), 5; Urban Institute, Upward Mobility Initiative, Housing Stability, https://upward-mobility.urban.org/framework/neighborhoods/stability.

[2] The Sentencing Project, *Americans with Criminal Records: Poverty and Opportunity Profile* (Washington, DC: The Sentencing Project, 2015), 2, https://www.sentencingproject.org/wp-content/uploads/2015/11/Americans-with-Criminal-Records-Poverty-and-Opportunity-Profile.pdf.

[3] K. Sabeel Rahman, "Constructing Citizenship: Exclusion and Inclusion Through Governance of Basic Necessities," *Colombia Law Review* 118, no. 8 (2018).

[4] United States Commission on Civil Rights, *Collateral Consequences: The Crossroads of Punishment, Redemption, and the Effects on Communities* (Washington, DC: U.S. Government Publishing Office, 2019), 18-22. Note that publication reports on rates of incarceration for "Latino" "LGBT" people. Use of "Latine" for report aligns with Cook County Equity Fund. Vera Institute of Justice, Cook County, Illinois: Incarceration Trends (New York: Vera Institute of Justice, 2024), https://trends.vera.org/state/il/county/cook_county/.

[5] National Low Income Housing Coalition, *Housing Access for Individuals Formerly Incarcerated and Returning to the Community* (Washington, DC: NLIHC, 2025), 6-41; Niloufer Taber, Jacqueline Altamarino, and John Bae, "Public Housing Eligibility for People with Conviction Histories," Cityscape 25, no. 2 (2023).

[6] Throughout the report, "housing providers" means all persons who sell, rent, lease, or sublease any housing unit within Cook County, and their agents or any agent, broker, or other individual working on behalf of any such individual.

[7] Rebecca John et al., "Do Clean Slate Laws Reduce Housing Barriers?," *Housing Matters, Urban Institute*, December 4, 2024, https://housingmatters.urban.org/articles/do-clean-slate-laws-reduce-housing-barriers.

[8] Jaboa Lake, "Preventing and Removing Barriers to Housing Security for People With Criminal Convictions," *Center for American Progress,* April 14, 2021, https://www.americanprogress.org/article/preventing-removing-barriers-housing-security-people-criminal-convictions/.

[9] National Housing Law Project, *Fair Chance Ordinances: An Advocates' Toolkit* (San Francisco: National Housing Law Project, February 2020), 1, https://www.nhlp.org/wp-content/uploads/021320_NHLP_FairChance_Final.pdf.

[10] This guidance was rescinded by the new 2025 federal administration.

[11] Although the Ninth Circuit Court later ruled in *Yim v. City of Seattle* (2023) that restricting inquiries violated landlords' First Amendment rights, the court upheld the provision prohibiting landlords from using criminal history to deny housing.

[12] Samantha Atherton, Katie Elder, and Katie Fallon, *How 15 Localities Are Trying to Reduce Barriers to Housing* (Washington, DC: Urban Institute, July 2025); National Housing Law Project, Fair Chance Ordinances: An Advocates Toolkit (2015) for summaries of fair chance housing ordinances across multiple jurisdictions.

[13] Just Housing Amendment to the Cook County Human Rights Ordinance, Ord. No. 19-2394, §42-38 (April 25, 2019).

[14] Cook County Commission on Human Rights, *2024 Just Housing Amendment Evaluation and Report* (Chicago: CCCHR, 2024), 3-4, https://www.cookcountyil.gov/sites/g/files/ywwepo161/files/documents/2025-01/JHAEvaluation_2024%20%281%29.pdf.

[15] Samantha Atherton et al., *Fair Chance Housing Laws* (Washington, DC: Urban Institute, 2025), https://www.urban.org/sites/default/files/2025-07/Final_Fair%20Chance%20Housing%20Laws%20brief.pdf.

[16] The Housing Choice Voucher (HCV) Program provides rental assistance to low-income households, with the voucher covering part of the rent and the tenant paying the rest. Chicago Housing Authority, "Getting Started." https://www.thecha.org/become-cha-property-owner/getting-started. Several participants referred to the Housing Choice Voucher (HCV) program as Section 8, the name of the previous private housing subsidy program.

[17] Cook County Bureau of Economic Development. "Cook County Area Median Income (AMI)," https://www.cookcountyil.gov/content/cook-county-area-median-income.

[18] For the survey, Racial and Ethnic Categories reflected Census Categories for Race and ethnicity.

[19] Carlos Ballesteros, "'I call it pretend freedom': Older adults coming out of Illinois prisons face steep roadblocks in their reentry journey," *Injustice Watch*, June 8 2023, https://www.injusticewatch.org/criminal-courts/reentry/2023/older-adults-prison-reentry/; Zoe Pharo, "South Siders with Disabilities Struggle to Find Accessible Units in Chicago's Affordable Housing Stock," *Hyde Park Herlad*, February 24 2023, https://www.hpherald.com/evening_digest/south-siders-with-disabilities-struggle-to-find-accessible-units-in-chicago-s-affordable-housing-stock/article_4f7bdd4c-b49e-11ed-9427-330b034588b0.html.

[20] ADA regulations prohibit denying service or emotional support animals and do not allow size restrictions on service animals. See U.S. Department of Justice, "Service Animals," ADA.gov, last updated February 28, 2020, https://www.ada.gov/topics/service-animals/.

[21] This study did not examine whether such language appeared more frequently on certain platforms, in specific geographic areas, or within particular housing types (e.g., apartments, single-family homes, roommate listings).

[22] The JHA does permit housing providers to conduct criminal background checks after an applicant has passed the prequalification process and permitted them to continue the application process Furthermore, this process must be consistent for all applicants to the housing.

[23] The Housing Choice Voucher (HCV) Program provides rental assistance to low-income households, with the voucher covering part of the rent and the tenant paying the rest. Chicago Housing Authority, "Getting Started." https://www.thecha.org/become-cha-property-owner/getting-started

[24] Policy Research Collaborative, *Final Report, Fair Housing Testing Project* (Chicago: Roosevelt University, 2020), https://www.chicago.gov/content/dam/city/depts/cchr/supp_info/fair-housing/CCHR2020FairHousingTestingReport_Final.pdf.

[25] *House Bill 4926: Landlord-Tenant Credit Report*. Signed by Governor J.B. Pritzker, Public Act 102-0096, January 1, 2025. Allows applicants to submit a portable screening report issued within the past 30 days in lieu of paying an application fee and prohibits housing providers from charging an application fee (see **Broader Implications and Policy Directions**).

[26] The Just Housing Amendment mandates a two-step screening process in which landlords first evaluate applicants without using any criminal history check, and only after prequalification may they then perform a criminal background check followed by an individualized assessment. See Cook County Commission on Human Rights, "Just Housing Amendment to the Human Rights Ordinance."

[27] These practices may also constitute violations of the JHA, depending on when they occur in the screening process. The Just Housing Amendment prohibits denials based solely on criminal history and requires a two-step review process separating prequalification from any consideration of criminal background. See Just Housing Amendment to the Cook County Human Rights Ordinance, Ord. No. 19-2394, §42-38.

[28] Kasey Henricks, Amanda E. Lewis, Iván Arenas, and Deana G. Lewis, A Tale of Three Cities: The State of Racial Justice in Chicago (Chicago: Institute for Research on Race & Public Policy, University of Illinois at Chicago, May 2017), 3–4. The report finds that Chicago's three largest racial/ethnic groups — Black, Latine, and White — each make up about one-third of the population, yet "generally live in separate neighborhoods and have divergent experiences when it comes to housing, economics, education, justice, and health."

[29] Maria Krysan and Kyle Crowder, *Cycle of Segregation: Social Processes and Residential Stratification* (New York: Russell Sage Foundation, 2017). The authors argue that racial segregation persists in Chicago (and elsewhere) not merely because of overt discrimination or class differences but through what the authors call "social-structural sorting": patterns of social networks, familiarity, and housing search processes that channel people into segregated neighborhoods even when formal barriers have diminished.

[30] Policy Research Collaborative. *Fair Housing Testing Project*.

[31] Cook County Bureau of Economic Development, "Cook County Area Median Income."

[32] Jessica Reichert, Ryan Maranville, & Eva Ott Hill. *Employment of Individuals After Release from Illinois Prisons: Employee Characteristics, Occupations, and Wages* (Chicago: Illinois Criminal Justice Information Authority, 2023), https://justiceresearch.dspacedirect.org/server/api/core/bitstreams/7efeb4b0-cab6-4e89-9e39-f8610c61e16b/content .

[33] Katy Jones et al., "Working and Homeless: Exploring the Interaction of Housing and Labour Market Insecurity," *Social Policy and Society* 19, no. 1 (2020): 121-32, https://doi.org/10.1017/S1474746419000332.

[34] Lucius Couloute, "Nowhere to Go: Homelessness among Formerly Incarcerated People." Prison Policy Initiative, August 2018, www.prisonpolicy.org/reports/housing.html.

[35] Continuums of Care are non-profit networks committed to reducing or ending homelessness in a geographic area which often receive supportive funding from HUD.

[36] University of Chicago Urban Labs Health Lab, "Merging Data from Cook County Jail and the Homeless Management Information System: Preliminary Findings." *Road Map Initiative*, 2022, urbanlabs.uchicago.edu/projects/road-map-initiative.

[37] Additionally, 61.8% of participants (n = 47) reported paying rent, while 38.2% (n = 29) did not. This may reflect staying with friends or family but could also indicate transitional or conditional housing arrangements.

[38] Atherton et al., *Fair Chance Housing Laws: Implementation Lessons and Perceived Impact*.

[39] In interviews, some participants noted prior familiarity with "Ban the Box" policies in employment or other contexts and therefore understood—or reasonably assumed—that similar principles would apply to housing.

[40] Cook County Commission on Human Rights, *2025 Just Housing Amendment Evaluation and Report* (Chicago: CCCHR, 2024), 3-4, https://www.cookcountyil.gov/sites/g/files/ywwepo161/files/documents/2025-11/JHAEvaluation_2025.pdf.

[41] National Fair Housing Alliance, *2023 Fair Housing Trends Report* (Washington, DC: NFHA, 2023), 14, noting that private fair housing organizations categorized 352 of 4,538 "other" complaints under "Criminal Background."

[42] The Sentencing Project, *One in Five: How Mass Incarceration Deepens Inequality and Harms Public Safety* (Washington, DC: The Sentencing Project, January 2024), https://www.sentencingproject.org/reports/one-in-five-how-mass-incarceration-deepens-inequality-and-harms-public-safety/.

[43] Institute for Housing Studies, DePaul University, "2023 State of Rental Housing in the City of Chicago," June 28, 2023, noting that "the affordability gap had dipped to a low of nearly 100,200 units in 2019," https://www.housingstudies.org/releases/2023-state-rental-housing-city-chicago/.

[44] New York City Commission on Human Rights, "Source of Income Discrimination: A Tenant's FAQ," (New York: NYCCHR, 2020), https://www.nyc.gov/assets/cchr/downloads/pdf/materials/FairHouse_FAQTenant-2020Eng.pdf; New York City Commission on Human Rights, "Fair Chance Housing Campaign," NYC.gov, accessed November 25, 2025, https://www.nyc.gov/site/cchr/media/fair-chance-housing-campaign.page.

[45] *Rules Pertaining to the Fair Chance in Housing Act*, New Jersey Administrative Code 13:5–1.3 (2022), https://www.njoag.gov/wp-content/uploads/2022/02/Fair-Chance-in-Housing-Act-Regulations.pdf.

[46] "Parole Population on 03-31-25 Data Set," Illinois Department of Corrections, accessed June 15th, 2025, https://idoc.illinois.gov/reportsandstatistics/parole-population-data-sets.html. IDOC data offers valuable insights into where returning residents live, it has several limitations. First, it reflects only a small portion of people in Cook County with arrest or conviction records as of March 2025. While it is estimated that up to 1,407,000 individuals with arrest or conviction records may currently reside in Cook County, this dataset includes only 5,570 individuals currently on parole. In addition, ZIP codes reported may not accurately reflect long-term housing. For example, some individuals may report transitional or temporary housing. Moreover, the experiences of people on parole may differ significantly from those with older convictions or non-parole criminal records, which could introduce bias. Despite these limitations, the data offers a useful snapshot of recent reentry patterns.

[47] National Consumer Law Center, *Digital Denials: How Abuse, Bias, and Lack of Transparency in Tenant Screening Harm Renters* (Boston: NCLC https://nlihc.org/resource/problematic-tenant-screening-practices-restrict-access-housing.

[48] See Fair Chance for Housing, *NYC Fair Chance for Housing Act: Frequently Asked Questions*, https://www.fairchancehousing.org/faqs.In New York, a single company produced over 11,000 inaccurate reports between 2014 and 2019.

[49] Marina Mileo Gorzig and Deborah Rho, "The Impact of Renter Protection Policies on Rental Housing Discrimination", Contemporary Economic Policy 44, no. 1 (2025): 186-206, https://doi.org/10.1111/coep.12704; In Minnesota, some housing providers reportedly relied more heavily on racial profiling.

[50] Atherton et al., *Fair Chance Housing Laws.*

[51] Seattle Office for Civil Rights, "Testing Program," Accessed November 25, 2025, https://www.seattle.gov/civilrights/laws-we-enforce/testing-program.

[52] Anna C. Reosti, *Tenant Screening and Fair Housing in the Information Age* (PhD diss., University of Washington, 2018), https://digital.lib.washington.edu/researchworks/items/dd69026e-0bd0-4ce8-9052-ac1bf525ddf8; Katie Fallon and Owen Noble, *Creating More Inclusive Tenant Screening Practices* (Washington, DC: Urban Institute, July 2024), https://www.urban.org/sites/default/files/2024-07/Creating%20More%20Inclusive%20Tenant%20Screening%20Practices.pdf.

[53] Examples of legislation include California — AB 2493 / Civil Code § 1950.6: *Under California's AB 2493 (2025), landlords can only charge a screening fee (i.e., application fee) if they follow one of two approved screening models. They must: (a) provide written screening criteria to all applicants up front, (b) give an itemized receipt for any fee collected, and (c) only charge an amount that reflects the landlord's actual out-of-pocket costs (credit report, background check, processing, etc.)*; For recent application fee caps, see District of Columbia Rental Housing Commission, *Certification and Notice of Application Fee Limits*, 2024, https://rhc.dc.gov/sites/default/files/dc/sites/rhc/page_content/attachments/2024%20RHC%20CPI%20Application%20Fee%20Notice%20%28FINAL%29%5B53%5D.pdf.

[54] Information in this report section draws from reviews of Fair Chance Housing ordinances in the U.S. compiled by the Urban Institute and the National Housing Law Project. See Atherton et al., *How 15 Localities Are Trying to Reduce Barriers to Housing*) and NHLP, *Fair Chance Ordinances: An Advocates Toolkit* (2015) for summaries of fair chance housing ordinances across multiple jurisdictions.

[55] See U.S. Department of Housing and Urban Development, *Denial of Admission for Criminal Activity or Drug Abuse by Household Members*, 24 C.F.R. § 960.204(a)(3)–(4) (2024).

[56] Atherton et al., *How 15 Localities Are Trying to Reduce Barriers to Housing; NHLP, Fair Chance Ordinances: An Advocates Toolkit* (2015).