

Cook County, Illinois Just Housing Ordinance Requirements

Before we may accept an application fee, the Just Housing Amendment to the Cook County, Illinois Human Rights Ordinance requires that we provide you with the following information and notices:

1. The Just Housing Amendment. The Just Housing Amendment requires a three-step process for evaluating applicants with up to three additional steps when an applicant has a criminal history:
 - Step One: Prequalification. During this step, we require that the applicant complete our Application Form in full and authorize and pay TransUnion™ SmartMove for a credit report to be delivered to us. We will review the Application and the credit report to determine if the applicant satisfies the Tenant Selection Criteria set forth below. During Step One we may not consider the results of a criminal background check when making our preliminary decision. We may not and do not ask whether an applicant has a criminal background in our Application Form and an applicant should not volunteer any information regarding the presence or absence of a criminal history when completing our Application Form. We may not and will not have a criminal background check performed until we pre-qualify the applicant based on the Tenant Selection Criteria. We may deny the application at the end of Step One based upon the applicant's failure to satisfy the Tenant Selection Criteria.
 - Step Two: Notice of Prequalification. If we determine that the applicant is prequalified, we shall notify the applicant that the first step of the screening procedure has been satisfied and that a criminal background check will be performed.
 - Step Three: Criminal Background Check. If the applicant is pre-qualified during Step One, we will have a criminal background check performed and may ask follow-up questions of the applicant based upon the results of the criminal background check. The application will be approved if there is no criminal history or if the criminal history does not show that the applicant poses a demonstrable risk to personal safety or property.
 - Step Four: Individualized Assessment: If the criminal background check reveals a criminal history, within five (5) business days of receiving the criminal background check, we will: (i) provide the applicant with a copy of the criminal background check; (ii) perform an individualized assessment of the applicant to consider all relevant factors related to the applicant's conviction unless the applicant is a sex offender or child sex offender under residency restrictions, in which case no individualized assessment will be performed or provided; and (iii) determine whether the applicant's conviction history shows the applicant poses a demonstrable risk to personal safety or property. An arrest without a conviction cannot be considered. A criminal history that is more than three (3)

years old cannot be considered. Some of the factors that we may consider in the individualized assessment are:

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

We will not consider "covered criminal history" which means information regarding an individual's arrest, charge or citation for an offense; participation in a diversion or deferral of judgment program; record of an offense that has been sealed, expunged, or pardoned in accordance with applicable law; juvenile record; or conviction more than three years old.

- Step Five: Notice of Right to Dispute. An applicant has the right to dispute inaccuracies relevant to criminal history and to provide evidence of rehabilitation or other mitigating factors related to their criminal background within five (5) business days of our notice determining that the applicant poses a demonstrable risk to personal safety or property.
 - Step Six: Notice of Final Decision. If an applicant files a dispute, we will inform the applicant within three (3) business days from receipt of the dispute whether the application is accepted or denied. If the application is denied, we will provide the applicant with a written explanation of why the denial was necessary to protect against a demonstrable risk of harm to personal safety and/or property.
2. Tenant Selection Criteria. We will review the Application Form, the credit report, and the results of our own investigations to determine if we believe the applicant will be able to timely pay all rent and charges in a timely fashion, will not disturb other tenants or neighbors, and will surrender the apartment to us in clean condition the same as when possession was taken, ordinary wear and tear excepted. We consider all sources of income, savings, rental history, employment history, credit score, pets, recommendations of prior landlords, and personal references. We may consider rent to income ratio and applicant's other expenses.

3. To learn more, visit the [Cook County Commission on Human Rights](#)' website, and in particular, its webpage on the [Just Housing Amendment to the Human Rights Ordinance](#) or [Part 700 of the Commissions Procedural Rules - the Just Housing Amendment Interpretive Rules](#). The street address, email address, and phone number of the Commission are:

Street Address: 69 W. Washington Street, Suite 1130, Chicago, IL 60602

Email Address: human.rights@cookcountyil.gov

Phone Number: 312-603-1100