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Just Housing Amendment Lease Application Notice

The following disclosures are made by the Landlord pursuant to the Cook County Human Rights Ordinance Just Housing Amendment.

1.) Tenant Selection Criteria

The applicant will be evaluated based on the following tenant selection criteria:

Examples: Credit score, debt-to-income ratio, rental history, criminal background check after pre-qualification, etc...

2.) Notice of Applicant's Rights

Applicants are advised that they will have a right to provide evidence demonstrating inaccuracies within the proposed rental applicants' conviction history, or evidence of rehabilitation and other mitigating factors as required by Part 700 of the Just Housing Amendment Interpretive Rules.

"After the Landlord obtains the criminal background check results and provides a copy of the same to the Applicant within five (5) <u>calendar</u> days the Applicant shall have five (5) <u>business</u> days to produce evidence that disputes the accuracy or relevance of information related to any criminal convictions from the last three (3) years."

3.) Human Rights Ordinance Procedural Rules for the Just Housing Amendment

Applicant is directed to the website for the Cook County Human Rights Commission's website which contains the Human Rights Ordinance and the Commission's Procedural Rules (Part 700) for the Just Housing Amendment. For more information, the proposed rental applicant can contact:

human.rights@cookcountyil.gov 69 W. Washington Street Suite 3040 Chicago, IL 60602 312-603-1100

https://www.cookcountyil.gov/service/human-rights-ordinances-and-regulations https://www.cookcountyil.gov/file/10712/download?token=N-rCLz-3



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The Chicago Association of REALTORS[®] fully supports the practice of equal opportunity in Fair Housing. As a REALTOR[®], the following is information which you need to know when using the attached Lease Application to screen of potential tenants.

Those using the attached Lease Application should also be aware that Cook County's Human Rights Ordinance prohibits discrimination against Section 8 voucher holders and based on certain criminal background. Violating federal, state, or local fair housing laws is a serious offense and as a REALTOR[®], could also rise to the level of an Article 10 violation of the REALTORS[®] Code of Ethics, which provides that it is a violation to deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

The Just Housing Amendment (JHA) went into effect January 1, 2020 to assist individuals with previous criminal histories obtain housing. Landlords are not required to conduct a criminal background check, however, if they do, they are prohibited from automatically denying housing based on previous arrest histories and, instead, requires landlords to perform individualized assessments prior to making a decision to deny housing.

Step 1: Prequalification: This step includes checking the applicant's credit history, employment, income, payment delinquencies, bankruptcies, etc. It may not include running a criminal background check. If an applicant does not satisfy the prequalification criteria, the applicant may be denied. If an applicant does satisfy the prequalification criteria, the landlord shall notify the applicant of prequalification and, if the landlord so requires, that a criminal background check will be performed. It is important that the prescreening of an applicant be bifurcated from the criminal background check, which is why these are specifically separate steps in this application.

Step 2: Criminal Background Check: The landlord can perform a criminal background check after notice of prequalification. Landlord must provide a copy of the criminal background check to prospective tenant within five (5) <u>calendar</u> days of obtaining the criminal background check. A landlord generally may only consider non-juvenile criminal convictions from the prior three (3) years. Most convictions older than three (3) years may not be used to deny a housing application.

Step 3: Opportunity to Dispute: Upon receipt of the criminal background check, the applicant has five (5) <u>business</u> days thereafter to provide evidence that disputes the accuracy or relevance of information related to the criminal background check.

Step 4: Approval or Individualized Assessment: If the criminal background findings may result in a denial, after the applicant has had an opportunity to dispute, the housing provider must conduct an individualized assessment. Individualized Assessment means a process by which a person considers all factors relevant to an individual's conviction history during the past three (3) years. An individualized assessment is not required for convictions that are more than three (3) years old.

Step 5: Approval or Denial: Upon receipt of the applicant's disputed information, the landlord has three (3) <u>business</u> days to accept or deny the application. If the applicant is denied, the landlord shall provide a written notice of denial.

RESOURCES FROM COOK COUNTY

- FAQ for Housing Providers
- FAQ for Applicants
- Sample Notices
- Process and Individualized Assessment Tool
- Just Housing Amendment Definitions



CHICAGO ASSOCIATION OF REALTORS®

Lease Application



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| Property Address: | | | | | | |
|---------------------------------------------------------|------------------------------------|------------------------|--------------------|--|--|--|
| Requested Lease Start Date: | Requested | | | | | |
| | | Ex: 1 year, 18 mo | | | | |
| Applicant's Name (first, middle, last) | | | | | | |
| Is there a co-applicant? get yes | | | | | | |
| Social Security No/ | | | | | | |
| Driver License No. | | | | | | |
| | Home Phone: | | | | | |
| Mobile Phone: | | work Phone: | | | | |
| Name of ALL other persons who will occ | upy the Property: | | | | | |
| Name: | Dat | | | | | |
| Name: | | | | | | |
| Name: | Date of Birth: | | | | | |
| Name: | Dat | | | | | |
| Emergency Contact Information: | | | | | | |
| Name: | Pelationshin: | | Phone | | | |
| Address: | | | | | | |
| Address | | | | | | |
| Applicant's Current Address: | | Applicant's Previous | Address: | | | |
| | | | | | | |
| | | | (city, state, zip) | | | |
| Landlord's Name: | | | | | | |
| Landlord's Phone: | | | | | | |
| Landlord's E-mail: | | | | | | |
| *Moved-In Date: Move-Ou | it Date: | Moved-In Date: | Move-Out Date: | | | |
| *If less than two years, also complete Previous Address | | Monthly Rent: \$ | | | | |
| Monthly Rent: \$ | | Reason for moving: | | | | |
| Reason for moving: | | | | | | |
| Applicant's <i>Current</i> Employer: | | Applicant's Previous I | malovor | | | |
| Applicant's current employer. | | Applicant's Previous I | | | | |
| Address: | | Address: | | | | |
| | | | | | | |
| Supervisor's Name: | | Supervisor's Name: | | | | |
| Supervisor's Phone: | | Supervisor's Phone: | | | | |
| Supervisor's E-mail: | | | | | | |
| *Start Date: Position: | | Start Date: End Date: | | | | |
| Gross Monthly Income: \$ | | | e: \$ | | | |
| *If less than two years, also complete Previous Employe | r | | | | | |
| Other Income: | | | | | | |
| | mount: \$ When/How often received: | | | | | |
| Source: An | nount: \$ | When/How often red | ceived: | | | |

| List All Pets (if permitted) to b | e kept on the Property (dogs, cats, b | irds, e | etc): | Spayed or | | Rabies Shot |
|---------------------------------------------------------------------|---------------------------------------|---------|---------|--------------|-------------------|-------------|
| Type & Breed | Color Weight Age | Ge | nder | Neutered? | Declawed? | Current? |
| | | | | _ 🗆 yes 🗆 no | 🗆 yes 🗆 no | 🗆 yes 🗆 no |
| | | | | _ 🗆 yes 🗆 no | 🗆 yes 🗆 no | 🗆 yes 🗆 no |
| | | | | _ 🗆 yes 🗆 no | 🗆 yes 🗆 no | 🗆 yes 🗆 no |
| | | Yes | No | Explana | ation (If answere | d yes) |
| Will any waterbeds or water | -filled furniture be on the property? | | | | | |
| Does anyone who will occup | y the property smoke? | | | | | |
| In the last 7 years, has Applic | cant ever: | | | | | |
| been the defendant in an if yes, provide year and explanation | | | | | | |
| breached a lease or rental if yes, provide year and explanation | 0 | | | | | |
| filed for bankruptcy? if yes, provide year and explanation | on | | | | | |
| lost property in a foreclos if yes, provide year and explanation | | | | | | |
| Is there additional information | on Applicant wants considered? | | | | | |
| Personal or Professional Refe | rences: | | | | | |
| Name: | Relationship: | | _ Phone | e/E-mail: | | |
| Name: | Relationship: | | Phone | e/E-mail: | | |

Authorization & Notification: Applicant authorizes, as part of the pre-qualification process, Landlord and Landlord's Representative to: (1) obtain a copy of Applicant's credit report; (2) verify any rental, employment, eviction history or other application information; and (3) release this Application and any information contained herein in furtherance of these purposes. In accordance with the Cook County Just Housing Amendment, after pre-qualification is complete, and notice of pre-qualification is provided to Applicant, Landlord is authorized to obtain a criminal background check pertaining to the Applicant. Applicant represents that the statements in this Application are true and complete. Applicant acknowledges receipt of the Just Housing Amendment Lease Application Notice and understands that submitting this Application does not guarantee acceptance and that providing false or inaccurate information is grounds for rejection and a breach of any lease. Applicant understands lease documents may be signed electronically.

| Applicant submits a non-refu | undable application fee of \$ | for processing and reviewing this Application. | | | |
|------------------------------|----------------------------------|------------------------------------------------|--|--|--|
| | Paid by Check r or | aid in Cash | | | |
| | Check One: Visa Master Card A | merican Express 🛛 Discover | | | |
| Name as it appears on card | | Billing Address | | | |
| Card Number | | Billing City, State Zip | | | |
| / Expiration Date | Security Code | | | | |