

CITY OF CHICAGO FAIR HOUSING PLAN

2000-2004



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PREFACE

This document provides a status report on fair housing in Chicago. It presents data and describes remaining issues to be addressed concerning housing discrimination. In response, a plan of action to achieve fairer housing in Chicago is presented.

After a brief executive summary, some pertinent demographic information is provided. After an introduction to the legal foundations of anti-discriminatory housing policy in Chicago, the next section presents the major actors, and the programs and procedures, which have been put into place to ensure fair housing to all of Chicago's residents. As such, these institutions present residents with multiple avenues through which to file fair housing complaints based upon race, sex, color, age, religion, disability, national origin, ancestry, parental status, military discharge status, marital status, source of income, or sexual orientation. These players include the Chicago Commission of Human Relations, Chicago Housing Authority, Chicago Department of Housing and the Mayor's Office for People with Disabilities.

Each of these agencies addresses one or more of the potential barriers to fair housing in Chicago. Such impediments discussed within this report include insufficient stock of affordable rental housing, gentrification, racial steering, segregated public housing, predatory lending, FHA foreclosures, redlining, discrimination against women, lack of senior housing, and the lack of accessible housing for people with disabilities.

The following section analyzes these barriers in detail and designates the actor and actions called upon to redress the discriminatory situations which can result. A plan of action is formulated in order to establish the City's commitment toward the elimination of all barriers to fair housing.

Finally, the appendices present some of the informational resources available to Chicago residents to facilitate the ongoing process toward fair housing.

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EXECUTIVE SUMMARY

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CITY OF CHICAGO

I. INTRODUCTION AND EXECUTIVE SUMMARY FOR THE ANALYSIS OF IMPEDIMENTS

This document provides a status report on fair housing in Chicago for all citizens and the protected classes covered under the Fair Housing Ordinance of 1963 and revised in 1990. It presents data and describes remaining issues to be addressed concerning housing discrimination and barriers to affordable housing. Data utilized for this Fair Housing Plan is based upon updated census information and information provided by the Commission on Human Relations, the Chicago Housing Authority and the Departments of Housing and Planning and Development.

Six (6) impediments to fair housing in the City of Chicago are addressed.

- 1. Availability of Affordable Rental Housing** - The City of Chicago's Consolidated Plan indicated that a very high percentage of low income families pay greater than 30 percent of their income for rent. In many cases these families live in deteriorated units and overcrowded conditions.

The gap between supply and demand for rental housing in Chicago is expected to widen as public housing units are demolished and as transitioning residents seek alternative housing.

- 2. Discrimination in Housing** - Landlords and building owners continue to discriminate against individuals and families based on race, sex, color, age, religion, disability, national origin, ancestry, parental status, military discharge status, marital status, source of income, or sexual orientation.

To address this problem, the City of Chicago is committed to implement the following measures:

- a. Private developers utilizing public funds are prohibited from discriminatory practices.
- b. The City will continue the aggressive enforcement of the Chicago Fair Housing Ordinance.
- c. The City will continue to educate the public regarding their rights under the Chicago Fair Housing Ordinance.

- d. The City will assign staff and will develop an advisory task force to work for the elimination of racial steering and to open communities closed to minorities.
 - e. The City will work with the Leadership Council and Lawyer's Committee for Better Housing and other groups who are focusing on lending discrimination, redlining and predatory lending practices.
 - f. The City will increase the awareness of the sections outlining rights and responsibilities under the Fair Housing Ordinance which deal with persons with disabilities.
 - g. The Chicago Housing Authority has developed over 1,700 low-density scattered site public housing units in non-African American neighborhoods and is committed to developing additional units.
 - h. The City will continue to fund tenant, landlord and homebuyer counseling programs which will make people aware of Fair Housing laws and their responsibilities as landlords and tenants.
- 3. Gentrification** - No serious discussion of barriers to fair housing can avoid the issues and controversies surrounding gentrification. It is a phenomenon that is poorly understood and hard to interpret. Gentrification is difficult to measure quantitatively. It is easy for communities to welcome improvements and reject the hardships that are produced. A fair housing strategy cannot be predicated on being for or against gentrification as a matter of principle. The case that development must not occur in an area is untenable.

Fair housing strategies based on creating choices for residents in gentrifying communities is the direction to pursue. The negative effects of gentrification are rises in property values, rents and taxes which place residents at risk of no longer being able to afford to remain in their neighborhoods. The City of Chicago has taken steps to alleviate some of the negative effects of gentrification such as the development of City-owned land with a value that exceeds \$20,000 and the implementation of the Chicago Homeowner Assistance Program.

- 4. Senior Housing** - For many elderly residents the cost of maintenance and rising property taxes is making it increasingly difficult for them to remain in place, in the neighborhoods where they have lived for much of their lives.

The demand for senior housing is increasing dramatically. The number of senior housing projects applying for tax credits has more than doubled in the last two years.

The City has developed a number of programmatic initiatives for its senior population and recognizes the demographic trends which place an emphasis on serving elderly clients.

- 5. Public Housing Transformation** - Nearly one fifth of all public housing units slated for demolition across the country in the next fifteen years are located in Chicago, where perhaps as many as 19,000 units could be destroyed. The demolition of public housing will widen the gap between supply and demand for housing suitable for transitioning residents.

The Federal Government is expanding the use of Section 8 vouchers for residents to subsidize their transition to private rental markets; however, vouchers may provide limited options in tight and frequently discriminatory private markets where public housing residents and Section 8 voucher holders are stigmatized.

The City of Chicago Department of Housing will continue to be an active partner in planning and implementing the Chicago Housing Authority redevelopment of public housing properties and housing alternatives for transitioning residents.

- 6. FHA Foreclosures and Predatory Lending** - This year, the Department of Housing requested that the National Training and Information Center (NTIC) undertake a study of racially changing communities and elements of the housing market in Chicago's neighborhoods.

The study indicates that the utilization of FHA mortgage loans is disproportionate between certain populations and income groups. Although FHA insured mortgages have helped to increase homeownership rates among populations which have traditionally been underserved by the conventional mortgage industry, in some instances they have been abused and this has led to disinvestment and abandonment of housing in many communities in Chicago.

NTIC's study also portrays predatory lending as one of the most destructive practices in the home mortgage industry. Predatory lending is the practice of charging high interest rates and high fees, well over the industry standard, to finance home improvements or consolidate debts of the borrower. The City of Chicago has developed numerous initiatives to combat disinvestment and predatory lending practices.

DEMOGRAPHICS

A. Citywide Demographics

The City of Chicago:

- o Total Population declined 7.3% from 1980 to 1990
- o Total households declined 6.2% from 1980 to 1990

Chicago's population decreased through an out-migration during the 1980s. According to unadjusted 1990 Census figures, the City lost 7.3% of its total population during this decade, declining from 3,005,078 in 1980 to 2,783,726 in 1990. This reflects a similar decline in the total number of households (6.2%), from 1,093,410 to 1,025,174. The difference between this migration out of the city and that which took place in the 1960s and 1970s is that it is not restricted to the white community. Blacks are also leaving in significant numbers.

Chicago remains a racially and ethnically diverse city with a rich combination of cultures and peoples. The 1996 population estimates approved by the Census Bureau projects a population of 2,802,079. African Americans are the largest racial group, comprising 39.3% of the population. Non-Hispanic Whites are the next largest group (30.4%), followed by Hispanics (24.4%) and Asians (5.6%). This compares to the 1990 census which showed African Americans 39.5%, Non-Hispanic Whites 37.9%, Hispanics 19.1% and Asian-Americans 3.5%.

B. Population Distribution

Over the past nine years, the community areas with the highest percentage of population decline are located in the central portion of the city. Population losses greater than 15 percent occurred in the vicinity of the Washington Park, Fuller Park, Edgewater, West Town, Lower West Side and the Riverdale community areas.

The community areas of Uptown, Near South Side, Gage Park, Archer Heights, Brighton Park, Loop, and West Elston all had population increases of greater than 15% in the same time period. The community areas with the highest rates of population growth were located in the north and west portions of the city. Finally, several areas reported an increase in excess of 5 percent. As population in the central areas has declined, the center of the city's population base has shifted to near South Side neighborhoods.

C. Racial Composition

Chicago historically has been a highly segregated city. According to the 1996 Consolidated Plan, 40 of the 77 Community Areas are greater than 50% White and 14 are greater than 90% White. By contrast, 31 Community Areas are predominantly African American; 21 of these have a concentration of African Americans exceeding 90%. More striking is the fact that 14 of the 31 African American community areas are over 98% Black. In only five community areas are Hispanics the majority; however, the Hispanic populations do not exceed 90% in any of these areas.

Whites are primarily located on the North, Northwest, Southwest and far South Sides of Chicago. African Americans form the largest group on the West and South sides. This geographic distribution has remained fundamentally constant from the 1980 Census. In fact, the geographic racial composition of Chicago has been fairly static since the 1960's.

Hispanics tend to live on the Near Northwest, Near Southwest and Southeast sides of the City. Although the overall geographic distribution of Chicago's Hispanic population remains largely unchanged since 1980, five community areas have seen their Hispanic populations double since that year.

Chicago, like many other cities, is segregated not only by race but by household income. One measure of economic segregation and low-income concentration is the distribution of people living below the federally defined poverty line. According to a Northwestern University Center for Urban Affairs and Policy Research Report, [A Profile of Chicago's Poverty and Related Conditions](#), 27 community areas experience poverty rates higher than the City's overall rate of 21.6%.

Twelve communities can be considered "high-poverty" areas with poverty rates exceeding 40%. Of these 27 areas exceeding the City's poverty rate, 21 are primarily African-American, two are Hispanic, and one is White. The remaining three community areas do not have a majority population. In 1980, 28 community areas had poverty rates above the City's rate of 20.3%. Of these, 18 (64%) were African-American, the only ethnic group for which data was available.

D. Age Distribution

According to the 1990 Census and data aggregated by AREA and the City of Chicago's Department of Planning and Development (DPD), out-migration from the City to the surrounding metropolitan counties slowed and there was a net population gain in the city from 1990-1998. In numeric terms (Table 1), the 45-54 age cohort increased by almost 80,000 persons or 30.82%. The frail elderly cohort, age 85+ grew 43.99% in the same time period. Other segments of the population that increased were persons aged from 5 to 17 (11,988 numeric and a change of 2.37%).

Table 1. City of Chicago Age Distribution 1990-1998

Age Distribution	1990	1998	1990-98 Numeric Change	% Change
Under 5	216,868	213,518	-3,350	-1.54%
5 to 17	505,836	517,824	11,988	2.37%
18 to 20	131,754	108,440	-23,314	-17.70%
21 to 24	190,642	147,389	-43,253	-22.69%
25 to 44	923,994	904,231	-19,763	-2.14%
45 to 54	258,532	338,211	79,679	30.82%
55 to 59	112,421	121,330	8,909	7.92%
60 to 64	113,497	105,078	-8,419	-7.42%
65 to 74	197,202	183,256	-13,946	-7.07%
75 to 84	107,458	118,808	11,350	10.56%
85+	30,552	43,993	13,441	43.99%
Totals	2,788,756	2,802,078	13,322	.48%

Source: AREA, Inc. and the City of Chicago Department of Planning and Development

Population differences also occurred in older, working age adults (60 to 64 years), declining 7.4% in the City. Chicago also experienced decreases of almost 7.1% in the number of residents aged 65 to 74, and increases of 10.5% in the segment aged 75 to 84. The City was able to retain most of its younger, working age population aged 25 to 44 years.

E. Households

In 1990, 1,017,631 total households were located in the City. Of these, 61.6% were families, 32.0% were single person households, and the remaining 6.3% consisted of households with two or more persons not considered families. Of the families, 60% were headed by married couples.

Of those headed by a single person, 79.1% were women, with the remaining 20.9% men. The level of single parent households is considerably higher than any other county level government in the metropolitan statistical area (MSA). In 1990, the average household size in the City was 2.67 persons, slightly above the national average of 2.60.

As noted below, 32% of the 1,017,631 households in the City consisted of single persons (Table 2), meaning that almost 70% of the city's households contain two or more individuals. 25.8% contained two people, and about one-fourth of the households contain either three or four persons. The remaining 14.9% of households consist of five or more persons.

Table 2. 1990 Persons Per Household, City of Chicago

Persons per Household	Total	% of Total
1 person	325,550	32.0%
2 person	262,663	25.8%
3 person	154,715	15.2%
4 person	123,650	12.2%
5 person	73,116	7.2%
6 person	39,586	3.9%
7 person	38,351	3.8%
Totals	1,017,631	

Source: 1990 Census

According to the 1990 Census, the median family income for the entire Chicago MSA is \$41,745, while the median family income for the City of Chicago is \$30,707, or 74% of the MSA figure. Thirty-five percent of Chicago's households are defined as "very low-income" because their incomes are less than 50% of MSA's median family income. For African American and Hispanic populations, these proportions increase - substantially, to 47% and 40% respectively. Among African American and Hispanic households, 66% qualify as "low income." Among White households, 42% is low income.

F. Implications

Given present trends, the City is likely to continue to gain population in small percentage increments and have a population of just over 2.8 million by the year 2000. Although natural population growth may slow as the population continues to age, a continued net in-migration will likely be the primary cause of population increases.

By the year 2000, continued population increases will occur in the number of adults between the ages of 35 to 44 and 45 to 54, due primarily to the net employment increases in the Finance Insurance and Real Estate (FIRE) and Service sectors over the past five years, and older adults in the 75 to 84 and 85+ age groups who would be classified as frail seniors. Also, a projected decrease in women of childbearing age may lead to decreases in the number of children under age 5.

It is expected that households will continue to decrease in size as the population ages. Again, given present trends, the number of households headed by single persons as well as the number of single person households will increase.

According to Tracy Cross of Tracy Cross and Associates, the strongest population and household influx is the 25 to 35-year-old (renter or buyer, any race). Historically, this age cohort is likely to be a first time homebuyer, start a family, and become established in their occupations. It is this group who, if established, is most likely to remain in the

City and raise their families, contributing to neighborhood stability.

An increase in persons over age 85 has implications for public safety and housing needs. This population will increase their reliance on a variety of community support services, such as Meals on Wheels, home security, and maintenance programs, and become more interested in assisted living or congregate care programs.

The decrease in those under age 5 may result in declining kindergarten enrollments in the next few years. This decline may simply be a one or two year phenomenon, depending upon where in the 1 to 5 age group the decrease has occurred, or it may represent a downward enrollment trend over a longer term.

FAIR HOUSING LEGISLATIVE HISTORY

CITY OF CHICAGO FAIR HOUSING ORDINANCE

The Chicago Fair Housing Ordinance was originally passed by the City Council on September 11, 1963. In its original form, it covered only real estate brokers, who were at that time licensed by the City of Chicago¹. On August 12, 1968, following a lawsuit brought by the Chicago Real Estate Board charging that the ordinance was unconstitutional as it related solely to brokers, the ordinance was amended to extend coverage to owners and others having the right to sell or rent housing accommodations. The Fair Housing Ordinance was again amended on December 26, 1971 to ban discrimination based upon sex. Marital status was thereafter added as a protected class in an amendment passed June 6, 1973. Disabled persons were later added in an amendment passed on January 19, 1979. In 1990 an ordinance was passed making discrimination based upon sexual orientation and source of income illegal as well.

In 1990, the Chicago Human Rights and Fair Housing Ordinances were substantially amended. The “new” ordinances gave the Commission increased powers to investigate and adjudicate complaints of discrimination. These new powers include the authority to issue subpoenas and hold administrative hearings through which damages, injunctive relief, and attorneys’ fees can be awarded and fines levied.

KEY PARTICIPANTS IN FAIR HOUSING

CHICAGO COMMISSION ON HUMAN RELATIONS

The Chicago Commission of Human Relations approaches the problem of people from different backgrounds living together with solutions that are positive, creative, and inclusive. Organizations and individual volunteers from throughout Chicago are recruited into a support network of community contacts to counter divisive attitudes and reduce tensions, and help identify discriminatory practices.

Jurisdiction

The Chicago Human Rights Ordinance and the Chicago Fair Housing Ordinance give the Commission on Human Relations a broad mandate to investigate, mediate, and adjudicate complaints of discrimination in Chicago. The Commission on Human Relations handles complaints covering the areas of employment, housing, credit and bonding, and access to public accommodations. Complaints must be based on at least one of the 13 “protected classes”: race, sex, color, age, religion, disability, national origin, ancestry, parental status, sexual orientation, marital status, military discharge status, and source of income. The alleged discrimination must have occurred in Chicago and a complaint must be filed within 180 days of the incident.

Procedures

The Commission’s procedures are governed by the applicable Ordinances and the Commission’s Rules and Regulations. The Commission investigates complaints of discrimination by interviewing witnesses and reviewing documentary evidence. It uses its subpoena power if necessary to compel testimony and the production of documents. Many cases also settle or are withdrawn during the investigative stage.

If, after an investigation, the Executive Compliance Staff of the Commission on Human Relations finds no substantial evidence of a violation, the case is dismissed. If it finds that there is substantial evidence of a violation, an independent conciliator hired by the Commission on Human Relations will attempt to mediate the dispute to the satisfaction of all parties. If the parties do not reach an agreement, the case proceeds to an Administrative Hearing Officer. At the hearing, both parties present their case to the Hearing Officer who makes recommended findings of fact, conclusions of law and appropriate relief, if any, after the hearing. The Board of Commissioners makes the final ruling after all hearings.

Available Remedies

If, after an Administrative Hearing, a respondent is found to have violated the Human Rights Ordinance, a fine of between \$100 and \$500 will be levied, with each day of violation constituting a separate offense. If the violation is of the Fair Housing Ordinance, the fine may not exceed

\$500. Respondents may also be ordered to: cease the illegal conduct complained of; pay actual damages for injury or loss; hire, reinstate or upgrade the complainant with or without back pay; admit the complainant to the public accommodation; pay the complainant the cost, including reasonable attorneys' fees, incurred in pursuing the complaint; pay punitive damages (when the violation was willful, wanton or in reckless disregard for the complainant's rights); and take such other action as may be necessary to make the complainant whole.

SUMMARY OF 1998 FAIR HOUSING COMPLAINTS

The Chicago Commission on Human Relations investigates and adjudicates approximately 200 housing discrimination complaints per year pursuant to the Chicago Fair Housing Ordinance (CFHO). The CFHO prohibits discrimination in the sale, rental, or leasing of real estate including discriminatory terms and conditions, financing, and various illegal real estate practices such as block busting and panic peddling.

In 1998, 241 housing discrimination complaints were filed with the Commission. Of these complaints, 129 (41%) were based on source of income, and 69 (22%) were based on race. The most frequent claim received was for failure to rent, 177 cases (70%). The average time cases spent in the investigative stage was only 6.4 months. The following charts provide additional information for the Commission's 1998 Fair Housing

Summary of Housing Cases Filed and Actions Taken

ACTIONS TAKEN	TOTAL
NUMBER OF CASES FILED	241
NUMBER OF CASES DISMISSED	210
LACK OF JURISDICTION	0
FAILURE TO COOPERATE	9
LACK OF SUBSTANTIAL EVIDENCE	49
WITHDRAWN BY COMPLAINANT	20
OTHER (INCLUDES CLOSED AFTER ADMIN. HRG.)	3
SETTLEMENT AGREEMENTS	129
SUBSTANTIAL EVIDENCE FOUND	18
RESPONDENT DEFAULTS	5
REQUESTS FOR REVIEW	5
REQUESTS FOR REVIEW GRANTED	0

Bases of Claims for Cases Filed

PROTECTED CLASSES	TOTAL	PERCENT
RACE	69	22%
COLOR	1	0%
SEX	23	7%
AGE (OVER 40)	2	1%
RELIGION	5	2%
DISABILITY	31	10%
NATIONAL ORIGIN	5	2%
ANCESTRY	4	1%
SEXUAL ORIENTATION	4	1%
MARITAL STATUS	11	4%
PARENTAL STATUS	30	10%
MILITARY DISCHARGE	0	0%
SOURCE OF INCOME	129	41%
RETALIATION	0	0%

In some cases, complainants complain about more than one type of discrimination. Percentages are based on total claims, not total complaints, and so add up to 100%.

Housing Claims

CLAIMS MADE	NUMBER	PERCENT
Not Accessible to Disabled	5	2%
Lease Termination	26	10%
Refusal to Sell	4	2%
Refusal to Rent/Lease	177	70%
Sexual Harassment	12	5%
Steering	1	0%

CLAIMS MADE	NUMBER	PERCENT
Discriminatory Terms and Conditions	21	8%
Other	7	3%

Settlement Agreements

Virtually half of all cases closed at the Commission close by way of settlement agreements. Some facts concerning these agreements are set forth below.

<u>Total Housing Complaints</u>	<u>Number Settled</u>	<u>Amounts Settled For</u>
241	129	\$ 74,997.02

“Number Settled” includes all cases in which the Commission knows that the parties settled, even if the parties submitted a withdrawal form, not the agreement itself. Settling cases is always preferred to lengthy and costly litigation. Many, if not most of the people who file discrimination complaints can not afford attorneys. The Commission is usually successful in helping them obtain pro bono representation, but litigation should always be the last resort.

“Amounts Settled For,” however, includes settlement awards only from settlement agreements submitted to the CCHR for approval (and so in which the amount settled for is known). The CCHR facilitated settlements in many cases in which the parties did not reveal the terms of the settlement to the Commission. Further, there are also agreements which do not include the payment of money.

Summary of Administrative Hearing Actions

Rulings for Respondents	5
Rulings for Complainants	8
Damages Awarded to Complainants	\$ 97,386.37
Fines Awarded to City	\$ 4,000.00
Attorneys’ Fees Rulings	4
Fees & Costs Awarded to Complainants	\$71,192.65
Number of Hearings Held in 1998 (Rulings on several of these cases are not until 1999.)	14

Sample Rulings

SMITH V. NIKOLIC, NIKOLIC & CHAVEZ, 95-H-130 (4-15-98) CCHR found that Complainant did not prove either hostile environment or *quid pro quo* sexual harassment where the incidents described by Complainant were not sexual and where there was no evidence that any housing services were withheld due to any rejection of advances.

McCUTCHEN V. ROBINSON, 95-H-84 (5-20-98) Respondent real estate broker, defaulted for discovery and related abuses, found to have violated Chicago Fair Housing Ordinance where he did not pursue Complainant's offer to purchase property for full price because one source of her income was public aid; Respondent ordered to pay Complainant \$2,000 in emotional distress damages, \$5,064 as difference in rent actually paid from monthly mortgage expenses she would have paid had Respondent broker not discriminated against her, and \$370.21 for other out-of-pocket losses; Respondent also ordered to pay a fine of \$500 to the City of Chicago and to pay Complainant's attorney fees; Department of Professional Regulation notified of broker's violation.

FIGUEROA V. FELL, 97-H-5 (10-21-98) Landlord found liable for his harassment of Complainant, a Hispanic tenant, which created a hostile, intimidating, and offensive environment including calling her names and suggesting that she move to Humboldt Park; Respondent was ordered to pay Complainant \$15,000 in emotional distress damages and \$35,000 in punitive damages, ordered to pay \$500 fine to the City of Chicago, and to pay Complainant's attorney's fees.

Complaints by Community Area

**Some complaints contain more than one basis for claim*

	Community Area	Total	Basis of Claim*
1	Rogers Park	10	Source of Income-8; Gender-1; Disability-1; Marital Status-1
2	West Ridge	6	Source Income-2; Race-3; Disability-1; Parental Status-1
3	Uptown	15	Source of Income-10; Race-3; Disability-3; National Origin-1; Parental Status-1
4	Lincoln Square	4	Source of Income-1; Race-3; Gender-1; Religion-1
5	North Center	5	Source of Income-4; Race-2
6	Lake View	22	Source of Income-19; Race-2; Disability-2; Parental Status-2
7	Lincoln Park	12	Source of Income-11; Race-6; Gender-2; Marital Status-2; Age-2
8	Near North Side	14	Race-7; Disability-3; Parental Status-2; Marital Status-1; HIV/AIDS related-1
9	Edison Park	0	N/A
10	Norwood Park	1	National Origin-1
11	Jefferson Park	1	Source of Income-1
12	Forest Glen	3	Race-1; Parental Status-2
13	North Park	0	N/A
14	Albany Park	5	Race-1; Religion-1; Parental Status-2; Source of Income-2
15	Portage Park	4	Race-1; Religion-1; Parental Status-2; Sexual Harassment-2; Marital Status-2
16	Irving Park	0	N/A
17	Dunning	1	Parental Status-1
18	Montclare	0	N/A

	Community Area	Total	Basis of Claim*
19	Belmont-Cragin	2	Race-1; Disability-1
20	Hermosa	1	Source of Income-1
21	Avondale	0	N/A
22	Logan Square	6	Race-1; Source of Income-2
23	Humboldt Park	3	Race-1; Source of Income-2
24	West Town	10	Race-1; Nat'l Origin-2; Parental Status-2; Source of Income-6
25	Austin	3	Race-1; Gender-1; Parental Status-1; Sexual Harassment-1
26	West Garfield Park	0	N/A
27	East Garfield Park	1	Race-1; Disability-1
28	Near West Side	3	Race-1; Disability-1; Parental Status-1; Source of Income-1; Sexual Harassment-1
29	North Lawndale	1	Disability-1
30	South Lawndale	0	N/A
31	Lower West Side	0	N/A
32	Loop	5	Race-2; Gender-1; Age-1; Religion-1; Disability-1; Nat'l Origin-1; Source of Income-2
33	Near South Side	1	Race-1
34	Armour Square	1	Source of Income-1
35	Douglas	2	Disability-1; Source of Income-1
36	Oakland	0	N/A
37	Fuller Park	0	N/A
38	Grand Boulevard	2	Source of Income-2
39	Kenwood	3	Gender-1; Disability-1; Parental Status-1; Source of Income-2

	Community Area	Total	Basis of Claim*
40	Washington Park	0	N/A
41	Hyde Park	7	Race-4; Religion-1; Disability-1; Parental Status-1; Source of Income-1; Sexual Harassment-1
42	Woodlawn	2	Source of Income-2
43	South Shore	5	Gender-1; Disability-1; Parental Status-1; Source of Income-2; Sexual Harassment-1; Marital Status-1
44	Chatham	6	Race-1; Parental Status-2; Source of Income- 3
45	Avalon Park	0	N/A
46	South Chicago	6	Race-1; Religion-1; Parental Status-2; Color-1; Marital Status-1
47	Burnside	0	N/A
48	Calumet Heights	1	Gender-1
49	Roseland	1	Race-1; Gender-1; Source of Income-1
50	Pullman	0	N/A
51	South Deering	0	N/A
52	East Side	0	N/A
53	East Pullman	3	Race-1; Gender-2; Sexual Orientation-1; Parental Status-1; Marital Status-1
54	Riverdale	0	N/A
55	Hegewisch	0	N/A
56	Garfield Ridge	0	N/A
57	Archer Heights	1	Race-1; Ancestry-1
58	Brighton Park	1	Race-1; Ancestry-1
59	McKinley Park	0	N/A
60	Bridgeport	1	Source of Income-1

	Community Area	Total	Basis of Claim*
61	New City	1	Source of Income-1
62	West Elsdon	1	Gender-1
63	Gage Park	1	Source of Income
64	Clearing	0	N/A
65	West Lawn	2	Race-2; Ancestry-2
66	Chicago Lawn	2	Race-1; Disability-1; Sexual Harassment-1
67	West Englewood	0	N/A
68	Englewood	1	Source of Income-1
69	Greater Grand Crossing	0	N/A
70	Ashburn	2	Source of Income-2
71	Auburn Gresham	2	Disability-1; Parental Status-2; Source of Income-1; Marital Status-1
72	Beverly	2	Gender-1; Parental Status-1; Marital Status-1
73	Washington Heights	2	Gender-1; Disability-1; Marital Status-1
74	Mount Greenwood	1	Source of Income-1
75	Morgan Park	0	N/A
76	O'Hare	1	Race-1
77	Edgewater	19	Race-8; Disability-6; Source of Income-12
99	Unknown	25	Race-8; Gender-1; Disability-2; Sexual Orientation-3; Source of Income-14; Sexual Harassment-1; Parental Status-3

DEPARTMENT OF HOUSING

The Department of Housing's mission is to provide decent, safe, sanitary, affordable housing for residents of the City of Chicago without regard to race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status, or source of income. The Department administers a wide range of programs which provide assistance to individual homeowners, new homebuyers, developers and social service providers who provide assistance to specific population groups which have specific housing needs. The Department of Housing creates housing opportunities for a wide range of Chicago's citizenry in collaboration with numerous partners. The Department is emphatically clear that all of our partners must practice fair housing strategies as well as meet all federal and local regulatory requirements.

In the first half of 1998, the Department of Housing embarked on an inclusive process to develop the Mayor's Five Year Affordable Housing Plan (1999-2003). The Plan outlines the goals and objectives of not only the Department of Housing but of other housing providers as well. The inclusiveness of the Plan is demonstrated by the wide range of participants who were asked to help craft this document. Representatives from community organizations, financial institutions, civic organizations, foundations, academic establishments, political establishments and the Chicago Housing Authority were actively engaged in the process. A public townhall meeting was held where more than one hundred community organizations and residents testified on what they thought the Plan should contain.

The Department of Housing develops and delivers housing programs that effectively serve a range of constituencies in need of affordable housing.

- C The City allocates its housing resources to the full spectrum of low and moderate income residents. All federal multi-family resources are dedicated to develop activities that meet the needs of residents at or below 80% of the median income.

- C The Department is committed to sustaining homeownership opportunities which will build on the strengths of powerful homeownership trends in Chicago during the past few years. Homeownership has come newly within reach of a large number of minorities and single homebuyers. It is the role of the Department of Housing to reinforce and supplement market forces so that potential homebuyers who might not otherwise be served by the market alone have options to participate in homeownership opportunities. To this end the Department has implemented strategies to increase utilization of the City Mortgage Program in targeted neighborhoods, introduced a purchase price subsidy; the amount of which is determined by a homebuyer's income, in conjunction with the New Homes for Chicago Program and utilization of Federal Home Loan Bank Grant monies with Department of Housing programs to reach potential homebuyers below 60% of the median income.

- The Department is committed to developing programs which will offer housing options to low and moderate income households. To this end, the New Homes for Chicago program was expanded to include the rehabilitation of abandoned buildings into condominiums.
- The Department implemented a new pilot initiative which provides purchase price assistance to persons who are developmentally disabled but who have the means to become homeowners. This program is being administered through Community Service Options Inc. The program allows for the integration of developmentally disabled individuals into the community.
- The Department of Housing is presently exploring opportunities for developing specialized homebuyer counseling programs for immigrant populations. These initiatives will be developed with a holistic approach including linguistic and cultural components to encourage groups who are underserved by the market to purchase a home.

MAYOR'S OFFICE FOR PEOPLE WITH DISABILITIES

Of all segments of the population, people with disabilities face the most egregious levels of discrimination, both in terms of the physical inaccessibility of most housing and the discriminatory practices in its sale and rental. The City of Chicago Mayor's Office for People with Disabilities (MOPD) is committed to promoting fair housing practices. This commitment is evidenced by the numerous services they provide to educate and assist consumers with disabilities, architects, developers, landlords and other housing professionals. MOPD collects data on the housing needs of people with disabilities and 86.6% of the individuals who contact us require housing for those whose income is below 50% of the MFI and 47.6% require accessible housing for those who use wheelchairs or who have a mobility limitation.

MOPD addresses the discriminatory housing practices which affect people with disabilities by providing the following services:

Information and Referral: MOPD provides information to consumers regarding options available to remedy possible cases of discrimination. Literature regarding fair housing is disseminated. Consumers also receive consultation and additional intervention such as advocacy.

Advocacy: MOPD provides individual advocacy services. For instance, staff of the Housing Unit advocates on behalf of consumers with landlords or property managers about allowing reasonable accommodations to an apartment of a person with a disability. Moreover, individuals are given detailed instructions on how to file a discrimination complaint. MOPD also conducts monthly consumer housing seminars designed to empower and educate people with disabilities about fair housing laws, their rights and alternatives for accessible and affordable housing.

Technical Assistance: MOPD provides technical assistance to city departments and other government agencies, architects, contractors, developers and building owners. Technical assistance is provided to ensure that both public and private entities are in compliance with the Environmental Barriers Act-Illinois Accessibility Code, the Fair Housing Amendments Act, Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act. Telephone consultation and accessibility plan review is available to architects, developers, building owners, other city departments and consumers. MOPD encourages accessibility plan review throughout the preliminary design, design development and working drawing phases. Materials that are easy-to-read and understand have been designed which explain the accessibility requirements for all types of projects. The Housing Accessibility Checklist developed by MOPD adds innovative diagrams and examples of accessible kitchens and bathrooms.

Education and Outreach: With a grant from HUD, MOPD utilized a multimedia approach to provide outreach and education to people with disabilities and housing professionals regarding fair housing practices. In fact, MOPD was awarded HUD's Best Practices Award in 1999 for this program. MOPD maintains a fair housing hotline and receives calls from consumers regarding housing discrimination. These callers are assisted by MOPD's housing staff. With this grant MOPD produced a book, "Guide to Fair Housing" which is still in print and is distributed to housing professionals and consumers.

CHICAGO HOUSING AUTHORITY

The Chicago Housing Authority (“CHA”) is a municipal corporation, created by state statute, the purpose of which is to provide decent, safe, and sanitary housing for approximately 140,000 low-income residents of the City of Chicago in its 40,000 family and elderly units. These units are clustered in 20 conventional public housing developments throughout the City. Approximately 1,900 units currently comprise the “scattered site” program, which is discussed later in this Plan. The attached chart lists the number of scattered site units in each community area. Plans to decrease the density of four of these conventional public housing developments -- Cabrini-Green, Henry Horner, Lakefront, and Darrow – are underway. CHAC, Inc., a private corporation under contract with the Authority, administers the CHA’s Section 8 Housing Assistance Programs, which provide rent subsidies to approximately 23,000 families residing in privately-owned housing throughout the City.

Admission to and eligibility for public and assisted housing is based primarily upon income. Other factors, such as suitability as a tenant, ability to abide by lease terms, and credit history are also factors. CHA does not consider race, color, age, religion, citizenship, national origin, gender, familiar status, or disability in its determination of a family’s eligibility for public or assisted housing.

SCATTERED SITE UNITS BY COMMUNITY AREA

THE HABITAT COMPANY SCATTERED SITE PROGRAM BY COMMUNITY AREA

COMMUNITY AREA		TOTAL HOUSING IN AREA	# OF LOCATIONS	# OF UNITS	% OF HOUSING IN AREA	Sum of Receiver Units	Sum of Pre-Receiver Units	Total Number of Units
1	ROGERS PARK	27,770	12	77	28%	82	15	97
2	WEST RIDGE	26,130	16	33	13%	37	12	49
3	UPTOWN	31,956	23	132	41%	138	57	195
4	LINCOLN SQUARE	19,278	4	20	10%	26	18	44
5	NORTH CENTER	14,728	1	3	2%	4	2	6
6	LAKE VIEW	57,680	2	15	3%	26	30	56
7	LINCOLN PARK	37,750			0%			
8	NEAR NORTH SIDE	45,487	2	9	2%	2	1	3
9	EDISON PARK	4,810			0%	3		
10	NORWOOD PARK	15,533	1	1	1%	5		
11	JEFFERSON PARK	10,336			0%	14		
12	FOREST GLEN	7,044			0%			
13	NORTH PARK	6,007	1	3	5%	3		
14	ALBANY PARK	17,036	5	33	19%	33	26	59
15	PORTAGE PARK	23,696	2	11	5%	17		
16	IRVING PARK	20,860	4	23	11%	27	5	32
17	DUNNING	14,376			0%	8		
18	MONTCLARE	4,180			0%	2	3	5
19	BELMONT CRAGIN	21,291	5	18	0%	31	10	41
20	HERMOSA	7,275	5	14	0%	16	4	20
21	AVONDALE	13,828	7	11	0%	12	30	42
22	LOGAN SQUARE	29,797	49	134	0%	146	50	196
23	HUMBOLDT PARK	20,377	54	109	1%	138	43	179
24	WEST TOWN	34,368	153	451	1%	555	19	574
25	AUSTIN	38,030	2	14	0%	14	24	38

COMMUNITY AREA		TOTAL HOUSING IN AREA	# OF LOCATIONS	# OF UNITS	% OF HOUSING IN AREA	Sum of Receiver Units	Sum of Pre-Receiver Units	Total Number of Units
26	W. GARFIELD PARK	7,934			0%	0	10	10
27	E. GARFIELD PARK	8,531			0%	125	57	182
28	NEAR WEST SIDE	21,543	32	67	31%	450	6	456
29	NORTH LAWNSDALE	15,686	7	18	0%	18	273	291
30	SOUTH LAWNSDALE	20,030	41	115	1%	165	6	171
31	LOWER WEST SIDE	13,869	18	62	0%	124		
32	LOOP	5,388			0%			
33	NEAR SOUTH SIDE	3,123			0%			
34	ARMOUR SQUARE	4,385	1	2	0%	0		
35	DOUGLAS	14,964			0%	6	30	36
36	OAKLAND	4,335	9	9	0%	43		
37	FULLER PARK	1,750			0%			
38	GRAND BLVD	16,409			0%			
39	KENWOOD	10,127	10	37	0%	100	8	108
40	WASHINGTON PARK	9,125			0%			
41	HYDE PARK	15,116			0%			
42	WOODLAWN	13,109	1	5	4%	9	15	24
43	SOUTH SHORE	29,686	28	171	57%	392	55	447
44	CHATHAM	17,234			0%			
45	AVALON PARK	4,152			0%			
46	SOUTH CHICAGO	14,866	29	114	76%	145	3	148
47	BURNSIDE	1,082			0%			
48	CALUMET HEIGHT	6,100	1	6	1%	6		
49	ROSELAND	18,317			0%			
50	PULLMAN	3,589	9	20	55%	14	2	16
51	SOUTH DEERING	5,855			0%			
52	EAST SIDE	7,498	16	18	24%	21		
53	WEST PULLMAN	11,919	1	4	0%	4	4	8
54	RIVERDALE	3,251			0%			

COMMUNITY AREA		TOTAL HOUSING IN AREA	# OF LOCATIONS	# OF UNITS	% OF HOUSING IN AREA	Sum of Receiver Units	Sum of Pre-Receiver Units	Total Number of Units
55	HEGEWISCH	4,149			0%	0		
56	GARFIELD RIDGE	12,720	3	9	1%	12	1	13
57	ARCHER HEIGHT	3,737	1	2	1%	0		
58	BRIGHTON PARK	12,345	10	15	12%	16		
59	McKINLEY PARK	5,130	3	6	12%	10		
60	BRIDGEPORT	11,975			0%			
61	NEW CITY	16,800	27	34	2%	72	37	109
62	WEST ELSTON	4,948	1	3	1%	6		
63	GAGE PARK	9,403	9	14	15%	18		
64	CLEARING	11,975			0%			
65	WEST LAWN	16,800			0%	9		
66	CHICAGO LAWN	17,834	2	2	0%	7	16	23
67	WEST ENGLEWOOD	14,878	1	6	0%	6	25	31
68	ENGLEWOOD	16,916	1	2	0%	2	148	150
69	GREATER. GRAND CROSSING	16,600	1	6	0%	6	3	9
70	ASHBURN	13,026	2	4	0%	13		
71	AUBURN GRESHAM	20,068			0%			
72	BEVERLY	7,921			0%			
73	WASHINGTON HEIGHTS	10,174			0%			
74	MOUNT GREENWOOD	7,024			0%			
75	MORGAN PARK	8,809			0%			
76	O'HARE	6,088		18	0%	6	6	12
77	EDGEWATER	33,444	3		1%			
	TOTAL	1,144,368	621	1880	27.00%			

OTHER KEY PARTICIPANTS

Leadership Council for Metropolitan Open Communities:

The Leadership Council, a private, Chicago-based, not-for-profit agency, is an agency which handles housing discrimination cases based on race, national origin, and parental/familial status. They represent clients in the federal district courts, HUD, the Chicago Commission on Human Relations and the Cook County Commission on Human Rights.

Lawyers Committee for Better Housing

A private not-for profit agency handles housing discrimination cases based on parental status and sexual harassment. The Lawyers Committee represents clients in the federal district courts, HUD, the Chicago Commission on Human Relations, and the Cook County Commission on Human Rights.

Lawyers Committee for Civil Rights Under the Law

A private law firm that represents clients in civil rights cases which have “impact” in the area of housing, hate crimes and insurance redlining. They handle cases in the Federal courts, the Chicago Commission on Human Relations and the Cook County Commission on Human Rights.

John Marshall Fair Housing Legal Clinic

A law school clinic which represents clients with all fair housing issues. They represent clients in the Federal District Courts, HUD, the Chicago Commission on Human Relation and the Cook County Commission on Human Rights.

Legal Clinic for Disability Rights

A private not-for-profit agency that represents clients who are mentally or physically disabled only.

Impediments to Fair Housing

I. AVAILABILITY OF AFFORDABLE RENTAL HOUSING

Research for the City's 1995 Consolidated Plan indicated that low income families tend to pay greater than 30% of their income toward rent, and may live in overcrowded and deteriorated conditions.

Currently, no comprehensive list of available affordable housing exists to assist lower-income families and persons with disabilities to find affordable housing throughout the City of Chicago. Lack of information causes many low-income and minority families and disabled persons to have limited adequate access to housing choices.

The gap between supply and demand for rental housing in Chicago will widen as public housing units are demolished and as transitioning residents seek alternative housing. Actions to eliminate such impediments are being taken as follows:

- a. The Department of Housing currently manages the Low Income Housing Trust Fund (LIHTF) which provides funding assistance to landlords thereby allowing them to reduce rents for low-income families throughout the City. The Department of Housing will continue to operate this program and will perform periodic evaluation of the outcomes of the program (e.g., population served, geographic location served, etc.)
- b. The Department, as part of its five-year housing plan, has stated that the development of affordable rental housing for larger families with incomes below 50% of the median income is a priority.
- c. In addition to continuing the development of scattered site public housing throughout the City, the Chicago Housing Authority and its contractor for the management of its Section 8 Program, CHAC, Inc., are working with advocacy groups and the real estate community to increase access to rental units for families participating in the Section 8 programs.
- d. The Department of Housing will be an active partner in the planning and implementation of the Chicago Housing Authority's redevelopment of public housing properties and housing alternatives for transitioning residents.
- e. The Department of Housing has been designated by HUD to serve as its local representative in restructuring projects with expiring Section 8 contracts.
- f. The Department of Housing will continue to provide gap and development financing to not-for-profit and for-profit developers for the development of 500 affordable and accessible rental units for low and moderate income families and people with disabilities.

II. DISCRIMINATION IN HOUSING

Many owners and landlords continue to discriminate against individuals and families based on race, color, religion, age, sex, national origin, parental status, disability, ancestry, sexual orientation, marital status, military discharge status, and source of income.

A. Private Housing Developments Utilizing Public Funds

Private developers utilizing public funds are prohibited from discriminatory practices. Therefore, the Department of Housing has adopted the following public policies in order to eliminate any impediments involving discriminatory actions:

1. All redevelopment agreements between the Department of Housing and developers/individual owners include an anti-discrimination clause in hiring of contractors and renting to tenants.
2. The Department of Housing is committed to working in cooperation with community groups that have a mission to investigate and eliminate discrimination in housing.
3. The Department of Housing monitors the Affirmative Fair Housing Marketing Regulations for approved developers. The developers must aim at attracting prospective buyers or tenants of all minority and non-minority groups in the housing market regardless of race, color, religion, sex or national origin by marketing affirmatively. Marketing affirmatively refers to reaching out to those groups least likely to apply. The marketing plan activities must be approved by DOH prior to approval of the funding application.
4. The Department of Housing implements the Affirmative Fair Housing Requirement which states that any group(s) of persons normally not likely to apply for the housing without special outreach because of existing neighborhoods of racial or ethnic patterns, location of housing in the SMSA price or other factors, know about the housing, feel welcome to apply and have the opportunity to buy or rent.
5. The Department of Housing's programs are available to for-profit and not-for-profit developers, and to the community at large.
6. The Department of Housing has stated as a priority that tenants' education, landlord education, and homebuyer counseling be made part of both rental and homeownership strategies.

B. Legal Remedies

The Commission on Human Relations (CCHR) will continue to aggressively enforce the Chicago Fair Housing Ordinance. Actions to eliminate such impediments are as follows:

1. CCHR will continue to conduct Fair Housing investigations in a timely manner. Currently investigations are completed on average within 6.4 months.
2. Over the next calendar year, CCHR will continue to work with the city's Corporation Counsel to develop procedures for the CCHR to begin to initiate its own complaints against parties involved in racial steering.
3. Advisory Council and Task Force members who make up the volunteer corps of CCHR will be trained to conduct Fair Housing discrimination tests. These testers will also be used in cases filed with CCHR through its regular process.
4. The Commission on Human Relations will process complaints filed by Leadership Council, Lawyers's Committee for Better Housing and other groups who are focusing on lending discrimination and redlining, as a result of testing or client applications.

C. Educating the Public on the Chicago Fair Housing Ordinance (CFHO)

The Commission on Human Relations will conduct outreach throughout the city to provide information on the CFHO and explain the procedures for filing discrimination complaints.

1. As a condition of settlement in many cases filed at CCHR, the parties often request CCHR staff to conduct sensitivity or diversity training. These requests will continue to be honored as staff time allows. Approximately 10-12 such trainings will be conducted during the next 12 months.
2. CCHR will disseminate information to the real estate industry, community organizations and Chicago residents and will distribute 10,000 brochures on procedures for filing discrimination complaints within the next 12 months.
3. Fair Housing related topics will be featured on CCHR's cable television program, "Truth in Action" 2-3 times during the year.
4. The Commission will continue to work with other civil rights organizations such as the Illinois Municipal Human Rights Association and the Chicago Area Fair Housing Association, to host conferences and forums on fair housing.
5. Workshops will be provided at CCHR for community organizations and others interested of fair housing to receive training on the Chicago Fair Housing Ordinance. Three to four of such workshops will be held at CCHR while others will be held throughout the city in conjunction with the work of CCHR's Community Relations Unit.
6. The Commission will continue to sponsor "Chicago Rents Right" Campaign, an educational initiative to promote tenant-landlord cooperation and education, including the topic of fair housing.

D. Racial Steering and White Flight

Racial Steering is an illegal practice used by some in the real estate industry to manipulate the racial make-up of a neighborhood. Basically, with racial steering, a real estate agent tries to “steer” certain race of people to particular neighborhoods to purchase homes. Typically, an agent who engages in this practice will show African American buyers homes only in neighborhoods already predominantly African American. White buyers will be shown homes only in white neighborhoods. All this is done regardless of the buyer’s income, credit, or other qualifications.

This is problematic for the City foremost because it is illegal. Secondly, it promotes continued segregation of neighborhoods, and thus, segregated schools, libraries, and other community institutions. This results in a polarized society in which we base our beliefs of others on damaging stereotypes, and therefore we limit our opportunities to get to know others different from ourselves. This often manifests itself in continued prejudice, discrimination, racial tensions, and hate crimes.

White flight is a term used to describe a mass exodus of whites from a community when non-whites begin to move in the area. Unfortunately, based on the stereotypes referenced above, many whites believe their neighborhoods will “go down” once African Americans or Latinos begin to buy homes there. As white families move out of the neighborhood, a ripple effect is created whereby most, if not all, of the remaining white families will do likewise for fear of being left behind and having the values of the homes decrease. This will also affect local businesses which will leave the area. Thus, what once was a thriving neighborhood becomes a shell of what it once was as all of the institutions that support a neighborhood eventually leave.

1. Eliminate racial steering by real estate agents with a goal to integrate and stabilize community areas.
2. Establish open dialogue between real estate agents, fair housing agencies, civil right organizations, community organizations and city government using the education and outreach programs of the CCHR.
3. Work in conjunction with CCHR’s Advisory Councils and Task Forces to identify and initiate legal action where evidence of racial steering exists.
4. Distribute fair housing literature to potential complainants.
5. Invite real estate boards and agencies, private fair housing groups and members of community organizations to participate in a cable television show to discuss fair housing issues.
6. Educate the real estate community regarding panic peddling, block busting, and solicitation in non-minority communities by conducting a minimum of two workshops in each region,

in conjunction with advisory councils and task forces, and distribute a minimum of 500 pieces of literature to the real estate industry.

E. Discrimination in Lending

The Woodstock Institute's Community Lending Fact Book indicates that the number of loans originated for minorities continued to be lower than the number originated for whites. The number of loan applications denied are higher for minority applicants, thereby limiting housing choices which can be a major constraint to fair housing.

(The Woodstock Institute's Community Lending Fact Book is published yearly and presents a detailed summary of lending by both regulated lenders and mortgage companies in tabular form by community area. The purpose of the book is to offer a practical reference to home lending statistics for community organizations, government officials, banking regulators, and financial institutions).

This problem is exacerbated by the lack of financial institutions in lower income minority communities, and the lack of resources or homeowner savings for downpayment and closing costs associated with purchasing a home. Although some financial institutions have undertaken pilot programs targeting low income communities, offering lower down payment requirements and more flexible underwriting criteria, the need for additional programs and resources still remains, especially for lower income households.

In response to these impediments, the City of Chicago and other partners have undertaken the following actions to increase housing choices.

1. Review and analyze the Woodstock Community Lending Fact Book on an annual basis to determine lending practices and outreach activities of area financial institutions.
2. CCHR volunteers will conduct lending discrimination tests of lending institutions to identify discriminatory practices where there is evidence of possible violations of the Chicago Fair Housing Ordinance.
3. Due to increased redevelopment activity, (i.e., rehabilitation and new construction of single-family housing, and rehabilitation of vacant rental multi-unit properties), the City is encouraging lending institutions to build branch offices in several low income minority communities, such as, Woodlawn, Kenwood/Oakland and the west side neighborhoods.
4. The City, in cooperation with the Department of Housing, continues to lobby on the federal and local level for a continuation of the Community Reinvestment Act (CRA), for monitored reporting requirements through the Home Mortgage Disclosure Act (HMDA), and for increased investment in the housing market by government-sponsored entities like Fannie Mae and Freddie Mac.

5. A major policy directive of the Department of Housing is to maximize the leveraging of private funds in all development initiatives. The Department of Housing will defer repayment of its loan funds to permit available income from a project to pay private debt.
6. The Department of Housing administers an innovative homeownership assistance program called the City Mortgage Program. The program helps first-time home buyers purchase a home in Chicago. The Department of Housing coordinates the program and works with local banks and other lenders to offer slightly below interest rate mortgages plus a gift of 4% of the mortgage amount for down payment and closing cost assistance to qualified home buyers. The program is available on a citywide basis however due to scarce resources income limits of homeowners and limits on the purchase price of a home have been increased.
7. The City Treasurer's Office requires lending institutions with deposits of City funds to conform to nondiscriminatory practices.
8. The Department of Housing will expand its partnership with lending institutions to create both new and rehabilitated housing units (i.e., New Homes for Chicago, Vintage Homes, etc.) and form partnerships with government entities such as Fannie Mae, Freddie Mac, and the Federal Home Loan Bank.

F. Discrimination of the Disabled

Several factors have contributed to housing discrimination among people with disabilities. The lack of information regarding the rights of people with disabilities under FHAA, the extremely limited supply of available rental units for the disabled in Chicago, and the high demand for affordable housing with accessibility has resulted in hundreds of individuals being relegated to extensive waiting lists with scarce hope of obtaining suitable housing within a reasonable time period.

Thus the City of Chicago and its departments have conveyed a number of actions to address discrimination among people with disabilities.

1. In an effort to heighten awareness about housing rights, inform consumers and professionals about accessibility options, provide information on affordable housing and other housing issues related to people with disabilities, the Mayor's Office for People with Disabilities, (MOPD) conducts monthly housing seminars. These seminars feature guest speakers and are designed to address the particular areas of interest of consumers and housing professionals.
2. MOPD offers its support in the way of social services and advocacy to agencies which focus on the improvement of housing for people with disabilities.

3. MOPD produced a Fair Housing Guide book which is distributed to consumers and housing professionals.
4. MOPD works with other city departments to develop housing programs which will expand decent housing opportunities for people with disabilities. One such example is the HomeMod program. The City of Chicago Department of Housing and MOPD launched the HomeMod program in 1999. This program allows people with disabilities, home owners and renters alike, to have their home environment modified for accessibility. The applicants of this program will receive a complimentary copy of MOPD's Fair Housing Guide referenced in #3.
5. MOPD maintains a housing discrimination information hot-line to receive housing discrimination complaints. MOPD provides direction to callers on how to file a housing discrimination complaint.
6. MOPD maintains and distributes its housing resource list which lists accessible and affordable housing resources. These resources generally offer individuals the opportunity to put their name on a waiting list.
7. MOPD provides one-on-one advocacy to resolve problems between the tenant and the landlord and attempts to secure suitable housing for individuals with disabilities.

G. Source of Income Discrimination

In 1998, Source of Income was the most frequent basis for fair housing complaints filed with CCHR. Most of these cases involved Section 8 recipients who were denied the opportunity to rent apartments.

As increased numbers of public housing residents with Section 8 certificates enter the rental market due to the demolition of CHA buildings, many have been and will be subject to discrimination by landlords who do not want to rent to Section 8 recipients. However, CCHR interprets the Chicago Fair Housing Ordinance (CFHO) prohibition against discrimination based on Source of Income to include Section 8 as a source of income. As a result, the number of such complaints filed with CCHR will continue to increase. Actions to eliminate such impediments are as follows:

1. CCHR will continue to accept complaints based on source of income by individuals alleging discrimination due to their participation in the Section 8 program.
2. Outreach will be conducted to advise landlords that discrimination of Section 8 recipients violates the CFHO.

3. CCHR will investigate approximately 250 “source of income” complaints in 2000, based on projections from 1998 figures.
4. Source of Income discrimination will be highlighted in 25-50 fair housing forums, workshops, and other programs conducted by CCHR.

H. Discrimination Against Women

More than 60% of housing discrimination complaints filed at CCHR in 1998 were by women; most of which, were mothers with children. Many of these women were also Section 8 recipients who were denied the opportunity to rent apartments. This in turn contributes to the growing number of women and children who are homeless. Actions to eliminate these impediments are as follows:

1. CCHR will disseminate CCHR Complaint Filing Procedures to CHA residents participating in the Section 8 Program.
2. CCHR will work with CCHR’s Advisory Council on Women to educate women in the Section 8 Program.
3. CCHR will distribute 1000 CCHR brochures to Section 8 recipients, most of whom will be women.
4. CCHR will involve the Women’s Council in fair housing forums, workshops, and other presentations to increase outreach to women with Section 8 certificates (25-50 such programs).

III. GENTRIFICATION

It is easy for communities to welcome improvements and reject the hardships that are produced. No serious discussions of barriers to fair housing can avoid the issues and controversies surrounding gentrification. Gentrification is difficult to measure quantitatively.

The negative effects of gentrification are rises in property values, property taxes and rents which place residents at risk of no longer being able to afford to remain in their neighborhoods. Therefore, the City has taken the following measures in an attempt to build mixed-income neighborhoods.

1. The City has developed a conveyance strategy of City owned land with a value which exceeds \$20,000. In order to build affordable housing, the difference between the appraised value and the \$20,000 price is placed on the property as an additional obligation which runs for 30 years at 3% interest.

2. The City developed the Chicago Homeowner Assistance program. The program provides a loan to participants to assist in paying the portion of the tax bill attributable to the portion of the assessment increase which exceeds the City's average assessment increase.
3. The City will continue to utilize special financing tools to provide for affordable housing construction in gentrifying neighborhoods.
4. The Department of Housing will convene a series of working meetings to develop a needs and opportunity assessment that will identify constructive points of leverage likely to alleviate hardships accompanying redevelopment.

IV. SENIOR HOUSING

For many elderly residents the cost of maintenance and rising property taxes is making it increasingly difficult for them to remain in place, in the neighborhoods where they have lived for much of their lives.

The demand for senior housing is increasing dramatically. The number of senior housing projects applying for tax credits has more than doubled in the last two years.

The City has developed a number of programmatic initiatives for its senior population and recognizes the demographic trends which place an emphasis on serving elderly clients.

1. The Department of Housing operates the Home Repairs for Accessible and Independent Living Program (H-RAIL) and the Emergency Housing Assistance Program (EHAP) which are primarily used by seniors. These two programs provide for the repair of dangerous, life threatening conditions and improvements such as roofing, electrical, plumbing and carpentry repairs.
2. The City's Department of Housing in conjunction with the Department of Environment is utilizing funds from a court settlement to provide rehabilitation options which will lower the cost of utilities through conservation.
3. The Department of Housing not only markets DOH programs but also markets the numerous senior tax relief initiatives.
4. The City's Departments of Housing and Aging have been developing coordinated efforts at promoting a continuum of care approach to senior housing.
5. The City will continue to fund delegate agencies which provide counseling services on reverse mortgages, which is an option for many senior households.
6. The Department of Housing has created and staffed a new Senior Housing Coordinator position which will enhance the cooperation between City departments and will bring the housing needs of seniors to the forefront.

7. The City will continue to promote resident service coordination in unsubsidized buildings as a way to assist seniors to maintain their independence.

V. PUBLIC HOUSING TRANSFORMATION

Nearly one fifth of all public housing units slated for demolition across the country in the next fifteen years are located in Chicago, where perhaps as many as 19,000 units could be destroyed. The demolition of public housing will widen the gap between supply and demand for housing suitable for transitioning residents.

The Federal Government is expanding the use of Section 8 vouchers for residents to subsidize their transition to private rental markets; however, vouchers may provide limited options in tight and frequently discriminatory private markets where public housing residents and Section 8 voucher holders are stigmatized.

While funding levels in the 1999 HUD budget show increases for public housing modernization and HOPE VI, the trend has been that funding for public housing has decreased, as has support for social and family services essential for families and individuals, including seniors, who live in public housing. Preliminary funding levels for Fiscal Year 2000 look to be less than the funding for 1999.

The result strains the capacities of regional and local governments to pick up the slack, especially when the burdens are magnified by various welfare reforms that affect many public housing residents. Within the next five years the City is committed to the following:

1. The City's Department of Housing will develop affordable rental housing for larger families both through rehabilitation programs and new construction, particularly in the 50% of median income range.
2. The Department of Housing will develop viable strategies for rental projects supported by HUD-subsidized mortgages eligible for prepayment, tax-credit financing, and expiring Section 8 contracts.
3. The Department of Housing will continue to be an active partner in planning and implementing the Chicago Housing Authority redevelopment of public housing properties and housing alternatives for transitioning residents consistent with the goals of fair housing.
4. The City will include landlord education strategies which will focus on the Section 8 voucher Program and the potential benefits of participation in the program.

VI. FHA FORECLOSURES AND PREDATORY LENDING

The Federal Housing Administration (FHA) was created to help people realize the American dream of homeownership. However, through the misuse and abuse of FHA Programs in

minority and racially changing communities, that dream has turned into a nightmare.

This year, the Department of Housing requested that the National Training and Information Center (NTIC) undertake a study of racially changing communities and elements of the housing market in Chicago's neighborhoods.

NTIC's studies indicate that although FHA loans have enabled numerous families to become homeowners and have created opportunities where few or no opportunities were available, there has been an increasing rate of foreclosure and abandonment.

The NTIC report portrays predatory lending as one of the most destructive practices in the home mortgage industry today. Predatory lenders are companies which refinance or provide home equity loans with high interest rates and excessive fees, which are greater than the industry standard to homeowners who are "cash poor, but equity rich" in the case of refinancing or home buyers with poor credit unable to get home loans in the prime market. The Department of Housing is aware of this growing problem and will promote the following:

1. The Department of Housing will meet with the Chicago Association of Realtors to ensure consumers are provided with information on conventional products.
2. The City will introduce a resolution at the U.S. Conference of Mayors to support FHA reform.
3. The City will ensure that HUD is enforcing Homebuyer Protection Plans where appraisers are supposed to be more thorough, alerting buyers of defects, and recommend inspections, when necessary.
4. The City will support state legislation that funds foreclosure intervention loans and regulate predatory lenders.
5. The City will consider an ordinance to regulate lending practices which are considered predatory in nature.
6. The Department of Housing will become more proactive in gathering data on financial instruments used in offering homeownership opportunities.
7. DOH will work with its partners and HUD in developing Asset Control Areas in the neighborhoods with the largest concentration of FHA foreclosed homes. Homes can be rehabilitated and resold to low and moderate income homebuyers through these initiatives.
8. The Department of Housing will continue to provide funding for homeownership counseling to various not-for-profit community groups and fair housing will be an integral part of any such counseling.

9. The Department of Housing will continue to administer a foreclosure prevention program in conjunction with Neighborhood Housing Services called The Home Emergency Loan Program (HELP). This program provides assistance to prevent foreclosure from occurring for families who are experiencing financial difficulties caused by circumstances beyond their control (i.e., layoff or discharge of employment, serious illness, etc.)

APPENDICES

FAIR HOUSING ORDINANCE

I. CHICAGO HUMAN RIGHTS ORDINANCE

Declaration of 2-160-010. It is the policy of the City of Chicago to assure that all persons within its jurisdiction shall have equal access to public services and shall be protected in the enjoyment of civil rights, and to promote mutual understanding and respect among all who live and work within this city.

The City Council of the City of Chicago hereby declares and affirms:

that prejudice, intolerance, bigotry and discrimination occasioned thereby threaten the rights and proper privileges of the city's inhabitants and menace the institutions and foundation of a free and democratic society; and that behavior which denies equal treatment to any individual because of his or her race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status, or source of income undermines civil order and deprives persons of the benefits of a free and open society.

Nothing in this ordinance shall be construed as supporting or advocating any particular lifestyle or religious view. To the contrary, it is the intention of this ordinance that all persons be treated fairly and equally and it is the express intent of this ordinance to guarantee to all of our citizens fair and equal treatment under law. (Former Code 199-1)

Definitions 2-160-020. Whenever used in this chapter:

- (a) "Age" means chronological age of not less than 40 years.
- (b) "Credit transaction" means the grant, denial, extension or termination of credit to an individual.
- (c) "Disability" means (i) a determinable physical or mental characteristic which may result from disease, injury, congenital condition of birth or functional disorder including, but not limited to, a determinable physical characteristic which necessitates a person's use of a guide, hearing or support dog; or (ii) the history of such a characteristic; or (iii) the perception of such a characteristic by the person complained against.
- (d) "Employee" means an individual who is engaged to work in the City of Chicago for or under the direction and control of another for monetary or other valuable consideration.

- (e) "Employment agency" means an agency or a person that undertakes to procure employees or opportunities to work for potential employees, either through interviews, referrals, advertising or any combination thereof.
- (f) "Marital status" means the state of being legally married or unmarried.
- (g) "Military discharge status" means the fact of discharge from military status and the reasons for such discharge.
- (h) "Parental status" means the status of living with one or more dependent minor or disabled children.
- (i) "Public accommodation" means a place, business establishment or agency that sells, leases, provides or offers any product, facility or service to the general public, regardless of ownership or operation (i) by a public body or agency; (ii) for a fee or not for a fee. An institution, club, association or other place of accommodation which has more than 400 members, and provides regular meal service and regularly receives payment for dues, fees, accommodations, facilities or services from or on behalf of non-members for the furtherance of trade or business shall be considered a place of public accommodation for purposes of this chapter.
- (j) "Religion" means all aspects of religious observance and practice, as well as belief, except that with respect to employers "religion" has the meaning ascribed to it in Section 2-160-050.
- (k) "Sexual orientation" means the actual or perceived state of heterosexuality, homosexuality or bisexuality.
- (l) "Sexual harassment" means any unwelcome sexual advances or requests for sexual favors or conduct of a sexual nature when (1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment; or (2) submission to or rejection of such conduct by an individual is used as the basis for any employment decision affecting the individual; or (3) such conduct has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile or offensive working department or environment.
- (m) "Source of income: means the lawful manner by which an individual supports himself or herself and his or her dependents. (Former Code 199-2)

Unlawful discriminatory practices - Employment 1-160-030.

No person shall directly or indirectly discriminate against any individual in hiring, classification, grading, discharge, discipline, compensation or other term or condition of

employment because of the individual's race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or source of income. No employment agency shall directly or indirectly discriminate against any individual in classification, processing, referral or recommendation for employment because of the individual's race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status, or source of income. The prohibitions contained in this paragraph shall not apply to any of the following:

Exemption-unfavorable discharge

- (a) Use of an individual's unfavorable discharge from military service as a valid employment criterion where (i) authorized by federal law or regulation; or (ii) where the affected position of employment involves the exercise of fiduciary responsibilities and the reasons for the dishonorable discharge relate to his or her fiduciary capacity.

Exemption-bona fide job qualifications

- (b) Hiring or selecting between individuals for bona fide occupational qualifications.

Exemption-preference for veteran status

- (c) Giving preferential treatment to veterans and their relatives as required by federal or state law or regulation. (Former Code 199-3)

Sexual harassment 2-160-040. No employer, employee, agent of an employer, employment agency or labor organization shall engage in sexual harassment. An employer shall be liable for sexual harassment by non employees or non managerial and non supervisory employees only if the employer becomes aware of the conduct and fails to take reasonable corrective measures. (Former Code 199-4)

Reasonable accommodation of religious beliefs and practices 2-160-050.

No employer shall refuse to make all reasonable efforts to accommodate the religious beliefs, observances and practices of employees or prospective employees unless the employer demonstrates that he is unable to reasonably accommodate an employee's or prospective employee's religious observance or practice without undue hardship on the conduct of the employer's business.

Reasonable efforts to accommodate include, but are not limited to, allowing an employee: (i) to take a day of paid leave or vacation, where applicable under the employee's employment agreement; or (ii) to be excused from work without pay and without discipline or other penalty; or (iii) to elect to take the day off with pay in order to practice the employee's religious beliefs, and to make up the lost work time at a time and date consistent with the operational need of the employee's business. Any employee who elects such deferred work shall be compensated at his or her regular rate of pay, regardless of the time and date at which the work is made up. The employer may require that any employee who plans to exercise option (iii) of this subsection provide the employer

with notice of the employee's intention to do so, no less than five days prior to the date of absence. (Former Code 199-5)

Unlawful discriminatory practices-Credit transactions 2-160-060.

No person shall discriminate against any individual in any aspect of a credit transaction, or in any terms and conditions of bonding because of the individual's race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status, or source of income. (Former Code 199-6)

Unlawful discriminatory practices-Public accommodations 2-160-070.

No person that owns, leases, rents, operates, manages or in any manner controls a public accommodation shall withhold, deny, curtail, limit or discriminate concerning the full use of such public accommodation by any individual because of the individual's race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status, or source of income. The prohibition contained in this section shall not apply to the following:

Exemption-private clubs

- (a) a private club or other establishment not in fact open to the public, except to the extent that the products, facilities or services thereof are made available to the general public or to the customers or patrons of another establishment that is a public accommodation.

Exemption-private facilities

- (b) any facility, as to discrimination based on sex, which is distinctly private in nature, such as restrooms, shower rooms, bath houses, dressing rooms, health clubs.

Exemption single-sex residences

- (c) any facility, as to discrimination based on sex, which restricts rental of residential or sleeping rooms to individuals of one sex.

Exemption single-sex educational institutions

- (d) any educational institution, as to discrimination based on sex, which restricts enrollment of students to individuals of one sex. (Former Code 199-7)

Exemption-religious organizations 2-160-080.

Nothing in this chapter shall apply to decisions of a religious society, association, organization or institution affecting the definition, promulgating or advancement of the mission, practices or beliefs of the society, association, organization or institution. (Former Code 199-8)

Violation-complaint procedure 2-160-090.

The Chicago Commission on Human Relations shall receive and investigate complaints of violations of this chapter, and shall prepare and provide necessary forms for such

complaints. No person shall refuse or fail to comply with any subpoena, order or decision issued in the course of or as a result of an investigation. (Former Code 199-9)

Retaliation prohibited 2-160-100.

No person shall retaliate against any individual because that individual in good faith has made a charge, testified, assisted or participated in an investigation, proceeding or hearing under this chapter. (Former Code 199-10)

Construction 2-160-110.

The provisions of this chapter shall be liberally construed for the accomplishment of the purpose hereof. Nothing in this chapter shall be construed to limit rights granted under the laws of the State of Illinois or the United States. (Former Code 199-11)

Penalties for violation 2-160-120.

Any person who violates any provision of this ordinance shall be fined not less than \$100 and not more than \$500 for each offense. Every day that a violation shall continue shall constitute a separate and distinct offense. (Former Code 199-12)

II. CHICAGO FAIR HOUSING ORDINANCE

Declaration of City policy 5-08-010.

It is hereby declared the policy of the City of Chicago to assure full and equal opportunity to all residents of the city to obtain fair and adequate housing for themselves and their families in the City of Chicago without discrimination against them because of their race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or source of income. (Former Code 198.7B-1)

Discrimination prohibited 5-080-202.

It is further declared to be the policy of the City of Chicago that no owner, lessee, sublessee, assignee, managing agent, or other person, firm or corporation having the right to sell, rent or lease any housing accommodation, within the City of Chicago, or any agent of any of these, should refuse to sell, rent, lease or otherwise deny to or withhold from any person or group of persons such as housing accommodations because of his race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or source of income of such person or persons or discriminate against any person because of his race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or source of income in the terms, conditions, or privileges of the sale, rental or lease of any housing accommodation or in the furnishing of facilities or services in connection therewith. (Former Code 198.7B-2)

Unfair housing practices 5-08-030.

It shall be an unfair housing practice and unlawful for any owner, lessee, sublessee, assignee, managing agent, or other person, firm or corporation having the right to see, rent, lease or sublease any housing accommodation, within the City of Chicago, or any agent of any of these, or any real estate broker licensed as such:

Terms and conditions

- A. To make any distinction, discrimination or restriction against any person in the price, terms, conditions or privileges of any kind relating to the sale, rental, lease or occupancy of any real estate used for residential purposes in the City of Chicago or in the furnishing of any facilities or services in connection therewith, predicated upon the race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or source of income of the prospective or actual buyer or tenant thereof.

Circulation of discriminatory communications

- B. To publish, circulate, issue or display, or cause to be published, circulated, issued or displayed, any communication, notice, advertisement, sign or other writing of any kind relating to the sale, rental or leasing of any residential real property within the City of Chicago which will indicate or express any limitation or discrimination in the

sale, rental or leasing of such residential real estate, predicated upon the race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or source of income of any prospective buyer, lessee or renter of such property.

Refusal to sell, lease or rent

- C. To refuse to sell, lease or rent any real estate for residential purposes within the City of Chicago because of the race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or source of income of the proposed buyer or renter.

Discrimination in financing

- D. To discriminate or to participate in discrimination in connection with borrowing or lending money, guaranteeing loans, accepting mortgages, or otherwise obtaining or making available funds for the purchase, acquisition, construction, rehabilitation, repair or maintenance of any residential housing unit or housing accommodation in the City of Chicago because of race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or source of income.

Blockbusting/panic peddling

- E. To solicit for sale, lease or listing for sale or lease, residential real estate within the City of Chicago on the grounds of loss of value due to the present or prospective entry into any neighborhood of any person or persons of any particular race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or source of income.

Encouragement of blockbusting or panic peddling

- F. To distribute or cause to be distributed, written material or statements designed to induce any owner of residential real estate in the City of Chicago to sell or lease his property because of any person or prospective change in the race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or source of income of persons in the neighborhood.

Refusal of examination of listings

- G. To deliberately and knowingly refuse examination of any listing of residential real estate within the City of Chicago to any person because of his or her race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or source of income.

Placing "For Sale" and "Sold" signs

- H. To construct, place, maintain or install a "For Sale" sign or "Sold" sign of any shape, size or form on premises located in Residential Districts, zoned R1 through R8 under Title 17 of this code. For purposes of this subsection, the "signs"

abovementioned are hereby defined to mean any structure, and all parts composing the same, together with the frame, background or supports therefor which are used for advertising or display purposes, or any statuary sculpture, molding or casting used or advertising or display purposes, or any flags, bunting or material used for display or advertising purposes including, but not limited to, placards, cards, structures or areas carrying the following or similar words: "For Sale," "Sold," "Open House," "New House," "Home Inspection," "Visitors Invited," "Installed by," or "Built by". (Former Code 198.7B-3) [NOTE: Held unconstitutional in City of Chicago v. Louis Prus, 117 Ill. App. Expand home ownership opportunities within communities. 455, 453 N.E. 2d 776 (1st Dist. 1983).]

Definitions 5-08-040.

Wherever used in this chapter, the terms "age," "religion," "disability," "sexual orientation," "marital status," "parental status," "military discharge status," and "source of income" shall have the same meanings as described in Chapter 2-160 of this code. (Former Code 198.7B-4)

Exemptions 5-08-050.

No provision of this chapter shall be construed to prohibit any of the following:

Permissible age restrictions

- (a) Restricting rental or sale of housing accommodation to a person of a certain age group
 - (1) when such housing accommodation is authorized, approved, financed or subsidized in whole or in part for the benefit of that age group by unit of state, local or federal government; or
 - (2) when the duly recorded initial declaration of a condominium association limits such housing accommodations to persons above the age of 50, provided that a person or the immediate family of a person owning or renting a unit in such housing accommodation prior to the recording of the initial declaration shall not be deemed to be in violation of the age restriction as long as the person or the person's immediate family continue to own or reside in the housing accommodation.

Permissible religious restrictions

- (b) A religious organization, association or society, or any not-for-profit institution or organization operated, supervised or controlled by or in conjunction with a religious organization, association or society, from limiting the sale, rental or occupancy of a dwelling which it owns or operates for other than a commercial purpose to persons of the same religion, or from giving preference to such persons of the same religion, or from giving preference to such persons, unless membership in such religion is restricted on account of race, color or national origin.

Single-sex housing

- (c) Restricting the rental of rooms in a housing accommodation to persons of one sex. (Former Code 198.7B-4.1)

Applicability 5-08-060.

Any owner, lessee, sublessee, assignee, managing agent, or other person, firm or corporation having the right to sell, rent or lease any housing accommodation within the City of Chicago who shall exercise any function of selling, renting, leasing or subleasing any house accommodation within the City of Chicago shall be deemed subject to all applicable provisions hereof. Any real estate broker who shall exercise any function of a real estate broker within the City of Chicago shall be subject to all applicable provisions hereof. (Former Code 198.7B-5)

Violation complaint procedure 5-08-070.

Any person aggrieved in any manner by an violation of this chapter may file a written complaint with the Commission on Human Relations. The complaint shall include the name and address of the complainant and of every person against whom the complaint is made, and shall set out the facts giving rise to the complaint. No person shall refuse or fail to comply with any subpoena, order or decision issued in the course of or as a result of an investigation of a complaint. (Former Code 198.7B-6)

[5-08-080 to 5-08-110 Deleted]

Severability 5-08-120.

If any section, subdivision, paragraph, sentence or clause of this ordinance is for any reason to be invalid or unconstitutional, such decision shall not affect any remaining portion, section or part thereof. (Former Code 198.7B-11)

Penalties for violation 5-8-130.

Any owner, lessee, sublessee, assignee, managing agent, or other person, firm, corporation, or real estate broker, who shall violate or fail to comply with any of the provisions of this ordinance shall be punished by a fine in any sum not exceeding \$500.00. Nothing herein contained shall be construed so as to preclude any aggrieved person from pursuing such other and further legal and equitable relief to which he may be entitled. (Former Code 198.7B-12)

Notice of ordinance violation 5-08-140.

The Corporation Counsel shall file with the Department of Professional Regulation of the State of Illinois a notice of the conviction of any licensed real estate broker or salesperson found guilty of violating this chapter. (Former Code 198.7B-13)

III. COMMISSION ON HUMAN RELATIONS

Establishment of commission declaration of purpose 2-120-480.

The City Council finds that prejudice and the practice of discrimination against any individual or group because of race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or lawful source of income menace peace and public welfare. The City Council further finds that it is necessary to promote peace and good order and to eliminate such prejudice and discrimination by establishing an agency that will investigate complaints of discrimination, enforce civil rights ordinances, and promote harmony and understanding among various segments of society by gathering information on matters of human relations and providing education and counseling thereon to the various agencies of city government and to interested groups and individuals. The City Council further finds that the function of such an agency can be enhanced by the creation of Advisory Councils on matters of special concern to groups that historically have been the subject of discrimination and bias, and provide a point of contact between such groups and the city government. (Former Code 21-49)

Commission Composition 2-120-490.

A Commission on Human Relations is hereby established. The Commission shall consist of the chairs of the Advisory Councils described in Section 2-120-500, and 15 additional members appointed by the Mayor with approval of the City Council. One-third of the initial appointees shall be appointed for terms expiring on July 1 of the year following their appointment, one-third shall be appointed for terms expiring on July 1 of the second year following their appointment, and one-third shall be appointed for terms ending on July 1 of the third year following their appointment. Thereafter members shall be appointed for three year terms. The Mayor shall designate one member to serve as chairperson at the pleasure of the Mayor. Members other than the chairperson shall serve without compensation, but may be reimbursed for their reasonable expenses incurred in the performance of their duties. The chairperson shall be compensated and shall appoint such assistants as are provided in the annual appropriation ordinance, and shall be responsible for the day to day operation of the Commission and its staff. A majority of the members of the Commission shall constitute a quorum for the purpose of transacting business. (Former Code 21-50)

Advisory Councils-powers and duties 2-120-500.

The following Advisory Councils of the Commission

- (a) Advisory Council on Women;
- (b) Advisory Council on Latino Affairs;
- (c) Advisory Council on Asian Affairs;
- (d) Advisory Council on Arab Affairs;
- (e) Advisory Council on African Affairs;
- (f) Advisory Council on Gay and Lesbian Issues;
- (g) Advisory Council on Veterans' Affairs;
- (h) Advisory Council on Immigrant and Refugee Affairs;

The Mayor shall appoint 21 members to each Advisory Council, subject to approval of the City Council. Of the initial appointments to each Advisory Council, one-third shall be appointed for a term of one year, one-third shall be appointed for terms of two years, and one-third shall be appointed for terms of three years, subject to the following exceptions; the members, as of the effective date of this section, of the Chicago Commission on Women, the Commission on Latino Affairs, the Commission on Asian-American Affairs and the Commission on Arab-American Affairs existing under prior ordinances shall serve as the initial members of the Advisory Council on Women, the Advisory Council on Latino Affairs, the Advisory Council on Asian Affairs and the Advisory Council on Arab Affairs, respectively, for the remainder of their individual terms under prior ordinances; and members, as of the effective date of this section, of the Mayor's Committee on Gay and Lesbian Issues, the Mayor's Advisory Committee on Veterans' Affairs, and the Mayor's Advisory Committee on Refugee and Immigrant Affairs, existing under the prior Commission on Human Relations by mayoral appointment, shall serve as the initial members of the Advisory Council on Gay and Lesbian Issues, the Advisory Council on Veterans' Affairs, and the Advisory Council on Refugee and Immigrant Affairs, for the remainder of their terms under such appointment. Succeeding appointments to these Advisory Councils shall be for terms of three years. The Mayor shall designate a member of each Advisory Council to serve as its chairperson. The chairperson of each Advisory Council shall be a member ex officio of the Commission on Human Relations. The Mayor shall also appoint a director for each Advisory Council. Each director must be a member of the respective Advisory Council's affected community and shall receive such compensation as provided by the annual appropriation ordinance.

From time to time the Commission may create additional Advisory Councils on matters of special concern to other racial, ethnic, Department of Cultural Affairs or social groups that have been or are subjected to discrimination as a result of membership in such a group.

Each Advisory Council shall have the following powers and duties, relating specifically to the segment of the population of Chicago described in the Council's name:

Assistance in program design

- (a) To assist the Commission on Human Relations in designing educational and enforcement programs for the implementation of the policies embodied in Chapters 5-8 and 2-160 of the Municipal Code;

Liaison between city and communities

- (b) To act as a liaison between the city government and community organizations, in order to promote cooperation between the government and these organizations and among these organizations in order to enhance services to the population of Chicago;

Cooperation in combating discrimination

- (c) To cooperate, through the Commission on Human Relations, with the other Advisory councils in the identification of practices and actions having a common discriminatory impact on the Advisory Council's target population and other

segments of society, and in the design of programs for the elimination of such practices and actions;

Recommendation of successor members

- (d) To develop a procedure, primarily through solicitation of advice from members of the affected community for recommending appointments of successor members to their respective Advisory Council to the Mayor;

Rules of procedure

- (e) To devise rules of procedure for its meetings, subject to the approval of the Commission on Human Relations. (Former Code 21-51)

Power of Commission 2-120-510.

The Commission shall have the following powers and duties, in addition to those assigned by other provisions of the Municipal Code:

Advisors to the Mayor and City Council

- (a) to advise and consult with the Mayor and the City Council on all matters involving prejudice or discrimination based on race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status, source of income or professional training or education from an accredited institution and recommend such legislative action as it may deem appropriate to effectuate the policy of this ordinance.

Equity of services

- (b) to cooperate with the Mayor, the City Council, officials, departments and agencies of the city government in securing equality of services to all citizens, and where the need is greater, in meeting that need with additional services.
- (c) to develop and implement programs to train city employees in methods of dealing with intergroup relations, in order to develop respect for equal rights and to achieve equality of treatment regardless of race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or source of income.

Compelling city agencies to eliminate discrimination

- (d) to require the assistance of the various departments and agencies of the city government in identifying and eliminating discriminatory activities. The head of every city department and agency shall provide to the Commission, at its request, information under control of the department or agency and relating to a pending complaint or matter under review by the Commission. Upon receipt of a recommendation from the Commission, the head of every department or agency shall submit to the Commission a written report indicating action on and disposition of the recommendation.

Complaints of discriminatory practices

- (e) to initiate, receive and investigate complaints of alleged violations of Chapter 2-160 and Chapter 5-8 of the Municipal Code. A complaint must be filed no later than 180 days after the alleged violation. The person against whom a complaint is made shall be given a copy thereof within 10 days after it is filed, and shall be allowed to be present and offer a defense at any hearing thereon. Any person who files a complaint or against whom a complaint is made may be represented by counsel at any state of conciliation, investigation or hearing on the complaint. The filing of a complaint pursuant to this section does not bar any person from seeking any other remedy that may be provided by law.

Investigations and substantial evidence determinations

- (f) to investigate complaints in order to determine whether there is substantial evidence that a violation of Chapter 2-160 and Chapter 5-8 has occurred. The investigation shall be completed within 180 days after receipt of the complaint, unless it is impractical to do so within that time. Within 30 days after completion of the investigation, the Commission shall issue a written determination whether there is substantial evidence that a violation has occurred. If the Commission determines that there is not substantial evidence, it shall give written notification of the determination to the charging party and the person against whom the complaint was made. Neither the Commission nor its staff shall disclose, other than at a hearing as provided in subsection (g) any information obtained in the course of investigation or conciliation.

Public hearings

- (g) to conduct hearings on complaints under subsection (e) of this section, if the Commission determines that there is substantial evidence that a violation has occurred. Hearings may be conducted by the Commission, a member thereof, or a hearing officer appointed for that purpose. A hearing must be commenced within 90 days after the determination of substantial evidence that a violation has occurred. All testimony shall be under oath, and shall be either recorded or transcribed.

Appointment of hearing officers

- (h) to appoint one or more hearing officers to conduct hearings authorized by subsection (g) of this section.

Expedited proceedings

- (i) to expedite proceedings under this section under the following circumstances. The Commission at the request of the complainant may at any time consider a request for expedited proceedings. If the Commission determines that the complainant is likely to die before the termination of the proceedings established in this Section, it may order the proceedings expedited. When an order for expedited proceedings is issued, the processing of the complainant's charge by the Commission shall take precedence over all matters except other matters of the same expedited character.

Where such order is issued, the Commission, or any hearing officer shall be authorized to shorten any time period, other the 180 day charge filing period set by the Act or by rule.

Conciliation conferences

- (j) to attempt to settle or adjust any complaint by conciliation at any time that the complaint is pending.

Subpoena power

- (k) to issue subpoenas for the appearance of witnesses, the production of evidence, or both, in the course of investigations and hearings authorized under this section, if there is reason to believe that a violation has occurred and the testimony of the witness or the documents or items sought by the subpoena are relevant to the investigation. A subpoena shall be served in the same manner as subpoenas issued under the Rules of the Illinois Supreme Court to compel appearance of a deponent, and subject to the same witness and mileage fees fixed by law for such subpoenas. A subpoena issued under this section shall identify the person to whom it is directed and the documents or other items sought thereby, if any, and the date, time and place for the appearance of the witness and production of the documents of other items described in the subpoena. In no event shall the date for examination or production be less than seven days after service of the subpoena. No later than the time for appearance or production required by the subpoena, the person to whom the subpoena is directed may object to the subpoena, in whole or in part. The objection shall be in writing delivered to the Commission, and shall specify the grounds for the objecting. For seven days after receipt of a timely objection to a subpoena, the Commission shall take no action to enforce the subpoena or to initiate prosecution of the person to whom the subpoena is directed. During this seven day period the Commission, or the member or hearing officer conducting the hearing or investigation, shall consider the grounds for the objection and may attempt to resolve the objection through negotiation with the person to whom the subpoena is directed. The seven day period may be extended by the Commission, the member or hearing officer conducting the hearing or investigation, in order to allow completion of any negotiations. The extension shall be in writing addressed to the person to whom the subpoena is directed, and shall specify the date on which the negotiation period will end. Negotiations may include such matters as the scope of the subpoena and the time, place and manner of response thereto. The filing of an objection to a subpoena, and negotiations pursuant to an objection, shall not constitute refusal to comply with the subpoena, or interference with or obstruction of an investigation.

Exemption - City Council

Notwithstanding anything to the contrary contained herein, the Commission on Human Relations shall have no power or authority over any member of the City Council, any employee or staff person of any member of the City Council or any employee or staff person of any City Council committee, including, but not limited to, the power of subpoena.

Decisions and remedies

- (l) to render a decision upon the conclusion of a hearing, or upon receipt of a hearing officer's recommendation at the conclusion of a hearing, including findings of fact relating to the complaint, and to order such relief as may be appropriate under the circumstances determined in the hearing. Relief may include but is not limited to an order: to cease the illegal conduct complained of; to pay actual damages, as reasonably determined by the Commission, for injury or loss suffered by the complainant; to hire, reinstate or upgrade the complainant with or without back pay or provide such fringe benefits as back pay or provide such fringe benefits as the complainant may have been denied; to admit the complainant to a public accommodation; to extend to the complainant the full and equal enjoyment of the services, facilities, privileges, advantages, or accommodations of the respondent; to pay to the complainant all or a portion of the costs, including reasonable attorney fees, expert witness fees, witness fees, and duplicating costs, incurred in pursuing the complaint before the Commission or at any stage of judicial review; to take such action as may be necessary to make the individual complainant whole, including, but not limited to, awards of interest on the complainant's actual damages and back pay from the date of the civil rights violation. These remedies shall be cumulative, and in addition to any fines imposed for violation of provisions of Chapter 2-160 and Chapter 5-8. If the hearing was conducted by a member of the Commission or by a hearing officer, the member or hearing officer shall submit written recommendations to the Commission, including recommended findings of fact and recommended relief. The Commission may adopt, reject or modify the recommendations, in whole or in part, or may remand for additional hearing on some or all of the issues presented. The Commission shall adopt the findings of fact recommended by a hearing officer or Commission member if the recommended findings are not contrary to the evidence presented at the hearing. Decisions of the Commission shall be in writing, and must be approved by a majority of a quorum of the Commission. Decisions of the Commission shall be subject to review in accordance with applicable law.

Judicial enforcement

- (m) to seek judicial enforcement of its subpoenas, orders and decisions.

Annual report

- (n) to render an annual report of the activities of the Commission and its Advisory Councils and make recommendations to the Mayor and City Council. The report shall be published.

Assistance to Advisory Council

- (o) to assist and advise the Advisory Councils in preparation of their respective rules of procedure for their meetings. Such procedural rules of the Advisory councils shall be uniform to the extent practicable.

Rules and regulations

- (p) to issue such other rules and regulations as may be necessary to implement its powers, including rules for briefing and oral argument in conjunction with hearings, defaulting of parties and dismissal of complaints for failure of a party to cooperate with the Commission. (Former Code 21-52)

Research 2-120-511.

The Commission may also conduct research, public forums and educational programs on tensions between various groups within society, practices of discrimination based on race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status or lawful source of income; conduct public hearings to ascertain the status and treatment of various racial, ethnic, religious, Department of Cultural Affairs and social groups within society; means of alleviating discrimination and bias, and of improving human relations within the city; and issue such publications as may assist in the performance of its function. (Former Code 21-53)

LAWS - ACCESSIBILITY

DISCRIMINATION COMPLAINT AGENCIES

Agencies which accept Discrimination Complaints. A Complainant may file with more than one agency.

1. CHICAGO COMMISSION ON HUMAN RELATIONS (CCHR)

740 North Sedgwick

Suite 300

Chicago, Illinois 60610

(312) 744-4111 (Voice)

(312) 744-1088 (TTY)

Monday through Friday

9:00 a.m. - 5:00 p.m.

- a. You must file the complaint by preparing a written statement in person at the office of CCHR. Only in extraordinary circumstances will the complaint be accepted via another manner.
- b. Discrimination must have occurred within 180 days of filing with CCHR.
- c. Jurisdiction is City of Chicago
- d. Handles complaints in a timely manner.

2. COOK COUNTY COMMISSION ON HUMAN RIGHTS

69 W. Washington

Suite 2900

Chicago, Illinois 60602

(312) 603-1100 (Voice)

(312) 603-1101 (TTY)

Monday through Friday

8:30 a.m. - 5:00 p.m.

- a. The Cook County Commission on Human Relations will mail the CIS Complaint Information Sheet for Housing along with instructions, or you may come into the office to file your complaint.
- b. Discrimination must have occurred within 180 days of filing.
- c. Jurisdiction is Suburban Cook with the exceptions of Skokie, Oak Park and Evanston.

3. ILLINOIS DEPARTMENT OF HUMAN RIGHTS (IDHR)

100 West Randolph

State of Illinois Center

Suite 10-100

Chicago, Illinois 60601

(312) 814-6200 (Voice)

(312) 263-1579 (TTY)

Monday through Friday

8:30 a.m. - 5:00 p.m.

- a. Will mail the Housing/Real Estate Transaction Information Sheet along with instructions, or you may come into the office to file your complaint.
- b. Discrimination must have occurred within one year of filing.
- c. Jurisdiction is the State of Illinois.

4. ILLINOIS ATTORNEY GENERAL'S OFFICE

Disability Rights Advocacy Division
 100 West Randolph
 13th Floor
 Chicago, Illinois 60601
 (312) 814-7123 (Voice)
 (312) 814-3374 (TTY)
 Monday through Friday
 8:30 a.m. to 5:00 p.m.

- a. Will mail complaint form with instructions, or you may file your complaints at the office.
- b. Handles physical access complaints regarding buildings with four or more stories, or ten or more units.
- c. Handles physical access complaints regarding government financed or owned buildings.

5. U.S. DEPARTMENT OF JUSTICE (DOJ)

Public Access Section
 Civil Rights Division
 P.O. Box 66738
 Washington, D.C. 20035-9998
 (202) 514-0301 (Voice)
 1 800 514-0301 (Voice)
 (202) 514-0383 (TTY) 1 (800) 514-0383 (TTY)

- a. Will mail complaint form with instructions.
- b. Also responds to housing discrimination complaints regarding public housing, and housing under a federal, state or local government housing program.

6. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

Fair Housing and Equal Opportunities
 77 West Jackson
 Suite 2102
 Chicago, Illinois 60604
 (312) 886-7140 (Voice)
 (312) 353-7143 (TTY)
 Monday through Friday
 8:15 a.m. to 4:45 p.m.

- a. HUD will mail a Housing Discrimination Complaint form along with instructions, accept the complaint via telephone, or you may come into the office to file your complaint.

You may also write a letter explaining the discrimination complaint, and mail a letter to HUD.

- b. Discrimination must have occurred within one year of filing.
- c. HUD will refer you to the local agency with fair housing jurisdiction.
- d. Jurisdiction is Region V which includes, Chicago, all of Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin.

If you are not satisfied with the decisions made by the agencies listed above, inquire about their appeal process.

DISCRIMINATORY ACTS OR PRACTICES AS PER THE FAIR HOUSING AMENDMENTS ACT (HUD)

1. Refusal to sell or rent or otherwise deal with a person.
2. Discriminating in the conditions, terms or privileges of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Blockbusting - causing person(s) to sell or rent by telling them that members of a minority group are moving into the area.
5. Discrimination in financing housing by a bank, savings and loan association, or other business.
6. Denial of membership or participation in brokerage, multiple listing, or other real estate Services.
7. Interference, coercion, threats or intimidation to keep a person from obtaining the full benefits of the Federal Fair Housing Law and/or filing a complaint.

Other per Illinois Department of Human Rights:

1. Offering, soliciting, accepting, using or retaining a listing knowing unlawful discrimination is intended.
2. Circulating written matter which indicates directly or indirectly an intent to commit any unlawful discrimination.
3. Altering the terms or conditions or privileges of the transaction or in the furnishing of facilities or connected Services. (Similar to #2 above)
4. Expressing orally or in writing an intent to directly or indirectly engage in unlawful discrimination.
5. Requiring that a prospective tenant not have children under 18 residing in his or her family at the time of application.
6. Specifically limiting the "number of children" under 18 as opposed to total occupants of a particular unit, based upon legitimate governmental regulations.
7. Refusing to sell or discriminating in terms, conditions or privileges of rental or sale to blind, hearing impaired or other people with disabilities who use guide, hearing or support dogs.
8. Requiring extra charges for persons who keep or use guide dogs, other than for actual damage done to the premises by such animals.
9. Refusing to allow reasonable modifications of premises occupied by people with disabilities made at the person's own expense. The landlord may require restoration of the premises to the original condition upon the tenant vacating the premises.

10. Failure to make reasonable accommodations in the rules, policies, practices and Services of a multi-family residential development to affordable people with disabilities equal opportunity.
11. Failure to design or construct for first occupancy after March 13, 1991, multi-family dwellings that are not readily accessible to people with disabilities.

DOCUMENTATION - GENERAL INFORMATION REQUESTED BY MOST AGENCIES:

1. Name and address of complainant.
2. Name and address of respondent, person(s) complaint is against.
3. Address or other identification of the housing involved.
4. A short description of the alleged violation (the event that caused complainant to believe his or her right were violated). If other were treated differently, explain the facts and circumstance.
5. The dates of the alleged violation.
6. If there were witnesses or others who know what happened, give their names, addresses and telephone numbers.
7. If the complaint has been made to other government agencies, or to the court, state when and where and explain what happened.

HUD has a complaint form, the Housing Discrimination Complaint form, for complainants to complete. Additional written comments and documentation may be submitted with the complaint form.

IIDHR requests complainants to complete an eight page questionnaire, the Housing/Real Estate Transaction Information Sheet. Additional written comments and documentation may be submitted with the questionnaire.

CCHR requires the complainant to write a letter and have it notarized. This letter is completed at the office of CCHR with an investigator present, and assisting.

The purpose of the forms or documents requested by the various agencies is to gather the facts. The information received will be used to investigate and to process the discrimination complaint. Any documentation may be presented as soon as possible. Additional documentation may be presented at any time.; however, it is important to present as much documentation before the findings are rendered or the final decision is made.

Pro-Bono Lawyers:

If you would like to be represented by an attorney, you may contact any of the organizations listed below which provide low-cost or free legal Services in some, but not all, cases.

LEADERSHIP COUNCIL FOR METROPOLITAN OPEN COMMUNITIES
111 W. Jackson Blvd., 12th Floor
Chicago, IL 60604
(312)341-5678 (Voice)
1-800-786-6736 (TDD)

LEGAL ASSISTANCE FOUNDATION

343 South Dearborn
Suite #700
Chicago, Illinois 60604
(312) 341-1070 (Voice)
(312) 431-1206 (TTY)

CENTER FOR DISABILITY AND ELDER LAW

710 North Lake Shore Drive
Third Floor
Chicago, Illinois 60611
(312) 908-6087 (Voice)
(312) 908-8705 (TTY)

LAWYER'S COMMITTEE FOR BETTER HOUSING, INC.

407 South Dearborn
Suite 1075
Chicago, Illinois 60605
(312) 347-7600 (Voice)
(312) 347-7603 (TTY)

JOHN MARSHALL LAW SCHOOL FAIR HOUSING LEGAL CLINIC

28 East Jackson Blvd.
Suite #500
Chicago, Illinois 60604
(312) 786-2267 (Voice)
(312) 424-3066 (TTY) The TTY telephone number is for the Law School not the Legal Clinic. If you choose to use the TTY, you may leave a message at the Law School for the Legal Clinic.

COOK COUNTY BAR ASSOCIATION COMMUNITY LAW PROJECT

188 West Randolph
Suite 720
Chicago, Illinois 60601
(312) 630-9363 (Voice)

AIDS LEGAL COUNCIL OF CHICAGO

220 South State Street
Suite 1330
Chicago, Illinois 60604
(312) 427-8990

COOK COUNTY LEGAL ASSISTANCE FOUNDATION INCORPORATED
15325 South Page Avenue
Harvey, Illinois 60426
(708) 339-5550 (Voice)
(708) 339-5564 (TTY)
Southern Suburbs

COOK COUNTY LEGAL ASSISTANCE FOUNDATION INCORPORATED
1146 Westgate
Suite #201
Oak Park, Illinois 60301
(708) 524-2600 (Voice)
(708) 524-2633 (TTY)
Western Suburbs

COOK COUNTY LEGAL ASSISTANCE FOUNDATION INCORPORATED
828 Davis Street
Suite #201
Evanston, Illinois 60301
(708) 475-3703 (Voice)
(708) 475-5580 (TTY)
Northern Suburbs

CHICAGO LAWYERS' COMMITTEE FOR CIVIL RIGHTS UNDER THE LAW, INC.
100 North LaSalle Street
Chicago, Illinois 60602
(312) 630-8576 (Voice)
(312) 503-4472 (TTY)

NORTHWESTERN UNIVERSITY SCHOOL OF LAW LEGAL CLINIC
357 East Chicago Avenue
Chicago, Illinois 60611-2069
(312) 503-8576 (Voice)
(312) 503-4472 (TTY)

CHICAGO-KENT LEGAL CLINIC
565 West Adams Street
Chicago, Illinois 60661
(312) 906-5050 (Voice)

You have the option of going directly to Court even if you have filed your complaint with CCHR, Cook County Commission on Human Relations, ILDHR, Illinois Attorney General's Office, HUD or DOJ. The court may sometimes give quicker, more effective relief than would be provided through conciliation.

POSSIBLE COMPENSATION TO THE COMPLAINANT:

If the violator is found liable, the violator may be ordered to :

1. Pay the complainant monetary damages -- reimbursement for any loss related to the discrimination, such as moving costs if he or she were forced to move from an apartment.
2. Compensate the complainant for emotional distress pain, suffering and humiliation.
3. Pay the complainant's attorney and court fees.
4. Pay civil penalties to the state, to vindicate public interest.
5. Submit Compliance reports and post notices of compliance with the Act.
6. Cease and desist from any further discrimination.
7. Allow the complainant to occupy a housing unit.
8. Pay punitive damage -- damages paid by the violator in cases where the violation was found to be willful, wanton or reckless concerning the complainant's rights.