

# Why Chicago Needs Just Cause for Eviction

Prepared by:

**Chicago Housing  
Justice League**



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[justcausechicago.org](http://justcausechicago.org)

# The Importance of Housing Stability

- Chicago has approx. 600,000 rentals, housing about 1.4 million, more than half of the population.
- In 40% of Chicago wards, more than 50% of all dwellings are rentals. In 20% of wards, it's over 60%.
- Average of 24,000 eviction court cases filed in Chicago every year.
- Top 10 community areas with the highest eviction rates (2010-2019) are all majority African-American communities
- An estimated 20-25% of eviction filings are no-fault, where the tenant has done nothing wrong.
- No-fault eviction cases (including non-renewals and terminations) displace about 6,000 families per year. The number increases to over 10,000 considering families who move before an eviction can be filed. Many become homeless, live doubled-up, and are forced to abandon their household goods & possessions.

# Evictions are a racial justice issue, and destabilize African American neighborhoods

Community Areas with Highest Average Eviction Rates, 2010-2019

Name	Eviction Rate Average (Number of evictions per 100 households)	% African American	% Latinx
Riverdale	9.4	96.5	2
South Shore	8.7	94.8	1.7
Washington Park	8.5	94.8	1.8
Chatham	7.4	96.4	0.8
Greater Grand Crossing	7.2	96.7	1.3
Auburn Gresham	7.1	97.2	1.4
Austin	7.1	82.5	11.1
South Chicago	7.1	74.7	22.1
West Garfield Park	7.0	95.7	1.8
West Pullman	7.0	93.3	5

- Evictions are already about to overwhelm the city. Why not prevent as many as possible with the tools we have in front of us?
- Evictions do not land evenly across the board -- they disproportionately hit Black and Latinx neighborhoods, and have contributed to the outmigration of African-Americans from Chicago over the last several decades

# The Importance of Housing Stability (cont.)

- Any disruptions to housing can result in further destabilization to other aspects of life: days missed at work, leading to loss of employment; disruption to a child's education, including being forced to switch to an unfamiliar school mid-year
- At the larger level, housing is the center-piece of a healthy community with good public transportation, good public schools, jobs with meaningful wages, a healthy food system, the arts, and public spaces and parks.
- At the personal level, housing is the platform from which springs meaningful life activities: friends, community, worship, schools, a sense of place and belonging in the world.
- Just Cause is a matter of racial justice, health justice, & neighborhood stability.

# Substitute Just Cause Bill: Basic concepts

- Under current law, landlords are not required to give a reason for termination or non-renewal. Notice is given that the relationship is over. A court eviction case is filed if the tenant does not move within the time provided in the notice.
- Just Cause ends the practice of ending the landlord-tenant relationship through termination, non-renewal, and eviction without good cause or fault on the tenant's part.
- Why do non-fault displacements occur?
  - Displacement by gentrification, flipping, masking unlawful retaliation (e.g., against renters requesting repairs or calling 311 about building conditions), masking unlawful discrimination (whether because of race, gender, sexual identity, disability, legal status, etc.).
- Just Cause reinforces good management practices and builds more stable landlord-tenant relations.
- Already in place in over 10 million rental units nationwide, including over 30,000 units in Chicago. From this vast experience, we know that Just Cause does no harm to landlords, large or small.

# Good or Just Causes to Terminate, Non-Renew, Evict

Just Cause would establish 7 exclusive reasons for ending the landlord-tenant relationship: 3 tenant-fault and 4 non-tenant fault:

- 3 tenant-fault cover all of the existing reasons: non-payment of rent, material breach of the lease or law (e.g., disrupting neighbors, damaging property, criminal activity, denying the landlord access, drug-related activity), or refusing to renew the lease on similar terms.
- 4 non-tenant fault reasons widely considered legitimate: landlord wishes to occupy the unit or have a close family member do so, the unit needs substantial repair/rehab, condominium conversion, and demolition or removing the unit from the market.

# List of Jurisdictions With Some Form of Just Cause

- Federal

- All conventional public housing units nationwide, including those in Chicago
- All privately owned units receiving “project-based” rental assistance nationwide, including those in Chicago
- All privately owned units receiving assisted through the federal tax credit program, including those in Chicago

- State

- Washington (2021)
- California (2019)
- Oregon (2019)
- New Hampshire (1985)
- New Jersey (1974)

- City

- 18 California cities have enacted local laws, including: Berkley, East Palo Alto, Glendale, Hayward, Los Angeles, Maywood, Mountain View, Oakland, Richmond, San Diego, San Francisco, San Jose, West Hollywood
- Albany, NY
- Burien, WA
- Federal Way, WA
- New York, NY (rent-stabilized units)
- Philadelphia, PA
- Portland, OR
- St. Paul, MN
- Seattle, WA
- Washington, D.C.

In total, Just Cause is in effect at more than **10 million units** nationwide.

# Payment of Relocation Assistance

- 4 non-tenant-fault reasons for removal, landlord pays relocation assistance:
  - a. Generally, 5x the city median by bedroom size; OR
  - b. For small landlords (owner-occupied buildings of 6 or fewer units), 3x the city median by bedroom size where the cause is substantial repair, condo conversion, demolition/removal of the unit; OR
  - c. For small landlords seeking to move into the unit or move-in a close family member, 2x city median by bedroom size; OR
  - d. For non-profit, mission driven owners, the greater of the federal Uniform Relocation Act or 3x city median by bedroom size; AND
  - e. A flat \$2500 if there is a school-aged child, or a senior, or disabled person in the tenant's household (non-stackable).
- For small landlords (owner-occupied, 6 or fewer units):
  - a. Pay less than the general standard.
  - b. Establishes a fund through a rental registry where the city can reimburse 50% of the relocation assistance paid to tenants.
  - c. Flexibility for landlord and tenant to agree on how relocation will be paid (e.g., rent reduction, abatement, etc.). Increases convenience for small landlords



# Right to Cure Non-Payment of Rent

- Bill extends existing Right to Cure (RtC) non-payment of rent
  - Previously, tenant could pay back-rent within five days of receiving an eviction notice. Fair Notice, passed summer 2020, extended it to the day the court issues an eviction order, but only allows tenants to cure one time per landlord, and exempts small landlords.
- Just Cause bill expands RtC to small landlords and removes the one-time cap.
- Q: Will landlords face ongoing uncertainty of getting rent? A: No, there are deterrents to renters using the extended RtC except in extraordinary circumstances. Curing non-payment costs \$500-\$600 in court fees on top of all back-rent, and the mere filing of an eviction court case damages the renter's credit report and score (regardless of the grounds or outcome).

# Rental Registry

- The bill creates a rental registry to help better understand the city's 600,000 rental units, helps city departments clarify ownership and management, and creates a fund to partially reimburse small landlords for relocation paid in cases of no-fault end of landlord-tenant relationship.
- Annual per unit registration fees: small and non-profit landlords \$30, larger landlords \$100. Generates approximately \$40 million per year. CHA owned properties are exempt from the fee.
- Allocation of registration: payment of relocation assistance reimbursement for small landlords, administration of registry, and other housing-related programs.

# Graduated Notice for Rent Increases

For any single or cumulative rent increase, during any consecutive 12-month period, notice must be given:

- 30 days for increases less than 5%
- 60 days for increases of 5% but less than 10%
- 90 days for increases of 10% but less than 15%
- 120 days for increases of 15% or more

For increases of 20% or greater, tenant has option to move & take relocation assistance.

Increases of 50% or greater deemed excessive and unconscionable (e.g., increase from \$1500 to \$2250 in a 12-month period).

# The Public Health Case for Passing the *Just Cause for Eviction* Ordinance

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# Health inequity shown in a chart: Chicago's Life Expectancy Gap

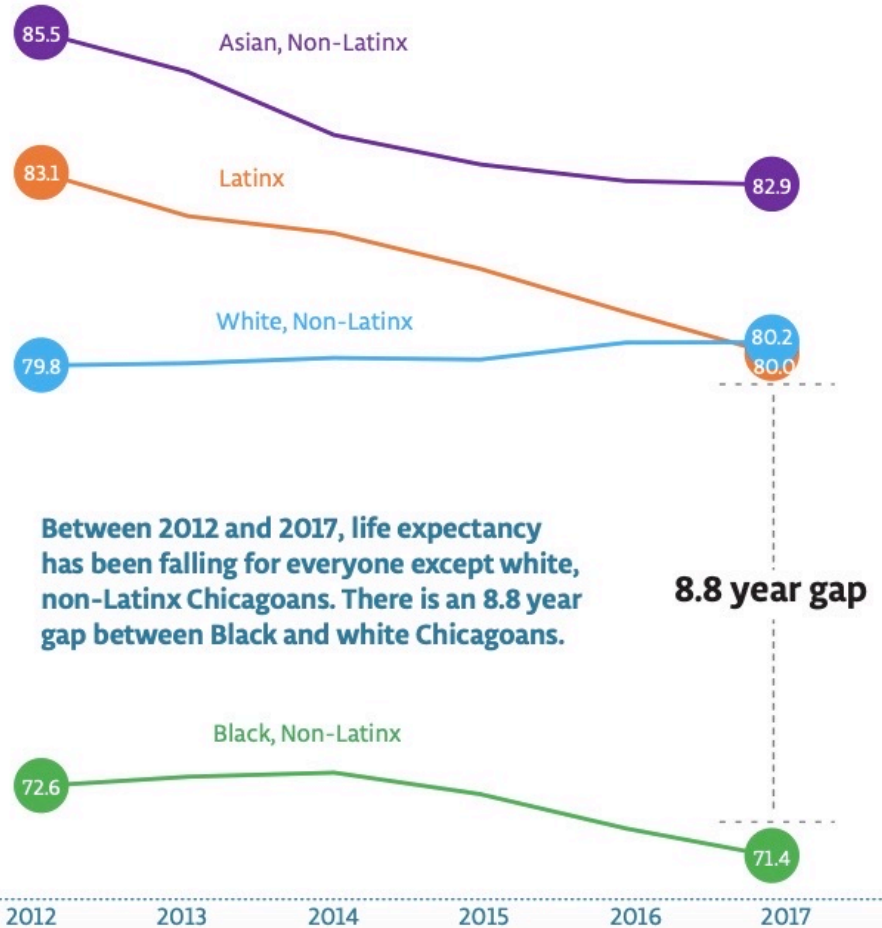
**Chicago has severe health inequities.**

**Inequitable policy is a structural cause of health inequities.**

Chart from *Healthy Chicago 2025*, published by Chicago Department of Public Health (2020):

[https://www.chicago.gov/content/dam/city/depts/cdph/statistics\\_and\\_reports/HC2025\\_917\\_FIN\\_AL.pdf](https://www.chicago.gov/content/dam/city/depts/cdph/statistics_and_reports/HC2025_917_FIN_AL.pdf)

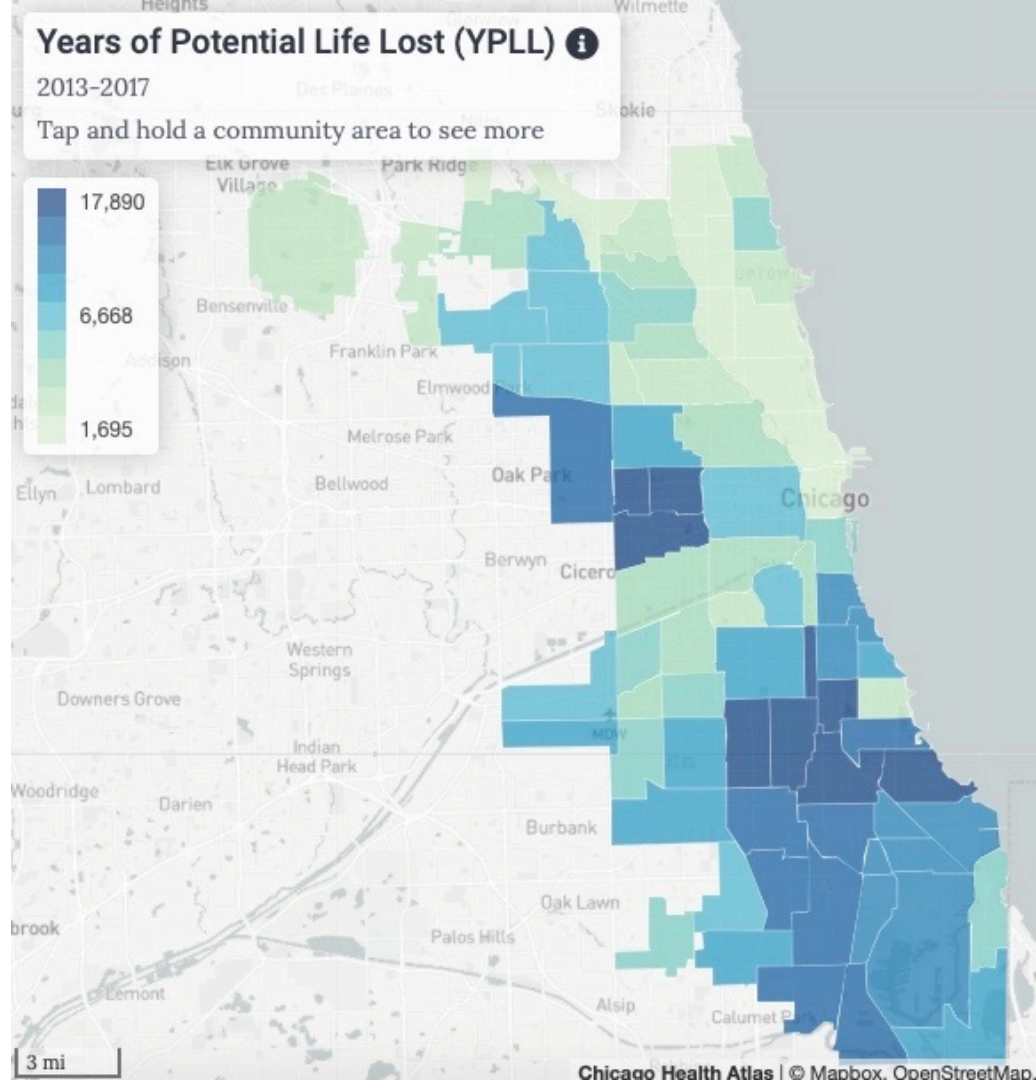
CHICAGO'S LIFE EXPECTANCY GAP, 2017



Health inequity shown on a map:  
Years of Potential Life Lost (YPLL) per 100,000 population, by community area

**The *Just Cause for Eviction Ordinance* will advance equitable housing and protect public health**

Chart from the *Chicago Health Atlas*:  
<https://chicagohealthatlas.org/indicators/YPLL?topic=years-of-potential-life-lost-ypll>



# Public Health Harms of Evictions

Evictions can cause:

- Stress and associated mental health problems, such as anxiety and depression
  - Stress can contribute to high blood pressure, cardiovascular disease, and obesity
- Increased likelihood of multiple moves and reduced quality housing
- Low quality housing can be hazardous to health by exacerbating asthma or causing lead poisoning, among other health problems
- Homelessness and the associated health harms and risks
- Lost belongings and major cost of moving and replacing items
  - Economic stability is critical to individuals' and families' health
- Disrupted ability to travel to workplaces and participate in work, contributing to job destabilization and job loss
  - Job loss contributes to income loss, with many negative public health effects

*List continues on the next slide*

# Public Health Harms of Evictions (cont'd from prior slide):

Evictions can cause:

- Increased maternal depression rates
- Negative effects on children's health and safety, including worse school performance and behavioral problems
- Displacement, contributing to our city's loss of thousands of Black Chicagoans who move away each year
- Community destabilization and disrupted community connections
- Reduced ability to civically engage and to build social cohesion
- Both reflected and worsened structural racism and class inequity, injustices that are fundamental root causes of health inequities



## According to *Healthy Chicago 2025*, the Community Health Improvement Plan published by CDPH:

“Housing stability, affordability, quality and safety all affect health. Poor housing conditions are associated with a wide range of health outcomes including respiratory infections, asthma, lead poisoning, injuries and mental health. In Chicago, one in five adults usually or always worries about having enough money to pay their rent or mortgage. Increasing access to affordable housing is associated with increased household discretionary income, increased health insurance coverage, decreased need for emergency care, decreased personal debt, increased savings for home ownership and educational attainment.”

*Healthy Chicago 2025:*

[https://www.chicago.gov/content/dam/city/depts/cdph/statistics\\_and\\_reports/HC2025\\_917\\_FINAL.pdf](https://www.chicago.gov/content/dam/city/depts/cdph/statistics_and_reports/HC2025_917_FINAL.pdf)

## Appendix: Eviction, Housing and Racial Demographic Data

Ward	Average Annual Eviction Filing Rate Per 100 Households	Average Annual Evictions, 2010-2019	Total Rental Units	Total Units	Percent Rental Units	Percent Black	Percent Latinx
1	1.92	307	31399	55368	56.7%	5.3%	31.4%
2	2.45	441	44030	84121	52.3%	6.7%	9.6%
3	6.37	964	25159	44157	57.0%	59.7%	3.6%
4	6.8	1317	41638	66330	62.8%	55.5%	4.8%
5	6.11	1221	34273	51395	66.7%	61.2%	5.2%
6	5.86	920	21512	40699	52.9%	95.3%	2.1%
7	7.99	1234	21719	41281	52.6%	89.4%	6.7%
8	6.86	873	20355	41341	49.2%	96.2%	1.1%
9	6.35	587	17135	39917	42.9%	92.0%	4.4%
10	4.16	287	12538	29538	42.4%	19.4%	64.3%
11	2.57	274	20548	37238	55.2%	5.8%	21.2%
12	3.16	265	17049	32020	53.2%	3.3%	76.4%
13	3.85	147	8390	30147	27.8%	2.3%	70.0%
14	3.13	170	13251	32844	40.3%	1.1%	82.1%
15	3.9	327	14984	28167	53.2%	16.6%	74.5%
16	6.08	631	19018	36092	52.7%	57.7%	39.3%
17	7.35	818	19303	38977	49.5%	78.9%	16.7%
18	5.38	180	6874	29097	23.6%	52.1%	36.7%
19	5.11	180	7910	36659	21.6%	26.0%	6.9%
20	6.15	913	25884	40114	64.5%	75.2%	15.2%
21	7.16	637	12605	30670	41.1%	96.9%	1.0%
22	2.55	188	11391	24294	46.9%	6.1%	88.1%
23	3.98	176	14282	43075	33.2%	1.5%	71.6%
24	5.6	631	21234	34004	62.4%	80.5%	14.5%
25	2.78	357	26469	46218	57.3%	8.9%	48.3%

Ward	Average Annual Eviction Filing Rate Per 100 Households	Average Annual Evictions, 2010-2019	Total Rental Units	Total Units	Percent Rental Units	Percent Black	Percent Latinx
25	2.78	357	26469	46218	57.3%	8.9%	48.3%
26	3.72	470	22728	36991	61.4%	11.1%	58.9%
27	6.32	965	43046	74731	57.6%	45.7%	14.3%
28	5.44	841	32041	50844	63.0%	72.6%	6.9%
29	6.04	714	23490	51619	45.5%	64.9%	18.5%
30	2.78	259	19400	41205	47.1%	2.1%	67.6%
31	3.47	320	18584	36061	51.5%	2.2%	76.0%
32	1.41	184	24440	49768	49.1%	3.2%	16.0%
33	1.99	231	20034	36861	54.4%	4.1%	45.9%
34	6.52	359	10665	33804	31.5%	94.5%	1.5%
35	2.2	256	26275	45648	57.6%	3.8%	62.0%
36	3.05	216	12046	33010	36.5%	2.8%	70.3%
37	7	718	16947	30212	56.1%	67.1%	29.3%
38	2.34	137	12641	44324	28.5%	1.9%	28.1%
39	2	178	15187	38161	39.8%	2.6%	23.6%
40	2.3	311	27260	45584	59.8%	7.5%	21.9%
41	2.77	173	13572	47575	28.5%	1.4%	11.2%
42	4.13	731	40869	76906	53.1%	4.0%	6.2%
43	1.39	237	25908	48990	52.9%	4.1%	5.0%
44	1.27	293	31027	50460	61.5%	2.7%	6.6%
45	2.77	244	14409	40503	35.6%	1.3%	27.7%
46	2.84	589	29157	45680	63.8%	17.2%	13.3%
47	0.98	164	27838	51405	54.2%	2.2%	12.6%
48	3.24	663	29553	46051	64.2%	15.1%	13.7%
49	3.92	723	25125	37308	67.3%	26.8%	19.9%
50	3.99	369	17193	34268	50.2%	12.9%	17.2%