

UPDATED November 19, 2024

**The following are DRAFT letters prepared for the purpose of providing a general understanding about when policies against renting to applicants with Bridge Subsidies might be discriminatory.**

**These DRAFT letters do not include legal advice relating to any individual, case, or matter and may not be interpreted as providing legal advice.**

**SAMPLE LETTERS FOR LANDLORDS WHO SAY THEY DO NOT WORK WITH  
YOUR ORGANIZATION OR THE BRIDGE SUBSIDY PROGRAM**

**Letter A – Educational**

Use this Letter When You Hope to Work with this Landlord to Place Members in the Future  
Or Persuade the Landlord to Change Its Policy

**\*\* When text appears in italics, that means the text is an example of what you might write, and that you will likely have to edit this text in order to fit the facts in your situation.**

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Dear Landlord:

*We recently spoke on the phone about an apartment you are renting at 123 Elm Street in Chicago. My organization provides social services to individuals who have qualified for housing assistance through the Illinois Department of Human Services' Bridge Subsidy Program. Generally, individuals who qualify for and participate in the Program must be living with a disability, have low income, and satisfy other requirements. The Bridge Subsidy provides housing assistance to participants so they can rent the housing of their choice in the private market. I help Program participants locate housing.*

The Program is set up so that participants pay landlords no more than 30% of their monthly income toward the apartment's rent. Catholic Charities, which administers the Program, covers the remaining amount of the rent for the participant by making a monthly assistance payment directly to the landlord.

You let me know that you have a policy not to accept applications from our clients with Bridge Subsidies. I want to follow up and share information about the Illinois Human Rights Act

("IHRA"), which prohibits housing discrimination. A 2023 amendment to the IHRA prohibits housing discrimination against a person based on their source of income. 775 ILCS 5/3-102(A). The housing discrimination laws are enforced by the Illinois Department of Human Rights ("IDHR"). In 2024, the IDHR issued guidance, called FAQs, to explain the source of income discrimination law's requirements for landlords. The FAQs are linked [here](#), and I've also attached a copy to this email.

In the FAQs, the IDHR explains that a person's source of income is how they receive money to pay rent, and that housing assistance (also called a subsidy) qualifies as a source of income. *FAQs*, ¶¶ 3, 4. The IDHR further explains that landlords are required to treat all rental applicants equally no matter what source of income they are going to use to pay their rent. *FAQs*, ¶ 10. Landlords must accept applicants who receive housing assistance. *FAQs*, ¶ 10. Also, landlords must accept all subsidy programs and accepting only some programs violates the law. *FAQs*, ¶ 12.

In light of this authority from the IDHR, I hope you will reconsider your policy against accepting applications from our clients who participate in the Bridge Subsidy Program. If you have any questions or want to talk about the Bridge Subsidy, please don't hesitate to give me a call.

Regards,

## **Letter B – Soft Demand when Member Wants to Submit an Application**

Use When the Landlord Has Said It Will NOT Work with You or the Bridge Subsidy  
And  
You Want the Landlord to Reconsider and Accept the Member’s Application

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Dear Landlord:

I’m writing on behalf of our client *John Doe*. We provide social services, including housing location services, to Mr. Doe. On [date], you advised that you are not accepting Mr. Doe’s application for the apartment at *123 Elm Street in Chicago* because he participates in the Bridge Subsidy Program OR because he is our client and participates in the Bridge Subsidy Program. This policy appears to violate the Illinois Human Rights Act, and I’m asking you to rescind the policy and accept Mr. Doe’s application.

The Illinois Human Rights Act requires landlords to treat all applicants fairly no matter what source of income they are going to use to pay rent. 775 ILCS 5/3-102(A). Housing assistance is a protected source of income under the law. *See The Illinois Dept. of Human Rights (“IDHR”) Frequently Asked Questions on Source of Income Discrimination (“FAQs”)* linked [here](#) and attached to this letter. The Bridge Subsidy Program is an Illinois housing assistance program and a protected source of income.

The IDHR, which enforces the IHRA, has stated that the prohibition on source of income discrimination means **landlords “must accept applicants who receive housing assistance.”** *FAQs*, ¶ 10. Also, landlords must accept all subsidy programs and accepting only some programs violates the law. *FAQs*, ¶ 12.

Given these IDHR directives about source of income discrimination, it appears you must accept Mr. Doe’s application. Time is of the essence here because the *Elm Street apartment* uniquely fits Mr. Doe’s needs, and affordable apartments are in short supply. Please provide written

confirmation on or before \_\_\_\_\_ [3 business days] that you have rescinded your policy against the Bridge Subsidy and are accepting Mr. Doe's application.

If I don't hear from you on or before \_\_\_\_, I will assume that you are standing by your refusal to accept Mr. Doe's application. I hope we are able to work this out, but if not I will let you know the additional steps I plan to take on Mr. Doe's behalf.

Regards,

### **Letter C – Hard Demand when Member Wants to Submit an Application**

Use When the Landlord Has Said It Will NOT Work with You or the Bridge Subsidy  
And  
You Want the Landlord to Reconsider and Accept the Member’s Application

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Dear Landlord:

I am writing on behalf of Mr. Doe and following up on my email dated \_\_\_\_ (a copy is attached). *By failing to respond to my email, you are indicating you will not rescind your Bridge Subsidy Program policy and accept Mr. Doe’s application. **OR** In your response dated [date], you say you will not accept Mr. Doe’s application, but instead stand by your policy against accepting applications from our clients who participate in the Bridge Subsidy Program/from participants in the Bridge Subsidy Program.*

Your policy not to accept applications from participants with housing assistance from the Bridge Subsidy Program requirement violates the Illinois Human Rights Act, as I explained in my prior email. The Illinois Department of Human Rights (“IDHR”) has made it clear that **landlords “must accept applicants who receive housing assistance”** in order to avoid discrimination. See *IDHR Frequently Asked Questions on Source of Income Discrimination* (“FAQs”), linked [here](#) and attached to this letter, at ¶ 10. The Illinois Human Rights Act permits rental applicants who have experienced source of income discrimination to enforce their rights through legal action. 775 ILCS 5/3-102(A).

Landlords who violate the source of income discrimination law can be required to cease and desist discriminating, pay actual damages to compensate for loss or injury; including, for example, loss of a housing opportunity; pay other damages; pay civil penalties, and pay attorneys’ fees. *FAQs*, ¶7. Since the law came into effect in 2023, both state courts and the IDHR have been bringing the parties in source of income discrimination cases to settlement

conferences and hearings resulting in the award of damages, fees, penalties and other relief. A number of legal aid agencies and fair housing organizations in Cook County – including our partner Legal Aid Chicago - provide legal services to low-income renters to enforce their rights under the source of income discrimination law.

To avoid legal action, I demand on Mr. Doe's behalf that you accept his application for the apartment at 123 Elm Street. The apartment is uniquely suited to Mr. Doe's housing requirements. *It's affordable, near to public transportation, a grocery store, medical services, his existing health care team, family, and other social supports.*

Please respond to this demand by the close of business on \_\_\_\_\_ [3 business days]. If you do not respond before this deadline, I'll conclude that you are continuing to refuse Mr. Doe's application and will pursue all available legal remedies.

Regards,