

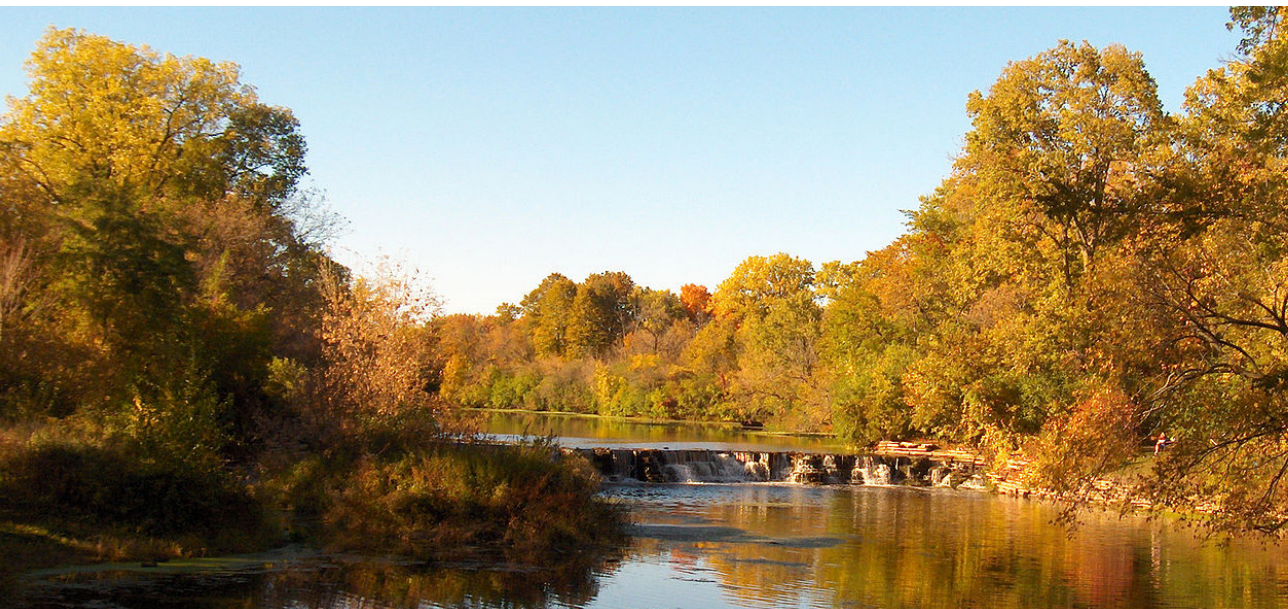
Where We Stand

FAIR HOUSING IN DUPAGE COUNTY

*A 3-Year Snapshot of Housing
Discrimination*

2025

Prepared by
HOPE Fair Housing
Center



Executive Summary

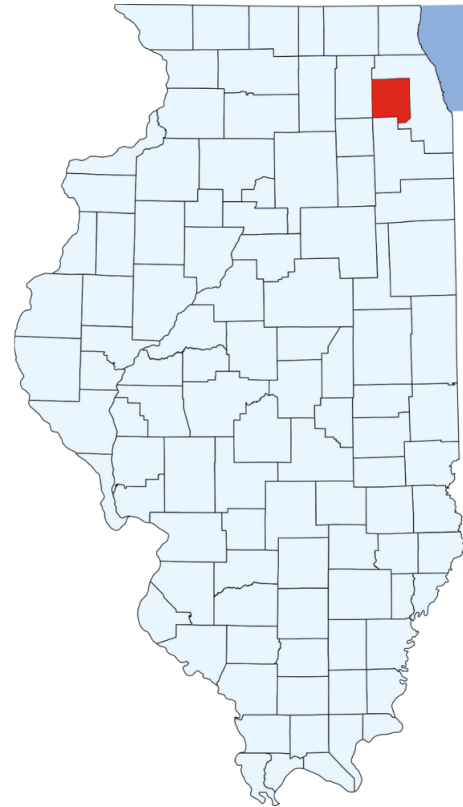
DuPage County is a wonderful place to call home for its 930,000 residents, yet far too many neighbors still struggle to find fair, affordable housing. Even with higher homeownership rates than the region (73% compared to 64%) and the highest Area Median Income in Northeast Illinois, housing costs have climbed out of reach for many families. Three out of four income brackets face higher housing cost burdens than the region, and affordability has worsened over time for every group except households earning more than 75,000 dollars.

Housing discrimination is also very real in DuPage. Between 2022 and 2024, HOPE received 286 local allegations of discrimination, most often involving disability, race, or source of income. Although renters make up only 26.9% of occupied homes, they account for 86% of HOPE's DuPage intakes. Black and Hispanic residents are five times and 2.3 times more likely to call HOPE for help, respectively.

These numbers tell a clear story: unfair barriers continue to harm DuPage families. But HOPE Fair Housing Center is here, fighting back every day, partnering with community leaders, and helping residents stand up for their rights so everyone has a fair shot at a safe, stable home in DuPage County.

This report is a snapshot of what we see everyday at HOPE, and it is designed to

inform, empower, and spark collective action. If you want to learn more, get involved, or explore ways to partner with us, HOPE welcomes you. Fair housing takes all of us, and together, we can build a more inclusive and equitable DuPage for everyone.



Demographics

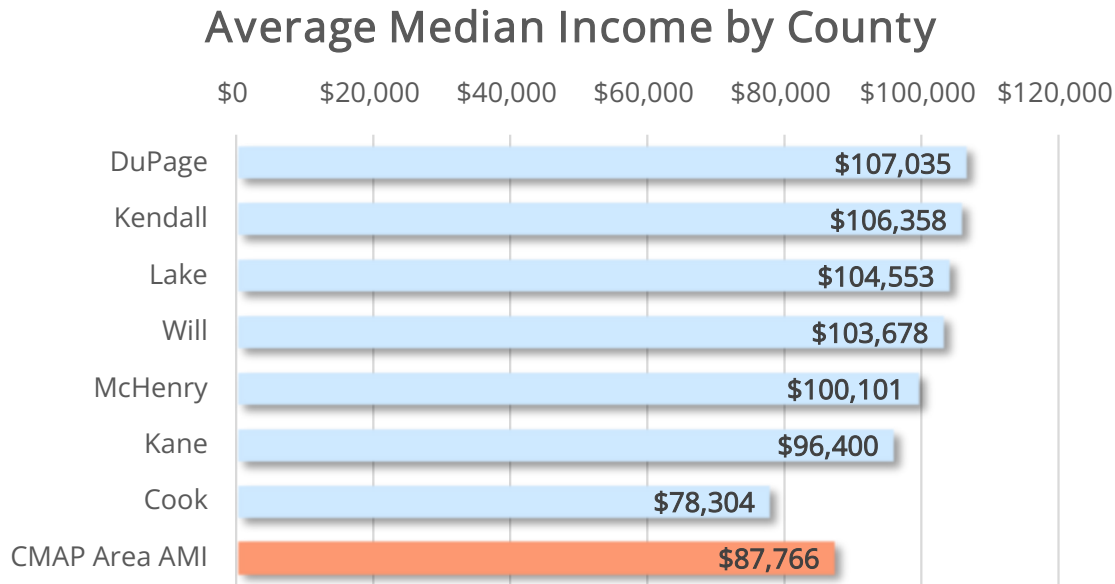


Figure 1

Source: CMAP Community Data Snapshot, Individual Counties, August 2024 Release. P. 3.

Located approximately 20 miles west of Chicago, DuPage County is a suburban community home to 930,000 Illinoisans across 39 municipalities (DuPage.gov, 2024).

The figures in this report have been derived directly from data collected by the Chicago Metropolitan Agency for Planning (CMAP), the official planning agency for Northeast Illinois. Using American Community Survey (ACS) data generated by the U.S. Census Bureau, CMAP produces annual "Community Data Snapshots" specific to the 7 counties, 284 communities, and 77 Chicago Community Areas represented in the dataset.

Compared to the CMAP area composite data, DuPage County reports higher rates of White and Asian residents and lower rates of Black and Hispanic/Latino residents.

DuPage County residents report a significantly higher Area Median Income (AMI) than and the highest AMI of any county in the region (see Figure 1). Residents of DuPage are also more likely to be owners of their homes (73%) than the region (64%) (see Figure 2).

Occupant Type

Dupage County

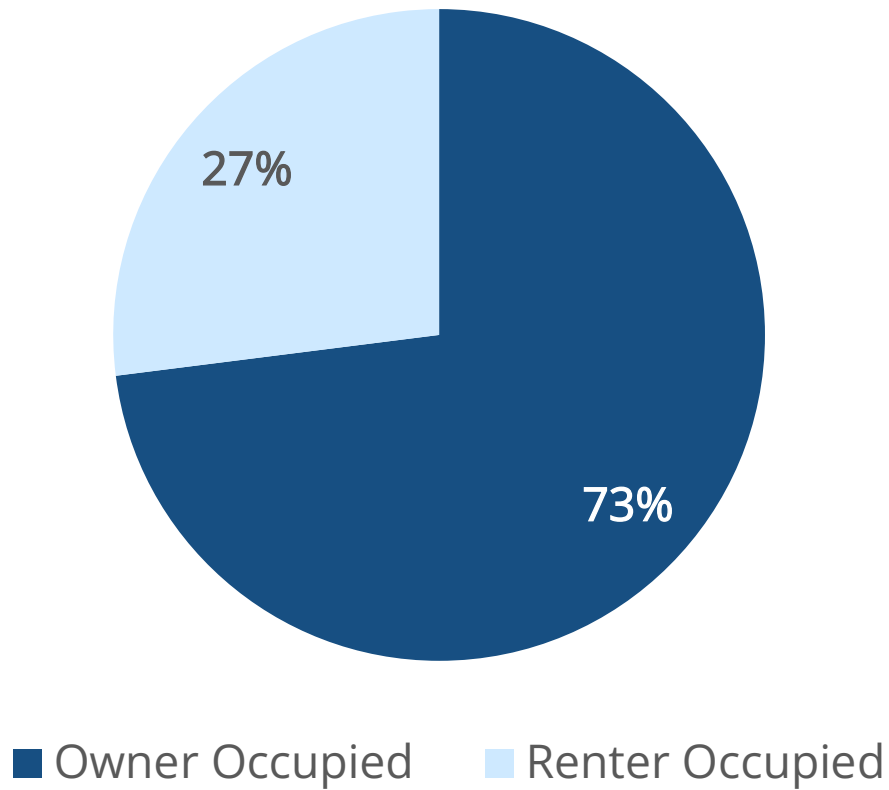


Figure 2. Source: CMAP Community Data Snapshot, Individual Counties, August 2024 Release.

Housing Affordability in DuPage

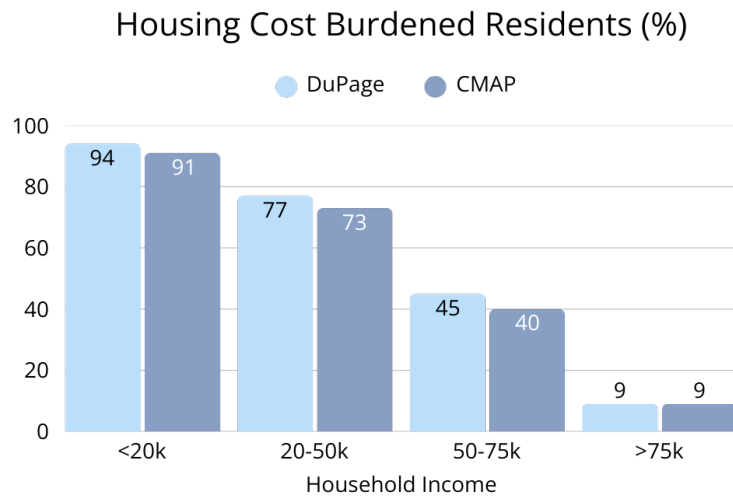


Figure 3

Source: CMAP Data DuPage County, August 2024 Release.

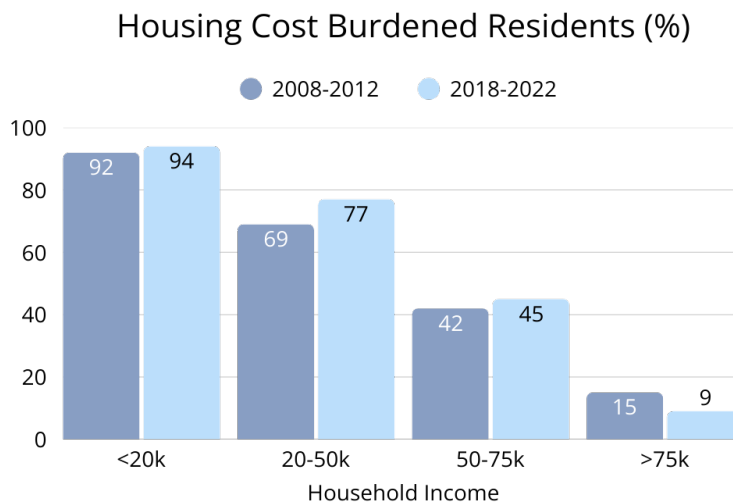


Figure 4.

Source: CMAP Data DuPage County, August 2024 Release.

The Department of Housing and Urban Development (HUD) defines housing to be “affordable” when a household contributes no more than 30% of their income toward housing expenses—whether that be rent, a mortgage, or utilities (HUD User, 2025). Those paying more than 30%, under HUD definitions, are considered “housing cost burdened”.

In DuPage, residents in 3 out of 4 income brackets experience higher rates of housing cost burden when compared to the region (see Figure 3). Comparisons of housing cost burdens over time reveal increasing rates of housing cost burdens among DuPage residents. In other words, housing costs within DuPage have become increasingly unaffordable for all measured income ranges except households earning >\$75,000 (Figure 4).

Fair Housing Protections

WHO IS PROTECTED UNDER THE LAW?

DuPage County residents are protected from housing discrimination across 17 distinct protected classes via two pieces of legislation, the Illinois Human Rights Act at the state level and the Fair Housing Act at the federal level. Figure 5 lists all protected classes and indicates under which law protections are offered. Under these laws, residents are protected from certain “prohibited acts” that housing providers are not allowed to make **based on** a tenant or applicant’s protected class.

Protected Class	Illinois Human Rights Act	Fair Housing Act
Race	✓	✓
Religion	✓	✓
National Origin	✓	✓
Sex	✓	✓
Color	✓	✓
Familial Status	✓	✓
Disability	✓	✓
Age	✓	
Marital Status	✓	
Military/veteran Status	✓	
Sexual Orientation	✓	
Order of Protection Status	✓	
Source of Income	✓	
Gender Identity	✓	
Arrest Record	✓	
Pregnancy Status	✓	
Immigration Status	✓	

Figure 5

WHAT ACTS ARE PROHIBITED?



Making housing unavailable (refusal to negotiate or rent, eviction, termination, refusal to renew)



Harassment



Coercion, intimidation, threats, interference



Different terms & conditions



Refusal to accommodate (disability)



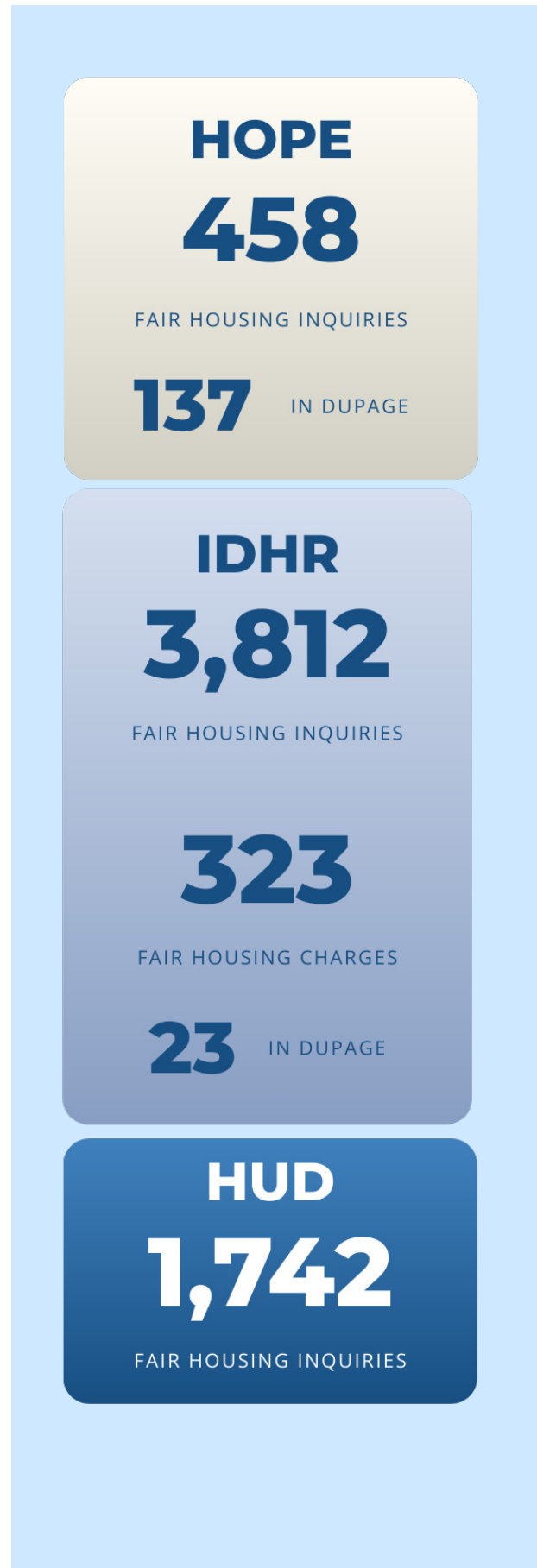
Misrepresenting availability or steering (neighborhood, less desirable housing)

SYSTEMS OF ENFORCEMENT

DuPage residents who have experienced housing discrimination can take action in a few different ways. All DuPage residents have the option to report their experience directly to HUD (Department of Housing and Urban Development), IDHR (Illinois Department of Human Rights), or initiate an intake with HOPE Fair Housing Center, who can provide further support and help prove your claims.

DuPage residents in Naperville can file complaints under the City's Human Rights and Fair Housing Ordinance through the Naperville Human Rights and Fair Housing Commission (NHRFHC). Each agency's data from 2023 (Figure 6) illustrates the typical distribution of how and where inquiries are handled. Fair Housing Enforcement Agencies like HOPE are integral to the enforcement of the Fair Housing Act and submit approximately 75% of all fair housing complaints each year.

Figure 6 (Right). Sources: Illinois Department of Human Rights. (2024, January 8). IDHR FY 23 Annual Report. Illinois Department of Human Rights. U.S. Department of Housing and Urban Development. (2023). Office of Fair Housing and Equal Opportunity: Annual report, FY 2023. HOPE Fair Housing Center. (2024, June). 2023 annual report. HOPE Fair Housing Center.



Fair Housing Trends in DuPage County

WHICH DUPAGE RESIDENTS ARE CALLING HOPE?

Data from 2022-2024 HOPE intakes show that DuPage-based callers are more likely to be renters who are Black or Latine than the larger DuPage population. Despite only representing 26.9% of occupied units in the county, renters make up 86% of HOPE's DuPage intakes between 2022-2024. Our data shows a similar overrepresentation of Black and Latine callers who are five and 2.3 times more likely to call about an experience of housing discrimination, respectively (Figure 7).

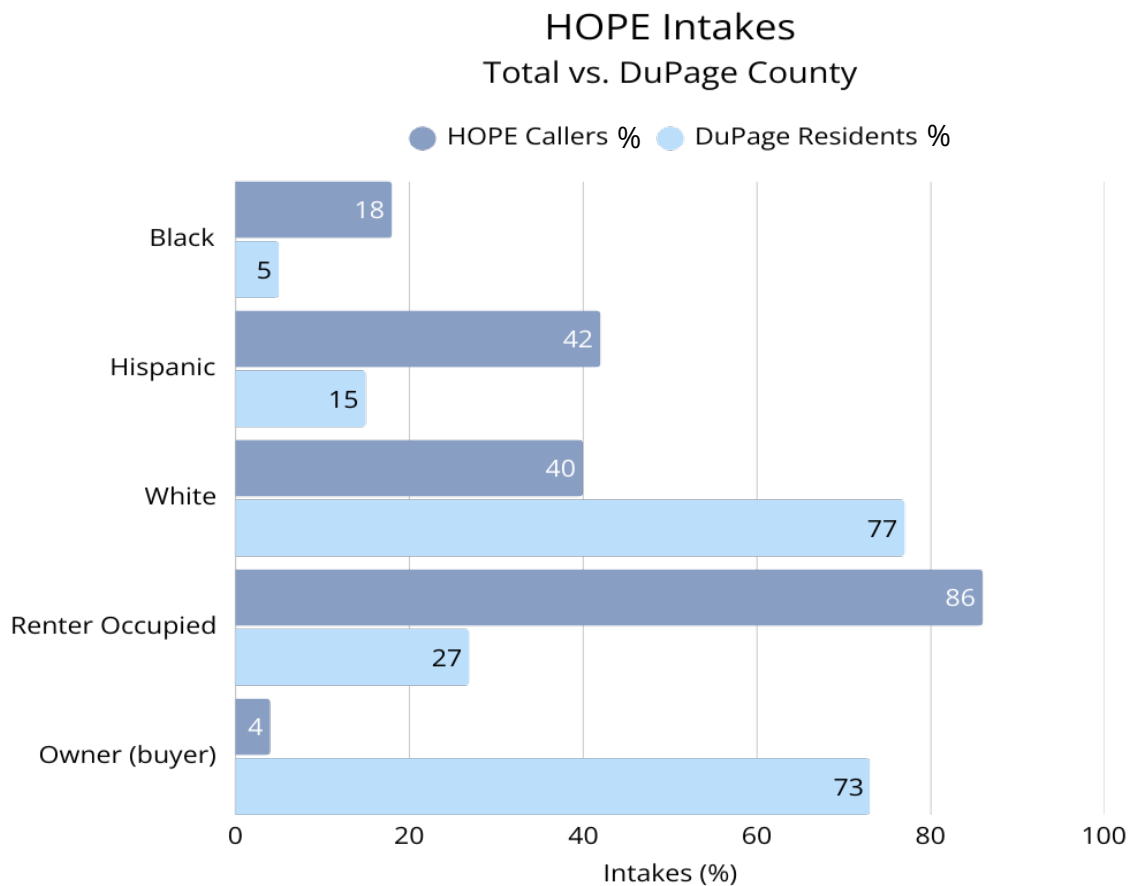


Figure 7

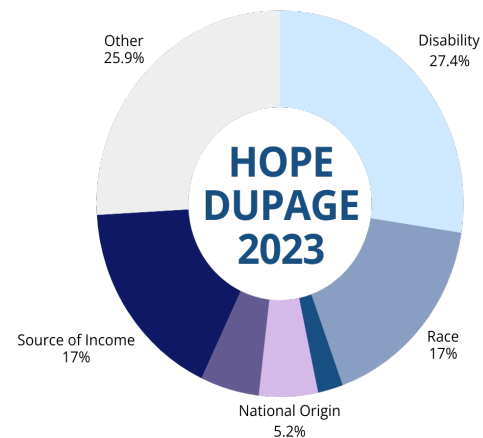
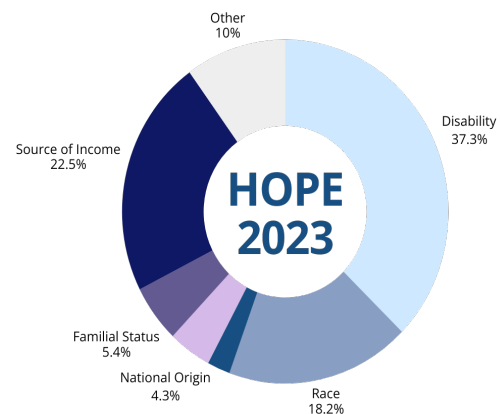
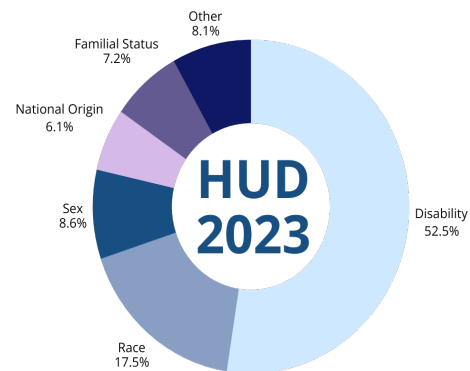
DO DUPAGE COMPLAINTS MIRROR NATIONAL DATA?

From 2022-2024, HOPE received and processed 286 unique allegations of housing discrimination specific to DuPage County.

The top three protected classes represented in these cases were **disability**, **race**, and **source of income**. 2023 data shows that the frequency of specific protected classes represented in HOPE's DuPage-based complaints is very similar to that which we see at the federal level in HUD complaints (Figures 8-10).

One major difference in represented protected classes is the introduction of the Source of Income (SOI) protection that Illinois passed in 2022 and implemented in 2023. SOI protections prohibit housing providers from discriminating against individuals on the basis of where their income comes from.

Most commonly, SOI protections prevent housing providers from denying housing based on a tenant's use of a rental subsidy, including Housing Choice Vouchers. Other protected sources of income in this provision include unemployment income, social security income, public assistance, and any other legal way an individual supports themselves.



Figures 8-10.

WHAT TYPES OF DISCRIMINATION ARE DUPAGE CALLERS REPORTING TO HOPE?

HOPE data on DuPage inquiries from 2022-2024 reflect a decrease in the proportion of tenants calling about race and national origin discrimination and an increase in Source of Income discrimination-related inquiries. We believe this increase is due

to Illinois' recent passage of Source of Income protections in 2022. Increases in following years reflect expanded public awareness of this protection and associated rights.

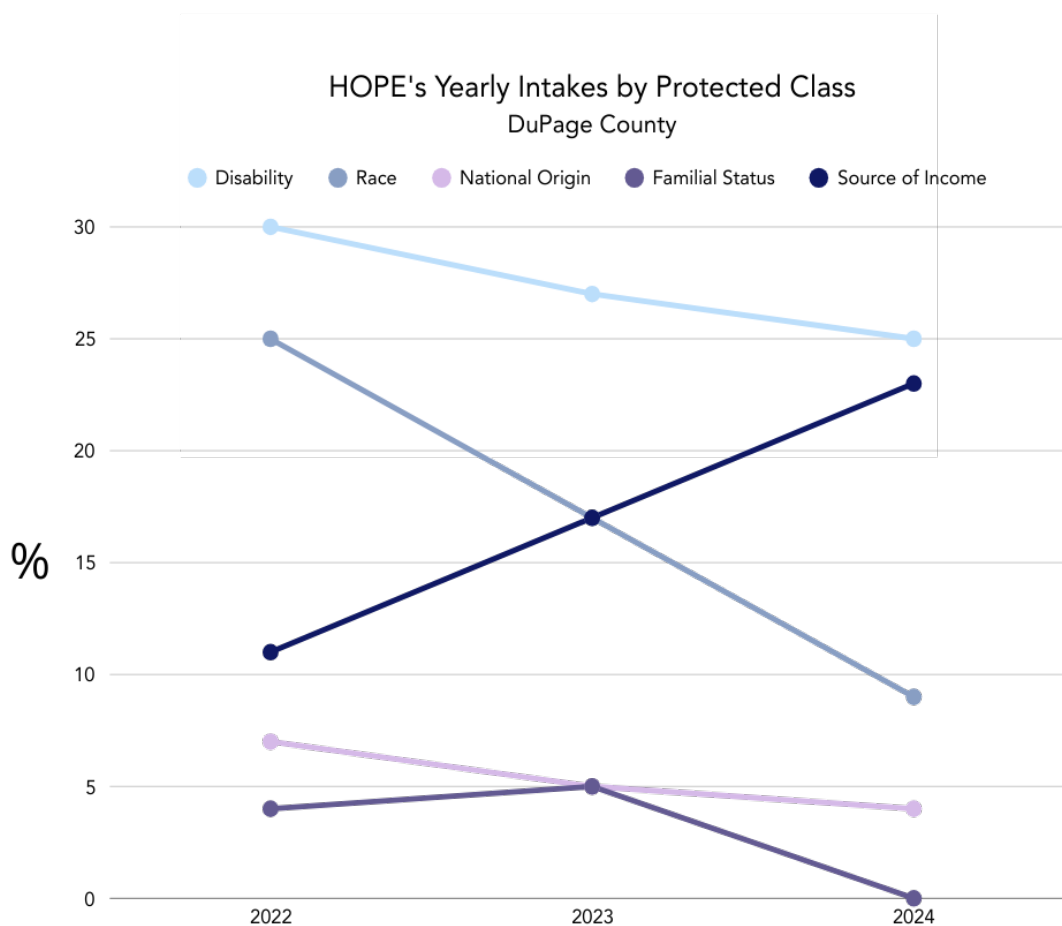


Figure 10.

Intakes by Municipality

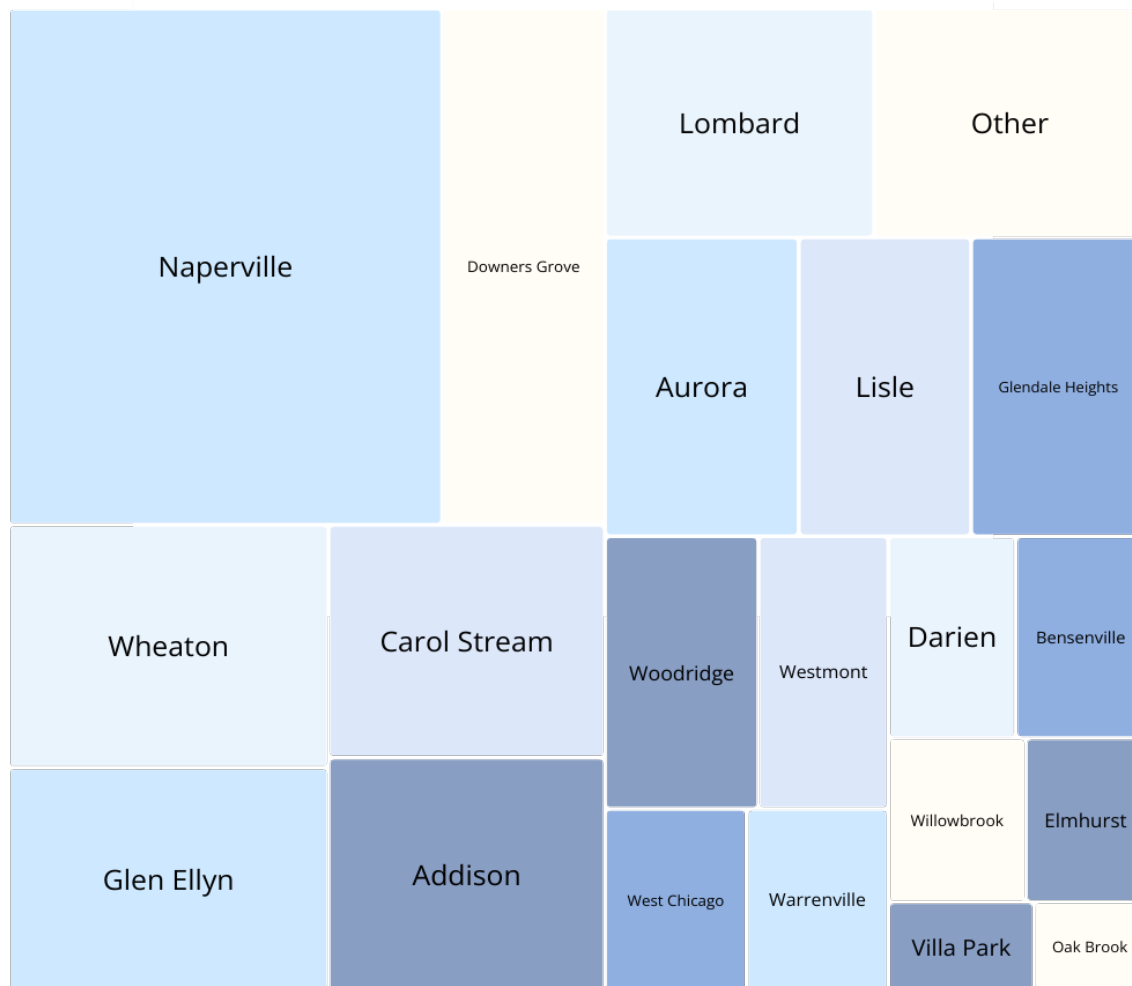


Figure 12

Figure 12 illustrates the frequency of housing discrimination complaints received by HOPE within DuPage County. Each municipality is represented by a box, and the size of the box demonstrates the proportion of complaints HOPE received from that community.

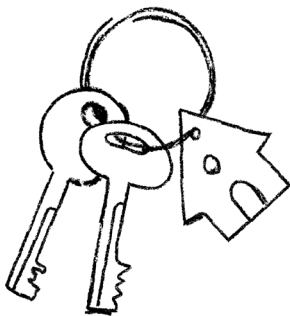
About HOPE

HOPE Fair Housing Center is the oldest and largest fair housing center in Illinois. HOPE was established in 1968 when a family was found living in a garage in Wheaton, IL. A few neighbors dug into their savings to buy and renovate a house for the family in need. This act of community solidarity became the first family-assisted housing program in DuPage County and laid the foundation for HOPE's mission.

That same year, the Federal Fair Housing Act was passed. This made housing discrimination illegal after years of advocacy from civil rights leaders who recognized that housing was central to achieving social progress. In 1970, HOPE expanded into a full-service fair housing organization. HOPE quickly grew beyond its roots in DuPage County to challenge systemic policies that disadvantaged those protected under the Fair Housing Act. Thanks to the help of hundreds of volunteers, contributors, and partners around the Chicagoland area, over five decades later HOPE remains faithful to this goal.

HOPE's mission is to create greater housing opportunities for all by

ensuring access to housing free from discrimination based on race, color, religion, national origin, sex, disability, familial status, or any other protected characteristic under state or local law. HOPE addresses disparities in housing opportunities, dismantles barriers to access, and advocates for fair and equitable treatment. Recently, HOPE has led groundbreaking fair housing cases on issues such as Source of Income discrimination, Crime-Free Housing and Nuisance Ordinances, discriminatory "no-evictions" policies, and the exclusion of individuals with mental illness in publicly funded supportive living facilities.



HOPE'S SERVICES

From its first family helped in 1968, HOPE has grown to assist approximately 450 families annually in enforcing their rights under the Fair Housing Act. While HOPE's reach extends across Illinois, its roots remain firmly planted in DuPage County where one-third of its fair housing cases typically originate. HOPE provides a range of critical services, including:



Client Services: We listen to our clients' stories and counsel them on their fair housing rights and options for securing the housing and/or resolution of their choice. This includes equipping clients with the tools to advocate for themselves, investigating allegations of housing discrimination, and engaging in direct advocacy on behalf of clients. HOPE also connects clients with helpful housing resources in their community.



Education and Outreach: We educate the public on fair housing laws, protections, and self-advocacy. HOPE is also a leading source for fair housing content such as educational videos, resources, and toolkits.



Inclusive Communities: We work vigorously to create economically sound and vibrant neighborhoods. HOPE accomplishes this by advocating for policy changes that increase housing opportunities; promoting strong local government community planning strategies and affordable housing opportunities; and investing in communities through individual grant-making programs that fund accessibility, homeownership, and stabilization.



Technical Assistance: We offer consultation and technical assistance to housing providers and industry professionals to ensure compliance with fair housing laws. HOPE provides guidance on best practices, legal requirements, and strategies to promote fair housing for all.

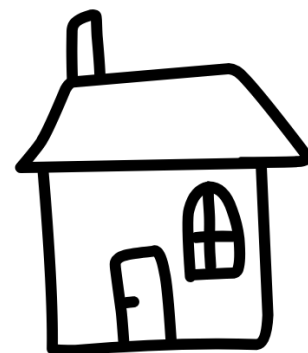


FACES OF FAIR HOUSING

Monica

Monica, a resident who is blind, began facing accessibility and discrimination issues after her building was sold to a new management company. The new management failed to honor reasonable accommodation requests leading to missed rent, disruptive renovations, and inaccessible features. With support from HOPE, she was able to secure meaningful accommodations—including changes in how she interacted with staff and updates to fixtures and appliances in her home—that restored her ability to live independently.

'I don't like the word "disabled" I'm differently abled. I can do the same things as everyone else, but I do it differently. These accommodations help me do things on my own again.'



Robert

Robert, was a long-term resident at an apartment complex in DuPage County, and when it came time to renew his lease, he was required to undergo a new background check. Robert completed the background check and did not think much of it because he had never been convicted of anything. The management told Robert they wanted him out in 30 days after the background check erroneously cited a felony conviction. Robert attempted to appeal the decision as he had never been convicted, only arrested, but management remained steadfast in their decision to terminate his lease. With support from HOPE, Robert was able to reach a settlement with the housing provider that included substantive policy change and compensation.

"When the tenant can't fight for themselves, you can find a good place like HOPE to fight for you. They can be your mouth and they listen...I would tell anybody that's in need of help for a housing issue, to contact HOPE."

Community Partners in DuPage

DuPage PADS

DuPage PADS provides critical shelter and housing services to individuals and families experiencing homelessness. PADS addresses barriers like rising rents, move-in fees, and limited affordable housing options while supporting those fleeing domestic violence and chronic homelessness.

Through programs like permanent supportive housing and rapid rehousing, PADS helps clients secure and maintain stable housing by working closely with landlords, navigating complex application processes, and offering rental assistance. DuPage PADS empowers vulnerable residents to overcome housing challenges and build lasting stability in the community.

"We're proud to support people through the trauma of homelessness while on the pathway to permanent housing. With rising rents and housing costs, affordable housing and supportive services are essential."

— Scott Austgen
Chief Program Officer

Catholic Charities, Diocese of Joliet

"Our goal is to get people housed first- because once someone has a home, perspective and focus can change. We need more income based housing and fewer hoops to jump through. The system can put barriers on people who are already struggling. Discrimination is real. People often assume because someone is homeless, they won't be a good tenant or can't get a job- that is not always the case."

"When people feel safe and supported, they're more likely to succeed. Our job is to walk alongside them- not to fix them, but to help them find stability and tools to move forward."

— Barb Sullivan Thurlby
Division Director of Community Services

Catholic Charities, DuPage County Division offers rental assistance and emergency services for individuals and families facing poverty and homelessness. Key programs include Kathy Paulsen Hope House, rapid rehousing, transitional, permanent supportive housing, and an Immigrant Support Program.

Clients may receive food, clothing, counseling and job support through case management that prioritizes dignity and safety. Catholic Charities follows a housing first model and works with community partners to address barriers such as discrimination, stigma and the growing gap between wages and housing costs.

Casa DuPage Workers Center / Immigrant Solidarity DuPage

Casa DuPage Workers Center (Immigrant Solidarity DuPage) is a grassroots, community-funded activist group based in Wheaton, Illinois, dedicated to supporting immigrant, particularly Latinx, communities in DuPage County.

Their mission is to educate, organize, and mobilize residents around rights and social justice. The organization offers a variety of community-centered programs including a Workers Center, cultural events, educational initiatives, a food pantry, and immigration clinics to empower and uplift immigrant residents.



"You raise the floor for housing, for immigrant housing, you raise the floor for everyone. It's tragic to see the housing conditions people are in... Communities are alive because of immigrant communities"

— **Cristobal Cavazos**

Executive Director

"Often people hit the hardest are single moms... Apartments and houses are supposed to be a safe space for the family after the job, but in this time with ICE, no safe place for the Latino families."

— **Gaby Hernandez Chico**

Co-Director

Fair Housing in Action

Local Crime-Free Housing Program

In 2024, a municipality within DuPage County completed an assessment of the feasibility and value of implementing a rental registration and crime-free housing program. These programs were originally considered to address overcrowding and maintenance concerns. The city did its research, which included looking at what comparable communities are doing, legal analysis, and consultations with their police department and HOPE Fair Housing Center.

The research highlighted significant concerns with crime-free housing programs. These ordinances often penalize tenants for police contact and can lead to outcomes that raise concerns about discrimination under the Fair Housing Act and the Violence Against Women Act (VAWA), and often

violate constitutional rights to Due Process. Ultimately, it was determined that such programs were not justified based on current conditions and would place the municipality at odds with most comparable communities. The municipality chose not to adopt the programs in favor of continuing its existing monitoring and enforcement with internal improvements.



Illinois Coalition for Fair Housing

HOPE was a key participant in the Illinois Coalition for Fair Housing that advanced statewide fair housing protections based on source of income. The coalition reacted to complaints from tenants across the state that housing providers were refusing to accept emergency COVID rental assistance. While source of income had been a protected class in the City of Chicago and Cook County for many years, DuPage County and the vast majority of HOPE's service area remained vulnerable to this type of discrimination.

HOPE, in conjunction with the coalition, organized to add a protection for source of income under the Illinois Human Rights Act. The protection went into effect in January 2023 and ensures that all legal, verifiable sources of income are treated equally by housing providers in Illinois.

HOPE Community Revitalization Efforts

HOPE was part of three national federal lawsuits against large lending institutions to correct the harm done to communities of color, including many in DuPage County, in their failures to market and maintain their foreclosed Real Estate Owned (REO) properties. Two of those cases are still being litigated. The federal lawsuit against Fannie Mae was resolved in 2022. HOPE Fair Housing Center along with the National Fair Housing Alliance (NFHA) and 19 other local fair housing organizations throughout the country, reached a landmark \$53 million agreement with Fannie Mae

(formally known as the Federal National Mortgage Association) to resolve a case arising from allegations that Fannie Mae treated foreclosed homes in communities of color unfavorably. The settlement will help rebuild and strengthen communities of color in 39 metropolitan areas. HOPE is investing much of the settlement monies directly back into the communities they allege were harmed by Fannie Mae's conduct to promote home ownership by providing much needed grants for down-payment assistance.

