



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB3582

Introduced 2/18/2025, by Rep. Will Guzzardi

SYNOPSIS AS INTRODUCED:

| | |
|------------------------|-------------------------|
| 775 ILCS 5/2-103.5 new | |
| 775 ILCS 5/4-102 | from Ch. 68, par. 4-102 |
| 775 ILCS 5/4-103 | from Ch. 68, par. 4-103 |
| 775 ILCS 5/5-102 | from Ch. 68, par. 5-102 |

Amends the Illinois Human Rights Act. Provides, in the Articles governing employment, financial, and public accommodation discrimination, that the use of criteria or methods that have the effect of causing certain discrimination-related civil rights violations is unlawful, unless (i) the use of such criteria or methods is necessary to achieve a substantial, legitimate, nondiscriminatory interest or (ii) the substantial, legitimate, nondiscriminatory interest cannot be served by another practice that has a less discriminatory effect.

LRB104 09707 JRC 19773 b

1 AN ACT concerning human rights.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Illinois Human Rights Act is amended by
5 changing Sections 4-102, 4-103, and 5-102 and by adding
6 Section 2-103.5 as follows:

7 (775 ILCS 5/2-103.5 new)

8 Sec. 2-103.5. Criteria or methods. It is a civil rights
9 violation for any employer, employment agency, or labor
10 organization to use criteria or methods in any act, as set
11 forth in Section 2-102, that has the effect of subjecting
12 individuals to discrimination on the basis of unlawful
13 discrimination, citizenship status, work authorization status,
14 arrest record, or conviction record, unless (i) the use of
15 such criteria or methods is necessary to achieve a
16 substantial, legitimate, nondiscriminatory interest or (ii)
17 the substantial, legitimate, nondiscriminatory interest cannot
18 be served by another practice that has a less discriminatory
19 effect.

20 (775 ILCS 5/4-102) (from Ch. 68, par. 4-102)

21 Sec. 4-102. Civil Rights Violations: Loans. It shall be a
22 civil rights violation for any financial institution, on the

1 basis grounds of unlawful discrimination, to:

2 (A) Denial of Services. Deny any person any of the
3 services normally offered by such an institution.

4 (B) Modification of Services. Provide any person with any
5 service which is different from, or provided in a different
6 manner than, that which is provided to other persons similarly
7 situated.

8 (C) Loan Terms. Deny or vary the terms of a loan.

9 (D) Property Location. Deny or vary the terms of a loan on
10 the basis that a specific parcel of real estate offered as
11 security is located in a specific geographical area.

12 (E) Consideration of Income. Deny or vary the terms of a
13 loan without having considered all of the regular and
14 dependable income of each person who would be liable for
15 repayment of the loan.

16 (F) Lending Standards. Utilize lending standards that have
17 no economic basis and which constitute unlawful
18 discrimination.

19 (G) Criteria. Use criteria or methods that have the effect
20 of causing a civil rights violation under this Section, unless
21 (i) the use of such criteria or methods is necessary to achieve
22 a substantial, legitimate, nondiscriminatory interest or (ii)
23 the substantial, legitimate, nondiscriminatory interest cannot
24 be served by another practice that has a less discriminatory
25 effect.

26 (Source: P.A. 81-1216.)

1 (775 ILCS 5/4-103) (from Ch. 68, par. 4-103)

2 Sec. 4-103. Credit Cards. It is a civil rights violation
3 for a person who offers credit cards to the public in this
4 State:

5 (A) Denial. To refuse to issue a credit card, upon
6 proper application, on the basis of unlawful
7 discrimination.

8 (B) Reasons for Rejection. To fail to inform an
9 applicant for a credit card, upon request, of the reason
10 that his or her application for a credit card has been
11 rejected.

12 (C) Criteria or methods. Use criteria or methods that
13 have the effect of causing a civil rights violation under
14 this Section, unless (i) the use of such criteria or
15 methods is necessary to achieve a substantial, legitimate,
16 nondiscriminatory interest or (ii) the substantial,
17 legitimate, nondiscriminatory interest cannot be served by
18 another practice that has a less discriminatory effect.

19 (Source: P.A. 81-1216.)

20 (775 ILCS 5/5-102) (from Ch. 68, par. 5-102)

21 Sec. 5-102. Civil Rights Violations: Public
22 Accommodations. It is a civil rights violation for any person
23 on the basis of unlawful discrimination to:

24 (A) Enjoyment of Facilities, Goods, and Services. Deny or

1 refuse to another the full and equal enjoyment of the
2 facilities, goods, and services of any public place of
3 accommodation;

4 (B) Written Communications. Directly or indirectly, as the
5 operator of a place of public accommodation, publish,
6 circulate, display or mail any written communication, except a
7 private communication sent in response to a specific inquiry,
8 which the operator knows is to the effect that any of the
9 facilities of the place of public accommodation will be denied
10 to any person or that any person is unwelcome, objectionable
11 or unacceptable because of unlawful discrimination;

12 (C) Public Officials. Deny or refuse to another, as a
13 public official, the full and equal enjoyment of the
14 accommodations, advantage, facilities or privileges of the
15 official's office or services or of any property under the
16 official's care because of unlawful discrimination.

17 (D) Criteria or methods. Use criteria or methods that have
18 the effect of causing a civil rights violation under this
19 Section, unless (i) the use of such criteria or methods is
20 necessary to achieve a substantial, legitimate,
21 nondiscriminatory interest or (ii) the substantial,
22 legitimate, nondiscriminatory interest cannot be served by
23 another practice that has a less discriminatory effect.

24 (Source: P.A. 95-668, eff. 10-10-07.)