



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB4820

by Rep. Debbie Meyers-Martin

SYNOPSIS AS INTRODUCED:

20 ILCS 2805/45 new
20 ILCS 2805/50 new
30 ILCS 105/5.1038 new
775 ILCS 5/1-103
775 ILCS 5/3-102.2 new

from Ch. 68, par. 1-103

Provides that the Act may be referred to as the Veterans Housing Protection Act. Amends the Illinois Human Rights Act. Provides that it is a civil rights violation to refuse to sell or rent or to otherwise make unavailable or deny a dwelling to any buyer or renter who is a veteran because of the results of a criminal, credit, or eviction history records check. Provides that the prohibition against the use of the results of a veteran's criminal history records check shall not preclude an owner or any other person engaging in a real estate transaction, or a real estate broker or salesman, from prohibiting the veteran, a member of the veteran's household, or a guest of the veteran from engaging in unlawful activity on the premises. Expands the Act's definition of "source of income" to include any federal, State, or local public assistance, and federal, State, or local housing subsidies, such as federal Department of Housing and Urban Development Veterans Affairs Supportive Housing vouchers, rental assistance under the Supportive Services for Veterans Families program, and veterans' benefits. Amends the Department of Veterans Affairs Act. Requires the Department of Veterans Affairs to administer a statewide Landlord Rental Guarantee Program which reimburses landlords up to \$3,500 for damages or unpaid rent associated with veteran tenants using any federal, State, or local housing assistance or veterans' benefits to pay all or a portion of the rent. Provides that reimbursement payments shall be paid out of the Veterans Rental Guarantee Fund, a special fund created in the State treasury. Requires the Department to also establish and administer a pilot program to increase affordable homeownership opportunities among the veteran population. Provides that under the pilot program veterans shall be able to use federal or State housing vouchers to partially subsidize homeownership expenses for up to 10 or 15 years depending on the mortgage term.

LRB104 18446 KTG 31888 b

1 AN ACT concerning veterans.

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

4 Section 1. Reference to Act. This Act may be referred to as
5 the Veterans Housing Protection Act.

6 Section 3. Purpose and findings. The General Assembly
7 finds that:

8 (1) Veterans experience disproportionate rates of
9 homelessness and housing instability, especially in counties
10 with rising rents and limited transitional housing.

11 (2) The denial of housing to veterans undermines federal
12 investments and perpetuates homelessness.

13 (3) Federal voucher access alone is insufficient when
14 landlords deny voucher holders and counties lack fast-track
15 development pathways.

16 (4) Veteran homelessness is preventable, and the State has
17 a moral interest in ensuring that those who defended this
18 nation do not live without secure shelter.

19 (5) To ensure that veterans have equitable and
20 unrestricted access to safe and stable housing without
21 discriminatory screening practices, the General Assembly deems
22 it in the public interest to enact this Act.

1 Section 5. The Department of Veterans Affairs Act is
2 amended by adding Sections 45 and 50 as follows:

3 (20 ILCS 2805/45 new)

4 Sec. 45. Landlord Rental Guarantee Program.

5 (a) The Department of Veterans Affairs shall administer a
6 statewide Landlord Rental Guarantee Program which reimburses
7 landlords up to \$3,500 for damages or unpaid rent associated
8 with veteran tenants using any federal, State, or local
9 housing assistance or veterans' benefits to pay all or a
10 portion of the rent, including, but not limited to, federal
11 Department of Housing and Urban Development Veterans Affairs
12 Supportive Housing vouchers, rental assistance under the
13 Supportive Services for Veterans Families program, and
14 veterans' benefits disbursed under the VA Fiduciary Program.

15 (b) Reimbursement payments under the Landlord Rental
16 Guarantee Program shall be issued for claims relating to
17 renting private market rental units to veterans and shall be
18 paid out of the Veterans Rental Guarantee Fund, a special fund
19 created in the State treasury. The Fund shall consist of any
20 moneys appropriated to the Department of Veterans Affairs for
21 the Landlord Rental Guarantee Program as well as any gifts,
22 bequests, or other sources of funding. All interest earned on
23 the moneys in the Fund shall be deposited into the Fund. Moneys
24 in the Fund shall be expended for the operation of the Landlord
25 Rental Guarantee Program and for no other purpose.

1 (c) The Department may adopt any rules necessary to
2 implement the program, including, but not limited to, rules on
3 claims applications for tenants and landlords, claims
4 processing, damages, beyond wear and tear, that are eligible
5 for reimbursement, and damages or unpaid rent that are
6 ineligible for reimbursement.

7 (20 ILCS 2805/50 new)

8 Sec. 50. Homeownership pilot program.

9 (a) The Department of Veterans Affairs shall establish and
10 administer a pilot program to increase affordable
11 homeownership opportunities among the veteran population. The
12 pilot program shall operate in the State's metropolitan
13 statistical areas and major rural areas. Under the pilot
14 program, veterans shall be able to use their federal
15 Department of Housing and Urban Development Veterans Affairs
16 Supportive Housing vouchers, or any other federal or State
17 housing voucher, to partially subsidize homeownership expenses
18 for up to 10 or 15 years depending on the mortgage term. The
19 pilot program shall also provide case management and clinical
20 services to veterans participating in the pilot program to
21 help prevent future housing and personal crises. The
22 Department of Veterans Affairs shall collaborate with relevant
23 agencies to support the coordination and alignment of housing
24 assistance for veterans provided through other State and
25 federal funds, to the extent possible.

1 (b) Any person who participates in the pilot program by
2 means of a false statement or willful misrepresentation for
3 the purpose of unlawfully using any federal or State housing
4 voucher or other assistance to partially subsidize
5 homeownership as provided under the pilot program shall be
6 answerable to the Department for refunding the entire value
7 amount of the State or federal housing voucher or other
8 assistance received. If the refund is not made, it shall be
9 recoverable in a civil action from the person who unlawfully
10 received the State or federal housing voucher or other
11 assistance or from anyone who willfully aided such person to
12 obtain such State or federal housing voucher or assistance. In
13 any such civil action where fraud is proven, the court may, as
14 a penalty receivable by the Department, assess an additional
15 sum of money up to but not in excess of the entire value amount
16 of the State or federal housing voucher or other assistance
17 received.

18 (c) Any person, firm, corporation, association, agency,
19 institution or other legal entity, other than an individual
20 recipient, that willfully, by means of a false statement or
21 representation, or by concealment of any material fact or by
22 other fraudulent scheme or device on behalf of himself or
23 herself or others, obtains or attempts to obtain housing
24 voucher funds or other housing assistance under the pilot
25 program to which he or she or it is not entitled, or in a
26 greater amount than that to which he or she or it is entitled,

1 shall be liable for repayment of any excess funds or payments
2 received and, in the event such payment is not made, it shall
3 be recoverable in a civil action. In any such civil action
4 where fraud is proven, the court may, as a penalty receivable
5 by the Department, assess an additional sum of money up to but
6 not in excess of the entire amount of the difference in
7 mortgage payment to the individual recipient and that which
8 should have been charged but for the willful misrepresentation
9 and misstatements.

10 (d) The Department of Veterans Affairs shall monitor
11 implementation of the pilot program, evaluate results, and
12 submit annual progress reports with recommendations to the
13 General Assembly beginning one year after the initial
14 implementation date of the pilot program.

15 Section 10. The State Finance Act is amended by adding
16 Section 5.1038 as follows:

17 (30 ILCS 105/5.1038 new)

18 Sec. 5.1038. The Veterans Rental Guarantee Fund.

19 Section 15. The Illinois Human Rights Act is amended by
20 changing Section 1-103 and by adding Section 3-102.2 as
21 follows:

22 (775 ILCS 5/1-103) (from Ch. 68, par. 1-103)

1 Sec. 1-103. General definitions. When used in this Act,
2 unless the context requires otherwise, the term:

3 (A) Age. "Age" means the chronological age of a person who
4 is at least 40 years old, except with regard to any practice
5 described in Section 2-102, insofar as that practice concerns
6 training or apprenticeship programs. In the case of training
7 or apprenticeship programs, for the purposes of Section 2-102,
8 "age" means the chronological age of a person who is 18 but not
9 yet 40 years old.

10 (B) Aggrieved party. "Aggrieved party" means a person who
11 is alleged or proved to have been injured by a civil rights
12 violation or believes he or she will be injured by a civil
13 rights violation under Article 3 that is about to occur.

14 (B-5) Arrest record. "Arrest record" means:

15 (1) an arrest not leading to a conviction;

16 (2) a juvenile record; or

17 (3) criminal history record information ordered
18 expunged, sealed, or impounded under Section 5.2 of the
19 Criminal Identification Act.

20 (C) Charge. "Charge" means an allegation filed with the
21 Department by an aggrieved party or initiated by the
22 Department under its authority.

23 (D) Civil rights violation. "Civil rights violation"
24 includes and shall be limited to only those specific acts set
25 forth in Sections 2-102, 2-103, 2-105, 3-102, 3-102.1, 3-103,
26 3-102.10, 3-104.1, 3-105, 3-105.1, 4-102, 4-103, 5-102,

1 5A-102, 6-101, 6-101.5, and 6-102 of this Act.

2 (E) Commission. "Commission" means the Human Rights
3 Commission created by this Act.

4 (F) Complaint. "Complaint" means the formal pleading filed
5 by the Department with the Commission following an
6 investigation and finding of substantial evidence of a civil
7 rights violation.

8 (G) Complainant. "Complainant" means a person including
9 the Department who files a charge of civil rights violation
10 with the Department or the Commission.

11 (G-5) Conviction record. "Conviction record" means
12 information indicating that a person has been convicted of a
13 felony, misdemeanor or other criminal offense, placed on
14 probation, fined, imprisoned, or paroled pursuant to any law
15 enforcement or military authority.

16 (H) Department. "Department" means the Department of Human
17 Rights created by this Act.

18 (I) Disability.

19 (1) "Disability" means a determinable physical or mental
20 characteristic of a person, including, but not limited to, a
21 determinable physical characteristic which necessitates the
22 person's use of a guide, hearing or support dog, the history of
23 such characteristic, or the perception of such characteristic
24 by the person complained against, which may result from
25 disease, injury, congenital condition of birth or functional
26 disorder and which characteristic:

1 (a) For purposes of Article 2, is unrelated to the
2 person's ability to perform the duties of a particular job
3 or position and, pursuant to Section 2-104 of this Act, a
4 person's illegal use of drugs or alcohol is not a
5 disability;

6 (b) For purposes of Article 3, is unrelated to the
7 person's ability to acquire, rent, or maintain a housing
8 accommodation;

9 (c) For purposes of Article 4, is unrelated to a
10 person's ability to repay;

11 (d) For purposes of Article 5, is unrelated to a
12 person's ability to utilize and benefit from a place of
13 public accommodation;

14 (e) For purposes of Article 5, also includes any
15 mental, psychological, or developmental disability,
16 including autism spectrum disorders.

17 (2) Discrimination based on disability includes unlawful
18 discrimination against an individual because of the
19 individual's association with a person with a disability.

20 (J) Marital status. "Marital status" means the legal
21 status of being married, single, separated, divorced, or
22 widowed.

23 (J-1) Military status. "Military status" means a person's
24 status on active duty in or status as a veteran of the armed
25 forces of the United States, status as a current member or
26 veteran of any reserve component of the armed forces of the

1 United States, including the United States Army Reserve,
2 United States Marine Corps Reserve, United States Navy
3 Reserve, United States Air Force Reserve, and United States
4 Coast Guard Reserve, or status as a current member or veteran
5 of the Illinois Army National Guard or Illinois Air National
6 Guard.

7 (K) National origin. "National origin" means the place in
8 which a person or one of his or her ancestors was born.

9 (K-5) "Order of protection status" means a person's status
10 as being a person protected under an order of protection
11 issued pursuant to the Illinois Domestic Violence Act of 1986,
12 Article 112A of the Code of Criminal Procedure of 1963, the
13 Stalking No Contact Order Act, or the Civil No Contact Order
14 Act, or an order of protection issued by a court of another
15 state.

16 (L) Person. "Person" includes one or more individuals,
17 partnerships, associations or organizations, labor
18 organizations, labor unions, joint apprenticeship committees,
19 or union labor associations, corporations, the State of
20 Illinois and its instrumentalities, political subdivisions,
21 units of local government, legal representatives, trustees in
22 bankruptcy or receivers.

23 (L-5) Pregnancy. "Pregnancy" means pregnancy, childbirth,
24 or medical or common conditions related to pregnancy or
25 childbirth.

26 (M) Public contract. "Public contract" includes every

1 contract to which the State, any of its political
2 subdivisions, or any municipal corporation is a party.

3 (M-5) Race. "Race" includes traits associated with race,
4 including, but not limited to, hair texture and protective
5 hairstyles such as braids, locks, and twists.

6 (N) Religion. "Religion" includes all aspects of religious
7 observance and practice, as well as belief, except that with
8 respect to employers, for the purposes of Article 2,
9 "religion" has the meaning ascribed to it in paragraph (F) of
10 Section 2-101.

11 (O) Sex. "Sex" means the status of being male or female.

12 (O-1) Sexual orientation. "Sexual orientation" means
13 actual or perceived heterosexuality, homosexuality,
14 bisexuality, or gender-related identity, whether or not
15 traditionally associated with the person's designated sex at
16 birth. "Sexual orientation" does not include a physical or
17 sexual attraction to a minor by an adult.

18 (O-2) Reproductive Health Decisions. "Reproductive Health
19 Decisions" means a person's decisions regarding the person's
20 use of: contraception; fertility or sterilization care;
21 assisted reproductive technologies; miscarriage management
22 care; healthcare related to the continuation or termination of
23 pregnancy; or prenatal, intranatal, or postnatal care.

24 (O-5) Source of income. "Source of income" means the
25 lawful manner by which an individual supports himself or
26 herself and his or her dependents. "Source of income" includes

1 any lawful, verifiable income paid directly to a veteran, or
2 to a representative of a veteran, or paid to a housing owner or
3 landlord on behalf of a veteran, including federal, State, or
4 local public assistance, and federal, State, or local housing
5 subsidies, including, but not limited to, federal Department
6 of Housing and Urban Development Veterans Affairs Supportive
7 Housing vouchers, rental assistance under the Supportive
8 Services for Veterans Families program, and veterans' benefits
9 disbursed under the VA Fiduciary Program.

10 (P) Unfavorable military discharge. "Unfavorable military
11 discharge" includes discharges from the Armed Forces of the
12 United States, their Reserve components, or any National Guard
13 or Naval Militia which are classified as RE-3 or the
14 equivalent thereof, but does not include those characterized
15 as RE-4 or "Dishonorable".

16 (Q) Unlawful discrimination. "Unlawful discrimination"
17 means discrimination against a person because of his or her
18 actual or perceived: race, color, religion, national origin,
19 ancestry, age, sex, marital status, order of protection
20 status, disability, military status, sexual orientation,
21 pregnancy, reproductive health decisions, or unfavorable
22 discharge from military service as those terms are defined in
23 this Section.

24 (R) "Veteran" means an individual who has served in or is a
25 current member of (i) the armed forces of the United States,
26 (ii) any reserve component of the armed forces of the United

1 States, or (iii) the Illinois Army National Guard or Illinois
2 Air National Guard.

3 (Source: P.A. 102-362, eff. 1-1-22; 102-419, eff. 1-1-22;
4 102-558, eff. 8-20-21; 102-813, eff. 5-13-22; 102-896, eff.
5 1-1-23; 102-1102, eff. 1-1-23; 103-154, eff. 6-30-23; 103-785,
6 eff. 1-1-25.)

7 (775 ILCS 5/3-102.2 new)

8 Sec. 3-102.2. Veterans' criminal, credit, or eviction
9 history. It is a civil rights violation to refuse to sell or
10 rent or to otherwise make unavailable or deny a dwelling to any
11 buyer or renter who is a veteran because of the results of a
12 criminal, credit, or eviction history records check.

13 The prohibition against the use of the results of a
14 veteran's criminal history records check shall not preclude an
15 owner or any other person engaging in a real estate
16 transaction, or a real estate broker or salesman, from
17 prohibiting the veteran, a member of the veteran's household,
18 or a guest of the veteran from engaging in unlawful activity on
19 the premises.