



Cook County & Chicago Screening Compliance Disclosure

Mahogany Realty Group is committed to a fair and transparent rental screening process that complies with the **Cook County Just Housing Amendment (JHA)**, the **Fair Housing Act**, and all applicable **state and local fair housing laws**.

This disclosure explains how applications are reviewed and how information is used to determine eligibility.

1 Two-Phase Screening Process

Phase 1 – Non-Criminal Review

During Phase 1, we review:

- **Credit history and payment reliability**
- **Income verification** and ability to meet rental obligations
- **Rental history** including references, evictions, and lease compliance

Only applicants who meet Phase 1 criteria will proceed to Phase 2.

Phase 2 – Limited Criminal Background Review

If the applicant satisfies Phase 1, Mahogany Realty Group may conduct a **limited criminal background check** as allowed by the **JHA**.

- Only **convictions within the past three (3) years** are considered.
- **Arrests, sealed, expunged, or juvenile records are not considered.**
- If a conviction is found, an **individualized assessment** is conducted based on:
 - The nature and severity of the offense
 - The time elapsed since conviction
 - The applicant's rehabilitation efforts, rental history, and character references



Applicants will receive **written notice** if any conviction history affects the housing decision and will have an opportunity to submit additional information.

2 Applicant Rights

In compliance with the **Fair Credit Reporting Act (FCRA)** and **Cook County JHA**, all applicants have the right to:

- Request a copy of their screening report.
 - Dispute inaccurate or outdated information.
 - Provide supplemental evidence or documentation for reconsideration.
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3 Equal Housing Opportunity

Mahogany Realty Group provides equal housing opportunities to all applicants and does not discriminate based on:

Race, color, religion, national origin, sex, disability, familial status, marital status, age, military status, sexual orientation, gender identity, or lawful source of income.

Our goal is to provide every applicant with a **fair, respectful, and transparent application experience**.

4 Application Fee & Process

- Each adult (18 or older) must submit a **separate application** and **screening authorization**.
- The **non-refundable application fee** of **\$39.99 per applicant** covers the cost of credit, eviction, and rental history reports.
- Application fees are paid **directly through RentSpree** via a secure online link.
- Once screening begins, the application fee cannot be refunded.



5 Screening Compliance Acknowledgment

By submitting an application through **Mahogany Realty Group** and **RentSpree**, you acknowledge that you have received and reviewed this **Cook County Just Housing Amendment (JHA)** and understand that:

- Each adult must complete an individual application.
- Screening is conducted in **two phases** as required by Cook County law.
- Application fees are **non-refundable once processing begins**.
- Submission of an application **does not guarantee approval or tenancy**.