

## Legal Action Chicago

### 2025 End-of-session Legislative Summary

In 2025, Legal Action Chicago worked to advance an array of legislation to improve the quality of life and economic opportunity of people living in poverty in Illinois. Our work includes fighting for equitable access to justice, increasing consumer protection, just and equitable housing and utilities practices, children and families, education, and workers' rights.

Here are some of the highlights:

#### **Access to Justice**

##### **HB1312: The Court Access Safety and Participation Act (CASPA)**

CASPA prohibits civil arrests from taking place inside, on the way to, or coming from any Illinois state court proceeding. "Civil arrests" are arrests that are not for criminal conduct, probation or parole violations, or contempt of court. The law codifies a multi-century old common law privilege and marks a significant legislative victory for the communities we serve. The law also provides civil remedies, including actual and statutory damages of \$10,000. CASPA will further reduce the number of civil arrests in Illinois at and around state courthouses – including but not limited to civil immigration arrests – which threaten the functioning of the court systems and the fair administration of justice.

Legal Action Chicago helped spearhead the efforts to pass this piece of legislation along with the Mexican American Legal Defense and Education Fund (MALDEF), the Illinois Coalition for Immigrant and Refugee Rights, the Office of the Cook County Public Defender, and the Latino Policy Forum. The effort to pass CASPA was led legislatively by Senator Celina Villanueva and Representative Norma Hernandez.

Ultimately, CASPA passed in October as part of HB1312, which provides broad civil immigration enforcement protections in state courts, hospitals, schools, and child-care centers.

#### **Cook County General Administrative Order 2025-10**

Effective October 15<sup>th</sup>, 2025, Chief Judge Timmothy Evans of the circuit court of Cook County issued General Administrative Order 2025-10, Common Law Privilege Against Civil Arrests for People Attending Court. The order reaffirms the common-law privilege against civil arrest while going to, remaining at, or returning from court, except for when there is a judicial warrant or order that authorizes the arrest. This order was adopted as a result of tireless work by the MacArthur Justice Center, as well as work we at Legal Action Chicago are doing with our partners at the Mexican American Legal Defense and Educational Fund (MALDEF), the Office of the Cook County Public Defender, and the Illinois Coalition for Immigrant and Refugee Rights, to help broaden and enshrine this right in state law. The MacArthur Justice Center and

the Public Defender office filed a joint petition on October 1<sup>st</sup> demanding that the chief judge issue a general order, and on October 14<sup>th</sup> the order was issued.

## **Consumer Protection**

### **SB 1738: Protecting Core Family Assets from Debt Collectors**

SB 1738 substantially expands the zone of financial protection for people against seizures of income and assets by judgment creditors. These new protections include, among others, increasing Illinois' homestead exemption (which applies to home equity) from \$15,000 to \$50,000 for single people and from \$30,000 to \$100,000 for a couple. For bank accounts, judgement debtors' first \$1,000 held in bank accounts will be protected until they have a chance for a court hearing to assert Illinois' existing \$4,000 "wildcard" exemption. This bill also raises additional property tax exemptions.

The bill also eliminates the filing fee for defendants in small claims court, which ends Illinois' status as the only state in the Midwest to require a fee for someone to defend themselves in small claims court.

SB 1738, sponsored by Senator Robert Martwick and Representative Jennifer Gong-Gershowitz, is the product of 3 years of hard work in which we held dozens of community meetings and worked with countless community partners. Our coalition included the Woodstock Institute, the Southwest Organizing Project, Community Organizing and Family Issues (COFI), ONE Northside, the Resurrection Project, and AARP. The bill becomes law on January 1, 2026.

### **HB 3352 – Remedy for Coerced Debt**

HB 3352 amends the Collection Agency Act and protects individuals from being held liable for debt incurred through threats, intimidation, fraud, or abuse. This protection is particularly important for survivors of domestic abuse, as well over 90% of survivors have also been victims of financial abuse. Under this bill, survivors can use a standardized state form to assert to collection agencies that they are not liable for a debt because it was coerced, in a manner similar to Illinois' existing procedure for dealing with identity theft. The bill also provides an affirmative defense if a collection lawsuit is filed despite someone claiming a debt was coerced. HB 3352 was sponsored by Representative Kelly Cassidy and Senator Kimberly Lightford. The bill passed and is effective January 1st, 2026.

HB 3352 is an example of how we partner with the domestic violence advocacy community to provide legal expertise and support. Legal Action Chicago, in partnership with The Network: Advocating Against Domestic Violence, led the efforts to advance and pass this critical legislation.

## **Protecting Consumers**

Legal Action Chicago worked alongside the organization Working Credit to block legislation that proposed harmful revisions to the Debt Settlement Consumer Protection Act. These revisions would eliminate hard-fought protections for consumers. We were also brought onto several legislative consumer-focused initiatives to help provide expertise and draft support, where well-intentioned bills would have had negative legal consequences.

## **Housing**

### **HB3566 – Minors Facing Eviction**

HB 3566 creates clear consequences for plaintiffs who name minors in eviction proceedings and introduces critical protections for those children, such as the sealing of court records. Legal aid attorneys have raised concerns about landlords listing minors as defendants in eviction cases—even though they cannot contract or be responsible for a lease. Naming minors is not just a small mistake; the eviction can appear in tenant screening reports that landlords check for years after the eviction and therefore impact the minor’s ability to get housing as an adult. As a result, Legal Action Chicago developed legislation to address this issue, working with our partner housing advocates and sponsors Representative Dagmara Avela and Senator Karina Villa to get this bill across the finish line.

## **Children and Families**

### **Karina’s Law**

Karina’s Law is the result of years of effort and collaboration between Legal Action Chicago, the Network Advocating Against Domestic Violence, gun safety advocates and our legislative champions Senator Celina Villanueva and Representative Maura Hirschauer. The bill ensures that courts can order the seizure of firearms when there is a risk that an abuser will cause harm to a survivor when there is an emergency or plenary Order of Protection issued. Karina’s Law was named after Karina Gonzalez, who was shot and killed along with her daughter by her husband after receiving an Order of Protection. You can learn more about Karina, her daughter Daniela, and her surviving son Manny [here](#). We are thankful for Manny’s tireless support of this legislation.

Legal Action is proud to have played a leading role in drafting and negotiating these life-saving changes to our domestic violence laws. In October, we received an award from the Network for our work co-leading with them the successful effort to win passage of Karina’s Law.

### **HB3365- reducing trauma and protecting families in the wake of domestic violence**

HB 3365 aims to ensure that children are not removed from a parent who is a victim of domestic violence solely due to domestic violence against the victim. Working with Ascend Justice and a coalition of advocates, we hope to keep families together and children safe by giving courts needed guidance when domestic violence is involved. **This legislation successfully passed the House chamber, and we expect it will advance in the Senate next session.**

## **Workers' Rights**

### **HB3200 - Protecting workers with good faith Unemployment Insurance (UI) overpayments from aggressive collection tactics**

HB3200 would have subjected all workers with unemployment insurance overpayments to the most aggressive collection tactics, including litigation. Along with the Shriver Center on Poverty Law, we worked with the Department and stakeholders to be sure that these tactics were only used in cases of fraud. This amendment was necessary, as most overpayments of UI are the result of good faith activity by claimants accepting benefits duly awarded but are later reversed on appeals by employers.

## **State Budget**

### **Increasing monthly financial assistance for seniors and people with disabilities**

To increase financial equity for seniors and people with disabilities, we pursued a budget initiative to seek funds to raise the monthly grant levels in the Aid to the Aged Blind and Disabled (AABD) program. The program is supposed to provide monthly cash, which supplements federal aid, to these at-risk populations to help them make ends meet. It has not been upgraded or modernized in decades. AABD reaches less than 10% of those theoretically eligible, and to them it provides anemic assistance that still leaves them well below the federal poverty level. Unfortunately, the appropriation we needed for an increase in the 2024 session (FY 25) did not survive the end-of-session budget negotiations. This session was a tough budget year, but we will continue to expose and elevate this initiative in the coming year.

## **Administrative Agencies/Regulations**

### **Part 280 of the Public Utilities Code**

We work hard to improve the affordability of utilities but, meanwhile, some people still cannot pay their utility bills in full and on time. Beginning in 2023, we partnered with the National Consumer Law Center and Metropolitan Family Services to advocate to improve the ICC's Part 280 regulations, through discussions that continued into 2025. We focused our advocacy on the areas of bill collection, shut offs, and re-connections. The process to improve Part 280 has been long, but we will continue to engage with the ICC and other stakeholders over proposed regulations to arise from these discussions. When any new rule is published, we will comment if necessary and engage in advocacy to either support or favorably change the proposed rule.

### **Standard Utility Allowance for SNAP eligibility**

In late 2024, Legal Action Chicago learned that the Illinois Department of Human Services (IDHS) was in the process of lowering the Standard Utility Allowance, which is the fixed, standard dollar amount used to determine a household's utility expenses for purposes of

qualifying for SNAP. We were immediately concerned because utility costs were increasing dramatically during this period and this change would likely cause some families on the “bubble” of SNAP eligibility to lose access. While we could not stop the change, we entered into conversations with IDHS about making a few changes to the Standard Utility Allowance that would make it more accurately reflect Illinoisans’ actual utility costs. IDHS agreed to one change: where IDHS previously averaged the average utility bills for 3 utilities around the state, it agreed to start weighing these bills by the size of the population served. Previously, a lower cost utility in Springfield serving 100,000 people was given the same weight as Commonwealth Edison Company, which serves more than 4 million people. Eventually, IDHS announced that the Standard Utility Allowance would slightly rise again due in part to this change.

## **Chicago City Council**

### **Curfew Ordinance**

In response to incidents in recent years of unruly gatherings of youths at beaches or downtown that have resulted in violence or property damage, some aldermen proposed an ordinance to allow the Superintendent of Police to declare an instant “snap” curfew anywhere in the city where youth gathered. The mayor and many other aldermen, while recognizing the problem, opposed this ordinance as an ineffective and deeply unconstitutional measure that would needlessly burden mostly minority youths with criminal records. Although the ordinance passed by a bare majority in the Chicago City Council, the mayor vetoed this ordinance, which was the first veto by a Chicago mayor in nearly 20 years.

Our advocacy was crucial to slowing this seemingly inevitable proposal and creating political space for the veto. We worked with the Mayor's office, the ACLU, the Office of the Cook County Public Defender, the Institute for the Public Good, and GoodKids MadCity. We anticipate that the ordinance will not be brought back.

### **Water for All Campaign**

We have campaigned with the Water for All Coalition to expand Chicago’s utility billing relief to be available to people with slightly higher income and different property allowances that previously permitted. This program will let people sign up for discounted water bill if they have utility debts and, if they make on-time payments for a year, have the debts wiped away. This work has been championed by Alderman Daniel La Spata. We are continuing to engage with the city and do outreach to gather additional support and cosponsors. We have been working with our collaborators since 2024 and are confident that the legislation will be introduced – and hopefully passed – in 2026.

## **Chicago Board of Education**

In 2024, the Chicago Public Schools inked a contract with Hazel Health, a mental telehealth provider, to provide services to CPS high schoolers at no cost to the District. However,

our review of the contract with Hazel – prompted by the advocacy and research of Illinois Families for Public Schools (ILFPS) – revealed that it contained insufficient safeguards for student and parent data privacy. As a result of our advocacy on this issue alongside ILFPS, and after engaging with members of the Chicago Board of Education in the Fall of 2025, eighteen out of twenty Board members sent a letter to District leadership in December 2025 requesting that the contract with Hazel be reopened to negotiate clearer privacy protections in line with state law. **Discussions about the future of the Hazel Health contract are ongoing.**