Consumer Self-Help Resource Guide
The Department of Business Affairs and Consumer Protection investigates consumer fraud complaints and enforces the City of Chicago - Municipal Code. When a complaint is filed with the Department of Business Affairs and Consumer Protection, an investigation is initiated. If there is sufficient information regarding a business operating in violation of city ordinances, the Department files citations against that business at the Department of Administrative Hearings. At the Department of Administrative Hearings, the Department of Business Affairs and Consumer Protection’s attorneys represent the City of Chicago; They are not able to represent you, the complaining witness.

If you are seeking restitution or damages as part of your complaint. The Department of Business Affairs and Consumer Protection may be able to help, but does not act on your behalf or represent you. This does not mean you are without legal remedy; nor does it reflect upon the validity of any claim for damages you may have. To proceed with a claim for damages, you may obtain private legal assistance or represent yourself in a pro se legal action in Small Claims court to recover damages for any economic loss you may have suffered.

Once the Department of Business Affairs and Consumer Protection proceeds with a complaint on your behalf, and you receive a Findings, Decision, & Order from the Department of Administrative Hearings, the resources that follow may help you pursue restitution or other legal remedies.
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What is BACP?

The Department of Business Affairs and Consumer Protection (BACP) regulates the marketplace by enforcing federal, state and local consumer laws and protects against deceptive business practices.

BACP:
- Inspects all businesses to ensure they are properly licensed.
- Inspects grocery stores to verify all scales are accurate and advertised promises are kept.
- Ensures recalled or expired merchandise is removed from store shelves.
- Inspects gas stations to ensure pumps are accurate and the gasoline is not tampered with.
- Provide a team of specially trained bilingual investigators to investigate cases of immigration fraud.

What is Consumer Fraud?

“Fraud” is defined as a deliberate deception used to secure unfair, or unlawful, gain or to damage another individual. Consumer fraud encompasses a wide range of deceptive practices in advertising, marketing, sales and the provision of goods and services.

Some examples of fraud include:
- When a product or service does not perform in the manner it was advertised, or represented, to perform.
- When a company overcharges, charges consumers improperly or conceals hidden charges for a product or service.
- When a company improperly imposes unfair terms and conditions in standard form contracts in a manner unfairly disadvantageous to consumers.
- When a corporation markets a product as safe, when the corporation has reason to believe the product is dangerous when used as directed.

Report consumer fraud, by calling 3-1-1 or www.cityofchicago.org/bacp
Additional Consumer Protection Resources

Center for Conflict Resolution (CCR)
CCR works with individuals, communities, courts and other institutions to manage and resolve conflicts. Every year CCR provides free mediation services in more than 2,000 cases; trains hundreds of new mediators and works with dozens of businesses, government agencies and organizations to create custom-designed dispute resolution systems and training programs.

11 E. Adams, Ste. 500, Chicago, IL 60603
Contact: Marilyn Smith • ccr@ccrchicago.org
www.ccrchicago.org • Tel. 312.922.6464 • Fax. 312.922.6463

Chicago Legal Clinic (CLC)
CLC provides pro bono and low-cost legal services to approximately 12,000 lower income Chicagoans through four neighborhood locations. The clinic offers representation in various areas of law, including: family law, aid to victims of domestic violence, guardianship of minors and adults, social security disability claims, decedent’s estates, real estate closings, landlord/tenant disputes, immigration and environmental law.

www.clclaw.org • Tel. (773) 731-1762 • F. 312.731.4264

Austin Circle Law Center – full service
118 N. Central Ave, Chicago, IL 60644; Tel. 773.854.1610, Fax.773.854.1610
Chancery Advice
Daley Center Room 1303; 312.603.3031
Downtown Office – full service
211 W. Wacker, Ste. 750; 312.726.2938
Foreclosure Substantive
2938 E. 91st St; 773.364.1120
Pilsen Office – wills and immigration
1914 S. Ashland Ave, Chicago, IL 60608; 312.226.2669
South Chicago Office – full service
2938 E. 91st St, Chicago, IL 60617; 773.731.1762

Chicago Volunteer Legal Services (CVLS)
CVLS volunteers and staff attorneys represent low-income Chicagoans in a wide variety of civil matters. Some of the many types of cases CVLS handles include divorce, adult and minor guardianship, adoption, tort defense, collection defense, bankruptcy and landlord/tenant matters.

100 N. LaSalle St, Ste.900, Chicago, IL 60602
Mon to Thur: 9a.m. to 5p.m., Fri: 9a.m. to 4p.m.
Contact: Margaret C. Benson, Executive Director
www.cvls.org • Tel. 312.332.1624 • F. 312.332.1460

Coordinated Volunteer Legal Services
CARPLS is a legal aid hotline that provides advice, information and referral services over the telephone and through court-based assistance desks to low-income residents of Cook County, Illinois. Staff and volunteer attorneys provide legal assistance on civil law matters ranging from adoption to zoning to more than 19,000 low-income callers annually.

Legal advice Hotline: (312) 738-9200 – Mon to Fri: 9a.m. to 4:30p.m., Wed: 9a.m. to 7:30p.m.
17 N. State St, Ste.1850, Chicago, IL 60602
Contact: Rise Terney, Executive Director, info@carpls.org
www.carpls.org • Tel. 312.738.9200

Dial Law
Tape-recorded messages provide general information about a variety of legal issues. Transcripts are also available online, or may be requested by phone. This service is sponsored by the Chicago Bar Association and the Chicago Public Library.

www.chicagobar.org/public/diallaw/diallaw.asp • Tel.312.554.2001 • Text. 312.747.4304
Family/Disability Services

APNA GHAR Legal Advocacy
APNA GHAR Legal Advocacy offers aid to domestic violence victims in need of referral legal assistance concerning child support, custody, visitation and divorce cases.
4753 N. Broadway, Ste. 632, Chicago, IL 60640
info@apnaghar.org • Tel. 773.334.0173

Center for Disability and Elder Law (CDEL)
The Center for Disability and Elder Law (CDEL) provides representation to low-income individuals with disabilities and the elderly who live in the Cook County area. CDEL has provided assistance in the following legal areas: discrimination (employment, housing, public accommodations, transportation), special education, government benefits (social security, veteran's administration, public aid), foreclosure, bankruptcy, collections and contracts, landlord and tenant, consumer issues, insurance, guardianship, family laws, wills.
79 W. Monroe, Ste. 919, Chicago, IL 60603
info@cdelaw.org • Tel. 312.376.1880 • Fax. 312.376.1885

Edwin F. Mandel Legal Aid Clinic
The Mandel Clinic is a legal aid office offering assistance to indigent clients. The clinic offers the following projects: appellate advocacy, civil rights and police accountability, criminal and juvenile justice, employment discrimination, immigrant children's advocacy, housing development and mental health.
University of Chicago Law School, 6020 S. University Ave, Chicago, IL 60637
Tel. 773.702.9611 • Fax. 773.702.2063

Legal Aid Bureau of Metropolitan Family Services (LABMFS)
LABMFS provides and mobilizes legal services to low-income residents in Chicago and the surrounding areas in order to strengthen families and communities. To receive service, you must live in Cook County, or have a pending case at either Daley Center, 50 W. Washington St. or Domestic Violence Courthouse, 555 W. Harrison St.
Main Office: 1 N. Dearborn, Chicago, IL 60602
Tel. 312.986.4200 • Intake 312.986.4200 • Mon to Fri: 9a.m.-12p.m. & 1p.m. to 4p.m.
Calumet Center: 235 E. 103rd St, Chicago, IL 60628
Tel. 773.371.3600 • Intake 773.371.3697
Midway Center: 3843 W. 63rd St, Chicago, IL 60629
Tel. 773.884.3310 • Intake 773.884.2290
In-Home Senior Respite 630.784.4875
Contact: Mark McHugh, Executive Director, contactus@metrofamily.org
www.metrofamily.org/programs-and-services/
Mujeres Latinas En Accion
Mujeres Latinas En Accion assists walk-ins in need of legal assistance referrals concerning child support, custody, guardianship and court-ordered visitation.
2124 W. 21st Pl, Chicago, IL 60608
kaykelly@mujereslatianasenaccion.org • Tel. 773.890.7676

Northwestern University Bluhm Legal Clinic
The Bluhm Legal Clinic handles cases dealing in juvenile delinquency, expulsions from Chicago Public Schools, expunging juvenile records and immigration for children under eighteen years old.
legalclinic@law.northwestern.edu • Tel. 312.503.8576

Roger Baldwin Foundation of the ACLU
The Roger Baldwin Foundation is the litigation arm of the American Civil Liberties Union of Illinois. The organization’s legal work includes impact litigation to benefit minorities, women, seniors, homosexuals, individuals who are disabled, institutionalized persons and children in state custody. The CBF’s funding supports the Children’s Initiative, which serves as a legal advocate for thousands of abused, neglected and troubled children being held in state and county custody in Illinois.
180 N. Michigan Ave, Ste. 2300, Chicago, IL 60601
acluofillinois@aclu-il.org • Tel. 312.201.9740 • Fax. 312.201.9760

Foreign Help

Asian Human Services
Asian Human Services directs its legal services to primarily low-income Asian immigrants and refugees in the areas of personal well-being and family law. These include areas such as immigration, divorce, child custody, housing, employment and public assistance.
4753 N. Broadway, Ste. 700, Chicago, IL 60640
info@aidslegal.com • Tel. 773.728.2235 • Fax. 773.728.4751

Centro Romero
Centro Romero provides immigration assistance to Latino immigrants and welcomes walk-ins.
6216 N. Clark St, Third Fl, Chicago, IL 60611
romerolegal@aol.com • Tel. 773.508.5300 • Fax. 773.508.5399

KANWIN (Korean American Women in Need)
KANWIN handles cases in domestic violence where victims are in need of counseling and legal services concerning child support, custody and visitation.
kanwin@ameritech.net • Tel. 773.583.1392

Midwest Immigrants’ Rights Center
The Midwest Immigrants’ Rights Center serves low-to-moderate income immigrants on immigration matters, including: Visa processing, naturalization, deportation defense, and asylum. Assistance is available by appointment only.
208 S. LaSalle St, Ste. 1818, Chicago, IL 60604
Tel. 312.629.1960 • Fax. 312.551.2214 • Tues & Thurs: 11a.m. to 2p.m.

Government Fraud Services

Better Business Bureau
of Chicago and Northern Illinois
330 N. Wabash, Ste. 3120, Chicago, IL 60611
www.chicago.bbb.org • Tel. 312.832.0500 • Español. 312.832.9803
Cook County State’s Attorney

Consumer Fraud Division
Consumer Help Line. Tel. 312.603.8700 • Mon to Fri: 8:30 a.m. to 4 p.m.
www.statesattorney.org/index2/consumer_fraud.html

Illinois Attorney General Consumer Protection Division
Consumer Fraud Hotline. 800.386.5438

Senior Citizens’ Consumer Fraud Hotline. 800.243.5377
www.ag.state.il.us • Tel. 312.814.3580

Housing

John Marshall Law School Fair Housing Legal Clinic
55 E. Jackson St, Ste. 1020, Chicago, IL 60604
fairhousingclinic@jmls.edu • Tel. 312.786.2267

Lawyers Committee for Better Housing, Inc.
The Lawyers Committee for Better Housing, Inc. serves in landlord/tenant matters, unsafe housing, evictions, lockouts and utility shutoffs. Potential cases are reviewed twice weekly.
220 S. State St, Ste. 1700, Chicago, IL 60604
lcbh@enteract.com • Tel. 312-347-7600 • Fax. 312.347.7604

Uptown People Law Center
Uptown People Law Center serves public aid, disability law and evictions.
4413 N. Sheridan, Chicago, IL 60640
Tel. 773.769.1411 • Fax. 773.769.2224

Other Legal Services

AIDS Legal Council of Chicago
The AIDS Legal Council of Chicago provides assistance to individuals living with HIV/AIDS with low-to-moderate income in Cook County. The Council deals in social security, discrimination, insurance, public benefit, bankruptcy and employment discrimination.
180 N. Michigan, Ste. 2110, Chicago, IL 60601
info@aidslegal.com • Tel. 312.427.8990 • Fax. 312.427.8419

Association House of Chicago
The Association House of Chicago provides legal assistance to low-income individuals in the West Town and Humboldt Park areas. The Association works in cases dealing with guardianship, family law, divorce, name change and adoption. It also provides services in Spanish.
1116 N. Kedzie Ave, Chicago, IL 60651
info@associationhouse.org • Tel. 773.772.7170 • Fax. 773.384.0560

Cabrini Green Legal Aid Clinic (CGLA)
CGLA provides free legal services in the areas of housing, family and criminal law to low-income individuals in the city of Chicago, with preference given to the Cabrini Green community. GCLA also provides services to individuals applying for expungements and executive clemency.
740 N. Milwaukee, Chicago, IL 60642
Tel. 312.738.2452 • Fax. 312.850.4783
Chicago Legal Advocacy for Incarcerated Mothers (CLAIM)
CLAIM assists incarcerated, or formerly incarcerated, mothers in family law cases only and only has intake by phone or in person. Volunteer lawyers conduct law classes at the Cook County Jail and for the Illinois Department of Correction inmates.
70 E. Lake St, Chicago, IL 60604
ubfi@c-l-a-i-m.org • Tel. 312.675.0912

Chicago Kent College of Law Tax Clinic
The Tax Clinic provides superior, ethical representation to hundreds of taxpayers who need assistance asserting their positions and rights before the Internal Revenue Service, yet, lack the financial means to hire a private attorney.
565 W. Adams St, Chicago, IL 60661
thecktaxclinic@kentlaw.iit.edu • Tel. 312.906.5000 • Fax. 312.906.5050

Equip for Equality
Equip for Equality provides comprehensive legal advice, representation and education to individuals with disabilities in Illinois. The program assists individuals of any age with any type of disability.
20 N. Michigan Ave, Ste. 300, Chicago, IL 60602
Tel. 312.341.0022

Farmworker Advocacy Project (FAP)
The Farmworker Advocacy Project focuses primarily on migrants living in Northern Illinois. FAP represents farmworkers, regardless of immigration status, in disputes over wages, working conditions, housing and field sanitation. FAP assists migrant workers to obtain tax credits, Social Security earnings records and emergency food stamps. Additionally, FAP advises migrant workers who are eligible to naturalize.
33 N. LaSalle St, Ste. 900, Chicago, IL 60602
Tel. 847.668.2114 • Fax. 312.216.1875
Jewish United Fund Community Legal Services
3003 W Touhy, Chicago, IL 60626
lawyers@juf.org • Tel. 847.568.1525

John Marshall Law School
Veterans’ Legal Support Center
315 S. Plymouth Ct, Chicago, IL 60604
Vlsc@jmls.edu • Tel. 312.360.2656

Lawyers for Creative Arts (LCA)
LCA provides artists with legal services in all art-related areas and in general legal areas where artists may need help. LCA typically deals with copyright, trademark and other intellectual property matters, in addition to general business, all types of contracts, landlord and tenant matters, immigration, employment, taxes and other areas.
213 W. Institute Pl, Ste. 403, Chicago, IL 60610
wrattner@law-arts.org • Tel. 312.649.4111

Leadership Council for Metropolitan Open Communities
The Legal Action program of Dr. Martin Luther King’s Leadership Council for Metropolitan Open Communities provides free investigations and legal services to those who may have experienced discrimination in the search for housing (rental or home purchases), home loans or other real estate related services. Additionally, the Council regularly monitors area real estate and lending practices.
111 W. Jackson Blvd., Twelfth floor, Chicago, IL 60604
Contact: John Lukehart, Executive Director • Tel. 312.341.5678 ext.246
Tel. 312.341.5678 • Fax. 312.341.1958
Lifespan
Lifespan helps domestic violence victims in need of counseling and legal services concerning child support, custody and visitation.
20 E. Jackson, Chicago, IL 60604
lifespan@life-span.org • Tel. 312.408.1210

Loyola University Chicago Community Law Center
25 E. Pearson, Chicago, IL 60611
Contact: Theresa Ceko, Clinic Director • loyolachicagolaw@luc.edu • Tel. 312.915.7830

Pro Bono Advocates
Pro Bono Advocates offers service in domestic violence cases and civil orders of protection for low-income residents of Cook County.
28 N. Clark St, Ste. 630, Chicago, IL 60602
Mon to Fri: 9a.m. to 11:30a.m.
heatherm@probonoadvocates.org • Tel. 312.827.2420 • Fax. 312.827.2425

Legal Clinics and Referral Services

Cabrini Green Legal Aid Clinic
312.738.2452

CARPLS Legal Aid Hotline
312.738.9494

Center for Disability and Elder Law
312.908.4463

Center for Law and Human Services
312.341.1666

Chicago Bar Association, Lawyer Referral Service
312.544.2000

Chicago Kent College of Law Legal Services Center
312.906-5050

Chicago Legal Clinic, Inc.
312.226.2669 • 773.854.1610 • 312.726.2938

Chicago Volunteer Legal Services Foundation
312.332.1624

Cook County Advice Desk
Daley Center, Sixth Fl; Walk-ins only

DePaul Law School Legal Clinic
312.362.8294

Illinois State Bar Association, Lawyer Referral Service
312.726.8775

The Institute for Justice
773.503.8576

Lawyers’ Committee for Better Housing
312.347.7600

Legal Assistance Foundation of Metropolitan Chicago
312.341.1070

Loyola Law School Legal Clinic
Elder law Clinic: 312.915.7830
Child law Clinic: 312.915.6481
Tax Clinic: 312.915.7176
Community Law Center: 312.915.7830

MacArthur Justice Center
773.503.8576

Northwestern University Law School Legal Clinic
312.503.8576

Technology and Intellectual Property Clinic
312.362.8294

Uni. of Chicago Mandel Legal Aid Clinic
773.702.9611
Additional Referral Services

Association House  
773.276.0084

AIDS Legal Council  
312.427.8990

Chicago Legal Clinic  
773.731.1762

City of Chicago, Department of Housing  
866.728.3466

Cook Co. Hospital (AIDS Legal Council)  
312.733.8026

Federal Trade Commission  
877.382.4357

Lawyers United for Debt Relief  
312.939.2221

Lifespan  
312.408.1210

Midwest Community 
on Veterans’ Counseling  
773.722.2601 • 773.826.2244

Metropolitan Family Services  
888.239.2227

Pro Bono Advocates  
312.827.2400

Uptown People’s Law Center  
773.769.1410

Veterans’ Resource Center  
773.684.5500

Finding a Private Attorney

Chicago Bar Association Consumer Lawyer Referral Program  
The Lawyer Referral Service program screens attorneys for experience, the appropriate license to practice in Illinois and assurance the attorneys are in good standing with the Illinois Supreme Court and maintain professional liability insurance. Clients may be referred by an area of law, location or foreign language needs. A $30 administrative fee for the Chicago Bar Association will be collected as an initial consultation fee with the attorney. The referred lawyer may also charge a fee for time and service, but any additional fee should be discussed directly with the lawyer prior to the meeting. A referral request to receive the name and number of an attorney to contact for assistance may be completed online at www.chicagobar.org.
Tel. 312.554.2001 • Hearing Impaired. 312.554.2055
Mon to Fri: 9a.m. to 4:30p.m.

Illinois State Bar Association – Illinois Lawyer Finder  
The Illinois State Bar Association provides basic legal information and lawyer referrals online and over the phone. Only basic information is needed and lawyers are referred based on geographic area and the type of legal problem. Once you receive the contact information, you must contact the referred lawyer’s office to request an appointment for an initial consultation – the lawyer will not contact you. The referred lawyer has agreed to provide an initial half-hour consultation for a fee not to exceed $25 – be sure to mention the Illinois Lawyer Finder referral to ensure this rate. You are not obligated to hire the attorney, and the lawyer is not obligated to represent you.
Tel. 217.525.5297 • Toll-Free: 800.922.8757 • Mon to Fri: 9a.m. to 2p.m
www.illinoislawyerfinder.com
Pursuing a Pro Se Action in Small Claims Court

In Pro Se actions, you represent yourself before a judge. In Small Claims Court, anyone can sue, or be sued, in any civil matter. The maximum amount litigants may seek in damages is $1,500. A fee is required for filing a Pro Se action for damages of $1,500 or less. However, those fees may be recovered in a judgment award.

To file a case in Small Claims Court, visit the 6th Floor of the Daley Center at 50 W. Washington St. There, you will need to write out what happened, when, where and how much you were damaged, as well as any attempts you made to recover damages. You should attach any exhibits you believe may help your case, including copies of contracts, bills, checks, letters and the copy of the City of Chicago Department of Administrative Hearings “Findings, Decisions and Order” you received from BACP. You will also need to provide the legal name of the person, or business, you are trying to sue as well as the address and phone number.

If the plaintiff is filing the suit in Cook County, but the defendant to be served is in another county, the plaintiff must contact that county to ascertain fees and procedure to have defendant served. Defendants usually have the option of transferring a case to a regular civil docket. You may want to consult a private attorney and keep the attorney’s contact information on hand in the event this occurs.

Tel. 312.603.5626
For claims over $1,500, call 312.603.5145 for additional information

Pro Se Resources

Chancery Division Advice Desk
Assists pro se litigants in the Chancery Division of the Circuit Court of Cook County, particularly those litigants facing mortgage foreclosures. Advises litigants on processes, potential defenses and alternative courses of action.
Richard J Daley Center, Room 1303, 50 W. Washington Chicago, IL 60602
Mon to Fri: 9a.m. to 12p.m.

The Chicago Bar Association – Your Guide to Law
General information concerning Pro Se Court is available along with a variety of other legal information in the handbook, “Your Guide to Law.”
The guide may be accessed online at
www.chicagobar.org/AM/NavigationMenu/Public/GeneralLegalInformation/PublicInformationBrochures/YourGuidetoTheLaw.pdf

Clerk of the Circuit Court of Cook County
The Clerk of the Circuit Court of Cook County provides an Online Self Help Center organized by general topics to help non-lawyers access public resources and information. Small Claims Court forms are also available through its site.
www.cookcountyclerkofcourt.org/?section=PROSEPage
Collection Self-Help Desk
Located in the Post-Judgment Collection Court in the Daley Center. Provides referrals, advice and information to pro se debtors and creditors in post-judgment collections. Appointments limited to 26 litigants per day and are made on a first come, first served basis.
Richard J Daley Center, Room 1401, 50 W. Washington Chicago, IL 60602
Mon, Tues, Thurs & Fri: 9:30a.m. to 12:30p.m.

Pro Se Help Desk
Assistance with understanding and filling out court documents, explanations on how to follow judges’ orders. The Help Desk does not provide legal assistance. Pro Se assistance is also available in Spanish daily from 10a.m. to 3p.m.
Richard J Daley Center, Room 602, 50 W. Washington Chicago, IL 60602
Mon to Fri: 8:30a.m. to 4:30p.m. 312.603.5626

Pro Se Web Center
Contains two computer workstations with Internet access to legal resources and information. The Self-Help Web Center does not provide legal assistance; however, law students are on staff to help Pro Se litigants utilize the workstations.
Richard J Daley Center, Room 602, 50 W. Washington Chicago, IL 60602
Mon to Fri: 8:30a.m. to 4:30p.m.

State Agencies

Illinois Commerce Commissioner (ICC)
The ICC’s Consumer Services Division provides assistance to consumers in the resolution of informal complaints with regulated utilities and other entities. Informal complaints, as the name implies, are those handled by the Staff that works for the ICC, and are not formally considered by the Commission itself. The informal complaint process is a required step that must be taken before a formal complaint can be filed at the ICC.
Illinois Commerce Commission, 527 East Capitol Ave, Springfield, IL. 62701
Phone:1-800-524-0795

Department of Financial and Professional Regulation
Division of Professional Regulation
Complaints against any individual or entity regulated by the Division of Professional Regulation may be filed by contacting the Complaint Intake Unit.
www.idfpr.com/Admin/Complaints.asp
100 West Randolph Street, Suite 9-300, Chicago, IL 60601
Phone: 312/814-6910

Illinois Department of Insurance
The Department carries out this mission through effective administration and enforcement of the Illinois Insurance Code and related laws and regulations, including Title 50 of the Illinois Administrative Code.
https://mc.insurance.illinois.gov/messagecenter.nsf
122 S. Michigan Ave., 19th Floor, Chicago, IL 60603
Phone: 312-814-2420