

**About the Regulated Business License – Debt Collectors ([MCC 4-6-160](#))**

A “Regulated Business License” is required for the following business activities:

- Any person who in the ordinary course of business, on behalf of himself or others, regularly engages in consumer debt collection. Consumer debt means money, property, or their equivalent, due or owing, or alleged to be due or owing, from a debtor by reason of a consumer credit transaction.

A “Regulated Business License” for a Debt Collector is not necessary for any person exempt from registration as a debt collector pursuant to section 2.03 of the Illinois Collection Agency Act, 225 ILCS 425/2.03

**Pre-Application Checklist**

The following activities must be completed **BEFORE** applying for any business license.

- ✓ [Check your Zoning designation](#). Verify that your proposed business activities are allowed at your potential business location.
  - DO NOT enter into any financial commitments (i.e. Commercial lease, Construction/build-out) unless you are certain that you are in the proper zoning district that allows the proposed business activity.
  - DO NOT assume the previous owner’s zoning designation applies.
- ✓ [Register your business with ALL of the appropriate government agencies](#).
- ✓ [Check state or federal laws and requirements](#).

**How do I apply?**

You may apply for a license by going online at [www.cityofchicago.org/bacp](http://www.cityofchicago.org/bacp), and then click on [Apply for a License](#), or in person at the Department of Business Affairs and Consumer Protection (BACP) office in City Hall, 121 North LaSalle Street, Room 800. An appointment is recommended and can be made by calling (312) 74-GOBIZ / (312) 744-6249, or by going online at [www.cityofchicago.org/bacp](http://www.cityofchicago.org/bacp), and then click on [Schedule An Appointment With A Business Consultant](#).

**STEP 1: LICENSE APPLICATION**

- A separate license shall be required for each separate business location.
- All activities and services to be provided must be described on the application.
- License application fee: **\$250.00** per location. Fee is based on a two-year term.

Standard application requirements and documentation may be found in our [License Application Requirements Information](#) web page.

**STEP 2: ZONING REVIEW**

Every business license, location expansion and change of location application requires review and approval from the Zoning Unit of the Department of Housing and Economic Development.

The City of Chicago is divided into distinct zoning districts that reflect the diversity of business and neighborhood uses. Each zoning district has different regulations regarding the types of business activities that are permitted.

During a review, the Zoning representative looks at the following:

- Proper classification of the business activity/ies.
- If the business activity/ies is/are allowed in a specific district.
- Compliance with parking, landscape and building requirements.
- Proper building permits have been applied for/issued.

### STEP 3: LEGAL DUTIES

- Each licensee engaged in the business of debt collector shall comply with all applicable state and federal laws and regulations including, but not limited to, the Fair Debt Collection Act, the Illinois Collection Agency Act and the Consumer Fraud and Deceptive Practices Act.
- Each licensee engaged in the business of debt collector shall comply with [MCC 4-6-160](#).

### STEP 4: SIGNAGE AND USE OF THE PUBLIC WAY

In addition to issuing business licenses, BACP, through its Public Way Use (PWU) unit, is the department which handles general Grants of Privilege for the use of the public way. These permit applications are necessary when a business owner wishes to hang a sign, awning, or anything above, on or below the public way.

- a. Prior to hanging or constructing any sign that hangs over the public way, the applicant must file a Sign Permit Application with BACP. This detailed process includes obtaining additional permits from DOB as well as approval from the City Council. Because a sign contractor must be licensed with the City in order to obtain a sign construction permit, please see the [list of approved sign contractors](#).
- b. For temporary use of the public way (such as the temporary obstruction of a sidewalk or street for installation or construction work), contractors must obtain a Public Right of Way Use Permit from the Chicago Department of Transportation. Information about this permitting process is available at the [Regulations for Construction in the Public Way](#) web page.

For additional information, please go to our [Public Way Use](#) web page.