

# City of Chicago Business Affairs and Consumer Protection PUBLIC VEHICLE INDUSTRY NOTICE

Visit <a href="mailto:chicago.gov/reopening">chicago.gov/reopening</a> for Chicago's industry specific guidelines for business reopening, including "Be Safe. Taxi and Ride Hail".

# <u>City Launches Business Recovery Payment Plan Program</u>

In accordance with the City's plan to provide critical financial relief to Chicago's business community, the Department of Finance is offering payment plans to eligible license holders for as little as \$25 down with terms up to 60 months. The plans are available through June 30, 2022 for most debt types.

#### **Program FAQs**

## Who is eligible to enroll in a payment plan under this program?

Any debtor holding a license issued by the Department of Business Affairs and Consumer Protection (BACP) may enroll in a payment plan to resolve business debt associated with their license. This includes general business licenses as well as public vehicle licenses.

### What types of debt are eligible for a payment plan under this program?

Most debt types are eligible, including administrative hearing, parking and camera enforcement, utility billing, and tax debt. License, permit, and other City fees, such as inspection and driveway fees, must be paid in full and therefore are ineligible for a payment plan. In addition, non-business debt cannot be included in this program.

# How can eligible licensees enroll in the program?

Eligible licensees should call the Business Contact Center at 312-747-4747 to get started. Representatives are available to guide you through the enrollment process for all eligible debt types, Monday through Friday from 8:00am to 5:00pm. A license holder with multiple debt types may enroll in a payment plan for each.

# What are the payment plan requirements for each debt type?

# Administrative Hearing Debt

- o \$25 minimum down payment
- Monthly payments equal to the unpaid balance after down payment divided by the number of months in the term
- o Terms up to 60 months

# Parking and Camera Enforcement Debt

- o \$25 minimum down payment
- Monthly payments equal to the unpaid balance after down payment divided by the number of months in the term or a minimum of \$10 per month, whichever is greater
- Terms up to 36 months without hardship, up to 60 months with demonstrated financial hardship

#### Utility Billing Debt

- First monthly payment initiates the payment plan (no down payment)
- o Monthly payments equal to the unpaid balance divided by the number of months in the term
- Terms up to 36 months available online or via self-service IVR at 312-744-4426. Longer terms available by speaking with a representative.

#### Tax Debt

- o Minimum 10% down payment
- Monthly payments equal to the unpaid balance after down payment divided by the number of months in the term. No additional interest will accrue for the original term of the payment plan.
- o Terms up to 36 months

#### How long will this program be offered?

The Business Recovery Payment Plan Program will be offered through June 30, 2022.

#### What happens if I miss a monthly payment?

For all debt other than utility billing, if a payment is missed a notification will be sent stating the date by which payment must be made to avoid the plan going into default status. If no payment is made by the appointed date, the payment plan will go into default status and a license hold will be placed on the account. For utility billing debt, if a payment plan payment is missed or a current bill's payment is missed, the plan will default. There is no opportunity to prevent the default.

### If I have outstanding business debt, can I renew my license?

No, the Municipal Code of Chicago requires that licensees resolve their debt before renewing their license. As such, licensees must pay their debt in full or enroll in a payment plan to renew their license.

# What are my debt payment options if I am not a City licensee or if I have non-business debt?

- For parking, standing, compliance, red light camera and/or automated speed enforcement violation payment plans, visit our website
- at https://parkingtickets.cityofchicago.org/PaymentPlanWeb/home or call 312-744-7275.
- For utility billing payment plans visit our website at <a href="https://chicago.docugateway.com/main/guest/">https://chicago.docugateway.com/main/guest/</a> or call 312-744-4426.
- For Tax and Administrative Hearing payment plans call our Business Contact Center at 312-747-4747.

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- ► Resolve your ANOV remotely instead of having an in-person hearing by emailing the ANOV# to BACP-AdministrativeHearings@CityofChicago.org
- ► For questions, comments, or to join the Business Affairs and Consumer Protection-Public Vehicle Operations (BACPPV) e-mail list to receive industry notices and other news, send an email to BACPPV@cityofchicago.org.
- ► Rules and Regulations governing City of Chicago licensed public vehicles and public chauffeurs are available at <a href="mailto:chicago.gov/bacp">chicago.gov/bacp</a>.
- ▶ The Municipal Code of Chicago is available at <a href="https://www.amlegal.com">www.amlegal.com</a>.