



Department of Finance

Self-Certification Debt Check Process

2/1/2024

1



Debt Check Overview

- Pursuant to Municipal Code of Chicago Section 1-23-400, no person is eligible to obtain a buildings permit if they have any debt owed to the City of Chicago.
- City debt can be resolved by paying the balance in full or enrolling in an eligible payment plan.
- Applications for self-certification permit debt checks are submitted online at: www.chicago.gov/permitdebt.
- The Department of Buildings has created a very useful guide regarding how to submit this application, which can be found at: https://www.chicago.gov/content/dam/city/depts/bldgs/general/Self_Cert_Program/SelfCertNewDebtCheckProcessMemo062017.pdf
- If submitted correctly, debt checks take approximately seven (7) business days to complete.
- The debt clearance certificate is valid for 120 days from issuance.

2

2

Application Overview

- The Self-Certification Debt Check Application contains the following eight (8) sections:
 - Section 1: Architect/Expeditor Information
 - Section 2: Permit Address Information
 - Section 3: Permit Applicant Information
 - Section 4: Permit Applicant Owner Information
 - Section 5: Permit Applicant Sole Ownership Verification
 - Section 6: Property Owner Information
 - Section 7: Additional Information
 - Section 8: Verification

3

3

Sections 1 and 2 – Architect/Expeditor and Permit Address Information

- Section 1: Architect/Expeditor Information

WHO IS REQUESTING THIS DEBT CLEARANCE CERTIFICATE?

Requests may only be filed by a registered self-certification architect or licensed expeditor.

Architect/Expeditor Name (*)

Registration / License Type (*)

Registration / License Number (*)

Phone Number (*)

Email Address (*)

The debt clearance certificate will be sent to this e-mail address.

- Section 2: Permit Address Information

BUILDING PERMIT INFORMATION

Street Address (*)

This must match the address used on the permit application exactly.

Estimated Application Date

- Include floor, suite, unit or apartment number in the permit address, where applicable.
- Be mindful to not auto-populate with the architect's/expeditor's address.

4

4

Section 3 – Permit Applicant Information

Section 3: Permit Applicant Information

PERMIT APPLICANT INFORMATION
 This must match the information that you provide on the building permit application.

Name (*)

Street Address (*)

City (*)

State

Zip Code

Country

What type of address is this? (*)

Driver's License State/Number

Providing this info will expedite processing

Is Permit Applicant a corporation, partnership, limited liability company or other legal entity? (*)
 No Yes

PERMIT APPLICANT INFORMATION (CONTINUED)

Does any person or entity own, directly or indirectly, more than 25 percent of the Permit Applicant? (*)
 No Yes

- The permit applicant is **not** the architect or expeditor; this is the individual or entity who requires the permit to have work performed.
- A permit applicant is typically the tenant, lessee or property owner of the permit address.
- If the permit applicant is a business, you will select the "Yes" button at the bottom. If you select "Yes", the applicant name should not be an individual unless it is a sole proprietorship in the individual's name.
- If any person or entity owns 25% or more of the business, you will select "Yes" in this section.
- Example:* Ann rents a space for her flower shop business called Flowers, Inc. Flowers, Inc. is listed as the tenant on the lease. Ann and Sarah each own 50% of Flowers, Inc. Ann needs to have work done in her shop that requires a permit and hires ABC Expeditors to assist with the application process. The permit applicant in this situation would be Flowers, Inc., which is a business, so you would select the "Yes" box and since Ann and Sarah each own more than 25% of the business, you would also select the subsequent "Yes" box.

5

5

Section 4 – Permit Applicant Ownership Information

Because the applicant is a corporation, partnership, limited liability company or other legal entity, you must disclose each person or entity owning, directly or indirectly, more than 25 percent of the interest in such applicant or owner.

Permit Applicant: Person or Entity 1

Name (*)

Address (*)

City (*)

State

Zip Code

Country

What type of address is this? (*)

Driver's License State/Number

Providing this info will expedite processing

Permit Applicant: Person or Entity 2

Name

Address

City

State

Zip Code

Country

What type of address is this?

Driver's License State/Number

Providing this info will expedite processing

- In our example with Flowers Inc., since Ann and Sarah each own more than 25% of the business, you would include their information in the sections titled "Permit Applicant: Person or Entity 1" and "Permit Applicant: Person or Entity 2."

6

6



Section 5 - Applicant Sole Ownership Verification

PROPERTY OWNER INFORMATION

Is Permit Applicant the sole owner of the property where the work is to be performed? (*)

No Yes

- If the Permit Applicant is the sole owner of the property where the work is being performed, you should select "Yes."
- However, if the Permit Applicant does not own the property **or** the Permit Applicant owns the property but there are additional owners then you should select "No."
- If the owner(s) of the property are different than the name(s) shown on the most recent recorded deed, please explain in Section 7 – "Additional Information" to avoid processing delays. Recorded deeds can be viewed for free at <https://crs.cookcountyclerkll.gov/Search>.
- Email supporting documentation permitreviews@cityofchicago.org with the corresponding debt check ID in the subject line.
- In our example, Flowers, Inc. is located at 10 N. Rose St. This location is owned 50% by Alex and 50% by Chris. Therefore, "No" would be selected.

7

7



Section 6- Ownership Information

PROPERTY OWNER INFORMATION (CONTINUED)
 Because the Permit Applicant is not sole owner of the property where work is to be performed, you must disclose each owner of the property, other than Permit Applicant.

Property Owner 1

Name (*)

Address (*)

City (*)

State

Zip Code

Country

What type of address is this? (*)

Driver's License State/Number

Providing this info will expedite processing.

Property Owner 2

Name

Address

City

State

Zip Code

Country

What type of address is this?

Driver's License State/Number

Providing this info will expedite processing.

- In our example with Flowers Inc., since Alex and Chris each own the property, you would include their information in the sections titled "Property Owner 1" and "Property Owner 2."
- If the debt check application is submitted with incorrect property ownership information, you will have to resubmit your application and it will delay the process. The debt check process will not be expedited if you must resubmit it for this reason.

8

8

Section 7- Additional Information

ADDITIONAL INFORMATION

Please provide any additional information that you would like the Department of Finance to consider.

(You have 1000 characters remaining)

- Please use this section as previously provided in Section 5, or to give any other information that will assist the Department of Finance in determining if the permit applicant and/or property owner(s) owe debt to the City.
- To help expedite your application, if the property owner is a business of which an individual or entity owns 25% or more, please include the owner's name(s) and address(es) in this section. Failure to include this information could cause delays.
- For example, if 10 N. Rose St. was owned by ABC Corp instead of Chris and Alex, you would provide information regarding any owners that have a 25% or more ownership interest in ABC Corp in this section.
- If the permit address is known by a different address (for mailing purposes or on the deed), please provide that information along with the corresponding PIN(s) in this section.

9

9

Section 8 - Verification

VERIFICATION

I certify that all information provided in this form is true and complete.

I understand that if I submit false, inaccurate, or incomplete information using this form, the City of Chicago may revoke any resulting building permit and impose other penalties provided by law. A false statement of material fact made using this form may violate federal, state and/or local law, and may subject any person making such a statement to a range of civil and criminal penalties, such as a period of incarceration, fines, and an award to the City of Chicago of up to three times any damages incurred. In addition, submission of false information may result in denial of the requested City action.

Please ensure all of the information you entered above is accurate and complete before clicking submit.
For any debt related questions, please contact the Department of Finance at PermitReviews@cityofchicago.org.

- **It is the responsibility of the person submitting the debt check application to verify that the information being provided is accurate. Therefore, in order to submit the application, you must certify that it is true and correct. Submitting false or inaccurate information can result in the City's Department of Law filing a false statement action against you.**

10

10

Tips to Expedite the Debt Check Process

- Review what information is required for the application by using DOB's process document found at: https://www.chicago.gov/content/dam/city/depts/bldgs/general/Self_Cert_Program/SelfCertNewDebtCheckProcessMemo062017.pdf
- Resolve known City debt(s) before submitting your application.
- Provide proof of payment to the reviewer prior to requesting clearance.
- If your permit is an SPR do not request a debt check through the online self-cert debt check application. Duplicate requests will cause delays.
- For individuals, provide a residential address; for businesses, provide the main office address.
- Provide a driver's license or state ID number to help identify individuals, especially ones with common names. Failure to provide this information may delay the debt check process.
- If any person or entity uses a nickname or assumed name, please provide the full legal name.
- Include suite and apartment numbers when providing all address information, where relevant.
- Debt check clearance certificates are valid for 120 days for the corresponding permit address. Please do not submit additional requests if a valid clearance exists.
- Email supporting documentation to permitreviews@cityofchicago.org with the corresponding debt check ID in the subject line.
- Provide the PIN(s) for the permit address in the additional information section.

11

11

Questions

Email

Email the Department of Finance at
PermitReviews@cityofchicago.org

Phone

Call the Department of Finance at 312-744-8447

11

12