

CITY OF CHICAGO . OFFICE OF THE MAYOR

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MAYOR LIGHTFOOT LAUNCHES "NEW START CHICAGO" WEBSITE TO HELP RESIDENTS ACCESS NEW DEBT PAYMENT PLANS

City rolls out one-stop-shop website providing residents with access to various debt relief reforms initiatives intended to help them get back on track

CHICAGO—Mayor Lori E. Lightfoot today announced the next phase in a series of comprehensive reforms designed to reverse regressive debt collection policies and bring relief to low-income residents. Beginning today, the latest of these reforms will take effect and allow residents to apply for debt forgiveness on City Sticker tickets. Residents who have purchased a City Sticker by October 31, 2019 may be eligible to have at least three of their oldest tickets forgiven and access payment plans with lower down payments and more time to pay.

To apply for debt forgiveness and to learn about the City's various debt relief programs, a new website, "A New Start Chicago," launched today making it easier for those with debt to get access to payment plans with a goal of helping them to come into compliance, and stay in compliance. To visit the site, click www.chicago.gov/newstartchicago.

"My administration is relentlessly focused on lifting people out of poverty. So when we first set out to overhaul Chicago's regressive fines and fees system by making it more equitable for people of all financial circumstances, we made it our mission to remove barriers that trap residents in a cycle of debt," said Mayor Lightfoot. "Since then, we have worked collaboratively with residents and advocates to put together a comprehensive package of reforms that ends some of the most harmful enforcement practices and gives people a pathway to compliance. Today we are building on these efforts by giving residents a chance at getting a new start."

Beginning today through December 15, the City Sticker Ticket Debt Relief program allows eligible motorists with a valid City Sticker the opportunity to apply to have at least three of their oldest sticker tickets forgiven. Motorists currently compliant with the city sticker can visit the "New Start Chicago" website, to learn about the sticker debt forgiveness application process. Residents who no longer own a vehicle or no longer live in Chicago can also apply for City Sticker debt relief.



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The New Start Chicago website provides a menu of information on Mayor Lightfoot's new payment plans, including hardship qualifications, and other FAQs related to fines and fees reform. Residents will be able to access payment plans with lower down payments and more time to pay, allowing them to get in compliance and stay in compliance. The website also details the Fresh Start program, which offers the chance for residents facing Chapter 7 bankruptcy to have previous debt cleared if they complete a payment plan.

"These new reforms will address the disproportionate impact that fines and fees has been having on low-income communities," said Reshma Soni, City of Chicago Comptroller. "We believe these changes will provide much needed relief for our most vulnerable residents and lives up to our values as a City to create a fair system that ends the practice of regressive and harmful fines and give everyone a chance to build economic health."

Providing debt relief for Chicagoans living in poverty is a top priority for the Lightfoot Administration. Earlier this month, the City announced the Utility Billing Relief program, which provides low-income Chicago residents with a reduced rate on their water, sewer and water-sewer taxes without late payment penalties or debt collection activity, including water shut-offs. Debt relief is also being extended to those who consistently remain on a year-long payment plan, without any accrued balance.

In October, the City revealed a new policy to eliminate library late fees and remove outstanding debt for Chicago Public Library patrons, making Chicago the largest city and largest public library system in the United States to eliminate outstanding overdue library fines.

In August, the City passed legislation that ended the practice of referring motorists for driver's license suspension to the State of Illinois for non-payment of non-driving and vehicle compliance violations. Those reforms also ended the doubling of City Sticker tickets from \$200 to \$400 for failure to purchase them within a time limit, reinstated the 15-day grace period for City Sticker purchase after expiration, and created more accessible payment plans by lowering down payment entry requirements. The City also extended the time to pay for low-income motorists whose vehicle has been booted.

These reforms are at the center of Mayor Lightfoot's efforts to provide much needed ticket debt relief and improve the economic health of Chicago's families and communities. In addition to tackling City Sticker debt with more accessible payment plans, Mayor Lightfoot's comprehensive fines and fees reforms address the following: makes Chicago Public Libraries fine-free, introduces boot reform policies for those experiencing financial hardship, and overhauls the City Sticker fines structure which has become one of the most regressive penalties residents face, throwing some into a cycle of debt.



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