

Department of Finance

Self-Certification Debt Check Process

1/20/2022

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Debt Check Overview

- Pursuant to Municipal Code of Chicago Section 1-23-400, no person is eligible to obtain a building 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: www.chicago.gov/city/en/depts/bldgs/supp_info/permitforms.html.
- If submitted correctly, debt checks take approximately seven (7) business days to complete.
- The debt clearance certificate is valid for 120 days from issuance.

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- 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

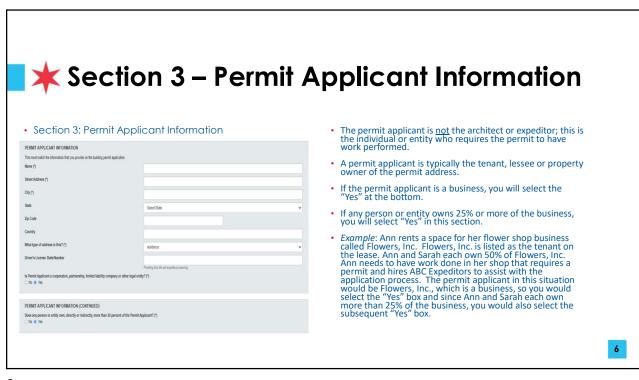
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Section 5 - Applicant Sole Ownership Verification

PROPERTY OWNER INFORMATION

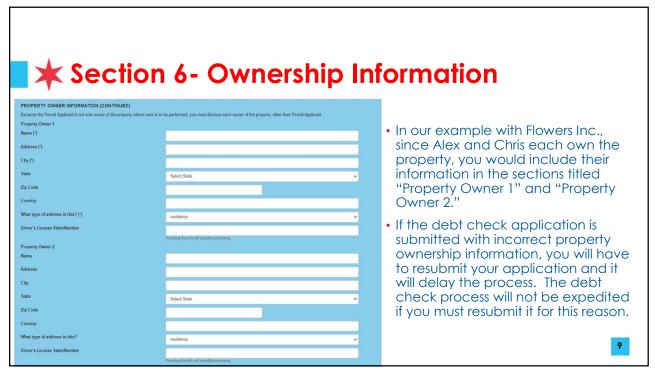
Is Permit Applicant the sole owner of the property where the work is to be performed? (*)

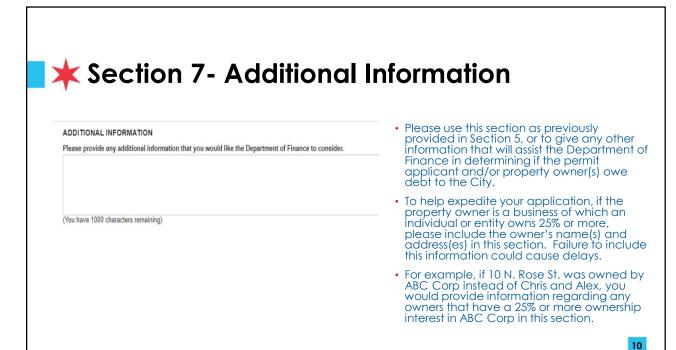
No Yes

- 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 http://www.ccrecorder.org.
- 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.

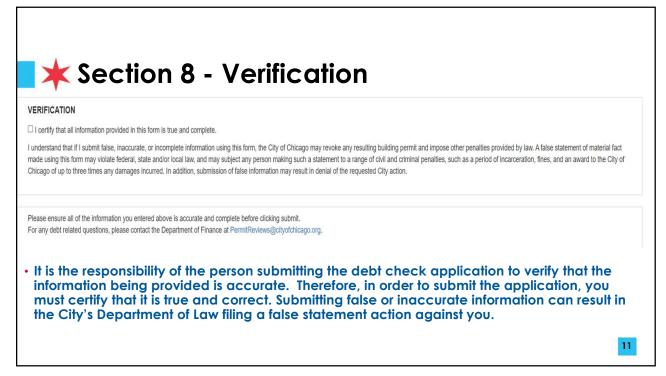
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X Tips to Expedite the Debt Check Process

- Review what information is required for the application by using DOB's process document found at: www.chicago.gov/city/en/depts/bldgs/supp_info/permitforms.html.
- Resolve known City debt(s) before submitting your application.
- If your permit is an SPR do not request a debt check through the online self-cert debt check application. Dúplicate 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 address information.
- 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.

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