

The Chicago Small Business Bill of Rights

Chicago's small businesses should be strongly supported by politicians because they drive our economy, create jobs, and foster economic development within their communities. We are calling on policymakers to endorse and champion the Chicago Small Business Bill of Rights. The adoption of these guiding principles and the implementation of the reforms set forth herein will support small businesses and their employees across Chicago.

Article 1: No Excessive Fines or Penalties Imposed on Small Businesses

Chicago ordinances too often place difficult mandates on small businesses while imposing devastating penalties for mistakes. Small businesses should no longer be subject to excessive penalties for every instance in which they fail to comply with the same ordinance, with each day constituting a new offense. These penalties can quickly put a small business out of business and people out of work. Penalties should be reasonable, proportional, and not place undue financial burdens on Chicago's small businesses.

Article 2: No Increased Fees for Small Businesses

Business licensing and annual food inspection fees were dramatically increased in the 2026 Chicago budget without ample notice being provided to the small business community. The budget also punishes small businesses with significantly higher fines. These increases will have a disproportionate impact on small businesses and hurt neighborhood economies. No new or increased business fees or fines should be enacted without ample notice and hearings.

Article 3: Uniform and Timely Inspections for Small Businesses

Inconsistent and delayed inspections can cost small businesses crucial time and money. The City should commence and complete inspections in a timely and consistent manner, so small businesses can operate and grow with certainty, absent unreasonable delays.

Article 4: Timely Permitting Process for Small Businesses

Small businesses should obtain permits and licenses in a fair and timely manner so they can open and expand with certainty and without losing time and resources because of undue delays. City departments should track the time it takes for small businesses to obtain permits and licenses and document the reasons for delays, including whether they are caused by breakdowns or inefficient processes.

Article 5: The Budgeting Process Should Be Transparent, With No Last-Minute Changes That Impact Small Businesses

The budgeting process should be transparent, providing small businesses ample time to review and be heard on changes and modifications. Budgetary amendments should not be introduced at the last minute, so the small business community has the appropriate time to review, react, and be heard on changes to the budget before it is enacted.

Article 6: No Substitute Ordinances Should Be Passed Without Notice and Opportunity for Review and Debate

The practice of filing substitute ordinances that are different than originally filed ordinances a few days before a City Council committee vote should cease. Neither small businesses nor the public can digest and weigh in on these changes in such a short period. The small business community should be provided 30 days to be heard on all substantive substitute ordinances before they are voted on in Committee or before the City Council.

Article 7: Mandatory Notice and Cure Periods Must Precede Any Private Cause of Action

Any ordinance or rule that creates a private cause of action that will impact small businesses should provide a notice and cure period so businesses can fix and remedy their mistakes, absent legal action and oppressive penalties. Small businesses should be able to compensate employees or impacted individuals without expending legal fees, being responsible for a claimant's legal fees, and facing potential penalties that only serve to drive litigation and hurt small businesses.

Article 8: No New Mandates on Small Businesses Without Adequate Time and Resources for Compliance

Small businesses should no longer be subjected to new mandates without being provided adequate time and resources to comply. Small businesses do not have large teams focused on compliance, so new mandates should provide the time and grace needed when they are enacted.