

RESOLUTION TO ADOPT THE CHICAGO SMALL BUSINESS BILL OF RIGHTS

WHEREAS, the Chicago small business community fosters economic development, creates jobs, and supports neighborhoods throughout the city.

WHEREAS, small businesses are vital to the economic, cultural, and social fabric of the City of Chicago.

WHEREAS, the small business community is facing an affordability crisis, which includes the escalating cost of health insurance, property taxes and rising costs.

WHEREAS, small businesses often operate on smaller margins and are disproportionately impacted by fees, mandates, antiquated processes, and delays.

WHEREAS, the City of Chicago should embrace and support the small business community because successful small businesses will strengthen the Chicago economy, grow the workforce and generate revenue through economic development.

BE IT RESOLVED that we, the members of the City Council of the City of Chicago, adopt and affirm the following Small Business Bill of Rights and will work to implement these guiding principles.

BE IT FURTHER RESOLVED that we, the members of the City Council of the City of Chicago, urge all City departments and agencies to uphold these principles in policymaking, regulation, licensing, enforcement, and administration.

BE IT FURTHER RESOLVED that the Small Business Bill of Rights shall include the following principles:

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: 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 7: 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.