



# City of Chicago



R2021-209

Office of the City Clerk

## Document Tracking Sheet

**Meeting Date:** 2/26/2021

**Sponsor(s):** Villegas (36)  
Napolitano (41)  
Silverstein (50)  
Rodriguez (22)  
Vasquez, Jr. (40)  
Cardona, Jr. (31)  
Mitts (37)  
Hadden (49)  
Sposato (38)  
Reboyas (30)  
Tunney (44)  
Nugent (39)  
Sadlowksi Garza (10)  
O'Shea (19)  
Moore (17)  
Martin (47)

**Type:** Resolution

**Title:** Call for creditors to provide 60-day grace period before reporting late payments to credit reporting agencies

**Committee(s) Assignment:** Committee on License and Consumer Protection

**RESOLUTION**

WHEREAS, a dependable United States Postal Service is necessary for many Americans to conduct business; and

WHEREAS, many Americans rely on the United States Postal Service to receive statements from creditors; and

WHEREAS, many Chicagoans use the United States Postal Service to make payments for utilities, rent or mortgage, and to other creditors; and

WHEREAS, a significant number of United States Postal Service workers have been affected by COVID-19; and

WHEREAS, the delivery time of mail has increased due to sickness among United States Postal Service workers, removal of mail-sorting equipment, and changes in field operations enacted by Postmaster General Louis DeJoy; and

WHEREAS, many areas of Chicago have seen postal delivery diminished to once a week, often less frequently; and

WHEREAS, Chicagoans have received and continue to receive statements with immediate due dates or due dates have passed; and

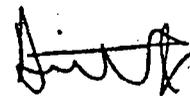
WHEREAS, late payments negatively affect credit scores; and

WHEREAS, good credit scores are necessary for housing, utility accounts, and credit lines; and

WHEREAS, creditors have the discretion to report late payments to the credit reporting agencies; now, therefore

BE IT RESOLVED THAT, we, the members of the Chicago City Council call for creditors to provide a 60-day grace period before reporting late payments to the credit reporting agencies Equifax, Experian, and Transunion.

BE IT FURTHER RESOLVED THAT, we, the members of Chicago City Council do hereby call for the credit reporting agencies to allow a 60 day grace period for reported late payments before factoring those payments into credit scores.



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Gilbert Villegas  
Alderman, 36th Ward



ALDERMAN, 36TH WARD  
 6934 WEST DIVERSEY AVENUE  
 CHICAGO, ILLINOIS 60707  
 WARD36@CITYOFCHICAGO.ORG  
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**GILBERT VILLEGAS**  
**CITY COUNCIL**  
**CITY OF CHICAGO**

.....  
**COUNCIL CHAMBER**  
 CITY HALL - 2ND FLOOR  
 121 NORTH LASALLE STREET  
 CHICAGO, ILLINOIS 60602

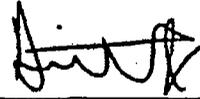
COMMITTEE CHAIRMAN  
 ECONOMIC, CAPITAL, AND TECHNOLOGY DEVELOPMENT  
 COMMITTEE VICE CHAIRMAN  
 COMMITTEES AND RULES  
 COMMITTEE MEMBERSHIPS  
 ZONING, LANDMARKS, AND BUILDING STANDARDS  
 .....  
 BUDGET AND GOVERNMENT OPERATIONS  
 .....  
 CONTRACTING OVERSIGHT AND EQUALITY  
 .....  
 LICENSE AND CONSUMER PROTECTION  
 .....  
 WORKFORCE DEVELOPMENT  
 .....  
 AVIATION  
 .....  
 FINANCE

February 24, 2021

The following list of aldermen have requested their names to be included in the record as co-sponsors on the proposed resolution **R2021-209** attached hereto regarding a call for creditors to provide 60-day grace period before reporting late payments to credit reporting agencies which is hereby submitted for introduction at the City Council meeting of February 24, 2021 and referral to the Committee on License and Consumer Protection.

Alderman	<u>    Napolitano    </u>	Ward	<u>  41  </u>
Alderman	<u>    Silverstein    </u>	Ward	<u>  50  </u>
Alderman	<u>    Rodriguez    </u>	Ward	<u>  22  </u>
Alderman	<u>    Vasquez    </u>	Ward	<u>  40  </u>
Alderman	<u>    Cardona    </u>	Ward	<u>  31  </u>
Alderman	<u>    Mitts    </u>	Ward	<u>  37  </u>
Alderwoman	<u>    Hadden    </u>	Ward	<u>  49  </u>
Alderman	<u>    Sposato    </u>	Ward	<u>  38  </u>
Alderman	<u>    Reboyras    </u>	Ward	<u>  30  </u>
Alderman	<u>    Tunney    </u>	Ward	<u>  44  </u>
Alderman	<u>    Nugent    </u>	Ward	<u>  39  </u>
Alderwoman	<u>    Sadlowski Garza    </u>	Ward	<u>  10  </u>
Alderman	<u>    O'Shea    </u>	Ward	<u>  19  </u>
Alderman	<u>    Moore    </u>	Ward	<u>  17  </u>
Alderman	<u>    Martin    </u>	Ward	<u>  47  </u>

Very truly yours,

A handwritten signature in black ink, appearing to read 'Gilbert Villegas', written over a horizontal line.

Gilbert Villegas Alderman, 36th Ward