

# Pro Se Bankruptcy



## What changes are happening with coronavirus (COVID-19)?

### How can I file documents?

The clerks' office is now open! You can file documents by mail, dropping them off at the Dirksen Federal Building drop box, or in person over the counter.

Send or take your documents to the address below, along with your full name, address, phone number, and email address.

**U.S Bankruptcy Court, Northern District of Illinois  
219 S. Dearborn Street, Room 710  
Chicago, Illinois 60604**

**Clerks Office Open: 8:30 a.m. –4:30 p.m. M-F**

### What if I have a court date?

First, check the status of any court dates you have! Make sure your court date has not changed.

**Do not go to the courthouse— all court dates will be held over the phone!**

Before your court date, check the Court Site and find your Judge to indicate whether your call will be done via Zoom or AT&T teleconference. Call numbers and passcodes can be found under your specific Judge tab.

### What about my Meeting of Creditors?

While **Ch. 13 §341 Meetings** have been continued to later dates, **Ch. 7 §341 Meetings are being conducted over the phone.**

Check this notice for information on how to call in:

[https://www.justice.gov/ust-regions-r11/file/notice\\_341mtg\\_chicago.pdf/download](https://www.justice.gov/ust-regions-r11/file/notice_341mtg_chicago.pdf/download)

**The Bankruptcy Pro Se Help Desk is closed, but is now operating over the phone!**

**If you would like advice on your pro se case,**

**call (312) 229-6344 and leave a message with your name and phone number.**

**If you have an issue that requires immediate assistance from court personnel, call the following number:**

**(312) 408-5000**

## Filing Objections and New Notice of Motion

Every notice of motion must state that a party who objects to the motion and wants it called must file a Notice of Objection no later than two (2) business days before the presentment date. If a motion noticed for presentment on or after March 30, 2020 has already been filed as of the date of this order, the movant must file and serve an amended notice of motion containing this information.

## Current Chapter 13 Cases

In response to COVID-19, there are some useful changes for those of you in a chapter 13 bankruptcy case. This applies to you if your bankruptcy plan has already been approved by the court. As you may know, you previously had a maximum of 5 years to repay your debts in your bankruptcy case. Now, with the new law, if you have a financial hardship as a result of the coronavirus, you can ask the court to adjust your monthly payments and you can have up to 7 years to repay your debts.

## City of Chicago Debt

Through April 30, 2020, the City will:

- Delay referral of parking tickets, red light, speed camera tickets to collection;
- Delay referral of utility bills to collection firms;
- Delay driver's license suspensions and booting of vehicles;
- Delay referral of administrative fees to collections ;
- Delay defaults on payment plans for utility bills, tickets, and administrative fees.

**While your debt to the City will not disappear as a result of the current public health emergency,** you can prioritize the expenses that are necessary for your health and safety during this time.

## Car Payment Default

Car lenders can typically repossess your vehicle soon after you fall behind on your car payments. For this reason, it is very important to stay current on your car payments to avoid the risk of losing your car. **In Illinois, the Governor recently issued an order suspending the repossession of cars during this public health crisis.**

This means that, during this time, you will no longer face the immediate risk of repossession if you fall behind on your car payments. **It does not mean that your debt will disappear or be reduced, or that additional fees may not be assessed.** Additionally, your car may still be repossessed when the order is lifted, unless you are current on your car payments at the time. For that reason, if you are able to keep your car payments current, you should plan to do so to avoid the future risk of repossession.