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Senator Ram Villivalam

*Illinois State Senate
8th Legislative District*

As of August 22, this is a comprehensive document of resources compiled by State Senator Ram Villivalam to help businesses understand the resources that are available as they deal with the impact of the COVID-19 pandemic. The Department of Commerce and Economic Development has a [resource page](#) for small businesses that may also be helpful.

Restore Illinois - A Public Health Approach to Safely Reopen Our State

[Click here to read the full Restore Illinois Plan](#)

Current Phase

This plan recognizes regional differences. The Illinois Department of Public Health has 11 Emergency Medical Service Regions that have guided statewide public health work and guide this reopening plan as well. The service regions are grouped into 4 health regions that can move through the phases independently: Northeast Illinois; North-Central Illinois; Central Illinois; and Southern Illinois.

We are in the Northeast Region. Our region is currently in Phase 4.

Phase 4 Guidance for Businesses

[English](#) // [Spanish](#) // [Polish](#) // [Hindi](#) // [Urdu](#) // [Arabic](#) // [Chinese](#) // [Korean](#)

Requirements for moving to next phase:

- Vaccine, or
- Effective and widely available treatment, or

- The elimination of new cases over a sustained period of time through herd immunity or other factors.

What could cause us to move back to phase 3:

- Sustained rise in positive cases.
- Sustained increase in hospital admissions for COVID-19 like illness
- Reduction in hospital capacity threatening surge capabilities
- Significant outbreak in the region that threatens the health of the region.

Overview of Reopening Phases

Phase 1 - Rapid Spread - The rate of infection among those tested and the number of patients admitted to the hospital is high or rapidly increasing.

Strict stay at home order and social distancing guidelines are put in place. Only essential businesses remain open. If mitigation efforts are unsuccessful, we could return to this phase.

Requirements for moving to next phase:

- Slowing of new case growth.
- Availability of surge capacity in adult medical and surgical beds, ICU beds, and ventilators.
- Ability to perform 10,000 tests a day statewide; testing available for any symptomatic health care workers and first responders.

Phase 2 - Flattening - The rate of infection among those tested and the number of patients admitted to the hospital in regular and ICU beds increases at a slower rate, moving toward a flat and even downward trajectory.

Non-essential retail stores reopen for curbside pickup and delivery.

Illinoisans are directed to wear a face covering when outside the home and can begin enjoying additional outdoor activities like golf, boating and fishing while practicing social distancing.

Requirements for moving to next phase:

- At or under a 20% positivity rate
- No overall increase in hospital admissions for COVID-19 like illness for 28 days
- Available surge capacity of at least 14% of ICU beds, medical and surgical beds, and ventilators.
- Testing available for all patients, health care workers, first responders, people with underlying conditions, and residents and staff at congregate living facilities.
- Contact tracing and monitoring within 24 hours of diagnosis.

Phase 3 - Recovery - The rate of infection among those surveillance tested, the number of patients admitted to the hospital, and the number of patients needing ICU beds is stable or declining.

Manufacturing, offices, retail, barbershops, and salons can reopen to the public with capacity and other limits and safety precautions. Health and fitness clubs can provide outdoor classes and on-on-one personal training with IDPH approved safety guidance.

Gatherings of 10 people or fewer are allowed. Face coverings and social distancing are the norm.

All health care providers are open with DPH approved safety guidelines.

Limited child care and summer programs open with IDPH approved safety guidelines.

Requirements for moving to next phase: Driven by COVID-19 positivity rate in each region and measures of maintaining regional hospital surge capacity:

- At or under a 20% positivity rate and increasing no more than 10% over a 14-day period
- No overall increase in hospital admissions for COVID-19 like illness for 28 days
- Available surge capacity of at least 14% of ICU beds, medical and surgical beds, and ventilators.
- Testing available regardless of symptoms or risk factors.
- Contact tracing and monitoring begins within 24 hours of diagnosis for more than 90% of cases in the region.

Phase 4 - Revitalization - The rate of infection among those surveillance tested and the number of patients admitted to the hospital continues to decline.

Gatherings of 50 people or fewer are allowed, restaurants and bars reopen, travel resumes, child care and schools reopen under guidance from the Illinois Department of Public Health. Face coverings and social distancing are the norm.

Cinema and theaters open with capacity limits and IDPH approved safety guidance.

All outdoor recreation allowed.

Requirements for moving to next phase:

- Vaccine, or
- Effective and widely available treatment, or
- The elimination of new cases over a sustained period of time through herd immunity or other factors.

Phase 5 - Illinois Restored - Vaccine or highly effective treatment is widely available or new cases have been eliminated over a sustained period.

The economy fully reopens with safety precautions continuing. Conventions, festivals, and large events are permitted, and all businesses, schools, and places of recreation can open with new safety guidance and procedures.

Local Business Safety Rules

To slow the spread of COVID-19, Cook County Public is issuing guidance for measures in bars, fitness clubs, personal care businesses, and other settings to mitigate the spread of COVID-19. The measures are based on Tier 1 mitigation measures in the [Restore Illinois Mitigation Plan](#). This guidance applies to suburban Cook County, with the exception of Evanston, Skokie, and Oak Park.

Guidance

Measures include:

- Bars, taverns, breweries and other establishments that serve alcohol for on-site consumption without a retail food license are being asked to serve customers outdoors only.
- Restaurants that serve alcohol must continue to abide by ongoing COVID-19 guidance and existing regulations.
- Maximum party size and table occupancy at restaurants, bars, taverns, and breweries should be reduced to 6 people (indoor or outdoor).
- Indoor fitness class size should be reduced to a maximum of 10 people.
- Personal service businesses should discontinue services (shaves, facials) that require the removal of face coverings.
- Residential property managers should limit guest entry to 6 people per unit to avoid indoor gatherings and parties.

In addition, businesses and workplaces should:

- Institute remote work for high-risk individuals and continue to support telework for as many workers as possible
- Retail establishments should maintain no more than 50% capacity, which is the current recommendation.

Loans/Grants

[See the loan and grant information in chart form.](#)

Federal Small Business Administration

[Small Business Owner Guide to the CARES Act](#) (from the U.S. Senate Committee on Small Business & Entrepreneurship) continues to be a great resource for small businesses & non-profits looking for assistance during this period. This guide has frequently asked questions for each of the programs established or enhanced to support small businesses, and many of its key points are briefly summarized in the guidance below.

[Feedback on your Disaster Recovery](#). Share your organization's experience navigating the federal resources created to support these organizations during this time of need.

[SBA's Paycheck Protection Program](#) -- [See fact sheet here](#)

DEADLINE EXTENDED to August 8, 2020

Eligibility: Small businesses up to 500 employees, non-profits, independent contractors and self-employed. Churches are eligible but only to cover payroll of an associated business like a thrift store. 501(c)6s are not eligible. Affiliation rules are waived for franchises.

Loan Size: Maximum loan is \$10 million.

If you were in business between 2/15/19-6/30/19, your maximum loan is 250% of your average monthly payroll costs during that period. If you employ seasonal workers, you can opt to choose March 1 instead of Feb 15.

If you were not in business between 2/15/19-6/30/19, your maximum loan is 250% of your average monthly payroll costs between January 1, 2020 and February 29, 2020.

At least 75% of your loan must be used for payroll.

Term and interest: If not forgiven, rate is 1% fixed for the first two years. Maximum term is 10 years with a maximum interest rate of 4% with zero loan fees, zero payment fee.

Forgivability: Forgiveness of up to 8 weeks of payroll based on employee retention and salary levels. The amount of the loan forgiven at the end of the year will be determined by how many employees were retained on the company's payroll, up to 100%. The forgiveness amount is the sum of: payroll costs, payment of interest on any covered mortgage obligations, any payment on any covered rent obligations, and any covered utility payment. Payroll excludes compensation over \$100,000, and does not include any 1099 workers.

PPP Funding Update: As of June 30, about \$130 billion in PPP funding remains available. The extension allows new applications through August 8.

Illinois Numbers So Far: According to the SBA, as of June 30, **202,143** loans had been approved for Illinois, totalling **\$22.4 billion**.

How are loans made: The SBA's network for 7(a) lenders will be used to process these loans.

[Find a lender here.](#)

Does this work with other SBA loans: Borrowers may apply for PPP loans and other SBA financial assistance including EIDLs.

Application Information: PPP applications are to be submitted through participating lenders. (See the [PPP Lender Find Tool](#) below)

If you have already submitted your application with a lender, we suggest that you contact that lender ASAP to ensure that they have the documentation they need to process your application as soon as possible.

If you have applied for a PPP loan but have found your lender non-responsive, you may want to consider other avenues to ensure that your application has a great likelihood of being processed and accepted. According to my contacts at the SBA, it is not uncommon for organizations to have multiple simultaneous PPP applications filed with different lenders. While I do not have anything in writing, it is my understanding that these simultaneous applications will not harm your attempt to receive PPP funding. Importantly, I want to reiterate that your organization may only receive one PPP loan.

Lenders Accepting New Customers: If you have not yet located a lender willing to take your application, our office has been informed about several lenders that are accepting applications from new customers. These include:

- [Paypal \(PPP Page\)](#)
- [TCF Bank \(PPP Page\)](#)
- [Kabbage \(PPP Page\)](#)
- [Devon Bank](#)
- Royal Savings Bank in Niles (773) 768-4800
- [Funding Circle \(PPP Page\)](#)

These are lenders that small businesses have indicated are or were receiving applications from new customers, but to be clear: this isn't an endorsement of any of them. I encourage you to do your due diligence before entering into a relationship with any lender.

PPP Loan Resources: The Small Business Administration has distributed additional guidance from the U.S. Department of the Treasury on how the Paycheck Protection Program is going to be implemented and what both lenders and borrowers need to know. The following documents were provided:

- [General Program Overview for the Paycheck Protection Program](#)
- [PPP Lender Find Tool](#) (as of 4/27, there are 127, 293 lender results when I used the search tool)
- [Department of Treasury PPP Program: Frequently Asked Questions](#) (new as of 4/6)
- [PPP: Information for Lenders](#)
- [PPP: Information for Borrowers](#)
- [Sample Paycheck Protection Program Application](#) (link updated 4/6)

- [Small Business Administration's PPP Page](#)

PPP Technical Assistance

Need assistance? You can call your local [Small Business Development Center](#) or [Women's Business Center](#) and they will provide assistance and guide you to lenders.

Cook County is also providing free technical assistance assistance. You can find [more information here](#).

PPP Forgiveness information

The Small Business Administration (SBA) has just released a streamlined form for applying for forgiveness with your Paycheck Protection Program (PPP) lender. You are eligible to fill out the [EZ Forgiveness Application](#) if you meet one of the following requirements:

- You are self-employed and have no employees;
- You did not reduce the salaries or wages of your employees by more than 25%, and did not reduce the number or hours of your employees;
- You experienced reductions in business activity as a result of health directives related to COVID-19 and did not reduce the salaries or wages of your employees by more than 25%.

Note: Businesses that don't meet one of these requirements will still need to complete the [Full Forgiveness Application](#).

The SBA has also updated its PPP guidance to reflect changes enacted by the Paycheck Protection Program Flexibility Act. Businesses now can use PPP funds over a 24-week period, and the covered period for the loan was extended until Dec. 31, 2020. The updated guidance [can be found here](#).

The Employee Retention Tax Credit is not available to employers receiving assistance via the Paycheck Protection Program.

[Small Business Administration Disaster Assistance Loans](#)

General Information: The SBA's Economic Injury Disaster Loan (EIDL) program received significant additional funding in the recent bill signed into law on 4/24. These SBA loans provide small businesses with a long-term, low interest loan to help them survive the COVID-19 crisis.

Note that these are loans, not grants like the PPP may turn into. Applicants can apply for both EIDL and PPP loans simultaneously, although the funds cannot be used for the same purpose.

Illinois Numbers So Far: [According to the SBA](#), as of July 3, 2,235,192 EIDL program loans have been processed nationally, amounting to almost \$135 billion. This includes **83,716 loans for Illinois organizations**, amounting to about **\$4.6 billion**. Note that there is significant demand for this program, and it is my understanding that there may be millions of applications being processed.

Application Process: The SBA has established a streamlined application process that is [available here](#). **Important:** if your eligible business or non-profit needs short term assistance, and you ***applied prior to March 29***, you must re-submit your application to request the EEIG cash advance.

If you have already applied for funds through EIDL and do not need the loan advance (discussed below), your application should continue to be processed without additional steps.

Currently Accepting Applications: The SBA is currently accepting new EIDL and EEIG applications.

Application Status: You may check on the status of your application by calling 800-659-2955.

Emergency Economic Injury Grants

General Information: Businesses that need an infusion of capital in the short term and are applying for a loan through the EIDL program also have the opportunity to apply for an Emergency Economic Injury Grant. The purpose of the EEIG program is to receive an advance of **up to \$10,000** from the requested EIDL amount, and to receive this amount quickly while the EIDL application is being processed. This process can be started from the EIDL application, [available here](#). This program's original \$10 billion appropriation was recently doubled to \$20 billion.

Illinois Numbers So Far: [According to the SBA](#), as of July 3, 4,946,997 EEIG advances had been processed, totaling about \$16.2 billion. Of these, **252,595 Illinois organizations** had received the advance amounting to about \$1.2 billion.

SBA Express Bridge Loans

The SBA has announced the availability of a new SBA Express Bridge Loan program, that is available to small businesses who already have an established relationship with a SBA Express Lender.

- [SBA Express Bridge Loan Program Homepage](#)
- [SBA Express Bridge Program Guide](#)
- [List of SBA Express Lenders](#) (noted with a “SX” in the Program Authority column)

General Information: SBA Express Bridge loans are being offered to act as a bridge for businesses who need short term funding in order to stay afloat until they receive EIDL funds they have previously applied for. These funds are available in amounts of up to \$25,000 and have a fast turnaround time. These loans will be repaid in full or in part by proceeds from the EIDL loan once the process is completed.

Paycheck Protection Program Flexibility Act: Congress recently passed and the President signed H.R. 7010, the Paycheck Protection Flexibility Act. Some notable top line changes include:

- Expands expenses eligible for PPP funds from the original 8-week period to 24-weeks.
- Shifts the ratio of payroll to non-payroll expenses from 75/25% to 60/40%, giving employers additional flexibility to use these funds for rent, utilities, and other covered expenses while still qualifying for loan forgiveness.
- Extends the program’s end date from June 30 to December 31.
- Extends the loan terms from 2 to 5 years (if you already have a PPP loan at this point you may want to revisit with your lender to see if they will let you modify).
- Allows businesses utilizing PPP loans to also participate in the payroll tax deferral, which was previously prohibited.

[Small Business Debt Relief Program](#)

The Small Business Administration is providing a program to assist small businesses who have non-disaster SBA loans – namely 7(a) loans, 504 loans, and microloans.

Program Benefits: The SBA will cover payments (on principal and interest) in addition to fees for six months.

Program Applicability: This program will apply to preexisting loans in these categories, in addition to *new borrowers who take out these loans within six months of the CARES Act becoming law.*

Loan Program Details: Please see the below links if you think that your business could benefit from these options:

- [7\(a\) Loan Program Information](#)
 - 7(a) loans max out at \$5 million are targeted towards borrowers who lack credit elsewhere and need access to flexible capital. These loans are offered through approved 7(a) lenders ([a list is available here](#))
- [504 Loan Program Information](#)
 - 504 Loans max out at \$5.5 million and provide long-term fixed-rate financing and may be a good option for businesses looking to purchase property or large equipment
- [SBA Microloan Program Information](#)
 - The SBA's microloan program offers loans of up to \$50,000 to help small businesses start up or expand.

State of Illinois

Business Interruption Grant (BIG) Program

****UPDATE: Round 1 is closed and the first wave of funds are in the process of being released. [Click here to learn more](#). There will be future rounds of funding. If you would like to be notified when the next round of applications is announced and opened, email allie@senatorram.com****

The Department of Commerce and Economic Opportunity (DCEO) will launch the first round of Business Interruption Grants (BIG) by providing \$60 million to businesses experiencing losses or business interruption as a result of COVID-19 related closures. The BIG Program is available for up to 3,500 businesses that experienced a limited ability to operate due to COVID-19 related closures. DCEO will begin distributing funds to qualifying businesses in early July. The total program funding will amount to at least \$540 million in grants for small businesses, \$270 of which has been set aside for childcare providers and is funded by the CARES Act.

In the first wave of grants, priority will be given to small businesses that have been heavily restricted or completely shut down during the pandemic and are located in DIAs. Businesses eligible for the program must have experienced extreme hardship, demonstrated by eligible costs or losses in excess of the grant amount, since March and may continue to face depressed revenues or closure. Businesses must also have been in operation for at least three months prior to March 2020. An emphasis will also be placed on those businesses that are located in areas that have experienced recent property damage due to civil unrest, exacerbating the economic impacts of COVID-19.

Specifically, the program includes support for:

- Businesses in DIAs - \$20 million for businesses that are located in a subset of DIAs that have recently experienced significant property damage, providing 1,000 grants of \$20,000 each
- Bars and Restaurants - \$20 million for bars and restaurants unable to offer outside service, providing 1,000 grants of up to \$20,000
- Barbershops and Salons - \$10 million for barbershops and salons, providing 1,000 grants of \$10,000 each
- Gyms and Fitness Centers - \$10 million for gyms and fitness centers that have lost significant revenue due to COVID-19, providing 500 grants of \$20,000 each

Applications are closed.

[See this document for more information.](#)

[DCEO's Emergency Small Business Grants and Loans Assistance](#)

[Downstate Small Business Stabilization Program](#)

Eligibility: Small businesses of 50 employees or less. Communities receiving an annual allocation directly from HUD on an entitlement (formula) basis are not eligible to apply for the State's CDBG funding, and businesses located within the entitlement areas are not eligible for assistance.

How to apply: All applications must be made through a unit of local government (city, village or county) following the Program Guidebook and Application requirements. The Guidebook and related materials [can be found here](#).

Grant amount: Businesses may receive funding equating to 60 days of verifiable working capital up to a maximum of \$25,000.

[Illinois Treasurer's Small Business COVID-19 Relief Program](#)

The program is an impact investment loan program under which the State Treasurer would make up to \$250 million in deposits available to financial institutions throughout the state, at near-zero rates, to assist Illinois small business and nonprofits negatively affected by the COVID-19 pandemic.

The Treasurer's Office would partner with approved financial institutions to provide loans -- either lower rate loans, or loans to a business or non-profit that would not otherwise qualify -- to Illinois small businesses impacted by the COVID-19 pandemic.

Deposited funds facilitate affordable loans (not to exceed 4.75%) to small businesses and nonprofits to be used to provide bridge funding, pay fixed debts, payroll, accounts payable and other bills.

Illinois businesses or nonprofits must be headquartered in Illinois and have been shut down because of COVID-19. Applicants are required to have less than \$1 million in liquid assets or \$8 million average annual receipts (per SBA standards).

[List of participating depositories.](#)

City of Chicago

Together Now Fund

In collaboration with The Chicago Community Trust, the City of Chicago is launching the Together Now fund to unite money raised by Chicago's philanthropies, corporations, and individuals to be disbursed to small businesses and not-for-profits throughout the City that have experienced damage as a result of activities over the past week. The fund is starting out with an initial \$10 million City commitment to address immediate needs of small businesses, and today Jewel-Osco is announcing its support as the fund's first donor.

When businesses apply for assistance from the fund, multiple factors will be taken into consideration. While businesses throughout the city will be eligible, allocations will be made with an equity weighting to account for a disproportionate impact felt in particular neighborhoods throughout the city. Black and Latinx business owners are more frequently uninsured or underinsured and living in communities that have faced decades of disinvestment, both of which will be considered in the decision-making process.

More information about the eligibility requirements, size of grants, and the number of recipients will be determined in the coming days as the City continues to take inventory of the total damages. In the meantime, for more information or to make a donation please visit cct.org/togethernow.

US Chamber of Commerce

Save Small Business Grant

Qualifications:

- Employ between 3 and 20 people
- Be located in an economically vulnerable community
- Have been harmed financially by the COVID-19 pandemic

Grant Amount:

Funded by corporate and philanthropic partners, the Save Small Business Fund is a collective effort to provide \$5,000 grants to as many small employers as we can. We hope these supplemental funds will help you get through the next days and weeks.

Application: Opens April 20, 2020

<https://savesmallbusiness.com/>

A Better Chicago's Emergency Relief Grant

A Better Chicago is now accepting grant applications for projects and initiatives providing assistance to low-income youth and families experiencing significant hardship due to COVID-19.

Funds will support the urgent needs of young people and their families, with a specific focus on Black and Latinx youth due to the disproportionate impact of COVID-19 on these communities and the systemic inequities that exist in Chicago. Grants may be requested from nonprofit organizations for the following needs:

- Providing direct financial support (e.g. stipends to students who have lost work)
- Providing essential goods and services (e.g. groceries)
- Rapidly innovating to continue delivering high-quality programming (e.g. virtual instruction)

Grant amount and duration will vary based on need, potential impact, and available funds. We anticipate making grants ranging from \$20K-\$100K over three to six months. We are currently providing funding for organizations serving youth and families in Cook County, DuPage County, Kane County, Lake County, McHenry County, and Will County.

To be considered for an Emergency Relief Fund grant, please submit an application focused on **the specific project or initiative for which you are seeking relief funding**. Our goal is to provide critical support as efficiently and effectively as possible. With that in mind, please consider the following options and select the most convenient way to apply:

- Complete [this Google Form](#)
- Respond to the application questions by sending an email to ERF@abetterchicago.org with:
 - Written responses in email body or an attachment
 - Video or voice recording
 - Relevant proposals or materials developed for other funders

If you have any questions regarding applying for relief funding, please email ERF@abetterchicago.org or call Marshana Roberts at 312.674.7088.

Application launched: April 6, 2020

Application deadline: Rolling

Decision Period: Rolling

Business Interruption Insurance

Business Interruption Grant (BIG) Program

The Department of Commerce and Economic Opportunity (DCEO) will launch the first round of Business Interruption Grants (BIG) by providing \$60 million to businesses experiencing losses or business interruption as a result of COVID-19 related closures. The BIG Program is available for up to 3,500 businesses that experienced a limited ability to operate due to COVID-19 related closures. DCEO will begin distributing funds to qualifying businesses in early July. The total program funding will amount to at least \$540 million in grants for small businesses, \$270 of which has been set aside for childcare providers and is funded by the CARES Act.

In the first wave of grants, priority will be given to small businesses that have been heavily restricted or completely shut down during the pandemic and are located in DIAs. Businesses eligible for the program must have experienced extreme hardship, demonstrated by eligible costs or losses in excess of the grant amount, since March and may continue to face depressed revenues or closure. Businesses must also have been in operation for at least three months prior to March 2020. An emphasis will also be placed on those businesses that are located in areas that have experienced recent property damage due to civil unrest, exacerbating the economic impacts of COVID-19.

Specifically, the program includes support for:

- Businesses in DIAs - \$20 million for businesses that are located in a subset of DIAs that have recently experienced significant property damage, providing 1,000 grants of \$20,000 each
- Bars and Restaurants - \$20 million for bars and restaurants unable to offer outside service, providing 1,000 grants of up to \$20,000
- Barbershops and Salons - \$10 million for barbershops and salons, providing 1,000 grants of \$10,000 each
- Gyms and Fitness Centers - \$10 million for gyms and fitness centers that have lost significant revenue due to COVID-19, providing 500 grants of \$20,000 each

WHEN TO APPLY: DCEO will make the application for BIG available on Monday, June 22nd.

Looting Related

The Governor and the Illinois Department of Insurance issued [a bulletin](#) to insurance companies as a result of the looting and pandemic. The bulletin calls on insurance companies to do the following:

- Insurers should apply claims best practices consistent with the categorization of this event as a catastrophic event, including expedited claims handling, advance claim payments, and fair treatment of all policyholders, regardless of size.
- Insurers should implement a moratorium on the cancellation or non-renewal of impacted policyholders for a period of 60 days from the date of this Company Bulletin.
- Insurers should err on the side of the policyholder when paying claims as a result of riots, civil commotion, or vandalism from commercial policyholders who were unable to make full premium payments during the period following the Governor’s Executive Order 2020-10, dated March 20, 2020.
- To the extent business interruption provisions are included and operative under a policy, insurers should base payouts on business activity levels that eliminate the impact of COVID-19.
- Insurers should err on the side of the policyholder when considering the use of exclusions that may or may not be applicable.

If you believe an insurer is not acting in good faith and not honoring their obligations, please file a complaint here: <https://mc.insurance.illinois.gov/messagecenter.nsf>.

Rebuild Distressed Communities Program

The RDC is a \$25 million economic recovery program to support Illinois businesses that received property damage as a result of civil unrest on or after May 25, 2020.

This program will reimburse business costs to repair storefronts, property damage, improving electrical systems, and restoring exterior work. For work yet to be completed, the administrator will partner with local contractors and pay them to perform the work.

This program:

- Can be used for projects that were denied by insurance companies, but documentation as to why it was not covered is required.
- Will prioritize small businesses, underinsured businesses, businesses that have high community impact, and businesses in communities that have experienced historical disinvestment.
- Applications due by July 15 at 5:00pm (CT)

[link](#)

Virus Related

Most business interruption insurance coverage contains a virus and bacteria exclusion that specifically excludes losses that result from any virus, bacterium, or other microorganism that induces or is capable of inducing physical distress, illness or diseases. Some policies may provide coverage for “civil authority”, which addresses the situation when the government prohibits access to your business. If your policy requires a “covered cause of loss” to be the reason why the civil authority restricted access to your business, coverage will depend on

whether the COVID-19 outbreak is deemed a covered cause of loss. Some business policies do not have this requirement.

Please refer to your policy for your specific coverage and consult your agent or insurer if you have questions.

If you believe that your insurance provider is not honoring your policy, you can submit a complaint on our website, and our team will review it. An online complaint can be filed here: <https://mc.insurance.illinois.gov/messagecenter.nsf>.

Tax Relief

[Sales tax deferment](#)

Gov. Pritzker directed the Department of Revenue to defer sales tax payments for more than 24,000 small- and medium-sized bars and restaurants, accounting for nearly 80% of all such entities statewide.

In order to qualify, an eating or drinking establishment needs to incur less than \$75,000 in sales tax liabilities last year. Penalties and interest will be automatically waived; however, qualified taxpayers must still file their sales tax return even if they are unable to make a payment. Any taxpayers taking advantage of this relief will be required to pay their sales tax liabilities due in March, April and May in four installments starting on May 20 and extending through August 20. For more information, please view IDOR's informational bulletin available at tax.illinois.gov.

[Federal Tax Postponed for all individuals and businesses](#)

The federal government has postponed the tax deadline day for individuals, trusts, estates, corporations, and non-corporate entities from April 15 to July 15.

[IRS Press Release](#)

[See this document for an overview of all of the tax extensions.](#)

[State income tax filing deadline extended](#)

Illinois has announced that, like the federal government, income tax filing has been extended to July 15. This does not include first and second installments of estimated payments of 2020 taxes that are due April 15 and June 15.

[Cook County Tax, Fine, Fee Extensions](#)

Cook County is waiving and extending deadlines for a variety of fines, fees, and taxes totaling \$35 million to help small businesses.

Employee Retention Tax Credit

General Information: The CARES Act includes a Employee Retention Tax Credit, designed to encourage employers to retain their employees during the COVID-19 crisis. The IRS describes the credit as a "fully refundable tax credit for employers equal to 50 percent of qualified wages (including allocable qualified health plan expenses) that Eligible Employers pay their employees. This applies to wages paid between March 12, 2020 and January 1, 2021, with a maximum credit for any employee amounting to \$5,000. Additional IRS guidance is [available here](#).

Key Caveat: This credit is not available to employers receiving assistance via the Paycheck Protection Program.

Employer Payroll Tax Deferral

General Information: According to the Guide, a provision in the CARES Act allows for the deferral of the employer portion of certain payroll taxes through the end of 2020. These deferred amounts are due in two installments – one at the end of 2021, the other at the end of 2022. Included deferrable taxes include the employer portion of FICA taxes and half of SECA tax liability. I still have not seen additional IRS guidance on this, but I expect some soon at the [IRS coronavirus webpage](#).

Key Caveat: Deferral is not available to employers receiving assistance via the Paycheck Protection Program.

Fines and Fees

City of Chicago

Beginning June 8

- City Hall Payment Center re-opens.
- The payment center located at 400 W. Superior will continue to operate while the neighborhood payment centers will open in phases throughout June.
- Motorists with unpaid tickets who had not been assessed penalties prior to March 18, 2020 will receive notices informing them of due dates and timelines around penalties.
- Reminder notices will be sent for ticket and utility payment plans.
- Ticketing will continue for public safety violations and for unpaid parking meters.

Beginning July 1

- Late payment penalties will be assessed on past due utility balances.
- Past due payment plans will be defaulted.
- Collection and enforcement activities including booting will continue.
- Residential and municipal utility customers with payment due dates prior to June 30 will not be assessed additional penalties until July 1.
- Ticket enforcement activities will increase citywide including street sweeping violations.

Beginning July 15

- Certain deferred tax payments will become due.
- Motorists will receive a grace period through July 15 to purchase residential parking permits, city stickers and renew license plates before enforcement begins on July 16.

Those who may need assistance with outstanding debt are encouraged to visit New Start Chicago, a source found on the City of Chicago's website that provides information on payment plans, hardship qualifications and other FAQs related to fines and fees reforms. By clicking here, www.Chicago.gov/newstartchicago, residents can sign up for a flexible payment plans for tickets and utility bills with a lower down payment and up to 60 months to repay amounts due. Residents can learn more or make payments online at Chicago.gov/finance.

Business Counseling and Application Assistance

In addition to direct financial assistance to small businesses and nonprofits, the recent stimulus packages have included significant funding for enhanced small business counseling services. These organizations are well versed in how to help small businesses succeed and stand ready and willing to help your organization navigate these difficult times. Counseling resources include:

- [Illinois Small Business Development Center at West Side Forward](#)
 - Contact is Curtis Roeschley, 773-473-4774 / croeschley@bethelnewlife.org
- [Women's Business Development Center](#)
 - 312-853-3477 / wdbc@wdbc.org / contact for loan assistance: Lotika Pai, lpai@wdbc.org
 - In addition to serving women entrepreneurs, the Women's Business Development Center is mandated to serve the needs of underserved entrepreneurs, including low-income entrepreneurs.
- [Minority Business Development Agency Business Center](#)
 - 312-755-2563
- [Illinois Department of Commerce & Economic Opportunity](#)
 - CEO.Support@illinois.gov

Health and Safety

The [Center for Disease Control has issued guidance for cleaning and disinfecting public places](#) in preparation for reopening. This document provides a general framework for cleaning and disinfection practices. The framework is based on doing the following:

- Normal routine cleaning with soap and water will decrease how much of the virus is on surfaces and objects, which reduces the risk of exposure.
- Disinfection using EPA-approved disinfectants against COVID-19 also help reduce the risk. Frequent disinfection of surfaces and objects touched by multiple people is important.
- When EPA-approved disinfectants are not available, alternative disinfectants can be used (for example, 1/3 cup of bleach added to 1 gallon of water, or 70% alcohol solutions). Do not mix bleach or other cleaning and disinfection products together. This can cause fumes that may be very dangerous to breathe in. Keep all disinfectants out of the reach of children.

Face Coverings for Community Organizations

The HHS Partnership Center is supporting HHS and FEMA's efforts to make face coverings widely available in order to limit the spread of COVID-19. The face coverings, produced and delivered in partnership with USPS and the National Council of Textile Organizations, are being made available to community-based organizations at no cost (and while supplies last).

Please review the enclosed information sheet and click below for information on the face coverings and how to order.

<https://asprwgpublic.hhs.gov/asppc/facecover/Pages/default.aspx>

A few things to note:

- Face coverings are 100% Cotton Jersey, bind around face and ears, and are treated with a 0.5% OWG Agion AMB-10 Antimicrobial (contains silver and copper, which will help to prevent the growth of viruses and germs. Washable up to 15 times). Adult One-size fits all.
- They do not replace the N95 face mask used in healthcare settings and should not be used when caring for those with COVID-19. **They are intended to expand the community's capacity to limit the spread of COVID-19.
- The face coverings come in cartons of 500 masks per carton. (Minimum order is one carton) Larger orders may be expedited more quickly.
- They are not to be sold and are to be used within US States/Territories/Tribal Nations.