



# CHICAGOLAND COVID-19 COMMUNITY DEVELOPMENT RESOURCE GUIDE

Chicago Community Loan Fund supports the resiliency of community development efforts during this COVID-19 pandemic and has created this resource guide for developers, small businesses and nonprofit organizations. You will find links to grants, low-cost loans and other resources offered by government and private sources that can help sustain you through this crisis. Use it as a resource tool and share it broadly with peer networks. This resource guide is a living document and will be updated as needed. If you know of a resource that should be part of this directory, or you would like additional information, please email: [info@cclfchicago.org](mailto:info@cclfchicago.org).

## Get Prepared to Apply For Assistance

While many of the resources available are requiring less documentation, the following checklist would be helpful for you to start to gather to be able to apply for grants or loans.

- ✓ Document your financial hardship – document communication from government, from your suppliers, communication to employees
- ✓ Have copies of all payment arrangements for suppliers and vendors
- ✓ Payroll information, number of staff
- ✓ Copy of your business license
- ✓ Articles of organization/incorporation
- ✓ Last 12 months of bank statements
- ✓ 3 years of organizational tax returns
  - If your business is new, funders may ask for personal tax returns, as well. If your business is 1 year old, they may ask for 2 years personal, totaling 3 years of tax returns
  - Include all pages/schedules of the return
  - If you do not have the returns, be prepared to request a tax transcript
- ✓ Ensure you're in good standing
  - Secretary of State [https://www.cyberdriveillinois.com/departments/business\\_services/corp.html](https://www.cyberdriveillinois.com/departments/business_services/corp.html)
  - City of Chicago [https://www.chicago.gov/city/en/depts/bacp/provdrs/bus/svcs/business\\_licenselook-up.html](https://www.chicago.gov/city/en/depts/bacp/provdrs/bus/svcs/business_licenselook-up.html)
- ✓ Make sure that you don't owe the city of Chicago money
- ✓ No back child support
- ✓ Check the credit of all owners/principals/partners (N/A for nonprofits)
  - [AnnualCreditReport.com](http://AnnualCreditReport.com)

This guide was compiled by Project Forward and Chicago Community Loan Fund

Thank you!



Anonymous



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## Program Name

**Economic Injury Disaster Loan (EIDL) SBA  
Emergency 7(b) Loan**

## Lender

SBA

## Description

Existing Economic Injury Disaster Loan (EIDL) program expanded to more for-profit entities, applies looser credit standards, and creates a rapid grant procedure.

## Eligibility

500 or fewer employees

## Nonprofit eligibility

In operation before 1/31/2020. Loans can be based solely on credit score.

Existing EIDL program applies to “private nonprofit organizations” that excludes religious institutions and some other charitable organizations.

## Uses of Funds

Paid sick leave, meeting payroll, increased costs due to disrupted supply chain, mortgage, debt service.

## Funding Amount

up to \$2 Million

## Loan Terms

2.75% interest rate for nonprofits; 3.75% for businesses; up to 30 years to repayment

## Loan Forgiveness

\$10,000 forgivable advance is no longer being given

## Processing Time

Varied

## Disbursement

Application and Documentation For emergency EIDL Grant, watch this SBA page for updates.  
<https://covid19relief.sba.gov/>

## Program name

**Business Interruption Grants Program (BIG)**

**Administrator** Illinois Department of Commerce and Economic Opportunity

## Description

The Department of Commerce and Economic Opportunity (DCEO) is launching Business Interruption Grants (BIG) for 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 million of which has been set aside for childcare providers and is funded by the CARES Act.

## Eligibility

Priority will be given to small businesses that have been heavily restricted or completely shut down during the pandemic. Additional priority will be given to businesses within the focused industries that are located in disproportionately impacted areas (DIAs), or low-income areas that have had high rates of COVID-19 cases. Bars and restaurants, barbershops and salons, and fitness centers that are not located in DIAs are also eligible. Businesses eligible for the program must have experienced extreme hardship, demonstrated by experiencing eligible costs or losses in excess of the grant amount since March.

Businesses must have been in operation for at least three months prior to March 2020 and must meet specific annual revenue criteria outlined in document here <https://www2.illinois.gov/dceo/SmallBizAssistance/Documents/Eligibility%20Requirements%206.26.20.pdf>

## Funding Amount

- Businesses located in severe DIAs Where There Was Recent Property Damage from Civil Unrest - \$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. This category is called Severe DIA and one does not have to be a part of the industries below, furthermore, businesses do not have to have experienced property damage to apply.
- 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\*

## Processing and Disbursement

Applications expected to open again in end of July.

## Application and Documentation

**Round 1 is closed, and the first wave of funds are in the process of being released.**

<https://www2.illinois.gov/dceo/SmallBizAssistance/Pages/C19DisadvantagedBusGrants.aspx#:~:text=The%20Department%20of%20Commerce%20and,of%20COVID%2D19%20related%20closures.>

## Program Name

## COVID-19 Emergency (1E) Assistance Program (an Illinois Statewide Program)

## Administrator

Workforce Investment Board of Will County

## Description

Rapid Response is a flexible activity designed to respond to the needs of businesses and affected workers. It includes the delivery of layoff aversion strategies intended to prevent or minimize the duration of unemployment.

## Eligibility

Program will reimburse from \$5,000 - \$50,000 per employer/physical location. Applicant must document impact of COVID-19 and layoff risk factors for each project in the Application

## Uses of Funds

Local Workforce Investment Areas must utilize funds in order to mitigate layoffs and adhere to “social distancing” provisions established by state and federal public health entities, to essential small businesses per SBA. Requests must be reasonable, necessary and directly related to the purpose of the COVID-19 layoffs. Non-essential businesses may not use this funding to operate in violation of COVID-19 Stay-at-Home Order. Examples include (not all-inclusive list):

- Cleaning/sanitization service if a small business needs their employees to be at work.
- Purchase the software programs and/or hardware (computers) that the employee would be to used from their home to support their work.
- Purchase the software programs and/or hardware (computers) and/or smart phones for Call Centers that the employee would be to use from their home to support their work.
- Pay for additional shifts so that fewer employees are on on-site at any given time. Funding could be used to offset related costs, excluding wages and benefits.
- Pay for projects to support the production of goods and services that are needed to address COVID-19 through Incumbent Worker Training to preserve crucial business operations to stay in business.
- Convene industry leaders in key sectors to identify immediate needs/solutions from workforce education and economic development partners. Funding would support industry partnership activities focused on recovery efforts

## Apply

Timing is of the essence as this program is a first come-first served basis. Application details are here <http://www.willcountyworkforceboard.com/businesses/covid-19-emergency-1e-assistance-program/>

## Program Name

## Illinois Small Business Emergency Loan Fund

### Administrator

Illinois Department of Commerce and Economic Opportunity

### Description

Under the leadership of Governor JB Pritzker, DCEO and the Illinois Department of Financial and Professional Regulation (IDFPR) are establishing the Illinois Small Business Emergency Loan Fund to offer small businesses low interest loans of up to \$50,000.

### Eligibility

Businesses located outside of the City of Chicago with fewer than 50 workers and less than \$3 million in revenue in 2019 will be eligible to apply.

### Funding Amount

Low interest loan of \$50,000

### Apply Here

DCEO is partnering with multiple lenders to provide access to the Small Business Emergency Loan Fund throughout the state.

DCEO and lending partners are continuing to review the large number of submitted loan applications we have received. To allow us to process received applications as quickly as possible, we are temporarily suspending the acceptance of applications from businesses.

Please refer back to the DCEO website to stay updated on upcoming opportunities.  
<https://www2.illinois.gov/dceo/SmallBizAssistance/Pages/IllinoisSmallBusinessEmergencyLoanFund.aspx>



## Program Name

## Standard Participation Loan Program (PLP) / Advantage Illinois

<https://www2.illinois.gov/dceo/SmallBizAssistance/Advantagellinois/pages/default.aspx>

## Lenders

Approved DCEO Lenders, download list here <https://www2.illinois.gov/dceo/SmallBizAssistance/Advantagellinois/Documents/11-27-17%20AI%20Participating%20Fin%20%20Inst%20w-o%20CSP%20and%20w-o%20CAP.pdf>

## Description

Standard Participation Loan Program (PLP) – designed to enable small businesses to obtain medium to long-term financing, in the form of term loans, to help grow and expand their businesses. Department participation is subordinated to the lender and has a “below market” interest rate.

## Eligibility

Businesses – fewer than 750 full-time employees.

## Uses of Funds

Start-up costs, working capital, business procurement, franchise fees, equipment, inventory, as well as the purchase, construction, renovation, or tenant improvements of an eligible place of business that is not for passive real estate investment purposes

## Funding Amount

\$10,000 - \$200,000

## Loan Terms

Low interest, loan term up to 7 years

## Loan Forgiveness

N/A

## Processing and Disbursement

TBD

## Application and Documentation

Apply with individual lenders <https://www2.illinois.gov/dceo/SmallBizAssistance/Advantagellinois/Documents/11-27-17%20AI%20Participating%20Fin%20%20Inst%20w-o%20CSP%20and%20w-o%20CAP.pdf>



## Program Name

**Minority/Women/Disabled/Veteran-Owned Businesses/Advantage Illinois**  
<https://www2.illinois.gov/dceo/SmallBizAssistance/AdvantageIllinois/pages/default.aspx>

## Lender

Approved DCEO Lenders, download [list here](#)

## Description

Minority/Women/Disabled/Veteran-Owned Businesses – similar to Standard PLP; however, the amount of financial support may range depending on loan term, M/W/D/V majority control/ownership.

## Eligibility

Businesses – fewer than 750 full-time employees.

## Uses of Funds

Start-up costs, working capital, business procurement, franchise fees, equipment, inventory, as well as the purchase, construction, renovation, or tenant improvements of an eligible place of business that is not for passive real estate investment purposes.

## Funding Amount

\$10,000 - \$200,000

## Loan Terms

Low interest, loan term up to 7 years

## Loan Forgiveness

N/A

## Processing and Disbursement

N/A

## Application and Documentation

Apply directly with lender

<https://www2.illinois.gov/dceo/SmallBizAssistance/AdvantageIllinois/Documents/11-27-17%20AI%20Participating%20Fin%20%20Inst%20w-o%20CSP%20and%20w-o%20CAP.pdf>

## Program Name

## Revolving Line of Credit (RLOC PLP)/ Advantage Illinois

### Lender

Approved DCEO Lenders, download list here <https://www2.illinois.gov/dceo/SmallBizAssistance/AdvantageIllinois/Documents/11-27-17%20AI%20Participating%20Fin%20%20Inst%20w-o%20CSP%20and%20w-o%20CAP.pdf>

### Description

Revolving Line of Credit (RLOC PLP) – similar to Standard PLP except in the form of a revolving line of credit. Maximum term is two years and further support requires reapplication.

### Eligibility

Businesses – fewer than 750 full-time employees.

### Uses of Funds

Start-up costs, working capital, business procurement, franchise fees, equipment, inventory, as well as the purchase, construction, renovation, or tenant improvements of an eligible place of business that is not for passive real estate investment purposes.

### Funding Amount

\$10,000 - \$200,000

### Loan Terms

Interest TBD, loan term up to 7 years

### Loan Forgiveness

N/A

### Processing and Disbursement

N/A

### Application and Documentation

Apply directly with lender

## Program Name

## Rebuild Illinois - Public Infrastructure

### Administrator

Illinois Department of Commerce and Economic Opportunity

### Description

The State has allocated \$25,000,000 in Rebuild Illinois funds to the competitive Public Infrastructure (RIPI) component. A grant ceiling of \$5,000,000 per project has been established. Grants for less than \$250,000 will not be awarded. The objective of the Rebuild Illinois Public Infrastructure (RIPI) component of the Rebuild Illinois plan is to provide grants funding public infrastructure improvements that can provide an improved foundation for economic growth in Illinois communities.

### Notice of Funding Opportunity

#### Eligibility

Eligible applicants include:

Units of general local government recognized by the Illinois Constitution (i.e., cities, villages, townships and counties).

- Local Economic Development Organizations
- Local Non-Profits able to support project activities on a sufficient scale
- Private Company demonstrating the ability to coordinate the project and comply with all requirements.

#### Uses of Funds

This program will provide grants to strengthen local economies and encourage the development of industry clusters. See Rebuild Illinois Regional Economic Development Guidebook for a complete description, requirements, and application and scoring criteria.

### Funding Amount

\$250,000 - \$2,000,000

### Application and Documentation

General announcement open for a period of time with no specific due dates for applications. Information about the application and documents required is available [here](#).

## Program Name

**Rebuild Illinois - Regional Economic Development**

## Administrator

Illinois Department of Commerce and Economic Opportunity

## Description

The State has allocated \$16,500,000 in Rebuild Illinois funds to the competitive Regional Economic Development (RIRED) component. A grant ceiling of \$2,000,000 per project has been established. Grants for less than \$250,000 will not be awarded. The objective of this program, in keeping with the Governor's 5-year Economic Development plan, is to provide grants to strengthen local economies and encourage the development of regional industry clusters. [Notice of Funding Opportunity](#)

## Eligibility

Eligible applicants include:

Units of general local government recognized by the Illinois Constitution (i.e., cities, villages, townships and counties).

- Local Economic Development Organizations
- Local Non-Profits able to support project activities on a sufficient scale
- Private Company demonstrating the ability to coordinate the project and comply with all requirements.

## Uses of Funds

This program will provide grants to strengthen local economies and encourage the development of industry clusters. See Rebuild Illinois Regional Economic Development Guidebook for a complete description, requirements, and application and scoring criteria.

## Funding Amount

\$250,000 - \$2,000,000

## Application and Documentation

General announcement open for a period of time with no specific due dates for applications. Information about the application and documents required is available [here](#).

## Program Name

## Rebuild Illinois - Shovel Ready Sites

### Description

The State has allocated \$13,000,000 in Rebuild Illinois funds to the competitive Shovel Ready Sites (RISRS) component. A grant ceiling of \$2,000,000 per project has been established. Grants for less than \$250,000 will not be awarded. The Governor's Five-Year Economic Development Plan recognizes there are sites across Illinois with great economic development potential that require additional investment in order to become "shovel-ready." Redevelopment in infill locations can use vacant buildings, parking lots, empty schools, or other under-used sites for new amenities and businesses near existing neighborhoods.

### Notice of Funding Opportunity

### Eligibility

Eligible Applicants include:

- Units of general local government recognized by the Illinois Constitution (i.e., cities, villages, townships and counties).
- Local Economic Development Organizations
- Local Non-Profits able to support project activities on a sufficient scale
- Private Company demonstrating the ability to coordinate the project and comply with all requirements.

### Uses of Funds

The purpose is to provide funding for site preparation for underutilized properties that can transform into economic development opportunities across Illinois.

### Funding Amount

\$250,000 - \$2,000,000

### Application and Documentation

Applications for the Competitive RISRS component may be made at any time after the Notice of Funding Opportunity is posted and until all available funding is exhausted. Information about the application and documents required is available [here](#).

<b>Program Name</b>	<b>Cook County Recovery Fund</b>
Administrator	Cook County
Description	An emergency \$10 million COVID-19 relief fund for businesses and 1099 workers in suburban Cook County
Eligibility	Small Businesses fewer than 25 employees; Independent Contractors, at least half of income from 1099 contract works is less than \$100,000 in gross annual income
Funding Amount	This fund offers one-time, zero-interest loans of up to \$20,000 for small businesses and \$10,000 for independent contractors
Loan Terms	Unsecured non-revolving loan up to five-years at 0% interest, no principal payments for first six months and no pre-payment penalties; selected on first-come basis
Forgiveness	N/A
Processing and Disbursement	Processing & disbursement handled by Chicago Community Loan Fund and Chicago Neighborhood Initiatives Microfinance Group
Application and Documentation	Get notified when applications are posted by completing the form <a href="#">here</a> ; Primary business location in Cook County outside of Chicago; 2018 and 2019 1099 forms and tax returns, photo ID
Questions	For more information, please visit <a href="https://www.cookcountyil.gov/recovery">https://www.cookcountyil.gov/recovery</a>



## Program Name

**Chicago Small Business Resiliency Fund**

<https://www.connect2capital.com/partners/chicago-small-business-resiliency-fund/>

## Lenders

Accion Chicago, Community Reinvestment Fund, Chicago Community Loan Fund, CNIMFG, LISC, WBDC

## Description

Good for all business types in the city of Chicago, including sole proprietors; and not for profits

## Eligibility

Suffer more than 25% of loss due to COVID;  
Fewer 50 employees and revenue less than \$3M;  
50% of employees must reside in Chicago Business located in Chicago; in operations for at least 1 year,  
No liens or judgments

## Uses of Funds

Proceeds are required to be used for working capital. At least 50% of proceeds should be applied toward payroll and commitment to retain the workforce at 50% of pre-COVID-19 levels. Funding Amount Up to \$50,000 but sized based on revenues before the COVID-19 outbreak.

## Loan Terms

Low-interest loans, repayment period: up to five years

## Loan Forgiveness

N/A

## Processing and Disbursement

As soon as possible

## Application and Documentation

Required documentation for the application

- Bank statements dating back to October 2019
- Your most recent tax return
- Debt checks and credit checks will occur but will not disqualify you
- Photo ID (CityKey will be accepted)

Apply here <https://www.connect2capital.com/partners/chicago-small-business-resiliency-fund/>

## Questions

FAQ is listed here

**Closed April 24 at 5pm (cst)**



**Program Name**

**Microbusiness Recovery Grant Program**

**Administrator**

City of Chicago

**Description**

This program will distribute \$5,000 grants to up to 1,000 businesses with four or fewer employees in low- and moderate-income areas of the city that have been severely impacted by COVID-19 and could most benefit from a grant.

**Amount**

\$5,000 grant

**Uses of Funds**

Grant funds must be used for working capital (payroll, rent, personnel expenses, insurance, taxes, etc.)

**Apply Here**

**Grant is currently closed**

**Program Name**

**Chicago Together Now**

**Administrator**

City of Chicago

**Program Description**

The second round will focus on awarding grants in community areas that received a disproportionately low number of eligible applicants during the first round, in particular South and West Side communities.

**Eligibility**

Businesses that received an operational cost support grant in the initial round are ineligible to receive another one. Applicants must provide ALL required documentation listed in the FAQs.

**Use of Funds**

Operational costs

**Funding Amount**

Up to \$4,000

**Apply Here**

**Applications are due August 31**

Follow the link to apply <https://www.chicago.gov/city/en/sites/together-now/home.html#:~:text=In%20collabora-tion%20with%20the%20City,in%20turn%20make%20grants%20to>

**Program Name**

**LISC Small Business Development Grant**

**Administrator**

LISC

**Description**

Small businesses across the country are confronting extreme economic challenges as a result of the COVID-19 pandemic. Financial support at this critical time can make the difference between staying in business or closing permanently, leading to lost income, jobs and economic stability. Thanks to a \$2.5 million investment from Verizon, LISC is offering grants to help small businesses fill urgent financial gaps until they can resume normal operations or until other more permanent financing becomes available.

**Amount**

\$10,000

**Uses of Funds**

Business expenses

**Apply Here**

**The Round 5 application period is now closed. Next round opens August 31.**

Follow the link to apply <https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/>

**Program Name**

**LISC - Chicago State Farm Small Business Rescue Fund**

**Administrator**

LISC - Chicago

**Description**

LISC has received a \$10 million low-interest loan through State Farm’s Good Neighbor Relief response to COVID-19 to help Chicago and Central Illinois small business owners and non-profit organizations work through the economic fallout from the pandemic. With the loan, LISC will establish a Small Business Rescue Fund to distribute loans to small businesses and nonprofit social enterprises for urgent needs, including operational costs like paying employees, vendors and rent.

**Amount**

TBA

**Uses of Funds**

Women-, minority- and veteran-led small businesses that provide vital goods, services and jobs in communities most in danger of permanent closure  
Nonprofit social enterprises with revenues of less than \$5 million

Small Community Development Financial Institutions (CDFIs) with missions to support small businesses

**Apply here**

If you feel the product would meet your needs, [please fill out this questionnaire](#) so that we can determine if and how we can best support your business.



## **Program name**

## **Amber Grant**

Administrator

WomensNet

## **Description**

WomensNet founded the Amber Grant Foundation in 1998. The Foundation was set up with one goal in mind: to honor the memory of a very special young woman, Amber Wigdahl, who died at just 19 years old — before realizing her business dreams.

## **Eligibility**

Businesses are at least 50% women-owned for consideration. The business must be based in either the U.S. or Canada. And the applicant must be a minimum of 18 years old.

## **Funding Amount**

\$4,000 per month to one recipient; those 12 recipients become eligible for the year-end grant of \$25,000.

## **Processing and Disbursement**

Grant winner(s) 7-10 days into a new month.

## **Application and Documentation**

Deadlines for application are at the end of each month. Be able to tell:

1. Your story. We're looking for qualities like passion, business savvy, and vision.
2. Plans for growing/starting your business. Not a formal business plan, just some explanation of how you'll achieve business success. It might include some mention of your market, your team, the things you've overcome so far, and the challenges you still face.
3. Plans for the grant money. Tell how you would invest the money if you won. Be as detailed as you can.

**Program name**

**IFundWomen Universal Grant**

**Administrator**

IFundWomen

**Description**

Grants are one of the cornerstones of IFundWomen’s capital, coaching, and connections formula to supercharge your business. They broker grants on behalf of generous partners, so by applying once, you are going to be considered for all the grants.

**Eligibility**

A part of a business that has a product or service in the market and generating revenue.

**Uses of Funds**

Providing women entrepreneurs with access to the capital, coaching and connections they need to grow their businesses during this challenging time.

**Funding Amount**

Various

**Processing and Disbursement**

No specific due dates listed

**Application and Documentation**

Apply here by following the link  
<https://ifundwomen.typeform.com/to/ad358U>



**Program name**

**Lowe's Small Business Grant**

**Administrator**

LISC

**Description**

Across the United States, small businesses that form the economic backbone of our communities now face immediate – and oftentimes, crushing – financial pressure because of the COVID-19 pandemic. Many small businesses that were forced to shut down temporarily now are at serious risk of never reopening. Even those small businesses that can operate remotely or with limited on-site hours face major revenue shortfalls. With little or no reserves to pay their expenses, many will have no choice but to lay off workers and close their doors forever.

\$30 million will focus on small businesses owned or led by minorities and women, who often lack access to affordable capital.

**Eligibility**

Eligible expenses include:

- Paying rent and utilities
- Meeting payroll
- Paying outstanding debt to vendors
- Upgrading technology infrastructure
- Other immediate operational costs

**Funding Amount**

Grants of \$20,000

**Processing and Disbursement**

For questions, please review our grant information and FAQ.

**Application and Documentation**

**The Round 5 application period is now closed. Next round opens August 31.**

<https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/lowes/>

## Program name

## Nav's Small Business Grant

### Administrator

Nav

### Description

Up to grant \$10,000 to take your business to the next level. Submit entries between July 1 and September 1 for your chance to win.

### Eligibility

Must be a Nav customer (free account for tracking business credit).

### Uses of Funds

Providing Black women entrepreneurs with access to the capital, coaching and connections they need to grow their businesses during this challenging time.

### Funding Amount

\$5,000 - \$10,000

### Processing and Disbursement

Within 24 hours of applying - After you complete the information, you will receive an email confirmation letting you know that we have received your application. If you do not receive an email within 24 hours, please email grants@nav.com. After the grant submission period has closed, Nav's team will review all applications and narrow the field down to up to five (5) finalists. If you are selected as a finalist, you will have a call with Nav's team. All finalists will receive a free year of Nav Business Manager, valued at \$360. The team will select and notify the Grand Prize and Runner-Up winners in late September 2020 and grant reopens in October.

### Application and Documentation

Entries accepted until September 1st, 2020

<https://www.nav.com/business-grant-contest/>

**Program name**

**Small Business Relief Fund**

**Administrator**

My Block, My Hood, My City

**Description**

They are now accepting donations to help small business owners to reopen during the coronavirus pandemic, replace inventory, and make repairs to their stores damaged from looting and vandalism. The nonprofit organization raised more than \$1 million from individuals and businesses in Chicago and across the country just one week after creating the Small Business Relief Fund, BUT has requests from over 200 businesses representing a total need of \$20 million.

**Eligibility**

Business located in the City of Chicago impacted by COVID 19 or looting.

**Funding Amount**

N/A

**Processing and Disbursement**

TBD

**Application and Documentation**

Applications are not currently being accepted, but check back for updates <https://www.formy-block.org/small-business-relief-fund>

**Program name**

**The Urban Excellence Community Grant**

**Administrator**

Caleb Brown Venture Capital and Consulting, LLC

**Description**

The Urban Excellence Community Grant will award new community businesses with a monetary gift of up to \$1,000 and 500 hours of complimentary business consulting from Caleb Brown for one (1) year. Caleb Brown believes that creative and entrepreneurial talent is the key value driver in growing economies. The project will support those creative entrepreneurs seeking to build or grow small businesses in their communities. Caleb Brown will develop mentoring support for the business owner in the spirit of contributing to the advancement of the creation of community jobs and economic development.

**Eligibility**

- Applicants must be residents, or other invested members of the community that is proposed to be served by the company.
- Geography Served: Companies must serve an Urbanized Area defined by the Census Bureau as the following: A central place and adjacent territory that contain at least 50,000 people and an overall density of 1,000 per square mile.
- Start-up, for-profit businesses opened for less than three (3) years qualify for this opportunity; businesses in the planning stages are also welcomed to apply.
- Business owners must have intentions on hiring full-time, part-time, or intern staff within the funding year.
- Applications are due on the 15th of every month by 5:00 P.M.; applications received after the 15th will be considered for the following month.
- Awardees must agree to participate in a weekly, 2 hour session in a start-up business course with Caleb Brown for two (2) months.

**Funding Amount**

\$1,000

**Processing and Disbursement**

Funding decisions will be made by the 5th of each month and awardees must agree to attend a presentation event where the check will be presented.

**Application and Documentation**

Applications should be submitted electronically to [CBgrant@calebbrownonline.com](mailto:CBgrant@calebbrownonline.com). All questions regarding the Urban Entrepreneur’s Community Grant or this application process should be directed to: [CBgrant@calebbrownonline.com](mailto:CBgrant@calebbrownonline.com) or (312) 287-5500

## Program name

## Facebook Small Business Grants Program for Black-Owned Businesses

## Administrator

Facebook

## Description

The grants program is a part of Facebook's overall commitment to invest \$100 million this year in the Black community.

## Eligibility

In order to apply and receive a grant from Facebook, your business must meet the following criteria:

Be a majority Black-owned for-profit business

Be legally registered in a US State or the District of Columbia (US territories are excluded)

Have between 1 and 50 employees

Have been in business for over a year

Have experienced challenges from COVID-19

Plan to use the grant funds to support the business and community

Prior Facebook Small Business Grants Program applicants may re-apply, but prior grant recipients are ineligible. You do not have to use Facebook Inc. products to be eligible. The business owner must be at least 18 years old.

## Use of Funds

Keep your workforce going strong

Help with rent and operational costs

Connect with more customers

Support your community

## Funding Amount

Varies

## Apply Here

**Deadline to apply is Monday, August 31, 2020 at 9:00 PM EDT / 6:00 PM PDT. [Apply here](https://www.facebook.com/business/black-business-grants)**  
<https://www.facebook.com/business/black-business-grants>

## Self-Care Business Support

### Program Name

### One Fair Wage Emergency Fund

One Fair Wage Tipped and service worker support fund – grant Cash assistance to restaurant workers, car service drivers, delivery workers, personal service workers and more who need the money they aren't getting to survive. <https://ofwemergencyfund.org/>

### Program Name

### Professional Beauty Association (PBA) COVID-19 Relief Fund - \$500 grant

The PBA COVID-19 Relief Fund is designed to help support the licensed beauty professionals who have not been able to work or are experiencing financial hardships due to the COVID-19 outbreak. Learn more about how you can donate and/or apply today! <https://www.probeauty.org/>

### Program Name

### CFDA Resources for Navigating COVID-19 Coronavirus Business Challenges

Resources for fashion and retail businesses

<https://cfda.com/news/cfda-resources-for-navigating-covid-19-coronavirus-business-challenges>

## **Food/Hospitality Business Support**

### **Chicago Service Relief**

A directory of fundraisers for Chicago bars, venues, restaurants, and other service-based businesses that can use our help during the state-mandated shutdown.

<https://chicagoservicerelief.com/>

### **Dining at a Distance**

List your Chicago food business in this directory that are open for take-out, curbside pick-up, or delivery during the lockdown of Chicago's restaurants and bars during COVID-19.

<https://www.diningatadistance.com/chicago>

### **Eat News**

Restaurant resources in the US and Canada. <https://www.eat.news/resources>

### **James Beard Foundation Food and Beverage Relief Fund (Grant)**

Grant has not opened yet. If you are inquiring about criteria in the application process for the JBF Relief Fund, please [add your information here](#). They are working on application materials at this time and will send out information when it is ready

### **Restaurant Workers' Community Foundation COVID-19 Emergency Relief Fund (Loan)**

A zero interest loans to get restaurants back running and direct relief to individual restaurant workers. Apply here

<https://www.restaurantworkerscf.org/>

### **USBG National Foundation (Grant)**

Bartender Emergency Assistance Program is for bartenders and their spouses who have experienced an emergency hardship or catastrophic event. Catastrophe/hardship must be documented. For more information <https://www.usbgfoundation.org/beap>



## **Chicago Community Loan Fund** <https://cclfchicago.org/>

CCLF provides flexible loans to support housing, commercial and economic development, social enterprises, and community facility space

## **CIC** <http://www.cicchicago.com/>

Chicago's Multifamily Rehab Lender provides financing to buy and rehab apartment buildings in the 6-county Chicago area. We also offer Property Management Training.

## **HUD**

Halt all new foreclosure actions and suspend all foreclosure actions currently in process; and Cease all evictions of persons from FHA-insured single-family properties.

Check for up to date developments at <https://www.hud.gov/coronavirus>

### **Program Name**

**Illinois Small Business Emergency Loan Fund**

### **Description**

Illinois Small Business Emergency Loan Fund offers small businesses low interest loans of up to \$50,000. Working capital and at least 50% of loans proceeds must be applied toward payroll or other eligible compensation including salaries, wages, tips, paid leave, and group healthcare benefits. For full details, see the Illinois Small Business Emergency Loan Fund in For Profit Business Funding.

### **Program Name**

**Emergency Solution Grant**

### **Description**

Emergency Solutions Grants focus on assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. For Full details, see the Emergency Solution Grant on page 32.

### **Program Name**

**Economic Injury Disaster Loan (EIDL) SBA Emergency 7(b) Loan**

### **Description**

Existing Economic Injury Disaster Loan (EIDL) program expanded to more for-profit entities, applies looser credit standards. For full details, see the Economic Injury Disaster Loan in For Profit Business Funding.

## Program Name

**Chicago Small Business Resiliency Fund**

## Lenders

Chicago Community Loan Fund

## Description

Good for all business types in the city of Chicago, including sole proprietors; and not for profits

## Eligibility

Suffer more than 25% of loss due to COVID;  
Fewer 50 employees and revenue less than \$3M;  
50% of employees must reside in Chicago Business located in Chicago; in operations for at least 1 year,  
No liens or judgments

## Uses of Funds

After 50% utilized for payroll, other uses include holding costs like: security, fencing Utilities (electric,gas,water); landscaping; groundskeeping, debris removal, garbage pickup for multi-units; portable toilet; dumpsters and property taxes

## Loan Terms

Low-interest loans, repayment period: up to five years

## Loan Forgiveness

N/A

## Processing and Disbursement

As soon as possible

## Application and Documentation

Required documentation for the application

- Bank statements dating back to October 2019
- Your most recent tax return
- Debt checks and credit checks will occur but will not disqualify you
- Photo ID (CityKey will be accepted)

Apply here <https://www.connect2capital.com/partners/chicago-small-business-resiliency-fund/>

**Closed April 24 at 5pm (cst)**

## Program Name

## Emergency Solution Grant

### Administrator

HUD

### Description

Emergency Solutions Grants focus on assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

#### Eligibility

Private, non profit organizations. Eligible recipients generally consist of metropolitan cities, urban counties, territories, and states. Metropolitan cities, urban counties and territories may subgrant ESG funds to private nonprofit organizations.

### Use of Funds

1. Street Outreach
2. Emergency Shelter: including renovation, including major rehabilitation or conversion, of a building to serve as an emergency shelter. Note: Property acquisition and new construction are ineligible ESG activities.
3. Essential Services: case management, child care, education services, employment assistance and job training, outpatient health services, legal services, life skills training, mental health services, substance abuse treatment services, transportation, and services for special populations.
4. Shelter Operations: maintenance, rent, repair, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies necessary for the operation of the emergency shelter.
5. Homelessness Prevention: relocation and stabilization services and short-and/or medium-term rental assistance.
6. Rental Assistance: rental assistance and rental arrears; rental application fees, security and utility deposits, utility payments, last month's rent, moving costs; housing search and placement, housing stability case management, landlord-tenant mediation, tenant legal services, credit repair
7. Rapid Re-Housing: Housing relocation and stabilization services and/or short-and/or medium-term rental assistance as necessary to help individuals or families living in shelters or in places not meant for human habitation move as quickly as possible into permanent housing and achieve stability in that housing.
8. Data Collection (HMIS)

#### Website

For more information, visit HUD <https://www.hudexchange.info/programs/esg/>

## **Chicago Housing Solidarity Pledge**

Mayor Lightfoot, Commissioner Marisa Novara, leading lenders and landlord associations in April 2020 announced the Chicago Housing Solidarity pledge, an effort to provide relief to beleaguered tenants and building owners negatively impacted by the COVID-19 pandemic. The pledge affirms lenders and landlords may offer eligible renters and mortgage holders deferred payment agreements and other financial relief in response to the economic fallout of COVID-19 and continuing after the pandemic.

[https://www.chicago.gov/city/en/depts/doh/supp\\_info/chicago-housing-solidarity-pledge.html.html](https://www.chicago.gov/city/en/depts/doh/supp_info/chicago-housing-solidarity-pledge.html.html)

## **Chicago Lawyers' Committee for Civil Rights**

FREE virtual brief service and advice clinic featuring:

Expanded eligibility to give free legal advice to more nonprofits and small businesses that need help

Information about how to access federal, state, county, and City of Chicago loan funds

Referrals to other organizations in Chicago that are providing more in-depth assistance to nonprofits and small businesses with actual loan applications

Brief legal advice on issues including employment, leases, contracts, taxes, debt relief, real estate, dissolution or mergers

[Click here](#) for an appointment

## **Housing Action Illinois - COVID-19 Resources Related to Housing & Homelessness**

Housing Action will make daily updates with new resources as they become available. Resources are listed for non profit housing organizations. Check back frequently for updated information

Website: <https://housingactionil.org/what-we-do/public-education-organizing/covid-19-information-resources/>

## **Illinois Housing Development Authority**

COVID-19 Housing Resources Information <https://www.ihda.org/about-ihda/covid-19-housing-resources-information/>

## **The Preservation Compact**

The Preservation Compact brings together the region's public, private, and nonprofit leaders to preserve affordable multifamily rental housing in Cook County. See the COVID 19 resources available to landlords and tenants here <https://www.preservationcompact.org/coronavirus/>

## **City of Chicago Business Affairs and Consumer Protection**

Chicago previously announced that it will be delaying collection for several fines and fees through April 30, which includes the collection of the Ground Transportation Tax for taxicabs, Transportation Network Providers (TNPs, or ride-hail) and other public passenger vehicles. Furthermore, the City has also already announced an extension of the deadline for debt checks for TNP and taxi drivers until April 30. BACP is also deferring collection of the accessibility fee for taxicabs and TNPs until April 30 and deferring inspections of vehicles and renewals of licenses while BACP offices are closed. For more information, please visit [https://www.chicago.gov/city/en/depts/bacp/supp\\_info/BACP\\_COVID-19\\_Resources\\_Center\\_For\\_Businesses.html](https://www.chicago.gov/city/en/depts/bacp/supp_info/BACP_COVID-19_Resources_Center_For_Businesses.html)

## **Cook County**

County has announced a series of measures waiving various County fines, fees and deferring tax collections, including an automatic extension of current M/W/DBE Certification for 6 months at no charge. [Download full Cook County Relief Package here](https://www.cookcountyil.gov/sites/default/files/covid-19-financial-relief-package.pdf)  
<https://www.cookcountyil.gov/sites/default/files/covid-19-financial-relief-package.pdf>  
Cook County COVID 19 updates <https://www.cookcountyil.gov/service/information-covid-19>

## **Internal Revenue Service**

### **Qualified disaster relief payments - Tax write off**

Section 139 of the Internal Revenue Code. Section 139 allows employers to assist employees during a federally declared disaster with “qualified disaster relief payments” that are tax-free to the employee and fully deductible by the employer. These payments are not subject to any federal withholding obligations and do not need to be reported on a Form W-2 or 1099. In addition, in most cases, the exclusion will also apply for state income tax purposes. For more information <https://www.irs.gov/coronavirus>

### **Federal tax filing and payment modification**

The deadlines to FILE and PAY federal income taxes are extended to July 15, 2020. No paperwork needed to file for extension.

## **State of Illinois Illinois Department of Revenue**

Illinois Moves Tax Filing Deadline to July 15 The filing deadline for Illinois income tax returns has been extended from April 15, 2020, to July 15, 2020. Penalties and interest will begin to accrue on any remaining unpaid balances as of July 16, 2020. You will automatically avoid interest and penalties on the taxes paid by July 15, 2020.

Note: This does NOT impact the first and second installments of estimated payments for 2020 taxes that are due April 15 and June 15. Taxpayers are required to estimate their tax liability for the year and make four equal installments. Taxpayers can find more information, including common questions and answers, [tax.illinois.gov](http://tax.illinois.gov).

State of Illinois COVID 19 resources [https://www2.illinois.gov/rev/Pages/Taxpayer-Resources-during-COVID-19-\(Coronavirus\)-Outbreak.aspx](https://www2.illinois.gov/rev/Pages/Taxpayer-Resources-during-COVID-19-(Coronavirus)-Outbreak.aspx)

# NON PROFIT FUNDING SUPPORT

**Program Name** Economic Injury Disaster Loan (EIDL) SBA Emergency 7(b) Loan

**Lender** SBA

## Description

Existing Economic Injury Disaster Loan (EIDL) program expanded to more for-profit entities, applies looser credit standards, and creates a rapid grant procedure.

**Eligibility** 500 or fewer employees

## Nonprofit eligibility

In operation before 1/31/2020. Loans can be based solely on credit score.

Existing EIDL program applies to “private nonprofit organizations” that excludes religious institutions and some other charitable organizations.

## Uses of Funds

Paid sick leave, meeting payroll, increased costs due to disrupted supply chain, mortgage, debt service.

## Funding Amount

up to \$2 Million

## Loan Terms

2.75% interest rate for nonprofits; 3.75% for businesses; up to 30 years to repayment

## Loan Forgiveness

\$10,000 forgivable advance is no longer being given

## Processing Time

Varied

## Disbursement

Varied

## Application and Documentation

EIDL grant is no longer being offered, only the loan is available <https://covid19relief.sba.gov/>



## Program name

## Business Interruption Grants Program (BIG)

## Administrator

Illinois Department of Commerce and Economic Opportunity

## Description

The Department of Commerce and Economic Opportunity (DCEO) is launching Business Interruption Grants (BIG) for 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 million of which has been set aside for childcare providers and is funded by the CARES Act.

## Eligibility

Priority will be given to small businesses that have been heavily restricted or completely shut down during the pandemic. Additional priority will be given to businesses within the focused industries that are located in disproportionately impacted areas (DIAs), or low-income areas that have had high rates of COVID-19 cases. Bars and restaurants, barbershops and salons, and fitness centers that are not located in DIAs are also eligible. Businesses eligible for the program must have experienced extreme hardship, demonstrated by experiencing eligible costs or losses in excess of the grant amount since March.

Businesses must have been in operation for at least three months prior to March 2020 and must meet specific annual revenue criteria outlined in document here <https://www2.illinois.gov/dceo/SmallBizAssistance/Documents/Eligibility%20Requirements%206.26.20.pdf>

## Funding Amount

- Businesses located in severe DIAs Where There Was Recent Property Damage from Civil Unrest - \$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. This category is called Severe DIA and one does not have to be a part of the industries below, furthermore, businesses do not have to have experienced property damage to apply.
- 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\*

## Processing and Disbursement

Applications expected to open again in end of July.

## Application and Documentation

**Round 1 is closed, and the first wave of funds are in the process of being released.**

<https://www2.illinois.gov/dceo/SmallBizAssistance/Pages/C19DisadvantagedBusGrants.aspx#:~:text=The%20Department%20of%20Commerce%20and,of%20COVID%2D19%20related%20closures.>



## Program Name

**Rebuild Illinois - Regional Economic Development**

## Administrator

Illinois Department of Commerce and Economic Opportunity

## Description

The State has allocated \$16,500,000 in Rebuild Illinois funds to the competitive Regional Economic Development (RIRED) component. A grant ceiling of \$2,000,000 per project has been established. Grants for less than \$250,000 will not be awarded. The objective of this program, in keeping with the Governor's 5-year Economic Development plan, is to provide grants to strengthen local economies and encourage the development of regional industry clusters.

## Notice of Funding Opportunity

## Eligibility

Eligible applicants include:

Units of general local government recognized by the Illinois Constitution (i.e., cities, villages, townships and counties).

- Local Economic Development Organizations
- Local Non-Profits able to support project activities on a sufficient scale
- Private Company demonstrating the ability to coordinate the project and comply with all requirements.

## Uses of Funds

This program will provide grants to strengthen local economies and encourage the development of industry clusters. See Rebuild Illinois Regional Economic Development Guidebook for a complete description, requirements, and application and scoring criteria.

## Funding Amount

\$250,000 - \$2,000,000

## Application and Documentation

General announcement open for a period of time with no specific due dates for applications. Information about the application and documents required is available [here](#).

## Program Name

## Rebuild Illinois - Shovel Ready Sites

### Description

The State has allocated \$13,000,000 in Rebuild Illinois funds to the competitive Shovel Ready Sites (RISRS) component. A grant ceiling of \$2,000,000 per project has been established. Grants for less than \$250,000 will not be awarded. The Governor's Five-Year Economic Development Plan recognizes there are sites across Illinois with great economic development potential that require additional investment in order to become "shovel-ready." Redevelopment in infill locations can use vacant buildings, parking lots, empty schools, or other underused sites for new amenities and businesses near existing neighborhoods.

### Notice of Funding Opportunity

### Eligibility

Eligible Applicants include:

- Units of general local government recognized by the Illinois Constitution (i.e., cities, villages, townships and counties).
- Local Economic Development Organizations
- Local Non-Profits able to support project activities on a sufficient scale
- Private Company demonstrating the ability to coordinate the project and comply with all requirements.

### Uses of Funds

The purpose is to provide funding for site preparation for underutilized properties that can transform into economic development opportunities across Illinois.

### Funding Amount

\$250,000 - \$2,000,000

### Application and Documentation

Applications for the Competitive RISRS component may be made at any time after the Notice of Funding Opportunity is posted and until all available funding is exhausted. Information about the application and documents required is available [here](#).

## Program Name

**Chicago Small Business Resiliency Fund**  
<https://www.connect2capital.com/partners/chicago-small-business-resiliency-fund/>

## Administrator

Chicago Community Loan Fund

## Description

Good for all business types in the city of Chicago, including sole proprietors; and not for profits

## Eligibility

Suffer more than 25% of loss due to COVID;  
Fewer 50 employees and revenue less than \$3M;  
50% of employees must reside in Chicago Business located in Chicago; in operations for at least 1 year,  
No liens or judgments

## Uses of Funds

## Loan Terms

Low-interest loans, repayment period: up to five years

## Loan Forgiveness

N/A

## Processing and Disbursement

As soon as possible

## Application and Documentation

Required documentation for the application

- Bank statements dating back to October 2019
- Your most recent tax return
- Debt checks and credit checks will occur but will not disqualify you
- Photo ID (CityKey will be accepted)

Apply here <https://www.connect2capital.com/partners/chicago-small-business-resiliency-fund/>

## Questions

FAQ is listed here

<https://www.connect2capital.com/partners/chicago-small-business-resiliency-fund/>

**Closed April 24 at 5pm (cst)**

**Program name**

**Chicago Region Food System Fund**

**Administrator**

Fresh Taste, fiscally sponsored by Forefront

**Description**

Initially, the Fund will focus on COVID-19 response projects, with a special interest in projects that strengthen the food system. Priority will be given to organizations producing food in and supplying food to communities of color, particularly those led by people of color. Inquiries will be reviewed, and funds disbursed on a rolling basis. Grants from \$5,000 to \$250,000 will be considered.

In the autumn—and dependent on the effects of COVID-19 on the food system—the Fund may offer a second round of funding, with a possible shift from response work to building long-term resilience for a just future food system capable of handling shocks like COVID-19. Please register and fill out a brief screening questionnaire as a first step to funding consideration.

**Eligibility**

Only 501(c)(3) organizations are eligible to apply, and there are loose geographic restrictions. The Chicago Region Food Fund focuses on an area roughly 200 miles from Chicago, which is about a day’s drive to or from the city.

**Funding Amount**

Grants from \$5,000 to \$250,000 will be considered.

**Application and Documentation**

The application period for the first round of CRFSF ended on August 10. The Fund is planning a second round of funding in the autumn focused on resilience in the food system. Please check back or sign up for their email list to receive announcements from the Fund. More information is available <http://www.chicagoregionfoodfund.org/#how-to-apply>

## Program Name

**Critical Response Fund for Grassroot Groups**

## Administrator

Crossroads Fund

## Description

To continue the legacy of responding quickly and centering the leadership of people who are most directly impacted, including people of color, women, the LGBT community, we are encouraging current grantees to apply for the Critical Response Fund. Given the political moment, the fund will provide organizations with funding to protect, empower and support community members in this time of crisis. In addition, we seek to support work that radically reimagines community care, expands our notion of what is possible, and orients toward building the world we need.

## Amount

Applicants may request between \$3,000 - \$5,000. Organizations with budgets of \$300,000 or less will be prioritized.

## Uses of Funds

Funding requests can be for the following:

\*\*\*Community-based mutual aid efforts (Click here for more info on mutual aid)

Unexpected policy changes that place community members in harm's way, and that require an immediate response

Training and convening people to strategize, build their power, promote healing and create community solidarity (including virtual strategies)

Forward-thinking initiatives focused on long-term transformation, new experiments in building the world that we want

Building organizational capacity to do strategic base building that grows our organizing community, and also to build new coalitions and partnerships

Supporting an organization's digital infrastructure

## Apply Here

Deadline: November 23, 2020

Write an email to Lizette Garza, Program Manager ([Lizette@crossroadsfund.org](mailto:Lizette@crossroadsfund.org)) and attach a one-page document with answers to the above questions. <https://crossroadsfund.org/critical-response-fund>

## Program Name

## Hispanics in Philanthropy COVID-19

### Rapid Response Migration Fund

([https://hiponline.org/hip-covid-19-rapid-response-migration-fund-funder-note/?mc\\_cid=b0f9b13aa9&mc\\_eid=23c6baabc1](https://hiponline.org/hip-covid-19-rapid-response-migration-fund-funder-note/?mc_cid=b0f9b13aa9&mc_eid=23c6baabc1))

## Program Description

The COVID-19 Rapid Response Migration Fund (currently totaling \$200,000) will provide emergency mini-grants to frontline organizations responding to the immediate needs of migrants and refugees to respond to the unprecedented challenge of the COVID-19 pandemic.

## Nonprofit eligibility

The Fund will support HIP's current Migration and Forced Displacement grantees and other organizations nominated by HIP's current funders and partner organizations.

## Uses of Funds

Mini-grant funds will help bring front-line immigrant serving organizations the resources they need to develop and launch emergency protocols, cover unexpected costs due to office closures or disrupted revenue streams, shift their service provisions, and address other unforeseen impacts of the ongoing pandemic.

## Amount

Mini- grant

## Terms

N/A

## Loan Forgiveness

N/A

## Processing and Disbursement Time

N/A

## Application and Documentation

If you are a current grantee of HIP's Migration and Forced Displacement program reach out to your program officer or Amalia at [amalia.brindisdelgado@hiponline.org](mailto:amalia.brindisdelgado@hiponline.org) for more information.

**Program name**

**Landmarks Illinois' Preservation Heritage Fund**

**Administrator**

Landmarks Illinois

**Description**

Landmarks Illinois' Preservation Heritage Fund grants are intended to provide monetary assistance to significant structures or sites in Illinois that are under threat of demolition, in imminent deterioration, in need of stabilization, in need of structural or re-use evaluation, or need to be evaluated for landmark eligibility. The Preservation Heritage Fund was established in 2004.

**Eligibility**

Preservation Heritage Fund grants fund the following project types:

- Engineering, architectural, and feasibility studies
- Stabilization
- Legal services
- Surveys and National Register Nominations
- Preservation ordinance support

**Funding Amount**

Grants range from \$500—\$5,000. A match may be a direct dollar amount or, using volunteer

**Application and Documentation**

APPLICATION DEADLINES: January 15, April 15, July 15, October 15  
<http://www.landmarks.org/preservation-heritage-fund-grant-program/>

**Program name****Landmarks Illinois Timuel D. Black, Jr. Grant****Administrator**

Landmarks Illinois

**Description**

The Landmarks Illinois Timuel D. Black, Jr. Grant Fund for Chicago's South Side was created to support grantees in their effort to preserve and promote the history, culture and architecture of Chicago's South Side.

**Eligibility**

The fund provides financial support to the following types of projects:

- Significant structures or sites located on Chicago's South Side that are under threat of demolition, imminent deterioration or are of such architectural importance that their preservation will benefit the public and community.
- Structures or sites on Landmarks Illinois' most recent "Endangered List" are presumed to be Eligible Structures.

**BOUNDARIES**

The South Side is approximately defined as the following boundaries:

- South of Cermak Road;
- West of Lake Michigan;
- East of S. Ashland Avenue;
- North of the southern boundary of the city of Chicago.

**Funding Amount**

Grants range from \$500—\$2,500. A match may be a direct dollar amount or, using volunteer

**Application and Documentation**

DEADLINES: January 15, April 15, July 15, October 15

<http://www.landmarks.org/grants/tblackfund/>



**Program Name**

**Restaurant Workers' Community Foundation  
COVID-19 Emergency Relief Fund (Loan)**  
[https://www.restaurantworkerscf.org/  
news/2020/3/15/resources-for-restaurants-and-](https://www.restaurantworkerscf.org/news/2020/3/15/resources-for-restaurants-and-)

Administrator

Varied

Program Description

25% for nonprofit organizations serving restaurant workers in crisis

50% for direct relief to individual restaurant workers

25% for zero-interest loans for restaurants to get back up and running

Nonprofit eligibility

See the Q&A Section for a separate grant opportunity  
<https://www.restaurantworkerscf.org/covid19faq>

Uses of Funds

Varied

Amount

TBD

Terms

0% interest loans

Loan Forgiveness

N/A

Processing and Disbursement Time

N/A

Application and Documentation  
<https://www.restaurantworkerscf.org/>

**Program Name**

**LISC - Chicago State Farm Small Business Rescue Fund**

**Administrator**

LISC - Chicago

**Description**

LISC has received a \$10 million low-interest loan through State Farm’s Good Neighbor Relief response to COVID-19 to help Chicago and Central Illinois small business owners and nonprofit organizations work through the economic fallout from the pandemic. With the loan, LISC will establish a Small Business Rescue Fund to distribute loans to small businesses and nonprofit social enterprises for urgent needs, including operational costs like paying employees, vendors and rent.

**Amount**

TBA

**Uses of Funds**

Women-, minority- and veteran-led small businesses that provide vital goods, services and jobs in communities most in danger of permanent closure  
Nonprofit social enterprises with revenues of less than \$5 million  
Small Community Development Financial Institutions (CDFIs) with missions to support small businesses

**Apply here**

If you feel the product would meet your needs, [please fill out this questionnaire](#) so that we can determine if and how we can best support your business.

# OTHER NON FOR PROFIT RESOURCES

## **BoardEffect**

To support nonprofits during the COVID-19 crisis, BoardEffect is offering its board management software solution free of charge to small 501(c)(3) organizations.

Visit their website [here](https://www.boardeffect.com/boardeffect-free-for-small-nonprofits-covid-19/) <https://www.boardeffect.com/boardeffect-free-for-small-nonprofits-covid-19/>

## **Chicago Lawyers' Committee for Civil Rights**

They are compiling COVID-19-related information and resources on their website that may be helpful to nonprofits and small businesses.

[Click here](#) for resources.

## **Forefront COVID-19 Response Funds**

In order to support both donors and nonprofits during this uncertain time, Forefront has compiled a list of emergency funds and other collective actions that have been created across the state in response to the COVID-19 outbreak. <https://myforefront.org/covid-19-philanthropic-fund-list/>

## **Giving Compass Coronavirus and COVID-19 Funds**

Find a range of vetted funds addressing immediate and long-term needs related to coronavirus and COVID-19.

## **Good Jobs Institute**

Good Jobs Institute: COVID-19 Worker Relief Funds, Company Actions, and Impact on Frontline Workers  
<https://goodjobsinstitute.org/wp-content/uploads/2020/03/Good-Jobs-Lens-on-COVID-19-Responses-3.17.2020.pdf>

## **Nonprofit Finance Fund**

COVID-19 Tools and Resources for Nonprofits

<https://nff.org/covid-19-tools-and-resources-nonprofits>

# COMMUNITY DEVELOPMENT FINANCE INSTITUTIONS

These organizations administer a number of the programs mentioned, and they work with for profit businesses and nonprofits alike.

## **Microlenders**

Microlender makes small loans to very small businesses in the community, typically less than \$50,000.

## **Accion Chicago**

Accion Chicago is a certified Community Development Financial Institution (CDFI), SBA micro-lending intermediary, and SBA Community Advantage lender. Provides loans up to \$100,000. Accion is administering the IL DCEO Hospitality Grant, as well. <http://www.accionchicago.org/>

## **Chicago Neighborhood Initiatives Micro Finance Group (CNIMFG)**

CNIMFG provides credit to small businesses that do not have access to loans from commercial sources. CNIMFG offers loans from \$500 to \$100,000 for established businesses and start-up businesses as well as credit builder loans ranging from \$500 to \$5,000 with terms from 6 to 72 months. <https://cnimfg.org/>

## **South Side Community Federal Credit Union**

SSCFU's mission is to equalize economic power and to fight poverty by improving financial literacy and providing access to credit and savings services for its members. They are working to create and maintain an accessible, full-service federal credit union organization, which is owned and managed by its members. <http://www.southsidecommunityfcu.org/>

## **Women's Business Development Center (WBDC)**

To support clients across their 9-state region, the WBDC is helping clients navigate the recent U. S. Small Business Administration's (SBA) Economic Injury Disaster Loan (EIDL) program. They also offer loans targeted towards businesses with less than \$1 Million in annual revenue, \$25,000-\$50,000. Businesses, including start-ups, may be eligible regardless of time in business, or size of business. <https://www.wbdc.org/>

## **WBDC Direct Lending Program (Restricted for State of Illinois Clients)**

<https://www.wbdc.org/established-programs/access-to-capital/micro-finance-program/>



### Chicago Community Loan Fund (CCLF)

Focus Area

Housing, community facilities, retail, social enterprises/worker and food co-ops

Loan Types

Pre-development/gap; construction; permanent mortgage; working capital/equipment ( e.g. social enterprises and select for profit business types)

Amounts \$5,000 – \$5M

Terms Varied

More Information <https://cclfchicago.org/lending/#loans>



### Connect2Capital

Focus Area

Connect2Capital is the first online network of its kind to bring mission-driven lenders and referral partners including banks and financial institutions, together to help small businesses find the funding they need to flourish today and tomorrow.

Loan Types Varied

Amounts Varied

Terms Varied

More Information <https://www.connect2capital.com/>



### Community Reinvestment Fund (CRF)

Focus Area

Paycheck protection loan (SBA 7a Emergency Loan)  
Manufacturing (food, machinery, computer); Patient Capital Loan

Loan Types

Commercial real estate, business acquisition, equipment, debt refinance, and permanent working capital.

Amounts \$150,000 to \$4 mill

Terms Varied

More Information <https://crfusa.com/sba-paycheck-protection-program-loans-from-crf/>



<b>IFF</b>	
Focus Area	Facilities; Affordable Housing; New Market Tax Credits
Loan Types	Facilities; facilities improvement; vehicle and equipment
Amounts	\$10,000 - \$2,000,000
Terms	5-15 year
More Information	<a href="https://iff.org/wp-content/uploads/2017/05/Loan_ProgramOverview.pdf">https://iff.org/wp-content/uploads/2017/05/Loan_ProgramOverview.pdf</a>



<b>LISC</b>	
Focus Area	Housing, Health Care, Education, Real Estate, Business
Loan Types	Facilities; facilities improvement; vehicle and equipment; working capital for small businesses
Amounts	Up to \$5M
Terms	Varied
More Information	<a href="https://www.lisc.org/our-model/lending/loan-products/">https://www.lisc.org/our-model/lending/loan-products/</a>



**Seaway, a division of Self Help Federal Credit Union**

Focus Area	Small Business; Consumer; Commercial and Residential Real Estate
Loan Types	Facilities; facilities improvement; vehicle and equipment; working capital for small businesses
Amounts	Varied
Terms	Varied
More Information	<a href="https://www.self-helpfcu.org/business/loans/small-business-loans">https://www.self-helpfcu.org/business/loans/small-business-loans</a>



<b>SomerCor</b>	
Focus Area	SBA 7(a) Community Advantage , SBA 504
Loan Types	Real estate purchase, renovation, fixed equipment
Amounts	Up to \$5.5M
Terms	Up to 25 years
More Information	<a href="https://somercor.com/">https://somercor.com/</a>

## OTHER SUPPORT

### **American Express Working Capital Assistance, and Waiving of Interest & Late Fees**

American Express - As an eligible\* American Express Business Card Member, you can enroll once with no credit check<sup>1</sup>, then get ongoing access to funds between \$500 and \$150,000 per loan to pay vendors as often as you need<sup>2</sup>. AmEx pays your vendor directly. Fees are between 0.6% - 1.75% for 30 days, 1.2% - 3.5% for 60 days, or 1.8% -5.25% for 90 days, and are subject to change. More information is [here](#)

<https://www.americanexpress.com/us/business/financing/working-capital-terms/index.html>

### **Banking Support**

Check with your local banking partner, many are offering waivers on monthly service fees, waiving penalties, offering payment deferrals and loan modifications, but you must call to request hardship assistance and may need some way to document the COVID impact on your business.

### **Facebook Small Business Grant**

Application has not opened yet, but an interest form can be completed here. Grant amount is anticipated to be about \$3000 (in cash and ad credit) [Facebook \\$100M Small Business Grants Program](#)

### **Google Business Support**

As communities throughout the world respond to COVID-19 (coronavirus), we know that this time presents unique challenges for businesses. Here are some tips and recommendations to help you navigate this for your employees and customers. [Google Business Support here](#)

### **Honeycomb Credit - Crowdfunding Loan**

Honeycomb is offering 45-day payment free periods, 6-month interest-only periods and reducing posting, success, and investor fees.- Honeycomb Crowdfunded Small Business Relief Loan (all business) <https://www.honeycombcredit.com/relief>

### **Kiva Crowdfunding Loan**

Kiva offers zero interest, crowd funding loans up to \$15,000.

### **COVID-19 Response and Support for Local Businesses Yelp**

Yelp is offering advertising credits for small, independently owned restaurants and bars.

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### **City Of Chicago's Neighborhood Business Development Centers**

The following is a list of City of Chicago, Department of Business Affairs and Consumer Protection (BACP), Neighborhood Business Development Centers (NBDC) program grantees providing free remote/virtual assistance to business owners <https://www.chicago.gov/content/dam/city/depts/bacp/general/COVID-19/NBDCsProvidingCSBRLFApplicationSupportList.pdf>

### **Small Business Development Centers**

Illinois Small Business Development Centers are located throughout the state and provide information, confidential business guidance, training and other resources to start-up and existing small businesses. Find your local SBDC here <https://www2.illinois.gov/dceo/SmallBizAssistance/BeginHere/pages/sbdc.aspx>