Chicago Community Loan Fund supports the resiliency of community development efforts during this COVID-19 pandemic and 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.

Get Prepared to Apply For Assistance

While many of the resources available require less documentation, the following check-list 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 in 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 Business Search
  • City of Chicago Business License Look Up
✓ 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

This guide was compiled by Project Forward and Chicago Community Loan Fund
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Paycheck Protection Program Loan Forgiveness

Administrator
SBA & PPP Lender

Description
PPP forgiveness is not automatic. A borrower can apply for forgiveness once all loan proceeds for which the borrower is requesting forgiveness have been used. Borrowers can apply for forgiveness any time up to the maturity date of the loan. If borrowers do not apply for forgiveness within 10 months after the last day of the covered period, then PPP loan payments are no longer deferred, and borrowers will begin making loan payments to their PPP lender.

Eligibility PPP First Draw
PPP forgiveness is not automatic. First Draw PPP loans made to eligible borrowers qualify for full loan forgiveness if during the 8- to 24-week covered period following loan disbursement:

- Employee and compensation levels are maintained
- The loan proceeds are spent on payroll costs and other eligible expenses; and
- At least 60% of the proceeds are spent on payroll costs

Eligibility PPP Second Draw
Second Draw PPP loans made to eligible borrowers qualify for full loan forgiveness if during the 8- to 24-week covered period following loan disbursement:

- Employee and compensation levels are maintained in the same manner as required for the First Draw PPP loan
- The loan proceeds are spent on payroll costs and other eligible expenses; and
- At least 60% of the proceeds are spent on payroll costs
**Application**

1. Determine if your lender is participating in direct forgiveness through SBA and complete the correct form:

Review the list of lenders participating in direct forgiveness to determine whether you must apply via SBA. [Check here](#)

For borrowers whose lender is participating in direct forgiveness, you can use the SBA portal to apply after August 4, 2021. Direct forgiveness borrowers must use the SBA forgiveness portal. The questions you will be asked in the portal correspond to those asked on [SBA form 3508S](#).

For borrowers whose lender is not participating, you must apply through your lender. Your lender can provide you with either the SBA Form 3508, SBA Form 3508EZ, SBA Form 3508S, or a lender equivalent. Your lender can provide further guidance on how to submit the application.

2. Compile your documentation:

[SBA Form 3508S](#) does not require borrowers to provide additional documentation to show the calculations used to determine their loan forgiveness amount. However, SBA may request information and documents to review those calculations as part of the loan review or audit processes.

**Payroll (provide documentation for all payroll periods that overlapped with the Covered Period):**

Bank account statements or third-party payroll service provider reports documenting the amount of cash compensation paid to employees

Tax forms (or equivalent third-party payroll service provider reports) for the periods that overlap with the Covered Period:

Payroll tax filings reported, or that will be reported, to the IRS (typically, Form 941); and State quarterly business and individual employee wage reporting and unemployment insurance tax filings reported, or that will be reported, to the relevant state

Payment receipts, cancelled checks, or account statements documenting the amount of any employer contributions to employee health insurance and retirement plans that the borrower included in the forgiveness amount

Do NOT include the following when calculating eligible payroll costs for loan forgiveness: Qualified wages paid during April 1, 2020, through December 31, 2021, that are taken into
account for purposes of claiming:
the Employee Retention Credit under section 2301 of the CARES Act, as amended by sections
206 and 207 of the Taxpayer Certainty and Disaster Tax Relief Act of 2020 (additional
Guidance on the Employee Retention Credit under Section 2301 of the Coronavirus Aid,
Relief, and Economic Security Act (PDF) and Guidance on the Employee Retention Credit
under the CARES Act for the First and Second Calendar Quarters of 2021 (PDF) are both
available from the IRS), and the Employee Retention Credit under section 3134 of the Internal
Revenue Code of 1986, as enacted by the American Rescue Plan of 2021. (Note that reporting
these qualified wages in the payroll costs entered on your loan forgiveness application will
affect the amount of qualified wages that can be used to claim the employee retention credit.)

Non-payroll (for expenses that were incurred or paid during the Covered Period and showing
that obligations or services existed prior to February 15, 2020 for the first three listed
obligations/services):

● Business mortgage interest payments: Copy of lender amortization schedule and
receipts verifying payments, or lender account statements

● Business rent or lease payments: Copy of current lease agreement and receipts or
cancelled checks verifying eligible payments

● Business utility payments: Copies of invoices and receipts, cancelled checks or account
statements

● Covered operations expenditures: Copy of invoices, orders or purchase orders paid,
and receipts, cancelled checks or account statements verifying eligible payments

● Covered property damage costs: Copy of invoices, orders or purchase orders paid, and
receipts, cancelled checks or account statements verifying eligible payments, and verification
that costs were related to uninsured property damage due to public disturbance vandalism or
looting that occurred in 2020

● Covered supplier costs: Copy of contracts, orders or purchase orders in effect at any
time before the Covered Period (except for perishable goods), and copy of invoices, orders or
purchase orders paid, and receipts, cancelled checks or account statements verifying eligible
payments

● Covered worker protection expenditures: Copy of invoices, orders or purchase orders
paid, and receipts, cancelled checks or account statements verifying eligible payments, and
verification that expenditures were used to comply with COVID-19 guidance

This list of documents is not all-inclusive.

3. Submit the forgiveness form and documentation to SBA or your PPP lender:

Depending on whether your lender is participating in direct forgiveness, complete your loan
forgiveness application and submit it via the SBA direct forgiveness portal or via your lender
with the required supporting documents. Your lender may follow up to request additional
documentation.

4. Continue to monitor your application for forgiveness:
If SBA undertakes a review of your loan, SBA or your lender will notify you of the review and the SBA loan review decision. You have the right to appeal certain SBA loan review decisions. Your lender is responsible for notifying you of the forgiveness amount paid by SBA and the date on which your first payment will be due, if applicable. The application is here and if you have any questions, contact SBA disaster assistance customer service center at 1-800-659-2955 or by e-mail at disastercustomerservice@sba.gov

Visit the SBA for more information, forms and FAQ. Webinars on this topic will be posted in this section of the guide, as well.
Economic Injury Disaster Loan (EIDL)

**Lender**
SBA

**Description**
In response to the Coronavirus (COVID-19) pandemic, the EIDL program is designed to provide economic relief to businesses that are currently experiencing a temporary loss of revenue due to COVID-19. Small business owners, including agricultural businesses, and nonprofit organizations in all U.S. states, Washington D.C., and territories can apply for an Economic Injury Disaster Loan.

**Eligibility**
500 or fewer employees

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

**Uses of Funds**
Working capital and normal operating expenses

**Funding Amount**
COVID-19 Targeted EIDL Advance was signed into law on December 27, 2020, as part of the Economic Aid to Hard-Hit Small Businesses, Non-Profits, and Venues Act. The Targeted EIDL Advance provides businesses located in low-income communities with additional funds to ens
**Shuttered Venue Operator Grant**

**Administrator**
SBA

**Description**
The Shuttered Venue Operators Grant (SVOG) program was established by the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act, signed into law on December 27, 2020. The program includes $15 billion in grants to shuttered venues, to be administered by the SBA's Office of Disaster Assistance.

**Eligibility**
Eligible entities include:

- Live venue operators or promoters
- Theatrical producers
- Live performing arts organization operators
- Relevant museum operators, zoos and aquariums who meet specific criteria
- Motion picture theater operators
- Talent representatives, and
- Each business entity owned by an eligible entity that also meets the eligibility requirements
- Must have been in operation as of February 29, 2020

**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**
Varied

**Funding Amount**
- For an eligible entity in operation on January 1, 2019, grants will be for an amount equal to 45% of their 2019 gross earned revenue OR $10 million, whichever is less.
- For an eligible entity that began operation after January 1, 2019, grants will be for the average monthly gross revenue for each full month you were in operation during 2019 multiplied by six (6) OR $10 million, whichever is less.
- If the venue or promoter received a PPP loan on or before December 27, 2020 the loan amount will be subtracted from the SVOG award amount.

**Application**
The application is [here](#) and if you have any questions, contact SBA disaster assistance customer service center at 1-800-659-2955 or by e-mail at [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)
Back to Business (B2B) Grant Program

Description
As part of Illinois' COVID-19 economic recovery program, Governor JB Pritzker and the Illinois Department of Commerce and Economic Opportunity (DCEO) launched the $250 million Back to Business (B2B) grant program to support the continued recovery of small businesses across Illinois. The first in a series of economic recovery programs by the administration, B2B will offer the hardest hit industries grants to help offset losses, bring back workers, and take continued steps to rebuild amid the fallout from the pandemic.

Amount
Grants will range from $5,000 to $150,000 per business and can be used to cover a wide range of operations/staff/overhead costs; Up to $250,000 for hotels.

Eligibility
Businesses with revenues of $20 million or less in 2019 and a reduction in revenue in 2020 due to COVID-19; $35 million or less for hotels.

Priority will be given to the following categories:
- Hard-hit industries (see eligibility guidelines for a full list of priority industries and their definitions)
- Hard-hit areas – DIAs comprising of 176 zip codes
- Businesses who have yet to qualify for state funding or federal assistance (including the Paycheck Protection Program (PPP), Restaurant Revitalization Fund (RRF), business Interruption Grant (BIG), Shuttered Venue Operators Grant (SVOG), and more)
- Businesses that had less than $5 million in revenue in 2019
- Learn about eligibility guidelines
- Eligibility guidelines also available in: Spanish, Polish, Chinese, Hindi, and Arabic

Upon receiving an award, all grantees will need to sign the program Certification Agreement.

Apply
Application Portal opening August 18
- Applications can be tracked in real-time
- Allies for Community Business (A4CB), DCEO's grant administrator, will begin accepting applications on Wednesday, August 18, 2021
- Prepare for the application process early by learning about the information and documentation required
- Documentation required also available in: Spanish, Polish, Chinese, Hindi, and Arabic (coming soon)
Documentation needed:
- Business owner ID (ITIN business owners eligible)
- Business’s 2019 AND 2020 Federal tax returns
- Two (2) business bank statements – one from the period April through December 2020, and most recent statement

Need help? Application assistance and webinars
Over 100 community navigators provide 1:1 regional support service for small businesses. Find your community outreach partner including navigators, SBDCs, as well as DCEO Support Teams with the B2B search tool or view the list by name, county, or language service.

B2B Webinar: Thursday | August 19 | 11:00 AM
Helpdesk forms by Allies for Community Business available in English and Spanish

Standard Participation Loan Program (PLP) / Advantage Illinois

Lenders
Approved DCEO Lenders

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

Terms
Low interest, loan term up to 7 years

Loan Forgiveness
Application and Documentation
Apply with individual lenders here
Minority/Women/Disabled/Veteran-Owned Businesses/Advantage Illinois

Lender
Approved DCEO Lenders

Description
Minority/Women/Disabled/Veteran-Owned Businesses – similar to Standard PLP; however, the amount of financial support may range depending on loan term, MWDV 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

Application and Documentation
Download a list of lenders below.
Revolving Line of Credit (RLOC PLP)/ Advantage Illinois

**Lender**
Approved DCEO Lenders

**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

**Application and Documentation**
Apply directly with lender, review the list [here](#)
County Community Recovery Initiative

**Description**

Cook County created this rapid response initiative to provide equitable and holistic comprehensive financial relief and critical support services to help suburban Cook County residents and small businesses rebound stronger than ever from the impact of the COVID-19 pandemic. The initiative, funded by the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, is part of our ongoing commitment to promote equitable economic growth and community development, along with our partners.

For Small Business

- Job Training and Placement Program
- Manufacturing Concierge Program
- Small Business Assistance Program
- Technical Assistance Program

Get Alerts - text AlertCook to 888-777

Email: Info.Edev@cookcountyil.gov to contact the Bureau of Economic Development

Find Resources Here:  
Small Business Improvement Fund

Description
The Small Business Improvement Fund (SBIF) provides grant funding for permanent building improvements and repairs across the city. Offered by the Department of Planning and Development (DPD) to tenants and owners of industrial and commercial properties, SBIF grants are funded by Tax Increment Financing (TIF) revenues in designated TIF districts citywide.

Amount
Program participants can receive grants to cover between 30 percent and 90 percent of the cost of remodeling work, with a maximum grant of $150,000 for commercial properties and $250,000 for industrial properties. The grant does not have to be repaid.

Eligibility
- Business properties located in a TIF district where SBIF funds are available and the SBIF is open for applications
- Commercial businesses with gross annual sales up to $9 million on average over the previous three years
- Commercial property owners with net worth up to $9 million and liquid assets up to $500,000
- Industrial businesses with up to 200 full-time employees

Apply Here
Applications are accepted here. The eligible districts change each month. Review the full calendar here.

Find Resources Here:
eBay Up & Running Grant

Description
eBay is giving back to the small businesses powering America. In partnership with Hello Alice, eBay is awarding more than $500,000 in grants and education resources to help small businesses stay up and running into 2022 and beyond. Starting August 6, 2021, eligible small business sellers can apply to the eBay Up & Running Grants program.

Amount
Fifty recipients will each receive a grant package of $10,000, including cash, coaching through eBay Seller School, and more.

Eligibility
The Up & Running Grants are open to existing eBay sellers with active listings in the past 6 months who have an “above standard” or “top rated” performance level, and new eBay business sellers who have joined the platform between October 1, 2020 and July 31, 2021.

For full eligibility requirements, see the official rules.

Apply
The grant closes September 3, 2021, at 5 p.m. CST. Apply today by sharing how you would invest the grant to grow your business online.

Grantees will be selected via a panel, and announcements will be made about recipients in November. APPLY NOW

Comcast RISE

Description
Comcast RISE, a multi-year commitment to provide marketing, creative, media, and technology services to Black, Indigenous and People of Color (BIPOC)-owned small businesses.

Amount
● The Media Consultation Winners will each receive a consultation meeting during which tv personnel will provide advertising, marketing, and creative analysis, insights, and guidance.
● The Media Campaign Winners will each receive a ninety (90) day linear TV media schedule.
● The Creative Campaign Winners will each receive production of a turnkey 30-second television commercial and the right to use that television commercial in a ninety (90) day linear TV media schedule.

Eligibility
You are eligible to apply for this program if your business:
Power Forward Small Business Grant

**Description**
Vistaprint, the Boston Celtics Shamrock Foundation & the NAACP teamed up to empower Black-owned small businesses. Power Forward Small Business Grants provide $25,000 + design and marketing assistance to qualified applicants.

**Amount**
$25,000

**Eligibility**
Must be Black-owned

**Apply here**
Applications are accepted on a rolling basis you can sign up for more information [here](https://ComcastRISE.com/legal).
LISC - Chicago State Farm Small Business Rescue Fund

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
Varied

Eligibility
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
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.

SELECT INDUSTRY FOCUSED ASSISTANCE

Self-Care Business Support

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/

Professional Beauty Association COVID-19 Relief Fund
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/
Fashion/Retail

CFDA Resources For COVID-19 Coronavirus Business Challenges
Resources for fashion and retail businesses

Food /Hospitality Business Support

High Road Kitchen Program

Description
High Road Kitchens Program in Chicago. Funded and administered by One Fair Wage, this $1 million program will provide grants to participating restaurants that commit to pay their employees a living wage by 2026 and provide free meals to community members in need.

Amount
$10,000 grants for each 500 free meals they serve for community members in need, with a maximum grant size of $30,000 per establishment

Eligibility
You are eligible to apply for this grant if:

- annual revenue is under $3 million
- financial loss due to COVID-19 is totaling 25% of their annual revenue
- Participating restaurants must commit to increasing their worker’s non-tipped wages to $15/hour by 2026.

Apply Here
Applications are accepted here. Please note that this program is currently out of money but looking for more.

Barstool Fund - 30 Day Fund
If you are a small business owner in need of help due to the impacts of COVID, you can submit your application at: here

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 loan to get restaurants back running and direct relief to individual restaurant workers. Apply here [https://www.restaurantworkerscf.org/](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](https://www.usbgfoundation.org/beap)

**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/](https://chicagoservicerelief.com/)

**Dining at a Distance**

List your Chicago food business in this directory to be 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](https://www.diningatadistance.com/chicago)

**Eat News**

Restaurant Resources in the US and Canada. [https://www.eat.news/resource](https://www.eat.news/resource)
REAL ESTATE BUSINESS FINANCIAL SUPPORT

**Chicago Community Loan Fund**
CCLF provides flexible loans to support housing, commercial and economic development, social enterprises, and community facility space.

**CIC**
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](https://www.hud.gov/coronavirus)

**Small Business Improvement Fund**

**Description**
The Small Business Improvement Fund (SBIF) provides grant funding for permanent building improvements and repairs across the city. Offered by the Department of Planning and Development (DPD) to tenants and owners of industrial and commercial properties, SBIF grants are funded by Tax Increment Financing (TIF) revenues in designated TIF districts citywide.

**Amount**
Program participants can receive grants to cover between 30 percent and 90 percent of the cost of remodeling work, with a maximum grant of $150,000 for commercial properties and $250,000 for industrial properties. The grant, which is administered by SomerCor on the City's behalf, does not have to be repaid.

**Eligibility**
You are eligible to apply for this program if:

- Business properties located in a TIF district where SBIF funds are available and the SBIF is open for applications
- Commercial businesses with gross annual sales up to $9 million on average over the previous three years
- Commercial property owners with net worth up to $9 million and liquid assets up to $500,000
- Industrial businesses with up to 200 full-time employees

Apply Here
Applications are accepted here. The eligible districts change each month. Review the full calendar here.

**ComEd- Residential Hardship**

**Description**
ComEd customers can tap into $9 million in financial assistance being offered by the utility in April. The package includes one-time bill credits of up to $500 for eligible electric customers who are behind in their payments or seeking reconnection of service.

**Amount**
$500 bill credit

**Eligibility**
You are eligible to apply for this grant if:

- household income up to 250% of the federal poverty level ($65,500 for a family of four)
- demonstrate a hardship – job loss, documented illness, military deployment, senior or disability hardships, among others.

**Apply Here**
Applications are accepted here while funds are available.

**ComEd- Small Business Assistance Program**

**Description**
As of 1/1/21, the Small Business Assistance Program provides eligible small business customers, with a one-time grant up to $1,000 towards a past due balance, once every 12 months. Eligible customers may also place a remaining balance into a payment plan of up to six months.

**Amount**
$1000 bill credit

**Eligibility**
You are eligible to apply for this grant if:

Small Business Customers:
- Have an active ComEd service account (includes customers disconnected within the past 30 days).
- Use less than 1400 kilowatts (kWs) of peak demand.
- Have a past balance, per the bill due date.
- Have not received Nonprofit Special Hardship grants in 2020.
Apply Here
Applications are accepted here while funds are available.

Utility Bill Payment Assistance, Deferred Payment and LIHEAP
Bill Payment Assistance is financial assistance provided by the utility company. Each utility’s BPA provisions are slightly different. Customers that received BPA funds in the fall are eligible to receive additional funds, as described below:

- **ComEd**: Customers up to 300 percent of the federal poverty level can get up to $500, or possibly more for reconnection assistance (depending on how quickly funds are depleted).
- **Peoples Gas and North Shore Gas**: Customers up to 300 percent of the federal poverty level can get up to $500 or, if used for reconnection assistance, up to $1,000.
- **Ameren**: Customers up to 300 percent of the federal poverty level can get up to $400 for electric bills and $300 for gas bills.
- **Nicor**: If a customer has a balance more than $300 outstanding for at least 60 days, they qualify to get up to $500 in assistance. Total assistance cannot exceed $800 if the customer previously used BPA.

Deferred payment arrangements
- **ComEd, Ameren, North Shore Gas and Peoples Gas customers**: Any customer who calls their utility can get on an 18-month deferred payment arrangement (DPA) for the amount owed not covered by other financial assistance (see sections on LIHEAP and Bill Payment Assistance). Customers up to 300 percent of the federal poverty level can get the 18-month DPA for 0 percent down. All other customers must put 10 percent down. All financial assistance subsequently received will immediately apply to the amount owed and the customer can call back to renegotiate their DPA on the extended 18-month terms until June 30. Customers can self-certify income level and will not need to provide documentation to get those protections.
- **Nicor will provide 24-month DPAs to all customers that call through July 31.**
- **Customers who do not make a payment or contact the utility to enter into a DPA after receiving a disconnection notice will be eligible for disconnection.**

LIHEAP
- If you are in need of financial assistance to help pay your gas and electric bills, contact the Help Illinois Families Hotline at 1-833-711-0374 for information about the Low Income Home Energy Assistance Program (LIHEAP).
- During the pandemic, the requirements for receiving LIHEAP have changed to allow more people to receive assistance, and the application period has been extended until May 31, 2021, or until funds are exhausted.

Your Forte, Our Finance Program
Description
The program aims to, invest, grow, and rebuild the underserved communities in the south and
west sides of Chicago. The program’s mission extends beyond providing micro-financing benefits to primarily African American-owned small businesses, the program empowers entrepreneurs to support economic development within their community, in turn leading the way for a stronger infrastructure. Investing in disinvested and underinvested communities provides long term effects that span beyond the support of our program. Compounded over time, these investments can lead to access to better schools, healthier food, and higher standards of living.

**Amount**

Vari**es**

**Eligibility**

You are eligible to apply for this program if:

- Must be a registered business/corporation with the IRS (have an EIN)
- Must be a black owned businesses/organizations

**Apply Here**

Applications are accepted [here](#).
OTHER RESIDENTIAL REAL ESTATE OWNER RESOURCES

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/

Illinois Housing Development Authority
COVID-19 Housing Resources Information
https://www.ihda.org/about-ihda/covid-19-housing-resources-information/

Cook County Legal Aid for Housing and Debt
Cook County has launched a new initiative, Cook County Legal Aid for Housing and Debt (CCLAHD). CCLAHD helps residents resolve eviction, foreclosure, debt, and tax deed issues. The first program under the initiative, the Early Resolution Program (ERP), launched on November 23, 2020. The ERP provides free legal assistance, counseling, pre-court mediation and case management for residents and landlords dealing with evictions or delinquent property taxes, and creditors and debtors with issues related to consumer debt. Visit www.cookcountylegalaid.org or call (855) 956-5763 to find out more information and get help. The services are provided on a pro-bono basis for residents of Cook County without legal representation and are being offered to:

- landlords dealing with an eviction,
- debtors being sued for unpaid debts,
- creditors wishing to sue on the basis of unpaid debts, and others

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
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.

**FEE REDUCTION, WAIVERS AND EXTENSIONS**

**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](https://www.irs.gov/coronavirus)

**State of Illinois**

**Illinois Department of Revenue**


**City of Chicago - Business Recovery Payment Plan**

The Business Recovery Payment Plan Program is available through June 30, 2022 for most debt types. Any debtor holding a license issued by the Department of Business Affairs and Consumer Protection (BACP) may enroll in a payment plan to resolve business debt associated with their license. This includes general business licenses as well as public vehicle licenses. Most debt types are eligible, including administrative hearing, parking and camera enforcement, utility billing, and tax debt.

Eligible licensees should call the Business Contact Center at 312-747-4747 to get started. Representatives are available to guide you through the enrollment process for all eligible debt types, Monday through Friday from 8:00am to 5:00pm. A license holder with multiple debt types may enroll in a payment plan for each.

For parking, standing, compliance, red light camera and/or automated speed enforcement violation payment plans, visit City’s website at [https://parkingtickets.cityofchicago.org/PaymentPlanWeb/home](https://parkingtickets.cityofchicago.org/PaymentPlanWeb/home) or call 312-744-7275.


For Tax and Administrative Hearing payment plans call the Business Contact Center at 312-747-4747.
NON PROFIT FUNDING SUPPORT

FEDERAL
Paycheck Protection Program Loan Forgiveness

Administrator
SBA & PPP Lender

Description
PPP forgiveness is not automatic. A borrower can apply for forgiveness once all loan proceeds for which the borrower is requesting forgiveness have been used. Borrowers can apply for forgiveness any time up to the maturity date of the loan. If borrowers do not apply for forgiveness within 10 months after the last day of the covered period, then PPP loan payments are no longer deferred, and borrowers will begin making loan payments to their PPP lender.

Eligibility PPP First Draw
PPP forgiveness is not automatic. First Draw PPP loans made to eligible borrowers qualify for full loan forgiveness if during the 8- to 24-week covered period following loan disbursement:

- Employee and compensation levels are maintained
- The loan proceeds are spent on payroll costs and other eligible expenses; and
- At least 60% of the proceeds are spent on payroll costs

Eligibility PPP Second Draw
Second Draw PPP loans made to eligible borrowers qualify for full loan forgiveness if during the 8- to 24-week covered period following loan disbursement:

Employee and compensation levels are maintained in the same manner as required for the First Draw PPP loan
The loan proceeds are spent on payroll costs and other eligible expenses; and
At least 60% of the proceeds are spent on payroll costs

Application
1. Determine if your lender is participating in direct forgiveness through SBA and complete the correct form:

Review the list of lenders participating in direct forgiveness to determine whether you must apply via SBA. Check here
For borrowers whose lender is participating in direct forgiveness, you can use the SBA portal to apply after August 4, 2021. Direct forgiveness borrowers must use the SBA forgiveness portal. The questions you will be asked in the portal correspond to those asked on SBA form 3508S.

For borrowers whose lender is not participating, you must apply through your lender. Your lender can provide you with either the SBA Form 3508, SBA Form 3508EZ, SBA Form 3508S, or a lender equivalent. Your lender can provide further guidance on how to submit the application.

2. Compile your documentation:

SBA Form 3508S does not require borrowers to provide additional documentation to show the calculations used to determine their loan forgiveness amount. However, SBA may request information and documents to review those calculations as part of the loan review or audit processes.

Payroll (provide documentation for all payroll periods that overlapped with the Covered Period):

Bank account statements or third-party payroll service provider reports documenting the amount of cash compensation paid to employees

Tax forms (or equivalent third-party payroll service provider reports) for the periods that overlap with the Covered Period:

Payroll tax filings reported, or that will be reported, to the IRS (typically, Form 941); and State quarterly business and individual employee wage reporting and unemployment insurance tax filings reported, or that will be reported, to the relevant state

Payment receipts, cancelled checks, or account statements documenting the amount of any employer contributions to employee health insurance and retirement plans that the borrower included in the forgiveness amount

Do NOT include the following when calculating eligible payroll costs for loan forgiveness:

Qualified wages paid during April 1, 2020, through December 31, 2021, that are taken into account for purposes of claiming:

the Employee Retention Credit under section 2301 of the CARES Act, as amended by sections 206 and 207 of the Taxpayer Certainty and Disaster Tax Relief Act of 2020 (additional Guidance on the Employee Retention Credit under Section 2301 of the Coronavirus Aid, Relief, and Economic Security Act (PDF) and Guidance on the Employee Retention Credit under the CARES Act for the First and Second Calendar Quarters of 2021 (PDF) are both available from the IRS), and the Employee Retention Credit under section 3134 of the Internal Revenue Code of 1986, as enacted by the American Rescue Plan of 2021. (Note that reporting these qualified wages in the payroll costs entered on your loan forgiveness application will affect the amount of qualified wages that can be used to claim the employee retention credit.)
Non-payroll (for expenses that were incurred or paid during the Covered Period and showing that obligations or services existed prior to February 15, 2020 for the first three listed obligations/services):

- Business mortgage interest payments: Copy of lender amortization schedule and receipts verifying payments, or lender account statements
- Business rent or lease payments: Copy of current lease agreement and receipts or cancelled checks verifying eligible payments
- Business utility payments: Copies of invoices and receipts, cancelled checks or account statements
- Covered operations expenditures: Copy of invoices, orders or purchase orders paid, and receipts, cancelled checks or account statements verifying eligible payments
- Covered property damage costs: Copy of invoices, orders or purchase orders paid, and receipts, cancelled checks or account statements verifying eligible payments, and verification that costs were related to uninsured property damage due to public disturbance vandalism or looting that occurred in 2020
- Covered supplier costs: Copy of contracts, orders or purchase orders in effect at any time before the Covered Period (except for perishable goods), and copy of invoices, orders or purchase orders paid, and receipts, cancelled checks or account statements verifying eligible payments
- Covered worker protection expenditures: Copy of invoices, orders or purchase orders paid, and receipts, cancelled checks or account statements verifying eligible payments, and verification that expenditures were used to comply with COVID-19 guidance

This list of documents is not all-inclusive.

3. Submit the forgiveness form and documentation to SBA or your PPP lender:

Depending on whether your lender is participating in direct forgiveness, complete your loan forgiveness application and submit it via the SBA direct forgiveness portal or via your lender with the required supporting documents. Your lender may follow up to request additional documentation.

4. Continue to monitor your application for forgiveness:

If SBA undertakes a review of your loan, SBA or your lender will notify you of the review and the SBA loan review decision. You have the right to appeal certain SBA loan review decisions. Your lender is responsible for notifying you of the forgiveness amount paid by SBA and the date on which your first payment will be due, if applicable. The application is here and if you have any questions, contact SBA disaster assistance customer service center at 1-800-659-2955 or by e-mail at disastercustomerservice@sba.gov

Visit the SBA for more information, forms and FAQ. Webinars on this topic will be posted in this section of the guide, as well.
Economic Injury Disaster Recovery Loan

**Lender**
SBA

**Description**
In response to the Coronavirus (COVID-19) pandemic, the EIDL program is designed to provide economic relief to businesses that are currently experiencing a temporary loss of revenue due to COVID-19. Small business owners, including agricultural businesses, and nonprofit organizations in all U.S. states, Washington D.C., and territories can apply for an Economic Injury Disaster Loan.

**Eligibility**
500 or fewer employees

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

**Uses of Funds**
Working capital and normal operating expenses

**Funding Amount**
There are no more $10,000 EIDL advances available. Up to $2 Million

COVID-19 Targeted EIDL Advance was signed into law on December 27, 2020, as part of the Economic Aid to Hard-Hit Small Businesses, Non-Profits, and Venues Act. The Targeted EIDL Advance provides businesses located in low-income communities with additional funds to ensure small business continuity, adaptation, and resiliency.

Advance funds of up to $10,000 may be available to applicants located in low-income communities who previously received an EIDL Advance for less than $10,000, or those who applied but received no funds due to lack of available program funding.

**Loan Terms**
- 3.75% for businesses (fixed)
- 2.75% for nonprofits (fixed)
- 30 years
- No prepayment penalty or fees

**Collateral**
- Required for loans over $25,000
- SBA uses a general security agreement (UCC) designating business assets as collateral, such as machinery and equipment, furniture and fixtures, etc.
Payment

Deferred one year; interest still accrues
Borrowers may make payments if they choose to do so.

Set up online payments through Pay.gov OR mail payments to:

U.S. Small Business Administration
721 19th Street
Denver, CO 80202

Application

Apply [here](#) SBA will be accepting applications until funding is exhausted or December 31, 2021
Shuttered Venue Operator Grant

Administrator
SBA

Description
The Shuttered Venue Operators Grant (SVOG) program was established by the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act, signed into law on December 27, 2020. The program includes $15 billion in grants to shuttered venues, to be administered by the SBA’s Office of Disaster Assistance.

Eligibility
Eligible entities include:

- Live venue operators or promoters
- Theatrical producers
- Live performing arts organization operators
- Relevant museum operators, zoos and aquariums who meet specific criteria
- Motion picture theater operators
- Talent representatives, and
- Each business entity owned by an eligible entity that also meets the eligibility requirements
- Must have been in operation as of February 29, 2020

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
Varied

Funding Amount
- For an eligible entity in operation on January 1, 2019, grants will be for an amount equal to 45% of their 2019 gross earned revenue OR $10 million, whichever is less.
- For an eligible entity that began operation after January 1, 2019, grants will be for the average monthly gross revenue for each full month you were in operation during 2019 multiplied by six (6) OR $10 million, whichever is less.
- If the venue or promoter received a PPP loan on or before December 27, 2020 the loan amount will be subtracted from the SVOG award amount.

Application
The application is here. Contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or by e-mail at disastercustomerservice@sba.gov
Restaurant Revitalization Fund -(Closed)

Administrator
SBA

Description
The American Rescue Plan Act established the Restaurant Revitalization Fund (RRF) to provide funding to help restaurants and other eligible businesses keep their doors open. This program will provide restaurants with funding equal to their pandemic-related revenue loss up to $10 million per business and no more than $5 million per physical location. Recipients are not required to repay the funding as long as funds are used for eligible uses no later than March 11, 2023.

Eligibility
Eligible entities include:

- Restaurants
- Food stands, food trucks, food carts
- Caterers
- Bars, saloons, lounges, taverns
- Snack and nonalcoholic beverage bars
- Bakeries (onsite sales to the public comprise at least 33% of gross receipts)
- Brewpubs, tasting rooms, taprooms (onsite sales to the public comprise at least 33% of gross receipts)
- Breweries and/or microbreweries (onsite sales to the public comprise at least 33% of gross receipts)
- Wineries and distilleries (onsite sales to the public comprise at least 33% of gross receipts)
- Inns (onsite sales of food and beverage to the public comprise at least 33% of gross receipts)
- Licensed facilities or premises of a beverage alcohol producer where the public may taste, sample, or purchase products

Uses of Funds
Varied

Funding Amount
- For an eligible entity in operation on January 1, 2019, payment calculations will be 2019 gross receipts minus 2020 gross receipts minus PPP loan amounts.
- For an eligible entity that began operation after January 1, 2019, payment calculations (Average 2019 monthly gross receipts x 12) minus 2020 gross receipts minus PPP loan amounts.
- For an eligible entity that began operations on or between January 1, 2020 and March 10, 2021 payment calculations, Amount spent on eligible expenses between February 15, 2020 and March 11, 2021 minus 2020 gross receipts minus 2021 gross receipts (through March 11, 2021) minus PPP loan amounts.

Application
The Restaurant Revitalization Platform is now closed. Call center support: 1-844-279-8898
STATE OF ILLINOIS
Back to Business (B2B) Grant Program

Description
As part of Illinois' COVID-19 economic recovery program, Governor JB Pritzker and the Illinois Department of Commerce and Economic Opportunity (DCEO) launched the $250 million Back to Business (B2B) grant program to support the continued recovery of small businesses across Illinois.

- $100 million – Businesses located in Disproportionately Impacted Areas (DIAs). (See DIA Map below)
- $30 million – Arts and Entertainment businesses that didn’t receive Shuttered Venue Operators grants
- $25 million – Restaurants and taverns that didn’t receive the Restaurant Revitalization Fund
- $25 million – Hotels
- $25 million – Businesses that didn’t receive a BIG grant due to exhaustion of funds

The first in a series of economic recovery programs by the administration, B2B will offer the hardest hit industries grants to help offset losses, bring back workers, and take continued steps to rebuild amid the fallout from the pandemic.

Amount
Grants will range from $5,000 to $150,000 per business and can be used to cover a wide range of operations/staff/overhead costs. Up to $250,000 for hotels

Eligibility
Businesses with revenues of $20 million or less in 2019 and a reduction in revenue in 2020 due to COVID-19; $35 million or less for hotels
Priority will be given to the following categories:
- Hard-hit industries (see eligibility guidelines for a full list of priority industries and their definitions)
- Hard-hit areas – DIAs comprising of 176 zip codes
- Businesses who have yet to qualify for state funding or federal assistance (including the Paycheck Protection Program (PPP), Restaurant Revitalization Fund (RRF), business Interruption Grant (BIG), Shuttered Venue Operators Grant (SVOG), and more)
- Businesses that had less than $5 million in revenue in 2019
- Learn about eligibility guidelines
- Eligibility guidelines also available in: Spanish, Polish, Chinese, Hindi, and Arabic

Upon receiving an award, all grantees will need to sign the program Certification Agreement.

Apply
Application Portal opening August 18
Prepare for the application by learning about the information and documentation required
- Documentation required also available in: Spanish, Polish, Chinese, Hindi, and Arabic
- Business owner ID (ITIN business owners eligible)
- Business’s 2019 AND 2020 Federal tax returns
Two (2) business bank statements – one from the period April through December 2020, and most recent statement
List of Frequently Asked Questions also available in: Spanish, Polish, Chinese, Hindi, and Arabic (coming soon)

Need help? Application assistance and webinars
Over 100 community navigators provide 1:1 regional support service for small businesses. Find your community outreach partner including navigators, SBDCs, as well as DCEO Support Teams with the B2B search tool or view the list by name, county, or language service.

B2B Webinar: Thursday | August 19 | 11:00 AM
Helpdesk forms by Allies for Community Business available in English and Spanish

COOK COUNTY
Cook County Community Recovery Initiative

Description
Cook County created this rapid response initiative to provide equitable and holistic comprehensive financial relief and critical support services to help suburban Cook County residents and small businesses rebound stronger than ever from the impact of the COVID-19 pandemic. The initiative, funded by the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, is part of our ongoing commitment to promote equitable economic growth and community development, along with our partners.

Find Support For
- Small Business
- Emergency Rental Application
- Assistance with utility payments

Get Alerts - text AlertCook to 888-777

Email: Info.Edev@cookcountyil.gov to contact the Bureau of Economic Development

Find Resources Here:

CITY OF CHICAGO
Small Business Improvement Fund

Description
The Small Business Improvement Fund (SBIF) provides grant funding for permanent building improvements and repairs across the city. Offered by the Department of Planning and Development (DPD) to tenants and owners of industrial and commercial properties, SBIF
grants are funded by Tax Increment Financing (TIF) revenues in designated TIF districts citywide.

**Amount**
Program participants can receive grants to cover between 30 percent and 90 percent of the cost of remodeling work, with a maximum grant of $150,000 for commercial properties and $250,000 for industrial properties. The grant, which is administered by SomerCor on the City’s behalf, does not have to be repaid.

**Eligibility**
You are eligible to apply for this program if:

- Business properties located in a TIF district where SBIF funds are available and the SBIF is open for applications
- Commercial businesses with gross annual sales up to $9 million on average over the previous three years
- Commercial property owners with net worth up to $9 million and liquid assets up to $500,000
- Industrial businesses with up to 200 full-time employees

**Apply Here**
Application are accepted [here](https://www.chicago.gov/city/en/depts/bacp/supp_info/covid19resources.html)
The eligible districts change each month. Review the full calendar [here](https://www.chicago.gov/city/en/depts/bacp/supp_info/covid19resources.html).

Find Resources Here:
eBay Up & Running Grant

**Description**

eBay is giving back to the small businesses powering America. In partnership with Hello Alice, eBay is awarding more than $500,000 in grants and education resources to help small businesses stay up and running into 2022 and beyond. Starting August 6, 2021, eligible small business sellers can apply to the eBay Up & Running Grants program.

**Amount**

Fifty recipients will each receive a grant package of $10,000, including cash, coaching through eBay Seller School, and more. Apply today by sharing how you would invest the grant to grow your business online.

**Eligibility**

The Up & Running Grants are open to existing eBay sellers with active listings in the past 6 months who have an “above standard” or “top rated” performance level, and new eBay business sellers who have joined the platform between October 1, 2020 and July 31, 2021. For full eligibility requirements, see the [official rules](#).

**Apply**

The application opened August 6, 2021 and closes September 3, 2021, at 5 p.m. CST. Grantees will be selected via a panel, and announcements will be made about recipients in November. [APPLY NOW](#)
**Power Forward Small Business Grant**

**Description**
Vistaprint, the Boston Celtics Shamrock Foundation & the NAACP teamed up to empower Black-owned small businesses. Power Forward Small Business Grants provide $25,000 + design and marketing assistance to qualified applicants.

**Amount**
$25,000

**Eligibility**
Must be Black-owned

**Apply here**
Applications are accepted on a rolling basis you can apply [here](#).

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

**Administrator**
Varied

**Program Description**
1. 25% for nonprofit organizations serving restaurant workers in crisis
2. 50% for direct relief to individual restaurant workers
3. 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](https://www.restaurantworkerscf.org/covid19faq)

**Uses of Funds**
Varied

**Amount**
TBD

**Terms**
0% interest loans

**Application and Documentation**
LISC - Chicago State Farm Small Business Rescue Fund

**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**
1. Women-, minority- and veteran-led small businesses that provide vital goods, services and jobs in communities most in danger of permanent closure
2. Nonprofit social enterprises with revenues of less than $5 million Small Community
3. 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/

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.

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

Nonprofit Finance Fund
COVID-19 Tools and Resources for Nonprofits
https://nff.org/covid-19-tools-and-resources-nonprofit
COMMUNITY DEVELOPMENT FINANCE INSTITUTIONS

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

Microlenders makes small loans to very small businesses in the community, typically less than $50,000 and are featured on page 43.

Allies for Community Business
Allies for Community Business is a certified Community Development Financial Institution (CDFI), SBA micro-lending intermediary, and SBA Community Advantage lender. Provides loans up to $100,000. Allies for Community Business is administering the IL DCEO Hospitality Grant, as well. https://a4cb.org/

Greenwood Archer Capital formerly CNI MFG
Greenwood Archer Capital, formerly known as Chicago Neighborhood Initiatives Micro Finance Group (CNIMFG), provides credit to small businesses that do not have access to loans from commercial sources. GAC 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
To support clients only in the State of Illinois
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


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 mil
Terms Varied

**IFF**

**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**

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**LISC**

**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**
- [https://www.lisc.org/our-model/lending/loan-products/](https://www.lisc.org/our-model/lending/loan-products/)

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**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**

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**Somercor**

**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
https://somercor.com/
OTHER SUPPORT

Employee Retention Credit and Paid Leave Credit Programs

In addition to the SSBCI, the American Rescue Plan extends a number of critical tax benefits to small businesses that are intended to help businesses through to the recovery while keeping up their payrolls and still taking steps to protect health outcomes for employees.

The American Rescue Plan extends the availability of the Employee Retention Credit for small businesses through December 2021 and allows businesses to offset their current payroll tax liabilities by up to

- $7,000 per employee per quarter. This credit of up to $28,000 per employee for 2021 is available to small businesses who have seen their revenues decline, or even been temporarily shuttered, due to COVID.

Deadline:
- through September 2021 and up to $5,000
- the availability of Paid Leave Credits for small and midsize businesses
- offer paid leave to employees who may take leave due to illness, quarantine, or caregiving.
- dollar-for-dollar tax credits equal to wages, up to $5,000 if they offer paid leave to employees who are sick or quarantining.

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 check1, then get ongoing access to funds between $500 and $150,000 per loan to pay vendors as often as you need2. 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

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.
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.