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 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 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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OTHER NON FOR PROFIT RESOURCES

Chicago Lawyers’ Committee for Civil Rights
Giving Compass Coronavirus and COVID-19 Funds
Good Jobs Institute
Nonprofit Finance Fund

COMMUNITY DEVELOPMENT FINANCE INSTITUTIONS

Allies for Community Business
Greenwood Archer Capital formerly CNI MFG
South Side Community Federal Credit Union
Women’s Business Development Center (WBDC)
WBDC Direct Lending Program
Chicago Community Loan Fund (CCLF)
Connect2Capital
Community Reinvestment Fund (CRF)
IFF
LISC
Seaway, a division of Self Help Federal Credit Union
SomerCor

OTHER SUPPORT

Employee Retention Credit and Paid Leave Credit Programs
American Express – Working Capital Assistance, and Waiving of Interest & Late Fees
Banking Support
Honeycomb Credit - Crowdfunding Loan
Kiva – Crowdfunding Loan
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 email 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.

**Program updates**
As of September 8, 2021, new COVID EIDL policy changes have taken effect that entail the below updates to the program:

- Maximum loan cap increased from $500,000 to $2 million
- Use of funds was expanded to include payment and pre-payment of business non-federal debt incurred at any time (past or future) and payment of federal debt
- Extend the deferment period to 24 months from origination for all loans (existing loans with a less than 24-month deferment will be adjusted)
- Affiliation requirements simplified to an affiliate is a business that you control or in which you have 50% of more ownership
- Developed additional path to meet program size standards for businesses assigned a NAICS code beginning with 61, 71, 72, 213, 3121, 315, 448, 451, 481, 485, 487, 511, 512, 515, 532, or 812
- Exclusivity Period: From September 8, 2021 to October 8, 2021, the above policy changes will be applicable to applications for <$500K while applications for >$500K will not be approved and therefore receive the policy changes until October 8, 2021
- See more details on the COVID-19 September 8, 2021 Policy Changes.

**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 to make regular payments for operating expenses, including
payroll, rent/mortgage, utilities, and other ordinary business expenses, and to pay business debt incurred at any time (past present or future)

**Funding Amount**
$2 million. Note: SBA will begin approving loans greater than $500,000 on October 8, 2021

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.
- For loans greater than $500,000 where SBA is taking real estate as collateral: One-time $100 fee for filing a lien on borrower's business assets. Additionally, the borrower will be responsible for recording the real estate lien and paying the associated fees.

**Payment**
Payments are deferred for the first 2 years (during which interest will accrue), and payments of principal and interest are made over the remaining 28 years.

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

If you cannot find your invitation email, you can contact SBA's Disaster Customer Service Center at 1-800-659-2955 or by email at [TargetedAdvance@sba.gov](mailto:TargetedAdvance@sba.gov) to request a new invite.
Please note that this process may take several business days.

To check the status of an existing application, you can log in to your COVID-19 EIDL applicant portal where you find information about your application status.

Applicants seeking reevaluation of a declined application for a Targeted EIDL Advance or a Supplemental Targeted Advance should send an email to TargetedAdvanceReevaluation@sba.gov

For additional detailed information, review the Targeted Advance and Supplemental Targeted Advance FAQs.
Tourism Attractions & Festivals Grant Program

Description
Governor JB Pritzker and the Illinois Department of Commerce & Economic Opportunity (DCEO) today announced a new $10 million grants program aimed at revitalizing the hard-hit tourism industry by bringing back new and returning tourism attractions and festivals to our state. The Tourism Attractions and Festivals Grant program is made possible with support of federal dollars from the American Rescue Plan Act (ARPA) and is part of a broader effort underway by the Pritzker administration to help revitalize tourism in Illinois and to put the industry on a path to economic recovery from COVID-19. The Tourism Attractions and Festivals Grant program will help develop new or enhance existing tourism attractions located across the state - including but not limited to museums, businesses, events, performances, and festivals.

Amount
Through a Notice of Funding Opportunity (NOFO), tourism and festival businesses and entities can submit for grants of up to $1 million that may be used to establish and enhance tourism attractions or festivals planned for this year or next. To maximize the impact of the program, DCEO will utilize ARPA federal recovery dollars to provide grants ranging from $10,000 to $1 million and will require a local match.

Eligibility
An entity must be registered in the Grant Accountability and Transparency Act (GATA) Grantee Portal, www.grants.illinois.gov/portal at the time of grant application. The portal will verify that the entity:
• Has a valid FEIN number;
• Has a valid DUNS number;
• Has a current SAM.gov account;
• Is not on the Federal Excluded Parties List;
• Is in Good Standing with the Illinois Secretary of State, as applicable;
• Is not on the Illinois Stop Payment list; and
• Is not on the Department of Healthcare and Family Services Provider Sanctions list.

Entities on the Illinois Stop Payment List at time of application submission will not be considered for an award. Pursuant to the policy of the Illinois Office of the Comptroller, to receive grant funds from the State of Illinois, a grantee must be considered a regarded entity by the IRS for federal income tax purposes. Disregarded entities will not be eligible to receive grant funds.
1. Eligible Applicants include:
Units of local government, counties, municipalities, not-for-profit organizations,
local promotion groups and for-profit businesses for the development or
improvement of tourism attractions and festivals/events located in Illinois.
The Department complies with all applicable provisions of state and federal
laws and regulations pertaining to nondiscrimination, sexual harassment and
equal employment opportunity including, but not limited to: The Illinois Human
Rights Act (775 ILCS 5/1-101 et seq.), The Public Works
Employment Discrimination Act (775 ILCS 10/1 et seq.), The United States
Civil Rights Act of 1964 (as amended) (42 USC 2000a-and 2000H-6), Section
504 of the Rehabilitation Act of 1973 (29 USC 794), The Americans with
Disabilities Act of 1990 (42 USC 12101 et seq.), and The Age Discrimination
Act (42 USC 6101 et seq.).

2. Cost Sharing or Matching.
At the Department’s discretion, grants to units of local government,
municipalities, counties, not for-profit organizations, or local promotion groups
may exceed 50% of the entire amount of the actual expenditure for the project;
however, preference will be given to applicants seeking funding for 50% or less
of the entire amount of actual expenditure for the project. If an applicant is a for
profit business, the grant amount will not exceed 25% of the entire amount of
actual expenditure for the project. No one grant shall exceed $1,000,000.
If the grantee fails to match any portion of the grant award in a given Fiscal
Year, that portion of the grant shall be refunded to the Department in
accordance with the terms of the Grant Agreement. In-kind contributions
necessary to complete the project and for which the cash value is easily
documented (i.e. donated labor, equipment, supplies and materials), and that
are eligible for grant and match line-item expenditures identified in the budget.
In-kind contributions may only be used as an allowable match by units of local
government, municipalities, counties, not-for-profit organizations, or local
promotion groups and cannot exceed 25% of the match requirement.

3. Indirect Cost Rate.
The grant will not compensate for indirect costs, overhead or administrative
expenses associated with the execution of the program.

4. Other, if applicable.
Applicants may only submit (1) one application for this program

Apply
1. Address to Request Application Package.
Grant application forms are available at the web link provided:
https://www2.illinois.gov/dceo/AboutDCEO/GrantOpportunities/Pages/2645-1997.aspx
or by contacting the Program Manager:
Tracey A. Minder, Tourism Grants Manager
Illinois Department of Commerce & Economic Opportunity
Illinois Office of Tourism
500 East Monroe Street
Springfield, IL 62701
2. Content and Form of Application Submission.
A standard application package must be submitted and reviewed by the Department. Each package should contain the following items:

- 1. Uniform Grant Application in fillable PDF format. (print, sign and scan signature page with submission)
- 2. Uniform Capital Budget utilizing the template provided by DCEO for this project. The entire budget with all worksheets included even if the worksheets are not relevant to the grant opportunity must be submitted with the application materials. (print, sign and scan signature page with submission)
- 3. Conflict of Interest Disclosure
- 4. Mandatory Disclosures
- 5. Program Specific Application/Narrative
- 6. Working Capital Advance Request Template

3. Dun and Bradstreet Universal Numbering System (DUNS) Number and System for Award Management (SAM)
Each applicant (unless the applicant is an individual or Federal or State awarding agency that is exempt from those requirements under 2 CFR 25.110(b) or (c), or has an exception approved by the Federal or State awarding agency under 2 CFR 25.110(d)) is required to:

(i) Be registered in the System for Award Management (SAM) before submitting its application.
To establish a SAM registration, go to www.SAM.gov and/or utilize this instructional link: How to Register in SAM from the www.grants.illinois.gov Resource Links tab.
(ii) Provide a valid DUNS number in its application; and,
(iii) Continue to maintain an active SAM registration with current information at all times during which it has an active Federal, Federal pass-through or State award or an application or plan under consideration by a Federal or State awarding agency. The State awarding agency may not make a Federal pass-through or State award to an applicant until the applicant has complied with all applicable DUNS and SAM requirements and, if an applicant has not fully complied with the requirements by the time the State awarding agency is ready to make a Federal pass-through or State award, the State awarding agency may determine that the applicant is not qualified to receive a Federal pass-through or State award and use that determination as a basis for making a Federal pass-through or State award to another applicant.

Applications will be accepted on an ongoing basis until funds are depleted for the program.
Projects to develop new festivals and events should apply as soon as possible so that the Department of Commerce & Economic Opportunity can provide funding to assist with tourism recovery in your communities. Projects that
score at least 85 points of the total score during the initial review may be awarded immediately. Projects scoring above the minimum of 60 points but not above 84 points may be selected for award on a quarterly basis that will consider the date of event, geographic dispersion, underserved areas (https://www2.illinois.gov/dceo/ExpandRelocate/Incentives/Pages/Underserved Areas.aspx) and projects (for all applicants except for profit entities) that are seeking funds for less than 50% of expenditures. Applications may be considered in a later window if not selected. Applicants cannot reapply for the same project.

The timeline is described below:

- First Window Must be submitted by September 30, 2021
- Second Window Must be submitted by December 31, 2021
- Third Window Must be submitted by March 31, 2022
- Fourth Window Must be submitted by June 30, 2022
- Fifth Window Must be submitted by September 30, 2022
- Sixth Window Must be submitted by December 31, 2022
- Seventh Window Must be submitted by March 31, 2023
- Eighth Window Must be submitted by June 30, 2023

Funds will be available until the entire $10,000,000 is awarded. Application materials must be submitted to the Department via electronic form: https://app.smartsheet.com/b/form/37d8696088314547810fbe6f82c5648d. The Department is under no obligation to review applications that do not comply with the above requirements. Failure to meet the application deadline may result in the Department returning an application without review or may preclude the Department from making the award.

5. Intergovernmental Review, if applicable.
This funding opportunity is not subject to Executive Order 12372, “Intergovernmental Review of Federal Programs.”

6. Funding Restrictions.
This grant will not allow reimbursement of costs incurred prior to July 1, 2021. No more than $1,000,000 can be awarded to a project.

7. Other Submission Requirements.
Application materials must be submitted to the Department via electronic form: https://app.smartsheet.com/b/form/37d8696088314547810fbe6f82c5648d Applicants must confirm receipt of the application and documents by contacting the program contact listed in this NOFO. Electronic submissions including links to documents stored in Google Docs or other cloud-based servers are not allowed.

A technical assistance webinar will be held on Wednesday, August 25, from 1 - 2 p.m. to explain application requirements, program eligibility and program guidelines. To sign up for the webinar, please visit this link.
**2021 Illinois Rental Payment Program- UPDATED**

**Description**
Rent Assistance Will Be Available Through IDHS Again!
The Illinois Department of Human Services (IDHS) is accepting applications for up to $25,000 in rental assistance on a rolling basis. Households who need help in applying for ILRPP assistance should contact an IDHS Service Provider Agency. Provider agencies will help you determine eligibility, walk you through the application process, and help you submit your application. Provider agencies can also help you find assistance with utility bills, free legal aid, and additional services.

**Amount**
If you are a renter in Illinois and are behind on rent due to COVID-19, you may be eligible for up to $25,000 and 18 months of emergency rental payments.

Both renters and landlords can apply for assistance.

**Eligibility**
- You are either a renter in Illinois or a landlord with a tenant who lives in Illinois.
- Your household (or your tenant’s household) experienced a financial hardship during or due, directly or indirectly, to the coronavirus pandemic.
- Your household (or your tenants’ household) is behind on rent and/or is at risk of experiencing homelessness or housing instability.
- Your (or your tenant’s) household income is at or below the limit for your county. [Click here to find the income limits for your county.](#)

**Apply**
Applications will be accepted beginning Monday, Dec. 6 through Sunday, Jan. 9, 2022. To find out if you’re eligible, ask about rental assistance, and get help with applying. [https://www.illinoishousinghelp.org/#idhs-section-ID](https://www.illinoishousinghelp.org/#idhs-section-ID)
After applying for rental assistance, explore additional support by contacting a service provider near you. [Service Provider](#)

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**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**
N/A

**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: https://www.cookcountyil.gov/service/covid-19-community-recovery-initiative
City of Chicago Emergency Rental Assistance Program - UPDATED

Description
Financial support is available to income-qualified City of Chicago landlords and renters who have experienced a financial hardship due to the COVID-19 pandemic and are having difficulty paying for rent and utilities. Applicants are eligible for assistance in the form of up to 12 months of unpaid rent and 3 months of future rent, including utility payments. During this special application period, NHS will accept NEW applications for Chicago’s Emergency Rental Assistance Program. If approved, assistance will be mailed directly to the landlord (and/or utility provider) unless the landlord does not complete their portion of the application, in which case assistance will be mailed to the tenant.

Amount
Tenants whose applications are approved will receive a one-time grant matched to their specific need. Rental assistance grants will be paid directly to the landlord, unless the landlord has not completed an application. Utility assistance grants will be paid directly to utility providers. Assistance will cover up to 12 months of missed rent and utility payments and up to three months of future rent and utility payments. Assistance cannot cover unpaid rent or utilities from before June 2020.

Eligibility
Tenants are eligible to receive Emergency Rental Assistance from the City of Chicago if they:

- Rent and live in their home as their primary residence
- Demonstrate that household income at the time of application is below 80% of the Area Median Income (AMI)
- Have experienced a financial hardship related to the covid-19 pandemic (relevant hardships may include loss of employment or income, reduced hours, taking time off to care for oneself or family members due to COVID-19 sickness)

Please refer to the table below, which shows maximum income by household size, to determine if you meet the income eligibility requirement.
(Area Median Income (AMI) for the Chicago Metropolitan Area effective as of April 1, 2021, per the U.S. Department of Housing and Urban Development)

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 Person</th>
<th>2 Person</th>
<th>3 Person</th>
<th>4 Person</th>
<th>5 person</th>
<th>6 Person</th>
<th>7 Person</th>
<th>8 Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>80% AMI</td>
<td>$52,500</td>
<td>$59,650</td>
<td>$67,100</td>
<td>$74,550</td>
<td>$80,550</td>
<td>$86,500</td>
<td>$92,450</td>
<td>$98,450</td>
</tr>
</tbody>
</table>

Landlords applying for Emergency Rental Assistance on behalf of their tenants must provide the following documentation:

- Proof of ownership
- Tax identification number
- Property management agreement *(only if a property manager is applying on behalf of the landlord)*
- Tenant contact information

If tenants do not complete their portion of the application, the application will not be reviewed.

**Apply**

Effective immediately, Neighborhood Housing Services of Chicago is no longer accepting rental assistance applications.

However, City of Chicago tenants still have options. Click [HERE](#) to learn more and apply.

---

**City of Chicago Mortgage Assistance Grant 2021**

**Description**

Financial support is available to City of Chicago homeowners who have experienced a financial hardship due to the COVID-19 pandemic and are having difficulty paying their mortgage. The Mortgage Assistance Program, made possible by the City of Chicago, provides assistance to low-to moderate-income Chicago homeowners who have suffered an economic impact due to the COVID-19 pandemic.

**Amount**

The maximum amount of assistance available is $3,300. Grant amounts awarded will be based on the amount needed to bring your mortgage current, even if you are on a forbearance plan with your lender/servicer. Eligible
homeowners will have the assistance paid directly to their mortgage servicer.

**Eligibility**
To be eligible for assistance, you must:

- Be a resident of the City of Chicago
- Live in the home (single family up to 4 units) for which you are applying for assistance. It must be your primary place of residence.
- Demonstrate your total household income was 120% or below the Area Median Income (AMI) prior to March 1, 2020. (See table below.)
- Have a mortgage on your home that was current as of March 1, 2020 and is now delinquent. You may be on a forbearance plan.
- Have experienced a change in your financial status after March 1, 2020 due to the COVID-19 crisis.
- Be 18 years of age or over, or be a financially independent minor.

Income Requirements:
Please refer to the table below, which shows maximum income by household size, to determine if you meet the income eligibility requirement. (Area Median Income (AMI) for the Chicago Metropolitan Area effective as of April 1, 2021, per the U.S. Department of Housing and Urban Development.)

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 Person</th>
<th>2 Person</th>
<th>3 Person</th>
<th>4 Person</th>
<th>5 Person</th>
<th>6 Person</th>
<th>7 Person</th>
<th>8 Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>120% AMI</td>
<td>$78,360</td>
<td>$89,520</td>
<td>$100,680</td>
<td>$111,840</td>
<td>$120,840</td>
<td>$129,840</td>
<td>$138,720</td>
<td>$147,720</td>
</tr>
</tbody>
</table>

**Apply**
You may apply online through a secure on-line platform or you may bring your application with all required documentation to one of NHS’ three locations across Chicago. Please review all requirements prior to applying. **Online Application Here**

**IMEC and the DPD partner with Restart Right**

**Description**
Manufacturers in the **Western/Ogden TIF district** may be eligible for a free, revamped job training program from the Department of Planning and Development (DPD) and the Illinois Manufacturing Excellence Center (IMEC). Course topics are centered around safety, leadership, process improvements, maintenance fundamentals, and strategy in a post-COVID-19 world. These are
designed to equip manufacturers with the knowledge, tools, and resources to upskill and retool their workforce, improve productivity and safety practices, and understand when and how to shift business strategy. Topics include:

- Improve your Pandemic Safety Practices
- Improve Productivity
- Better Utilize People and Equipment
- Learn How to Shift Strategy During Uncertain Times
- Upskill and Retool Your Workforce

**Eligibility**

- Business properties located in the Western/Ogden TIF district
- Manufacturing firms

**Apply Here**

Apply at the IMEC [website](#). Questions and comments can be directed to Michelle Fossett at mfossett@imec.org.

**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:
Black Founder Startup Grant

Description
Black women founders are the fastest growing demographic of entrepreneurs out of any throughout history. These founders are best equipped to solve some of the world’s largest unmet needs, and have a legacy of reinvesting in their communities and creating intergenerational wealth. However, Black women entrepreneurs are met with the greatest barriers to accessing capital. This perpetual systemic discrimination, the unwillingness & inability of Silicon Valley and venture capitalists to effectively diversify their investments, the disproportionate effects of COVID-19 on entrepreneurs of color, and generations of inequities against Black people are absolutely inexcusable.

SoGal Foundation has teamed up with Winky Lux, bluemercury, twelveNYC, Twilio, and other sponsors to make a small step towards progress by providing several $10K and $5K cash grants to Black women or nonbinary entrepreneurs.

Amount
There will be several cash grants awarded in the amount of $5K and $10K to Black women or nonbinary entrepreneurs. Awardees will also receive tactical help navigating the fundraising environment at large so that they will have a more equitable opportunity at scaling the next billion dollar idea. They will also receive lifetime “ask-me-anything” access to the SoGal Foundation and SoGal Ventures teams. We know this is a small start, and we are hopeful that it will grow. We believe in a brighter future where the next world changing business does not go unrealized because of systemic discrimination.

Eligibility
To qualify, you should:

- self-identify as a Black woman or Black nonbinary entrepreneur (inclusive of multiracial Black women and multiracial Black nonbinary folks)

- have a legally registered business

- plan to seek investor financing in order to scale, now or in the future

- have a scalable, high-impact solution or idea with the ambition to be the next billion dollar business.
Apply
There is no need to include any additional information, as it will not be reviewed. Applications are rolling. If you have already applied, there is no need to apply again. Due to volume, we will only reach out to those selected to receive grants. Apply Here

Inclusive Backing
Description
As small businesses continue to feel the impact of the pandemic, many still need support to keep their doors open. To back underrepresented small business owners as they navigate the pandemic and plan for long-term success and resilience, American Express is partnering with Main Street America to launch a $1.65M year-round grant program called Inclusive Backing. In partnership with Disability:IN and National ACE Foundation, the first grant cycle will provide grants to both small business owners with disabilities and/or those who identify as Asian, Asian American, and/or Pacific Islander.

Amount
More than 250 grants of $5,000 each will be awarded in four cycles over 12 months to small business owners in older or historic commercial districts across the country, with priority given to businesses that have been disproportionately impacted by the pandemic. Main Street America will provide training and resources to support small businesses that apply for the program.

Eligibility
Businesses must meet the following criteria to apply:

- The business must be a business entity in good standing in the state in which it was formed and the state in which it does business.
- The applicant’s business has a “brick-and-mortar” location and operates in an older or historic main street, downtown or commercial district in the U.S.
- The applicant’s business employs 20 or fewer full-time employees, including the owner.
- The applicant’s business has been in operation since January 1, 2020.
- The applicant is an owner of the business and is 18 years of age or older.
- Business must be at least 51% owned, operated, and controlled, by a person with disabilities and/or a person who identifies as Asian, Asian American, and/or Pacific Islander (AAPI).
Apply
Applications for the first grant cycle are now open. Apply here by Nov. 29 at 11:59pm CT

2022 Small Business Growth Fund
Description
As part of the Year of Small Business, the Hello Alice Small Business Growth Fund is offering small business owners the opportunity to receive a $5,000 grant to help them make their next big move in 2022. To be eligible, a business must have less than $1M in annual revenue, a commitment to diversity and community, and a clear plan to use the grant funds.

Amount
Hello Alice is awarding 50 small business owners with $5,000 grants to help them make their next big move in 2022.

Eligibility
To be eligible to participate in the program, the business (“Entrant”) must meet all of the following criteria as of the first day of the Program Period:

- Be a for-profit business;
- Have less than $1M in 2020 gross annual revenue;
- Have a commitment to diversity and community; and
- Have a clear plan for use of funds.

The potential winners are subject to verification of eligibility by Sponsor, which may include completing associated documentation.

Apply
Applications for Round 1 are open now through December 10, 2021 at 6PM ET. For a full list of eligibility criteria, please see the Terms and Conditions.

Ingredients for Success Grant
Description
The National Black Chamber of Commerce and Famous Amos will be awarding $150,000 through the Ingredients for Success a grant and mentorship program. Grant winners will work personally with the executive leadership of both the National Black Chamber of Commerce (NBCC) and The American Dream Marketplace to ensure the mental wellbeing of you as an entrepreneur, and that of your business. Grant winners will also receive the necessary resources and tools provided by the NBCC to drive sustainable growth and success.

**Amount**
There will be grants awarded totaling $150,000, to three entrepreneurs ($50,000 each) as well as mentorship from the National Black Chamber of Commerce’s database of resource providers and entrepreneurs, NBCC President’s Club Membership (normally valued at $10,000 annually), and an American Dream Marketplace Champion Membership (normally valued at $2500 annually) through August 29, 2022.

**Eligibility**
The Initiative is open to entrepreneur applicants who meet the following eligibility requirements: business must be at minimum 90% Black-owned, in business for five years or less as of October 18, 2021, and headquartered in the United States (excluding Puerto Rico, the U.S. Virgin Islands, and other Commonwealths, Territories, and Possessions). Ownership of business must be held by owners who are at least 21 years of age at time of submission of the application. The business enterprise may not be a franchisee as defined under applicable state or federal franchise disclosure laws. The Initiative is not open to 501-c non-profit organizations.

**Apply**
Applicants will submit a completed Application on-line, following specific criteria. An application shall contain the following duly executed items that comply with the Rules:
- a) one or all names of the business owner,
- b) the business name,
- c) the official business email,
- d) the tax ID number for the business,
- e) a business overview (no more than 250 words max),
- f) link(s) to the business website and social channels, and
- g) an uploaded :60 elevator pitch video.

The application should be submitted electronically, [Apply Here](#); no later than 11:59 p.m. EST on Monday, November 29, 2021.
Wells Fargo Open for Business Housing Assistance Grants

**Description**
CIC has been awarded a grant from Wells Fargo to assist small building owners with increased building expenses resulting from the COVID-19 pandemic. Small business owners operating in low-to-moderate income communities of color have been impacted disproportionately. In an attempt to offset some of these expenses, CIC is distributing grants for owners that have experienced financial hardship due to the COVID-19 pandemic. Funds will be a one-time grant given directly to owners.

**Amount**
One-time grants of up to $30,000 per property are available to small rental building owners experiencing financial hardship as a result of the COVID-19 pandemic.

**Eligibility**
- Applicant must be based in the Chicagoland area
- Eligible expenses must have been incurred (see below for descriptions of eligible expenses) between March 1, 2020 and June 30, 2021
- Rents must meet the attached affordability requirements
- Property must not be financed by federal capital subsidy (Housing Choice Vouchers/Section 8 does not count as “subsidy”)
- Eligible properties must have four (4) or more residential units and be located in the Chicagoland six county region (Cook, DuPage, Will, Lake, McHenry, Kane)
- Owners are eligible for three (3) grants per portfolio. Please do not apply for grants for more than three properties
- Applicant’s total investment real estate portfolio must be at or under 50 residential units.
- Applicant must complete and sign a Schedule D as verification

Eligible expenses
Utility bills: You may be eligible for reimbursement of increased utility bills. In order to apply, please submit all bills that you wish to be considered for the grant during the March 2020-June 2021 timeframe. In addition, you must submit at least one bill from before March 2020 in order to demonstrate a marked increase. If eligible, funds will be awarded for the prorated calculated increase between pre-COVID and COVID bills.

Lost rent due to vacancy: You may be eligible for reimbursement of lost rent due to vacancy between March 2020 and June 2021. This includes any units that were vacant and/or previously unpaid months in cases where a tenant has since moved out. Lost rent due to tenant non-payment, in cases where the tenant is still living there, is ineligible. Please complete the Trailing Rent Roll form for each month between March 2020 and June 2021. If eligible, funds will be awarded for lost rent due to vacancy in excess of a standard 10% vacancy/non-collection allowance.
Cleaning/maintenance costs due to COVID-19: Eligible items include extra cleaning/sanitation protocols, maintenance/repairs that have directly occurred due to tenants spending more time at home, etc. Receipts or a copy of a paid invoice must be submitted.

Additional repairs/maintenance: Many owners have had to fund repairs/maintenance out of pocket due to lower collections. In order to be eligible, you must not have received Emergency Rental Assistance or have an application pending. Receipts or a copy of a paid invoice must be submitted. If eligible, you may receive up to $10,000 in reimbursement (not to exceed the $30,000 total grant limit) of these items.

**Apply**
Applicants must complete every section of the application ([click here](#)) in order to be considered. If any part of your application is incomplete, you will have 72 hours (3 business days) to submit any missing items. Applications will be reviewed on a rolling basis. Eligibility does not guarantee the awarding of funds. If awarded, grants will be distributed as checks and mailed to the mailing address listed on your application. Email completed applications, and any general program questions, to [grants@cicchicago.com](mailto:grants@cicchicago.com). Alternatively, a secure Dropbox link for document upload is available upon request. All program communications will come from [grants@cicchicago.com](mailto:grants@cicchicago.com).

NOTE: As part of the Wells Fargo Housing Assistance Grant program, CIC may feature grant recipients in future media releases and reports.

NOTE: Receipt of this grant may count as income for tax purposes. Please consult with your accountant for clarity on this.

**Comcast RISE- UPDATED**

**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
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:

- Is at least 51% Black, Indigenous, and People of Color (BIPOC)-owned and operated
- Is independently owned and operated
- Is registered to conduct business in the US
- Has been operating for one or more years
- Is located within the Comcast Business or Effectv service area footprint
- Please see Official Rules located at ComcastRISE.com/legal.

Apply Here
The next wave of applications for Comcast RISE Marketing & Technology Services opened on October 17, 2021, and will close on January 15, 2022.
Apply here by January 15, 2022
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
For more information, 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 Tip 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/
Chicago Creative Worker Assistance Program - CLOSED

Description
The COVID-19 pandemic has placed unprecedented strain on the arts and culture community, with most music venues, galleries, theaters and museums shuttered for over a year and many still unable to operate at full capacity, leading to a vast shortage of employment opportunities for Chicago's creative workforce. Additionally, many artists and creatives are gig workers whose pandemic unemployment insurance benefits have expired. To support artists, creative workers and their families, the City of Chicago Department of Cultural Affairs and Special Events, in partnership with Allies for Community Business, has established the Chicago Creative Worker Assistance Program.

Amount
The Chicago Creative Worker Assistance Program will provide 450 – 500 relief grants to low and moderate income artists and creative workers who are residents of Chicago and have lost income due to the COVID-19 pandemic, including freelance artists, arts administrators, teaching artists, artisans, curators, independent cultural producers and creative industry technicians such as stage managers, theater and music technicians, art handlers, preparators, cinematographers, and film lighting technicians/gaffers. Grants will range from $2,000 - $5,000.

We anticipate many more requests for funding than there are funds to distribute. Grants will be distributed via a lottery system.

Eligibility
To be eligible to apply for a Chicago Creative Worker Assistance Program grant, individuals must meet the following criteria:

- Be a resident of the City of Chicago, Illinois with a valid street address (no PO boxes). A Driver’s License, State I.D., Chicago CityKey, or Consular Identification card showing Chicago address must be provided.

- Be at least 18 years old.

- Must have a 2020 annual household income that does not exceed the U.S. Department of Housing and Urban Development (HUD) established Low to Moderate Income” limits for the Chicago Metro Area ($52,200 for a single individual, $74,550 for a family of 4).*

- Must have experienced lost income due to the COVID-19 pandemic of $2,000 or more as documented by reported difference in 2019 and 2020 income. Alternatively, a self certified list of cancelled gigs can be submitted to verify lost income due to COVID-19.
● Be a professional artist/creative worker (including artists, freelance artists, arts administrators, teaching artists, artisans, curators, independent cultural producers and creative industry technicians such as stage managers, theater and music technicians, art handlers, preparators, cinematographers, and film lighting technicians/gaffers) as evidenced by current, recent resume, CV, website, or list of past exhibitions, performances, publications, and/or other artistic activities.

● DCASE defines a professional artist/creative worker as someone who:
  ● Is actively creating, curating, teaching, producing, distributing, administering or executing creative/artistic work
  ● Has at least a two-year history (since at least 2019) of public presentation, publication and/or employment in the arts.

● Must work within one of the following artistic disciplines: Dance; Film & Media Arts; Interdisciplinary; Literary Arts; Music; Theater; and/or Visual Arts/Design. DCASE has broad definitions of each of these disciplines. Please click on the disciplines to see detailed listings of qualifying genres and sub-disciplines. If you are unsure if your work qualifies, please contact the Chicago Creative Worker Assistance Program Team: English/Spanish.

*2020 household income must be less than 80% Area Median Income (AMI). Household income based on the household size listed on your tax return can be found online at: https://www.chicago.gov/content/dam/city/depts/doh/general/2021_HUD_income_limits.pdf

View additional information on the prioritization criteria, grant details and funding restrictions here.

Apply
What You Need to Apply:

● Contact Information

● Artistic Discipline

● Financial information including 2020 income, 2019 income, and lost income due to COVID-19

● Proof of Chicago Residency: A current, valid Driver’s
License, State I.D., Chicago CityKey or Consular Identification card showing Chicago address must be provided. Due to state expiration deadline extensions, IDs with expiration dates in March 2020 and later are considered current.

- Resume, CV, link to artist website, or list of past exhibitions, performances, publications, or other artistic activities

- Optional: September 2021 bank statement with name of the applicant or copy of voided check. This is not required but will help expedite payment if you are selected as a grantee.

- Optional (ONLY needed if the difference between 2020 and 2019 income is less than $5,000 AND less than the actual lost income due to canceled gigs/events) – List of canceled gigs/events that resulted in income loss including the specific location/venue of the event(s) cancelled; the date(s) of the event cancelled; and the amount of income projected from each cancelled event.

Apply online:

- **English**
- **Spanish**

Timeline

- 10/20: Application opens
- 11/10: Application closes at 5:00pm CST

We strongly recommend submitting your application earlier than the stated deadline. Late or incomplete applications will not be accepted or reviewed.

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**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](#)

**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/

**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

**Eat News**
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

Wells Fargo Open for Business Housing Assistance Grants

Description
CIC has been awarded a grant from Wells Fargo to assist small building owners with increased building expenses resulting from the COVID-19 pandemic. Small business owners operating in low-to-moderate income communities of color have been impacted disproportionately. In an attempt to offset some of these expenses, CIC is distributing grants for owners that have experienced financial hardship due to the COVID-19 pandemic. Funds will be a one-time grant given directly to owners.

Amount
One-time grants of up to $30,000 per property are available to small rental building owners experiencing financial hardship as a result of the COVID-19 pandemic

Eligibility
- Applicant must be based in the Chicagoland area
- Eligible expenses must have been incurred (see below for descriptions of eligible expenses) between March 1, 2020 and June 30, 2021
- Rents must meet the attached affordability requirements
- Property must not be financed by federal capital subsidy (Housing Choice Vouchers/Section 8 does not count as "subsidy")
- Eligible properties must have four (4) or more residential units and be located in the Chicagoland six county region (Cook, DuPage, Will, Lake, McHenry, Kane)
Owners are eligible for three (3) grants per portfolio. Please do not apply for grants for more than three properties.

- Applicant’s total investment real estate portfolio must be at or under 50 residential units.
- Applicant must complete and sign a Schedule D as verification.

Eligible expenses

Utility bills: You may be eligible for reimbursement of increased utility bills. In order to apply, please submit all bills that you wish to be considered for the grant during the March 2020-June 2021 timeframe. In addition, you must submit at least one bill from before March 2020 in order to demonstrate a marked increase. If eligible, funds will be awarded for the prorated calculated increase between pre-COVID and COVID bills.

Lost rent due to vacancy: You may be eligible for reimbursement of lost rent due to vacancy between March 2020 and June 2021. This includes any units that were vacant and/or previously unpaid months in cases where a tenant has since moved out. Lost rent due to tenant non-payment, in cases where the tenant is still living there, is ineligible. Please complete the Trailing Rent Roll form for each month between March 2020 and June 2021. If eligible, funds will be awarded for lost rent due to vacancy in excess of a standard 10% vacancy/non-collection allowance.

Cleaning/maintenance costs due to COVID-19: Eligible items include extra cleaning/sanitation protocols, maintenance/repairs that have directly occurred due to tenants spending more time at home, etc. Receipts or a copy of a paid invoice must be submitted.

Additional repairs/maintenance: Many owners have had to fund repairs/maintenance out of pocket due to lower collections. In order to be eligible, you must not have received Emergency Rental Assistance or have an application pending. Receipts or a copy of a paid invoice must be submitted. If eligible, you may receive up to $10,000 in reimbursement (not to exceed the $30,000 total grant limit) of these items.

Apply

Applicants must complete every section of the application (click here) in order to be considered. If any part of your application is incomplete, you will have 72 hours (3 business days) to submit any missing items. Applications will be reviewed on a rolling basis. Eligibility does not guarantee the awarding of funds. If awarded, grants will be distributed as checks and mailed to the mailing address listed on your application. Email completed applications, and any general program questions, to grants@cicchicago.com. Alternatively, a secure Dropbox link for document upload is available upon request. All program communications will come from grants@cicchicago.com.

NOTE: As part of the Wells Fargo Housing Assistance Grant program, CIC may feature grant recipients in future media releases and reports.

NOTE: Receipt of this grant may count as income for tax purposes. Please
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 their 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
Varies

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.

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

State of Illinois

Illinois Department of Revenue

State of Illinois COVID-19 resources COVID-19 (Coronavirus) Information for Illinois Taxpayers

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 the City’s website at https://parkingtickets.cityofchicago.org/PaymentPlanWeb/home or call 312-744-7275.

For utility billing payment plans visit https://chicago.docugateway.com/main/guest/ or call 312-744-4426.

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 email at disasterscustomerservice@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.

**Program updates**
As of September 8, 2021, new COVID EIDL policy changes have taken effect that entail the below updates to the program:

- Maximum loan cap increased from $500,000 to $2 million
- Use of funds was expanded to include payment and pre-payment of business non-federal debt incurred at any time (past or future) and payment of federal debt
- Extend the deferment period to 24 months from origination for all loans (existing loans with a less than 24-month deferment will be adjusted)
- Affiliation requirements simplified to an affiliate is a business that you control or in which you have 50% of more ownership
- Developed additional path to meet program size standards for businesses assigned a NAICS code beginning with 61, 71, 72, 213, 3121, 315, 448, 451, 481, 485, 487, 511, 512, 515, 532, or 812
- Exclusivity Period: From September 8, 2021 to October 8, 2021, the above policy changes will be applicable to applications for <$500K while applications for >$500K will not be approved and therefore receive the policy changes until October 8, 2021
- See more details on the COVID-19 September 8, 2021 Policy Changes.

**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 to make regular payments for operating expenses, including payroll, rent/mortgage, utilities, and other ordinary business expenses, and to pay business debt incurred at any time (past present or future)

**Funding Amount**
$2 million. Note: SBA will begin approving loans greater than $500,000 on October 8, 2021

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.
- For loans greater than $500,000 where SBA is taking real estate as collateral: One-time $100 fee for filing a lien on borrower’s business assets. Additionally, the borrower will be responsible for recording the real estate lien and paying the associated fees.

**Payment**
Payments are deferred for the first 2 years (during which interest will accrue), and payments of principal and interest are made over the remaining 28 years.

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

If you cannot find your invitation email, you can contact SBA’s Disaster Customer Service Center at 1-800-659-2955 or by email at [TargetedAdvance@sba.gov](mailto:TargetedAdvance@sba.gov) to request a new invite. Please note that this process may take several business days.
To check the status of an existing application, you can log in to your COVID-19 EIDL applicant portal where you find information about your application status.

Applicants seeking reevaluation of a declined application for a Targeted EIDL Advance or a Supplemental Targeted Advance should send an email to TargetedAdvanceReevaluation@sba.gov

For additional detailed information, review the Targeted Advance and Supplemental Targeted Advance FAQs.
STATE OF ILLINOIS
Tourism Attractions & Festivals Grant Program

Description
Governor JB Pritzker and the Illinois Department of Commerce & Economic Opportunity (DCEO) today announced a new $10 million grants program aimed at revitalizing the hard-hit tourism industry by bringing back new and returning tourism attractions and festivals to our state. The Tourism Attractions and Festivals Grant program is made possible with support of federal dollars from the American Rescue Plan Act (ARPA) and is part of a broader effort underway by the Pritzker administration to help reinvigorate tourism in Illinois and to put the industry on a path to economic recovery from COVID-19. The Tourism Attraction and Festivals Grant program will help develop new or enhance existing tourism attractions located across the state - including but not limited to museums, businesses, events, performances, and festivals.

Amount
Through a Notice of Funding Opportunity (NOFO), tourism and festival businesses and entities can submit for grants of up to $1 million that may be used to establish and enhance tourism attractions or festivals planned for this year or next. To maximize the impact of the program, DCEO will utilize ARPA federal recovery dollars to provide grants ranging from $10,000 to $1 million and will require a local match.

Eligibility
An entity must be registered in the Grant Accountability and Transparency Act (GATA) Grantee Portal, www.grants.illinois.gov/portal at the time of grant application. The portal will verify that the entity:
• Has a valid FEIN number;
• Has a valid DUNS number;
• Has a current SAM.gov account;
• Is not on the Federal Excluded Parties List;
• Is in Good Standing with the Illinois Secretary of State, as applicable;
• Is not on the Illinois Stop Payment list; and
• Is not on the Department of Healthcare and Family Services Provider Sanctions list.
Entities on the Illinois Stop Payment List at time of application submission will not be considered for an award. Pursuant to the policy of the Illinois Office of the Comptroller, to receive grant funds from the State of Illinois, a grantee must be considered a regarded entity by the IRS for federal income tax purposes.
Disregarded entities will not be eligible to receive grant funds.

1. Eligible Applicants include:
Units of local government, counties, municipalities, not-for-profit organizations, local promotion groups and for-profit businesses for the development or improvement of tourism attractions and festivals/events located in Illinois.
The Department complies with all applicable provisions of state and federal laws and regulations pertaining to nondiscrimination, sexual harassment and equal employment opportunity including, but not limited to: The Illinois Human Rights Act (775 ILCS 5/1-101 et seq.), The Public Works Employment Discrimination Act (775 ILCS 10/1 et seq.), The United States Civil Rights Act of 1964 (as amended) (42 USC 2000a-and 2000H-6), Section 504 of the Rehabilitation Act of 1973 (29 USC 794), The Americans with Disabilities Act of 1990 (42 USC 12101 et seq.), and The Age Discrimination Act (42 USC 6101 et seq.).

2. Cost Sharing or Matching.
At the Department’s discretion, grants to units of local government, municipalities, counties, not-for-profit organizations, or local promotion groups may exceed 50% of the entire amount of the actual expenditure for the project; however, preference will be given to applicants seeking funding for 50% or less of the entire amount of actual expenditure for the project. If an applicant is a for-profit business, the grant amount will not exceed 25% of the entire amount of actual expenditure for the project. No one grant shall exceed $1,000,000. If the grantee fails to match any portion of the grant award in a given Fiscal Year, that portion of the grant shall be refunded to the Department in accordance with the terms of the Grant Agreement. In-kind contributions necessary to complete the project and for which the cash value is easily documented (i.e. donated labor, equipment, supplies and materials), and that are eligible grant and match line-item expenditures identified in the budget. In-kind contributions may only be used as an allowable match by units of local government, municipalities, counties, not-for-profit organizations, or local promotion groups and cannot exceed 25% of the match requirement.

3. Indirect Cost Rate.
The grant will not compensate for indirect costs, overhead or administrative expenses associated with the execution of the program.

4. Other, if applicable.
Applicants may only submit (1) one application for this program

Apply
1. Address to Request Application Package.
Grant application forms are available at the web link provided: https://www2.illinois.gov/dceo/AboutDCEO/GrantOpportunities/Pages/2645-1997.aspx
or by contacting the Program Manager: Tracey A. Minder, Tourism Grants Manager
Illinois Department of Commerce & Economic Opportunity
Illinois Office of Tourism
500 East Monroe Street
2. Content and Form of Application Submission.  
A standard application package must be submitted and reviewed by the Department. Each package should contain the following items:

- 1. Uniform Grant Application in fillable PDF format. (print, sign and scan signature page with submission)
- 2. Uniform Capital Budget utilizing the template provided by DCEO for this project. The entire budget with all worksheets included even if the worksheets are not relevant to the grant opportunity must be submitted with the application materials. (print, sign and scan signature page with submission)
- 3. Conflict of Interest Disclosure
- 4. Mandatory Disclosures
- 5. Program Specific Application/Narrative
- 6. Working Capital Advance Request Template

3. Dun and Bradstreet Universal Numbering System (DUNS) Number and System for Award Management (SAM)  
Each applicant (unless the applicant is an individual or Federal or State awarding agency that is exempt from those requirements under 2 CFR 25.110(b) or (c), or has an exception approved by the Federal or State awarding agency under 2 CFR 25.110(d)) is required to:

(i) Be registered in the System for Award Management (SAM) before submitting its application.  
To establish a SAM registration, go to www.SAM.gov and/or utilize this instructional link: How to Register in SAM from the www.grants.illinois.gov Resource Links tab.

(ii) Provide a valid DUNS number in its application; and,

(iii) Continue to maintain an active SAM registration with current information at all times during which it has an active Federal, Federal pass-through or State award or an application or plan under consideration by a Federal or State awarding agency. The State awarding agency may not make a Federal pass-through or State award to an applicant until the applicant has complied with all applicable DUNS and SAM requirements and, if an applicant has not fully complied with the requirements by the time the State awarding agency is ready to make a Federal pass-through or State award, the State awarding agency may determine that the applicant is not qualified to receive a Federal pass-through or State award and use that determination as a basis for making a Federal pass-through or State award to another applicant.

Applications will be accepted on an ongoing basis until funds are depleted for the program.  
Projects to develop new festivals and events should apply as soon as possible so that the Department of Commerce & Economic Opportunity can provide funding to assist with tourism recovery in your communities. Projects that
score at least 85 points of the total score during the initial review may be awarded immediately. Projects scoring above the minimum of 60 points but not above 84 points may be selected for award on a quarterly basis that will consider the date of event, geographic dispersion, underserved areas (https://www2.illinois.gov/dceo/ExpandRelocate/Incentives/Pages/Underserved Areas.aspx) and projects (for all applicants except for profit entities) that are seeking funds for less than 50% of expenditures. Applications may be considered in a later window if not selected. Applicants cannot reapply for the same project.

The timeline is described below:

- First Window Must be submitted by September 30, 2021
- Second Window Must be submitted by December 31, 2021
- Third Window Must be submitted by March 31, 2022
- Fourth Window Must be submitted by June 30, 2022
- Fifth Window Must be submitted by September 30, 2022
- Sixth Window Must be submitted by December 31, 2022
- Seventh Window Must be submitted by March 31, 2023
- Eighth Window Must be submitted by June 30, 2023

Funds will be available until the entire $10,000,000 is awarded. Application materials must be submitted to the Department via electronic form: https://app.smartsheet.com/b/form/37d8696088314547810fbe6f82c5648d.

The Department is under no obligation to review applications that do not comply with the above requirements.

Failure to meet the application deadline may result in the Department returning an application without review or may preclude the Department from making the award.

5. Intergovernmental Review, if applicable.
This funding opportunity is not subject to Executive Order 12372, “Intergovernmental Review of Federal Programs.”

6. Funding Restrictions.
This grant will not allow reimbursement of costs incurred prior to July 1, 2021. No more than $1,000,000 can be awarded to a project.

7. Other Submission Requirements.
Application materials must be submitted to the Department via electronic form: https://app.smartsheet.com/b/form/37d8696088314547810fbe6f82c5648d.

Applicants must confirm receipt of the application and documents by contacting the program contact listed in this NOFO.

Electronic submissions including links to documents stored in Google Docs or other cloud-based servers are not allowed.

A technical assistance webinar will be held on Wednesday, August 25, from 1 - 2 p.m. to explain application requirements, program eligibility and program guidelines. To sign up for the webinar, please visit this link.
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**
Applications 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:
Sony Create Action Grant Program

Description
Sony Corporation launched a nationwide 'Create Action' initiative to support local grassroots organizations. Sony designed the $1M+ grant program to support underserved and underrepresented communities at a local effort. Sony aims to enhance the efforts of local, non-profit organizations through grants, product support and enhanced marketing and outreach efforts. The mission of CREATE ACTION is to amplify the efforts of local organizations through funding, storytelling, and collaboration with Sony.

Amount
Sony will select a total of 10 organizations to receive the CREATE ACTION grants, with one new grant being announced each month from June 2021 through March 2022.

Grant winners will receive:

- $50,000 cash grant (by check)
- $50,000 in Sony Electronics products

Additionally, Sony will provide grant winners:

- A custom short film promoting the organization's mission and efforts, created in collaboration with a team of Sony-affiliated creators
- Support of the Sony brand and platform to help spread their message and raise awareness
- Additional opportunities for collaboration with Sony Electronics and extended network of corporate partners

Eligibility
Eligible non-profit organizations need to be 501(c)(3) with less than $500k annual operating revenue for 2019 and 2020, with a key focus on programs including, but not limited to:

- STEAM Education (Science, Technology, Engineering, the Arts and Mathematics)
- Academic Enrichment
- Workforce Development
- Community and Civic Engagement

To complete your application, you’ll need:

- Your Organization’s Information
- Verification Documents
Apply
Sony will award one CREATE ACTION grant per month from June 2021 through March 2022. Your application will be in the running through the end of the program. Apply Here

Wells Fargo Open for Business Housing Assistance Grants
Description
CIC has been awarded a grant from Wells Fargo to assist small building owners with increased building expenses resulting from the COVID-19 pandemic. Small business owners operating in low-to-moderate income communities of color have been impacted disproportionately. In an attempt to offset some of these expenses, CIC is distributing grants for owners that have experienced financial hardship due to the COVID-19 pandemic. Funds will be a one-time grant given directly to owners.

Amount
One-time grants of up to $30,000 per property are available to small rental building owners experiencing financial hardship as a result of the COVID-19 pandemic
Eligibility

- Applicant must be based in the Chicagoland area
- Eligible expenses must have been incurred (see below for descriptions of eligible expenses) between March 1, 2020 and June 30, 2021
- Rents must meet the attached affordability requirements
- Property must not be financed by federal capital subsidy (Housing Choice Vouchers/Section 8 does not count as “subsidy”)
- Eligible properties must have four (4) or more residential units and be located in the Chicagoland six county region (Cook, DuPage, Will, Lake, McHenry, Kane)
- Owners are eligible for three (3) grants per portfolio. Please do not apply for grants for more than three properties
- Applicant’s total investment real estate portfolio must be at or under 50 residential units.
- Applicant must complete and sign a Schedule D as verification

Eligible expenses

Utility bills: You may be eligible for reimbursement of increased utility bills. In order to apply, please submit all bills that you wish to be considered for the grant during the March 2020-June 2021 timeframe. In addition, you must submit at least one bill from before March 2020 in order to demonstrate a marked increase. If eligible, funds will be awarded for the prorated calculated increase between pre-COVID and COVID bills.

Lost rent due to vacancy: You may be eligible for reimbursement of lost rent due to vacancy between March 2020 and June 2021. This includes any units that were vacant and/or previously unpaid months in cases where a tenant has since moved out. Lost rent due to tenant non-payment, in cases where the tenant is still living there, is ineligible. Please complete the Trailing Rent Roll form for each month between March 2020 and June 2021. If eligible, funds will be awarded for lost rent due to vacancy in excess of a standard 10% vacancy/non-collection allowance.

Cleaning/maintenance costs due to COVID-19: Eligible items include extra cleaning/sanitation protocols, maintenance/repairs that have directly occurred due to tenants spending more time at home, etc. Receipts or a copy of a paid invoice must be submitted.

Additional repairs/maintenance: Many owners have had to fund repairs/maintenance out of pocket due to lower collections. In order to be eligible, you must not have received Emergency Rental Assistance or have an application pending. Receipts or a copy of a paid invoice must be submitted. If eligible, you may receive up to $10,000 in reimbursement (not to exceed the $30,000 total grant limit) of these items.

Apply

Applicants must complete every section of the application (click here) in order
to be considered. If any part of your application is incomplete, you will have 72 hours (3 business days) to submit any missing items. Applications will be reviewed on a rolling basis. Eligibility does not guarantee the awarding of funds. If awarded, grants will be distributed as checks and mailed to the mailing address listed on your application. Email completed applications, and any general program questions, to grants@cicchicago.com. Alternatively, a secure Dropbox link for document upload is available upon request. All program communications will come from grants@cicchicago.com.

NOTE: As part of the Wells Fargo Housing Assistance Grant program, CIC may feature grant recipients in future media releases and reports.

NOTE: Receipt of this grant may count as income for tax purposes. Please consult with your accountant for clarity on this.

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

Uses of Funds
Varied

Amount
TBD

Terms
0% interest loans
Application and Documentation
Apply here https://www.restaurantworkerscf.org/

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
For more information. 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

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. Click here for resources.

Good Jobs Institute
Good Jobs Institute: COVID-19 Worker Relief Funds, Company Actions, and Impact on Front-line 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 administers the several community grants as well. [https://a4cb.org/](https://a4cb.org/)

**Greenwood Archer Capital formerly CNI MFG**

Greenwood Archer Capital, formerly known as Chicago Neighborhood Initiatives MicroFinance 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/](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/](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/](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/](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 mil!

Terms
Varied

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

**Focus Area**
- Credits

**Loan Types**
- Facilities; Affordable Housing; New Market Tax Credits
- 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/

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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**
https://www.self-helpfcu.org/business/loans/small-business-loans

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**Somercor**

**Focus Area**
- SBA 7(a) Community Advantage, SBA 504
<table>
<thead>
<tr>
<th>Loan Types</th>
<th>Real estate purchase, renovation, fixed equipment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amounts</td>
<td>Up to $5.5M</td>
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<tr>
<td>Terms</td>
<td>Up to 25 years</td>
</tr>
<tr>
<td>More Information</td>
<td><a href="https://somercor.com/">https://somercor.com/</a></td>
</tr>
</tbody>
</table>
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 quarantined.

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](https://www.honeycombcredit.com/relief)

**Kiva – Crowdfunding Loan**
Kiva offers zero interest, crowd funding loans up to $15,000.