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
# Table of Contents

Get Prepared to Apply For Assistance

## FOR PROFIT

### FEDERAL
- Paycheck Protection Program Loan Forgiveness 5
- Economic Injury Disaster Loan (EIDL) - Closed 8

### STATE OF ILLINOIS
- Illinois Charitable Trust 11
- RISE Local and Regional Planning Grant Program 12
- 2021 Illinois Rental Payment Program- CLOSED 13
- Standard Participation Loan Program (PLP) / Advantage Illinois 14
- Minority/Women/Disabled/Veteran-Owned Businesses/Advantage Illinois 15
- Revolving Line of Credit (RLOC PLP)/ Advantage Illinois 16

### COOK COUNTY
- Capacity Building Workshop: Grant Applications 17
- Cook County Community Recovery Initiative 18

### CITY OF CHICAGO
- Chicago Resilient Communities Pilot 19
- Readiness Summit 20
- Chicago Recovery Grant 21
- The Neighborhood Opportunity Fund 22
- City of Chicago Emergency Rental Assistance Program- CLOSED 24
- IMEC and the DPD partner with Restart Right 25
- Small Business Improvement Fund 26

### PRIVATE
- DishRoulette Kitchen 2 Kitchen Grant (Chicagoland) 27
- Black Founder Startup Grant 28
- Inclusive Backing -CLOSED (ROUND 3) 29
- 2022 Small Business Growth Fund - CLOSED (Round 1) 31
- Comcast RISE- UPDATED 31
- LISC - Chicago State Farm Small Business Rescue Fund 33

### SELECT INDUSTRY FOCUSED ASSISTANCE
- Self-Care Business Support 33
  - One Fair Wage Emergency Fund 33
- Fashion/Retail 34
  - CFDA Resources For COVID-19 Coronavirus Business Challenges 34
- Food /Hospitality Business Support 34
DishRoulette Kitchen 2 Kitchen Grant (Chicagoland) 34
High Road Kitchen Program 35
Barstool Fund - 30 Day Fund 36
Restaurant Workers’ Community Foundation COVID-19 Emergency Relief Fund (Loan) 36
USBG National Foundation (Grant) 36
Chicago Service Relief 36
Dining at a Distance 36
Eat News 36
REAL ESTATE BUSINESS FINANCIAL SUPPORT 37
Chicago Community Loan Fund 37
CIC 37
HUD 37
Chicago Recovery Grant 37
Small Business Improvement Fund 38
Utility Bill Payment Assistance, Deferred Payment and LIHEAP 38
Your Forte, Our Finance Program 39
OTHER RESIDENTIAL REAL ESTATE OWNER RESOURCES 40
The Preservation Compact 40
Illinois Housing Development Authority 40
Cook County Legal Aid for Housing and Debt 40
Chicago Lawyers’ Committee for Civil Rights 40
Chicago Housing Solidarity Pledge 41
FEE REDUCTION, WAIVERS AND EXTENSIONS 42
Internal Revenue Service 42
State of Illinois 42
City of Chicago - Business Recovery Payment Plan 42
NON PROFIT FUNDING SUPPORT 43
FEDERAL 43
Paycheck Protection Program Loan Forgiveness 43
CHALLENGE AMERICA 46
GRANTS FOR ARTS PROJECTS 48
Economic Injury Disaster Recovery Loan -UPDATED 51
STATE OF ILLINOIS 54
The Charitable Trust Stabilization Fund 54
RISE Local and Regional Planning Grant Program 55
COOK COUNTY 57
Gun Violence Prevention and Reduction Grants - 2022 57
Capacity Building Workshop: Grant Applications 59
Cook County Community Recovery Initiative 60
CITY OF CHICAGO 60
Chicago Resilient Communities Pilot 60
Readiness Summit 62
Chicago Recovery Grant 63
The Neighborhood Opportunity Fund- UPDATED 64
Small Business Improvement Fund 66
PRIVATE 68
Golub Capital Social Impact Lab- Coming Soon! 68
LISC - Chicago State Farm Small Business Rescue Fund 70
OTHER NON FOR PROFIT RESOURCES 71
Chicago Lawyers’ Committee for Civil Rights 71
Giving Compass Coronavirus and COVID-19 Funds 71
Good Jobs Institute 71
Nonprofit Finance Fund 71
COMMUNITY DEVELOPMENT FINANCE INSTITUTIONS 72
Allies for Community Business 72
Greenwood Archer Capital formerly CNI MFG 72
South Side Community Federal Credit Union 72
Women’s Business Development Center (WBDC) 72
WBDC Direct Lending Program 72
Chicago Community Loan Fund (CCLF) 73
Connect2Capital 73
Community Reinvestment Fund (CRF) 73
IFF 74
LISC 74
Seaway, a division of Self Help Federal Credit Union 74
SomerCor 74
OTHER SUPPORT 76
Employee Retention Credit and Paid Leave Credit Programs 76
American Express – Working Capital Assistance, and Waiving of Interest & Late Fees 76
Banking Support 76
Honeycomb Credit - Crowdfunding Loan 77
Kiva – Crowdfunding Loan 77
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](https://www.sba.gov) 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](https://www.sba.gov.

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](https://www.sba.gov) 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, canceled 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

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) - Closed

**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**
Existing COVID Economic Injury Disaster Loan (EIDL) borrowers will receive an additional deferment of principal and interest payments for a total of 30 months deferment from inception on all approved COVID EIDL loans.

Key information regarding deferment:

- This deferment extension is effective for all COVID-EIDL Loans approved in calendar years 2020, 2021, and 2022. Loans now have a total deferment of 30 months from the date of the Note. Interest will continue to accrue on the loans during the deferment.
- Borrowers may make partial or full payments during the deferment period but are not required to. The SBA recommends using www.pay.gov.
- The SBA will not send monthly SBA Form 1201 payment notices; however, the SBA will send regular payment reminders via email.
- Existing borrowers can find account balances and payment due dates in the SBA Capital Access Financial System and learn how to set up an account in the CAFS system by logging in at Capital Access Financial System (sba.gov).
- Deferments may result in balloon payments. The deferment will not stop any established Preauthorized Debit (PAD) or recurring payments on the loan.
- After the deferment period ends, COVID-EIDL Borrowers will be required to make regular principal and interest payments beginning 30 months from the date of the Note.

**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 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.
Illinois Charitable Trust

Description
The Charitable Trust Stabilization Fund ("Fund") was created in 2007 to help small non-profits across Illinois. Money for the Fund comes from the filing fees not-for-profit organizations pay to incorporate with the State of Illinois. The program is funded by non-profits and exists to support non-profits.

Amount
The total grant request should not be more than 30% of the organization’s budget, and should not exceed 25% overhead costs, unless the grant will be used for a one-time expenditure.

Eligibility
Only applicants that meet all the following requirements will be considered:
- A not-for-profit corporation that is exempt from federal income taxation under Section 501(c)(3) of the federal Internal Revenue Code:
- A not-for-profit organized under the Illinois General Not for Profit Corporation Act of 1986 for the purpose of providing charitable services to the community:
- The organization is domiciled in the State of Illinois, and provides charitable services exclusively in the State of Illinois.
- The organization has the equivalent of at least one full-time paid employee.
- The organization has an operating budget of $1 Million or less.
- The organization has adopted a policy of non-discrimination on the basis of race, gender, sexual orientation, age, national origin, disability, family status, or religion.
- Additionally, non-for-profits with a person, or immediate family member (including but not limited to a spouse/domestic partner, sibling or child) holding an elective office making in excess of $60,000, where any such person holds a position of paid staff, consultant, director, officer, or board member of an organization will not be eligible.
- Previous grant recipients are eligible to apply if the term of their grant has been complete for at least one calendar year. A grantee may not receive a grant award in more than 2 consecutive calendar years.
- Fiscal sponsors, sub-grantees, and other applications on behalf of another organization will not be considered.
- Organizations that do not file AG990-IL forms on a regular basis due to an exemption must provide a recent audited financial statement in order to be considered.
RISE Local and Regional Planning Grant Program

Description

Governor JB Pritzker and the Illinois Department of Commerce and Economic Opportunity (DCEO) announced a $3.5 million investment to accelerate local economic recovery initiatives. Through the launch of the Research in Illinois to Spur Economic Development (RISE) initiative, the State will offer competitive grants to help local governments and economic development organizations (EDOs) create new regional or local plans to promote economic recovery from the COVID-19 pandemic. After the grants are awarded and plans are created, DCEO will offer grantees the opportunity to apply for funding for specific projects included in their plans. This program is funded by the American Rescue Plan Act (ARPA).

Amount

The total amount of grant funds anticipated for this award is $3.5 million. Grant funds will be dispersed as project deliverables are completed, according to terms established in grant agreements. Individual awards will vary according to the proposed coverage areas, as indicated:

- $10,000-$75,000 for coverage areas with populations of up to 75,000 residents;
- $10,000-$150,000 for coverage areas with populations of more than 75,000 residents.

Eligibility

An entity must be registered in the Grant Accountability and Transparency Act (GATA) Grantee Portal, https://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 registration;
- 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.

Eligible Applicants include:

- Counties;
- Municipalities (villages, cities, townships);
- Other local units of government;
- Economic development organizations (EDOs);
Apply

Grant proposals will be reviewed on a competitive basis. Each proposal will be scored on a 100-point scale. The Department shall consider the following criteria when evaluating the application submittal: Capacity—Up to 25 points will be awarded to an applicant which demonstrates the ability to successfully compose a local or regional Economic Recovery Plan. Quality—Up to 30 points will be awarded to an applicant that addresses the relevant economic development needs in the proposed area, and describes how this plan will facilitate the economic recovery after the COVID-19 pandemic. Lastly, Need—Up to 45 points will be awarded to an applicant that can demonstrate the need to create or update a local or regional economic development plan. For more application requirements and full grant details please review the NOFO here.

Application opens on 03/10/2022 and closes 05/09/2022 at 5:00pm.

2021 Illinois Rental Payment Program- CLOSED

Description
Rent Assistance Through ILRPP is closed Again, but IDHS still has assistance! 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 are not being accepted at this time, contact an IDHS service provider agency in your area. Service Provider
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; Addl Info
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
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](#)
COOK COUNTY

**Capacity Building Workshop: Grant Applications**
This event has passed but the resources can be found [here](#).

**Description**

Cook County Capacity Building Workshops are designed to support organizations in developing compelling grant proposals and programs. Topics of discussion will include budget development, how to categorize costs, and registering for SAM.gov, a DUNS number, and 501(c)(3) status.

Capacity Building Workshops are presented by Guidehouse, on behalf of the Cook County Justice Advisory Council.

**Guidehouse** is an award-winning professional services firm that specializes in helping state and local governments achieve success in navigating challenges and delivering high quality services to residents, businesses, and visitors.

**Register for Capacity Building Workshops**

**Grant Applications Workshop**
This workshop will help individuals and organizations write a compelling application for grant funding. Topics of discussion will include budget development, how to categorize costs, and registering for SAM.gov, a DUNS number, and 501(c)(3) status.

**Program Design Workshop**
This workshop will provide guidance on designing grant funded programming. Topics of discussion will include how to develop and articulate program goals, create a program plan, and align program goals and key performance metrics.

**Monitoring and Reporting Workshop**
This workshop is designed to help organizations successfully monitor and report on grant funded programs. Topics of discussion will include federal compliance, procurement, and tracking metrics and key performance indicators.
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.

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:
Chicago Resilient Communities Pilot

Description

The Chicago Resilient Communities Pilot is a $31.5 million dollar commitment from Mayor Lori Lightfoot and the City of Chicago’s Department of Family and Support Services as part of her effort to tackle poverty and put residents at the center of the economic recovery from the COVID-19 pandemic.

The Department of Family and Support Services is dedicated to coordinating this pilot through an equity-based strategy and has selected the YWCA of Chicago to lead outreach efforts for the pilot, alongside a number of other partner organizations (Center for Changing Lives; Phalanx Family Services; Pui Tak Center; Spanish Coalition for Housing; and United African Organization). The YWCA hosted virtual information sessions for community organizations and leaders who would like to help their community members to apply. A link to the recorded events will also be added here after April 22.

Amount

5,000 Chicagoans will be selected through an open application and a citywide lottery to receive $500 per month for twelve months, with no strings attached. That means that there are no limitations on how the money can be spent by recipients.

Eligibility

Chicago residents who meet all of the following eligibility requirements are eligible to enter the lottery:

- You reside in the City of Chicago AND
- You are 18 years of age or older AND
- You have experienced economic hardship related to COVID-19 AND
- Your household income level falls at or below 250% of the Federal Poverty Level

Only one application per household should be submitted.

The Federal Poverty Level is an income measure used by the government to determine eligibility for programs. It is based on household size - larger households will have higher income cutoffs than smaller households. Click here for access to the tool.
**Apply**

The application portal for the Chicago Resilient Communities Pilot will be open between Monday, April 25 at 9:00 a.m. and Friday, May 13 at 11:59 p.m. The application is designed to take 20-30 minutes to complete and is available in English, Spanish, Chinese (Simplified), Arabic, Polish, and Filipino. While there is no advantage to applying early, all applications must be submitted by the deadline in order to be considered for the lottery. You will be asked to submit documents that prove your identity, date of birth, current residence in Chicago, and total household income. Visit this page to view the full list of approved documents. Click here for further info and here to apply.

**Readiness Summit**

**Description**

Join City, County, and State leaders as well as other experts to learn more about what it takes to be “ready” to apply for grants and contracts funded by ARPA and other economic recovery funding streams.

This event has passed but resources can be found at Reset FWD:

**Reset FWD Digital Resource Network** - a virtual incubator focused on improving the ability for marginalized businesses in Chicagoland to access capital. It houses resources that offer information on available funding and one on one technical assistance. Businesses and business support networks should join Reset FWD incubator to improve the economic vitality of your business and community.


In the meantime, stay up to date on happenings by visiting the websites listed below:

[www.chicago.gov/recoveryplan](http://www.chicago.gov/recoveryplan)
[https://www.engagecookcounty.com/](https://www.engagecookcounty.com/)
[https://www2.illinois.gov/hfs/default/Pages/ARPA.aspx](https://www2.illinois.gov/hfs/default/Pages/ARPA.aspx)
Chicago Recovery Grant

Description

The City of Chicago and Mayor Lori E. Lightfoot are committed to strengthening local business corridors and enhancing neighborhood vitality. Throughout 2021, the Department of Planning and Development (DPD) has supported a diverse set of projects that brought more than $500 million in development investment to Chicago’s neighborhoods.

DPD is now accepting applications for grant funding to support local commercial, mixed-use, and light manufacturing development. All are welcome to apply. City staff will prioritize projects in areas of Chicago where there is a history of disinvestment or limited private investment.

Amount

Approximately $70 million is available to be distributed over multiple rounds of applications. The City expects awards to be capped at $5 million, although larger catalytic projects may be submitted.

Applications will be segmented based on the size of the grant. Grant requests should represent no more than 75 percent of anticipated total project cost, grants for less than $250,000 (Small) and grants for more than $250,000 (Large).

Eligibility

- Grant funding can be used for pre-development, construction, or renovation costs for permanent capital improvement projects.
- Open to community developers, business owners and entrepreneurs, and property owners. Site control is preferred, but not required.
- Residential-only development is not eligible, but mixed-use projects are eligible. Further funding opportunities for residential projects are expected to be announced in Q1 2022.
- Priority will be given to catalytic projects with a strong local impact that are able to leverage local talents, capacities, and institutions to strengthen and contribute to the community.
- Applicants from all areas of Chicago are eligible to apply. Priority will be given for projects in historically disinvested areas as well as projects that build upon existing efforts, such as Mayor Lightfoot’s INVEST South/West initiative and community safety initiatives.
- Priority will be given to projects that demonstrate momentum and are expected to break ground in 2022.

Apply
Applications will be accepted on a rolling basis, the **deadline is August 19**.

Applications will be segmented based on the size of the grant. **Grants for less than $250,000 (Small) >>**

Grants for more than $250,000 (Large), access to webinar & FAQs. **click here**.

---

**The Neighborhood Opportunity Fund**

**Description**

In 2016, the City of Chicago revised the Zoning Code to leverage funds generated by new development in and around the Loop to catalyze investment in Chicago’s West, Southwest and South Sides. The Neighborhood Opportunity Fund uses these funds to support commercial corridors in Chicago’s underserved neighborhoods. Business and property owners may apply for grant funding to pay for the construction or rehabilitation of real estate and projects that support new or expanding businesses or cultural assets.

**Amount**

NOF offers two types of grants: Small Projects (assistance of $250,000 or less), and Large Projects (assistance of $250,001 - $2.5M). The NOF assistance available to your project depends on the project location and the amount of financial assistance being requested.

Small Projects (grants up to $250,000)

NOF Small Projects must be located in an Eligible Commercial Corridor, which are public streets that are generally zoned for retail or commercial uses. Projects are required in these locations so that they can be concentrated to create a larger, collective impact. Projects may also be located within a Priority Investment Corridor, which is similar to an Eligible Commercial Corridor, but has a greater amount of retail or commercial activity. Although not required, projects located within Primary Investment Corridors, will receive extra weight during the application review process.

Please refer to the Project Eligibility map below to determine if your project is eligible for the grant.

Large Projects (grants exceeding $250,000, up to $2.5M)
NOF Large Projects do not have to be located in an Eligible Commercial Corridor, but must be located within the Qualified Investment Area (QIA). Large Projects must receive City Council approval and a Redevelopment Agreement that governs the terms of the grant. Large Projects are subject to the City’s construction compliance requirements, which include MBE/WBE, Local Hiring and Prevailing Wage (as established by the Illinois Department of Labor). We encourage applicants to contact us with questions about NOF Large Projects in advance of submitting an application.

Projects located within an Eligible Commercial Corridor are eligible for both the Small and Large Project grants; however, projects that are located outside of an Eligible Commercial Corridor and requesting more than $250,000 are only eligible for Large Project grants.

Eligibility
The Neighborhood Opportunity Fund (NOF) awards grants to projects that have a catalytic impact on the neighborhood and lead to the construction or rehabilitation of new and existing, publicly accessible, commercial spaces (e.g. grocery stores, retail establishments, or restaurants) or cultural establishments. NOF does not award grants for the construction or rehabilitation of residential uses, manufacturing uses, industrial uses, or places of worship that do not identify commercialism as the primary use of a project. NOF does not award grants for the construction or rehabilitation of residential uses, manufacturing uses, industrial uses, social services (including daycare and elder care), or places of worship that do not identify commercial as the primary use of a project. Non-profit organizations are eligible for the NOF grant, but they must be engaged in a retail or commercial activity or providing a cultural asset that is open to the public.

Apply
Deadline August 19. Review the program guidelines to learn about the program rules and regulations, requirements for applicants, and the application review and project selection process.

NOF Small Grants
You may take the Project Assessment here to find out if your project is pre-qualified for the NOF Program:

English: https://neighborhoodopportunityfund.com/eligibility/

Español: https://neighborhoodopportunityfund.com/es/eligibility/

For the year 2022, a joint application has been created to support both the NOF fund as well as the Chicago Recovery Plan - Community Development Grant.

To apply to both NOF and the Chicago Recovery Plan - Community Development Grant (grants of $250,000 or less only), please begin here.
Applicants who are new to the Submittable application system will be asked to create a free account before proceeding with the application. This will allow applicants to save their draft application until ready for submission.

**NOF Large Grants**
NOF Large Grant has a rolling deadline.

---

**City of Chicago Emergency Rental Assistance Program - CLOSED**
Rent Assistance Through Chicago’s ERAP is closed Again, but IDHS still has assistance!

**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 needs. 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
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.

**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:
DishRoulette Kitchen 2 Kitchen Grant (Chicagoland)

Description
DishRoulette Kitchen understands the trying time the restaurant industry is facing. As the third largest employer in the nation, the restaurant industry is the backbone of our economy and should be the first to be “bailed out”. Unfortunately, that was not the case.

While there are many loan opportunities available on the local, state and federal level, DishRoulette Kitchen understands that not all businesses are able to take on debt during this challenging time – which is why we’ve created the DishRoulette Kitchen Grant Program. This micro-grant program is aimed at providing monetary relief to the restaurant industry on a micro level. We begin accepting applications in the city we know and love best – Chicago.

Amount
The micro-grant awarded from DishRoulette Kitchen is for $1,000. Winning recipients are announced on a rolling basis.

Eligibility
To be eligible for a grant, businesses must meet the following requirements:

- Located in Chicagoland area
- Majority Minority-Owned
- Less than $500,000 annual revenue
- In business for at least one year
- 25% decrease in revenue due to COVID-19

Recipients will be selected via a scoring system based on TEAM, NEED, and GROWTH. Click Here for Further Details.

All winning applicants will be asked to provide the following documents before receiving funds (clear and legible pictures will be accepted):

- A business bank statement from 2020 that includes the business address and business name
- A valid business license dated 05/01/19 or earlier

- A valid identification card (Driver's License, State ID, CityKey, Consular ID, Passport, or other form of identification)

- Undocumented immigrants and green card holders who own businesses are welcome to apply.

- A completed W9 form (access a [fillable form here](#))

**Apply Here**
Applications are open and accepted on a rolling basis. Apply Now!

---

**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 -CLOSED (ROUND 3)**
Inclusive Backing Round 3 has closed, but updates for Round 4 will be available late May!

**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. This program builds on American Express’ ongoing Backing Small initiative to provide economically vulnerable small businesses with financial support and other resources to address their critical needs and challenges.

The third grant cycle will provide grants to businesses owned by women, nonbinary people, and Veterans of the U.S. Armed Forces.

**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 at least 51% owned, operated, and controlled by women, nonbinary people, and/or Veterans of the U.S. Armed Forces.
- 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 United States—businesses in strip malls, residences, and shopping malls are not eligible for this grant program.
- The applicant’s business employs 20 or fewer full-time employees, including the owner.
- The applicant’s business has been in operation since Jan. 1, 2021.
- The applicant is an owner of the business and is 18 years of age or older.

**Apply**
Application Opens: March 10, 2022, at 9am CT. [Apply here](#)
Application Closes: March 24, 2022, at 11:59pm CT.
2022 Small Business Growth Fund - CLOSED (Round 1)

**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 closed as of December 17, 2021 at 6PM ET. Registration with Hello Alice is required. For a full list of eligibility criteria, please see the Terms and Conditions.

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 schedule.
- The Creative Campaign Winners will each receive production of a turnkey 30-second television commercial and the right to use that television commercial in a ninety (90) day linear TV media schedule.

**Eligibility**
You are eligible to apply for this program if your business:
- 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 January 16, 2022, and will close on June 17, 2022.
Apply [here](#) by June 17, 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/
CFDA Resources For COVID-19 Coronavirus Business Challenges

Resources for fashion and retail businesses

Food /Hospitality Business Support

DishRoulette Kitchen 2 Kitchen Grant (Chicagoland)

Description
DishRoulette Kitchen understands the trying time the restaurant industry is facing. As the third largest employer in the nation, the restaurant industry is the backbone of our economy and should be the first to be “bailed out”. Unfortunately, that was not the case.

While there are many loan opportunities available on the local, state and federal level, DishRoulette Kitchen understands that not all businesses are able to take on debt during this challenging time – which is why we’ve created the DishRoulette Kitchen Grant Program. This micro-grant program is aimed at providing monetary relief to the restaurant industry on a micro level. We begin accepting applications in the city we know and love best – Chicago.

We’ve been fortunate enough to receive community donations to disperse to local restaurants. The chosen restaurants must have been severely impacted by COVID-19.

Amount
The micro-grant awarded from DishRoulette Kitchen is for $1,000. Winning recipients are announced on a rolling basis.

Eligibility
To be eligible for a grant, businesses must meet the following requirements:

- Located in Chicagoland area
● Majority Minority-Owned
● Less than $500,000 annual revenue
● In business for at least one year
● 25% decrease in revenue due to COVID-19

Recipients will be selected via a scoring system based on TEAM, NEED, and GROWTH. Click Here for Further Details.

All winning applicants will be asked to provide the following documents before receiving funds (clear and legible pictures will be accepted):

● A business bank statement from 2020 that includes the business address and business name
● A valid business license dated 05/01/19 or earlier
● A valid identification card (Driver's License, State ID, CityKey, Consular ID, Passport, or other form of identification)
● Undocumented immigrants and green card holders who own businesses are welcome to apply.
● A completed W9 form (access a fillable form here)

Apply Here
Applications are open and accepted on a rolling basis. Apply Now!

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

**Dining at a Distance**
List your Chicago food business in this directory to be open for take-out, curbside pick-up, or delivery during the lockdown of Chicago’s restaurants and bars during COVID-19. [https://www.diningatadistance.com/chicago](https://www.diningatadistance.com/chicago)

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

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

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

**HUD**
Halt all new foreclosure actions and suspend all foreclosure actions currently in process; and Cease all evictions of persons from FHA-insured single-family properties.
Check for up to date developments at [https://www.hud.gov/coronavirus](https://www.hud.gov/coronavirus)

**Chicago Recovery Grant**

**Description**
DPD is now accepting applications for grant funding to support local commercial, mixed-use, and light manufacturing development. All are welcome to apply. City staff will prioritize projects in areas of Chicago where there is a history of disinvestment or limited private investment.

**Amount**
Approximately $70 million is available to be distributed over multiple rounds of applications. The City expects awards to be capped at $5 million, although larger catalytic projects may be submitted.

Applications will be segmented based on the size of the grant. Grant requests should represent no more than 75 percent of anticipated total project cost, grants for less than $250,000 (Small) and grants for more than $250,000 (Large).

**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.

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.

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. Please check each company’s site below for further details.
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](https://www.irs.gov/coronavirus)

State of Illinois

Illinois Department of Revenue


City of Chicago - Business Recovery Payment Plan

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

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

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


For Tax and Administrative Hearing payment plans call the Business Contact Center at 312-747-4747.
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](https://sba.gov) 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](https://sba.gov).

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](https://sba.gov) 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, canceled 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 canceled checks verifying eligible payments
- Business utility payments: Copies of invoices and receipts, canceled checks or account statements
- Covered operations expenditures: Copy of invoices, orders or purchase orders paid, and receipts, canceled checks or account statements verifying eligible payments
- Covered property damage costs: Copy of invoices, orders or purchase orders paid, and receipts, canceled 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, canceled checks or account statements verifying eligible payments
- Covered worker protection expenditures: Copy of invoices, orders or purchase orders paid, and receipts, canceled 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.
CHALLENGE AMERICA

Description
The National Endowment for the Arts (NEA) is the only arts funder in the United States—public or private—that provides access to the arts in all 50 states, the District of Columbia, and U.S. territories.

Since 2001, the Challenge America program has extended the NEA’s reach by promoting equal access to the arts in communities across the country. We are committed to diversity, equity, inclusion, accessibility, and fostering mutual respect for the diverse beliefs and values of all individuals and groups. Challenge America offers support primarily to small organizations for projects in all artistic disciplines that extend the reach of the arts to populations that are underserved. Challenge America seeks to address these potential barriers for organizations seeking funding.

Amount
All grants are for $10,000. Our grants cannot exceed 50% of the total cost of the project. All grants require a non-federal cost share/match of at least 1 to 1. For example, if an organization receives a $10,000 grant, the total eligible project costs must be at least $20,000 and the organization must provide at least $10,000 toward the project from non-federal sources.

Eligibility
If an organization applies to the Challenge America category, it may not also apply to the Grants for Arts Projects category during the same calendar year.

The following are eligible to apply:

- Nonprofit, tax-exempt 501(c)(3), U.S. organizations;
- Units of state or local government; or
- Federally recognized tribal communities or tribes.

Applicants may be arts organizations, local arts agencies, arts service organizations, local education agencies (school districts), and other organizations that can help advance the goals of the NEA.

To be eligible, the applicant organization must:

- Be a first-time applicant to the NEA OR be a previous NEA applicant that was not recommended for funding in any of the three most recent Fiscal Years (FYs 2020, 2021, or 2022) in any of the following grant programs:
- Grants for Arts Projects, formerly known as Art Works (application deadlines in February and July 2019, 2020, and 2021);
- Research Grants in the Arts (application deadlines in October...
2019, October 2020, and April 2021); or

● Our Town (application deadlines in August 2019, 2020, and 2021).

Previous NEA applicants recommended for FY 2020, FY 2021, or FY 2022 funding in Grants for Arts Projects (formerly known as Art Works), Research Grants in the Arts, or Our Town, are not eligible to apply (as indicated by an NEA Offer Letter dated November 4, 2019, or later).

Previous Challenge America applicants and grantees are eligible to apply, as long as they were not recommended for FY 2020, FY 2021, or FY 2022 funding in Grants for Arts Projects (formerly known as Art Works), Research Grants in the Arts, or Our Town.

Eligible organizations that received American Rescue Plan (ARP) or CARES Act funding may apply to this program as long as they were not recommended for FY 2020, FY 2021, or FY 2022 funding in Grants for Arts Projects (formerly known as Art Works), Research Grants in the Arts, or Our Town.

For further eligibility details click here.

Apply

Submitting an application is a multi-step process:

● Register with SAM and Grants.gov or renew/verify these registrations.

● Part 1: Submit to Grants.gov the “Application for Federal Domestic Assistance/Short Organization Form.” This is a brief form that will collect very basic information about your organization.

● Part 2: Complete the “Grant Application Form (GAF)” and upload items through the NEA’s Applicant Portal. This web form is where you will enter the majority of your application material (e.g., project description, timelines, budget information).

SAM, Grants.gov (Part 1), and the NEA’s Applicant Portal (Part 2) are separate online systems.

● Part 1 - Submit to Grants.gov, deadline is April 21, 2022 at 11:59 p.m., Eastern Time

Prepare application material so that it’s ready to upload when the Applicant Portal opens

● Part 2 - Submit to Applicant Portal, deadline is April 26 – May 3, 2022 at 11:59 p.m., Eastern Time

Late, ineligible, and incomplete applications will not be reviewed. For further details on the application process click here.
GRANTS FOR ARTS PROJECTS

Description
Grants for Arts Projects is our principal grants program for organizations based in the United States. Through project-based funding, the program supports public engagement with, and access to, various forms of art across the nation, the creation of art, learning in the arts at all stages of life, and the integration of the arts into the fabric of community life.

We fund arts projects in the following disciplines: Artist Communities, Arts Education, Dance, Design, Folk & Traditional Arts, Literary Arts, Local Arts Agencies, Media Arts, Museums, Music, Musical Theater, Opera, Presenting & Multidisciplinary Arts, Theater, and Visual Arts.

Amount
Grants range from $10,000 to $100,000. All grants require a non-federal cost share or match of at least 1 to 1. In the past few years, a majority of the agency's grants have been for amounts less than $25,000. In addition, designated local arts agencies eligible to subgrant may request cost share/matching grants ranging from $10,000 to $150,000 for subgrating programs in the Local Arts Agencies discipline.

Eligibility
The following are eligible to apply:

- Nonprofit, tax-exempt 501(c)(3), U.S. organizations;
- Units of state or local government; or
- Federally recognized tribal communities or tribes.

Applicants may be arts organizations, local arts agencies, arts service organizations, local education agencies (school districts), and other organizations that can help advance the NEA's goals.

To be eligible, the applicant organization must:

- Meet the NEA's "Legal Requirements" including nonprofit, tax-exempt status at the time of application.
- Have completed a three-year history of arts programming prior to the application deadline.
- For the purpose of defining eligibility, "three-year history" refers to when an organization began its programming and not when it
incorporated or received nonprofit, tax-exempt status.

- You will be asked to provide examples of previous programming in the application. For applicants to the February 2022 deadline, programming must have started in or before February 2019; for applicants to the July 2022 deadline, programming must have started in or before July 2019.
- Programming is not required to have taken place during consecutive years.
- Organizations that previously operated as a program of another institution may include arts programming it carried out while part of that institution for its three-year history.

Eligible organizations that received American Rescue Plan (ARP) or CARES Act funding may apply to this program as long as there are no overlapping costs during the same grant period.

An organization whose primary purpose is to channel resources (financial, human, or other) to an affiliated organization may only apply if the affiliated organization does not submit its own application. This prohibition applies even if each organization has its own 501(c)(3) status. For example, the "Friends of ABC Museum" may not apply if the ABC Museum applies.

All applicants must have a Unique Entity Identifier (prior to April 4, 2022: a DUNS number; on or after April 4, 2022: a Unique Entity Identifier assigned by SAM), be registered with the System for Award Management (SAM, www.sam.gov), and maintain an active SAM registration until the application process is complete—and should a grant be made, throughout the life of the award.

The following are not eligible to apply:

- Individuals;
- Applications through a fiscal sponsor/agent (organizations must apply directly on their own behalf, see more information on fiscal sponsors/agents); or
- Designated state and jurisdictional arts agencies (SAAs) and their regional arts organizations (RAOs).

SAAs and RAOs may serve as partners in projects. However, they may not receive NEA funds (except as provided through their designated grant programs), and SAA/RAO costs may not be included as part of the required cost share/match. SAAs and RAOs are eligible to apply through the Partnership Agreements guidelines. For further details regarding eligibility requirements

Late, ineligible, and incomplete applications will not be reviewed.

Apply
Submitting an application is a multi-step process:
Register with [SAM](https://www.sam.gov) and [Grants.gov](https://www.grants.gov) or renew/verify these registrations.

**Part 1:** Submit to Grants.gov the “Application for Federal Domestic Assistance/Short Organization Form.” This is a brief form that will collect very basic information about your organization.

**Part 2:** Complete the “Grant Application Form (GAF)” and upload items through the NEA’s Applicant Portal. This web form is where you will enter the majority of your application material (e.g., project description, timelines, budget information).

SAM, Grants.gov (Part 1), and the NEA’s Applicant Portal (Part 2) are separate online systems.

Instructions for Part 1 and Part 2, including application deadlines and a list of all the application questions, can be found by selecting the arts discipline that corresponds with your project (e.g., Arts Education, Music, Visual Arts, etc.)

For instructions on completing Part 1 and Part 2, select the [artistic discipline](https://www.grants.gov) that most closely corresponds with your proposed project activities. Instructions and requirements vary between disciplines.

First Grants for Arts Projects Deadline: Part 1 - Submit to Grants.gov on February 10, 2022 at 11:59 p.m., Eastern Time
Part 2 - Submit to Applicant Portal February 15-22, 2022 at 11:59 p.m., Eastern Time.


All webinars are free to attend; however, registration is required. Recordings of the webinars will be posted shortly after the presentations.

- FY 2023 Grants for Arts Projects Guidelines Webinar (General): Wednesday, January 12th at 3:00 p.m. ET. [Register now](https://www.grants.gov).
- FY 2023 Grants for Arts Projects Guidelines Webinar (Media Arts): Friday, Jan 14th at 3:00 p.m. ET. [Register now](https://www.grants.gov).
- FY 2023 Grants for Arts Projects Guidelines Webinar (Dance): Thursday, Jan 27th at 3:00 p.m. ET. Please [register by](https://www.grants.gov) Wednesday, January 26th, 11:59pm ET
Economic Injury Disaster Recovery Loan -UPDATED

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
Existing COVID Economic Injury Disaster Loan (EIDL) borrowers will receive an additional deferment of principal and interest payments for a total of 30 months deferment from inception on all approved COVID EIDL loans.

Key information regarding deferment:

- This deferment extension is effective for all COVID-EIDL Loans approved in calendar years 2020, 2021, and 2022. Loans now have a total deferment of 30 months from the date of the Note. Interest will continue to accrue on the loans during the deferment.
- Borrowers may make partial or full payments during the deferment period but are not required to. The SBA recommends using www.pay.gov.
- The SBA will not send monthly SBA Form 1201 payment notices; however, the SBA will send regular payment reminders via email.
- Existing borrowers can find account balances and payment due dates in the SBA Capital Access Financial System and learn how to set up an account in the CAFS system by logging in at Capital Access Financial System (sba.gov).
- Deferments may result in balloon payments. The deferment will not stop any established Preauthorized Debit (PAD) or recurring payments on the loan.
- After the deferment period ends, COVID-EIDL Borrowers will be required to make regular principal and interest payments beginning 30 months from the date of the Note.

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 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.
The Charitable Trust Stabilization Fund

Description
The Charitable Trust Stabilization Fund ("Fund") was created in 2007 to help small non-profits across Illinois. Money for the Fund comes from the filing fees not-for-profit organizations pay to incorporate with the State of Illinois. The program is funded by non-profits and exists to support nonprofits. Charitable Trust is intended to help small nonprofits with annual budgets of $1 million or less.

Amount
The total grant request should not be more than 30% of the organization’s budget, and should not exceed 25% overhead costs, unless the grant will be used for a one-time expenditure. Grants of up to $20,000 will be awarded for the Spring 2022 and Fall 2022 grant cycle.

Eligibility
For the grant application period running from July 1, 2022 to September 30, 2022, the Charitable Trust Stabilization Fund will focus grants to nonprofits working on Food Programs, Housing Programs, and Workforce and Economic Development. Additionally the organization must meet the following requirements:

- The organization is a not-for-profit corporation that is exempt from federal income taxation under Section 501(c)(3) of the federal Internal Revenue Code.
- The organization is organized under the Illinois General Not for Profit Corporation Act of 1986 for the purpose of providing charitable services to the community.
- The organization is domiciled in the State of Illinois, and does it provide charitable services exclusively in the State of Illinois.
- The organization has a budget of $1 Million or less.
- The organization has the equivalent of at least one full-time paid employee.
- The organization has adopted a policy of non-discrimination on
the basis of race, gender, sexual orientation, age, national origin, disability, family status, or religion.

- Additionally, non-for-profits with a person, or immediate family member (including but not limited to a spouse/domestic partner, sibling or child) holding an elective office making in excess of $60,000, where any such person holds a position of paid staff, consultant, director, officer, or board member of an organization will not be eligible to apply.

- The total grant request should not be more than 30% of the organization’s budget, and should not exceed 25% overhead costs, unless the grant will be used for a one-time expenditure.

- Previous grant recipients are eligible to apply if the term of their grant has been complete for at least one calendar year. A grantee may not receive a grant award in more than 2 consecutive calendar years.

Fiscal sponsors, sub-grantees, and other applications on behalf of another organization will not be considered.

Organizations that do not file AG990-IL forms on a regular basis due to an exemption must provide a recent audited financial statement in order to be considered.

**Apply**

Applicants must apply on-line at [ilcharitabletrust.com](http://ilcharitabletrust.com). For the Fall 2022 grant cycle, applications will be accepted from July 1 through September 30.

---

**RISE Local and Regional Planning Grant Program**

**Description**

Governor JB Pritzker and the Illinois Department of Commerce and Economic Opportunity (DCEO) announced a $3.5 million investment to accelerate local economic recovery initiatives. Through the launch of the Research in Illinois to Spur Economic Development (RISE) initiative, the State will offer competitive grants to help local governments and economic development organizations (EDOs) create new regional or local plans to promote economic recovery from the COVID-19 pandemic. After the grants are awarded and plans are created, DCEO will offer grantees the opportunity to apply for funding for specific projects included in their plans. This program is funded by the American Rescue Plan Act (ARPA).
**Amount**
The total amount of grant funds anticipated for this award is $3.5 million. Grant funds will be dispersed as project deliverables are completed, according to terms established in grant agreements. Individual awards will vary according to the proposed coverage areas, as indicated:
- $10,000-$75,000 for coverage areas with populations of up to 75,000 residents;
- $10,000-$150,000 for coverage areas with populations of more than 75,000 residents.

**Eligibility**
An entity must be registered in the Grant Accountability and Transparency Act (GATA) Grantee Portal, https://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 registration;
- 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.

Eligible Applicants include:
- Counties;
- Municipalities (villages, cities, townships);
- Other local units of government;
- Economic development organizations (EDOs);

**Apply**
Grant proposals will be reviewed on a competitive basis. Each proposal will be scored on a 100-point scale. The Department shall consider the following criteria when evaluating the application submittal: Capacity—Up to 25 points will be awarded to an applicant which demonstrates the ability to successfully compose a local or regional Economic Recovery Plan. Quality—Up to 30 points will be awarded to an applicant that addresses the relevant economic development needs in the proposed area, and describes how this plan will facilitate the economic recovery after the COVID-19 pandemic. Lastly, Need—Up to 45 points will be awarded to an applicant that can demonstrate the need to create or update a local or regional economic development plan. For more application requirements and full grant details please review the NOFO [here](#).
COOK COUNTY

Gun Violence Prevention and Reduction Grants - 2022

Description

The Cook County Justice Advisory Council (JAC) awards grants in the areas of Violence Prevention, Services for Returning Residents, Recidivism Reduction, Restorative Justice, as well as other areas of need. Violence Prevention programs address the needs of individuals at risk of involvement in violence as either a victim or perpetrator or those who have already been engaged in violence.

Cook County’s Gun Violence Prevention and Reduction grants reflect an urgent commitment to address record incidents of violence involving firearms in Chicago and Cook County. Grants are funded via the American Rescue Plan Act, federal Covid-19 recovery initiative.

Amount

In 2022, the Cook County Justice Advisory Council seeks to award up to
$65,000,000 in multi-year grants to recognized not-for-profit organizations which offer eligible violence prevention and reduction services. There are two tracks for funding still available, $150,000 - $600,000 and $600,000 - $1,500,000.

**Eligibility**

- Applicant or fiscal agent must be a 501(c)(3) or 501(c)(4) organization at the time of submission.
- Applicant or lead applicant must have at least 3 years of violence prevention & community outreach experience.

Applicants are encouraged to propose creative programing but must incorporate one or more of the below violence prevention strategies:

- Prevention & Support Services includes educational and vocational/employment programs, youth programs, legal assistance, and mental health and substance abuse services.
- Victim Services assist those impacted by violence and their loved ones. Services may include crisis intervention, counseling and more.
- Hospital Based Services includes street intervention partnerships or programs based in a hospital that engage injured persons during their stay, such as group support and clinical services.
- Case Management refers to ongoing and responsive connection to services and supports, and typically involves an individualized assessment to identify needs.
- Street Outreach & Intervention actively engages individuals at-risk of being victims or perpetrators of violence. Culturally competent workers on the ground build trusting relationships, mediate conflicts, and help make referrals.

**Apply**

To apply for a grant, visit: [https://grants.cookcountyil.gov/](https://grants.cookcountyil.gov/). Applicants will be asked to enter basic information about their organization and to upload the following:

- Application (upload as a PDF document)
- Application Appendices (upload all required documents listed in the Application Checklist as one PDF document)
- Budget Form (upload as an Excel document)

*Applicants may submit only one final application; you will not be able to save
a daft application in the online system.

For questions click here. Applications close on 05/09/22 5:00pm.

**Capacity Building Workshop: Grant Applications**

This event has passed but the resources can be found [here](#).

**Description**

Cook County Capacity Building Workshops are designed to support organizations in developing compelling grant proposals and programs. Topics of discussion will include budget development, how to categorize costs, and registering for SAM.gov, a DUNS number, and 501(c)(3) status.

Capacity Building Workshops are presented by Guidehouse, on behalf of the Cook County Justice Advisory Council.

**Guidehouse** is an award-winning professional services firm that specializes in helping state and local governments achieve success in navigating challenges and delivering high quality services to residents, businesses, and visitors.

**Register for Capacity Building Workshops**

**Grant Applications Workshop**

This workshop will help individuals and organizations write a compelling application for grant funding. Topics of discussion will include budget development, how to categorize costs, and registering for SAM.gov, a DUNS number, and 501(c)(3) status.

**Program Design Workshop**

This workshop will provide guidance on designing grant funded programming. Topics of discussion will include how to develop and articulate program goals, create a program plan, and align program goals and key performance metrics.

**Monitoring and Reporting Workshop**

This workshop is designed to help organizations successfully monitor and report on grant funded programs. Topics of discussion will include federal compliance, procurement, and tracking metrics and key performance indicators.
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

Chicago Resilient Communities Pilot

Description

The Chicago Resilient Communities Pilot is a $31.5 million dollar commitment from Mayor Lori Lightfoot and the City of Chicago’s Department of Family and Support Services as part of her effort to tackle poverty and put residents at the center of the economic recovery from the COVID-19 pandemic. The Mayor believes that people living with poverty simply do not have enough money to make ends meet. Cash assistance changes that circumstance and empowers residents to decide how to best meet their financial needs and goals.

The Department of Family and Support Services is dedicated to coordinating this pilot through an equity-based strategy and has selected the YWCA of Chicago to lead outreach efforts for the pilot, alongside a number of other partner organizations (Center for Changing Lives; Phalanx Family Services; Pui Tak Center; Spanish Coalition for Housing; and United African...
Organization). The YWCA hosted virtual information sessions for community organizations and leaders who would like to help their community members to apply. A link to the recorded events will also be added [here](#) after April 22.

**Amount**

Cash assistance is a simple and powerful way for governments to support residents working hard to regain stability and build a better life for themselves and their families. Cash allows people to confront a variety of needs, whether that’s a trip to the grocery store, purchasing school supplies, or paying for an unexpected expense. Cash recognizes that needs differ across households and change over time. Cash empowers people to choose what’s best for themselves and their families.

5,000 Chicagoans will be selected through an open application and a citywide lottery to receive $500 per month for twelve months, with no strings attached. That means that there are no limitations on how the money can be spent by recipients.

**Eligibility**

Chicago residents who meet all of the following eligibility requirements are eligible to enter the lottery:

- You reside in the City of Chicago AND
- You are 18 years of age or older AND
- You have experienced economic hardship related to COVID-19 AND
- Your household income level falls at or below 250% of the Federal Poverty Level

Only one application per household should be submitted.

The Federal Poverty Level is an income measure used by the government to determine eligibility for programs. It is based on household size - larger households will have higher income cutoffs than smaller households. [Click here](#) for access to the tool.

**Apply**
The application portal for the Chicago Resilient Communities Pilot will be open between Monday, April 25 at 9:00 a.m. and Friday, May 13 at 11:59 p.m. The application is designed to take 20-30 minutes to complete and is available in English, Spanish, Chinese (Simplified), Arabic, Polish, and Filipino. While there is no advantage to applying early, all applications must be submitted by the deadline in order to be considered for the lottery. You will be asked to submit documents that prove your identity, date of birth, current residence in Chicago, and total household income. Visit this page to view the full list of approved documents. Click here for further info and here to apply.

Readiness Summit

Description
Join City, County, and State leaders as well as other experts to learn more about what it takes to be “ready” to apply for grants and contracts funded by ARPA and other economic recovery funding streams.

This event has passed but resources can be found at Reset FWD:

Reset FWD Digital Resource Network - a virtual incubator focused on improving the ability for marginalized businesses in Chicagoland to access capital. It houses resources that offer information on available funding and one on one technical assistance. Businesses and business support networks should join Reset FWD incubator to improve the economic vitality of your business and community.


In the meantime, stay up to date on happenings by visiting the websites listed below:

www.chicago.gov/recoveryplan
https://www.engagecookcounty.com/
https://www2.illinois.gov/hfs/default/Pages/ARPA.aspx
Chicago Recovery Grant

Description

The City of Chicago and Mayor Lori E. Lightfoot are committed to strengthening local business corridors and enhancing neighborhood vitality. Throughout 2021, the Department of Planning and Development (DPD) has supported a diverse set of projects that brought more than $500 million in development investment to Chicago’s neighborhoods.

DPD is now accepting applications for grant funding to support local commercial, mixed-use, and light manufacturing development. All are welcome to apply. City staff will prioritize projects in areas of Chicago where there is a history of disinvestment or limited private investment.

Amount

Approximately $70 million is available to be distributed over multiple rounds of applications. The City expects awards to be capped at $5 million, although larger catalytic projects may be submitted.

Applications will be segmented based on the size of the grant. Grant requests should represent no more than 75 percent of anticipated total project cost, grants for less than $250,000 (Small) and grants for more than $250,000 (Large).

Eligibility

- Grant funding can be used for pre-development, construction, or renovation costs for permanent capital improvement projects.
- Open to community developers, business owners and entrepreneurs, and property owners. Site control is preferred, but not required.
- Residential-only development is not eligible, but mixed-use projects are eligible. Further funding opportunities for residential projects are expected to be announced in Q1 2022.
- Priority will be given to catalytic projects with a strong local impact that are able to leverage local talents, capacities, and institutions to strengthen and contribute to the community.
- Applicants from all areas of Chicago are eligible to apply. Priority will be given for projects in historically disinvested areas as well as projects that build upon existing efforts, such as Mayor Lightfoot’s INVEST South/West initiative and community safety initiatives.
- Priority will be given to projects that demonstrate momentum and are expected to break ground in 2022.

Apply
Applications will be accepted on a rolling basis, the deadline is August 19.

Applications will be segmented based on the size of the grant. Grants for less than $250,000 (Small) >>

Grants for more than $250,000 (Large), access to webinar & FAQs, click here.

The Neighborhood Opportunity Fund- UPDATED

Description
In 2016, the City of Chicago revised the Zoning Code to leverage funds generated by new development in and around the Loop to catalyze investment in Chicago’s West, Southwest and South Sides. The Neighborhood Opportunity Fund uses these funds to support commercial corridors in Chicago’s underserved neighborhoods. Business and property owners may apply for grant funding to pay for the construction or rehabilitation of real estate and projects that support new or expanding businesses or cultural assets.

Amount
NOF offers two types of grants: Small Projects (assistance of $250,000 or less), and Large Projects (assistance of $250,001 - $2.5M). The NOF assistance available to your project depends on the project location and the amount of financial assistance being requested.

Small Projects (grants up to $250,000)

NOF Small Projects must be located in an Eligible Commercial Corridor, which are public streets that are generally zoned for retail or commercial uses. Projects are required in these locations so that they can be concentrated to create a larger, collective impact. Projects may also be located within a Priority Investment Corridor, which is similar to an Eligible Commercial Corridor, but has a greater amount of retail or commercial activity. Although not required, projects located within Primary Investment Corridors, will receive extra weight during the application review process.

Please refer to the Project Eligibility map below to determine if your project is eligible for the grant.

Large Projects (grants exceeding $250,000, up to $2.5M)
NOF Large Projects do not have to be located in an Eligible Commercial Corridor, but must be located within the Qualified Investment Area (QIA). Large Projects must receive City Council approval and a Redevelopment Agreement that governs the terms of the grant. Large Projects are subject to the City’s construction compliance requirements, which include MBE/WBE, Local Hiring and Prevailing Wage (as established by the Illinois Department of Labor). We encourage applicants to contact us with questions about NOF Large Projects in advance of submitting an application.

Projects located within an Eligible Commercial Corridor are eligible for both the Small and Large Project grants; however, projects that are located outside of an Eligible Commercial Corridor and requesting more than $250,000 are only eligible for Large Project grants.

**Eligibility**
The Neighborhood Opportunity Fund (NOF) awards grants to projects that have a catalytic impact on the neighborhood and lead to the construction or rehabilitation of new and existing, publicly accessible, commercial spaces (e.g. grocery stores, retail establishments, or restaurants) or cultural establishments. NOF does not award grants for the construction or rehabilitation of residential uses, manufacturing uses, industrial uses, or places of worship that do not identify commercialism as the primary use of a project. NOF does not award grants for the construction or rehabilitation of residential uses, manufacturing uses, industrial uses, social services (including daycare and elder care), or places of worship that do not identify commercial as the primary use of a project. Non-profit organizations are eligible for the NOF grant, but they must be engaged in a retail or commercial activity or providing a cultural asset that is open to the public.

**Apply**
**Deadline August 19.** Review the program guidelines to learn about the program rules and regulations, requirements for applicants, and the application review and project selection process.

**NOF Small Grants**
You may take the Project Assessment here to find out if your project is pre-qualified for the NOF Program:

English: [https://neighborhoodopportunityfund.com/eligibility/](https://neighborhoodopportunityfund.com/eligibility/)

Español: [https://neighborhoodopportunityfund.com/es/eligibility/](https://neighborhoodopportunityfund.com/es/eligibility/)

For the year 2022, a joint application has been created to support both the NOF fund as well as the Chicago Recovery Plan - Community Development Grant.
To apply to both NOF and the Chicago Recovery Plan - Community Development Grant (grants of $250,000 or less only), please begin here.

Applicants who are new to the Submittable application system will be asked to create a free account before proceeding with the application. This will allow applicants to save their draft application until ready for submission.

**NOF Large Grants**

NOF Large Grant has a rolling deadline.

### 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:
Golub Capital Social Impact Lab- Coming Soon!

**Description**

Nonprofit organizations serving communities of color are addressing some of the most critical social and economic issues of our times, many of which are deeply rooted in systemic challenges and inequities. Golub Capital, the University of Chicago Booth School of Business, and the Chicago Urban League are launching a social impact partnership to support these organizations.

Through a significant five-year commitment from Golub Capital, the Golub Capital Social Impact Lab will provide training and professional development to amplify the impact of leaders of high-potential nonprofits serving communities of color.

The Golub Capital Lab will provide access to individualized resources, funding for internal capacity building projects, connections to unlock social capital, opportunities to advance knowledge, and practical technical assistance. George Wu, the John P. and Lillian A. Gould Professor of Behavioral Science at Booth, will serve as the faculty director.

The signature offering of the Golub Capital Lab will be IGNITE, a Golub Capital Nonprofit Leadership Program. IGNITE will combine world-class educational content, coaching, peer mentorship, consulting assistance, and community networking for social sector leaders serving the Black community.

To develop, market, and grow IGNITE, Booth will partner with the Chicago Urban League. Partnering with the Chicago Urban League will offer a connection to its network of accomplished nonprofit leaders, as well as an opportunity to scale the program to other National Urban League affiliates throughout the country.

More information about participating in IGNITE is [coming soon](mailto:goschool@chicagobooth.edu). Have questions?

Email: golubcapitallab@chicagobooth.edu
Restaurant Workers’ Community Foundation COVID-19 Emergency Relief Fund (Loan)

**Administrator**
Varied

**Program Description**
1. 25% for nonprofit organizations serving restaurant workers in crisis
2. 50% for direct relief to individual restaurant workers
3. 25% for zero-interest loans for restaurants to get back up and running

**Nonprofit eligibility**
See the Q&A Section for a separate grant opportunity [https://www.restaurantworkerscf.org/covid19faq](https://www.restaurantworkerscf.org/covid19faq)

**Uses of Funds**
Varied

**Amount**
TBD

**Terms**
0% interest loans

**Application and Documentation**
Apply here [https://www.restaurantworkerscf.org/](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 Frontline Workers

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

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

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

**Allies for Community Business**
Allies for Community Business is a certified Community Development Financial Institution (CDFI), SBA micro-lending intermediary, and SBA Community Advantage lender. Provides loans up to $100,000. Allies for Community Business 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


Community Reinvestment Fund (CRF)

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

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

Amounts $150,000 to $4 mil

Terms Varied

**IFF**
Focus Area: Facilities; Affordable Housing; New Market Tax Credits
Loan Types: Facilities; facilities improvement; vehicle and equipment
Amounts: $10,000 - $2,000,000
Terms: 5-15 year

**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

**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

**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>
</tr>
<tr>
<td>Terms</td>
<td>Up to 25 years</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.