

May 7, 2020

 City of Highland Park

Business Development

eNews

Virtual Town Hall For Highland Park Businesses



The City of Highland Park is coordinating a Virtual Town Hall for local businesses:

Friday, May 22 8AM – 9:30AM

Dial +1 312 626 6799

Webinar ID: 844 6552 3987

Password: 443895

International numbers available: <https://uso2web.zoom.us/j/kuq24x1Cc>

COVID-19 Updates from the State of Illinois

On April 30th, Governor Pritzker issued another 30-day [disaster proclamation](#). The DCEO/State FAQs were updated on May 2nd to include modifications to [Occupancy Restrictions for Essential Stores](#), New Essential Businesses, Non-Essential Retail Curbside Pickup, Select Outdoor Recreation Sites, Safe Business Operations: Face Coverings, and Social Distancing for Essential Manufacturing Businesses. See the full FAQ at the [link here](#).

On Tuesday, May 5th, the Governor released his [Restore Illinois plan](#) for re-opening the state's economy. The plan envisions five phases of re-opening and divides the state into four regions, which can proceed through the different phases at different times based on local conditions. The entire

state is currently in Phase 2 as of May 1st.

FOUR REGIONS:

The plan divides the state into four regions. These regions are derived from the Illinois Department of Public Health's (IDPH) 11 Emergency Medical Services Regions. The regions are as follows:

- Northeast – Cook and collar counties and some outer areas. EMS regions 7-11.
- North-Central – Bounded by Boone, McLean, Rock Island counties. EMS regions 1-2
- Central – Bounded by Iroquois, DeWitt, Clay counties. EMS regions 3 and 6.
- South – Bounded by Madison, Wabash, Marion counties. EMS regions 4-5.

PHASE ONE: RAPID SPREAD

- Gatherings: Essential gatherings of 10 or fewer; others prohibited.
- Businesses: WFH save for Minimum Basic Operations
- Retail, Hospitality: Essential retail open. Bars and restaurants pickup and delivery only.

Gating Criteria for Next Phase: Ability to conduct 10,000 tests daily; testing for symptomatic healthcare workers and first responders.

PHASE TWO: FLATTENING

[Note: This is the phase the state entered on May 1st with the modified Stay-at-Home (SAH) order. The earliest the next phase could begin is May 29th.]

- Gatherings: Essential gatherings of 10 or fewer; others prohibited.
- Businesses: WFH save for Minimum Basic Operations
- Retail and Hospitality: Essential stores remain open; Non-essential open for pickup and delivery. No change for bars and restaurants.

Gating Criteria for Next Phase:

[Note that data will be tracked from the time a region enters its current phase. Data available on the IDPH website]

- Cases and Capacity: At or under 20 positivity rate and increasing no more than 10 percentage points over a 14-day period; No overall increase (decrease or stability) in hospitalizations for COVID-like symptoms for 28 days; 14 percent surge capacity of ICU beds, medical and surgical beds, and ventilators.
- Testing: Testing available for ALL patients, healthcare workers, first responders, people with underlying conditions, residents and staff in congregate facilities.
- Tracing: Begin contact tracing and monitoring within 24 hours of diagnosis.

PHASE THREE: RECOVERY

- Gatherings: ALL gatherings of 10 or fewer allowed, subject to change based on data.
- Businesses: Non-essential businesses are allowed to return to work with telework encouraged where possible. Must follow IDPH safety guidance.
- Retail: Open with reduced capacity limits and safety guidance, including face coverings.
- Bars and Restaurants: No change from Phase 2.

Gating Criteria for Next Phase:

- Cases and Capacity: Tracking data from the beginning of Phase 3. Must continue to meet ALL Phase 2 criteria
- Testing: Testing available in the region regardless of symptoms or risk factors.
- Tracing: Begin contact tracing and monitoring within 24 hours of diagnosis for more than 90% of the region's cases.

PHASE FOUR: REVITALIZATION

- Gatherings: Gatherings of 50 or fewer allowed, subject to change based on data
- Businesses: All employees return to work with safety guidelines. Employers should provide accommodations to vulnerable populations.
- Bars and Restaurants, Health Clubs, Personal Care, Entertainment, Retail: All open with capacity limits and IDPH safety guidance. This includes dine-in service, fitness centers, and movie theatres.

Gating Criteria for Next Phase: Post-pandemic status through a vaccine, effective and widely available treatment, or sustained elimination of cases (e.g. herd immunity).

PHASE FIVE: ILLINOIS RESTORED

All sectors of the economy fully operational in post-pandemic status. Conventions, festivals, and large events CANNOT occur until this phase.

Moving Backwards

It is possible to move back to a previous phase if the data worsen. In all phases, this could include:

- A sustained rise in positivity rate;
- A sustained increase in COVID-like hospitalizations;
- A reduction in surge capacity; or
- A significant outbreak in a region.



Illinois
Department of Commerce
& Economic Opportunity

DCEO Webinars

Illinois Small Business Owners

- Friday, May 8, 2020 from 2:00 p.m. - 3:00 p.m. – North Central, Northern Stateline, Northwest, West Central, East Central (Peoria, Decatur, Champaign, Quad Cities, Galesburg). [Register HERE](#)
- Friday, May 15, 2020 from 2:00 p.m. - 3:00 p.m. – Northeast (Chicago South Suburbs, Dolton, Riverdale, South Holland, Thornton, and Lansing). [Register HERE](#)
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Latinx Small Business Owners

- Wednesday, May 6, 2020 from 3:30 p.m. - 4:30 p.m. – To register or to see a complete list of women-focused events, [visit HERE](#)

Northwest region focus with co-host Greater Quad Cities Hispanic Chamber of Commerce.

- Friday, May 8, 2020 from 9:30 a.m. - 10:30 a.m. – [Register HERE](#)

Small Business Administration Updates

To keep business owners up to date on SBA programs and services, the SBA Illinois District Office has prepared and recorded two webinars that cover the most recent program information available.

[Recorded Webinar for a General Overview of all SBA Programs](#)

[Recorded Webinar for Sole Proprietors and Independent Contractors](#)



U.S. Small Business
Administration

New Policies for PPP

[New Policies on the Paycheck Protection Program](#) involving a ceiling on loan amount and eligibility of non-depository lenders.

Did you get funded a PPP loan? Do you want to make sure you understand how it can turn into a grant?

The SBA website states that for forgiveness of PPP funds, “...at least 75% of the forgiven amount must have been used for payroll.” In other words, the 75%/25% ratio is calculated with respect to the amount you use, not the amount you received. The language appears to mean that the proportion of funds for which you apply for forgiveness must be at least 75% payroll, and up to 25% other non-payroll forgivable uses.

Also starting on the date you get the funds through June 30, 2020, but only funds used for forgivable purposes (in details below) during the 8 weeks starting on the date you receive the funds are eligible for forgiveness. Forgiveness will be reduced by reductions in number of full-time equivalent employees and reductions in salaries and wages of employees, unless you re-hire or reinstate compensation to pre-reduced rates.

Funds used beyond the 8 week period through June 30, 2020, if applicable, and funds used for allowable but not forgivable purposes, will need to be repaid at 1% interest. Loan payments will be deferred for 6 months. There will be no collateral or personal guarantees required on the loan.

[Here is a link to the SBA webpage on PPP](#)

Funding Options



Accion-

Resources for Small Businesses Impacted by the Coronavirus (COVID-19). Accion has an *emergency capital* option too. They are focusing on Illinois Small Business Emergency Loan program which has very favorable terms (3% fixed interest rate, 0 payment for first 6 months, 5 year term) and minimal requirements including a 500+ credit score and 1 year in business.

The only documents required are: Q4 2019 business bank statements, a voided business check, plus any ID verification.

[Business for All](#) - This collective unites a voice, ensuring business owners have access to the funding, advocacy and networks needed to succeed. Led by Hello Alice, with the support of Verizon, Silicon Valley Bank, Ebay, and small business owners and advocates across America for grants up to \$50,000 to support business growth, including \$10,000 emergency COVID-19. Business for All Grants to help small businesses in crisis. Join leaders such as Gwyneth Paltrow, Kristen Bell, Lisa Price, and Zaw Thet to empower every American with an entrepreneurial spirit.

[Illinois Small Business Emergency Loan Fund](#) -Are you a small businesses located outside of the City of Chicago with fewer than 50 workers and less than \$3 million in revenue in 2019, apply!! DCEO and the Illinois Department of Financial and Professional Regulation (IDFPR) are establishing the Illinois Small Business Emergency Loan Fund to offer small businesses low interest loans of up to \$50,000, possible \$25,000 in grants.

[Salesforce Care Small Business Grants](#) - Are you a small business with 2 to 50 employees, have been in business for 2 full years as of March 2020, have an annual revenue between \$250k and \$2M and have experienced challenges from COVID-19?

Salesforce is partnering with Ureeka to offer eligible small businesses the opportunity to receive a \$10,000 grant to help them through the COVID-19 outbreak. Navigate link above to see if you are eligible and how to continue with an application.

[Square PPP Loan/Grants](#) - Whether you're a sole proprietor, self-employed, a small business owner with employees, or an independent contractor, the Paycheck Protection Program (PPP) offers low-interest loans that may be 100% forgiven.opportunity to receive a \$10,000 grant to help them through the COVID-19 outbreak.

[Additional Resources](#)

[Essential Business FAQs](#) - Illinois Department of Commerce & Economic Opportunity

[COVID-19 Emergency Resources For Businesses](#) - Illinois Department of Commerce & Economic Opportunity

[Emergency Small Business Grant & Loan Assistance](#) - Illinois Department of Commerce & Economic Opportunity

[COVID -19 Small Business Survival Guide](#) - Illinois Small Business Development & International Trade Center

[Illinois Department of Revenue Covid -19 Tax Relief](#)

[Illinois Department of Insurance \(DOI\)](#)

[Highland Park Chamber of Commerce COVID-19 Toolkit](#)

[Lake County Health Department](#)

[NorthShore University HealthSystem](#)

[Illinois Department of Public Health](#)

[Centers for Disease Control and Prevention](#)

For general business inquiries, contact the City's Business Development Manager Carolyn Hersch at chersch@cityhpil.com.

For more information on the City's response to COVID-19, contact the City's Communications Manager Amanda Civitello at acivitello@cityhpil.com.

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