



ECONOMIC DEVELOPMENT DEPARTMENT

Business Resources for COVID-19

The City of Fairview Heights remains actively engaged in serving the needs of local businesses through this difficult period.



www.fairviewheightsil.com

This page is being updated as new information becomes available (please refer to the posting date at bottom of this page). Questions related to specific programs offered by our partners should be directed to those organizations. Questions about local programs or services can be directed to Paul Ellis, Director of Economic Development, via phone at (618) 489-2033 or through his email address: ellis@cofh.org.

QUICK UPDATES:

Business Interruption Grant (BIG) Program

The first round of Business Interruption Grants (BIG) will provide \$60 million to businesses experiencing losses or business interruption as a result of COVID-19 related closures. Application will be available beginning today, running through July 7. This program is earmarked specifically for restaurants which haven't been permitted to allow outdoor dining, health and fitness centers, barbershops and salons, and other businesses located in disproportionately impacted areas (DIAs) of the state: <https://bit.ly/3i1JkWg>

See below (State of Illinois Resources) for the Program at a Glance.

Time is running out to apply for Paycheck Protection Program (PPP) Loans

More than \$100 billion is still available but the **deadline is approaching**. Lenders have to submit loan applications to the U.S. Small Business Administration (SBA) by June 30. See below for more information about existing PPP loans.

SBA's Economic Injury Disaster Loan (EIDL) & Advance Program Re-Opened

The has **re-opened the Economic Injury Disaster Loan (EIDL) and EIDL Advance program portal** to all eligible applicants experiencing economic impacts due to COVID-19: <https://bit.ly/2zAU6Be>

SBA Rolls Out Matching Tool for Small Businesses, Community Lenders

The SBA has also **launched a dedicated online tool for small businesses and non-profits to be matched with Community Development Financial Institutions (CDFIs), Minority Depository Institutions (MDIs), Certified Development Companies (CDCs), Farm Credit System lenders, Microlenders, as well as traditional smaller asset size lenders in the Paycheck Protection Program (PPP).**

- SBA's Lender Match is an additional resource for pandemic-affected small businesses who have not applied for or received an approved PPP loan to connect with lenders. The forgivable PPP loan is emergency relief assistance aimed at sustaining businesses and

keeping employees on payroll. Lender Match does not accept Economic Injury Disaster Loan applications. Learn more here: <https://bit.ly/2YW29kY>

Illinois Enters Phase 4 of the Restore Illinois Plan

400,000 Illinois residents set to return to work as the state **moves into Phase 4 today**. New guidelines will allow key leisure, recreation and business sectors to safely reopen. Restore Illinois is a five-phased plan that will reopen Illinois, guided by health metrics and with marked by distinct business, education, and recreation activities characterizing each phase. Please click here to find the guidelines needed for specific businesses: <https://bit.ly/3hU0dBQ>

For other specific questions or comments about how Phase 4 affects individual businesses or employees, please contact the Illinois Dept. of Community & Economic Opportunity (DCEO) via the Business Hotline Monday through Friday at 1-800-252-2923, or email: dceo.support@illinois.gov.

Communicate Safety Procedures To Welcome Customers Back

As most small businesses are either planning a reopening or already invited customers to come back, it's vitally important to show you have everyone's health in mind. Get masks for staffers and have plenty on hand for customers or other visitors, as well. Go here to see more (content by Alignable): <https://bit.ly/3cdGHMT>

Federal Resources for Businesses

SBA's Economic Injury Disaster Loan (EIDL) & Advance Program

The EIDL program **offers long-term, low interest assistance for a small business or non-profit**. These loans can provide vital economic support to help alleviate temporary loss of revenue. EIDL assistance can be used to cover payroll and inventory, pay debt or fund other expenses.

Additionally, the EIDL Advance will provide up to \$10,000 (\$1,000 per employee) of emergency economic relief to businesses that are currently experiencing temporary difficulties, and these emergency grants do not have to be repaid.

- Recipients of government small business loans during the coronavirus now have more flexibility in how they spend the money. New legislation eases the conditions small businesses have to meet in order to get the Paycheck Protection Program loans forgiven, as some struggled to meet key thresholds during the pandemic. The SBA is offering low-interest federal disaster loans for working capital to small businesses and non-profit organizations that are suffering substantial economic injury as a result of COVID-19.
- These loans may be used to pay debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact, and that are not already covered by a Paycheck Protection Program loan. The interest rate is 3.75% for small businesses and 2.75% for non-profits. The first payment is deferred for one year.
- In addition, small businesses and non-profits may request, as part of their loan application, an EIDL Advance of up to \$10,000. This advance does not have to be repaid, and small businesses may receive an advance even if they are not approved for a loan.
- EIDL applications that have already been submitted continue to be processed.

For additional information, please visit the SBA disaster assistance website: <https://bit.ly/2zAU6Be>

More About PPP Loans

The SBA and the US Treasury have released new, more borrower-friendly PPP forms including:

- [Loan Forgiveness Calculations Form](#)
- [Loan Forgiveness Application Instructions for Borrowers](#)

In addition to revising the [full forgiveness application](#), SBA also published an EZ version that applies to eligible borrowers.

- [EZ Application for Loan Forgiveness](#)
- [Instructions for Borrowers using EZ Application](#)

More SBA Resources

- SBA works with a number of local centers to counsel, mentor, and train small businesses, including the **Small Business Development Center (SBDC) at Southern Illinois University Edwardsville (SIUE)**: <https://www.siu.edu/business/sbdc>
- The **Express Bridge Loan Pilot Program** allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly: <https://bit.ly/3eOwuc2>
- **Enhanced Debt Relief** is also available in SBA's other business loan programs to help businesses overcome the challenges created by this health crisis: <https://bit.ly/2VWSvNh>
- For information on **traditional SBA lending options**, please click here. <https://bit.ly/2KudtOg>

More Federal Resources

- **Interim Final Rules**
The SBA has released two Interim Final Rules providing guidance and clarification on, among other things, the treatment of bonus and hazard pay to employees and double-counting of salary reductions and full-time equivalent (FTE) employee reductions. Links to Interim Final Rules can be found here: <https://bit.ly/2Ud1BW6>; <https://bit.ly/3cJqP57>.
- **Federal Reserve Main Street Lending Program**
The Federal Reserve has announced that it is establishing a Main Street Lending Program (Program) to support lending to small and medium-sized businesses that were in sound financial condition before the onset of the COVID-19 pandemic: <https://bit.ly/2XHP65L>
- **Employee Retention Credit**
The U.S. Treasury and IRS launched the Employee Retention Credit on March 31, 2020. Eligible entities can receive a refundable payroll tax credit for 50% of up to \$10,000 in qualified wages for retaining idled workers on their payrolls during the COVID pandemic: <https://bit.ly/2Ak0jS6>
- **Delay Payment of Employer Payroll Taxes**
All employers and self-employed individuals may defer the 6.2% employer share of Social Security taxes for two years. Fifty percent of the deferred payroll taxes are due on December 31, 2021, and the remaining amounts are due on December 31, 2022.
- The **Internal Revenue Service** has dedicated a [web page](https://www.irs.gov/coronavirus) to help taxpayers and businesses affected by the coronavirus: <https://www.irs.gov/coronavirus>
- The **Department of Labor** has guidelines for preparing workplaces for COVID-19 offered in a booklet available here.: <https://www.osha.gov/Publications/OSHA3990.pdf>
- For information on **all federal programs**: <https://www.usa.gov/coronavirus>

State of Illinois Resources

In an effort to provide timely and accurate information to the public, the State of Illinois has created a **centralized location for all updates related to COVID-19**: <https://bit.ly/2WKPi5v>

Program at a Glance -----

>**NEW**< **Business Interruption Grants (BIG) Program**

Apply here: <https://bit.ly/3i1JkWg>

The BIG Program is available for up to 3,500 businesses and DCEO will begin distributing funds to qualifying businesses mid-July. Specifically, the program includes support for:

- **Businesses in Disproportionate Impacted Areas (DIAs)** - \$20 million for businesses that are located in a subset of DIAs that have recently experienced significant property damage, providing 1,000 grants of \$20,000 each
- **Bars and Restaurants** - \$20 million for bars and restaurants unable to offer outside service, providing at least 1,000 grants of up to \$20,000 each
- **Barbershops and Salons** - \$10 million for barbershops and salons, providing 1,000 grants of \$10,000 each
- **Gyms and Fitness Centers** - \$10 million for gyms and fitness centers that have lost significant revenue due to COVID-19, providing 500 grants of \$20,000 each

*Applications are accepted starting June 26

*Application closes July 7 at 5:00 p.m.

This \$60 million funding round represents only the first wave of the BIG program, which in total will amount to at least \$540 million in grants for small businesses, \$270 million of which has been set aside for childcare providers. For the remaining BIG funding, DCEO will issue a NOFO at a later date to seek qualified partner(s) in assisting with administering future phases of the BIG program to small businesses.

- The State of Illinois has **developed a business toolkit** complete with signage, training checklists, and other resources: <https://bit.ly/36EO0Mh>
- **Illinois Small Business Emergency Loan Fund**
DCEO and the Illinois Dept. of Financial and Professional Regulation (IDFPR) have established the fund to **offer small businesses low interest loans of up to \$50,000**: <https://bit.ly/2X2wMFQ>
- **State Tax Filing Delayed**
The Illinois Dept. of Revenue (IDOR) **has delayed the state's tax filing and payment deadline by three months** from April 15 to July 15, aligning the state's deadline with the federal Internal Revenue Service deadline: <https://bit.ly/2Jh1Klz>
- **Short-Term Sales Tax Relief for Restaurants and Bars**
As additional relief for small- and medium-sized bars and restaurants, Gov. Pritzker has directed the Dept. of Revenue to **defer sales tax payments for eating and drinking establishments** that incurred less than \$75,000 in sales tax liabilities last year. These businesses will also not be charged late fees or penalties, but they will still have to file tax returns. For more information, consult the Illinois Dept. of Revenue's informational bulletin: <https://bit.ly/2QMqvpe>

- **Illinois Treasurer's Office – Small Business COVID-19 Relief Program**
Illinois Treasurer Michael Frerichs is working with approved financial institutions to **provide loans to small businesses or nonprofits** impacted by the COVID-19 pandemic: <https://bit.ly/2QKc49O>
 - **Unemployment Benefit Claims Due to COVID-19**
For more information on **unemployment insurance**, visit the Illinois Dept. of Employment Security website: <https://bit.ly/2WTPCz7>
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Local (City of Fairview Heights) Resources

- The City of Fairview Heights is **temporarily relaxing regulations on outdoor seating and parking lots**; “fast track” temporary approval can be obtained here: <https://bit.ly/3gyk491>
 - On March 25, Fairview Heights Liquor Commissioner, Mayor Mark Kupsy (as authorized by the Illinois Liquor Control Commission) **authorized those restaurants and food service providers that currently hold a Class D licensed to sell pre-packaged liquor products** that are in commercially sealed containers to customers.
 - Through the ongoing “**All In Fairview Heights**” **marketing campaign**, the City provides details regarding which business are open and other marketplace information which is available online and/or by means of a downloadable app: <https://www.fairviewheightsil.com>
 - Paul Ellis is Director of Economic Development for the City of Fairview Heights; he is a Certified Economic Developer (CEcD) with more than 35 years of experience. Paul’s **services, which include business advising and referrals, are provided free of charge** to businesses located within the city limits.
 - Search the archives of features posted on LinkedIn regarding COVID-19 over the course of the crisis by entering the hashtag **#covid19fvh** in the search box.
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Resources from Private Sources

- **Ameren Illinois** is accepting applications for Business Hardship Grants from small businesses that are **having difficulty paying their energy bills**: <https://bit.ly/2ZOY8Rb>
 - Eligible Ameren customers can also receive **energy efficiency resources**--a free lighting assessment, free smart thermostat, and a free energy analysis tool—by calling (866) 800.0747 or visiting the website: amerenillinoisavings.com/recovery.
 - **Facebook** is offering \$100M in cash grants and ad credits to business experiencing disruption resulting from COVID-19 : <https://www.facebook.com/business/boost/grants>
 - **Verizon Small Business Recovery Fund**
A partnership between Verizon and Local Initiatives Support Corporation (LISC) is offering grants up to \$10,000 to support minority-owned small businesses: <https://bit.ly/39DoJlw>
 - Business directory service and crowd-sourced review forum **Yelp** is supporting independent local restaurant and nightlife businesses with waived advertising fees and free advertising, products and services: <https://bit.ly/2UmzmVn>
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'Best Practice' Guides from Industry Leaders

- **DLC Management Corp.**, one of the nation's preeminent owners, operators and managers of shopping centers, has produced a comprehensive guide to reopening success, **The Restaurant Relaunch Toolkit**, with operational safety best practices as well as tips on how to keep the cash register ringing and how to safeguard business cash flow: <https://bit.ly/30O8fq4>
- With its stores open throughout the pandemic, **Kroger** drew on its own experiences to develop a guide, *Sharing What We've Learned: A Blueprint for Businesses*, that contains **best practices, suggested protocols and creative assets, including social distancing signage, to help businesses begin to reopen safely** and in sync with their respective state plans: <https://bit.ly/2Y28bS2>
- The **Retail Industry Leaders Association** and the **National Retail Federation** have released a *Blueprint for Shopping Safe* that calls for a **phased-in approach to reopening retail with specific, phased guidelines for store operations**: <https://bit.ly/3aMF201>
- The **National Restaurant Association** has released guidelines (to be used in conjunction with instructions from local authorities) to **help mitigate exposure to the COVID-19 virus focused on food safety, cleaning and sanitizing, employee health monitoring, personal hygiene, and social distancing**: <https://bit.ly/2VM036w>
- The **International Council of Shopping Centers (ICSC)** has **aggregated information from a variety of sources to create a best practices guide to re-opening** across areas such as planning and communication, common area adjustments and traffic flow for retailers, developers and service providers: <https://bit.ly/3bZfk9W>

Updated: June 26, 2020