



Illinois Department of Commerce & Economic Opportunity

JB Pritzker, Governor

The Business Interruption Grant (BIG) Program

As part of the FY20 and FY21 DCEO budget the department is appropriated funds from the Coronavirus Urgent Remediation Emergency (CURE) Fund to support expenses associated with economic support in connection with the COVID-19 public health emergency. **The Business Interruption Grant (BIG) Program** will reimburse costs incurred by businesses due to business interruption caused by required closures. All spending related to this program must be reimbursable by the Federal Coronavirus Relief Fund, as prescribed by 601(a) of the Social Security Act and added by section 5001 of the Coronavirus Aid, Relief, and Economic Security (CARES) Act including all subsequent federal guidance.

I. Program Basics

- Using one or more intermediaries, DCEO will issue grants to businesses to reimburse the costs of business interruption caused by required closures or limited operational capacity under one of Governor Pritzker's Executive Orders or public health guidance provided by the Illinois Department of Public Health.
- Businesses which demonstrate an interruption may receive a grant to reimburse expenditures incurred during periods of limited capacity or closure. The program focuses on reimbursing expenses associated with the business's operations ("operating costs") which include, but are not limited to:
 - a) payroll & benefit payments on behalf of retained employees;
 - b) lease & mortgage payments for business location(s), as well as related utility expenses;
 - c) variable costs for the goods or services provided; as well as
 - d) expenses related to personal protective equipment (PPE) for employees.
- The period in which businesses may claim eligible expenditures is March 21, 2020 through December 30, 2020.
- From appropriated amounts, 50% of funding will be released to businesses that enable critical support services such as childcare, day care, and early childhood education.
- From appropriated amounts, a minimum of 30% will be released to businesses with ZIP codes located in the most disproportionately impacted areas (DIAs) of Illinois.
- Awards will be made with the following focuses:
 - Funding will be prioritized for industries and businesses most greatly impacted by the COVID-19 public health emergency.
 - Funding will be prioritized for businesses which did not received assistance from the Federal Payment Protection Program.
- Awards will be made in accordance with General Assembly appropriations:
 - For General Business Interruption Grants
 - \$159 million for areas outside of Chicago, Cook County, and the collar counties
 - \$157 million for statewide distribution
 - \$60 million for disproportionately impacted areas of Illinois
 - For Business interruption Grants for Childcare and Daycare providers
 - \$70 million for areas outside of Chicago, Cook County, and the collar counties
 - \$165 million for statewide distribution
 - \$25 million for disproportionately impacted areas (DIA) of Illinois
- ✓ To meet the 50% Childcare requirement in statute, amounts will be released to Childcare and Daycare provides from "General" appropriations.

- ✓ To meet the 30% DIA requirement in statute, amounts will be released to DIA regions from the non-DIA related appropriations.

II. Qualifying Businesses

As well as meeting the Program's basic criteria above, a Qualifying Business is:

- ✓ Eligible for reimbursement as prescribed by 601(a) of the Social Security Act and added by section 5001 of the CARES Act.
- ✓ Experiencing business interruption due to the COVID-19 public health emergency.
- ✓ Registered and in good standing with the Illinois Secretary of State.
- ✓ Licensed to do business within their industry (if applicable).

Qualifying Businesses will be more exactly defined through subsequent funding notices based on business type, industry, and region.

III. Planned Funding Rounds:

1. Disproportionately impacted business, Bars, Restaurants, Barbershops & Salons, and Fitness Centers - \$60 million

Eligibility: up to \$20,000 per business

- **\$20M for Business located within a disproportionately impacted area** and experienced significant business losses as Illinois entered Phase 3 of [Restore Illinois](#).
- **\$20M for Bars & Restaurants** with under \$3M in revenue in 2019, or pro-rated amount if in business for less than a year. Must have been an operating business for at least three months prior to March 2020. Only bars and restaurants that have not provided outdoor food and beverage service during Phase 3 will be eligible. This could be for any reason including prohibition by local ordinance, lack of access to outdoor space, or financial infeasibility.
- **\$10M for Barbershops & Salons** with under \$500K in revenue in 2019, or pro-rated amount if in business for less than a year. Must have been an operating business for at least three months prior to March 2020.
- **\$10M for Fitness centers** with under \$2M in revenue in 2019, or pro-rated amount if in business for less than a year. Must have been an operating business for at least three months prior to March 2020.

2. Child Care Restoration Grants - \$270 million

The Child Care Restoration grant program will dedicate at least \$270 million of the state's Coronavirus Urgent Remediation Emergency (CURE) Fund to support the economic health of childcare providers as the state's economy continues to reopen in the coming weeks and months. As part of CURE, the Business Interruption Grants (BIG) Program is specifically designed to support businesses who endure lost revenue due to the COVID-19 public health emergency. The first program of its kind in the nation, supporting Illinois' vast network of childcare providers as they continue to provide care to children across the state through the COVID-19 pandemic.

IV. Future Funding Rounds:

- Future funding rounds of the BIG program are being planned and the main industries of consideration are ones which will not re-open to full capacity until phases four or five of Governor Pritzker's [Restore Illinois](#) plan. Examples of these industries are:
 - Theaters, concert halls, event venues & event industries
 - Indoor amusements and other arts
 - Neighborhood-oriented independent retail
 - Independently owned/operated personal services
 - Additional industries as identified by DCEO