

**Northeast Region Weekly Update**

**February 21, 2021**

I hope this message finds you safe, healthy, and warm! If the weather forecast is to be believed, we may warm up next week. But even while we are still bundled up, we are continuing with our events for National Black History Month (BHM) to recognize the important contributions of Black businesses to Illinois’ economy, as well as to promote efforts to support continued growth in the years ahead. I’ve noted the events below. Also, don’t forget about DCEO’s Regional Economic Development Team’s weekly office hours where team members will be available to answer questions or provide any technical assistance that is needed. DCEO has updated many of the Restore Illinois Phase 4 guidelines this month including the All Sports Guidance, Indoor & Outdoor Recreation Guidelines, and Health & Fitness Business Guidelines. If you have any questions on these guidelines, our office hours are available to drop in and ask. DCEO continues to host webinars on the SBA’s PPP and other COVID-19 relief programs throughout the month of February. We have many partners that are helping businesses understand the programs available to them. Finally, next Friday, February 26, 2021, is the final day to submit applications under the Downstate Small Business Stabilization program. Don’t forget to wear your mask, wash your hands, and watch your distance. We’re All in Illinois!

**National Black History Month**

This year’s Black History Month pays tribute to the 132,000 Black businesses in Illinois, recognizes their contributions and highlights targeted programs and resources to support diverse enterprises and ensure equitable opportunity for businesses of all types and sizes. Hosted by the Illinois Department of Commerce & Economic Opportunity’s (DCEO) Office of Minority Economic Empowerment (OMEE), Central Management Services (CMS), as well as community and civic leaders including the Chicago Urban League, Fifth Third Bank, and more – the events planned will include a wide range of topics offering insight into resources and programs exclusively focused on advancing Black and minority-owned businesses in Illinois. Our upcoming events are listed below:

**Black History Month: Opportunities in Trade and Overcoming Barriers**  
Tuesday, February 23, 2021, 2:00 PM  
Time: 2:00 PM   
[Click here to register](https://itcc.wildapricot.org/event-4150247)  
Registration code: ITCCOMEE

The Illinois Department of Commerce and Economic Opportunity (DCEO) through its Office of Minority Economic Empowerment (OMEE) and the International Trade Club of Chicago (ITCC) will host a conversation about how to increase participation in international trade by Black businesses. DCEO is committed to increasing diversity in trade across our state because we know that our economy does better when all businesses have access to market growth opportunities. This event will feature trade and entrepreneurship experts that will discuss how Black entrepreneurs can grow their business through export activities. We will discuss opportunities, overcoming barriers to entry, and resources available to provide support.  
  
**Advancing the Development of Minority Entrepreneurship (ADME): Longevity in Business**   
Wednesday, February 24, 2021, 10:00 AM   
[Click here to register](https://illinois.webex.com/illinois/onstage/g.php?MTID=eabd847a521bd4821fd6466b137df43f5)

The Illinois Department of Commerce and Economic Opportunity (DCEO) through its Office of Minority Economic Empowerment (OMEE) and the Illinois Small Business Development Center (SBDC) will host a conversation on "Longevity in Business." A panel of Black business owners from across the state will share insights and best practices for maintaining a successful business for years to come.

**Team RED Office hours**

DCEO’s Regional Economic Development Team is hosting weekly office hours on the days and times listed below. These sessions are designed as open times that the Team is available. The Team will provide you with the latest updates and answer any questions you may have on state or federal programs. Feel free to drop in for any assistance you need. If these times do not work for you, please reach out to your regional Team RED representative. We’re always here to help.

Mondays from 3pm – 4pm

Meeting link: <https://illinois.webex.com/illinois/j.php?MTID=mdac63fc058a28665bc12f2db155d8e81>

Wednesdays from 1pm – 2pm

Meeting link: <https://illinois.webex.com/illinois/j.php?MTID=mab7683a4fd7c1b69c9aead26b0fce1ea>

Thursdays from 3pm – 4pm

Meeting link: <https://illinois.webex.com/illinois/j.php?MTID=me64c9d6620b31db8645644cf588f956b>

Fridays from 10am – 11am

Meeting link: <https://illinois.webex.com/illinois/j.php?MTID=m097b6d22cef426d023f9d5375ba167b4>

**Small Business Administration Paycheck Protection Program**

The [U.S. Small Business Administration](http://www.sba.gov/#_blank), in consultation with the U.S. Treasury Department, has re-opened the Paycheck Protection Program (PPP) for new borrowers and certain existing PPP borrowers. This round of the PPP will continue to be processed through participating financial institutions and will be available through March 31, 2021. This round will authorize up to $284 billion. This round is open to both First Draw PPP Loans and a Second Draw PPP Loan. In general, a First Draw PPP loan is for eligible borrowers who did not receive a PPP loan before the program closed in August 2020. A Second Draw PPP loan is for certain eligible borrowers that previously received a PPP loan and used the full amount of their First Draw PPP loan on authorized expenses, generally have 300 employees or less, and have suffered a 25% reduction in gross receipts. Key PPP updates include:

* PPP borrowers can set their PPP loan’s covered period to be any length between 8 and 24 weeks to best meet their business needs;
* PPP loans will cover additional expenses, including operations expenditures, property damage costs, supplier costs, and worker protection expenditures;
* The Program’s eligibility is expanded to include qualifying 501(c)(6)s, housing cooperatives, destination marketing organizations, among other types of organizations;
* The PPP provides greater flexibility for seasonal employees;
* The maximum amount for a First Draw loan is $10 million and for a Second Draw loan is $2 million;
* Certain existing PPP borrowers can request to modify their First Draw PPP loan amount;
* Certain existing PPP borrowers are now eligible to apply for a Second Draw PPP loan; and
* In order to be eligible for the Shuttered Venue Operators Grant (SVOG), which is not yet open for applications, applicants must not have received a PPP loan on or after December 27, 2020.

A borrower is generally eligible for a Second Draw PPP loan if the borrower:

* Previously received a First Draw PPP loan and will or has used the full amount only for authorized uses;
* Has no more than 300 employees; and
* Can demonstrate at least a 25% reduction in gross receipts between comparable quarters in 2019 and 2020.

DCEO teams will host or sponsor more than 100 webinars held from now until the end of February. Webinars will cover technical assistance and questions related to the PPP application, as well as provide informational resources for businesses seeking assistance on EIDL, upcoming EIDL Advance, and SVO grant programs, and other resources tailored to small businesses. For a list of upcoming webinars on PPP and other programs, please visit [DCEO’s page](https://linkprotect.cudasvc.com/url?a=https://www2.illinois.gov/dceo/SmallBizAssistance/BeginHere/Pages/BusinessInformationCenter.aspx&c=E%2c1%2ceoVHSEKqly3OxJKazGNPNW5smOLWS3HSdWRDMPRp3upF-VMWbyM7OCGNLmd4BGY4Z8DRvYbCyPwHVPFhT2XPx6M-_TnYluBg17vGRJ3q&typo=1).  Below are some upcoming webinars next week hosted by Team RED and their registration links.

**Date**: February 23, 2021

**Time:** 9:00 am

**Presenter:** Aly Grady, Central Regional Manager for Regional Economic Development, DCEO and Fhernie Pedraza-Schmitt, US Small Business Administration

**Registration Link:** <https://illinois.webex.com/illinois/onstage/g.php?MTID=ed4522e82c20dd19a870eab60813540c3>

**Date:** February 24, 2021

**Time:** 10:30 am

**Presenter:** Kim Watson, Southern Regional Manager for Regional Economic Development, DCEO and Darrah Perryman, US Small Business Administration

**Registration Link:** <https://illinois.webex.com/illinois/onstage/g.php?MTID=ecf5df772aa39a4b3ce5c3985972cc7ef>

**Date:** Wednesday, February 24, 2021

**Time:** 2:00 pm

**Presenter:** Jonathan McGee, Deputy Director Regional Economic Development, DCEO and SBA District Director,

**Registration Link:** <https://illinois.webex.com/illinois/onstage/g.php?MTID=edb0eb3245f936c3093c8c944f4132c27>

**Small Business Administration Shuttered Venue Operators Grant Program**

The Shuttered Venue Operators (SVO) Grant program was established by The Economic Aid to Hard-Hit Small Businesses, Non-Profits, and Venues Act, signed into law on December 27, 2020. The program includes $15 billion in grants to shuttered venues, to be administered by the Small Business Administration’s Office of Disaster Assistance.

Eligible applicants may qualify for SVO Grants equal to 45% of their gross earned revenue, with the maximum amount available for a single grant award of $10 million. $2 billion is reserved for eligible applications with up to 50 full-time employees. Eligible entities include:

* Live venue operators or promoters
* Theatrical producers
* Live performing arts organization operators
* Relevant museum operators, zoos and aquariums who meet specific criteria
* Motion picture theater operators
* Talent representatives, and
* Each business entity owned by an eligible entity that also meets the eligibility requirements

**This program is not yet open for applications and SBA will continue to issue guidance on this program. There are two requirements of note for this program. First, the business must have been in operation as of Feb. 29, 2020. Second, the venue or promoter must not have received a PPP loan on or after Dec. 27, 2020.** To follow updates on this program, please click [here](https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/shuttered-venue-operators-grant) to go to the SBA’s website.

**Small Business Administration Program: Economic Injury Disaster Loan Program (EIDL)**

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. Applicants must be physically located in the U.S. or designated territory and suffered working capital losses due to the coronavirus pandemic, not due to a downturn in the economy or other reasons. Eligible applicants include the following:

* Businesses with 500 or fewer employees or defined as small per SBA.gov/SizeStandards
* Cooperatives with 500 or fewer employees
* Agricultural enterprises with 500 or fewer employees

• Most private nonprofits

• Faith-based organizations

• Sole proprietorships and independent contractors

The deadline to apply for this program has been extended to December 31, 2021. For more information and the application, please click [here](https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/covid-19-economic-injury-disaster-loans) to go to the SBA’s website.

**Restore Illinois Plan**

At this time, both Restore Illinois Region 3 and Region 6 have returned to the Phase 4 Mitigation measures. These regions cover all the counties in DCEO’s Central Economic Development Region. The Phase 4 Mitigation measures return us back to where we were in the early fall. The Phase 4 guidelines can be found on our website [here](https://dceocovid19resources.com/restore-illinois). Many have been updated this month, so please refer back to them and check the updates. We have issued a new FAQ document as well. That document can be found [here](https://www2.illinois.gov/dceo/Documents/Tier%203%20Mitigation%20FAQ.pdf). IDPH will continue to track the metrics by region to determine if mitigations can be relaxed, if additional mitigations are required, or if current mitigation should remain in place. Follow the latest regional metrics at: <https://dph.illinois.gov/regionmetrics> .

**Upcoming Webinars**

**Upcoming SBA program webinars for Central and Southern Illinois**

Below are two events that the SBA is hosting a few times over the next couple of months.  Click on the links below for more information.

**Central & Southern Illinois: Marketing & Selling to the Federal Government**

[https://marketingandsellingfedgov.eventbrite.com](https://secure-web.cisco.com/1plSQoAnHaNrALcVFsgSNPfP9WKb3aNUxZ8JFXz5gz13WmLa7oAoYmICdP6rIrsSuyE-JP_x6wzRsYQRxvxYJlgRZs7U_dQsVS8rZsIOTxqkKE1A3V3-kJs3FeaffHW4fd6dxwo4jCcVqTc0fkVtYSuAnbX7_fEb54GDdGw3h9aEd2rODKvaLqLjToKy0eY8UZRcMVQnSpA8QRpwCL7u055O-OjChiBP07MUmhqqilJvCLZCMdwvo8N6C7zYr_bhnoXsqBXqctJmuIyb9nYkFWp8JPB9NBOWDx9Qp3I6E_xhwI98plaOIF57iyuvkx2dVmWmcrFU9vNxeOSKONxE2hnAgwdgAnMzj3HiIY6Ij6u5HEfCoEwPCLzEAqimg-byDAYiXQkI5uTIW95UDdkN4hDMZtugvZ2Lc9QsExXggxvs/https%3A%2F%2Fmarketingandsellingfedgov.eventbrite.com)  Event dates: 3/3/21, 4/7/21, and 5/5/21 from 9am – 11am

**About this Event**

Are you located in Central and Southern Illinois? Have you thought about having the federal government as one of your customers but unsure as to where to start?

Come and join us to learn about SBA resources to help your small business successfully identify and compete for federal contract opportunities. We will cover information on the following certifications

8(a)

HUBZone

Women-Owned Small Business (WOSB)

Economically Disadvantaged Women-Owned Small Business (EDWOSB)

Self-Certification for Service Disabled Veteran Owned Small Business

# Central & Southern Illinois SBA Loan Clinic: Lending FAQs

[https://loanclinic1.eventbrite.com](https://secure-web.cisco.com/1Eqzw40B2TLjpoiBh1CRKwjrEUR9D5j90dIdl-Nb_rlbwP_NIGU2FIZb6TzlcSq-K_Jc3H-bJOsPrB9BAmbQD9AX32-WDvMjMMGiZEIyG_3lYVLta_WHkvu_3dzHSznRERhiANp8eH1VbQZ6MmjZh_bkshWAJ4Y-FGXtKDr_sY5MpleX2IJuq26EKafiryPwhXfbHAit8wX11PJYQb66DkQVQDGWLT0-mQsEfGJMkDhdutwwoyExsFlmpt21VIeez0iUT5p7V2mYxNDDr0g1ILmjvJ8X0400k_HI7MRT_CleBPzJwUMSx9AA2tIYSHGo5OMIKPtCi7UohVp2dug-uH6ulovtT3NYfNGNJ5i1vtoRRAcpG1vBLPfLE6CpRV4ufrXc2uEsoNhr7EwHifl6zhzT13rvJjMnn5LPxgiNOSF4/https%3A%2F%2Floanclinic1.eventbrite.com)  Event dates: 2/19/21 and 3/19/21 from 10-11:30 am

**About this Event**

Central and Southern Illinois: Join us for this monthly forum to learn about access to capital programs that the SBA has to offer small business owners. Bring your questions and learn about lending programs.

In this clinic, we will discuss:

SBA's access to capital programs

Tips to know before approaching a lender

Q&A for attendees and SBA staff members

Register today to receive login instructions emailed to you!

**Open DCEO Notice of Funding Opportunities**

Below is a list of open Notice of Funding Opportunities (NOFOs) currently with the Department. Please use the links to go to additional information on our website. Don’t hesitate to reach out to us if you have any questions on these.

* Connect Illinois Broadband Grant Program – Applications due 3/1/2021. For more information, click [here](https://www2.illinois.gov/dceo/AboutDCEO/GrantOpportunities/Pages/2366-1687.aspx).
* Wet Lab Capital Program – Applications due 3/1/21. For more information, click [here](https://www2.illinois.gov/dceo/AboutDCEO/GrantOpportunities/Pages/2363-1673.aspx).

**Following DCEO**

If you have upcoming meetings or events and would like DCEO to participate, please reach out to me. One of our goals is to ensure information about our programs and activities is getting out to the communities and we’re happy to participate. We are now working on scheduling workshops for 2021, so please let us know if you are interested in partnering with us to provide program information to your organization and region. If you want to receive updates from the Department, you can fill out this [form](https://lp.constantcontactpages.com/su/oBArKbV) and you’ll be added to our Department contact list. I also encourage you to follow us on our social media channels for real time updates.

**Local CURE Support Program**

**Local Coronavirus Urgent Remediation Emergency (Local CURE) Support Program:** DCEO is continuing to work with our communities across the state to submit their reimbursable expenses related to COVID-19. It’s not too late to submit expenses. **The deadline to submit reimbursable costs has been extended to January 31, 2022**. DCEO has posted information on our website [here](https://www2.illinois.gov/dceo/Pages/CURE.aspx). The website also has some good Q&A documents that can help with determining if an expense is eligible for reimbursement. Additional guidance has been released on Substantially Dedicated Payroll and Claiming the Costs of Implementing CDC Guidance for Public Employees and within Public Spaces or Facilities.Check out these new documents and other guidance [here](https://dceocures.powerappsportals.com/faqs/). **If you have not been able to access the portal or have not received the access email, please send a message to our partner, Crowe, at** [**LocalCURE@crowe.com**](mailto:LocalCURE@crowe.com) **and they will be able to assist you.** If you have any questions, please don’t hesitate to reach out. You have other questions you can send them to [LocalCURE@crowe.com](mailto:LocalCURE@crowe.com) and we will get back to you.

**The Local CURE Support Team is now hosting weekly office hours!**

**Join us on Zoom from 2-2:30pm CST every Friday for open Q&A regarding the Local CURE program.**

**This is an informal event, so feel free to call in for just a second or stay the whole time.**

**Link:** [**https://crowe.zoom.us/j/99054821252?pwd=bmlUT0JkeHp1M1UrQnRBek5rVTBjQT09**](https://crowe.zoom.us/j/99054821252?pwd=bmlUT0JkeHp1M1UrQnRBek5rVTBjQT09)

**Password: 150052**

**Downstate Small Business Stabilization Program**

**The final day to submit applications is February 26, 2021.** **As of November 1, 2020, the Department is expanding the Downstate Small Business Stabilization program to include Essential Businesses that have lost more than 20% in sales in comparison to the same time period in 2019.** This program will offer small businesses with at least one employee (not including the owner) and up to 50 employees the opportunity to partner with their local governments to obtain grants of up to $25,000 for 60 days of working capital.  Grant applicants should use the most current Guidebook for this program as well as streamlined the GATA budget form for this program. Both documents can be found on our website[**here**](https://www2.illinois.gov/dceo/CommunityServices/CommunityInfrastructure/Pages/DownstateSmBizStabilizaition.aspx)**.**

**Other DCEO Programs**

**Broadband Expansion Funding Opportunity**

**Broadband Expansion Capital Funding**

The state is releasing $50 million in funding for the second round of matching grants through Connect Illinois, the state’s $420 million statewide broadband expansion plan. This availability of additional funding builds on the inaugural round of funding released earlier this year, which supported 28 projects collectively slated to support over 26,000 new or enhanced connections serving every corner of the state.  Eligible applicants include internet service providers, rural cooperatives, nonprofits and local governments. Up to $5 million per project will be available during the second round, and subsequent rounds will follow over the course of the next several years. The second round of Connect Illinois calls for a nonstate match component requiring companies to dedicate funding that will accelerate the delivery of broadband investments.  The application for the second round of funding largely mirrors requirements of the first application – including a 50 percent nonmatch in most cases. To ensure an equal playing field, the administration has instituted an exemption allowing a lower nonstate match for project proposals concerning economically distressed communities. This program change acknowledges the difficulty of connecting the hardest-to-serve areas of Illinois, and the compounding challenges created by the COVID-19 crisis, allowing underserved communities to be competitive when applying for critical infrastructure dollars. In addition to providing universal access to basic broadband for homes, businesses, and community anchor institutions by 2024, the State’s broadband plan seeks to improve utilization of broadband for various uses in education, telehealth and economic development. All Connect Illinois projects must meet the minority business participation requirements of the State of Illinois' Business Enterprise Program. [Click here](https://www2.illinois.gov/dceo/AboutDCEO/GrantOpportunities/Pages/2366-1687.aspx) for the NOFO. **Applications are due 3/1/2021.**

**PC’s for People**

Through a first-of-its-kind collaboration by the State of Illinois, PCs for People and various community partners, Illinois has launched a statewide network that will receive, refurbish and redistribute used computers to those in need. This initiative responds to the 1.1 million Illinois households currently without computers and aims to bridge the digital divide for those without internet access to help improve connectivity essential for remote learning, work from home, telemedicine, and other requirements of everyday life. To source the network with newly refurbished computer devices, the State of Illinois is working with private and philanthropic partners to build a pipeline for Illinois households in need. For more information, click [here](https://www2.illinois.gov/dceo/ConnectIllinois/Pages/PCsForPeople.aspx).

**Get Hired Illinois**

DCEO in conjunction with IDES launched the Get Hired Illinois. This is a new portal designed to connect workers with available job and career training opportunities across the state. Governor Pritzker also announced that beginning in June, Illinois residents will have free access to online workforce development courses via a partnership with Coursera. Residents and employers may access Get Hired at [www.illinois.gov/gethired](http://www.illinois.gov/gethired) . This portal blends IDES and DCEO resources to provide a one-stop-shop for both job seekers and employers – providing information on job opportunities as well as unemployment resources. The portal is designed to be user-friendly for job seekers of all levels and backgrounds and allows employers to upload jobs, virtual career fairs and training opportunities. Please check this out whether you are a job seeker or an employer.

**Other News and Notes:**

**USDA Rural Development**

USDA Rural Development is inviting applications for grants under the [Rural Business Development Grant (RBDG) Program](http://secure-web.cisco.com/1Szp0YR1qFiHh8d9QQ32w6grmqYgfMiONgEOTCT5azVXh2bKya07XN2mbsJ-wycrgCcNQTlTdJi63Rq9u6EehUTXX-HuQse2qK-iPBxgxxOfOURNZJK3aohKuBhgYcTwFZ4h76N3Q1PdPG_20GLa6p0f-NXDK0d92kov3B8toqY_c0wowi8yfL_O9Fh3gxTDwW-73LvEswTTL9zO1UC3KFyfoMqSvxMvgkbGVZy0Gfc4kbzpoVxmK8Ouuya1WfL-Qf8j41aR2dm0trb6nQ0q6WVg5he2PGMmM7cpAKwEaWlNhM2zbd3qFzxb9ZCBz3YhECHpyTt32oHwRw-51MTbEvSDjOGd7L7omtnpZtteyIt_ICrFMFfyWkDlfm6DvdLETDOJRp_RLyvEcPfqgwPNd9gYxeSaNyMg1PlE4xLTDcJkCmLHyHrXvSVH-w1M5CgVP/http%3A%2F%2Flinks.illinois.edu%2Ff%2Fa%2FHjqEDngCEvFSwO8CxiSQlQ%7E%7E%2FAAMFlAA%7E%2FRgRiEkX5P0REaHR0cHM6Ly93d3cuZ292aW5mby5nb3YvY29udGVudC9wa2cvRlItMjAyMS0wMi0wNC9wZGYvMjAyMS0wMjM0My5wZGZXA3NwY0IKYC35wC9ga1wqBFIaYWx5c29uLmdyYWR5MkBpbGxpbm9pcy5nb3ZYBAAAAAQ%7E) for fiscal year (FY) 2021, subject to funding availability. This notice is issued to allow applicants sufficient time to leverage financing, prepare and submit their applications, and give the Agency time to process applications within FY 2021. Successful applications will be selected by the Agency for funding and subsequently awarded to the extent that allowance may ultimately be made available through appropriations. All applicants are responsible for any expenses incurred in developing their applications. Complete applications may be offered in paper or electronic format to the appropriate Rural Development State Office and must be received by 4:30 p.m. local time on March 31, 2021.

**Illinois Department of Transportation**

The Illinois Department of Transportation is hosting free virtual workshops in February as part of its Building Blocks of Success series for firms interested in participating in the Disadvantaged Business Enterprise program strengthening their skills and bidding on state projects. The workshops are open to all, but some are tailored to specific districts/regions of the state.

The workshop dates and topics are:

• Feb. 23: Meet the RE, 10 a.m. to noon  
• Feb. 25: Daily Documentation and Diary, 10 a.m. to noon

Building Blocks of Success will be conducted through April. Workshop information, including dates and times, will be made available through Eventbrite at [bit.ly/DBEworkshops](https://www.eventbrite.com/o/idot-supportive-services-15629822218). Advance registration is required.

Questions can be directed to the DBE resource center at (312) 939-1100.