

Steps to recovery for Northeastern IL
businesses affected by Coronavirus
(COVID-19)

Small Business Survival Guide

Coronavirus (COVID-19)
Northeastern IL

Updated: April 7, 2020



INTERNATIONAL TRADE CENTER



Unprecedented but not unmanageable

Businesses all over Illinois are feeling the stifling effects of Coronavirus (COVID-19) with many business owners concerned about long-term business impact. This simple guide provides essential information for weathering the pandemic and leveraging the wide range of resources available to help you to stay in business. The situation with the virus is fluid. Visit www.clcillinois.edu/sbdc-itc frequently or contact the Illinois Small Business Development & International Trade Center for the latest information at (847) 543-2033 or IllinoisSBDC@clcillinois.edu.

Get emergency financial assistance for your business

Some businesses may need financial support to help them maintain operations during the downturn caused by Coronavirus (COVID-19). Thankfully, there are a number of resources available.

SBA Economic Injury Disaster Loan program (EIDL)

Click [here](#) for an overview of the SBA's EIDL program and access to the loan application portal.

If you experience problems completing your loan application contact SBA Disaster Loan Assistance by phone at 1-800-659-2955 (TTY/TDD: 1-800-877-8339) or email at disastercustomerservice@sba.gov.

Illinois DCEO Small Business Emergency Loan Fund program (SBELF)

Illinois Department of Commerce & Economic Opportunity (DCEO) provides emergency assistance to businesses through this fund. Click [here](#) to learn about the program and access the application site.

Contact Illinois DCEO customer service at CEO.Support@Illinois.gov for questions about these grant and loan programs.

Coronavirus Aid, Relief and Economic Security (CARES) Act program

The federal government approved a 2 trillion dollar stimulus package that includes a variety of relief programs for small businesses. Click [here](#) to learn more about all CARES programs and [here](#) for information about the Paycheck Protection Program (PPP), which provides businesses with forgivable payroll loans. Applications are not yet available for the PPP but updates will be provided as they become available.

SBA Express Bridge Loan Program

The SBA provides eligible small businesses with expedited working capital while they wait for long-term disaster funding. Click [here](#) to learn about the program.

If you have other questions or problems related to Coronavirus (COVID-19) contact the Small Business Development & International Trade Center at College of Lake County by phone at 847-543-2033 or by email at IllinoisSBDC@clcollinois.edu.

Reduce spread of the virus

First things first! Slowing the spread of the Coronavirus (COVID-19) is **critical** to recovery efforts and small business owners should do their part. Click this [link](#) for information from the CDC about how to reduce the spread of the virus. Similarly, understanding virus symptoms and knowing what to do in case of illness is also important. Click [here](#) for a list of Coronavirus (COVID-19) symptoms and [here](#) for information about what to do if you or people you work with get sick.

Help your people

Unemployment benefits may be available to some individuals whose unemployment is attributed to Coronavirus (COVID-19). The Illinois Department of Employment Services (IDES) recently adopted emergency rules to make unemployment benefits available to qualifying individuals. Please review this [link](#) for information about those benefits.

Additionally, employees can check into the Supplemental Nutrition Assistance Program (SNAP) (formerly Food Stamps) which helps low-income people and families buy the food they need for proper health. Click this [link](#) for additional information about SNAP.

While we cannot give definitive answers about utilities, we can offer connections to service providers that are offering support during the pandemic.

[Commonwealth Edison](#)

[T Mobile](#)

[NICOR Gas](#)

[AT&T](#)

[Verizon](#)

[Xfinity](#)

Make operational adjustments

Savvy business owners will consider making changes to the way business is conducted during a pandemic.

Not having a disaster plan during a disaster can be tough, but rarely is it too late to plan. Click [here](#) for tips on creating an emergency preparedness plan and [here](#) to learn about cost-cutting measures.

Click [here](#) to learn about employees, contractors and workplace safety from the U.S. Department of Labor and [here](#) to see Illinois Department of Labor information. Click [here](#) to read about changes to tax reporting deadlines from the Internal Revenue Service.

Comply with federal, state and local guidelines

In order to operate your businesses optimally you should understand the decisions made by our elected leaders and the information they provide to support your success. Click [here](#) to see Illinois' Economic Injury Declaration. Note that Lake County businesses can now apply for disaster assistance loans. Click [here](#) for a list of essential and nonessential businesses regarding Coronavirus (COVID-19) business closures.

Click [here](#) for the Illinois disaster proclamation and [here](#) for Lake County emergency/disaster declarations.

Leverage local expertise

In addition to the resources listed above, there are others in Lake County who want to help. Click the links below to learn more about your local resources.

- [Congressman Brad Schneider](#)
- [Lake County Government](#)
- [Lake County Health Department](#)
- [Lake County Workforce Development](#)
- [Lake County Partners](#)
- [Lake County Municipalities, economic development and chambers of commerce](#)
- [Illinois Small Business Development & International Trade Center at College of Lake County](#)