



Illinois Department of Commerce & Economic Opportunity

JB Pritzker, Governor

Business Interruption Grant (BIG) Program Frequently Asked Questions Regarding End of Year Notices

Last Updated: 1/5/20

For questions or technical issues not addressed here, please submit a to the BIG Helpdesk using the question submission form in either [English](#) or [Spanish](#). This form will be updated with common questions.

I submitted multiple applications, but have not received a notice for every application, will my application be funded?

You will be contacted directly if your grant application will be funded. If you submitted multiple applications under the same contact email that are not receiving a grant, you may only receive one email notice.

I still haven't received an email about my application, am I receiving an award?

All applicants have been notified by the Department if they are receiving an award. Awards will be transmitted to the account information provided in the grant application. Please check any junk or spam folders for messages.

If you previously unsubscribed from DCEO communications or have other emails filtering software, we may not be able to reach you. You can check if your business was posted as a grant recipient [here](#). Please contact the BIG Help Desk in [English](#) or [Spanish](#) for further information if you are on the list of grant recipients and have not received an award notice.

I submitted an application right away, why am I not receiving a grant?

Applications were reviewed based on the date they were submitted and other eligibility and priority factors required based on the programs statutory authorization. Due to the limited amount of funding available to the program, the Department was not able to fund all applications.

If more funding becomes available, will you keep my application on file?

As final award processing continues over the next few weeks, the Department may be able to make a very small number of additional awards. Those applicants will be contacted directly and no further action is needed at this time. Please follow DCEO's social media channels @IllinoisDCEO or subscribe to our newsletter for regular updates on grant funding opportunities.

If I submitted an application for ISBEL loan forgiveness, when will I be notified.

All applicants eligible for ISBEL loan forgiveness will be notified by January 11, 2021.

The BIG application did not close until December, why were applications still accepted if some that applied earlier did not receive funds?

The requirements of the program include priorities for hardest hit industries and geographies, including DIAs and counties that did not receive their own allocation of CRF funds, and businesses that haven't received other resources like PPP. Keeping the application open longer allowed DCEO to ensure the greatest possible chance of reaching smaller, minority-owned businesses, which commonly took longer to submit an application; as well as to extend funding opportunities for businesses heading into the winter months.

As a result of these aggressive equity goals, more than 80% of grants were awarded to very small businesses (less than \$1M in annual revenue) and 40% to minority-owned businesses.

Why were businesses affiliated with national chains eligible to receive grants?

Only businesses that were independently owned and operated were eligible to receive a grant. For many national chains, locations are independently owned. Grants only went to businesses with multiple locations or corporate-owned franchises if those businesses were below the established cutoff for annual revenue, and the number of awards that could go to the same business owners was limited.

Why did some businesses receive large grant awards if not enough funding was available for all applications?

After initial rounds of funding and early programs offered by the Department, many business owners indicated that fixed smaller grant sizes were not substantial enough to offset immediate risks of closure.

To ensure remaining awards would provide meaningful relief in line with businesses' needs, the majority of the grant awards under the program were scaled proportionate to the eligible costs or losses incurred by a business over two months. For some businesses, these losses were great enough to reach the maximum grant size of \$150,000, especially in hard hit industries like theaters, venues, and hospitality, where facilities and private event spaces have been nearly completely shut down.

Through the entire program, the average grant awarded has been \$30,000 and more than 70% of grants were \$20,000 or less. Four out of every five grants were awarded to businesses with less than \$1M in annual revenue.