



Illinois Department of Commerce & Economic Opportunity

JB Pritzker, Governor

Business Interruption Grant (BIG) Program Frequently Asked Questions

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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 submitted.

Application Questions

I'm in a Disproportionate Impact Area (DIA), but I don't see a question on the application?

Businesses that are located in Disproportionate Impact Area will be identified based on the business location address and zip code entered in the grant application form. Please ensure your information is entered correctly and that the business location zip code matches documentation submitted. Businesses will not receive priority for location in a DIA unless it matches the documented business address.

Does business revenue mean gross revenue or net?

Business revenues are gross revenues.

If I do not have a DUNS number, do I need to get one?

No. Please list your DUNS number if you have one, but it is not necessary to be eligible.

I did not receive a confirmation email once I submitted my application and am unsure whether my application was received?

Please check your spam folders or any email blockers. If you still have not received a confirmation email, please submit a question via the following question submission form in either [English](#) or [Spanish](#) and include an identifying characteristic for your business, like FEIN or ITIN.

How do I update my application if I accidentally submitted incomplete or incorrect information? Please submit a request detailing your need to the BIG Helpdesk form in either [English](#) or [Spanish](#) and include your application confirmation number.

What is the application deadline?

Applications will be reviewed on a rolling basis until all funds are exhausted.

I submitted my necessary documents through the supplemental link, do I also submit the rest of the application?

All applicants should fill out the application form online so that the evaluation team has all of the information it requires to size the potential grant award. If the applicant provided the required

documents outside of the application form, answer Yes to the question “Did you have an issue submitting your required documents because of a size limit?” Applicants must complete the full application form to be considered.

I’ve tried to submit and keep getting errors.

- Due to the high volume of grant applications, you may experience delays submitting your application due to web traffic ("504 Error") or other errors. We recommend saving your application answers in a separate document prior to submitting to reduce submission time should you experience technical difficulties and need to resume the application process at a later time.
- If you previously had issues submitting your application due to rejected FEIN or Account numbers, you may need to clear your browser cache or start a new application.

How do I determine what “percentage of my business” is in a particular industry?

Please review the [eligibility guidelines](#), which include details on what percentage of your revenues must be derived from a certain activity and what types of revenues to include in that calculation. As we note in these guidelines, revenues derived in the course of performing an activity – even if they are not a direct payment for that activity – may be included as part of this calculation. For example, events, performing arts, and concert venues can include sales of food and beverages served at events or concerts.

Is it ok to give a financial breakdown in the explanation area of all expenses from March 2020 to June 2020?

A detailed financial breakdown in the explanation area is not necessary. The explanation area of expenses is only to provide clarifying explanations of variances in the documents provided. Please provide all necessary documents.

Where can I enter a statement of need?

A statement of need is not necessary. Grant sizes are determined based on the complete and valid documents submitted.

Eligibility Questions

If I’m not in a DIA, am I still eligible?

Yes, businesses do not have to be located in a DIA to receive a BIG grant.

If I am not “downstate” or I am located in a county that received its own allocation of Coronavirus Relief Fund (CRF) through the CARES Act, am I still eligible?

Yes, businesses located in any county in Illinois are eligible.

Are business owners that have an ITIN eligible to apply?

Yes, business owners with an ITIN are eligible to apply.

Are non-profits eligible? Who should be listed as the owner?

Yes, non-profit organizations are eligible. The executive director or another leader authorized to make organization decisions should be listed as the owner for the purposes of the application.

What types of nonprofits are eligible to apply?

Any nonprofit may apply, as long as they meet other eligibility guidelines. Note that losses due to a decline in government transfers are not eligible to be replaced through BIG grants.

Are 501c(6)s eligible?

Yes

Are convention and visitors' bureaus (CVBs) eligible?

- Yes, CVBs can apply for BIG. However, BIG awards cannot replace typical state or local government grants or other governmental funding. It may only cover losses associated with revenue that are not from government transfers. Examples of eligible losses of revenue that are not government transfers include memberships, advertising revenue, and other private business support.
- CVBs should select "Tourism and Travel" as their industry when filling out the application.
- Instead of uploading bank statements for the months of July and August 2019 and 2020, CVBs should upload a monthly revenue report that reflects their revenues from various sources in these months, particularly being sure to separate out revenue from government transfers.
- CVBs should note in the comment box at the bottom of the documentation section that states (1) They are a CVB, and (2) they have uploaded the monthly revenue reports instead of bank statements in line with guidance from the DCEO Office of Tourism.

What does it mean for a business to be independently owned and operated?

"Independently owned and operated" means a business concern that independently manages and controls the day-to-day operations of its own business through its ownership and management, without undue influence by an outside entity or person that may have an ownership and/or financial interest in the management responsibilities of the small business. For example, a business where a separate company has a majority stake and the ability to make decisions about day-to-day operations of that business is not independently owned and operated.

Which heavily impacted industries are eligible and does my business qualify?

Please see the [eligibility guidelines](#) for detailed definitions of heavily impacted industry categories.

What do "priority industries" mean?

Please see the [eligibility guidelines](#) for detailed definitions of priority industry categories.

What about business that almost exclusively serve the heavily impacted industries, such as a ticketing agency for concerts?

These would be considered support services for arts and events, but not a heavily impacted industry.

Are organizations that produce content for performing arts but do not own or operate an event or performance venue eligible to receive priority?

Arts organizations that create content for performances, such as dance companies or theater companies, should identify themselves as a "[Support service of arts or events](#)" when responding to the question, "*Is your business in any of the following industries or activities?**"

I am a performer. Does that count as a support service for arts or events?

Please review the [eligibility guidelines](#). Performers themselves are not considered a "support service for arts or events" *unless* they provide over 50% of their services as support for meetings and social events, such as weddings. Note that, in any case, the performer must operate a sole proprietorship or LLC. Independent contractors or freelance workers that do not operate a sole proprietorship are not eligible.

Will businesses affected by regional mitigation be prioritized? If so, if I applied before the regional mitigation went into effect, do I still get priority?

Yes, businesses *directly impacted* by regional mitigation measures to prevent the spread of COVID 19 will receive priority for review of their application. This does not include businesses in these regions that are not directly subject to new guidelines. Prioritization groups are updated depending on the regional mitigations that are in effect. Applicants directly impacted by regional mitigations are prioritized based on regional mitigation if their application was sent in at any time up until two weeks following the removal of those mitigation measures.

How long will a business that has been subject to additional mitigations due to a regional resurgence receive priority?

Businesses that have been subject to additional mitigations because of COVID resurgence will be eligible for priority consideration for BIG during the mitigation period and for an additional two weeks after the mitigations end.

If I have already received a BIG grant in the first round, a PPP loan or another form of emergency COVID support, can I still apply and receive another grant?

Yes, businesses that have already received some form of assistance are still eligible to receive a BIG, however businesses that have not received any form of assistance may be prioritized. Businesses that have already received some form of federal (PPP, EIDL) state or local assistance supported through the CARES Act must not duplicate this assistance with their BIG grant. [Read more here](#).

What businesses are "not" eligible for the grant?

Most small businesses in Illinois are eligible. Please see the [eligibility guidelines](#) for detailed definitions of excluded businesses.

If I am a sole proprietor and I count myself as the only employee, am I eligible?

Yes, sole proprietorships where the owner is the only employee are eligible.

Am I eligible if I have been in business for less than a year as of August 2020 and do not have two months of year over year revenue statements?

- Yes, businesses that have been in business for less than a year are eligible. A business must have been in operation for at least three months prior to March 2020.
- Please submit two sets of two months of consecutive bank statements showing business revenues, for example January and February 2020 and July and August 2020. Please note that you have uploaded alternate months due to business being in operation less than one year in the comment box for "details about your documents" in the BIG application.

Are franchises eligible?

A franchise is eligible if it is independently owned and operated and meets the other [eligibility criteria](#).

If my revenue losses were in 2019, am I eligible?

No, per federal guidelines, BIG grants may only support eligible costs that have occurred after March 1, 2020 as outlined in the [certification and attestations](#).

Can a Park District with an indoor fitness center apply?

Please review the [eligibility guidelines](#). A Park District that is a unit of local government is not eligible.

Are hotels considered heavily impacted?

No, except in the rare circumstance that a hotel makes over 40% of its revenue from on-site events. Please review the [eligibility guidelines](#). However, hotels would be considered related to Tourism.

Are services supported by offices eligible, such as cleaning?

Yes.

Are taxis considered tourism?

No.

Are dance studios that are not affiliated with a performing arts venue a priority industry?

Dance studios that are not part of a performing arts venue are not considered a “Highly Impacted Industry.” However, they are eligible as a “Support service of arts or events” and should select that category in the second industry question in the application.

Are businesses that received the Child Care Restoration Grant eligible? What if some of a business’s sites were eligible and some not?

No, businesses that were eligible for the Child Care Restoration Grant (CCRG) are not eligible for this round of BIG funding. Businesses that had at least one of their sites eligible for CCRG are not eligible for this round of BIG funding.

Is there a minimum revenue size for round 2?

No, businesses do not need to have exceeded a minimum revenue size. However, businesses must attest that they have at least \$5,000 in eligible costs or losses.

Which business location is used to determine whether a business is in a DIA?

Businesses with more than one location should provide the business location where the majority or plurality of their employees work. Note that the document provided for “Proof of Business Location” must match this business address.

If I am not located in a DIA but my business provides services to a DIA, am I a DIA?

No.

Is a business owned by an elected official eligible for this program?

Elected officials are eligible to apply, providing they meet the eligibility requirements of this program. This guidance does not supersede any requirements or prohibitions imposed by other applicable law, including the Illinois Governmental Ethics Act.

In order to receive the grant or keep my grant funds, is it required that I follow COVID-19 executive orders, rules, Restore Illinois guidance, and mitigation restrictions?

Yes. Section 7 of the Certification that all BIG recipients agree to states: “The subrecipient has complied and will continue to comply with all relevant laws, regulations, and executive orders from the State and federal government, including the social distancing guidelines as promulgated by the Executive Orders of the Illinois Governor.” Accordingly, if your business does not follow the COVID-19 restrictions issued by the State, your business will be deemed ineligible and grant funds will not be issued. If your business has already received a BIG grant and is found to be in violation of COVID-19 restrictions issued by the State, that award will need to be returned.

Documentation Questions

Which documents should be uploaded to verify a business rent or mortgage? Do you need verification of the payment processing/cleared check?

Documents that reflect the cost of business rent or mortgage. This could include an executed lease or mortgage statement. Verified payment is not necessary.

For heavily impacted industries, which types of utilities expenses can we include in our documentation?

Businesses in heavily impacted industries may upload documentation that reflect a range of utilities expenses, including electricity, water, sewer, gas, waste management, phone, and Internet.

Do I need to provide documentation that due to reduce revenues I have been unable to pay my mortgage?

No, this additional documentation is not required. Understanding of the eligible uses of BIG grant funds will be captured via the grant [certification and attestations](#).

What type of documents satisfy the requirement of business ID?

By business ID, we mean business owner identification card. This could be a state ID, driver’s license, or passport, for example, for the owner of the business. For nonprofits, this ID should be provided for the executive director or another leader authorized to make organization decisions.

What if my business or organization is seasonal and documents from July and August are not representative of the losses that my business has faced?

- Businesses that experience seasonality in revenues such that July and August statements would not be representative of the losses they have incurred may submit statements for alternate months.
- These businesses should submit two consecutive months of statements for both 2020 and 2019, with the earliest eligible month being March.
- The business should note in the box regarding “details about your documents” that you have submitted statements for alternate months, specifying the months, due to seasonality with a brief explanation.

Which bank statements should I submit, checking or savings?

Applicants should submit the business bank statements that most accurately reflect the revenues coming into the business, which is normally the business checking account.

What if I don't have 2019 tax returns?

Applicants who do not have 2019 tax returns because their business opened in 2019 and they were not required to file taxes in that year should select "No – my business opened in 2019 and I did not need to file taxes" and the required documents list will change accordingly.

Applicants who have not signed and filed their 2019 tax returns because they received an extension should answer "No" to the question "Did you file 2019 business tax returns?" The application will adjust and the applicant should upload their Form 2350 (formal notice of extension). In the document upload section the applicant should upload their 2018 tax return (the screen will still request 2019, but reviewers will accept 2018 with the extension form).

Should employee benefit insurance (health, dental, vision, life) be included with insurance bills or payroll expenses?

Applicants should include employee compensation costs, including benefits, with their payroll expenses.

If your tax returns are filed electronically, does it need to be printed and signed for upload?

The tax return needs to have a valid signature. A valid signature may include a scanned copy of a printed and signed tax return, or include the tax preparer's stamped, typed, signed, or printed name and SSN, EIN (Employer Identification Number), or PTIN (Preparer Tax Identification Number).

Do I need to upload the signed certification document?

No, this is incorporated within the digital signature on the online application.

Other Questions**How is the grant amount calculated?**

Grant amounts will be calculated based on two months of eligible operating expenses for businesses in heavily impacted industries and two months of revenue losses for all other industries.

If I applied and did not receive funding in the first round, do I need to re-apply?

Yes, if you applied in a previous round of BIG (prior to September 17, 2020), you must re-apply for this round.

Is the grant taxable?

Yes, grant proceeds will count to 2020 taxable income and businesses must submit a completed and signed W-9 with their application.

Should employee benefit insurance (health, dental, vision, life) be included with insurance bills or payroll expenses?

Applicants should include employee compensation costs, including benefits, with their payroll expenses.

If I applied in a previous round of BIG and did not receive the grant, what went wrong?

The most common reasons businesses did not receive a grant in the previous round of BIG are:

- Insufficient annual revenues (with this round there is no revenue minimum).

- Incomplete or inaccurate documentation – such as missing W-9 forms, missing Business Owner identification and incomplete or unsigned tax returns.
- Lack of response to attempted outreach to collect additional documentation.

Does the grant impact Pandemic Unemployment Assistance (PUA)?

Sole proprietors that are eligible for Pandemic Unemployment Assistance may not duplicate any business losses that are currently being covered by PUA with BIG.

Where can I find out if I am eligible or if I am in a DIA?

Please review the [eligibility guidelines](#). A searchable map of DIAs is posted [here](#).

I submitted a question to the Helpdesk, how soon will I receive a response?

The majority of questions will receive a response within one business day. This may take a little longer if there has been a recent technical issue.

What if I've taken out a loan to supplement my revenue?

The evaluation team will not include loan proceeds that appear on the business bank statement when calculating losses in revenues post-pandemic compared to pre-pandemic.

Is this a grant or a loan? Does it need to be repaid?

BIG proceeds are grant funds and do not to be repaid if they are used for eligible purposes.

The [certification](#) signed by BIG award recipients outlines eligible costs and states they must be "incurred during the period that begins on March 1, 2020, and ends on December 30, 2020." Must we use all of our grant funds on eligible costs by December 30?

Yes, but these funds can be used to reimburse eligible costs incurred between March and December, *including costs incurred prior to receiving the grant*. As long as a BIG recipient has spent at least the amount of their grant in eligible costs and those costs have not already been offset by some other government support through a grant or forgiven loan, they can consider this grant reimbursement for *those* costs and can spend funds on their operations as they see fit going forward.

I invested cash in my business in the form of equity in July or August 2020, so my bank statements are not reflective of operating losses. How do you take this into account when reviewing my application?

If a bank deposit on a bank statement includes a large deposit that reflects an equity investment as opposed to operating revenues, we will exclude that amount when determining your eligibility for this program based on your business losses. Please denote deposits that reflect equity investments on your submitted bank statements by either making notes directly on the scanned document or making notes in the text box that accompanies the document upload section.