



Illinois Department of Commerce & Economic Opportunity

Guidance for Businesses and Organizations that Receive Business Interruption Grants (BIG) and Funds from Other CARES Act Programs

Funds provided through the CARES Act (PPP loans, BIG grants, and some other loan/grant programs) may not be used to cover the same costs twice. In other words, combined, **those grants and loans cannot exceed the total eligible costs that your company has experienced since March 2020 under each respective program.**

Eligible use of funds from the Business Interruption Grants Program is limited to costs and losses incurred due to the COVID-19 pandemic. Grant proceeds may be used for:

- Reimbursing costs and losses such as inventory and equipment (including Personal Protective Equipment and other supplies to promote health and safety)
- Compensation (including salaries, wages, tips, paid leave, and group healthcare benefits)
 - Over and above what was covered by your PPP loan, if the grant proceeds are spent during your PPP covered period for forgiveness
 - After the covered period ends, there is no restriction
- Rent, mortgage, insurance premiums, and utilities
 - Over and above what was covered by your PPP loan, if the grant proceeds are spent during your PPP covered period for forgiveness
 - After the covered period ends, there is no restriction
- Payment of principal and interest on business loans (excluding EIDL and PPP loans)
- Lease payments
- Technology to facilitate e-commerce
- Professional services procured (including the design and construction of environments necessary to promote physical and social distancing and cleaning and disinfecting services)

You may have applied to multiple CARES Act programs around the same time without intending to receive duplicate coverage, but you have now received approval for funding under two or more programs that, in combination, exceeds your eligible expenses. If this has happened to your business, please contact the Department for assistance in resolving this issue.