



## Illinois Department of Commerce & Economic Opportunity

JB Pritzker, Governor

### Business Interruption Grants – Requirements

*Last Updated: 06/26/20*

Businesses must meet the following requirements to be eligible for each of the respective categories of funds available through the first round of Business Interruption Grants.

#### 1) Restaurants and Bars

- a. Business had between \$80,000 and \$3 million in revenue in calendar year 2019, or a pro-rated amount if in operation for less than a year prior to March 2020.
- b. Must have experienced at least \$10,000 in operating losses since March 21, 2020. Businesses that have experienced at least \$20,000 in operating losses are eligible for a larger grant award.
- c. Must have been operating for at least three months prior to March 2020.
- d. A for-profit corporation or limited liability corporation, partnership, sole proprietorship authorized to conduct business in the State of Illinois, or a 501c3 or 501c19 nonprofit;
- e. Business consists of at least one establishment licensed to prepare and serve food and/or beverages for on-site consumption;
- f. Must not have been open to the public for on-site consumption of food or beverages between March 21, 2020, and June 17, 2020.
- g. The following businesses are not eligible:
  - i. Event spaces or banquet halls;
  - ii. a private club or business that limits membership for reasons other than capacity;
  - iii. a business that derives less than 80% of its gross annual revenue from food and beverage sales;
  - iv. a government-owned business entity (except for businesses owned or controlled by a Native American tribe);
  - v. a night club or strip club;
  - vi. an establishment similar to any enumerated above; or
  - vii. a business in which a majority owner has a financial or familial connection to a director, principal shareholder or leadership member of the Department or Department's partner under the program.

#### 2) Fitness Centers

- a. Business had between \$80,000 and \$2 million in revenue in calendar year 2019, or a pro-rated amount if in operation for less than a year prior to March 2020.
- b. Must have experienced at least \$20,000 in operating losses since March 21, 2020.
- c. Must have been operating for at least three months prior to March 2020.

- d. A for-profit corporation or limited liability corporation, partnership, sole proprietorship authorized to conduct business in the State of Illinois, or a 501c3 or 501c19 nonprofit;
- e. Business consists of at least one establishment that is open to members or the general public to participate in activities related to physical fitness on-site;
- f. Business has a current membership agreement or liability waiver required of all health and fitness centers open to the public.
- g. The following businesses are not eligible:
  - i. businesses primarily engaged in indoor recreation;
  - ii. businesses that exclusively provide mobile or remote services without a physical establishment where members or the public engage in physical fitness activities on-site;
  - iii. a private club or business that limits membership for reasons other than capacity;
  - iv. a government-owned business entity (except for businesses owned or controlled by a Native American tribe);
  - v. an establishment similar to any enumerated above; or
  - vi. a business in which a majority owner has a financial or familial connection to a director, principal shareholder or leadership member of the Department or Department's partner under the program.

### 3) Barbershops and Salons

- a. Business had between \$80,000 and \$500,000 in revenue in calendar year 2019, or a pro-rated amount if in operation for less than a year prior to March 2020.
- b. Must have experienced at least \$10,000 in operating losses since March 21, 2020.
- c. Must have been operating for at least three months prior to March 2020.
- d. A for-profit corporation or limited liability corporation, partnership, sole proprietorship authorized to conduct business in the State of Illinois, or a 501c3 or 501c19 nonprofit;
- e. Must have engaged in provision of hair, nail, and other services related to the certifications below.
- f. Must hold an active certificate of registration as a barber, cosmetologist, esthetician, nail technician, hair braider, or hold an active certificate of registration to operate a barber shop or cosmetology, hair braiding , esthetics, or nail technology studio business pursuant to Article IIID of the Barber, Cosmetology, Esthetics, Hair Braiding, and Nail Technology Act of 1985.
- g. The following businesses are not eligible:
  - i. a private club or business that limits membership for reasons other than capacity;
  - ii. a government-owned business entity (except for businesses owned or controlled by a Native American tribe);
  - iii. an establishment similar to any enumerated above; or
  - iv. a business in which a majority owner has a financial or familial connection to a director, principal shareholder or leadership member of the Department or Department's partner under the program.

### 4) Severe Disproportionately Impacted Areas (DIAs with Recent Property Damage from Civil Unrest)

- a. Company has been closed or had reduced operations due to government orders, public health guidelines, or severely depressed demand during the COVID 19 pandemic.
- b. Over 80% of their Illinois workforce works onsite at an establishment located in a severe disproportionately impacted area (a DIA with significant recent property damage due to civil unrest), as of February 2020. A listing of those areas is available [here](#).
  - i. Note: Severe DIAs are *a subset* of all disproportionately impacted areas identified for the BIG program, which are areas that have experienced high COVID rates and have relatively high poverty rates.
- c. Business had between \$80,000 and \$2 million in revenue in calendar year 2019, or a pro-rated amount if in operation for less than a year prior to March 2020.
- d. Must have experienced at least \$20,000 in operating losses since March 21, 2020.
- e. Must have been operating for at least three months prior to March 2020.
- f. A for-profit corporation or limited liability corporation, partnership, sole proprietorship authorized to conduct business in the State of Illinois, or a 501c3 or 501c19 nonprofit;
- g. The following businesses are not eligible:
  - i. Independent contractors or freelance workers that do not operate a sole proprietorship;
  - ii. a business primarily engaged in speculative activities that develop profits from fluctuations in price rather than through normal course of trade;
  - iii. a business that earns more than a quarter of its annual net revenue from lending activities, unless the business is a non-bank or non-bank holding company certified as a Community Development Financial Institution (CDFI);
  - iv. a business engaged in pyramid sales, where a participant's primary incentive is based on the sales made by an ever-increasing number of participants;
  - v. a business engaged in activities that are prohibited by federal law or applicable law in the jurisdiction where the business is located or conducted. (Included in these activities is the production, servicing, or distribution of otherwise legal products that are to be used in connection with an illegal activity, such as selling drug paraphernalia or operating a motel that knowingly permits illegal prostitution);
  - vi. a business principally engaged in managing real property for rent by residential, commercial, or industrial tenants;
  - vii. a business principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting;
  - viii. a government-owned business entity (except for businesses owned or controlled by a Native American tribe);
  - ix. a business primarily engaged in political or lobbying activities;
  - x. a business that manufactures or sells at wholesale, tobacco products, liquor or that manufactures or sells firearms at wholesale or retail;
  - xi. an employment agency;
  - xii. a pawn shop;
  - xiii. a liquor store;
  - xiv. a storage facility or trailer-storage yard or junk yard;

- xv. an establishment similar to any enumerated above; or
- xvi. a business in which a majority owner has a financial or familial connection to a director, principal shareholder or leadership member of the Department or Department's partner under the program.