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## Senator Ram Villivalam

*Illinois State Senate  
8th Legislative District*

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## Hotlines

**The Illinois Department of Public Health (IDPH)** has a statewide COVID-19 hotline:  
1 (800) 889-3931 or [DPH.SICK@ILLINOIS.GOV](mailto:DPH.SICK@ILLINOIS.GOV).

**Cook County Coronavirus Hotline:** (708) 633-3319; [ccdph.COVID19@cookcountyhhs.org](mailto:ccdph.COVID19@cookcountyhhs.org)  
Monday-Friday 9 a.m. and 4 p.m.

**City of Chicago Coronavirus Response Hotline:** (312) 746-7425 (SICK)

Mon-Fri 8am-4pm

Call them for instructions especially for those who are uninsured [www.chicago.gov/coronavirus](http://www.chicago.gov/coronavirus)

**Swedish Hospital:** COVID-19 Hotline staffed with trained clinicians available to answer questions and offer assistance and the latest guidance. The number is (773) 907-7700

**IDES Phone Line** - 1-800-244-5631

**Illinois Domestic Violence Hotline:** Call or text 877-863-6338 (available 24/7) for confidential help and information.

**Call4Calm:** Text the following words to 552020 for corresponding purpose

“TALK” for a counselor in English

“HABLAR” for a counselor in Spanish

“FOOD” for information about food banks

“UNEMPLOYMENT” for the latest information about unemployment

“SHELTER” for information about housing

**For the Frontline Workers Crisis Counseling service** - <Text FRONTLINE to 741741>

**National Alliance on Mental Illness (NAMI) Chicago Hotline:** 833-626-4244 (available 24/7)

**National Suicide Prevention Lifeline** - 1-800-273-8255

**Crisis Text Line:** 741-741

**DCFS Child Abuse Hotline** - 1-800-25-ABUSE (1-800-252-2873 or TTY 1-800-358-5117)

**Division of Rehabilitation Services (DRS)** - 1-877-581-3690

Receive assistance regarding DRS programs and services that are designed to allow those with disabilities throughout the state to live, learn, and work independently. These services include in-home services, assistive technology, vocational and occupational rehabilitation, educational services for individuals with all types of disabilities, including deaf or hard-of-hearing Illinoisans, blind people, and people with low vision, along with other supports.

## Non-Essential Business Complaint Form -

<https://app.smartsheet.com/b/form/da22b3bda11940338dc00628e56486fd>

## General Resources

Keep up to date with the latest information:

- **State of Illinois** - [coronavirus.illinois.gov](https://coronavirus.illinois.gov)
- Center for Disease Control - <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- Cook County - text "AlertCook" to 888-777
- City of Chicago - <https://www.chicago.gov/city/en/sites/covid-19/home.html>
- <http://google.com/covid19>

Personal Protective Equipment:

- Donations: [PPE.donations@Illinois.gov](mailto:PPE.donations@Illinois.gov)
- To Manufacture PPE in Illinois: [ima@ima-net.org](mailto:ima@ima-net.org)
- Procurement inquiries: [Covid.procurement@illinois.gov](mailto:Covid.procurement@illinois.gov)

Business Assistance

- Essential Business inquiries: contact 1-800-252-2923 or [CEO.support@illinois.gov](mailto:CEO.support@illinois.gov)
- IL Small Business Assistance: email [CEO.support@illinois.gov](mailto:CEO.support@illinois.gov) (DCEO) [or click here.](#)
- Federal Small Business loans visit: <https://disasterloan.sba.gov>.
- Business insurance coverage: <https://mc.insurance.illinois.gov/messagecenter.nsf>.

Individual Assistance:

- Employee workplace rights complaints: contact the Attorney General's Office at (844)740-5076 or [submit a complaint online](#).
- Unemployment insurance inquiries: call Claimant Services at (800) 244-5631.
- Resources for people with disabilities: visit [www.DDD.Illinois.gov](http://www.DDD.Illinois.gov).
- [Consumer guidance on debts due](#) and regulated financial sectors..
- Airbnb [Housing opportunities for first responders](#) and medical professionals.
- For [insurance coverage guidance](#) from the Department of Insurance.
- Medication Affordability Assistance visit: <https://abe.illinois.gov/abe/access/>
- Illinois taxpayer information: visit [DOR's resource page](#).
- **Call4Calm:** Text the following words to 552020 for corresponding purpose
  - "TALK" for a counselor in English
  - "HABLAR" for a counselor in Spanish
  - "FOOD" for information about food banks
  - "UNEMPLOYMENT" for the latest information about unemployment
  - "SHELTER" for information about housing

Other Resources:

- IDFPR list of licensees and consumers impacted by COVID-19 visit: <https://www.idfpr.com/COVID-19.asp>
- School related inquiries visit <https://www.isbe.net/covid19>
- Remote Work Resource Center - <https://grow.google/remotework/>

## Personal Health and Safety

I think I have COVID-19.

If you think you have been exposed to COVID-19 and develop a fever and symptoms, such as cough or difficulty breathing, call your doctor for medical advice. By calling ahead to your doctor before going in for care, you allow the medical facility to take the right steps to protect themselves and other patients.

If you are a close contact of someone with COVID-19 and develop symptoms of COVID-19, call your healthcare provider and tell them about your symptoms and your exposure. They will decide whether you need to be tested. Keep in mind that there is no treatment for COVID-19 and people who are mildly ill may be able to isolate and care for themselves at home. Also, keep in mind that our state's access to testing is limited right now, so mild cases may not require testing.

If you are at higher risk for serious illness:

- People at higher risk for serious illness from COVID-19 should contact their healthcare provider early, even if their illness is mild.
- Older adults and people who have severe underlying chronic medical conditions like heart or lung disease or diabetes seem to be at higher risk for developing more serious complications from COVID-19 illness.

If you believe you are experiencing life-threatening symptoms, call 9-1-1.

If you have questions about Coronavirus, call the Illinois Coronavirus Disease (COVID-19) Hotline

**Phone number: 1(800) 889-3931 or,**

**Email: [DPH.SICK@ILLINOIS.GOV](mailto:DPH.SICK@ILLINOIS.GOV)**

Swedish Hospital's Coronavirus Help Line (773-907-7700) is staffed with clinicians who can help screen symptoms and answer questions on what to do next. Interpretive services are available to assist in most languages.

Where can I receive care?

[List of all Federally Qualified Health Clinics \(FQHCs\) in Chicago](#)



[Heartland Health Center Wilson](#): 773-751-7800

### [All Heartland Health Center Locations](#)

[Chicago Women's Health Center](#): Mon-Fri 9-4pm; 773-935-6126

by appointment only

1025 W. Sunnyside, Suite 201

Chicago, IL 60640

[Sunnyside Health Center](#): Mon-Fri 8am-5pm; 773-878-8098

appointments encouraged

4501 N. Sheridan Rd

Chicago, IL 60640

### [Planned Parenthood of Illinois \(PPIL\)](#)

**PPIL Rogers Park**: 773-942-7193;

5725 N. Broadway

Chicago, IL 60660

[Online Appointments and All locations](#)

How can I get tested for COVID-19? Is there any cost?

The Illinois Department of Health has worked with private industries and health care providers to expand testing in Illinois. Due to this expansion, more people can be tested. You can find a full list of facilities providing this testing in Illinois [here](#). [There is also a map of everywhere you can receive a COVID-19 test in the United States](#). You can find more guidance on testing from the Illinois Department of Public Health [here](#).

**If you think you have COVID-19, please call your healthcare provider before traveling to the testing facility. This will allow the provider to determine your eligibility and limit any potential risk.**

The federal Centers for Disease Control and Prevention (CDC) and the Illinois Department of Public Health (IDPH) are currently covering the cost of the lab test for COVID-19. Yet, hospitals might still charge their own fees for collecting the specimens, which then could be billed to the patient or to the patient's health insurance issuer. Call your insurance provider to discuss available coverage. Also, if you are experiencing symptoms of COVID-19, contact your health care provider or local health department. [The Illinois Department of Insurance \(DOI\) has issued a FAQ regarding insurance coverage and COVID-19](#).

I have tested positive for COVID-19. Does my insurance cover my treatment? Will I have to pay out of pocket for it?

Insurance carriers must cover emergency services for an emergency medical condition at in-network levels regardless of which provider performs the services. Emergency services include transportation services, such as ambulance services, as well as inpatient and outpatient hospital services that are needed to evaluate or stabilize the patient. Many individuals who have contracted COVID 19 have not required emergency services. Still, exceptional circumstances may arise.

The Illinois Insurance Code prohibits individual or group accident and health insurance carriers from imposing any pre-existing condition exclusions, including in connection with COVID 19. Federal law and state regulations provide protections against preexisting condition exclusions in health insurance coverage, as well. However, pre-existing condition consumer protections do not apply to short-term, limited-duration health insurance coverage or excepted benefit policies. We recommend calling your insurance provider to discuss available coverage. DOI has issued a FAQ regarding insurance coverage and COVID-19; it can be found by visiting: <https://insurance.illinois.gov/Newsrsls/2020/03/COVID-19-FAQ.pdf>

Should I wear a facemask?

**Yes**, as of Friday, April 3 state policy has changed about facemasks. We are now recommending that if you are in public, all people should wear non-medical grade facemasks. As before, we encourage you to donate all medical-grade facemasks, especially N-95 masks, to medical personnel.

[Here are some do's and don'ts of wearing a facemask from the Illinois Department of Public Health.](#)

[CDC DIY Cloth Face Coverings \(April 4\)](#)

[U.S. Surgeon General How to Make Your Own Face Covering \(YouTube\)](#)

**Order Chicago made masks here:**

<https://dearborndenim.us/products/washable-fabric-mask> or

<https://nestledstore.com/product/protective-face-mask/>

How is “stay-at-home” being enforced?

Staying home is critical to reducing the spread of COVID-19 in your community and adhering to this order will save lives. Several state and local agencies will monitor compliance and, if necessary, enforce this order. The Illinois State Police has collaborated with local law enforcement on the requirements of the order and techniques designed to encourage

cooperation that are consistent with best practice and the principles of community policing and procedural justice. Law enforcement is more likely to intervene if they witness or receive reports of:

- crowds of people gathering, especially in locations that should be closed to the public or
- constitute non-essential business;
- flagrant violation – such as a bar or restaurant having a room full of customers eating in, or a
- movie theater continuing to operate;
- employees being asked to report to work in-person where the business is not supposed to be
- open or appropriate social distancing precautions are not taking place.

If you do not adhere to these Executive Orders, the Illinois Department of Public Health and Certified Local Health Departments have the authority...to order that a place be closed and made off limits to the public “to prevent the probable spread of a dangerously contagious or infectious disease . . . until such time as the condition can be corrected or the danger to the public health eliminated or reduced in such a manner that no substantial danger to the public's health any longer exists.” 20 ILCS 2305/2(b). The process of issuing such an order is set forth in 20 ILCS 2305/3(c). Furthermore, police officers, sheriffs and all other officers in Illinois are authorized to enforce such orders.

A business or group of people is clearly violating the stay-at-home order.

If you see crowds of people gathering, a bar or restaurant opening with customers eating inside, or employees being asked to report to work in-person where the business is not supposed to be open or the business is not taking appropriate social distancing precautions, **contact your local law enforcement.**

## Homelessness

**Call4Calm:** Text SHELTER to 552020

**City of Chicago** residents can call 311 for information on the nearest shelter. Transport is being provided via Lyft rides to shelters from any location city-wide. Catholic Charities is coordinating these rides. Folks that need shelter do not need to go to a police department or hospital they should call 311 from where they are located.

**Students experiencing homelessness can contact ISBE's homeless liaison.**

City of Chicago: Chevelle Bailey; (773) 553-3593; cjbailey1@cps.edu

Cook County: Matt Hanafee; (815)740-4322; mhanafee@willcountyillinois.com

[Map of State](#)

## Mental health resources

**For the Frontline Workers Crisis Counseling service - [Text FRONTLINE to 741741](#)**

[National Alliance on Mental Illness](#) (NAMI)

Chicago Hotline 833-626-4244

NAMI Chicago's free and confidential helpline is open seven days a week, staffed by clinicians and peers who can guide you through types of treatment, lend a compassionate ear, connect you to legal and housing support, and can also provide resources for mental health professionals and clinicians. They are there for family members, individuals, friends, and communities in need of mental health support.

Monday through Friday 9 AM to 8 PM

Saturday and Sunday 9 AM to 5 PM

Closed on Holidays

**Call4Calm:** Text the following words to 552020 for corresponding purpose

“TALK” to receive a call within 24 hours from a counselor in English

“HABLAR” to receive a call within 24 hours from a counselor in Spanish

**Crisis Emergency Health Care Providers (IDHS)**

<https://www.dhs.state.il.us/page.aspx?item=30893>

### **The Kedzie Center**

The Kedzie Center has suspended in person therapy and psychiatry sessions. They are still providing phone sessions, and are communicating via email and social media. Clinicians are contacting clients and they are posting updates and resources on their website and social media outlets.

They would like to provide group support to partners who remain on the front lines, namely health care workers, first responders and older adult providers. If you think any of your staff would be interested in an ongoing virtual support group or check-in, they would be happy to support you. <https://www.thekedziecenter.org/resources>

You can also call 773-754-0577 or email [info@thekedziecenter.org](mailto:info@thekedziecenter.org).

### **Triology Behavioral Healthcare**

Triology's mission is to support people in their recovery from mental illness by helping them discover and reclaim their capabilities, life direction and well-being.

They are a private, not-for-profit behavioral healthcare organization with more than 45 years of experience serving people with mental illnesses in the City of Chicago and the surrounding suburbs.

Trilogy will continue to provide all services remotely. Clients need to contact their providers, and those looking for services need to reach out to the intake line- 773-382-4060. The crisis line is 1-800-322-8400.

For more information or updates, please visit our website at <https://www.trilogyinc.org>

### **InTouch & Motion**

InTouch & Motion offers healing arts and creative therapies for your mind, body, and spirit.

Accepting clients and offering services via Telehealth! They use a HIPAA compliant platform, Clocktree, and no installation or app is required. Clients get an appointment link via email, and all you need is a computer, tablet, or smart phone with a microphone and camera.

main office: 773-850-9046

direct line: 773-850-0712 (Amanda Mitchell)

### **Domestic Violence resources**

Victims may directly call the Helpline at 1-877-TO END DV (1-877-863-6338 voice or 1-877-863-6339 TTY)

### **Illinois Domestic Violence Hotline:**

Call or text 877-863-6338 (available 24/7) for confidential help and information. Additional information is available at [The Network Advocating Against Domestic Violence](#) and [The National Domestic Violence Hotline](#).

**Women's Shelters Cook County:** <https://www.womenshelters.org/co/il-cook>

If you feel unsafe in your home during this quarantine period, there is still help for you. <https://www.futureswithoutviolence.org/get-updates-information-covid-19/>

Are you hurting from your stay at home with an abusive partner? There is hope. Visit [www.icasa.org](http://www.icasa.org) to connect with local crisis centers. Also, visit <https://www.futureswithoutviolence.org/get-updates-information-covid-19/> and <https://www.rainn.org/>

Your physical, mental and emotional health is important at this time. Remember to: Stay calm, Stay connected, Get outside, Stay entertained

**The National Sexual Assault Hotline** continues to be a confidential, anonymous resource 24/7". To get help: Call 800.656.HOPE (4673); Visit [online.rainn.org](http://online.rainn.org)

**Illinois Coalition Against Sexual Assault** <http://www.icasa.org/>

## Information for Immigrants

[ICIRR's Comprehensive Guide for Immigrants](#)

Illinois Coalition for Immigrant and Refugee Rights (ICIRR) [Community Resources](#)

All benefits, opportunities, and services provided or administered by the City of Chicago are accessible to all residents, regardless of birth country or current citizenship status.

([Mayoral E.O. 2020-02](#)).

Emergency rooms do not ask patients for proof of citizenship.

Call Rush at (888) 352-RUSH to be screened. Any other hospital will also take them. They need to be first screened by phone

Undocumented families can receive CPS food assistance. They do not ask for proof of citizenship, ID, or proof of a student attending that particular school.

Cook County Health (CCH) system treats undocumented people living within the county of Cook, which includes the city of Chicago. CCH is a public health system with a strong charity program called CareLink, for people who are uninsured or undersinsured, including undocumented immigrants. The vast majority of CareLink recipients are undocumented.

[CareLink](#) is accepted in all health clinics and hospitals within CCH. Those with CareLink do not have to worry about any medical bills.

List of CCH hospitals and primary care clinics: <https://cookcountyhealth.org/our-locations/>

### HANA Center

773-583-5501

4300 N. California Ave.

HANA Center's mission is to empower Korean American, immigrant, and multi-ethnic communities through social services, education, culture, and community organizing to advance human rights.

HANA Center has suspended in-person services. They will continue to provide all services through telephone/webinar/email, as much as possible. They will be actively monitoring and redirecting calls from their main line 773-583-5501 to the appropriate personnel.

### World Relief Chicago

773-583-9191

3507 W. Lawrence Ave.

World Relief Chicago is committed to providing professional, compassionate, and affordable immigration legal assistance for low income immigrants and refugees in Chicago.

World Relief's office will be closing for the next two weeks, and staff will be working remotely. People can still reach staff in all of the usual ways (calls to their work phones will be forwarded to their Google Voice accounts), and they will be providing support for their clients remotely.

[See this spreadsheet for on-going updates to immigrant resources.](#)

## Restore Illinois - A Public Health Approach to Safely Reopen Our State

[Click here to read the full Restore Illinois Plan](#)

What are the phases of reopening Illinois?

**Phase 1 - Rapid Spread** - The rate of infection among those tested and the number of patients admitted to the hospital is high or rapidly increasing.

Strict stay at home order and social distancing guidelines are put in place. Only essential businesses remain open. If mitigation efforts are unsuccessful, we could return to this phase.

Requirements for moving to next phase: Slowing of new case growth. Availability of surge capacity in adult medical and surgical beds, ICU beds, and ventilators. Ability to perform 10,000 tests a day statewide; testing available for any symptomatic health care workers and first responders.

**Phase 2 - Flattening** - The rate of infection among those tested and the number of patients admitted to the hospital in regular and ICU beds increases at a slower rate, moving toward a flat and even downward trajectory.

Non-essential retail stores reopen for curbside pickup and delivery.

Illinoisans are directed to wear a face covering when outside the home and can begin enjoying additional outdoor activities like golf, boating and fishing while practicing social distancing.

Requirements for moving to next phase:

At or under a 20% positivity rate; no overall increase in hospital admissions for COVID-19 like illness for 28 days; available surge capacity of at least 14% of ICU beds, medical and surgical beds, and ventilators.

Testing available for all patients, health care workers, first responders, people with underlying conditions, and residents and staff at congregate living facilities.

Contact tracing and monitoring within 24 hours of diagnosis.

**Phase 3 - Recovery** - The rate of infection among those surveillance tested, the number of patients admitted to the hospital, and the number of patients needing ICU beds is stable or declining.

Manufacturing, offices, retail, barbershops, and salons can reopen to the public with capacity and other limits and safety precautions. Restaurants can open for limited outdoor seating. Health and fitness clubs can provide outdoor classes and on-on-one personal training with IDPH approved safety guidance.

Gatherings of 10 people or fewer are allowed. Face coverings and social distancing are the norm.

All health care providers are open with DPH approved safety guidelines.

Limited child care and summer programs open with IDPH approved safety guidelines.

Requirements for moving to next phase:

Driven by COVID-19 positivity rate in each region and measures of maintaining regional hospital surge capacity: At or under a 20% positivity rate and increasing no more than 10% over a 14-day period; no overall increase in hospital admissions for COVID-19 like illness for 28 days; Available surge capacity of at least 14% of ICU beds, medical and surgical beds, and ventilators.

Testing available regardless of symptoms or risk factors.

Contact tracing and monitoring begins within 24 hours of diagnosis for more than 90% of cases in region.

**Phase 4 - Revitalization** - The rate of infection among those surveillance tested and the number of patients admitted to the hospital continues to decline.



Gatherings of 50 people or fewer are allowed, restaurants and bars reopen, travel resumes, child care and schools reopen under guidance from the Illinois Department of Public Health. Face coverings and social distancing are the norm.

Cinema and theaters open with capacity limits and IDPH approved safety guidance.

All outdoor recreation allowed.

#### Requirements for moving to next phase:

Vaccine, effective and widely available treatment, or the elimination of new cases over a sustained period of time through herd immunity or other factors.

**Phase 5 - Illinois Restored** - Vaccine or highly effective treatment is widely available or new cases have been eliminated over a sustained period.

The economy fully reopens with safety precautions continuing. Conventions, festivals, and large events are permitted, and all businesses, schools, and places of recreation can open with new safety guidance and procedures.

What phase are we currently in? When will we move to the next phase?

This plan recognizes regional differences. The Illinois Department of Public Health has 11 Emergency Medical Service Regions that have guided statewide public health work and guide this reopening plan as well. The service regions are grouped into 4 health regions that can move through the phases independently: Northeast Illinois; North-Central Illinois; Central Illinois; and Southern Illinois.

**We are in the Northeast Region. Our region is currently in Phase 3.**

#### **Phase 3 Guidance for Businesses**

[English](#) // [Spanish](#) // [Polish](#) // [Hindi](#) // [Urdu](#) // [Arabic](#) // [Chinese](#) // [Korean](#)

#### Requirements for moving to next phase:

- **Cases and Capacity:** The determination of moving from Phase 3 to Phase 4 will be driven by the COVID-19 positivity rate in each region and measures of maintaining regional hospital surge capacity. This data will be tracked from the time a region enters Phase 3, onwards.
  - At or under a 20 percent positivity rate and increasing no more than 10 percentage points over a 14-day period, AND
  - No overall increase (i.e. stability or decrease) in hospital admissions for COVID-19-like illness for 28 days, AND

- Available surge capacity of at least 14 percent of ICU beds, medical and surgical beds, and ventilators
- **Testing:** Testing available in region regardless of symptoms or risk factors
- **Tracing:** Begin contact tracing and monitoring within 24 hours of diagnosis for more than 90% of cases in region

## Business and Essential Workers

### Is a business violating the stay-at-home order?

If you have questions about whether a business is violating the Stay at Home Order by not allowing for safe social distancing or that it is not maintaining a safe and sanitary work environment to minimize the risk of spread of COVID-19, please contact the Workplace Rights Bureau of the Illinois Attorney General's Office at 844-740-5076 or [workplacerrights@atg.state.il.us](mailto:workplacerrights@atg.state.il.us).

Complain about [non-essential businesses remaining open here](#).

### What state and local resources are available for small businesses?

#### [Cook County Community Recovery Fund](#)

Rapid relief loans for small businesses, gig workers and independent contractors.

**Loan Amount:** up to \$20,000 for small businesses and \$10,000 for independent contractors

**Interest rate:** 0%

**Eligibility:** businesses and independent contractors in suburban Cook County must meet these requirements:

**Small Businesses:** Fewer than 25 employees, less than \$3 million in revenue

**Gig Workers:** At least half of income from 1099 contract work, less than \$100,000 in gross annual income

**To apply:** Applications will open in mid-April on a first-come, first-serve basis. To learn more about the initiative and [sign up for updates for when the application period opens](#), please complete this form. Updates will be sent on a regular basis.

#### [DCEO's Emergency Small Business Grants and Loans Assistance](#)

Nonprofit organizations are not eligible for DCEO Loans.

#### **Illinois Small Business Emergency Loan Fund**

**Eligibility:** Small businesses located outside of the City of Chicago with fewer than 50 workers and less than \$3 million in revenue in 2019. This is not for the City of Chicago due to the [Resiliency Fund](#).

**What funds can be used for:** Working capital.

**How much money is available?** Businesses can receive up to a low interest loan of up to \$50,000 with a 5 year repayment period with no payments due for the first six months.

**How soon will businesses receive funds?** Eligible businesses will be invited to submit a full application beginning on April 1. Once submitted, we will strive to make a loan decision within 10 days, and make funds available within two days of receiving bank information from a business.

**How to apply:** Businesses will be able to complete an interest form [on this web page](#) on Friday, March 27, 2020.

### **Treasurer's Office Small Business COVID-19 Relief Program**

The program is an impact investment loan program under which the State Treasurer would make up to \$250 million in deposits available to financial institutions throughout the state, at near-zero rates, to assist Illinois small business and non-profit organizations negatively affected by the COVID-19 pandemic.

The Treasurer's Office would partner with approved financial institutions to provide loans -- either lower rate loans, or loans to a business or non-profit that would not otherwise qualify -- to Illinois small businesses impacted by the COVID-19 pandemic.

Illinois businesses or nonprofits must be headquartered in Illinois and have been shut down because of COVID-19. Applicants are required to have less than \$1 million in liquid assets or \$8 million average annual receipts (per SBA standards).

### **My business interruption insurance was rejected. What do I do?**

Most business interruption insurance coverage contains a virus and bacteria exclusion that specifically excludes losses that result from any virus, bacterium, or other microorganism that induces or is capable of inducing physical distress, illness or diseases. Some policies may provide coverage for "civil authority", which addresses the situation when the government prohibits access to your business. If your policy requires a "covered cause of loss" to be the reason why the civil authority restricted access to your business, coverage will depend on whether the COVID-19 outbreak is deemed a covered cause of loss. Some business policies do not have this requirement.

Please refer to your policy for your specific coverage and consult your agent or insurer if you have questions.

If you believe that your insurance provider is not honoring your policy, you can submit a complaint on our website, and our team will review it. An online complaint can be filed here: <https://mc.insurance.illinois.gov/messagecenter.nsf>.

### **What resources are available for non-profits?**

**Blue Cross Blue Shield of Illinois**

BCBSIL opened a \$1.5M funding program to support community-based organizations with missions focused on access to health care, hunger and shelter. The BCBSIL [COVID-19 Community Collaboration Fund](#) will release \$20,000 grants to organizations around the state. The program is designed to distribute the funds quickly to respond to the current health crisis.

- April 15, 2020 – Application opens
- April 24, 2020 – Application closes
- Week of May 4, 2020 – Applicants notified of funding decisions

### **A Better Chicago's Emergency Relief Grant**

A Better Chicago is now accepting grant applications for projects and initiatives providing assistance to low-income youth and families experiencing significant hardship due to COVID-19.

Funds will support the urgent needs of young people and their families, with a specific focus on Black and Latinx youth due to the disproportionate impact of COVID-19 on these communities and the systemic inequities that exist in Chicago. Grants may be requested from nonprofit organizations for the following needs:

- Providing direct financial support (e.g. stipends to students who have lost work)
- Providing essential goods and services (e.g. groceries)
- Rapidly innovating to continue delivering high-quality programming (e.g. virtual instruction)

*Grant amount and duration will vary based on need, potential impact, and available funds. We anticipate making grants ranging from \$20K-\$100K over three to six months. We are currently providing funding for organizations serving youth and families in Cook County, DuPage County, Kane County, Lake County, McHenry County, and Will County.*

To be considered for an Emergency Relief Fund grant, please submit an application focused on **the specific project or initiative for which you are seeking relief funding**. Our goal is to provide critical support as efficiently and effectively as possible. With that in mind, please consider the following options and select the most convenient way to apply:

- Complete [this Google Form](#)
- Respond to the application questions by sending an email to [ERF@abetterchicago.org](mailto:ERF@abetterchicago.org) with:
  - Written responses in email body or an attachment
  - Video or voice recording
  - Relevant proposals or materials developed for other funders

If you have any questions regarding applying for relief funding, please email [ERF@abetterchicago.org](mailto:ERF@abetterchicago.org) or call Marshana Roberts at 312.674.7088.

Application launched: April 6, 2020

Application deadline: Rolling

Decision Period: Rolling

# Small Business Administration Questions

*Paycheck Protection Program, Economic Injury Disaster Loans*

[See DCEO's most recent FAQs.](#)

What federal resources are available for small businesses?

**[SBA's Paycheck Protection Program](#)** -- [see fact sheet here](#)

- **Eligibility:** Small businesses up to 500 employees, non-profits, independent contractors and self-employed. Churches are eligible but only to cover payroll of an associated business like a thrift store. 501(c)6s are not eligible. Affiliation rules are waived for franchises.
- **Loan Size:** Maximum loan is \$10 million.
  - If you were in business between 2/15/19-6/30/19, your maximum loan is 250% of your average monthly payroll costs during that period. If you employ seasonal workers, you can opt to choose March 1 instead of Feb 15.
  - If you were not in business between 2/15/19-6/30/19, your maximum loan is 250% of your average monthly payroll costs between January 1, 2020 and February 29, 2020.
- **Term and interest:** Maximum term is 10 years with a maximum interest rate of 4% with zero loan fees, zero payment fee. At least 75% of your loan must be used for payroll.
- **Forgivability:** Forgiveness of up to 8 weeks of payroll based on employee retention and salary levels. The amount of the loan forgiven at the end of the year will be determined by how many employees were retained on the company's payroll, up to 100% for full retention. The forgiveness amount is the sum of: payroll costs, payment of interest on any covered mortgage obligations, any payment on any covered rent obligations, and any covered utility payment. Payroll excludes compensation over \$100,000.
- **How are loans made:** The SBA's network for 7(a) lenders will be used to process these loans. [List of lenders here.](#)
- **Does this work with other SBA loans:** Borrowers may apply for PPP loans and other SBA financial assistance including EIDLs.
- **How to apply:** SBA 7(a) lenders can begin to process loans on Friday, April 3. Here is a [sample application](#).

## **Small Business Debt Relief Program**

**What this program does:** Small businesses with non-disaster SBA loans can receive immediate assistance. Under this program, the SBA will cover all loan payments, including principle, interest, and fees, for six months. This will also be available to new borrowers who take out loans within six months of March 27, 2020.

**Eligible Debt:** 7(a) loans not made under the Paycheck Protection Program (PPP), 504 loans, and microloans. Disaster loans are not eligible.

**Borrowers under this program can also take out PPP debt.**

**7(a) loans:** These are affordable loans of up to \$5 million for borrowers who lack credit elsewhere and need short-term or long-term working capital, or financing for various needs.

**504 loans:** Provide up to \$5.5 million to approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. This is best for real estate, buildings, and machinery.

**Microloans:** Loans up to \$50,000 for small businesses and certain non-profit childcare centers to start up and expand. The average microloan is \$13,000. These loans are delivered through mission-based lenders who are also able to provide business counseling services.

### **Economic Injury Disaster Loans**

**What this program does:** Provides emergency economic assistance to cover a temporary loss of revenue due to a disaster.

**Eligibility:** Small businesses, independent contractors, cooperatives, private non-profits, tribal small businesses, and any effective ruling letter from the IRS, granting tax exemption under sections 501(c), (d), or (e), or the Internal Revenue Code of 1954, or if you can provide satisfactory evidence from the State that the non-revenue producing organization or entity is a nonprofit one organized or doing business under State law.

**Loan amount and interest:** Low-interest loans of up to \$2 million with interest and principal deferment available for up to 4 years for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.

### **Emergency Economic Injury Grants**

**What this program does:** Provides an emergency advance of up to \$10,000 within three days of applying for an SBA Economic Injury Disaster Loan.

**Availability:** Grants are available from January 31, 2020 to December 31, 2020, and are backdated for those who have already applied for EIDLs.

**Can I receive a PPP loan?** Any amount you receive under the Emergency Economic Injury Grant Program will be subtracted from the amount forgiven in the PPP.

**How to apply?** <https://disasterloan.sba.gov/ela>

You can help applying for SBA Loans here: <https://www.sba.gov/local-assistance/find/>

### **Can individuals apply for, be offered, and accept more than one loan?**

Yes. A business can apply for both the Emergency Injury Disaster Loan and the Paycheck Protection Program loan and receive both. However, loan funds have to be used for different purposes. You cannot use both EIDL funds and PPP funds for payroll. You can, however, use PPP funds for payroll, and EIDL funds for working capital.

Does applying for one loan (federal, state, city, etc) automatically disqualify someone from another loan?

No. However, loans are need based and could factor into receiving a secondary loan.

How is “in operation on Feb 15th, 2020” defined? Does that mean they have to have captured revenue, or can they have been a business preparing to open their doors with all their paperwork, tax documents, etc. filed?

Yes, they would have been considered in operation on February 15th, 2020. For the PPP program however, they would have had to begin payroll because it the purpose of the loan and how the loan is determined.

How will SBA’s PPP loans impact businesses that laid people off prior to the Executive Order issued by Gov. Pritzker?

It would impact the amount of the loan and whether it is forgiven. The maximum loan amount is the lesser of:

- (1) (a) the average total monthly payments by the applicant for payroll costs incurred during the one-year period before the date the loan is made, multiplied by (b) 2.5; and
- (2) \$10 million.

Loan forgiveness is eligible for those employers that retain or rehire laid off employees between February 15 – June 30, 2020. Loan forgiveness amount is reduced if employee’s wages are reduced or number of employees reduced. The loan is forgiven at the end of the 8-week period after you take out the loan. Borrowers will work with lenders to verify covered expense and the proper amount of forgiveness. Borrowers can choose which 8 weeks they want to count towards the covered period, which is between February 15 – June 30, 2020.

Does the SBA PPP requirement to retain 50% of staff mean that they have to be retained now, or when the business reopens? How will this be enforced?

It’s not a requirement to receive loan funds, it is a requirement to have the loan forgiven. Borrowers will work with lenders to verify covered expenses and the proper amount of forgiveness. The spirit of the loan is to keep people employed and pay payroll.



If a business is required to keep 50% of their staff now, are they ineligible for a Paycheck Protection Program loan if they cannot safely operate (e.g. a hairdresser)?

No. You can apply for the PPP loan and receive funds to pay payroll and not be operating.

If a 501(c)3 employs over 500 employees across the state, but no more than 500 employees per location, are they eligible for PPP?

No.

Do employees of employers who are seeking the PPP Loan still qualify for unemployment insurance?

If they were temporarily laid off, then yes. Under emergency rules IDES recently adopted, the individual would not have to register with the employment service. They would be considered to be actively seeking work as long as the individual was prepared to return to his or her job as soon as the employer reopened. If the employer was granted the PPP loan and restarted payroll, the individual would no longer qualify for unemployment because the individual would start earning more than their weekly benefit amount in a week.

Can independent contractors qualify and apply for both EIDL and PPP loans?

Yes. That's new with the CARES Act. Note though, if they plan to apply for both, businesses cannot receive an Economic Injury Disaster Loan (EIDL) and a Paycheck Protection Program (PPP) loan for the same purpose, like covering payroll costs. They can use both in a different way though. If they take advantage of an emergency EIDL grant advance up to the \$10,000, that amount would be subtracted from the amount forgiven up to the PPP loan. Businesses can also refinance an EIDL into the PPP loan for loan forgiveness purposes. Remaining portions of the EIDL, for purposes other than those laid out in loan forgiveness for a PPP loan, remain a loan.

# Taxes

## Do I qualify for a sales tax deferment?

Gov. Pritzker directed the Department of Revenue to defer sales tax payments for more than 24,000 small- and medium-sized bars and restaurants, accounting for nearly 80% of all such entities statewide.

In order to qualify, an eating or drinking establishment needs to incur less than \$75,000 in sales tax liabilities last year. Penalties and interest will be automatically waived; however, qualified taxpayers must still file their sales tax return even if they are unable to make a payment. Any taxpayers taking advantage of this relief will be required to pay their sales tax liabilities due in March, April and May in four installments starting on May 20 and extending through August 20. For more information, please view IDOR's informational bulletin available at [tax.illinois.gov](http://tax.illinois.gov).

## What's the income tax situation?

Federal tax day has been pushed from April 15, 2020 to July 15, 2020.

As of March 25, the State of Illinois delayed its tax day from April 15, 2020 to July 15, 2020.

Estimated payments are still due on their normal schedule.

## Can taxpayers base their 2020 estimated payments on their 2018 liability?

Since taxpayers may not know their prior year's tax liability if they do not file by the original due date, the Department of Revenue is providing for an additional option upon which taxpayers can base their 2020 estimated tax payments based upon either:

1. 100 percent of their estimated liability for the year 2020,
2. 100 percent of their actual liability for year 2019, or
3. 100 percent of their actual liability for year 2018.

For more information, [click here](#).

## Is there an extension for Small Business Payroll Taxes due in March and April of 2020?

No extension for withholding taxes has been granted. To view the current Monthly Payment Schedule/Quarterly Filing Schedule, [click here](#). For more information on Payroll Withholding visit the [Department of Revenue \(IDoR\)](#).

## Is there property tax relief?

A new Illinois law increases from nine months to 13 months the time that taxpayers have to pay delinquent Cook County property taxes before they are offered to investors, giving more breathing room to homeowners and business people struggling to pay their bills.

A new Tax Sale Date will be established when the Gubernatorial Disaster Declaration ends.

## Is there any other tax relief I may be eligible for?

Cook County announced a number of taxes, fines, and fees that will be granted an extension. [Please see this document for more information.](#)

The CARES Act instituted a couple of tax provisions for those who are not receiving assistance through the Paycheck Protection Program.

- Employee Retention Credit for Employers Subject to Closure provides a refundable payroll tax credit for 50% of wages paid by eligible employers. Employers are eligible if their operations have been fully or partially suspended due to government-ordered limitations, or if their quarterly receipts diminish by greater than 50%.
- Delay of Payment of Employer Payroll Taxes. Employers can defer paying payroll taxes through the end of 2020 with all 2020 deferred amounts due in two installments -- one at the end of 2021 and the end of 2022.

## School Closures and Remote Learning

### Can instruction for driver's education continue during Remote Learning Days?

The classroom portion of a driver education program may be completed through remote/distance learning, but the 6-hour behind the wheel portion of driver education programs must be suspended for the duration of the mandatory suspension of in-person instruction. At this time, the permit test is not able to be taken online. ISBE is not planning to make additional changes that might compromise health or safety.

### My student is at home and we do not have internet access. How can we gain internet access?

Various broadband providers and mobile carriers are offering free or low-cost access in response to the COVID-19 pandemic. The National Digital Inclusion Alliance has [information on providers and programs offering free or low-cost broadband](#). Please visit the [DCEO](#) website for more information.

[Getting Connected to the Internet Guide](#) from Chicago Public Schools  
[Here is a map of drive-up internet hotspots throughout the state.](#)

How can parents help the learning from home process?

[Guidance for Parents and Guardians](#)

[Diverse Learning Services FAQ](#) - March 30, 2020

Can students enter the school building to gather personal belongings?

Yes, after May 1. Students and families should check with their local school to find out the plan and procedure for gathering belongings. School districts should consult with their attorneys, the county health department and Illinois Department of Public Health in ensuring that individuals safely enter the building to gather personal belongings. For more information, please review the updated guidance issued by ISBE.

Can districts hold in-person graduation ceremonies?

The Illinois State Board of Education and the Illinois Department of Public Health issued guidance on how to conduct a graduation ceremony in the time of the novel coronavirus. Ideas for schools to implement graduation ceremonies include:

- Drive-in: Students, and only their immediate family members who are staying at home together, should arrive and remain in cars for the entire ceremony.
- Drive-through: Students, and only their immediate family members who are staying at home together, should arrive in waves and leave after their individual recognition. Students may exit the car individually, in their cap and gown if available, to have a photo taken.
- Individualized Ceremony at School: Individual students may come to the school at prearranged times to walk across a stage in their cap and gown and have a photo taken. This may also be coordinated with time for students to pick up any personal belongings at the school.
- Individualized Ceremony: Visit each graduate's home, while remaining outside and at least six feet away, to congratulate and take photos of each graduate in their cap and gown and holding their diploma.

## Child Care

I am an essential worker and need child care.

Effective April 1st, all essential workers in health care, human services, essential government services, and essential infrastructure now qualify for the state's Child Care Assistance Program. The state will cover most of the cost of care provided by emergency child care centers and

homes. This expansion of eligibility includes those working as nurses and doctors, supporting staff in hospitals, grocery store clerks and food producers.

Full details and applications for assistance are available on the Department of Human Services (IDHS) website [DHS.illinois.gov/helpishere](https://DHS.illinois.gov/helpishere) and [coronavirus.illinois.gov](https://coronavirus.illinois.gov).

Find the nearest provider here: <https://emergencycare.inccrra.org/>

Contact Illinois Action for Children at 312-823-1100 or [referrals@actforchildren.org](mailto:referrals@actforchildren.org) or visit <https://www.inccrra.org/about/sdasearch>.

First responders and essential workers can receive free childcare through SitterCity: <https://family.sittercity.com/chicagoresponds/>.

### I want to open an emergency childcare center or home.

All regular child care centers have been closed and only emergency child care centers are allowed to be open, and they must serve only the children of essential workers.

You can open an unlicensed emergency childcare home as long as you have six or fewer children under your care. If you have more than six children, you can apply for an emergency child care license.

Please read the guidance and FAQs about this process. After applying to be an emergency child care center, you have a five day grace period before having your application approved. Licensed centers can serve up to ten children.

[Emergency Day Care Program Fact Sheet \(DCFS\)](#) - March 28, 2020

[Guidance for Childcare Centers from IDPH](#) - March 23, 2020

[FAQs Following the Mandatory of All Child Care Centers and Homes](#) - March 20, 2020

[Application for an emergency license to provide care](#)

Email completed applications to [Emergency.Daycare@illinois.gov](mailto:Emergency.Daycare@illinois.gov).

### Will financial assistance be provided to emergency child care providers?

Update: There is a one-time stipend for former licensed family care homes and child care centers opting to provide care for Essential workers. Emergency child care programs that serve CCAP eligible families will receive a 30% add on to the usual CCAP rate for April services.

Childcare providers who are providing emergency care during this pandemic, may receive a one-time stipend to help address their added costs. Licensed homes can receive \$750 (\$1,000 if they provide evening or overnight care). Centers (both legally license-exempt and those with the Emergency Child Care license) with one to two classrooms open can receive \$2,000. Centers with three or more classrooms open can receive \$3,000. Applications for the stipend will be available on Monday, March 30, 2020, to providers through their local Child Care Resource & Referral agency. IDHS will continue to monitor the need for expanded child care

options and to gather input on provider's needs for additional resources, and will continue to respond to these needs over the coming weeks.

Applications for these stipends open on Monday, March 30, 2020 through your local Child Care Resource & Referral agency.

## What are resources about child care that I should be aware of?

The best source for updated information on actions taken by the state is **the COVID-19 page on the Governor's Office of Early Childhood Development (GOECD)'s [website](#)**. We're encouraging everyone to visit this page regularly. The site includes recent updates on [emergency child care](#) and [teletherapy in Early Intervention](#), among other critical issues. In addition:

### For Providers

- [Overview of the Federal Legislation Assisting Children, Families, and Child Care Providers](#) (from the First Five Years Fund): An overview of how three provisions of the CARES Act support existing early learning programs, small business and families. This resource also gives an overview of the federal appropriations relevant to early learning and care, small business funding and human services.
- [Illinois Guidance for Virtual Home Visits During the COVID-19 Pandemic](#) (from GOECD and IDHS): An overview intended to provide information on platforms and resources for programs engaging in virtual or remote home visits.
- [COVID-19, Emergency Loans for Small Business Cheat Sheet](#): While not early childhood specific, the US Chamber of Commerce created this cheat sheet to help small businesses and self-employed individuals prepare to file for a loan.
- [What the Child Care Community Needs to Know about Unemployment Insurance in the CARES Act](#): An overview of the unemployment insurance provisions in the CARES Act as it relates to child care specifically.

### For Families

- [COVID-19 Resources for Individuals and Families in Illinois](#) (from the Shriver Center): Information about aid to communities seeking support during the COVID-19 pandemic.
- [COVID Resources for Immigrant Families](#) (from the Illinois Coalition for Immigrant and Refugee Rights): Website dedicated to information for immigrant and undocumented families.
- [COVID-19 Policy Resources](#) (from the Heartland Alliance): Information on the recent policy changes and supports that may be available to those in your community.

# Unemployment Benefits

## Where can I apply for unemployment benefits?

IDES has expanded the number of people who are eligible for benefits. If you've been separated from your job through no fault of your own, or have had your hours decreased due to COVID-19, file an unemployment claim as soon as possible. Even if you're not sure if your job has been entirely impacted by COVID-19, you can apply for unemployment. This includes service providers like pet groomers, hair/nail salons, gyms, restaurants, etc.

[Click here](#) to apply for unemployment benefits online. You can also call (800) 244-5631. It is highly recommended that you apply online to avoid a long phone wait time.

IDES has taken steps to address issues with applying for unemployment, but are aware that there are lingering capacity issues. They have asked applicants to adhere to the following filing schedule:

### Online Filing Schedule:

- Those with last names beginning with letters **A-M** will be asked to file their claims on **Sundays, Tuesdays, or Thursdays**.
- Those with last names beginning with letters **N-Z** will be asked to file their claims on **Mondays, Wednesday, Fridays**.
- **Saturdays** will be available for anyone to accommodate those who could not file during their allotted window.

### Call Center Filing Schedule:

- Those with last names beginning with letters **A-M** will be asked to call on **Tuesdays and Thursdays between 7:30am – 6pm**.
- Those with last names beginning with letters **N-Z** will be asked to call on **Mondays and Wednesdays between 7:30am – 6pm**.
- **Fridays (7:30am – 6pm)** will be available for anyone to accommodate those who could not file during their allotted window.

The day or time of day in which a claim is filed will not impact whether you receive benefits or your benefit amount. Additionally, claims will be back-dated to reflect the date in which a claimant was laid-off or let go from their job due to COVID-19.

The administration and the department understand and empathize with the heightened level of frustration this crisis has had on those wishing to file a claim. IDES is doing everything possible to support our customers and meet the demand for unemployment benefit inquiries and claims.

## Should employees file for unemployment insurance benefits if their hours have been reduced?

When someone files, their weekly benefit amount is determined using a formula taking into consideration their base period wages. If someone is still working when they file, we have to determine how much they earned in a week. If the individual earned more than their weekly benefit amount in a week, they are not unemployed and so they are not eligible. If the individual earned some wages, but the wages were less than their weekly benefit amount, they are eligible for benefits but some of those wages will offset their weekly benefit amount.

## Do I qualify for unemployment benefits?

To qualify for unemployment you must be unemployed by no fault of your own, be able and available for work, and meet the following income criteria.

You can file a valid claim and start your benefit year in March only if, during your base period of October 1, 2018 through September 30, 2019 you were paid wages of at least \$1,600 for insured work, and outside your highest quarter of earnings you were paid at least \$440 for insured work. If you meet these base period wage requirements and start your benefit year in March, your weekly benefits and the total amount of benefits that can be paid to you during your benefit year depend on the amount of wages for insured work paid to you during your base period.

Q4 2018 - min \$440

Q1 2019 - min \$440

Q2 2019 - min \$440

Q3 2019 - greater than \$1600, where the quarter values are interchangeable as long as all work is qualifying (employer paid into unemployment insurance.)

There is an alternate base period of Jan 1, 2019 - December 31, 2019 if someone does not qualify under the standard.

Q1 2019 - min \$440

Q2 2019 - min \$440

Q3 2019 - min \$440

Q4 2019 - greater than \$1600, where the quarter values are interchangeable as long as all work is qualifying (employer paid into unemployment insurance.)

Some immigrants are eligible for unemployment benefits. You must have work authorization through a green card, DACA, lawfully in the US to perform services (such as H1-B, and H-2 visa holders), or are permanently residing under color of law (refugees, asylum seekers).

## How much will I receive from state unemployment?

A weekly benefit amount is determined by:

- Adding the amount of the two highest earning quarters from your base period,



- Taking 47% of that total,
- Dividing the result by 26.

The maximum amount you may receive is \$471 weekly.

For example, if your highest earning quarters (3 months) were Q1 and Q2 of 2019, where you earned \$6,000 and \$4,000 respectively.

$$\$6,000 + \$4,000 = \$10,000$$

$$\$10,000 \times 0.47 = \$4,700$$

$$\$4,700 / 26 \text{ weeks} = \mathbf{\$180.77 \text{ per week}}$$

## Will unemployment benefits for individuals be applied retroactively?

Yes, up to the limits allowed by federal law.

PUA claims will be backdated to the week they became eligible, which is typically the individual's first week of unemployment, but no earlier than February 2, 2020, and will continue for as long as the individual's remains unemployed as a result of COVID-19, but no later than the week ending December 26, 2020.

The first week for which FPUC may be paid is the week beginning March 29, 2020. The last week that FPUC may be paid is the week ending July 25, 2020. The first possible week for which PEUC may be paid is the week beginning March 29, 2020. The last week that PEUC benefits may be paid is the week ending December 26, 2020.

## When will I receive my unemployment benefit?

Assuming eligibility, approximately two to three weeks after filing. Unemployment benefits are paid for weeks of unemployment, which typically occur after someone files for unemployment. So normally, after filing a claim for benefits, two weeks must pass before the individual can certify for their unemployment during those two weeks. After certifying, the individual receives payment within one to two business days.

## Will employees who have been confirmed with the virus get paid while self-isolating?

If the employer has an established paid sick leave policy for its employees, employees should be allowed to utilize the sick leave. Please note, some employers can make special accommodations as a result of the COVID-19 outbreak. Employees should first check with their management on any special guidance and policies associated with the COVID-19 response.

The employee's ability to use paid sick benefits may be subject to employment status. For example, independent contractors, temporary workers contractual employees may not be offered benefits associated with that employer.

I am an independent contractor. Do I qualify for unemployment benefits if I match the criteria?

Independent contractors who meet the independent contractor testing criteria under Section 212 of the Illinois Unemployment Insurance Act (820 ILCS 405) are not eligible for unemployment insurance benefits because they do not contribute to the unemployment system.

However, nothing prohibits an individual who believes they have been improperly classified as an independent contractor from applying for benefits. Therefore IDES is still encouraging those individuals who believe they have been subject to misclassification to apply.

The three part test under Section 212 for whether or not an individual is in fact an independent contractor can be found below:

Service performed by an individual for an employing unit, whether or not such individual employs others in connection with the performance of such services, shall be deemed to be employment unless and until it is proven in any proceeding where such issue is involved that:

- 1). Such individual has been and will continue to be free from control or direction over the performance of such services, both under his contract of service and in fact; and
- 2). Such service is either outside the usual course of the business for which such service is performed or that such service is performed outside of all the places of business of the enterprise for which such service is performed; and
- 3). Such individual is engaged in an independently established trade, occupation, profession, or business.

The CARES Act will expand unemployment insurance eligibility for independent contractors and freelancers who do not typically qualify for benefits. In addition to the typical unemployment benefits, the bill provides another \$600 per week for up to four months.

The program will be administered through the Illinois Department of Employment Security, and they are encouraging all to apply now. A prerequisite to receive assistance through the Pandemic Unemployment Assistance (PUA) program is to be rejected from traditional state unemployment. The PUA application is now live on the IDES website.

I cannot receive traditional unemployment benefits from the state. What can I do?

The CARES Act will expand unemployment insurance eligibility for independent contractors and freelancers who do not typically qualify for benefits. In addition to the typical unemployment benefits, the bill provides another \$600 per week for up to four months. The program will be administered through the Illinois Department of Employment Security, and they are encouraging all to apply now. A prerequisite to receive assistance through the Pandemic Unemployment

Assistance (PUA) program is to be rejected from traditional state unemployment. PUA applications are now available on the IDES website.

How is IDES communicating with claimants to let them know they have to certify every two weeks to ensure their benefits are paid out?

Claimants are made aware during the claim filing process; claimants receive a UI Finding notice in the mail which has this information; and claimants with an e-mail account are receiving an e-mail notice and those without an email account receive a phone call.

Does a first-time applicant have to certify every two weeks or re-start the process?

An individual is not required to “restart the process.” If they fail to certify on the assigned date (either a Monday, Tuesday, or Wednesday), Thursdays and Fridays are open to anyone that did not certify on their assigned day. If they do not certify on that Thursday or Friday, they have the following week to certify and receive benefits.

Is there a specific window in which an individual must apply for unemployment after losing their job due to the COVID-19 pandemic?

If an individual is out of work through no fault of their own, under IDES rules (56 IAC 2720.105), the individual is required to file for unemployment “no later than the end of the first week in which the claimant is separated from work.” If the claim is filed after that, under the same rule, the claim will begin in the week in which it was filed unless it is backdated. IDES will backdate a claim if the claimant was unable to file due to system or staffing limitations, or because the system did not yet exist.

Does an individual need to be providing proof of job search?

Every 2 weeks claimants must certify that they were able to work and actively sought work during the prior two weeks. They are also required to register with Illinois Job link, keep a “Job Search” record and provide a copy if requested.

At the start of the COVID crisis, IDES adopted emergency rules suspending the requirement that a claimant register with Illinois Job Link if their unemployment is due to a temporary lay-off resulting from COVID-19. To meet the A&A requirements, someone temporarily laid off due to COVID just has to be ready to return to work.

Do people need to register at Illinoisjoblink if they are just waiting for their employer to reinstate them?

IDES suspended the requirement that a claimant register with Illinois Job Link if their unemployment is due to a temporary lay-off resulting from COVID-19.

If someone has contracted COVID-19 and is required to self-isolate, can they apply for unemployment? Does IDES require a doctor's note?

They may be eligible for UI or PUA if they can still work (data entry, virtual assistant, anything that can be done remotely from home). A doctor's note may be required for regular UI, depending on the circumstances of the separation. PUA may require a doctor's note.

How does an individual create a PIN for their KeyCard? Is there an option online to reset a PIN?

When claimants receive their card, the sticker on the front directs them to call 866-295-2955. This number allows the claimant to register their card and create a PIN. They can also call this number to reset their PIN and access other cardholder options. For security purposes, there is no way to change a PIN online.

## Economic Security

### [Guidance for Consumer Debt During COVID-19 Outbreak](#)

How do I apply for SNAP, cash, or Medicaid benefits?

You can apply for SNAP, cash, and medical assistance at [ABE.illinois.gov](http://ABE.illinois.gov) or by calling the ABE Call Center at 1-800-843-6154. You can check to see how much you should expect to receive using IDHS's [calculator](#).

While many IDHS offices remain open, people are highly encouraged to stay at home and to sign up for SNAP and other benefits by visiting [DHS.illinois.gov/helpishere](http://DHS.illinois.gov/helpishere).

Households with school aged children are now eligible for additional benefits through the Pandemic Electronic Benefit Transfer program. These will automatically be added to Link Cards. A simple form is coming for those with school aged children who are eligible for free or reduced lunch, but do not currently have SNAP; this form will allow those families to easily register for SNAP and receive these expanded benefits.

See [this page](#) for more information on the application process.

## How can I receive rental assistance?

City of Chicago residents can find information [about rental assistance here](#), or call 311 and ask to be connected with a community center near you to help you fill out an application.

Skokie Human Services is processing Emergency Financial Assistance Applications for as long as funds last. Call 847-933-8208 to apply.

[If your landlord is receiving a three-month mortgage forbearance](#), they are not allowed to pursue an eviction per their agreement with Fannie Mae/Freddie Mac.

## I am worried about being evicted.

Governor Pritzker has ordered local law enforcement *not* to enforce any eviction orders through the Gubernatorial Emergency Proclamation. This does not remove any financial obligations.

If you are being threatened with eviction, contact the Illinois Attorney General's office, who is investigating COVID-19 eviction claims.

## [Legal Aid Chicago's Eviction Flyer](#)

[Spanish](#)

## Where do I go to begin searching for an affordable apartment?

[ILHousingSearch.org](#) will allow you to search thousands of affordable, subsidized and market rate units throughout Illinois. You can customize your search based on your specific needs, budget, and desired location.

The service is also available through a toll-free, bilingual call center at: **(877) 428-8844**.

## I am worried about paying for my utilities.

[See this document for more information for each utility company and other forms of economic assistance.](#)

**The Illinois Commerce Commission** ordered all Illinois electric, natural gas, water and wastewater utilities to cease disconnections and the threat of disconnections during the Coronavirus (COVID-19) public health emergency. They also ordered the utilities to suspend late payment fees until July 31, or the crisis has passed, and to implement flexible utility credit and collection procedures to ensure customers remain connected to essential utility services when the emergency status ends. This does not remove any financial obligations.

You may receive help with your utilities from the **Citizens Utility Board**:

**How it works:** Email your electric, natural gas, or landline phone bill to CUB. A CUB specialist will look it over to see if you're signed up with an alternative supplier or if you're paying for

unnecessary products and services. They'll also let you know how your usage compares to other consumers, tell you if you're eligible for money-saving programs, including financial assistance, and guide you to free energy-efficiency products and services.

**The details:** Email a copy of your most recent electric, natural gas, or landline phone bill to CUB's Aimee Gendusa-English, [aenglish@citizensutilityboard.org](mailto:aenglish@citizensutilityboard.org). (Put "attn: Virtual Utility Bill Clinic" in the subject line.) Be sure to include the account holder's name and where we should send the analysis.

[See these resources from Commonwealth Edison \(ComEd\).](#)

**The ARK** is also providing assistance for utility bills and other economic assistance. Find their [contact information here](#).

### Are employees entitled to their unused vacation benefits after being terminated due to COVID-19?

Yes, generally if you have vacation time that was earned but not used prior to your termination, your employer would be required to pay you for those hours. If your employer has not paid you your earned but unused vacation time, you can file a complaint with the Illinois Department of Labor. Employees should check their benefit policies for use or lose guidelines and notification from your employer to utilize those benefits as that may impact your ability to recover.

### What protections does an employee have if they suffer retaliation for using their paid sick leave?

The law prohibits retaliation against an employee who uses personal sick leave benefits to care for a relative as described above. Furthermore, an employer may not discriminate against an employee for filing a complaint alleging a violation of the Act with the Department of Labor.

### I have concerns about my employee benefits, like paid sick leave.

If you have questions about employee benefits, including paid leave, please contact the Illinois Department of Labor at 312-783-2800 (Chicago office), 217-782-6206 (Springfield office), or [dol.questions@illinois.gov](mailto:dol.questions@illinois.gov).

If you are a City of Chicago resident, see [this fact sheet](#) about the Paid Sick Leave Ordinance.

### I want to apply for mortgage forbearance.

Forbearance is available to homeowners whose mortgage is owned by Fannie Mae and Freddie Mac.

If their mortgage is owned by Fannie Mae, they can call their Disaster Response Network at 877-833-1746. You can [look-up here](#) if your mortgage is owned by Fannie Mae.

If their mortgage is owned by Freddie Mac, they should visit the consumer page on [My Home by Freddie Mac®](#) to learn more about our mortgage relief options to help homeowners. You can [look-up here](#) if your mortgage is owned by Freddie Mac.

Do not stop paying your mortgage without speaking to your lender.

## What relief is available for student loans?

If you have student loan debt, Congress secured several options outlined below for borrowers that help provide relief through September 30, 2020. During this period, a borrower will be able to:

- Pause payments for federal student loan borrowers who have Direct Loans and Federal Family Education Loan (FFEL), which means these borrowers will not be required to make any payments toward outstanding interest or principal balance.
- Suspend interest accrual for such loans so that these balances don't accrue.
- Avoid forced collections such as garnishment of wages, tax refunds, & Social Security benefits.
- Halt negative credit reporting.
- Ensure a borrower continues to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation.
- For additional guidance on how to apply and learn about next steps as this critical relief becomes available, please refer to the U.S. Department of Education website.

Governor Pritzker led a coalition of states to secure relief options to borrowers who have private student loans. All borrowers must call their servicer to see what relief is the best fit for them.

Relief options include:

- 90 day forbearance
- No late payment fees
- No negative credit reporting
- Your loan servicer must work with you to explain different repayment options, such as income based repayment, and enroll you in which program fits your circumstances.

You need to call your loan servicer immediately in order to secure relief.

The following servicers agreed to offer relief options. If your servicer is listed, you should call them immediately to ask for relief.

- Aspire Resources, Inc.
- College Ave Student Loan Servicing, LLC
- Discover Financial Servicers
- Earnest Operations
- Edfinancial
- Figure Lending, LLC

- Kentucky Higher Education Student Loan Corporation
- Launch Servicing, LLC
- Lendkey Technologies, Inc.
- MOHELA
- Navient
- Nelnet
- Reunion Student Loan Finance Corporation
- Rhode Island Student Loan Authority
- Scratch Services, LLC
- SoFi Lending Corp.
- Tuition Options
- United Guaranty Services, Inc.
- Upstart Network, Inc.
- Utah Higher Education Assistance Authority
- Vermont Student Assistance Corporation

Borrowers experiencing trouble are encouraged to contact the following:

- IDFPD Division of Banking at (217) 785-2900 or [file a complaint here](#).
- Illinois' Attorney General Student Loan Helpline at 1-800-455-2456 or [file a complaint here](#).
- The Consumer Financial Protection Bureau to [file a complaint here](#).

[Student Loans FAQ here.](#)

What advice is there for those currently unemployed due to COVID-19, who are approached by collection agencies?

Consumers should have that conversation with their debt collectors. For additional guidance, please review [the following link](#).

Debt collection is not listed as essential businesses under Governor Pritzker's Order of March 20, 2020. However, debt collectors may continue to operate remotely.

I had health insurance through my employer and have lost my job due to COVID-19. How can I get coverage?

A person may be eligible for one or more of the following depending on the situation:

I. COBRA

II. ACA exchange: Losing health insurance that you got through your job is considered a "qualifying event" to enroll in a plan on the exchange. To learn more about this option visit: <https://getcovered.illinois.gov/en>.

III. Some ACA enrollees are eligible for grace periods for premiums, click [here](#). Check with your insurer to ask about payment options available to you.



IV. Medicaid (Department of Healthcare & Family Services). Governor Pritzker has sought federal waivers that would further the expansion of Medicaid to ensure those without insurance can seek and receive treatment related to COVID-19. [To check if you are eligible for Medicaid visit the enrollment website.](#)

V. Cook County Health (CCH) is a public health system with a strong charity program called CareLink, for people who are uninsured or undersinsured, including undocumented immigrants. The vast majority of CareLink recipients are undocumented and we can help navigate this program as well. CareLink is accepted in all health clinics and hospitals within CCH. Those with CareLink do not have to worry about any medical bills. List of CCH hospitals and primary care clinics: <https://cookcountyhealth.org/our-locations/>

I need help managing debt. What steps should I take?

[IDFPR compiled a list of programs and guidance](#) to help consumers and financial institutions navigate the COVID-19 pandemic.

## Human Services and Food Insecurity

**Call4Calm** - Text FOOD to 552020 for information about food resources

I am a senior needing access to food and medication.

If you are a senior or know of a senior in need, please let them know of the IL Senior Help Line - 1-(800) 252-8966.

Meals on Wheels Contact Information:

For seniors: 312-744-4016

For individuals with disabilities: 312-744-6673

ALL assessments will be made via phone/online.

They can also call Senator Villivalam's office at 872-208-5188 for assistance in accessing services such as food and medication delivery.

Where can I receive food from a pantry or a school program?

**Find the nearest food pantry to you:** <https://www.chicagosfoodbank.org/find-food/>

[Chicago Mutual Aid COVID-19 Support Request](#) - Brave Space Alliance will be operating a crisis food pantry for queer and trans folks on the south side of Chicago during the pandemic. If you would like food or other supplies dropped off at your front door, please use this form. We are prioritizing folks who are sick, disabled, quarantined without pay, elderly, undocumented Black, Brown, or Indigenous.

**Chicago Public Schools** are open Monday – Friday, 9am-1pm, to provide meals (breakfast and lunch). Every young person under 18 years old is eligible - no child will be turned away. Families will pick up the food outside the school building, weather permitting, at a table. They will receive 3 days of meals for each young person in the household. If families have trouble getting to a site, they call the contact number **1-773-553-KIDS** or email at **familyservices@cps.edu** to make a request for food delivery.

### **The Salvation Army**

- The Salvation Army's Metropolitan Division Emergency Disaster Services (EDS) will be providing mobile feeding services.
- The Salvation Army's 19 Chicagoland food pantries remain open to provide curbside service and will continue to serve as a resource for anyone who needs assistance.
- For more information on emergency assistance, please call (773) 725-1100 or visit [salarmychicago.org/coronavirus](http://salarmychicago.org/coronavirus).

### **Chicago Department of Family and Support Services (DFSS)**

- Until March 27, DFSS will provide daily quantities of take-away boxed meals to senior citizens in need at six senior centers, 15 satellite centers and 30 community sites.
- Meals will be home-delivered instead of provided onsite. Seniors who find themselves in need of such supports can call 312-744-4016 any time between 9 a.m. – 5 p.m., Monday-Friday.
- In addition, Meals on Wheels will continue to operate, and will provide meals to homebound seniors ages 60+.

### **Archdiocese of Chicago/Catholic Charities**

- Catholic Charities will continue to serve residents at their Food Pantries and Evening Meal Programs. Locations and phone numbers can be found here: <http://www.catholiccharities.net/Home/Search.aspx?search=emergency+services>. To access other services please call 312-655-7700.

### **Niles Township Food Pantry**

- Those in need of supplementary food will be able to pick up at our
  - Pop-up Pantry site at 8300 Lehigh Ave, Morton Grove, IL 60053
  - Township Building, Back Door Entrance.
- Groceries in these boxes have included peanut butter; trail mix; canned chicken; tomato soup; canned vegetables; canned beans or vegetarian chili; spaghetti sauce; pasta; dried fruit; dried beans; brown rice; juice; water; crackers; and cereal bars.

Where can I receive assistance with pet food?

**Rescue Chicago** is offering assistance with basic pet supplies. [Fill out this Google Form for assistance.](#)

**Felines & Canines** is offering pet food assistance. Contact Abby for assistance:

Abby@FelinesCanines.org  
773-465-4132 (Monday-Friday, 12:30-6pm)

[Pet supply assistance](#) – The Illinois Department of Agriculture has put together a list of pet food pantries.

## Health Care Providers

I am a recently retired healthcare professional and I want to be reinstated.

Thank you for joining the fight against COVID-19. Applications are available online at IDFPR's website: <https://www.idfpr.com/COVID-19%20HC.asp>

How can I volunteer as a recently retired healthcare professional?

**State of Illinois Coronavirus Response website:**

<https://www2.illinois.gov/sites/coronavirus/Pages/default.aspx>

**Illinois Helps (Healthcare Professional Emergency Volunteer Program):** If you wish to volunteer as a healthcare professional, please register at [illinoishelps.net](http://illinoishelps.net). You can also find other helpful information for healthcare professionals looking to volunteer during this epidemic.

**Serve Illinois:** <https://www2.illinois.gov/sites/serve/Pages/default.aspx>

**Community Healthcare Centers (FQHC's):** Please email Ashley Colwell, Associate Director of Clinical Services and Workforce Development for the Illinois Primary Health Care Association [acolwell@iphca.org](mailto:acolwell@iphca.org).

**Illinois Care for the Aging:** Please visit the workforce initiative page to directly connect with centers in your area, and for information on employment requirements and opportunities.

<https://illinois.carefortheaging.org/>

**The Illinois State Medical Society:** Please visit this site for information on ISMS' effort to recruit and place volunteer Physicians.

[https://www.isms.org/Resources/For\\_Physicians/Retired\\_Physician\\_Volunteer\\_Program/](https://www.isms.org/Resources/For_Physicians/Retired_Physician_Volunteer_Program/)

If you would like to seek employment or work for compensation you can also reach out directly to a state licensed long-term care facility, state regulated hospital, or federally qualified health centers (FQHC) to see if they have employment opportunities and if you meet their requirements. Individual employers have discretion to determine hiring requirements. Please note that some employers may not accept the Temporary Practice Permit for the purpose of employment.

## Federal Government Questions

How much money will I receive in my stimulus check?

[Calculator from the Tax Foundation.](#)

Stimulus checks will be coming to people with social security numbers in the coming weeks. A \$1200 check will be made to any individual who made \$75,000 or less in 2018, was not the dependent of another taxpayer, and has a work eligible social security number. A \$2400 check will be sent to any couple filing jointly if they made under \$150,000. Reduced checks, on a

sliding scale, will go out to individuals who earn up to \$99,000 and married couples who earn up to \$198,000. For every child dependent under 17 years old, taxpayers will receive an additional \$500.

People on Social Security are eligible to receive the coronavirus relief payment as long as their total income does not exceed the limit. Low-income Americans on Social Security do not need to file a tax return.

The IRS will use your direct deposit information from your most recent tax return to provide your payment. If they do not have this information, they will mail your check.

If you are not required to file, the IRS is created a portal for you to enter your economic information with your direct deposit information :

<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

### When am I getting my check?

The IRS is making 60 million payments via direct deposit during the week of April 13th.

About 3 weeks after those deposits are made (the week of May 4th ), the IRS will begin issuing paper checks to individuals. The paper checks will be issued at a rate of about 5 million per week, which could take up to 20 weeks to get all the checks out. The checks will be issued in reverse “adjusted gross income” order—starting with people with the lowest income first.

The IRS expects to create a portal by the end of April/early May that will allow taxpayers, once they have been authenticated, to: (1) find out the status of their rebate payment and (2) update direct deposit information.

### The Treasury does not have my direct deposit information. How will I get my check?

The Treasury Department is developing a web-based portal for individuals to provide their banking information to the IRS online. This portal will open the week of April 13.

### Where can I cash my paper stimulus check for free?

If you receive a paper stimulus check, shop around for the lowest check cashing fee. Some financial institutions may cash your stimulus check for free.

A number of banks have agreed to assist unbanked individuals that are trying to cash their stimulus checks. Fifth Third Bank, JPMorgan Chase, Wells Fargo, First Midwest, US Bank and others are working on providing free check cashing to non-customers. Interested Illinoisans should call a bank branch or email the Illinois Department of Financial and Professional

Regulation (IDFPR) at IL.Banks@Illinois.gov to set up appointments with the banking institutions to ensure proper identification and ensure social distancing safety.

For more information go here: <https://getmypaymentil.org/>

## I am not required to file a tax return. Can I receive my payment?

For SSA beneficiaries who do not file returns, Treasury and the IRS announced on the evening of April 1 st that these beneficiaries will not need to file a “simple tax return” to receive their rebate. Recipients will receive their rebate just as they would their Social Security benefits.

The U.S. Department of the Treasury and IRS announced that they are working directly with the U.S. Department of Veterans Affairs (VA) to ensure Veterans and their beneficiaries who receive Compensation and Pension (C&P) benefit payments will receive their Economic Impact Payments automatically and without additional paperwork.

For other taxpayers who do not file returns, the IRS expects to release the “simple tax return” referred to in a recent IRS News Release “soon.” The IRS expects it will contain only a few questions, including name, SSNs, dependents, and deposit information. There also will be other IRS guidance accompanying this simple tax return.

A portal to file these economic statements is open here:

<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

## Is my check taxable?

No, your stimulus check is considered a tax refund and is not taxable.

## Paid Sick Leave - What leave is available to me under the Families First Coronavirus Response Act?

Employees are entitled to up to 80 hours Paid Sick Leave at either their regular rate up to \$511 per day and \$5,110 in the aggregate (over a 2-week period) if they meet one of the following qualifications:

- (a) am subject to a Federal, State, or local quarantine or isolation order\* related to COVID-19 [the statewide stay-at-home order does not qualify]
- (b) have been advised by a health care provider to self-quarantine related to COVID-19
- (c) am experiencing COVID-19 symptoms and am seeking a medical diagnosis;

## Paid Sick Leave - I am caring for someone. What leave is available to me?

Employees are entitled to up to 80 hours of Paid Sick Leave at 2/3 of their regular rate up to \$200 per day and \$2,000 in the aggregate (over a 2-week period). If one of the following apply to you:

- (a) an individual subject to a Federal, State, or local quarantine or isolation order related to COVID-19 or advised by their health care provider to self-quarantine related to COVID-19
- (b) a child whose school or place of care is closed (or child care provider is unavailable) for reasons related to COVID-19

Extended Family Medical Leave Act - I am unable to work or telework due to the ongoing need to care for my children whose schools and daycares are closed due to COVID-19, what leave is available to me?

Employees are eligible for extended Family Medical Leave Act leave (maximum of twelve (12) weeks of FMLA leave per year) of job protected leave. The first two (2) weeks (10 days/80 hours) of leave pursuant to EFMLA are unpaid. The remaining ten (10) weeks are paid at 2/3 of their regular rate up to \$200 per day, 12,000 for the 10 weeks.

## How can I help?

Volunteer with #TeamRam! We're seeking volunteers to make calls to seniors (from the comfort of your own home) and to delivery groceries. You can sign up [by filling out this form](#) and feel free to reach out with any questions to 872-208-5188.

Visit [Serve.Illinois.Gov](#) for ways to volunteer. This website provides information on how to volunteer, and how to connect community services with volunteers who can help. You can also email [dph.serveillinois@illinois.gov](mailto:dph.serveillinois@illinois.gov).

Blood donations are already desperately needed. Swedish Hospital will host a blood drive on Friday, April 10. Please visit Vitalant's [website](#) to register for April 10 or to make an appointment at another donation center on another date. *Note: Please use Swedish Hospital Group Code: 383 to donate on behalf of Swedish Hospital.*

[Volunteer to provide free child care](#) to first responders with SitterCity and the City of Chicago.

Sign-up with Illinois Medical Reserve Corps: <https://www.illinoishelps.net>

Help those who are food insecure:

Greater Chicago Food Depository: <https://www.chicagosfoodbank.org/volunteer/>

Lakeview Pantry: <https://www.lakeviewpantry.org/volunteer/>

Top Box Foods: <https://tinyurl.com/tuw7uwu>

My Block, My Hood, My City: <https://formyblock.org/viralresponse>

There are two major groups in Illinois (that I know of) coordinating mask making volunteers.

- Masks Now Illinois, which is a part of the national Masks Now Coalition. The state leaders are Tricia Ballad and Emma Davenport, their email is [masksnowil@gmail.com](mailto:masksnowil@gmail.com) and [masksnow.org](http://masksnow.org) is their website.
- Sew Masks to Fight Covid (Illinois) is another group, and it's not affiliated with a national coalition. The lead organiser is Carolyn Tang Kmet, who can be reached at [ckmet@luc.edu](mailto:ckmet@luc.edu). I don't think there is an official website, but [this sign up page](#) has been useful for tracking mask requests.



## Miscellaneous

My driver's license/permit or car registration is going to expire and everything is closed.

Expiring license plate stickers, drivers licenses, state IDs, Secretary of State parking permits and other state vehicle identifications are extended until 30 days after the Governor rescinds his Emergency Order or the order expires.

You may renew your license plate online at [cyberdriveillinois.com](https://cyberdriveillinois.com).

I need legal assistance.

[CARPLS Legal Aid Hotline](#) for legal information, advice and referrals for Cook County residents, 312-738-9200.

[Land of Lincoln Legal Aid](#), for free legal assistance in southern and central Illinois, 1-877-342-7891.

[Prairie State Legal Services](#), for free legal assistance in northern and western Illinois, 1-800-531-7057.

[Illinois Armed Forces Legal Aid Network](#), for free legal assistance for veterans, active service members, reservists and their dependents, 1-855-452-3526.

[Illinois Legal Aid Online](#), for online legal research, forms, guidance and statewide legal aid directory.

[Illinois Free Legal Answers](#), a virtual legal clinic where low-income Illinois residents can submit a question online to ask a lawyer for help with a civil legal issue.

What steps is the Illinois Department of Corrections (DOC) taking regarding compassionate release, and a review of all elderly or infirm, with an eye toward providing a number of medical furloughs?

DOC is working with the Governor's Office and Prisoner Review Board to thoroughly review all individuals who are eligible for early release. DOC is reviewing those who are incarcerated for low-level offenses who are either age 55 or older, eligible for earned discretionary sentence credit, or eligible for restoration of sentence credit. DOC is also prioritizing individuals who are pregnant, postpartum, terminally ill, ill, in an Adult Transition Center, or in the Moms and Babies program.

Will the DOC make communications from Illinois prisons free to the families of the incarcerated during this COVID19 pandemic?

DOC provided \$4.15 to each person in custody for two free 20-minute phone calls and one 15-minute video visit. The total cost was approximately \$159,000. In addition, Global Tel Link (GTL) is providing each individual with one free 15-minute video visit per week for 12 weeks, four free electronic message vouchers per week for four weeks, and free games for 60 days for tablet owners.

## Villages and Municipalities

How are the \$4-\$5 billion coming from the federal funds being disbursed to municipalities. Have cities been provided guidance on what they should expect?

On April 22, 2020 the federal government issued Coronavirus Relief Fund Guidance for State, Territorial, Local, and Tribal Governments. The guidance lays out the Department of the Treasury's interpretation of the limitations on the permissible use of Fund payments. A FAQ document is available [here](#).