

## Illinois Governor Issues a "Stay at Home" Order with Limited Exceptions

With the number of known Illinois COVID-19 cases rising another 163 overnight (currently 585), on March 20, Governor JB Pritzker announced a statewide "stay at home" order that includes closure of all non-essential businesses. Businesses such as grocery stores, pharmacies, gas stations, and clinics will remain open as will necessary government agencies and essential services. The order allows individuals to leave their home to shop for food and medicine and to take walks and otherwise to get fresh air or seek medical attention or get money from a bank.

The order is effective Saturday, March 21 beginning at 5 pm and will last until April 7. The governor stated that "we don't have the resources, the capacity, or the desire to police every individual's behavior" but also mentioned that enforcement could take the form of police informing those violating the order to go home and potentially seeking a cease and desist order from the courts if compliance becomes a problem with any specific individuals. Businesses who violate the order may be subject to being fined or having licenses rescinded. The intent is to rely on Illinoisans to be "good members of their communities and good citizens, working together to keep each other safe." The governor has instructed law enforcement to monitor for violations and take action when necessary. Chicago Mayor Lori Lightfoot urged all to follow the order and stated "this is not a lockdown or martial law."

Governor Pritzker also extended the closure of all Illinois schools through April 8 and Mayor Lightfoot announced that all Chicago parks and libraries will close and will be subject to potential repurposing to aid in the COVID-19 emergency. The state of Illinois is working with the U.S. Department of Health and Human Services, Wal-Mart, and Walgreens to set up drive-thru testing sites in the hardest hit areas of the state. The state is also working to reopen recently closed hospitals with assessments already underway at four locations. Earlier this week the governor issued an executive order suspending re-instatement requirements of the Illinois Medical Practice Act to aid in an effort to ramp up the available supply of health care workers. That same executive order now requires all health insurance issuers regulated by the Illinois Department of Insurance to cover telehealth services.

One day prior, on Thursday March 19, in addition to announcing the extension of Chicago Public School closures through April 20, and issuing a public health order requiring those residents who have been confirmed to have coronavirus to stay home, the city of Chicago announced a new \$100 million economic relief package. Regarding the public health order, any resident who has tested positive or who is exhibiting symptoms of the illness, with few exceptions mostly related to seeking essential services, was ordered to stay home. Violators could be subject to citations issued by the Chicago Police Department or the Chicago Department of Public Health.

The economic relief package will support Chicago's small businesses that are experiencing a temporary loss of revenue as a result of the COVID-19 outbreak. In partnership with Catalyst Fund, the new Chicago Small Business Resiliency Loan Fund, chaired by Chicago City Treasurer Melissa Conyears-Ervin, will provide more than \$100 million in low-interest loans to severely impacted small businesses over the coming months, targeting historically under-resourced communities. This new \$100 million public-private partnership, leverages a \$25 million grant by the city of Chicago, \$50 million in capital by the Chicago Community Catalyst Fund, as well as \$10 million from Goldman Sachs' Urban Investment Group, \$1 million from Fifth Third, \$250,000 from Clayco and \$15 million from additional private funding sources.

The new emergency fund will lend up to \$50,000 in working capital loans to eligible small businesses. Eligible businesses must have fewer than 50 employees and must have experienced a more than 25 percent revenue decrease due to the impact of COVID-19. Chicago will be working



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with a network of Community Development Financial Institutions (CDFIs), who will be responsible for providing support with application screening, credit underwriting, loan disbursements, and servicing. Beginning on March 31, the city's CDFIs will begin accepting loan applications. Business owners who believe they would qualify may fill out an online form now and a city representative will reach out on next steps. The city of Chicago will continue to work toward expanding the reach of this emergency economic relief and has temporarily suspended debt collection, limited ticketing, and deferred licensing and late fees until April 30, 2020.

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**If you need help navigating the new measures or have questions about how these measures apply to your business, please contact us.**