

Steps to recovery for Lake County IL  
businesses affected by Coronavirus  
(COVID-19)

# Small Business Survival Guide

Coronavirus (COVID-19)  
Lake County, IL



INTERNATIONAL TRADE CENTER



# Unprecedented but not unmanageable

Businesses all over Lake County are feeling the stifling effects of Coronavirus (COVID-19) with many business owners concerned about long-term business impact. This simple guide provides essential information for weathering the pandemic and leveraging the wide range of resources available to help you to stay in business. The situation with the virus is fluid. Visit [www.clcillinois.edu/sbdc-itc](http://www.clcillinois.edu/sbdc-itc) frequently or contact the Illinois Small Business Development & International Trade Center for the latest information at (847) 543-2033 or [IllinoisSBDC@clcillinois.edu](mailto:IllinoisSBDC@clcillinois.edu).

## Reduce spread of the virus

First things first! Slowing the spread of the Coronavirus (COVID-19) is **critical** to recovery efforts and small business owners should do their part. Click this [link](#) for information from the CDC about how to reduce the spread of the virus. Similarly, understanding virus symptoms and knowing what to do in case of illness is also important. Click [here](#) for a list of Coronavirus (COVID-19) symptoms and [here](#) for information about what to do if you or people you work with get sick.

## Help your people

Unemployment benefits may be available to some individuals whose unemployment is attributed to Coronavirus (COVID-19). The Illinois Department of Employment Services (IDES) recently adopted emergency rules to make unemployment benefits available to qualifying individuals. Please review this [link](#) for information about those benefits.

Additionally, employees can check into the Supplemental Nutrition Assistance Program (SNAP) (formerly Food Stamps) which helps low-income people and families buy the food they need for proper health. Click this [link](#) for additional information about SNAP.

While we cannot give definitive answers about utilities, we can offer connections to service providers that are offering support during the pandemic.

[Commonwealth Edison](#)

[T Mobile](#)

[NICOR Gas](#)

[AT&T](#)

[Verizon](#)

[Xfinity](#)

## Make operational adjustments

Savvy business owners will consider making changes to the way business is conducted during a pandemic.

Click [here](#) for information about common issues your business may encounter. Not having a disaster plan during a disaster can be tough, but rarely is it too late to plan. Click [here](#) for tips on creating an emergency preparedness plan and [here](#) to learn about cost-cutting measures.

Click [here](#) to learn about employees, contractors and workplace safety from the U.S. Department of Labor and [here](#) to see Illinois Department of Labor information. Click [here](#) to read about changes to tax reporting deadlines from the Internal Revenue Service.

## Comply with federal, state and local guidelines

In order to operate your businesses optimally you should understand the decisions made by our elected leaders and the information they provide to support your success. Click [here](#) to see Illinois' Economic Injury Declaration. Note that Lake County businesses can now apply for disaster assistance loans. Click [here](#) for a list of essential and nonessential businesses regarding Coronavirus (COVID-19) business closures.

Click [here](#) for the Illinois disaster proclamation and [here](#) for Lake County emergency/disaster declarations.

## Calculate economic injury

In order for businesses to qualify for disaster assistance loans from the SBA they must quantify the economic losses incurred as a result of Coronavirus (COVID-19). Click [here](#) to report the impact your business is experiencing.

## Secure working capital

The SBA exists to support the success of your business, in good times and bad. Some businesses may need financial support to help them maintain operations during the downturn caused by Coronavirus (COVID-19), and the SBA has a program to help. Click [here](#) for an overview of the SBA's disaster assistance loan program, [here](#) for details about required loan documentation, [here](#) for a detailed PowerPoint presentation and a screen-by-screen walkthrough of the online loan application process and [here](#) for access to the online loan portal.

## Leverage local expertise

In addition to the resources listed above, there are others in Lake County who want to help. Click the links below to learn more about your local resources.

- [Congressman Brad Schneider](#)
- [Lake County Government](#)
- [Lake County Health Department](#)
- [Lake County Workforce Development](#)
- [Lake County Partners](#)
- [Lake County Municipalities, economic development and chambers of commerce](#)
- [Illinois Small Business Development & International Trade Center at College of Lake County](#)