Rebuilding Stronger Together
Fostering Resilience and Advancing Equity

Toni Preckwinkle
Cook County Board President

Cook County Community Recovery Initiative

2020 IMPACT REPORT
Rebuilding Stronger Together
Fostering Resilience and Advancing Equity

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COVID-19 brought a crush of unprecedented challenges to Cook County in 2020 that continue to affect each of us. But the pandemic has not hit all of us with the same impact. Across the country and Cook County, those who are already vulnerable due to race, ethnicity, gender, age, or disability have been most susceptible to economic hardship.

The County’s work is guided by our Policy Roadmap and its values of equity, engagement, and excellence. The realities of the pandemic make it more imperative than ever that we keep equity in the forefront as we rebuild and plan for the future of our region. As I’ve repeated frequently, former U.S. Senator Paul Wellstone often said, “We all do better when we all do better.”

Last summer, we used CARES Act funding to launch the Cook County Community Recovery Initiative. Through this suite of programs, we provided urgently needed financial relief and support to residents and small businesses affected by the pandemic. We maximized the impact of the initiative by directing resources to the individuals, families, businesses, and communities with the greatest needs.

I’m proud to add that we accomplished all of this with unimaginable speed. Residents received the critical supports they need to stay in their homes, keep their lights on, and feed their children. Displaced workers have learned new skills and connected with job opportunities. And business owners have been able to keep their doors open and their staff employed.

This report details the impact our programs are making so far and our plans for accelerating the momentum moving forward. It is not enough to simply repair and recover. We will continue to advance equity by building on the solid foundation we have developed with our partners to stand strong in the face of COVID-19.

The coronavirus may dictate our present, but it will not write our future. I’m confident we have the vision and the will to rebound better, stronger, and more equitably.

Toni Preckwinkle
President, Cook County Board of Commissioners
Recognizing the magnitude of the COVID-19 challenge, the Cook County Bureau of Economic Development (BED) took immediate steps to assess business and resident needs. Armed with this information, we rapidly created the Cook County Community Recovery Initiative, initially funded by $82 million from the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act. The funding was revised to $77 million, after $5 million was reallocated to support the Cook County Department of Health’s ongoing COVID-19 mitigation work.

In partnership with a network of local, regional, and national organizations, we provided equitable, comprehensive financial relief and critical support services to suburban Cook County residents and small businesses upended by COVID-19.

**Key insight:** BED designed its programs to serve historically underserved communities hit hardest by the pandemic using equity-based approaches (see map on page 16).
**Key insight:** COVID-19 has highlighted and exacerbated existing racial and economic inequalities in Cook County:

- Communities of color have suffered disproportionately higher COVID-19 positivity rates and mortality.
- Black-, Brown-, and women-owned business have had more difficulty finding and accessing the resources need to stay afloat.
- Job losses have been concentrated among low-wage workers.

“Thank you for not overlooking us small guys. This has gone a long way to help keep our heads above water.”

Walter Boyd, Independent Contractor
Forgivable Loan Recipient
Small Business: Bolstering Resilience

Here’s a look at who our programs helped and how:

Cook County immediately surveyed small businesses about the information and resources they needed most urgently, then sought guidance from local experts and our economic development advisory committees.

Our initial response included partnering with the Illinois Business Immigration Coalition (IBIC), Illinois Restaurant Association (IRA), and the National Partnership for New Americans (NPNA) to provide webinars and technical assistance to businesses about the Paycheck Protection Program (PPP), as well as targeted outreach and support to the particularly hard-hit restaurant industry.

Together with a growing coalition of dozens of business service organizations, we also developed a range of resources to address the longer-term needs of small businesses, particularly those owned by people of color.

“Survival as a small business and supporting the contractors that work with me in my salon is my priority. This relief support from Cook County has been a bridge to help us stay in business and remain vital.”

Stephanie Luster, owner
Sophia Brandon Salon, Olympia Fields

FREE GROUP WEBINARS

~5,000 non-profits, small businesses, and independent contractors attended 30+ webinars in 5+ different languages on topics such as Financial Wellness, PPP for Nonprofits, and Designing for Socially Distant Dining.

Key insight: Our efforts leveraged and strengthened the business ecosystem to help small businesses not only survive, but rebound and thrive.
**Key Insights:** Small businesses, the backbone of our local economy, have been particularly vulnerable to the financial impacts of the pandemic. Black-, Brown-, and women-owned businesses have faced the biggest challenges for three reasons:

- Before the pandemic, small businesses in communities of color typically generated less revenue and had less liquidity, increasing their vulnerability to the economic fallout of shutdowns.
- Federal relief programs relied primarily on large banks and failed to adequately take need or financial distress into account. As a result, fewer emergency loans went to small businesses and those in minority communities.
- Many small businesses reported that they did not know what support resources were available or how to access them.

“We had to initially immediately close our doors, cancel many events, and refund clients. Receiving the Cook County Recovery funds have lifted a heavy weight by helping us to catch up on bills and rent.”

Quiana Smith (pictured left)
Owner, BFF Exclusive Events

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**Business and Workforce Allocation ($33.1M)**

$33.1M of the $77M

**Cook County Cares Act Funding went to programs for small businesses, gig workers, and job training & placement**

- Small Business Recovery Grants
- Southland Equitable Recovery Stimulus
- Covid-19 Recovery Job Training
- Community Recovery Loan Fund

* The Chicago Community Trust and its philanthropic partners provided an additional $1.8M to support this program.
Small Business: Keeping the Doors Open

**Cook County Community Recovery Program**

Shortly after the COVID-19 outbreak began, we offered emergency, zero-interest loans to small businesses and gig workers in suburban Cook County. When we received CARES Act funding, we converted the loans to forgivable loans under our newly created Cook County Community Recovery Program, administered by the Chicago Community Loan Fund.

Businesses with fewer than 20 employees were eligible to receive loans up to $20,000. Gig workers with 50% of their annual income in 1099 contract work were eligible to receive loans up to $10,000. This was one of the only programs in the region providing support to gig workers.

Demand from both sectors significantly outpaced the $9 million available to fund the program.

<table>
<thead>
<tr>
<th>Gig Worker Forgivable Loans</th>
<th>Small Business Forgivable Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>148</strong> RECEIVED LOANS</td>
<td><strong>410</strong> RECEIVED UP TO</td>
</tr>
<tr>
<td><strong>$1.4M</strong> DISTRIBUTED</td>
<td><strong>$20,000</strong> LOANS</td>
</tr>
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Gig workers in transportation and warehousing, the sectors most heavily affected by COVID, received the most support.

<table>
<thead>
<tr>
<th>Small Business Forgivable Loans</th>
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<tbody>
<tr>
<td><strong>~70%</strong> MADE LESS THAN</td>
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<tr>
<td><strong>$50,000</strong> PER YEAR</td>
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Industries receiving the most support: restaurants; health care and social assistance; professional, scientific and technical services.

<table>
<thead>
<tr>
<th>Small Business Forgivable Loans</th>
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<tbody>
<tr>
<td><strong>$7.6M</strong> DISTRIBUTED</td>
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Most businesses had fewer than 5 employees.

<table>
<thead>
<tr>
<th>Small Business Forgivable Loans</th>
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<tbody>
<tr>
<td><strong>25+%</strong> HAD LESS THAN</td>
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<tr>
<td><strong>$100,000</strong> IN REVENUE</td>
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</table>
Jose Perez's plans to continue studying computer numeric control machining were interrupted by the pandemic. With three NIMS certifications already under his belt, he began job hunting instead. Hired by X-Cell Technologies in Tinley Park, he now participates in on-the-job training funded by Cook County and provided through the Chicago Cook Workforce Partnership.

“I was pleased to get this job working as a CNC machinist, especially during the pandemic. I am excited to continue to grow my skills and ultimately advance in my field.”

Jose Perez, CNC machinist
X-Cell Technologies

Job Training and Placement Program

Faced with skyrocketing unemployment rates, we used CARES Act funding to enhance and expedite services for suburban residents provided by the Chicago Cook Workforce Partnership. The Partnership’s services support Cook County’s broad-based workforce efforts on an ongoing basis.

Due to her outstanding community outreach and administrative work, Maria Romero secured a paid position with the Cook County COVID-19 Recovery Job Training and Placement Program.

4 MILLION

ALLOCATED TO AUGMENT THE JOB TRAINING, CAREER COUNSELING, AND PLACEMENT SERVICES ALREADY BEING PROVIDED BY THE CHICAGO COOK WORKFORCE PARTNERSHIP. 470 JOB SEEKERS PARTICIPATED, MANY IN MULTIPLE PROGRAMS.
Small Business Assistance Program

Once Cook County received CARES Act funding, we began offering $10,000 grants and business advising services to businesses with fewer than 20 employees that could demonstrate revenue loss due to COVID. Our program administrator, Next Street, oversaw more than 35 organizations that reviewed and scored applications to verify eligibility.

Utilizing the County’s Equity Funding model, we directed funds to businesses located in the communities most affected. The grants could be used for payroll, operating expenses, lease or rent payments, modifications required to comply with reopening guidelines, and inventory acquisition.

“\text{We greatly appreciated the assistance from Cook County. It was a crucial lifeline when we needed a helping hand.}”

Andrew Howell, Co-Founder (left), Ari Klafter, Head Distiller, Thornton Distilling
Recipient Locations Map
This map represents the distribution of recipients for each of the following programs.

- **1,690** Small businesses: grants + technical assistance
- **1,956** Small businesses: technical assistance only
- **410** Small businesses: forgivable loans
- **148** Gig workers: forgivable loans

Technical assistance = business advising, one-on-one guidance, educational resources

Building Success
Four years ago, Luz Cavazos poured her savings, heart and soul into opening Juicy Luzy Sangria in Oak Lawn. The pandemic threatened to destroy the success she had built selling her handcrafted wine in traditional and seasonal flavors through grocery stores, restaurants, festivals, and her own store. The business was literally just making it, not knowing how long they had to survive.

“The grant gave me the support I needed to pivot to online sales and curbside pickup.”

Luz Cavazos, owner
Juicy Luzy Sangria
Residents: Meeting Urgent Needs

Surviving a pandemic is hard. Business and school closures meant that thousands of residents faced financial challenges due to unpaid leave, job loss, and the need to care for children or sick or at-risk relatives — in addition to worrying about their health and safety. Without consistent income, paying for food, shelter, and other life necessities became difficult or impossible, especially for individuals and families who were already vulnerable.

**Key Insight:** Job loss has had the biggest impact on households overall, but residents who were female, Black, Brown, or multiple races were more likely to be affected by loss of childcare.

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**Through February 2021:**

- **207,433** confirmed cases of COVID-19 in suburban Cook County
- **3,879** deaths

_Between February and December 2020:_

- **Unemployment in Cook County climbed from 3.4%** to **8%**, hitting **17.6% in April**

Source: Cook County Department of Public Health

Source: Tracktherecovery.org
The Resident Cash, Rental Assistance, Mortgage Assistance and Critical Social Services programs provided a rapid response to residents’ fast-expanding needs. Cook County partnered with national and local social service providers who developed and administered the programs.

**Key Insight:** Cook County’s targeted outreach succeeded in providing assistance to highly vulnerable residents in historically underserved communities who faced additional economic hardship due to the pandemic.

### Resident Services $43.7M Allocation

- Emergency Rental Assistance: $10.0M
- Mortgage Assistance: $19.7M
- Critical Social Services: $14.0M

### Critical Social Services $19.7M Allocation

- Housing Stability and Shelter Assistance: $11.2M
- Legal Aid: $1.0M
- Food Security Assistance: $1.1M
- Resident Cash Assistance: $6.4M

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### Housing and Cash Assistance Applicant Demographics

- **Who applied?**
  - 40,000+ residents

- **What percentage?**
  - **68%** female
  - **61.7%** Black
  - **15%** Latinx
  - **81%** experienced low or extremely low income pre-COVID

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$43.7M of the $77M COOK COUNTY CARES ACT FUNDING WENT TO RESIDENT SUPPORT PROGRAMS
Residents: Combating Economic Hardship

Here’s how our programs helped:

**Resident Cash Assistance**

Launched in partnership with the Family Independence Initiative, the Resident Cash Assistance program provided $600 direct cash payments to eligible Cook County residents. They could use the funds however they chose, with the largest share reporting they intended to put it toward miscellaneous bills, mortgage and rent, food, and medications.

"I plan to pay my rent and buy food for my family."

Resident Cash Recipient

"Due to missing work because of COVID, I was behind on several bills. This really removes some of the stress off my shoulders."

Resident Cash Recipient

**Key Insight:** The median incomes of Black and female applicants were lower than other applicants, reflecting pre-pandemic vulnerabilities.

<table>
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<tr>
<th>Resident Cash Assistance Applicant Demographics</th>
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<tbody>
<tr>
<td><strong>70%</strong></td>
</tr>
<tr>
<td>FEMALE</td>
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| **80+%** |
| FROM COMMUNITIES OF COLOR |

| **59%** | **34%** |
| LOST A JOB | HAD HOURS CUT |

**Key Insight:** Most eligible applicants lacked additional sources of support, but more than 40% reported providing support to others, likely indicating a need to stretch already limited resources even further.

**Cook County COVID-19 RECOVERY Resident Cash Assistance**

- **$8.3M DISTRIBUTED**
- **13,887 RECEIVED PAYMENTS**

- 80+% FROM COMMUNITIES OF COLOR
- 59% LOST A JOB
- 34% HAD HOURS CUT
- 70% FEMALE
- 65% HAVE CHILDREN
- $18,000 MEDIAN INCOME
- 80+% FROM COMMUNITIES OF COLOR
- 59% LOST A JOB
- 34% HAD HOURS CUT
- 70% FEMALE
- 65% HAVE CHILDREN
- $18,000 MEDIAN INCOME
When COVID-19 hit, you’re fighting against not knowing where you’re going to sleep, get a meal or if you’re going to die. I got help from an organization and people who didn’t even know me.”

Ken, client of BEDS Plus, Partner in Cook County Community Recovery Initiative Shelter Assistance Program

To combat food and housing insecurity, we also invested in our existing partner network of housing providers, agencies addressing homelessness, and the Greater Chicago Food Depository.
Residents: Combating Economic Hardship

**Mortgage Assistance**

Administered by the Housing Authority of Cook County, our Mortgage Assistance program pays up to $10,000 each to suburban Cook County homeowners experiencing pandemic-related pandemic hardship.

**Key Insight:** Nearly 60% of eligible applicants — and 70% of those over age 65 — spent 30% or more of their income on their mortgage before the pandemic, meaning they were housing burdened. This raises concerns about whether they have adequate resources for the long-term.

**Applicant Demographics**

- **891 residents expected to receive payments***
- **$9.7M expected to be distributed**
- **$49,700 median income**
- **56.7% female**
- **43.6% black**

*The Mortgage and Rental Assistance programs are still being finalized. The applications review process will be completed in Spring 2021.*
**Rental Assistance**

Our Rental Assistance program, also administered by the Housing Authority of Cook County, pays up to three months of overdue or future rent directly to landlords.

**Key Insight:** We carefully monitor the need and demand for each of our programs on an ongoing basis, reallocating funding to address the most critical needs.

**$6.3M Expected to be Distributed**

<table>
<thead>
<tr>
<th>Residents Expected to Receive Funding</th>
<th>Applicant Demographics</th>
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<tbody>
<tr>
<td>1193</td>
<td>81% reported reduced hours or job loss due to the pandemic</td>
</tr>
<tr>
<td>64.5% female</td>
<td></td>
</tr>
<tr>
<td>52.3% black</td>
<td></td>
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<tr>
<td>81% age 50 or younger</td>
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**REBUILDING STRONGER TOGETHER**
Building a Better Future

The COVID-19 pandemic vividly highlighted — as well as significantly intensified — the financial hardships and inequities that thousands of small businesses and historically underserved residents in suburban Cook County live with on a regular basis. The Cook County Community Recovery Initiative has enabled us to apply our equity-based approaches to meet the unprecedented needs of our community. At the same time, it also offers a unique opportunity to help our community rebound with resilience and strength.

Through our planning, partnerships, and program implementation, we have created a robust infrastructure on which to continue building, as well as gained valuable new insights into existing and emerging needs. As we focus on expanding the impact of the Cook County Community Recovery Initiative moving forward, we recognize more than ever the critical importance of pursuing sustainable and equitable economic and community growth.

“As a single mom of three that was laid off during this pandemic, this is such a blessing and I am forever grateful.”

Resident Cash Recipient
To help achieve these goals, Cook County has committed **$108M** of federal and local resources in 2021 to:

- Expand housing assistance programs to support renters, homeowners, and residents experiencing homelessness
- Support legal aid, housing counseling, and foreclosure mediation
- Address residents’ urgent needs with food, utility, and direct cash assistance
- Spur entrepreneurship and growth for minority-, women-, veteran-, and disabled-owned businesses
- Amplify work of 40+ business support organizations
- Provide services to diversify manufacturing supply chains and catalyze innovation
- Strengthen career pathways for residents, with a focus on dislocated workers
- Meet the talent needs of businesses through sector partnerships and apprenticeships

Simply recovering is not enough. We are committed to working together to build a future in which everyone thrives. We look forward to continuing to collaboratively strategize with vision, mobilize with purpose, and catalyze our community.
Thank You to Our Partners

We are growing stronger together — thank you.

Small Business Partners
- Allies for Community Business
- Back of the Yards Neighborhood Council
- Berwyn Development Corporation
- Chamber 57
- Chicago Community Loan Fund
- Chicago Community Trust
- Chicago Heights Economic Development Corporation
- Chicago Minority Supplier Development Council (CMSDC)
- Chicago Neighborhood Initiatives (CNI)
- Chicago Southland Economic Development Corporation
- Chicago TREND
- Chicago Urban League
- Cook County Black Chamber of Commerce
- Economic Strategies Development Corporation
- Far South CDC
- Greater Englewood CDC
- Ignite Technology
- Illinois Business Immigration Coalition (IBIC)
- Illinois Hispanic Chamber of Commerce
- Illinois Restaurant Association
- Indo-American Center
- Mujeres Latinas en Acción
- National Partnership for New Americans
- Next Level Northwest
- Next Street
- Northwest Side Community Development Corporation
- Puerto Rican Cultural Center
- Rogers Park Business Alliance
- Schaumburg Business Association
- SomerCor
- Southland Development Authority
- Southwest Collective
- Sunshine Enterprises
- Women’s Business Development Center
- YWCA

Job Training and Placement Partners
- Business and Career Services
- Chicago Cook Workforce Partnership
- Employment & Employer Services
- Manufacturing Renaissance
- National Able Network
- Proviso Leyden Council for Community Action (PLCCA)
- SERCO, Inc., (operator of Southwest Suburban Cook County AJC)

Community Partners
- BEDS Plus
- CEDA
- Connections for the Homeless
- Family Independence Initiative
- Greater Chicago Food Depository
- Housing Forward
- JOURNEYS
- Respond Now
- South Suburban Housing Center
- South Suburban PADS
- The Chicago Bar Foundation
  - CARPLS
  - Center for Conflict Resolution
  - Center for Disability and Elder Law
  - Chicago Volunteer Legal Society
  - Greater Chicago Legal Clinic
  - Legal Aid Chicago
  - Legal Aid Society
- The Housing Authority of Cook County

“Cook County is working to ensure that the communities and small businesses that have been systemically left back pre-pandemic are getting the systemic changes needed to make sure they’re successful.”

Charisse Conanan Johnson,
CFA/Managing Partner, Next Street
“With NPNA support we were able to get a $22,000 loan to pay our caseworker to continue helping the Rohingya community members with access to unemployment, rental assistance, help with utilities as well as distribution of food boxes. This was vital for our families to stay healthy and housed during the pandemic.”

Rapid Response Technical Assistant Participant

“I put the money towards past due rental payments to keep a roof over my family’s heads. I have three small children and this was a real blessing!”

Resident Cash Recipient

“I am a graduate student in the accounting program and found out my seasonal tax position will not be available because of COVID-19 related issues. Receiving these funds has eased my mind so I can continue next semester.”

Resident Cash Recipient

“Thank you SO much for this blessing. The funds helped my company tremendously. I am not sure what we would have done without the CCCR loan!”

Stuart Garner, President, Scimitar Prototyping

“Due to missing work because of COVID, I was behind on several bills. The funds that I received will allow me to at least clear up the balances on three debts. This really removes some of the stress off my shoulders.”

Resident Cash Recipient

“This program really helped us keep the lights on when we needed it most! We are grateful to Cook County and our fellow taxpayers!”

Warren Bennie, Managing Member, BCE, HVAC Equipment Manufacturing
Building a Better Future for All

Cook County Bureau of Economic Development
69 W Washington St # 2900, Chicago, IL 60602
https://www.cookcountyil.gov/recovery
Get text alerts by texting: AlertCook to 888-777

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Cook County Board President

Cook County
COMMUNITY
RECOVERY INITIATIVE

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