

Rebuilding Stronger Together

Fostering Resilience and Advancing Equity



Toni Preckwinkle
Cook County Board President



2020 IMPACT REPORT

Rebuilding Stronger Together

Fostering Resilience and Advancing Equity

TABLE OF CONTENTS

Message from the President	1
Cook County Community Recovery Initiative	2
Small Business: Bolstering Resilience	4
Small Business: Keeping the Doors Open	6
Residents: Meeting Urgent Needs	10
Residents: Combating Economic Hardship	12
Building a Better Future	16
Thank You to Our Partners	18

Cook County
COMMUNITY
RECOVERY
INITIATIVE

Affected by
COVID



Toni Preckwinkle
Cook County Board President

Message from the President

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.

“Last summer, we used CARES Act funding to launch a suite of programs to support businesses and residents across Cook County.”

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

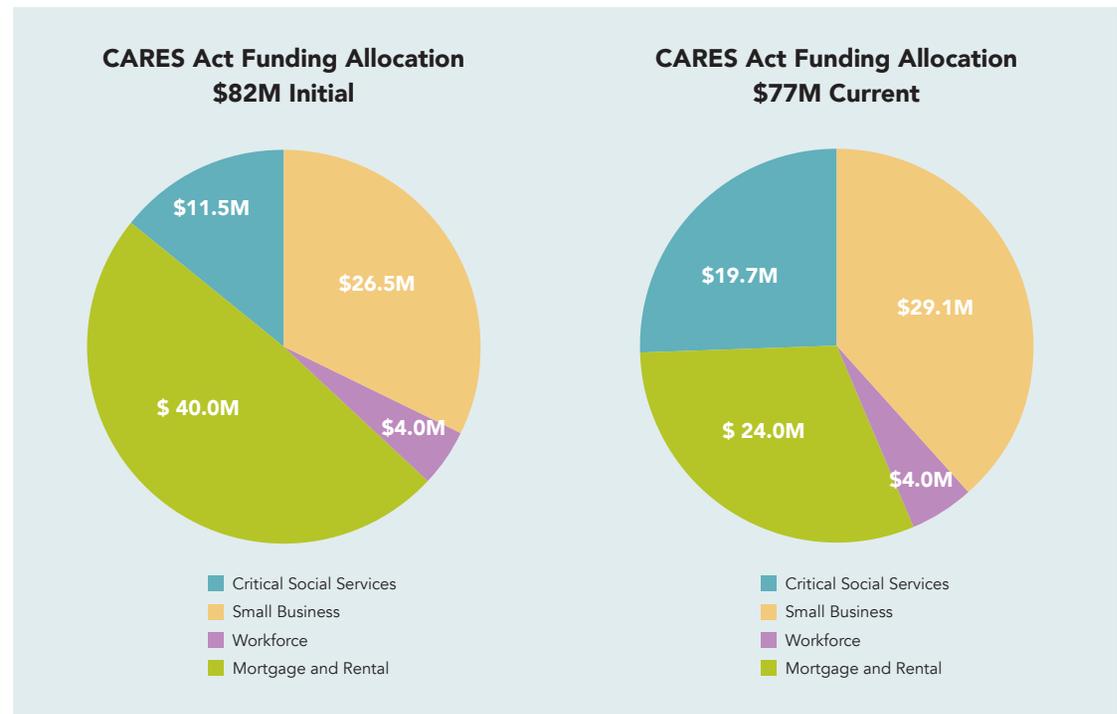
Cook County Community Recovery Initiative

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).



Critical Social Services

- Homeless Sheltering
- Legal Aid and Housing Counseling
- Food Assistance
- Resident Financial Assistance



Small Business

- Small Business Recovery Grants
- Business Coaching and Advising
- Community Recovery Fund



Workforce

- Training and Employment Services
- Targeting Dislocated Job Seekers



Housing

- Rental Assistance
- Mortgage Assistance



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

SG Heating & Cooling Services Inc. Staffer,
Small Business Assistance Grant Recipient

Small Business: Bolstering Resilience

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

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.

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.



Key insight: Our efforts leveraged and strengthened the business ecosystem to help small businesses not only survive, but rebound and thrive.



“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



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:

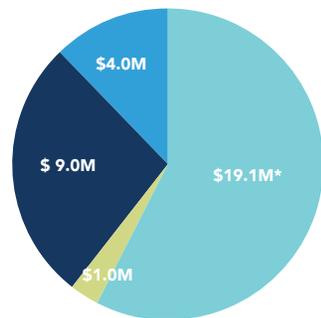
- Before the pandemic, small businesses in communities of color typically generated less revenue and had less liquidity, increasing their vulnerability to the economic fallout of shutdowns.
- Federal relief programs relied primarily on large banks and failed to adequately take need or financial distress 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

Business and Workforce Allocation (\$33.1M)



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

* The Chicago Community Trust and its philanthropic partners provided an additional \$1.8M to support this program.

\$33.1M
OF THE
\$77M

**COOK COUNTY CARES ACT FUNDING
WENT TO PROGRAMS FOR
SMALL BUSINESSES, GIG WORKERS,
AND JOB TRAINING & PLACEMENT**



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.

Gig Worker Forgivable Loans

148 RECEIVED LOANS

\$1.4M DISTRIBUTED

Gig workers in transportation and warehousing, the sectors most heavily affected by COVID, received the most support.

~70%

MADE LESS THAN
\$50,000
PER YEAR

Small Business Forgivable Loans

410 RECEIVED UP TO

\$20,000 LOANS

\$7.6M DISTRIBUTED

Industries receiving the most support:
restaurants; health care and social assistance;
professional, scientific
and technical services.

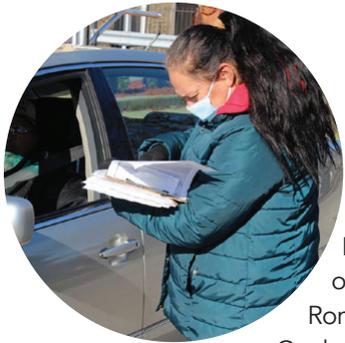
MOST BUSINESSES
HAD FEWER THAN

< 5

EMPLOYEES

25+%

HAD LESS THAN
\$100,000
IN REVENUE



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.

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.

Cook County
**COVID-19
RECOVERY**
Job Training
and Placement



**\$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.



The pandemic interrupted Jose Perez's plans to continue studying computer numeric control machining. 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

Small Business: Keeping the Doors Open

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.

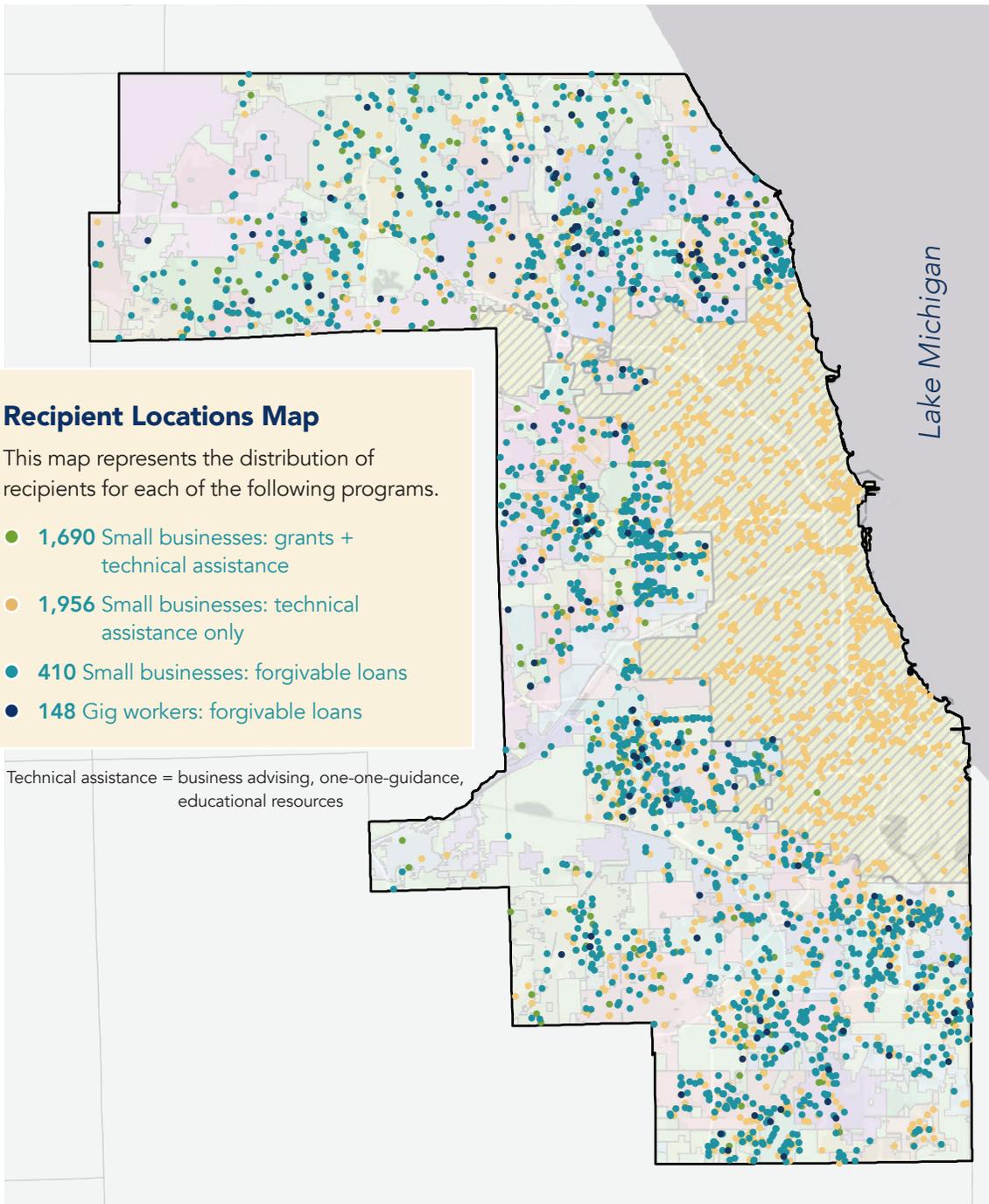
Utilizing the [County's Equity Funding model](#), we directed funds to businesses located in the communities most affected. The grants could be used for payroll, operating expenses, lease or rent payments, modifications required to comply with reopening guidelines, and inventory acquisition.



<p>\$16.9M DISTRIBUTED IN SMALL BUSINESS GRANTS</p>	Business Segments	% of Grant Dollars
	POC-Owned	60%
	Woman-Owned	49%
	2019 Revenue <\$500K	89%

“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



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.

Through February 2021:

207,433

CONFIRMED CASES OF
COVID-19 IN SUBURBAN
COOK COUNTY

3,879
DEATHS

Source: Cook County
Department of Public
Health

BETWEEN FEBRUARY AND DECEMBER 2020:

UNEMPLOYMENT IN
COOK COUNTY CLIMBED

FROM **3.4%**

TO **8%,**

HITTING
17.6%
IN APRIL

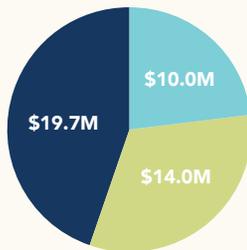
Source: [Tracktherecovery.org](https://www.tracktherecovery.org)

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.



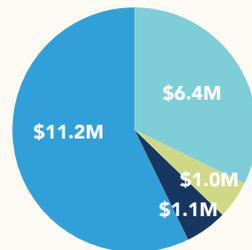
Key Insight: Cook County's targeted outreach succeeded in providing assistance to highly vulnerable residents in historically underserved communities who faced additional economic hardship due to the pandemic.

Resident Services \$43.7M Allocation



- Emergency Rental Assistance
- Mortgage Assistance
- Critical Social Services

Critical Social Services \$19.7M Allocation



- Housing Stability and Shelter Assistance
- Legal Aid
- Food Security Assistance
- Resident Cash Assistance



Housing and Cash Assistance Applicant Demographics

\$43.7M
OF THE
\$77M

**COOK COUNTY
CARES ACT FUNDING
WENT TO
RESIDENT SUPPORT
PROGRAMS**

Who applied?

40,000+
RESIDENTS

68% FEMALE

61.7% BLACK

15% LATINX

81% EXPERIENCED
LOW OR EXTREMELY LOW
INCOME PRE-COVID

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.



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

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

Resident Cash Recipient



Resident Cash Assistance Applicant Demographics

70%
FEMALE

65%
HAVE CHILDREN

\$18,000
MEDIAN INCOME



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

80+%
FROM COMMUNITIES
OF COLOR

59%
LOST
A JOB

34%
HAD HOURS
CUT

"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: 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.

1,679
RESIDENTS
HAVE RECEIVED

185,000
NIGHTS
IN SHELTERS

557,000 MEALS
THROUGH THE
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.

Cook County
**COVID-19
RECOVERY**
Homeless Shelter
Assistance



Cook County
**COVID-19
RECOVERY**
Food Security
Assistance

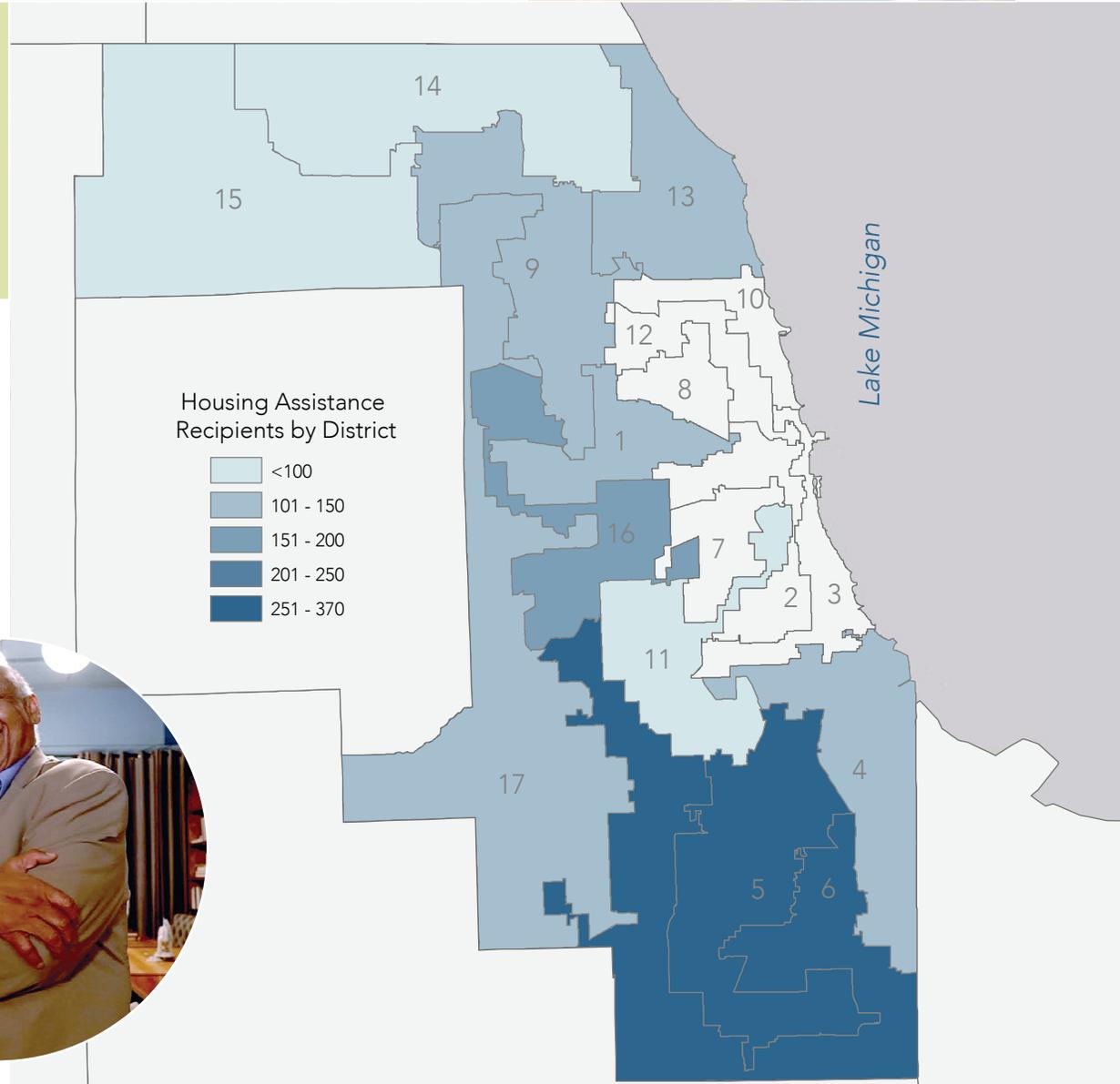
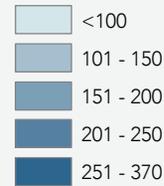


"When COVID-19 hit, you're fighting against not knowing where you're going to sleep, get a meal or if you're going to die. I got help from an organization and people who didn't even know me."



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

Housing Assistance
Recipients by District



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.

891 RESIDENTS
EXPECTED TO
RECEIVE PAYMENTS*

Applicant Demographics

\$49,700
MEDIAN INCOME

\$9.7M
EXPECTED
TO BE
DISTRIBUTED

56.7% FEMALE

43.6% BLACK



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.

* 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.

\$6.3M EXPECTED
TO BE DISTRIBUTED

1193
RESIDENTS
EXPECTED
TO RECEIVE
FUNDING

Applicant Demographics

81% REPORTED REDUCED
HOURS OR JOB LOSS DUE TO
THE PANDEMIC

64.5% FEMALE

52.3% BLACK

81% AGE 50 OR
YOUNGER



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



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.

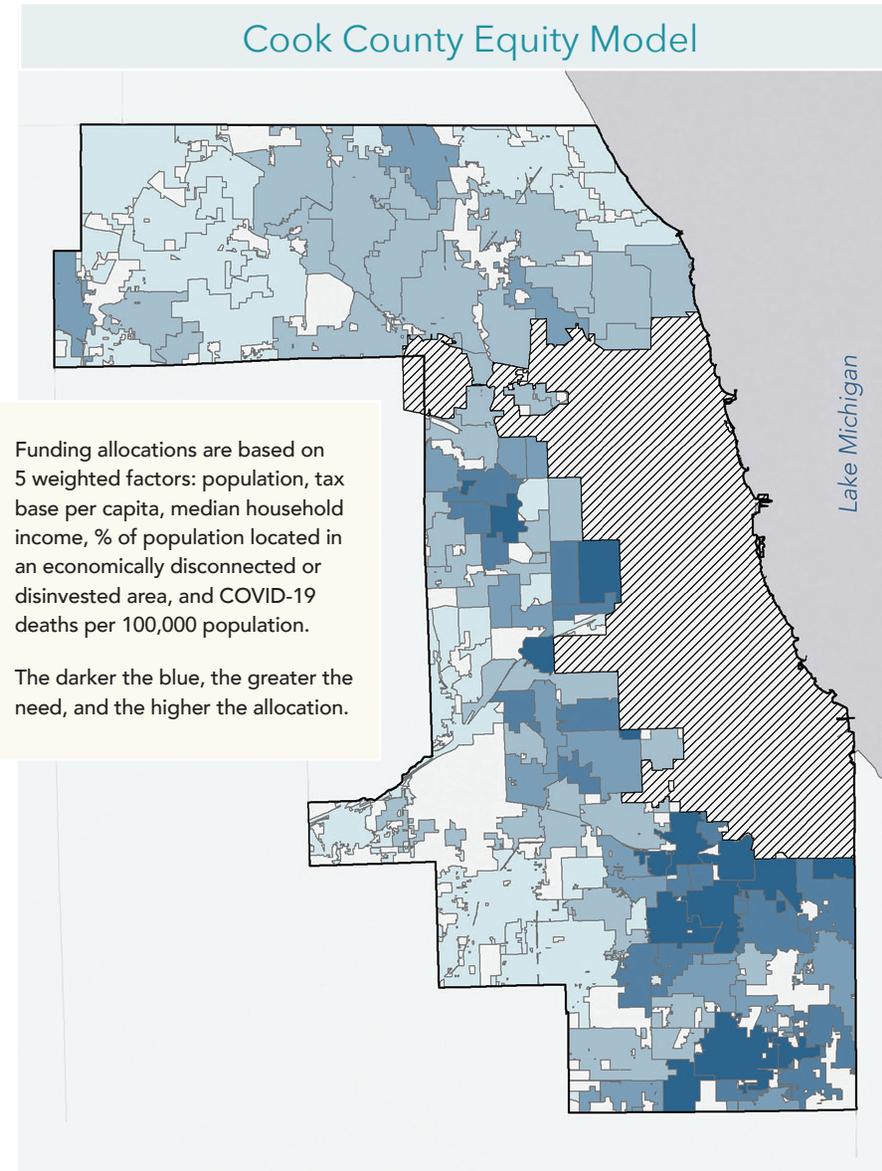
Through our planning, partnerships, and program implementation, we have created a robust infrastructure on which to continue building, as well as gained valuable new insights into existing and emerging needs. As we focus on expanding the impact of the Cook County Community

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:

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.

- 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



Thank You to Our Partners

We are growing stronger together — thank you.

Small Business Partners

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

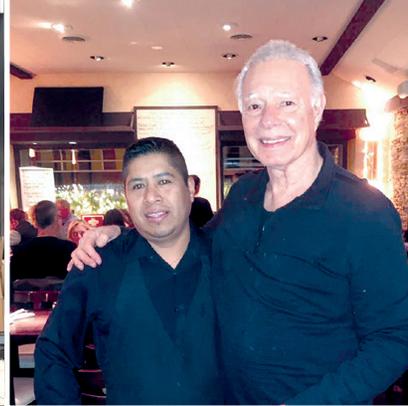
Community Partners

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

"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



"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

"Thank you SO much for this blessing. The funds helped my company tremendously. I am not sure what we would have done without the CCCRF 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

Building a Better Future for All



Toni Preckwinkle
Cook County Board President



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