

CHAPTER

Continued from page 1

Economic Opportunity and more than 150 businesses across the state to formulate guidelines for various industries to keep workers and customers safe. Sen. Rachelle Crowe, D-Glen Carbon, provided this summary:

- Venues, meeting spaces and select indoor facilities (including bowling alleys, skating rinks and clubhouses) can reopen with 50 percent room capacity or for groups of up to 50 people.
 - Restaurants can resume indoor dining for parties of up to 10 people, as long as tables are 6 feet apart and standing areas are limited at 25 percent capacity.
 - Museums and zoos can reopen with up to 25 percent occupancy. Interactive exhibits and rides will remain closed, and guided tours should be limited to 50 people or fewer per group.
 - Movie theaters and cinemas can allow admission of up to 50 guests or 50 percent room capacity. Outdoor theaters can operate at 20 percent capacity. Concessions will be permitted, with some restrictions.
 - Outdoor spectator sports can resume with no more than 20 percent seating capacity.
- Some industries are now able to expand operations during Phase 4:
- Youth and recreational sports venues can operate at 50 percent facility capacity, and 20 percent seating capacity for spectators. Practices, tournaments and other competitive gameplay can resume with limited interaction between groups.
 - Health and fitness centers can reopen at 50 percent capacity, and indoor fitness classes of up to 50 people can resume.
 - Water-based activities are permitted at day camps at up to 50 percent facility capacity, with group sizes limited to 15 participants.

Retail, service counters, offices, personal care services, manufacturing and other industries allowed to reopen in Phase 3 are continuing to operate at their current capacity.

The Illinois Department of Commerce

and Economic Opportunity has drawn up a list of industry specific guidelines posted at dceocovid19resources.com/restore-illinois.

Small Business Stabilization Fund

Meanwhile, state and federal governments continue to attempt to help businesses who have fallen behind. This past month, the Illinois Department of Commerce and Economic Opportunity issued the first round of grants awarded as part of the new Downstate Small Business Stabilization Program, just over a month after the program was launched. The fund was created to support small businesses in downstate and rural counties.

The first \$1.3 million in grants went to 65 businesses in 28 downstate communities. DCEO repurposed \$20 million in Community Development Block Grant funds to create the Downstate Small Business Stabilization Program. Small businesses of up to 50 employees can partner with their local governments to obtain grants of up to \$25,000 in working capital.

Grantees include restaurants and cafes, salons, furniture stores, florists, pet stores and other specialty retail stores. Many of the grantees are multigeneration family-owned and operated proprietors.

“We were excited to get the award as it will help close the gap on paying our fixed expenses such as insurance, property taxes and utilities,” said Dan Russell, fifth-generation owner of Russell Furniture and Floor Coverings, which opened in 1872. Staunton is a small town and being able to open and support our employees will benefit the local community and economy. Now we are looking forward to moving on beyond the pandemic and staying open for generations to come.”

Essential workers are earning less

A report from Business.org, a national business resources firm, compared

average salaries among essential workers — those who have been on the front line of the virus situation since the beginning. Illinois did not fare well.

In Illinois, essential workers earn an average salary of \$34,390, which is 16.2 percent less than workers in all other industries.

The highlights:

- Illinois ranks No. 15 for essential worker wages.
- The average salary of essential workers in Illinois is \$34,390. While the average salary for all other occupations in Illinois is \$41,060.
- Nationwide, essential employees earn 18.2 percent less than employees in other industries.
- In every state, essential workers are paid far below the state’s average wage (ranging from a 7.8 percent-47.2 percent deficit).

Mortgage delinquencies going up, way up

The Illinois mortgage delinquency rate could double this year. Up to 130,000 Illinois homeowners could fall behind on mortgage payments following economic fallout from the COVID-19 pandemic, according to the Illinois Policy Institute.

That would mean a doubling of the delinquency rate to nearly 9 percent.

Illinois’ housing markets were among the weakest in the nation prior to 2020 and the most vulnerable to the COVID-19 shock because the state already had a large number of underwater homes as well as the second-highest foreclosure rate in the country as of February 2020.

Delinquency often leads to foreclosures, the report said, and economic fallout from the pandemic could push Illinois close to Great Recession levels when mortgage delinquency rates peaked at 11 percent.

Nonprofits taking it on the chin

Charitable organizations, perhaps more

than any other, are questioning how to rebound. Even in strong economic years, they struggle to raise money. This year will go down as one of the toughest.

The board of the Greater Belleville Chamber of Commerce wrote a letter to membership, outlining the difficulties.

“The Chamber has also been forced to cancel various events over the past four months. We have seen revenue losses of over \$50,000, and those losses will continue to increase over the next several months. With the potential loss of the annual Chili Cook-off revenue, the impact to the Chamber will potentially be over \$100,000, accounting for approximately 35 percent of the Chamber’s operating budget,” the letter said.

“The Chamber can work remotely, but it cannot disappear. Our businesses need the Chamber for information, resources, and connections to survive,” the letter said.

Lt. Col. Dan Jennings, the former Midland Division commander of the Salvation Army of Greater St. Louis, which includes Southern Illinois, said housing and food have been greatly affected.

COVID-19 forced prepacking of food pantry groceries, which is much more staff intensive. Distribution was moved to the curbside.

“The volume of people coming in the pantry increased by about 20 times when employment ramped up,” he said.

The Salvation Army is moving toward outsourced permanent shelters rather than temporary housing. That’s important because it lessens the risk of spreading infections.

His volunteers — and those of many charities — are largely older people who are more at risk during the pandemic.

“There’s a massive amount of volunteers who work for us, and we have to do it in a safe way,” Jennings said, during a recent seminar sponsored by St. Louis Regional Chamber.

LOCATE A LAWYER – Want to appear here? Contact Bob Uhrig at buhrig@ibjonline.com

silver lake group, ltd.

jeffrey a mollet

attorney at law

jeff@silverlakelaw.com

cell: 618.292.4288

www.silverlakelaw.com

6 ginger creek village dr

glen carbon, illinois 62034

office: 618.654.8341

fax: 618.654.8391

innovative lawyers

guaranteed service

uncommon value

LEVO - DONOHOO, LLC

Attorneys At Law

“Representation You Can Trust”

(618) 667-8407

General Practice of Law

FAMILY, MEDIATION, GUARDIANSHIP, ESTATE, PROBATE

200 E. Market - Troy


www.levo-donohoolaw.com


Bonnie Levo

Angela Donohoo

New

MCT Trails maps are in! Contact us to receive yours today.






This summer, enjoy more than 135 miles of scenic trails!

When visiting the trails, please continue to practice safe, social distancing.

MCTTrails.org | trails@mct.org | 618-797-4600

MCT Trails
Madison County Transit