



Chicago Metropolitan
Agency for Planning

233 S. Wacker Drive, Suite 800
Chicago, IL 60606

www.chicagoareaplanning.org

voice 312-454-0400
fax 312-454-0411

Financial Assistance Programs for Economic and Community Development



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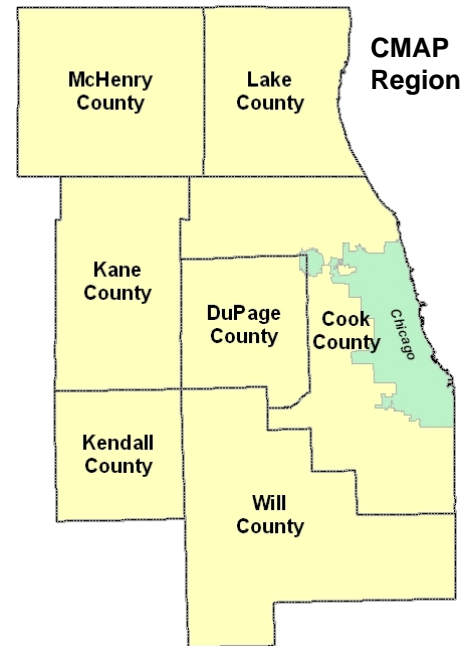
Financial Assistance Programs for Economic and Community Development

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Introduction

To integrate planning for transportation and land-use, the Chicago Metropolitan Agency for Planning (CMAP) has been created by merging the staffs of the Chicago Area Transportation Study (CATS), and the Northeastern Illinois Planning Commission (NIPC). CMAP serves the counties of Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will.

The Chicago Metropolitan Agency for Planning (CMAP) has compiled this directory in response to the various Economic and Community Development practitioners in attendance at CMAP's first Economic Development Summit held in August 2006. Attendees gave CMAP extensive feedback on how CMAP can act in its new capacity in regard to Economic and Community Development. A reoccurring theme in the responses was for CMAP to be an information provider and facilitator of economic and community development. This directory aims to improve access to information on capital for economic and community development. It's intended to be used primarily by economic and community development practitioners throughout the Northeast Region.



This document was created to be a comprehensive directory of funding programs that serve economic and community development initiatives in the seven -county Northeast Illinois region. It includes programs for municipalities, government agencies, businesses, non-profit organizations, and other organizations that work to promote economic and community development. It should be used by agencies to inform themselves of the various funding and research opportunities available. Funding sources include government agencies as well as programs for economic development from philanthropic agencies and financial institutions.

This guide has been organized by funding types, source and eligibility criteria. The main focus of the guide is to compile and provide easy access to information on capital sources, loans and grants.

This document will be updated regularly and will be available online. The appendix includes various tax programs for economic development, which is followed by a glossary of key terms and maps.

The majority of information in this guide was found from website sources.

For more information on the contents in this directory or on how CMAP is involved in Economic and Community Development please call: 312- 386-8690.

The guide contains information on the following programs:

Government Grant Programs for Local Government Agencies and Non-Profit Agencies

- Community Development Block Grant
- Economic Adjustment Assistance Programs
- Public Works and Economic Development Program
- Research and Evaluation Program
- Public Works and Economic Development Program
- Economic Development Technical Assistance
- Economic Support for Planning Agencies
- Economic Development Program
- Truck Access Route Program

Government Loan Programs for Local Government Agencies

- Section 108 Loan Guarantee Program

Government Grant Programs for Illinois Businesses

- AgriFirst Grant Program
- Large Business Development Program
- Employer Training Investment Program
- Entrepreneurship Center Grants
- Coal Industry Grants

Government Loan Programs for Illinois Businesses and Non-Profit Agencies

- Illinois Capital Access Program
- Employ Illinois Business Loans for Business owners
- Employ Illinois Business Loans for TV and Movie Makers
- Employ Illinois Business Loans for Child Care Providers
- Opportunity Illinois: Community Development Loans for Non-Profit Development
- Opportunity Illinois: Community Development Loans for Historic Preservation
- Opportunity Illinois: Community Development Loans for Bank Development
- Cultivate Illinois: Annual Operating Loans
- Cultivate Illinois: Long-term Loans

- Cultivate Illinois: Alternative Ag Loans
- Cultivate Illinois: Agriculture and Environmental Loans
- Participation Loan Programs, and variations of
- Manufacturing Modernization Loan Program
- Revolving Line of Credit Program

Other Financing Programs for Illinois Businesses

- Industrial Revenue Bond
- Solid Waste Disposal Revenue Bond
- Industrial Participation Loan Program
- Technology Development Bridge: Seed State Venture Capital Fund
- Motion Picture Industry Financing Program
- State Guarantee Program for Agri-Industries
- Basic 7(a) Loan Guarantee
- CDC/504 Program
- Microloan Program
- Special Purpose Loans

Grants for Government and Non-Profit Agencies for Environmental Purposes

- Energy Efficiency, Renewable Energy, and Natural Areas Grants
- Brownfields Assessment Grants
- Brownfield Job Training Grants
- Brownfield Cleanup Grants
- Illinois Municipal Brownfields Redevelopment Grant Program
- Manufacturing Energy Efficiency Program
- Illinois Energy Efficient Affordable Housing Construction Program

Loan Programs for Government and Non-Profit Agencies, and Private Sector for Environmental Purposes

- Brownfields Cleanup Revolving Loan Program
- Illinois Brownfields Redevelopment Loan Program

County Economic Development Agencies

- Information on economic development agencies and their financial assistance programs for the following counties:
 - Cook
 - DuPage
 - Kane
 - Kendall
 - Lake
 - McHenry
 - Will

Philanthropic and Community Development Funding

- Includes foundations, corporate giving programs, and bank charitable giving programs that provide funds for non-profit agencies that work in the economic and community development field.

Appendices

A. Tax Incentives

- Enterprise Zone Sales Tax Exemption
- Enterprise Zone Utility Tax Exemption
- Enterprise Zone Investment Tax Credit
- Enterprise Zone Jobs Tax Credit
- Enterprise Zone Dividend Income Deduction
- Enterprise Zone Interest Deduction
- Enterprise Zone Contribution Deduction
- High Impact Business Program (HIB)
- Tax Increment Financing (TIF)
- Empowerment Zone Employment Credit
- Renewal Community Employment Credit
- Renewal Community Commercial Revitalization Deduction
- Enterprise Zone Facility Bonds
- Employer Assisted Housing Tax Credit
- Business Location Efficiency Incentive

B. Glossary

- Includes key terms on incentive programs and maps

Government Grant Programs for Local Government Agencies and Non-Profit Agencies

Agency	US Department of Housing and Urban Development (HUD)
Program Name	Community Development Block Grant (CDBG)
Website	http://www.hud.gov/offices/cpd/communitydevelopment/programs/entitlement/
Program Description	The program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons.
Funding Range	HUD determines the amount of each entitlement grant by a statutory dual formula which uses several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing and population growth lag in relationship to other metropolitan areas.
Eligibility	Eligible grantees are as follows: principal cities of Metropolitan Statistical Areas (MSAs); other metropolitan cities with populations of at least 50,000; and qualified urban counties with populations of at least 200,000 (excluding the population of entitled cities) are entitled to receive annual grants.
Contact Information	Ralph Metcalfe Federal Building 24th Floor 77 W. Jackson Boulevard Chicago, IL 60604-3507 (312) 353-5680 Contact information for individual cities available at: http://www.hud.gov/local/il/community/cdbg/index.cfm#cities

Agency	Economic Development Administration (EDA), U.S. Department of Commerce
Program Name	Economic Adjustment Assistance Program
Website	http://12.46.245.173/pls/portal30/CATALOG.PROGRAM_TEXT_RPT.SHOW?p_arg_names=prog_nbr&p_arg_values=11.307
Program Description	The objective of the Economic Adjustment Assistance Program is to address the needs of distressed communities experiencing adverse economic changes that may occur suddenly or over time, and generally result from industrial or corporate restructuring, new Federal laws or requirements, reduction in defense expenditures, depletion of natural resources, or natural disaster. Economic Adjustment Assistance investments are intended to enhance a distressed community's ability to compete economically by stimulating private investment in targeted areas. Current investment priorities include proposals that: (a) promote comprehensive, entrepreneurial, and

	innovation-based economic development efforts that enhance the competitiveness of regions in the global economy. The investments will be part of a long-term strategy to promote the region's success in achieving a rising standard of living by supporting existing industry clusters, developing emerging new clusters, or attracting new regional economic drivers; (b) support technology-led economic development and reflect the important role of linking universities and industry and technology transfers; and (c) advance community-and faith-based social entrepreneurship in redevelopment strategies for regions of chronic economic distress.
Funding Range	In FY 2005 grants ranged from \$20,000 to \$4,000,000.
Eligibility	Eligible applicants for EDA investment assistance include a State, city, county, or other political subdivision of a State, including a special purpose unit of a State or local government engaged in economic or infrastructure development activities, or a consortium of such political subdivision, an institution of higher education or a consortium of institutions of higher education, an Economic Development District organization, a private or public nonprofit organization or association, including a faith-based non-profit organization, acting in cooperation with officials of a political subdivision of a State, or an Indian Tribe, or a consortium of Indian Tribes. Individuals, companies, corporations, and associations organized for profit are not eligible. EDA's Regional Office representative or Economic Development Representative (EDR) will meet with the proponent to determine whether preparation of a project proposal is appropriate. If appropriate, the proponent will be requested to prepare a brief project proposal according to an outline provided by the EDR. Following a review by the EDR and regional office staff, the Regional Director will determine whether to invite a formal application. An environmental impact assessment is necessary; an environmental impact statement may also be required.
Contact Information	Jack Price Chicago Regional Office Illinois 111 North Canal Street, Suite 855 Chicago, IL 60606 T: (312) 353-7148, ext. 159 E: jprice@eda.doc.gov

Agency	Economic Development Administration (EDA), U.S. Department of Commerce
Program Name	Research and Evaluation Program
Website	http://12.46.245.173/pls/portal30/CATALOG.PROGRAM_TEXT_RPT.SHOW?p_arg_names=prog_nbr&p_arg_values=11.312
Program Description	Through its Research and Evaluation program, EDA will work towards fulfilling its mission by funding research and national technical assistance projects to promote competitiveness and innovation in urban and rural regions throughout the United States and its territories. By working in conjunction with its research partners, EDA will help States, local and Indian tribal governments and community-based organizations achieve their highest economic potential.

	Current funding priorities include proposals that enhance regional competitiveness by focusing on entrepreneurship and innovation strategies. The Research and Evaluation program aims to fund research (including evaluative research) and national technical assistance projects to promote competitiveness and innovation in urban and rural regions throughout the United States.
Funding Range	In fiscal year 2005, two projects were funded. In fiscal year 2005, the average EDA support was \$222,550.
Eligibility	Indian Tribes or a consortium of Indian Tribes; States, cities or other political subdivisions of States, including a special purpose unit of State or local government engaged in economic or infrastructure development activities, or a consortium of political subdivisions; institutions of higher education or a consortium of institutions of higher education; public or private non-profit organizations or associations acting in cooperation with officials of a political subdivision of a State. EDA is not authorized to provide grants directly to individuals or to for-profit entities seeking to start or expand a private business.
Contact Information	Jack Price Chicago Regional Office Illinois 111 North Canal Street, Suite 855 Chicago, IL 60606 T: (312) 353-7148, ext. 159 E: jprice@eda.doc.gov

Agency	Economic Development Administration (EDA), U.S. Department of Commerce
Program Name	Public Works and Economic Development Program
Website	http://12.46.245.173/pls/portal30/CATALOG.PROGRAM_TEXT_RPT.SHOW?p_arg_names=prog_nbr&p_arg_values=11.300
Program Description	Public Works and Economic Development investments help support the construction or rehabilitation of essential public infrastructure and facilities necessary to generate or retain private sector jobs and investments, attract private sector capital, and promote regional competitiveness, including investments that expand and upgrade infrastructure to attract new industry, support technology-led development, redevelop brownfield sites and provide eco-industrial development. In addition the project must fulfill a pressing need of the region and must: 1) improve the opportunities for the successful establishment or expansion of industrial or commercial plants or facilities in the region; 2) assist in the creation of additional long-term employment opportunities in the region; or 3) primarily benefit the long-term unemployed and members of low-income families. In addition, all proposed investments must be consistent with the currently approved Comprehensive Economic Development Strategy (CEDS) for the region in which the project will be located, and the applicant must have the required local share of funds committed, available, and unencumbered.
Funding Range	Varies, the maximum investment rate shall not exceed 50 percent of the project cost, except that the project may receive an investment rate up to 80 percent based on relative needs as measured by the severity and duration of unemployment and the per capita income level and extent of underemployment in the region. Indian tribes may be eligible for an investment rate of 100 percent.

	In addition, States or political subdivisions of a State that have exhausted their effective borrowing and taxing capacity and non-profit organizations that have exhausted their effective borrowing capacity may also be eligible for a 100 percent rate. On average, EDA investment assistance covers approximately 50 percent of project costs.
Eligibility	Applications are invited and approved by the Regional Director and announced by the Assistant Secretary of Commerce for Economic Development. Eligible applicants for EDA investment assistance include a State, city, county, or other political subdivision of a State, including a special purpose unit of a State or local government engaged in economic or infrastructure development activities, or a consortium of such political subdivision, an institution of higher education or a consortium of institutions of higher education, an Economic Development District organization, a private or public nonprofit organization or association, including a faith-based non-profit organization, acting in cooperation with officials of a political subdivision of a State, or an Indian Tribe, or a consortium of Indian Tribes. Individuals, companies, corporations, and associations organized for profit are not eligible.
Contact Information	Jack Price Chicago Regional Office Illinois 111 North Canal Street, Suite 855 Chicago, IL 60606 T: (312) 353-7148, ext. 159 E: jprice@eda.doc.gov

Agency	Economic Development Administration (EDA), U.S. Department of Commerce
Program Name	Economic Development Technical Assistance
Website	http://12.46.245.173/pls/portal30/CATALOG.PROGRAM_TEXT_RPT.SHOW?p_arg_names=prog_nbr&p_arg_values=11.303
Program Description	EDA oversees three technical assistance programs (National, Local and University Center) that promote economic development and alleviate unemployment, underemployment, and out-migration in distressed regions. These programs provide funds to: (1) invest in institutions of higher education to establish and operate University Centers to provide technical assistance to public and private sector organizations with the goal of enhancing local economic development; (2) support innovative approaches to stimulate economic development in distressed regions; (3) disseminate information and studies of economic development issues of national significance; and (4) finance feasibility studies and other projects leading to local economic development. These programs aid the long-range economic development of regions with severe unemployment and low per capita income.
Funding Range	Generally, the amount of the EDA grant may not exceed fifty (50) percent of the total cost of the project. Projects may receive an additional amount that shall not exceed thirty (30) percent, based on the relative needs of the region in which the project will be located, as determined by EDA. See section 204(a) of PWEDA (42 U.S.C. 3144) and 13 C.F.R. 301.4. For projects of a national scope under 13 C.F.R. part 306 (Training, Research and Technical Assistance), and for all other projects under part 306), after the application of the first two sentences of this

	paragraph, the Assistant Secretary of Commerce for Economic Development has the discretion to establish a maximum EDA investment rate of up to one-hundred (100) percent where the project (i) merits and is not otherwise feasible without an increase to the EDA investment rate; or (ii) will be of no or only incidental benefit to the recipient.
Eligibility	Most technical assistance recipients are private or public nonprofit organizations and educational institutions. As defined in 13 C.F.R. 300.3, 'eligible recipients' include a State, city, county, or other political subdivision of a State, including a special purpose unit of a State or local government engaged in economic or infrastructure development activities, or a consortium of such political subdivision, an institution of higher education or a consortium of institutions of higher education, an Economic Development District organization, a private or public nonprofit organization or association, including a faith-based non-profit organization, acting in cooperation with officials of a political subdivision of a State, or an Indian Tribe, or a consortium of Indian Tribes. Individuals, companies, corporations, and associations organized for profit are not eligible.
Contact Information	Jack Price Chicago Regional Office Illinois 111 North Canal Street, Suite 855 Chicago, IL 60606 T: (312) 353-7148, ext. 159 E: jprice@eda.doc.gov

Agency	Economic Development Administration (EDA), U.S. Department of Commerce
Program Name	Economic Development Support for Planning Organizations
Website	The EDA provides funding to states, sub-state planning units, Indian Tribes, and local governments to strengthen economic development planning capacity and formulate and establish comprehensive economic development strategies designed to reduce unemployment and increase incomes. Current investment priorities include proposals that assist local leaders that embrace the principles of entrepreneurship and technological innovation, and enhance regional clusters.
Program Description	In fiscal year 2005 grants ranged from \$10,000 to \$450,000. The average grant was \$61,626.
Funding Range	EDA planning investments support partnerships with Economic Development District organizations, Indian Tribes, community development corporations, non-profit regional planning organizations, and other eligible recipients. As defined in 13 C.F.R. 300.3, 'eligible recipients' include a State, city, county, or other political subdivision of a State, including a special purpose unit of a State or local government engaged in economic or infrastructure development activities, or a consortium of such political subdivision, an institution of higher education or a consortium of institutions of higher education, an Economic Development District organization, a private or public nonprofit organization or association, including a faith-based non-profit organization, acting in cooperation with officials of a political subdivision of a State, or an Indian Tribe, or a consortium of Indian Tribes. Individuals, companies, corporations, and associations organized for profit are not eligible.
Eligibility	The EDA provides funding to states, sub-state planning units, Indian Tribes, and local governments to strengthen economic development planning capacity and formulate and establish comprehensive economic development strategies designed to reduce unemployment and increase incomes. Current investment priorities include proposals that assist local leaders that embrace the principles of

	entrepreneurship and technological innovation, and enhance regional clusters.
Contact Information	Jack Price Chicago Regional Office Illinois 111 North Canal Street, Suite 855 Chicago, IL 60606 T: (312) 353-7148, ext. 159 E: jprice@eda.doc.gov

Agency	Illinois Department of Transportation (IDOT)
Program Name	Economic Development Program (EDP)
Website	http://www.dot.state.il.us/edp/edp.html
Program Description	The Economic Development Program (EDP) provides assistance in creating or expanding highways that will result in support of an economic development activity. Funding is available for highways that will provide direct access to industrial, distribution, or tourism developments and to projects that would not otherwise be feasible financially.
Funding Range	The EDP provides a 50% matching grant of the total project costs.
Eligibility	Funding is available to local governments.
Contact Information	Economic Development Program Illinois Department of Transportation 2300 South Dirksen Parkway, Room 307 Springfield, Illinois 62764 (217) 782-2755 FAX: 785-8140

Agency	Illinois Department of Transportation (IDOT)
Program Name	Truck Access Route Program (TARP)
Website	http://www.dot.state.il.us/tarp.html
Program Description	The purpose of the TARP is to help local government agencies upgrade roads to accommodate 80,000 pound trucks. The routes are to provide access to points of loading and unloading and to facilities for food, fuel, and truck repair and driver rest. Projects must connect to a truck route and end at another truck route or truck generator.
Funding Range	IDOT will provide up to \$30,000 per lane mile and \$15,000 per intersection. The state participation will not exceed 50 percent of the total construction cost or \$600,000, whichever is less.
Eligibility	TARP funds are available only to local government agencies
Contact Information	Truck Access Route Program Room 205 Illinois Department of Transportation

	2300 South Dirksen Parkway Springfield, IL 62764 Phone (217)782-3970 Fax (217) 782-3971 TTY (217) 524-4875
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Government Loan Programs for Local Government Agencies

Agency	US Department of Housing and Urban Development (HUD)
Program Name	Section 108 Loan Guarantee
Website	http://www.hud.gov/offices/cpd/communitydevelopment/programs/108/index.cfm
Program Description	Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. Section 108 provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects.
Funding Range	Varies by size of project
Eligibility	Eligible applicants include the following public entities: metropolitan cities and urban counties (i.e. CDBG entitlement recipients); nonentitlement communities that are assisted in the submission of applications by States that administer the CDBG program; The public entity may be the borrower or it may designate a public agency as the borrower.
Contact Information	Ralph Metcalfe Federal Building 24th Floor 77 W. Jackson Boulevard Chicago, IL 60604-3507 Phone: (312)353-1696 ext. 2713 Email: ray_e._willis@hud.gov

Government Grant Programs to Illinois Businesses

Agency	The Illinois Department of Agriculture
Program Name	AgriFirst Grant Program
Website	http://www.agr.state.il.us/Grants/AgriFIRST/AgriFirst.html
Program Description	The AgriFIRST program is designed to provide grants to persons and agribusinesses in Illinois for the purpose of developing projects that enhance the value of agricultural products or expand agribusiness in Illinois. Grant funds can be used for such things as; technical assistance (up to 75% of costs), feasibility studies/competitive assessments and consulting or productivity services (up to 50% of costs), and construction related activities (up to 10% of total costs).
Funding Range	Amounts awarded vary
Eligibility	Any individual or group with an agricultural project may apply.

Contact Information	Phone: 866-452-4741 or e-mail Kim Janssen at kjanssen@agr.state.il.us .
Agency	Department of Commerce and Economic Opportunity (DCEO)
Program Name	Large Business Development Program (LBDP)
Website	http://www.illinoisbiz.biz/dceo/Bureaus/Business_Development/Grants/lbdp.htm
Program Description	The LBDP program is designed to provide grants to businesses undertaking a major expansion or relocation project that will result in substantial private investment and the creation and/or retention of a large number of Illinois jobs. Funds available through the program may be used by large businesses for bondable business activities, including financing the purchase of land or buildings, building construction or renovation, and certain types of machinery and equipment.
Funding Range	Grant eligibility and amounts are determined by the amount of investment and job creation or retention involved.
Eligibility	Businesses located in Illinois that are expanding or relocating and will create jobs.
Contact Information	Illinois Department of Commerce & Economic Opportunity Bureau of Business Development 620 E. Adams Springfield IL, 62701 Tel: 217 524-8449 TDD: 800 785-6055

Agency	Illinois Department of Commerce and Economic Opportunity (DCEO)
Program Name	Employer Training Investment Program (ETIP)
Website	http://www.illinoisbiz.biz/dceo/Bureaus/Technology/Technology+Grants+Programs/2-ETIP.htm
Program Description	The Employer Training Investment Program (ETIP) supports Illinois workers' efforts to upgrade their skills in order to remain current in new technologies and business practices, enabling companies to remain competitive, expand into new markets and introduce more efficient technologies into their operations. ETIP grants may reimburse Illinois companies for up to 50 percent of the cost of training their employees. Grants may be awarded to individual businesses, intermediary organizations operating multi-company training projects and original equipment manufacturers sponsoring multi-company training projects for employees of their Illinois supplier companies.
Funding Range	ETIP will provide up to 50% of the total training costs.
Eligibility	Individual companies undertaking customized on-site training programs may apply for an ETIP grant if they are: expanding the business enterprise in Illinois, expanding into new markets, introducing more efficient technologies/continuous improvement systems, expanding exports from Illinois, and providing additional training to employees who will be threatened with layoff. Intermediary organizations may apply for grant funds on behalf of the companies participating in the project. This organization conducts or sponsors the employee training programs. The intermediary organization coordinates all grant administrative and training evaluation reporting functions on behalf of the companies in the project. Eligible applications include Illinois-based business and industry associations, institutions of higher education, large manufacturers

	for supplier network companies, strategic business partnerships, and labor organizations.
Contact Information	Employer Training Investment Program / Competitive Component 100 W Randolph, Suite 3-400 Chicago, IL 60601 Tel: 312-814-2700 Fax: 312-814-2703 Email: Cesar.Lopez@illinois.gov

Agency	Illinois Department of Commerce and Economic Opportunity (DCEO)
Program Name	Five Programs for the Coal Industry: Illinois Coal Competitiveness Program, Illinois Coal Demonstration Program, Illinois Coal Research Program, Illinois Coal Development Program, and the Illinois Coal Revival Program.
Website	http://www.illinoisbiz.biz/dceo/Bureaus/Coal/Grants/
Program Description	Grants provide: partial funding to improve coal extraction, preparation and transportation systems within Illinois; partial funding to bring state-of-the-art, advanced coal-use technologies to commercial readiness; partial funding to research clean coal technology, coal chemistry, mining productivity and coal combustion byproduct utilization; partial funding to advance promising clean coal technologies beyond the research stage towards commercialization; partial funding to assist with the development of new, coal-fired electric generation capacity and coal gasification or IGCC units that generate chemical feedstocks or transportation fuels derived from Illinois coal.
Funding Range	Varies by program
Eligibility	Varies by program but business must be in the coal industry
Contact Information	Illinois Coal Competitiveness Program: John McCarthy 217/785-1671 Illinois Coal Demonstration Program: Paul Pierre-Louis at 312/814-3630 email: Paul.Pierre@illinois.gov Illinois Coal Research Program, Illinois Coal Development Program, and Illinois Coal Revival Program: Daniel Wheeler at 217/558-2645, email: Dan.Wheeler@illinois.gov

Agency Name	Illinois Department of Commerce and Economic Opportunity (DCEO)
Program Name	Entrepreneurship Center Grants
Website	http://www.illinoisbiz.biz/dceo/Bureaus/Entrepreneurship+and+Small+Business/
Program Description	Matching grants up \$10,000 are awarded to small business with high growth potential. The awards are to be used to help the business reach a specific milestone in their growth. Funds can be used for: overall business strategy; marketing strategies and plans; legal or accounting services; technology or product audits; financial modeling; funding strategies; management operations and budgeting; other specialized or accelerated services that are deemed critical to the successful achievement of a significant business milestone for client firms.
Funding Range	Up to \$10,000

Deadline/ Funding Period	Grant applications are accepted on an ongoing basis
Contact information	<p>There are six Entrepreneurship centers serving the Northeastern Illinois Region:</p> <p>Chicagoland Entrepreneurship Center Chicagoland Chamber of Commerce AON Center 200 E. Randolph St., Suite 2200 Chicago, IL 60601-6436 Director: Jason Felger Phone: 312/494-6736 Fax: 312/494-0196 e-mail: jfelger@chicagolandec.org</p> <p>Chicago West Side Entrepreneurship Center University of Illinois at Chicago / Chicago Community Ventures 700 North Sacramento Blvd., Ste. 130 Chicago, IL 60612 Director: Jay Campbell Phone: 773/822-0323 Fax: 773/822-0310 e-mail: jcampbell@chiventures.org</p> <p>Entrepreneurial Center & CenterPoint Governor's State University College of Business, Room 3300 University Park, IL 60466-0975 SBDC: Bryan Stubbs Phone: 708/534-4929 Fax: 708/534-1646 e-mail: b-stubbs@govst.edu</p> <p>Greater Southside Entrepreneurship Center Chicago State University 9501 South King Drive, BHS 602 Chicago, IL 60628 Director: Ken Calvin Phone: 773/995-2403 Fax: 773/995-2269 e-mail: kcalvinsec@yahoo.com</p> <p>Illinois Hispanic Entrepreneurship Center Illinois Hispanic Chamber of Commerce 111 West Washington St., Suite 1660 Chicago, IL 60602-2703 Director: Robert Cornelio Phone: 312/425-9500 Fax: 312/425-9510 e-mail: rcornelio@ihccbusiness.net</p> <p>Homeland Security Innovation & Entrepreneurship Center Northwestern University</p>

	1801 Maple Avenue Evanston, IL 60201 Director: Bret Johnson Phone: 773/995-3507 e-mail: bretj@northwestern.edu
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Government Loan Programs for Illinois Businesses and Non-Profit Agencies

Agency	Illinois Department of Commerce and Economic Opportunity (DCEO)
Program Name	Illinois Capital Access Program (CAP)
Website	http://www.commerce.state.il.us/dceo/Bureaus/Business_Development/Loan+Programs/cap.htm
Program Description	The Illinois Capital Access Program (CAP) encourages financial institutions to make loans to businesses that do not meet traditional criteria. CAP provides the lender access to a fund reserve for recovering the capital in the event the loan defaults. The CAP loan transaction occurs between DCEO and the financial institution with all loan fees, rates, terms, and other technicalities established by the financial institution.
Funding Range	No limit
Eligibility	Businesses must be located in Illinois, employ 500 employees or less, and be a for-profit entity.
Contact Information	Illinois Department of Commerce and Economic Opportunity Business Finance Division 620 East Adams Springfield, IL 62701 Phone: 217-782-3891 TDD: 800-785-6055

Agency	Illinois State Treasurer
Program Name	Employ Illinois: Business Loans Business Owners
Website	http://www.treasurer.il.gov/EmployIllinois/Businesses.aspx
Program Description	The Treasurer's Office wants to strengthen businesses through its Employ Illinois loan program by providing opportunities for business to grow, expand, and ultimately create new jobs. The Treasurer's Office also wants to help local businesses struggling during difficult economic times so communities remain vibrant and jobs are protected. Employ Illinois loans are used to acquire land, purchase equipment, provide working capital, buy inventory or make capital improvements that will lead to job creation.
Funding Range	Borrowers can receive loans for up to \$10 million. The amount of the loan is based on the projected salaries/wages of the jobs created and/or another

	quantifiable benefit to the state economy. Businesses that can prove a negative cash flow for the previous two quarters are eligible for economic hardship loans.
Eligibility	The applicant must demonstrate that with an Employ Illinois loan, his/her business will benefit the community by providing more jobs or in some other quantifiable way. The applicant must provide a brief explanation as to why conventional loan financing is not adequate and why an Employ Illinois loan is necessary.
Contact Information	E-mail employillinois@treasurer.state.il.us or call (312) 814-8953.

Agency	Illinois State Treasurer
Program Name	Employ Illinois: Business Loans TV and Movie Makers
Website	http://www.treasurer.il.gov/EmployIllinois/MovieMakers.aspx
Program Description	The Treasurer's Office encourages the film and television industry to make major motion pictures, television and cable programs and commercial productions in Illinois by providing loans at below-market interest rates to help offset production costs.
Funding Range	Maximum Loan amounts: \$10 million (feature film) \$5 million (television production) \$2 million (commercial)
Eligibility	75 percent of the "below the line" labor force must reside in Illinois. 75 percent of all products and services used must be purchased in Illinois. Within 60 days after completion of production, the borrower must provide a detailed breakdown of actual costs and the number of Illinois residents that were employed. The Treasurer's Office must receive advance copies of the script for evaluation.
Contact Information	E-mail employillinois@treasurer.state.il.us or call (312) 814-8953

Agency	Illinois State Treasurer
Program Name	Employ Illinois: Business Loans Child care providers
Website	http://www.treasurer.il.gov/EmployIllinois/ChildCareProviders.aspx
Program Description	The Treasurer's Office encourages the construction and expansion of licensed child care facilities in Illinois by offering loans at below-market interest rates. Child care providers can use the loans for real estate acquisition, construction or to purchase equipment that will lead to the creation of more spaces to enroll additional children.
Funding Range	Loans are issued for up to \$10 million and the amount of the loan is set at \$10,000 per child care slot created.
Eligibility	Proof of an application pending or a valid child care license from the Illinois Department of Children and Family Services. The number of additional child care slots created as a result of the expansion or new facility. The number of

	employees the applicant is expected to hire as a result of the expansion or new facility.
Contact Information	E-mail employillinois@treasurer.state.il.us or call (312) 814-8953.

Agency	Illinois State Treasurer
Program Name	Opportunity Illinois: Community Development Loans Non-Profit Development
Website	http://www.treasurer.il.gov/OpportunityIllinois/Non-Profit.aspx
Program Description	Non-profit organizations use Opportunity Illinois loans to expand or improve their operations for the public good.
Funding Range	Borrowers can receive up to \$10 million.
Eligibility	Non-profit organizations must provide their non-profit certification letter from the Illinois Secretary of State or tax-exempt letter from the IRS. Faith-based organizations must submit a Secular Acknowledgement Form, certifying that no state funds will be used for non-secular purposes. The applicant must show that with the help of the Opportunity Illinois loan, their business or organization will provide a benefit to their community. The applicant must provide a brief explanation why conventional loan financing is not adequate and why an Opportunity Illinois loan is necessary incentive. A participating Illinois financial institution must approve the application
Contact Information	E-mail opportunityillinois@treasurer.state.il.us or call (312) 814-1244.

Agency	Illinois State Treasurer
Program Name	Opportunity Illinois: Community Development Loans Historic Preservation
Website	http://www.treasurer.il.gov/OpportunityIllinois/HistoricPreservation.aspx
Program Description	Organizations or businesses use community development loans to restore landmark buildings or historical structures for the benefit of future generations.
Funding Range	Borrowers can receive up to \$10 million.
Eligibility	The National Park Service or a certified local government entity must designate the property as a historic landmark. The applicant must present documentation, certifying that he/she will follow the Secretary of the Interior's Standards of Rehabilitation. The applicant must show that with the help of the Opportunity Illinois loan, he/she will provide a benefit to their community. The applicant must provide a brief description of why conventional loan financing is not adequate and why the Treasurer's deposit is a necessary incentive. A participating Illinois financial institution must approve the application.
Contact Information	E-mail opportunityillinois@treasurer.state.il.us or call (312) 814-1244.

Agency	Illinois State Treasurer
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Program Name	Opportunity Illinois: Community Development Loans Bank Development
Website	http://www.treasurer.il.gov/OpportunityIllinois/Bank.aspx
Program Description	Banks and other financial institutions use community development loans as incentives to open full-service offices or branches that provide alternatives to predatory lenders, especially in underserved communities
Funding Range	Borrowers can receive up to \$10 million.
Eligibility	The prospective financial institution must be approved as a state depository.
Contact Information	e-mail opportunityillinois@treasurer.state.il.us or call (312) 814-1244.

Agency	Illinois State Treasurer
Program Name	Cultivate Illinois: Annual Operating Loans
Website	http://www.treasurer.il.gov/CultivateIllinois/Annual.aspx
Program Description	Through the Cultivate Annual loan program, the Treasurer's Office helps farmers pay their annual start-up costs associated with seed, fertilizer, plants, crop insurance and other expenses.
Funding Range	Applicants can apply as a single borrower or as a farm entity that consists of the group of borrowers who run your operation. Loans are issued for annual operating expenses in amounts up to \$200,000 for a single borrower or \$400,000 for a farm operation.
Eligibility	The applicant must demonstrate that a Cultivate Illinois loan assists in typical farming operations. A participating Illinois financial institution must approve each borrower's application. The borrower's property must be located entirely in Illinois.
Contact Information	Email cultivateillinois@treasurer.state.il.us or call (217) 782-2072.

Agency	Illinois State Treasurer
Program Name	Cultivate Illinois: Long-Term Loans
Website	http://www.treasurer.il.gov/CultivateIllinois/Long.aspx
Program Description	Through the Cultivate Illinois Long-Term loan program, the Treasurer's Office helps farmers invest in major expenses like machinery, building construction and irrigation systems.
Funding Range	Applicants can receive loans up to \$200,000
Eligibility	The applicant must demonstrate that a Cultivate Illinois loan can help him/her enhance farm operations and/or crop production. If the loan is intended for vehicles or machinery, the applicant must provide a brief explanation as to why conventional loan financing is not adequate and why the deposit made by the Treasurer's Office is necessary. A participating Illinois financial institution must

	approve each borrower's application. The applicant's property must be located entirely in Illinois.
Contact Information	cultivateillinois@treasurer.state.il.us or calling (217) 557-6436.

Agency	Illinois State Treasurer
Program Name	Cultivate Illinois: Alternative Ag Loans
Website	http://www.treasurer.il.gov/CultivateIllinois/Alternative.aspx
Program Description	Through the Cultivate Illinois Alternative Agricultural loan program, the Treasurer's Office helps farmers invest in enterprises such as vineyards, fish farms, and "Pick Your Own" farms.
Funding Range	Applicants can receive loans up to \$200,000.
Eligibility	The applicant must demonstrate that a Cultivate Illinois loan can help him/her create or enhance farm operations and/or crop production. A participating Illinois financial institution must approve each borrower's application. The applicant's property must be located entirely in Illinois.
Contact Information	cultivateillinois@treasurer.state.il.us or call (217) 557-6436.

Agency	Illinois State Treasurer
Program Name	Cultivate Illinois: Agricultural and Environmental Loans Program
Website	http://www.treasurer.il.gov/CultivateIllinois/Default.aspx
Program Description	Cultivate Illinois gives farmers and agriculture professionals access to capital to start or enhance their operations with the help of low-interest rate loans. Farmers experiencing economic hardship due to drought or other natural disaster also are eligible to receive Cultivate Illinois loans while they wait for insurance settlements or federal aid.
Funding Range	Applicants can receive loans up to \$200,000.
Eligibility	The applicant must demonstrate that a Cultivate Illinois loan assists in typical farming operations, a participating Illinois financial institution must approve each borrower's application, and the borrower's property must be located entirely in Illinois.
Contact Information	cultivateillinois@treasurer.state.il.us or calling (217) 782-2072.

Agency	Illinois Department of Commerce and Economic Opportunity (DCEO)
Program Name	Participation Loan Program (PLP)

Website	http://www.commerce.state.il.us/dceo/Bureaus/Business_Development/Loan+Programs/plp.htm
Program Description	The Participation Loan Program is available to small businesses that apply for financing through a financial institution that offers the PLP. If the financial institution deems the loan appropriate for the PLP, DCEO will contribute up to 25% of the loan. Funds available through the PLP program can be used for a number of business activities, such as purchase and installation of machinery and equipment, working capital, purchase of land, construction or renovation of buildings. Funds cannot be used for debt refinancing or contingency funding. Participating lending institution shall be responsible for reviewing applications for eligibility and setting terms.
Funding Range	PLP loans cannot exceed more than 25% of the total loan and must be between \$10,000- \$750,000.
Eligibility	Illinois small businesses with 500 or less employees. Typically, PLP lenders do not have sufficient equity and thus utilize the PLP.
Contact Information	Illinois Department of Commerce and Economic Opportunity Business Finance Division 620 East Adams Springfield, IL 62701 Phone: 217-782-3891 TDD: 800-785-6055

Agency	Illinois Department of Commerce and Economic Opportunity (DCEO)
Program Name	Enterprise Zone Participation Loan Program (EZ/PLP)
Website	http://www.commerce.state.il.us/dceo/Bureaus/Business_Development/Loan+Programs/ezp-plp.htm
Program Description	The EZ/PLP is a variation of the conventional PLP Program, in that DCEO subordinates the loans through participating lending institutions, but the EZ/PLP may be able to provide small businesses located in an enterprise zone a more attractive loan rate than a conventional PLP.
Funding Range	PLP loans cannot exceed more than 25% of the total loan and must be between \$10,000- \$750,000.
Eligibility	Business located in Enterprise Zones that employ 500 or less full-time employees, including in its affiliates. Visit the Illinois Enterprise Zone Association website for detailed maps of each Enterprise Zones: http://www.ieza.org/
Contact Information	Illinois Department of Commerce & Economic Opportunity Business Finance Division 620 E. Adams Springfield IL, 62701 Tel: 217-782-3891 TDD: 800 -785-6055

Agency	Illinois Department of Commerce and Economic Opportunity (DCEO)
Program Name	Minority, Women, and Disabled Participation Loan Program (MWD/PLP)
Website	http://www.commerce.state.il.us/dceo/Bureaus/Business_Development/Loan+Programs/mwd.htm
Program Description	The MWD/PLP program is a variation of the conventional PLP, in that DCEO subordinates the loans through participating lending institutions. The Department's interest rate will be established at the time of its loan commitment. DCEO's interest rate on this program variation may be lower than on a regular PLP. Funds available for this program can be used for a number of business activities, such as purchase and installation of machinery and equipment, working capital, purchase of land, construction or renovation of buildings. Funds cannot be used for debt refinancing or contingency funding.
Funding Range	The MWD/PLP program can provide loans up to \$50,000 or 50 % of the total project.
Eligibility	Illinois small businesses with 500 or less employees that are 51 percent owned and managed by persons who are minorities, women, or disabled.
Contact Information	Illinois Department of Commerce and Economic Opportunity Business Finance Division 620 East Adams Springfield, IL 62701 Phone: 217-782-3891 TDD: 800-785-6055

Agency	Illinois Department of Commerce and Economic Opportunity (DCEO)
Program Name	Rural Micro-Business Participation Loan Program
Website	http://www.commerce.state.il.us/dceo/Bureaus/Business_Development/Loan+Programs/rural+micro+bus.htm
Program Description	The Rural Micro-Business Participation Loan Program is a variation of the Participation Loan Program designed to provide subordinated loans to Illinois Rural Micro-businesses through participating lending institutions. The borrower is required to provide equity of at least 10% of the project up to \$1,000 (10% of a \$10,000 project). Funds cannot be used for debt refinancing or contingency funding.
Funding Range	Funding is available up to 50% of total project costs with a maximum of \$25,000.
Eligibility	Eligible businesses include for-profit rural micro-businesses that: (i) employs 5 or fewer full-time employees, including the owner if the owner is an employee, and (ii) is based on the production, processing, or marketing of agricultural products, forest products, cottage and craft products, or tourism.
Contact Information	Illinois Department of Commerce and Economic Opportunity Business Finance Division 620 East Adams Springfield, IL 62701 Phone: 217-782-3891 TDD: 800-785-6055

Agency	Illinois Department of Commerce and Economic Opportunity (DCEO)
Program Name	Manufacturing Modernization Loan Program
Website	http://www.commerce.state.il.us/dceo/Bureaus/Business_Development/Loan+Programs/mmlp.htm
Program Description	The Manufacturing Modernization Loan Program is designed to provide manufacturers with access to adequate and affordable financing for upgrading and modernizing their manufacturing equipment and operations.
Funding Range	DCEO will participate with local lending institutions in loan amounts of a minimum of \$10,000 and a maximum of \$750,000, or 25% of the total project, which ever is less. The participation amount will be at sub-prime rates. The term of the loan is a maximum of 10 years, and a fee of 1-2% of loan amount may be required.
Eligibility	Existing Illinois manufacturing companies that employ less than 500 full-time workers, and are retooling, upgrading their equipment, or expanding their business are eligible for this program. Examples of eligible projects include: acquisition and development of land, building costs, fixtures, machinery, new and used equipment.
Contact Information	Illinois Department of Commerce and Economic Opportunity Business Finance Division 620 East Adams Springfield, IL 62701 Phone: 217-782-3891 TDD: 800-785-6055

Agency	Illinois Department of Commerce and Economic Opportunity (DCEO)
Program Name	Revolving Line of Credit Program (RLOC)
Website	http://www.commerce.state.il.us/dceo/Bureaus/Business_Development/Loan+Programs/rloc.htm
Program Description	The Revolving Line of Credit Program (RLOC) provides small businesses access to subordinated loans at attractive interest rates and allows the business to borrow the capital needed, repay, and re-borrow as necessary, without applying for a new loan. Variations of the program exist for minority, women, or disabled owned-businesses as well as businesses located in Enterprise Zones.
Funding Range	Up to 25% of the total project costs are eligible for the RLOC within the \$10,000 and \$750,000 range. Up to 50% of costs but no more than \$50,000 are eligible to minority, women, or disabled-owned businesses. Businesses located in Enterprise Zones are offered a lower interest rate.
Eligibility	The Revolving Line of Credit program is appropriate for businesses with 500 or fewer employees having seasonal or variable working capital demands.
Contact Information	Illinois Department of Commerce and Economic Opportunity Business Finance Division 620 East Adams Springfield, IL 62701 Phone: 217-782-3891 TDD: 800-785-6055

Other Financing Programs for Illinois Businesses

Illinois Finance Authority Funding Programs for Illinois Businesses

Agency	The Illinois Finance Authority (IFA)
Program Name	Industrial Revenue Bond
Website	http://www.il-fa.com/products/ind_irb.html
Program Description	The Illinois Finance Authority issues tax-exempt Industrial Revenue Bonds (IRB's) on behalf of manufacturing companies to finance the acquisition of fixed assets such as land, buildings and equipment. Bond proceeds also may be used for either new construction or renovation.
Funding Range	Because of significant up-front costs of issuance, Industrial Revenue Bond issues of less \$1.5 million generally are not cost effective. Smaller fixed asset projects may be eligible for financing through other IFA loan programs
Eligibility	Qualified Industrial Revenue Bond projects include facilities that are primarily used to manufacture or process tangible products. The Internal Revenue Code defines all IRB eligibility requirements. Final determination of project eligibility is subject to a legal opinion from a recognized municipal bond attorney. A completed Economic Disclosure Statement (EDS) and a Volume Cap Application must accompany the Industrial Revenue Bond application. For most companies, bank participation is necessary before bonds can be sold to investors. The participating bank will make the credit decision, structure terms and set collateral requirements. Banks can either (1) guarantee the bonds by providing a Direct Pay Letter of Credit or (2) purchase bonds directly to hold as an investment in their portfolio.
Contact Information	180 N. Stetson, #2555 Chicago, IL 60601 Phone: 312/651-1300 Fax: 312/651-1350

Agency	The Illinois Finance Authority (IFA)
Program Name	Solid Waste Disposal Revenue Bond
Website	http://www.il-fa.com/products/ind_solidwaste.html
Program Description	The IFA issues tax-exempt Solid Waste Disposal Revenue Bonds on behalf of privately owned solid waste disposal companies that provide services to the general public. Bond proceeds can be used to finance the acquisition of fixed assets such as land, buildings, and equipment as well as building construction or renovation.
Funding Range	Because of significant up-front costs of issuance, Industrial Revenue Bond issues of less \$1.5 million generally are not cost effective. Smaller fixed asset projects may be eligible for financing through other IFA loan programs.
Eligibility	Qualified solid waste disposal projects include facilities which collect, store, treat, transport, utilize, or provide for final disposal of solid waste. Additionally, projects which reconstitute, convert, or recycle solid waste can also qualify under certain

	circumstances. Final determination of project eligibility is subject to a legal opinion from a recognized municipal bond attorney.
Contact Information	180 N. Stetson, #2555 Chicago, IL 60601 Phone: 312/651-1300 Fax: 312/651-1350

Agency	The Illinois Finance Authority (IFA)
Program Name	Industrial Participation Loan Program
Website	http://www.il-fa.com/products/ind_part.html
Program Description	IFA assists Illinois businesses that create or retain jobs by offering a loan participation program in conjunction with their bank. Participation loans will finance the purchase of land or buildings, construction or renovation of buildings, and acquisition of machinery and equipment. Interest rates are 200 basis points (i.e., 2.0%) below the rate charged to the borrower by the bank, thereby resulting in a lower blended interest rate on the loan.
Funding Range	Through this program the Authority will purchase up to the lesser of \$1,000,000, or a 50% participation in the loan, directly from the borrower's bank.
Eligibility	Financing is available to businesses in Illinois that create new or retain existing jobs. Funds from the participation purchased by IFA must be used primarily for the acquisition of fixed assets.
Contact Information	180 N. Stetson, #2555 Chicago, IL 60601 Phone: 312/651-1300 Fax: 312/651-1350

Agency	The Illinois Finance Authority (IFA)
Program Name	Technology Development Bridge: Seed State Venture Capital Fund
Website	http://www.il-fa.com/products/sb_vc.html
Program Description	The Technology Development Bridge is an Illinois venture capital fund that provides seed stage equity financing to small technology companies. It is an innovative public-private partnership, developed by the Illinois Coalition (now the Illinois Technology Development Alliance) and funded by the Illinois Finance Authority, aimed at helping technology firms access capital they need to grow and create jobs.
Funding Range	Equity investments typically range from \$150,000 to \$300,000.
Eligibility	Candidates must be small, privately-owned businesses with less than 50 employees. The company must be developing or commercializing a new technology or invention. The investment represents financing for applied research, development, testing and initial marketing of a technology, product, process or invention.
Contact Information	180 N. Stetson, #2555 Chicago, IL 60601 Phone: 312/651-1300 Fax: 312/651-1350

Agency	The Illinois Finance Authority (IFA)
Program Name	Motion Picture Industry Financing Program
Website	http://www.il-fa.com/products/sb_movie.html
Program Description	The Motion Picture Financing Initiative enables low-rate loans to be offered by the Illinois Finance Authority (IFA). This initiative is an extension of IFA's participation loan program, extending that program's use to financing the capital needs of Illinois companies involved in the production of motion pictures, industrial films and commercials, as well as the construction of motion picture production facilities.
Funding Range	IFA's share of the participation loan under this initiative is limited to \$100,000. Participating Illinois banks must match IFA's loan, but may opt to lend beyond IFA's \$100,000 limit. The participating bank will be in an equal position to IFA for the first \$100,000 it lends.
Eligibility	Projects are to be produced and/or post-produced in Illinois to be eligible for this type of financing. Borrowers must demonstrate jobs created and retained, as well as any gross "multiplier" effects on the State's economy for the borrowers' projects being produced and/or post-produced in Illinois.
Contact Information	180 N. Stetson, #2555 Chicago, IL 60601 Phone: 312/651-1300 Fax: 312/651-1350

Agency	The Illinois State Finance Authority (IFA)
Program Name	Various financing programs for health care, education, not-for-profit, agriculture, local government, and housing development projects.
Website	http://www.il-fa.com/products/
Program Description	35 various programs
Funding Range	Varies by program; see website for details
Eligibility	Varies by program; see website for details
Contact Information	180 N. Stetson, #2555 Chicago, IL 60601 Phone: 312/651-1300 Fax: 312/651-1350

Agency	The Illinois State Finance Authority (IFA) / The Illinois Farm Development Authority
Program Name	State Guarantee Program for Agri-Industries
Website	http://www.il-fa.com/products/ind_agri.html
Program Description	This program is designed for agribusinesses that wish to diversify into new enterprises or to further process existing crops or livestock. Loans can be made to farmers or agribusinesses to purchase new or used property, equipment, or other capital items that will be used for either growth or development of new crops or

	livestock not customarily grown in Illinois, or the further processing of grain or livestock grown in the state.
Funding Range	Varies
Eligibility	Eligible applicants include: Illinois residents at least 18 years old; Principal operator of a farm or land; at least 50% of gross income is from farming; Gross income is at least \$20,000 based on previous years tax return; Net worth is less than \$500,000; An agribusiness must be located in Illinois and the products used must be grown in Illinois currently or soon to be; Cash flow and collateral must be adequate for the loan.
Contact Information	180 N. Stetson, #2555 Chicago, IL 60601 Phone: 312/651-1300 Fax: 312/651-1350

SBA Loan Programs

Agency	Small Business Administration (SBA)
Program Name	Basic 7(a) Loan Guaranty
Website	http://sba.gov/services/financialassistance/sbaloantopics/7a/index.html
Program Description	The Basic 7(a) Loan Guaranty Program helps qualified small businesses obtain financing when they might not be eligible for business loans through normal lending channels. It is the agency's most flexible business loan program, since financing under this program can be guaranteed for a variety of general business purposes. The loans are provided by lenders who choose to structure their own loans by SBA's requirements and who apply and receive a guaranty from SBA on a portion of this loan.
Funding Range	SBA's 7(a) Loan Program has a maximum loan amount of \$2 million dollars. SBA's maximum exposure is \$1.5 million. Thus, if a business receives an SBA guaranteed loan for \$2 million, the maximum guaranty to the lender will be \$1.5 million or 75 percent. SBAExpress loans have a maximum guaranty set at 50 percent.
Eligibility	The eligibility requirements are designed to be as broad as possible in order that this lending program can accommodate the most diverse variety of small business financing needs. All businesses that are considered for financing under SBA's 7(a) loan program must: meet SBA size standards, be for-profit, not already have the internal resources (business or personal) to provide the financing, and be able to demonstrate repayment.
Contact Information	SBA Answer Desk 6302 Fairview Road, Suite 300 Charlotte, North Carolina 28210 1-800-U-ASK-SBA (1-800-827-5722) Send e-mails to: answerdesk@sba.gov Answer Desk TTY: (704) 344-6640

Agency	Small Business Administration (SBA)
Program Name	CDC/504 Program
Website	http://sba.gov/services/financialassistance/sbaloantopics/cdc504/index.html
Program Description	Proceeds from 504 loans must be used for fixed asset projects such as: purchasing land and improvements, including existing buildings, grading, street improvements utilities, parking lots and landscaping; construction of new facilities, or modernizing, renovating or converting existing facilities; or purchasing long-term machinery and equipment. The 504 Program cannot be used for working capital or inventory, consolidating or repaying debt, or refinancing.
Funding Range	The maximum SBA debenture is \$1,500,000 when meeting the job creation criteria or a community development goal. Generally, a business must create or retain one job for every \$50,000 provided by the SBA except for "Small Manufacturers" which have a \$100,000 job creation or retention goal. The maximum SBA debenture is \$2.0 million when meeting a public policy goal.
Eligibility	To be eligible, the business must be operated for profit and fall within the size standards set by the SBA. Under the 504 Program, the business qualifies as small if it does not have a tangible net worth in excess of \$7.5 million and does not have an average net income in excess of \$2.5 million after taxes for the preceding two years. Loans cannot be made to businesses engaged in speculation or investment in rental real estate.
Contact Information	SBA Answer Desk 6302 Fairview Road, Suite 300 Charlotte, North Carolina 28210 1-800-U-ASK-SBA (1-800-827-5722) Send e-mails to: answerdesk@sba.gov Answer Desk TTY: (704) 344-6640

Agency	Small Business Administration (SBA)
Program Name	Microloan Program
Website	http://sba.gov/services/financialassistance/sbaloantopics/microloans/index.html
Program Description	The Microloan Program provides very small loans to start-up, newly established, or growing small business concerns. Under this program, SBA makes funds available to nonprofit community based lenders (intermediaries) which, in turn, make loans to eligible borrowers. Applications are submitted to the local intermediary and all credit decisions are made on the local level.
Funding Range	The Chicago-area local intermediary, ACCION Chicago, offers a variety of loan products including individual, balloon, and start-up loans. Loans range from \$500 to \$25,000.
Eligibility	Existing or start-up businesses are eligible to apply. The lending agency does not make loans based on revenue, collateral or credit alone, but also rely on a client's commitment to their business, as well as references from customers and suppliers. Loan applications are evaluated on a case-by-case basis, working with each client

	individually to ensure that the loan process is quick and easy.
Contact Information	The local intermediary for the Northeast Illinois region: ACCION Chicago 1618 W 18th Street Suite 200 Chicago, IL 60608 Tel: (312) 275-3000 Fax: (312) 275-3010 E-mail: info@accionchicago.org

Agency	Small Business Administration (SBA)
Program Name	Special Purpose Loans
Website	http://sba.gov/services/financialassistance/SpecialPurposeLoans
Program Description	The SBA has several lending programs for specific purposes. These include: Export Working Capital, Export Express, International Trade Loan, and CAPLines.
Funding Range	The funding range varies for each program.
Eligibility	Special purpose loans are designed to offer financial assistance to a business that is involved in a particular industry or has specific business needs. Please see the website for detailed information.
Contact Information	SBA Answer Desk 6302 Fairview Road, Suite 300 Charlotte, North Carolina 28210 1-800-U-ASK-SBA (1-800-827-5722) Send e-mails to: answerdesk@sba.gov Answer Desk TTY: (704) 344-6640

Environmental Economic Development Funding

Grants for Government and Non-Profit Agencies for Environmental Purposes

Agency	Illinois Clean Energy Community Foundation
Program Name	Energy Efficiency, Renewable Energy, Natural Areas
Website	http://www.illinoiscleanenergy.org
Program Description	<p>The Illinois Clean Energy Community Foundation invests in clean energy development and land preservation efforts, working with communities and residents to improve environmental quality in Illinois.</p> <p>The Foundation funds projects in three core program areas: improving energy efficiency, developing renewable energy resources, and preserving and enhancing natural areas and wildlife habitat throughout Illinois. Innovation is a priority for the Foundation. By funding high-impact energy efficiency efforts, such as installation of electronic LED light bulbs in traffic signals throughout our state and the use of soy roof material, the Foundation is helping communities capture the potential of innovative efficient technologies. The largest group of</p>

	grants assists local governments and nonprofits to make money-saving energy efficiency investments in their facilities. The Foundation also is providing funding to design more than fifty new and remodeled educational, public safety, affordable housing and other community facilities to reduce their energy use.
Funding Range	Varies
Eligibility	The Illinois Clean Energy Community Foundation provides funding to charitable (federally recognized 501c3) nonprofit organizations and local government agencies serving Illinois residents.
Contact Information	2 N. LaSalle St., Suite 950 Chicago, IL 60602 312-372-5191 (p) 312-372-5190 (f) email: info@illinoiscleanenergy.org

Agency	Environmental Protection Agency (EPA)
Program Name	Brownfields Assessment Grants
Website	Assessment grants provide funding for a grant recipient to inventory, characterize, assess, and conduct planning and community involvement related to brownfield sites.
Program Description	http://www.epa.gov/swerosps/bf/assessment_grants.htm#pilot
Funding Range	An eligible entity may apply for up to \$200,000 to assess a site contaminated by hazardous substances, pollutants, or contaminants (including hazardous substances co-mingled with petroleum) and up to \$200,000 to address a site contaminated by petroleum. Applicants may seek a waiver of the \$200,000 limit and request up to \$350,000 for a site contaminated by hazardous substances, pollutants, or contaminants and up to \$350,000 to assess a site contaminated by petroleum. Such waivers must be based on the anticipated level of hazardous substances, pollutants, or contaminants (including hazardous substances co-mingled with petroleum) at a single site. Total grant fund requests should not exceed a total of \$400,000 unless such a waiver is requested
Eligibility	State, local, and tribal governments, with the exception of Indian tribes in Alaska, as well as a range of government entities, including a general purpose unit of local government or land clearance authority or other quasi-governmental entity operating under the control, supervision, or as an agent of a local government, a governmental entity or redevelopment agency created or sanctioned by a State, or a regional council of governments, are eligible.
Contact Information	Bureau of Land Office of Brownfields Assistance 1021 North Grand Avenue East Springfield, Illinois 62794-9276 Steve.Colantino@epa.state.il.us

Agency	Environmental Protection Agency (EPA)
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Program Name	Brownfields Job Training Grants
Website	EPA, other federal agencies, local job training organizations, community colleges, labor groups, and others have established partnerships to develop long-term plans for fostering workforce development through environmental training, ensure the recruitment of trainees from socio-economically disadvantaged communities, provide quality worker-training, and allow local residents an opportunity to qualify for jobs developed as a result of Brownfields efforts.
Program Description	http://www.epa.gov/swerosps/bf/job.htm
Funding Range	The Brownfields Job Training Grants will each be funded up to \$200,000 over two years.
Eligibility	State, local, and tribal governments, with the exception of Indian tribes in Alaska, as well as a range of government entities, including a general purpose unit of local government or land clearance authority or other quasi-governmental entity operating under the control, supervision, or as an agent of a local government, a governmental entity or redevelopment agency created or sanctioned by a State, or a regional council of governments, are eligible as well as non-profit organizations, including non-profit educational institutions.
Contact Information	Myra Blakely U.S. EPA (202) 260-4527 blakely.myra@epa.gov

Agency	Environmental Protection Agency (EPA)
Program Name	Brownfields Cleanup Grants
Website	Cleanup grants provide funding for a grant recipient to carry out cleanup activities at brownfield sites. These funds may be used to address sites contaminated by petroleum and hazardous substances, pollutants, or contaminants (including hazardous substances co-mingled with petroleum). Cleanup grants require a 20 percent cost share, which may be in the form of a contribution of money, labor, material, or services, and must be for eligible and allowable costs (the match must equal 20 percent of the amount of funding provided by EPA and cannot include administrative costs). A cleanup grant applicant may request a waiver of the 20 percent cost share requirement based on hardship. An applicant must own the site for which it is requesting funding at time of application or demonstrate the ability to acquire title. The performance period for these grants is two years.
Program Description	http://www.epa.gov/swerosps/bf/cleanup_grants.htm
Funding Range	An eligible entity may apply for up to \$200,000 per site.
Eligibility	State, local, and tribal governments, with the exception of Indian tribes in Alaska, as well as a range of government entities, including a general purpose unit of local government or land clearance authority or other quasi-governmental entity operating under the control, supervision, or as an agent of a local government, a governmental entity or redevelopment agency created or sanctioned by a State, or a regional council of governments, are eligible as well as non-profit organizations, including non-profit educational institutions.

Contact Information	Bureau of Land Office of Brownfields Assistance 1021 North Grand Avenue East Springfield, Illinois 62794-9276 Steve.Colantino@epa.state.il.us
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Agency	Illinois Environmental Protection Agency (EPA)
Program Name	Illinois Municipal Brownfields Redevelopment Grant Program
Website	http://www.epa.state.il.us/land/brownfields/brnasst2.html
Program Description	Funds are awarded to municipalities to investigate and clean up brownfields properties. Grants may be used to perform environmental site assessments and fund actual cleanup activities. Grant recipients are required to share in any grant award through a 70/30 match.
Funding Range	Each municipality may be awarded \$240,000.
Eligibility	Grants are available only to municipalities
Contact Information	Bureau of Land Office of Brownfields Assistance 1021 North Grand Avenue East Springfield, Illinois 62794-9276 Email: Steve.Colantino@epa.state.il.us 217-782-6761

Agency	US Department of Housing and Urban Development (HUD)
Program Name	Brownfield's Economic Development Initiative (BEDI)
Website	http://www.hud.gov/offices/cpd/economicdevelopment/programs/bedi/index.cfm
Program Description	The purpose of the BEDI program is to spur the return of brownfields to productive economic use through financial assistance to public entities in the redevelopment of brownfields, and enhance the security or improve the viability of a project financed with Section 108-guaranteed loan authority. Therefore BEDI grants must be used in conjunction with a new Section 108-guaranteed loan commitment. Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program.
Funding Range	Varies by project size
Eligibility	CDBG entitlement communities and non-entitlement communities are eligible to receive loan guarantees. A request for a new Section 108 loan guarantee authority must accompany each BEDI application. BEDI and Section 108 funds must be used in conjunction with the same economic development project.
Contact Information	David_Kaminsky@hud.gov (202) 708-0614 ext. 4612

Agency	Illinois Department of Commerce and Economic Opportunity (DCEO)
Program Name	Manufacturing Energy Efficiency Program (MEEP)
Website	http://www.commerce.state.il.us/dceo/Bureaus/Energy_Recycling/Energy/Energy+Efficiency/meep_program.htm
Program Description	MEEP will offer Illinois manufacturers total energy cost optimization planning including energy information management systems, information on purchasing options available due to electric deregulation, and guidance on low-cost financing options for energy efficiency improvements. The program then moves to coaching services for the implementation of the new management practices and to O&M improvements implementation, with DCEO supporting 50% of those costs up to \$10,000.
Funding Range	Up to 50% of costs to implement new practices with a maximum amount of \$10,000.
Eligibility	Manufacturing companies located in Illinois are eligible.
Contact Information	Byron Lloyd Phone: 217/785-0201 email: blloyd@ildceo.net
Agency	Illinois Department of Commerce and Economic Opportunity (DCEO)
Program Name	Illinois Energy Efficient Affordable Housing Construction Program
Website	http://www.commerce.state.il.us/dceo/Bureaus/Energy_Recycling/Energy/Energy+Efficiency/housing_energy_program.htm
Program Description	Grants are provided to Illinois based non-profit housing developers to include energy efficient building practices in the rehab or new construction of affordable housing units. Average energy savings range from 50% to 75%.
Funding Range	Amount varies by type and size of building; see website for details.
Eligibility	Illinois based non-profit housing developers are eligible for funds.
Contact Information	Maureen Davlin Illinois Department of Commerce and Economic Opportunity Bureau of Energy & Recycling 620 E. Adams Street Springfield, IL 62701 217/785-2373

Loan Programs for Government and Non-Profit Agencies, and Private Sector for Environmental Purposes

Agency	Environmental Protection Agency
Program Name	Brownfields Cleanup Revolving Loan Program (BCRLF)
Website	The Brownfields Cleanup Revolving Loan Program is a revolving low-interest loan program that provides funds to municipalities and the private sector for the environmental cleanup of Brownfields sites. Use of BCRLF loan funds is limited to brownfields properties that have been determined to have an actual release or substantial threat of release of a hazardous substance. Loans may also be

	used at sites with a release or substantial threat of release of a pollutant or contaminant that may present an imminent or substantial danger to public health or welfare. BCRLF loans may not be used for activities at any site: (1) listed (or proposed for listing) on the National Priorities List; (2) at which a removal actions must be taken within six months; or (3) where a federal or state agency is planning or conducting a response enforcement action.
Program Description	http://www.epa.gov/swerosps/bf/rflfst.htm
Funding Range	Revolving Loan Fund Grants provide up to \$1,000,000 per eligible entity; they are available for a single recipient or a coalition of eligible entities.
Eligibility	Eligible entities include: state, local, and tribal governments; general purpose units of local government, land clearance authorities, or other quasi-governmental entities; regional council or redevelopment agencies; or states or legislatures. RLF applications should be community-wide; site-specific RLF grants will not be awarded.
Contact Information	U.S. EPA-OSWER Outreach and Special Projects Staff (202) 566-2777 For additional information, contact the RCRA/Superfund Hotline at: (800) 424-9346 or visit the EPA Brownfields website at: http://www.epa.gov/brownfields

Agency	Illinois Environmental Protection Agency
Program Name	Illinois Brownfields Redevelopment Loan Program
Website	The Illinois Brownfields Redevelopment Loan Program offers low interest loans to support efforts by local governments and private parties to clean up brownfields sites that have already been assessed for contamination. These cleanups take place under the Illinois EPA's voluntary Site Remediation Program. The loans will pay for limited investigation, remediation, and demolition costs at brownfields sites.
Program Description	http://www.epa.state.il.us/land/brownfields/brnasst2.html
Funding Range	The maximum loan amount for any single loan application is \$500,000.
Eligibility	The Loan Fund is available to local governments and private parties.
Contact Information	Bureau of Land Office of Brownfields Assistance 1021 North Grand Avenue East Springfield, Illinois 62794-9276 Steve.Colantino@epa.state.il.us 217-782-6761

County Economic Development Agencies

Counties offer unique financing opportunities and other resources for economic development.

County	Cook County
Agency	Chicago-Cook Business Center
Website	http://www.chicago-cook.org/
Contact Information	69 W. Washington St. - Suite 2900 Chicago, IL 60602 312.603.1070 info@chicago-cook.org
Online Resource Guide	Online Business Assistance Database at http://www.chicago-cook.org/badhome.asp

County	Cook County
Agency	Community and Economic Development Association of Cook County (CEDA)
Website	http://www.cedaorg.net
Contact Information	Ernesta Ware Assistant Manager/ Business Development 312-853-5837 eware@cedaorg.net
Online Resource Guide	Online Business Assistance Database at http://www.chicago-cook.org/badhome.asp
Funding Program: Revolving Loan Program	<p>The Illinois Fixed Rate Loan Fund and the Revolving Loan Fund both provide low interest loans to start up or expand small business for the purpose of creating new jobs. CEDA has been an administering agency for these programs in Suburban Cook County since 1983.</p> <p>Both loan programs are available to all small businesses in need of funds for expansion and working capital. Interest rates on the Fixed Rate loan are fixed at 4 to 7%. The Revolving Loan Fund is matched with a direct bank loan.</p> <p>For each \$20,000 in assistance, two new jobs must be created which a low-income resident of the City of Chicago or South Suburban Cook County must fill.</p>

County	DuPage County
Agency	DuPageBiz

Website	http://www.dupagebiz.org/
Contact Information	Josh Grodzin (630) 407-6670 421 N. County Farm Road Wheaton, IL 60187 DuPageBusiness@dupageco.org
Online Resource Guide	http://www.dupageco.org/economicdevelopment/DuPageCountyResourceGuide.pdf
Economic Development Program: Workforce Training Grants	The purpose of the DuPage County Incumbent Worker Training Program is to assist DuPage County businesses who have the need to train and re-train existing members of their workforce, and to enable the companies, as well as the employees, to remain competitive in the local regional economy. Funds have been set aside by the DuPage County Board for this pilot initiative to be administered through the Economic Development and Planning Department.

County	Kane County
Agency	Kane County Economic Development Advisory Board
Website	http://www.co.kane.il.us/kcedc/kanecountyed/programs.asp
Contact Information	Sharon Dixon - Economic/ Community Planner 630-208-5350 DixonSharon@co.kane.il.us
Funding Program: Small Cities Grant Program	The Small Cities Grant Program provides funding for economic development to urban and rural communities with populations of less than 50,000 in Kane County. Each year \$50,000 is available from the County Riverboat Funds. Municipalities must have matching funds or in-kind donations in the budget of the project. Projects can include bridge enhancement, lighting, economic development planning, and other projects that aid in the development of the community. Projects must be inline with the County's 2030 Land Resource Management Plan and also exhibit Smart Growth Principles. Applications are due in October for Board review in November and the grantees are announced in December. Typically, the entire \$50,000 is split between two larger scaled projects.

County	Kendall County
Agency	Kendall County Economic Development
Website	http://www.co.kendall.il.us/economicdevelopment.htm
Contact Information	Jeff Wilkins, County Administrator 630-553-4142

Funding Program: Revolving Loan Fund	Economic Development oversees a revolving loan fund used to foster job creation. At least 51 percent of all jobs created and/or retained must be filled by individuals meeting low-to-moderate income guidelines as established by the Illinois Department of Commerce and Economic Opportunity. Funds can be used for real estate acquisition, purchase of equipment, working capital, and other purposes.

County	Lake County
Agency	Lake County Partners
Website	http://www.lakecountypartners.com/home.asp
Contact Information	28055 Ashley Circle, Suite 212, Libertyville, IL 60048 Phone: (847) 247-0137 Email: lcp@lakecountypartners.com

County	McHenry County
Agency	McHenry County Economic Development Corporation
Website	http://www.mcedc.com/
Contact Information	5435 Bull Valley Road, Suite 324 • McHenry, IL 60050-7436 Phone: 815-363-0444 info@mcedc.com
Funding Program: Economic Development Loan Fund	<p>McHenry County operates an Economic Development Loan Fund for the purpose of encouraging economic growth and increasing the size of its commercial and industrial base. The Loan Fund can provide needed working capital for a new business or provide funding necessary to finance a rapidly growing firm that may be undercapitalized. The focus of the Loan Fund is to assist firms to create and retain jobs by encouraging economic growth. Loans are based on the number of jobs created or retained, with a funding level at \$20,000 per job. The maximum loan amount is \$200,000 however this amount may be increased for projects with substantial economic impact for the County.</p> <p>Loan funds can be used for a variety of purposes. A few examples include site development and infrastructure costs, building expansion and renovation, leasehold improvements, moving costs and the purchase of machinery and equipment. Projects of a speculative nature are not eligible for funding.</p> <p>Requirements: In addition to the job requirements mentioned above, the</p>

	<p>borrower must be located in McHenry County and meet the following criteria: The amount funded under the Loan Fund cannot exceed 45% of the costs of the project with maximum amount loaned being \$200,000; and all loans must be secured with collateral deemed adequate to support the debt.</p> <p>For more information on the County's Economic Development Loan Fund contact the Community Development Section of the McHenry County Department of Planning and Development at: 815-334-4560.</p>
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County	Will County
Agency	Will County Center for Economic Development
Website	http://www.c-e-d.org/
Financial Assistance	Will County offers a tax abatement program as well as an Enterprize Zone and TIF District. Visit the website for more details: http://www.willcountyced.com/business-development/incentives.htm
Contact Information	116 N Chicago St. Two Rialto Square Suite 101 Joliet, IL 60432 888-723-7773

Philanthropic Funding

Foundation	Allstate Foundation
Focus Area	Safe and Vital Communities, and Economic Empowerment
Program Description	Programs provided support from the foundation include: Catastrophe Response and Mitigation, Neighborhood Revitalization, Youth Anti-Violence, Financial and economic literacy, and Insurance education
Website	http://www.allstate.com/Community/PageRender.asp?Page=foundationmain.htm
Funding Range	Does not specify
Eligibility	Funds organization nationally that have 501 C(3) status.
Contact Information	Lisa Miner (847) 667-8108 2150 East Lake Cook Rd., 11th Floor Buffalo Grove, IL 60089
Deadlines	No deadline, the foundation accepts applications year round.

Foundation	AT&T Foundation
Focus Area	Education, Community Development, and Community Vitality
Program Description	The AT&T Foundation provides grants to organizations and programs that enrich quality of life, with an emphasis on improving education, advancing community development, addressing vital community needs and enhancing unique cultural assets. The AT&T Foundation funds programs designed to: increase access to technology tools and resources, broaden technology training and professional skills development, and reach and empower disadvantaged or underserved communities. The foundation's community development giving programs include AT&T AccessAll, the AT&T Foundation's signature program, is a three-year \$100 million initiative designed to provide technology access to benefit low-income families and underserved communities across the country. The foundation also operates the AT&T Excelerator, a competitive grants program for projects that emphasize the use of technology to improve nonprofit organizations by enabling them to reach more people and to maximize effectiveness.
Website	http://www.att.com/foundation
Funding Range	Does not specify
Eligibility	Funds organizations nationally; 501 c (3) agencies are preferred. The AT&T Foundation also considers grants to organizations that qualify as government instrumentalities.
Contact Information	1-800-591-9663
Deadlines	Varies by grant type

Foundation	Caterpillar Foundation
Focus Area	Civic and environmental causes, education, health and human services, and cultural.
Program Description	The Foundation strives to ensure that our success as a corporation contributes to the quality of life of all people touched by our business and to the prosperity of all communities where we work and live. The Caterpillar Foundation supports organizations that provide programs in the fields of education, health & human service, civic & community activities, and culture & art.
Website	http://www.cat.com/cda/layout?m=39201&x=7
Funding Range	Does not specify
Eligibility	Must have 501 C(3)
Contact Information	Caterpillar Foundation Grant Information 100 N.E. Adams Street Peoria, IL 61629-1480 309-675-4464
Deadlines	Does not specify

Foundation	Catholic Campaign for Human Development (CCHD)
Focus Area	Economic Development
Program Description	CCHD's Economic Development Program (EDP) is designed to create good jobs and just workplaces, and also develop assets for low-income people, their families and their communities. The EDP supports two grant types: Planning Grants and Implementation Grants The Planning Grant provides funds that can be used for the creation of strategic plans, feasibility studies, business plans, and technical assistance.
Website	http://www.usccb.org/cchd/economicdevelopment.shtml
Funding Range	The Planning Grants are up to \$10,000 and the Implementation Grants are for amounts up to \$50,000.
Eligibility	Funds are awarded to Economic Development Institutions (EDIs) that work to create income and assets for low income people.
Contact Information	Renee Brereton email: rbrereton@usccb.org phone: 202-541-3373
Deadlines	Eligibility quizzes are accepted on a rolling basis between August 1st and November 1st. Funding decisions are made year round.

Foundation	Charles Stewart Mott Foundation
Focus Area	Civil Society, Environment, and Pathways Out of Poverty.
Program Description	The mission of the Civil Society program is to support efforts to assist in democratic institution building, strengthen communities, promote equitable access to resources, and ensure respect of rights and diversity. The mission of the Environment program is to support the efforts of an engaged citizenry working to create accountable and responsive institutions, sound public policies, and appropriate models of development that protect the diversity and integrity of selected ecosystems in North America and around the world. The mission of the Pathways Out of Poverty program is to identify, test and help sustain pathways out of poverty for low-income people and communities
Website	http://www.mott.org/about/programs.aspx
Funding Range	The median grant size is in the \$100,000 range. The majority of grants are between \$15,000 and \$250,000 annually.
Eligibility	The foundations fund organizations nationally that have tax-exempt 501(c)(3) status
Contact Information	Office of Proposal Entry C.S. Mott Foundation Mott Foundation Building 503 S. Saginaw St., Suite 1200 Flint, MI 48502-1851 U.S.A.
Deadlines	Applications are accepted year-round, but those received between September 1 and December 31 will be considered only for the following calendar year.

Foundation	Chicago Community Trust
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Focus Area	Community Development, Arts and Culture, Basic Human Needs, Education, and Health
Program Description	Within the general grant making programs, the Trust places a priority on grant proposals that meet the established priorities of the program area(s), address an urgent need or investigate new approaches to communal challenges The Chicago Community Trusts funds programs in the areas of arts and culture, basic human needs, community development education, and health. Additionally, funds may be used by organizations with program in the specified fields for capacity building, management, organization and strategic planning, personnel development, and technical needs.
Website	http://www.cct.org/
Funding Range	Does not specify
Eligibility	Chicago Community Trusts supports 501(c)(3) organizations, or one that has a fiscal agent, and serves residents in Cook, DuPage, Kane, Lake, McHenry, or Will Counties
Contact Information	111 East Wacker Suite 1400 Chicago, IL 60601 phone: 312-616-8000 email: info@cct.org
Deadlines	2007 Letters of Inquiry are due: March 15, July 15, and November 15

Foundation	Circle of Service Foundation
Focus Area	Education (emphasis on youth & family) Health (access and patient support) Technology Jewish Community Basic Needs (housing, food, job skills/training) Art/Music (very limited funding, for educational and outreach purposes only)
Program Description	As a private family foundation, the Circle of Service Foundation makes grants to organizations that help underprivileged or needy people to help themselves, or relieve human suffering.
Website	http://www.circleofservicefoundation.org/
Funding Range	Grants are awarded in all amounts however most grants range from \$2,000 to \$25,000.
Eligibility	Organizations must be located within a 100 mile radius Chicago and must have 501 C(3). Priority is given to those located in and serving the city of Chicago, Cook County and Lake County.
Contact Information	Circle of Service Foundation Susan Karlinsky, Administrator P.O. Box 6067 Vernon Hills, IL 60061 Telephone: 847-716-2111 Fax: 847-716-2177 susan@circleofservicefoundation.org
Deadlines	No deadline, the foundation accepts applications year round

Foundation	Coleman Foundation, Inc.
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Focus Area	Entrepreneurship
Program Description	The Foundation supports programs focused on the creation of entrepreneurs and the development of entrepreneurship as an academic discipline.
Website	http://www.colemanfoundation.org/
Funding Range	Varies
Eligibility	Grants are made only to organizations that are certified by the IRS as tax exempt, non-profit organizations [501(c)3 or 509(a)1 and that are not private foundations.
Contact Information	The Coleman Foundation 651 West Washington, Suite 306 Chicago, Illinois 60661 phone: 312.902.7120 email: info@colemanfoundation.org
Deadlines	The foundation accepts applications year-round.

Foundation	Crossroads Fund
Focus Area	Social and Economic Justice
Program Description	Crossroads Fund supports community organizations working on issues of social and economic justice in the Chicago area. Crossroads supports work that incorporates grassroots leadership, cross-issue organizing and solid planning. Four grant programs include: Seed Fund, Technical Assistance Fund, Emergency Fund, and Fire This Time Fund. The Seed Fund supports new, emerging and small community based organizations that are actively engaged in social change work. Funding is provided for general operating, start up costs, or project expenses. The Technical Assistance (TA) Fund supports specific technical assistance needs of smaller organizations. This grants program focuses on projects that reach beyond a group's regular, ongoing work to build the organization's internal capacity. The Emergency Fund supports community groups in organizing quick actions in response to sudden developments outside of the organization's control. The Fire This Time Fund supports creative arts, media and social entrepreneurial projects initiated by young, independent artists, educators and activists who are committed to community-based social and political change.
Website	http://www.crossroadsfund.org/grant.html
Funding Range	Seed Fund: Up to \$10,000 Technical Assistance Fund: Up to \$3,000 Emergency Fund: \$500 Fire This Time Fund: \$1,000
Eligibility	Eligible organizations must meet the following criteria: Working for social change, Cross Issue Organizing, grassroots leadership, working with a solid plan, work in the Chicago metropolitan area, annual expenses less than \$150,000 in the previous fiscal year.
Contact Information	3411 W. Diversey Ave., #20 Chicago, IL 60647 773.227.7676 info@crossroadsfund.org
Deadlines	Seed Fund: 3/1/07, Technical Assistance Fund: 3/1/07, Emergency Fund: ongoing, Fire This Time Fund: 2007 deadline TBA

Foundation	Dr. Scholl Foundation
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Focus Area	Civic and cultural, social service; hospitals and health care; and environmental, youth, developmentally disabled, and senior citizens.
Program Description	The Dr. Scholl Foundation is dedicated to providing financial assistance to organizations committed to improving our world. Solutions to the problems of today's world still lie in the values of innovation, practicality, hard work, and compassion. Grants are made annually after an extensive review by the staff and all the directors of the Dr. Scholl Foundation.
Website	http://www.drschollfoundation.com/preference_areas.htm
Funding Range	Does not specify
Eligibility	The Foundation funds organizations in Illinois that have 501 C(3).
Contact Information	Dr. Scholl Foundation 1033 Skokie Boulevard, Suite 230 Northbrook, Illinois 60062 Telephone: 847-559-7430
Deadlines	The application form and the related materials specified in the instructions are accepted during the period November 1st through March 1st

Foundation	Field Foundation of Illinois, Inc.
Focus Area	Urban & Community Affairs
Program Description	Grant making in Urban & Community Affairs supports a variety of policy, advocacy, planning and research efforts that attempt to foster systemic changes in the Chicago metropolitan region. Issues of particular interest to the Foundation include but are not limited to fair and affordable housing, community organizing, community and economic development, employment, race relations and immigrant and refugee rights.
Website	http://www.fieldfoundation.org/index.html
Funding Range	Varies but rarely exceeds \$50,000
Eligibility	The Foundation is interested in supporting both new as well as established organizations, primarily serving the people of Chicago with extremely limited grant making in the metropolitan area. Established organizations (more than five years old) may receive funding, but only for new projects/programs that demonstrate innovative approaches to problems. As a general rule, general operating funds will not be provided for established organizations.
Contact Information	200 South Wacker Drive, Suite 3860 Chicago, IL 60606 Tel: (312) 831-0910 Fax: (312) 831-0961 Joann Ross: jross@fieldfoundtation.org
Deadlines	January 15, May 15 and September 15.

Foundation	Ford Foundation
Focus Area	Asset Building & Community Development, Peace & Social Justice and Knowledge, Creativity & Freedom.
Program Description	The Ford Foundation is a resource for innovative people and institutions worldwide. The goals of the Foundation are to: strengthen democratic values, reduce poverty and injustice, promote international cooperation and, advance human achievement.

Website	www.fordfound.org/about/guideline.cfm
Funding Range	Does not specify
Eligibility	Most of the foundation's grant funds are given to organizations. Although it also makes grants to individuals, they are few in number relative to demand and are limited to research, training and other activities related to its program interests.
Contact Information	Secretary The Ford Foundation 320 East 43 Street New York, N.Y. 10017 email: office-secretary@fordfound.org
Deadlines	No deadline, the foundation accepts applications year round

Foundation	GATX Corporation
Focus Area	GATX strategic issues include: "Caring for Our Environment" and "Strengthening Families"
Program Description	Funding is available to non-profits that address the strategic issues identified by GATX. Under its Caring for Our Environment program GATX considers finding initiatives that address air and water pollution, water or land conservation, beautification preservation and open space. Under its Strengthening Families strategic issue. GATZ will consider programs that provide adults with skills training and placement services, as economic hardship has a significant impact on the lives of children, and those that work to remedy the lack of affordable housing.
Website	http://www.gatx.com/common/about/community/chicago.asp
Funding Range	Does not specify
Eligibility	Eligible applicants must have 501(c)(3) non-profit status. In Chicago, the primary focus of the Community Partnership Program is Chicago's inner city and locations where employees reside.
Contact Information	email: community@gatx.com
Deadlines	Not specified

Foundation	Grand Victoria Foundation
Focus Area	Education, Economic Development, Environment
Program Description	The Grand Victoria Foundation provides support to organizations that strengthen educational opportunities for children and adults, boost the economic vitality of neighborhoods, cities, and regions, and restore and preserve the health of our environment.
Website	www.grandvictoriafdn.org

Funding Range	Does not specify
Eligibility	Organizations must have 501 C(3)
Contact Information	Grand Victoria Foundation 230 West Monroe, Suite 2530 Chicago, IL 60606 (312) 609-0200
Deadlines	Letters of inquiry are due on the first Fridays in May and October.

Foundation	IBM
Focus Area	Adult training and workforce development, Arts and culture, Helping communities in need, Environment
Program Description	IBM forms connections to communities and support a range of civic and nonprofit activities that help those in need. All efforts demonstrate how technology can enrich and expand access to services and assistance.
Website	http://www.ibm.com/ibm/ibmgives/grant/
Funding Range	Does not specify
Eligibility	IBM only considers requests submitted by organizations which have a tax-exempt classification under Sections 170(c) or 501(c)(3) in the United States.
Contact Information	IBM Corporation Corporate Community Relations and Public Affairs 71 S. Wacker Drive Chicago, IL 60606
Deadlines	While not encouraged, unsolicited proposals are reviewed on an ongoing basis.

Foundation	John D. and Catherine T. MacArthur Foundation
Focus Area	Human and Capital Development
Program Description	The MacArthur Foundation makes grants in a variety of human and community development capacities. These include but are not limited too: affordable housing, community change, and regional policy. The foundation also makes program related investments.
Website	http://www.macfound.org/
Funding Range	Does not specify
Eligibility	Geographic restrictions may apply depending on the program. See website for additional information.
Contact Information	140 S. Dearborn Street, Chicago, IL 60603-5285 Phone: (312) 726-8000 email: 4answers@macfound.org
Deadlines	With few exceptions there are no fixed deadlines.

Foundation	Joyce Foundation
Focus Area	Employment, Money and Politics, Education, Environment, Gun Violence, and Culture
Program Description	The Joyce Foundation is committed to improving public policy through its grant program. Accordingly, the Foundation welcomes grant requests from organizations that engage in public policy advocacy. The Foundation may support organizations engaged in public policy advocacy by either providing general operating support or by funding educational advocacy such as nonpartisan research, technical assistance, or examinations of broad social issues.
Website	www.joycefdn.org/
Funding Range	Does not specify
Eligibility	Joyce Foundation provides support to organizations located in the Great Lakes region. 501 C(3) designation is required.
Contact Information	The Joyce Foundation 70 West Madison Street Suite 2750 Chicago, Illinois 60602 312 782 2464 telephone 312 782 4160 fax info@joycefdn.org e-mail
Deadlines	Applications are reviewed quarterly, see website for dates

Foundation	Kraft Cares
Focus Area	Hunger, healthy lifestyles, and arts in education
Program Description	Programs that provide direct service to individuals and communities in need are preferred as well as projects with measurable results, rather than for general operating support. Kraft Cares looks for innovative programs that demonstrate best practices and places special emphasis on supporting organizations that demonstrate a concern for diversity; are managed by minorities, women, or people with disabilities; or are dedicated to serving their needs. Kraft Cares funds organizations that are fiscally sound and have strong management practice and accountability.
Website	http://www.kraft.com/profile/cares.html
Funding Range	Does not specify
Eligibility	Organizations in Chicago with 501(c)(3) are eligible
Contact Information	Director, Corporate Contributions Kraft Foods Inc. Three Lakes Drive Northfield, IL 60093-2793 email: localgrants@kraft.com Phone: (847) 646-2000
Deadlines	Applications are accepted on a year round basis.

Foundation	Microsoft Corporation
Focus Area	Technology
Program Description	Microsoft Corporation operates The Unlimited Potential program which is working around the world to create opportunities that can change lives, transform communities, and strengthen local economies. Microsoft Unlimited Potential (UP) grants provide nonprofit organizations with funding to support technology training programs ranging from learning basic computer skills to using advanced business productivity applications. Donations of cash, software, curriculum, and technical expertise enable individuals to learn about technology and gain the information technology skills needed for employment in the IT field or other industry sectors.
Website	http://www.microsoft.com/about/corporatecitizenship/citizenship/giving/programs/up/
Funding Range	Does not specify
Eligibility	Eligible applicants include: nonprofits with the 501(c)(3) designations and Government funded and operated—a nonprofit organization that receives government funding or is a partner with a governmental organization to run its programs.
Contact Information	email: mcwa@microsoft.com
Deadlines	No deadlines given

Foundation	Peoples Energy Corporation
Focus Area	Neighborhood development and education
Program Description	Peoples Energy corporate contributions focuses on education and neighborhood development that improve environments for living and learning, and lay foundations for the leadership of tomorrow.
Website	http://www.pecorp.com/community/comm_sectiondetail.asp?PAGE=community_our_contributions
Funding Range	Does not specify
Eligibility	Must be a IRS tax-exempt organization
Contact Information	Manager, Corporate Contributions Peoples Energy 130 East Randolph, 18th Floor Chicago, Illinois 60601 (312) 240-7516
Deadlines	No deadline, the foundation accepts applications year round

Foundation	Public Welfare Foundation
Focus Area	Youth, environment, population, health, community and economic development, human rights and technology assistance.

Program Description	The primary goal of the Public Welfare Foundation is to address human needs in disadvantaged communities. The Foundation's grant making strongly emphasizes support for organizations that include service, advocacy, or empowerment in their approach, with particular interest in efforts that combine two or all three of these elements.
Website	www.publicwelfare.org
Funding Range	does not specify
Eligibility	Organizations must have 501 C (3) designation
Contact Information	1200 U Street, NW Washington, D.C. 20009 phone: (202) 965-1800 email: reviewcommittee@publicwelfare.com
Deadlines	Applications are accepted year round

Foundation	Surdna Foundation
Focus Area	Community revitalization and environment
Program Description	The Community Revitalization program seeks to transform environments and enhance the quality of life in urban places, increase their ability to attract and retain a diversity of residents and employers, and insure that urban policies and development promote social equity.
Website	www.surdna.org/programs/community.html
Funding Range	Does not specify
Eligibility	Nonprofit organizations must generally have a valid tax exemption status under Section 501(c) (3) or 501(c)(4) of the Internal Revenue Code and be classified as a public charity and not as a "private foundation" under Section 509(a).
Contact Information	330 Madison Avenue, 30th Floor New York, NY 10017 telephone (212) 557-0010 email: questions@surdna.org
Deadlines	Letters of inquiry are accepted on an ongoing basis.

Foundation	The Annenberg Foundation
Focus Area	Civic and community, education and youth, arts and culture, and health.
Program Description	The Annenberg Foundation exists to advance public well-being through improved communication. As a principal means of achieving this goal, the Foundation encourages the development of more effective ways to share ideas and knowledge.
Website	http://www.annenbergfoundation.org/
Funding Range	Does not specify
Eligibility	Funds organization nationally; must have 501 C(3)

Contact Information	Radnor Financial Center Suite A-200 150 N. Radnor-Chester Rd. Radnor, PA 19087 ph: (610) 341-9066 fax: (610) 964-8688 info@annenbergfoundation.org
Deadlines	The Annenberg Foundation accepts letters of inquiry at all times during the year and there are no deadlines.

Foundation	The Richard H. Driehaus Foundation
Focus Area	Built Environment, Economic Opportunity, Government Accountability/Investigative Reporting, Small Museums and Cultural Centers
Program Description	The Foundation funds programs and organizations that work to create economic opportunity for the public, including the poverty stricken.
Website	http://www.driehausfoundation.org/
Funding Range	Does not specify
Eligibility	The foundation tends not to fund large organizations with multi-million dollar budgets. The great majority of our grants go to organizations residing in, and working in, the Chicago metropolitan area.
Contact Information	203 North Wabash Avenue, Suite 1800 Chicago, Illinois 60601-2417 Telephone: 312-641-5772 email: myrsnow@driehausfoundation.org
Deadlines	The Foundation accepts no unsolicited proposals, but welcomes letters of inquiry and phone calls.

Foundation	Wieboldt Foundation
Focus Area	Community organizing and Community and Urban Affairs
Program Description	The foundation supports multi-issue community organizing groups that work in low-income neighborhoods that are accountable to neighborhood residents, and through which people are empowered to have a major voice in shaping decisions that affect their lives.
Website	http://www.wieboldtfoundation.org/guidelines_general.htm
Funding Range	Does not specify
Eligibility	The Wieboldt Foundation limits its grant making to the Chicago metropolitan area.
Contact Information	53 West Jackson Boulevard, Suite 838 Chicago, IL 60604 Phone: (312) 786-9377
Deadlines	Grant applications are reviewed six times a year. 2007 dates are to be determined.

Foundation	Woods Fund of Chicago
Focus Area	Community organizing and public policy

Program Description	The Woods Fund is particularly interested in supporting those organizations and initiatives that focus on enabling work and reducing poverty within Chicago's less advantaged communities. Grants are given exclusively to organizations whose agendas benefit metropolitan Chicago and are concentrated in two program areas: Community Organizing and Public Policy.
Website	www.woodsfund.org
Funding Range	Does not specify
Eligibility	Organizations must be a certified 501(c)(3)
Contact Information	360 N. Michigan Avenue, Suite 1600 Chicago, Illinois 60601-3806 Telephone: (312) 782-2698 Fax: (312) 782-4155 Email: application@woodsfund.org
Deadlines	Letter of inquiry deadlines vary on program type; see website for details

Philanthropic Organizations Chicago Agencies Only

Foundation	Mayer & Morris Kaplan Foundation
Focus Area	Community organizing, environment, arts, and, education
Program Description	The mission of the Mayer and Morris Kaplan Foundation is to help the people and communities of Chicago to forge a more progressive, inclusive and democratic society. In pursuit of this mission, the Foundation is guided by the following goals: to advance educational opportunities for young people; to support a range of social services that build strong cohesive families; to foster a vibrant visual and performing arts environment; to ensure access to reproductive rights; and to help give a more powerful civic voice to the underserved people and communities of our city.
Website	http://www.kapfam.com/
Funding Range	Does not specify
Eligibility	Funds organizations in Chicago only; Must have 501 C(3)
Contact Information	The Mayer & Morris Kaplan Foundation 1780 Green Bay Road, Suite 205 Highland Park, IL 60035 Phone: 847-926-8350 Fax: 847-681-1363
Deadlines	Please have applications postmarked by: For Spring decision May 15 (or next business day) for late Summer decision September 15 (or next business day) for Winter decision

Foundation	Fry Foundation
Focus Area	Education, community services, health, and arts and culture.
Program	The Foundation is specifically interested in programs that improve conditions

Description	for low-income minority residents in underserved communities. Grants are awarded in four major fields: education, community services, health, and arts and culture. Priority is given to: programs with a demonstrated record of high quality and effective services; efforts to improve the quality and effectiveness of programs and services (these might include program design, evaluation or staff development efforts, among others); and the development of innovative approaches that will contribute valuable examples, information and knowledge to others working in the field.
Website	www.fryfoundation.org
Funding Range	Does not specify
Eligibility	The Fry Foundation provides support non-profit organizations that have 501 C(3) status and serve Chicago.
Contact Information	Lloyd A. Fry Foundation 120 S. LaSalle Street, Suite 1950 Chicago, IL 60603-3419 Phone: (312) 580-0310
Deadlines	Sept 1, Dec. 1, March1, June 1

Foundation	Polk Bros. Foundation
Focus Area	Social service, education, culture and health care
Program Description	Grants are made to organizations providing critical services in underserved communities throughout Chicago. We continue to prefer programs that provide long-term, intensive support to help people achieve greater success in their lives. Examples include permanent supportive housing, job-training programs with extensive post-placement tracking and support, comprehensive services for immigrants and refugees and long-term programs that help youth develop academic, leadership and conflict resolution skills.
Website	http://www.polkbrosfdn.org
Funding Range	Does not specify
Eligibility	Funds organizations in Chicago only; Must have 501 C(3)
Contact Information	email: questions@polkbrosfdn.org
Deadlines	No deadline, the foundation accepts applications year round

Foundation	Prince Charitable Trusts
Focus Area	Environment, social service, arts& culture, and education
Program Description	The Prince Charitable Trusts supports a broad array of services to keep the city vibrant and enhance the quality of life of its citizens by supporting programs that provide services related to: the environment, social service, arts& culture, and education.
Website	http://fdncenter.org/grantmaker/prince/chi_interest.html

Funding Range	Does not specify
Eligibility	Funds organizations in Chicago only; organizations must have 501 C(3)
Contact Information	303 West Madison Street, Suite 1900 Chicago, IL 60606 Phone: (312) 419-8700 Fax: (312) 419-8558 E-mail: srobison@prince-trusts.org
Deadlines	Applications are reviewed three times a year for the spring, summer, and fall meetings. See website for dates.

Foundation	Sara Lee Foundation
Focus Area	Job training, hunger, and arts and culture
Program Description	Sara Lee pursues opportunities that can have a lasting impact on the communities that are served by the organizations we support. It is the goal of the Sara Lee Foundation to impact communities in their focus areas and that the benefits of their support touch the lives of people in the communities they serve.
Website	www.saraleefoundation.org/
Funding Range	Does not specify
Eligibility	Funds organizations in Chicago only; Must have 501 C(3)
Contact Information	Sara Lee Foundation 3500 Lacey Road Downers Grove, IL 60515-5424 (630) 598-8459
Deadlines	An online letter of intent may be submitted year round through the foundation's website

Foundation	The Albert Pick, Jr. Fund
Focus Area	Civic and Community
Program Description	The Fund will review applications from civic and community-based organizations working to improve the City and its individual neighborhoods. Additionally, programs that enhance the environment, address the needs of minorities and the physically disabled and/or promote good government and human relations, will be considered.
Website	http://www.albertpickjrfund.org/
Funding Range	Does not specify
Eligibility	Funds organizations in Chicago; Must have 501 C(3)
Contact Information	30 N. Michigan Ave., Suite 1002, Chicago, IL 60602-3502 (312) 236-1192 cleopatra@albertpickjrfund.org

Deadlines	Applications are reviewed quarterly, see website for dates
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Bank Charitable Giving Programs to Non-Profit Organizations in the Northeastern IL Region

Bank	Washington Mutual
Website	http://www.wamu.com/about/community/grantsguidelines/default.htm
Description	Washington Mutual awards millions of dollars in cash grants each year to support K-12 public education, financial education, affordable housing and community development. Washington Mutual also offers event sponsorship.
Contact	Melissa Borino 312-429-3053

Bank	TCF Bank
Website	http://www.tcfbank.com/About/about_community_relations_il.jsp
Description	Areas of funding include housing and economic development. Agencies that provide affordable housing opportunities or help create employment opportunities for low and moderate income individuals can receive funding through the foundation. The average grant awarded is \$5,000. Most awards fall within a range of \$2,500 to \$7,500. Grants in excess of \$5,000 are awarded rarely to first-time applicants. The organization applying for a contribution must be engaged in nonprofit activities designed to improve the economic and social well being of the community to be considered for a charitable contribution.
Contact	800 Burr Ridge Parkway Burr Ridge, IL 60527 Phone: 630-968-4920

Bank	Charter One
Website	http://www.charterone.com/community/corporate/default.aspx
Description	Charitable Grants are made only to qualified, federal tax-exempt 501(C)3 organizations, as defined by the Internal Revenue Service Code. Grants are restricted to community-based organizations serving local residents of their respective states. Charter One looks for opportunities where moderate funding can affect significant results within the community. Charitable grants generally are for specific program support. Preferred programs benefit low and moderate income populations. Sponsorships are payments paid to any for-profit or not-for-profit organization for which Charter One will receive promotional, entertainment and community relations value. Through participation as a sponsor of an event, Charter One Bank hopes to maximize visibility for the bank.

	Community Activities is a miscellaneous category encompassing many different types of requests, including donations of gifts with the Charter One logo for auctions, donation of physical space within a Charter One building for the staging of a nonprofit function, purchase of corporate tables or tickets to business and community events, and purchase of program book ads for non-profit events.
Contact	Public Affairs Department Charter One 71 S. Wacker Drive, 29th floor IH2920 Chicago, IL 60606 312-777-3457

Bank	HSBC
Website	http://www.hsbcusa.com/corporateresponsibility/contributions_grants/hsbc_in_the_community_foundation.html
Description	HSBC established HSBC in the Community (USA) Inc., to carry out its mission with a philanthropic strategy focused primarily on two critical issues--education and the environment. Focusing on education, the environment and community, HSBC - North America builds strong, enduring relationships with a wide range of organizations, providing resources and tools to sustain long-term results.
Contact	Donna Funk Vice President – Community & Philanthropic Services HSBC – North America 2700 Sanders Road Prospect Heights, IL 60070 (847) 564-6925

Bank	National City
Website	http://www.nationalcity.com/about/CommuRelations/requestgrant.asp
Description	National City provides charitable giving with the objective to support organizations that enhance educational, economic, and cultural priorities of its local communities and to provide for the health and welfare of all citizens. Such support may be in the form of cash donations, in-kind gifts or services, and employee volunteers. Additionally, the National City Community Development Corporation (CDC) acts as a contact and catalyst between various neighborhood groups, financial institutions, developers, and local, state and federal government institutions to stimulate economic revitalization and community growth.
Contact	Public Affairs National City Bank

	One North Franklin Chicago, IL 60606
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Bank	J.P Morgan Chase
Website	http://www.jpmorganchase.com/cm/cs?pagename=Chase/Href&urlname=jpmc/community/grants/econ
Description	The Community Asset Development grant provides financing to non-profits that work to promote affordable housing, quality jobs, and business opportunities. JPMorgan Chase funds only charitable, not-for-profit organizations as defined by section 501(c)3 of the IRS tax code.
Contact	Skip Braziel 10 S. Dearborn, 15th Floor Chicago, IL 60603 email: skip.braziel@chase.com

Bank	Northern Trust
Website	http://www.northerntrust.com/pws/jsp/display2.jsp?XML=pages/nt/0601/1137700254265_667.xml&TYPE=interior
Description	The Northern Trust Company Charitable Trust was established in 1966 to support nonprofit organizations in Cook County. It supports programs designed to make an on-going difference in people' lives, with a particular focus on advancing the well being of disadvantaged women and children and people with disabilities. Priority is given to programs or agencies that serve the following Chicago neighborhoods: Chatham, Englewood, Humboldt Park, Logan Square, Loop, Washington Park, and West Town.
Contact	Chastity Davis Community Affairs 312-630-1762

Bank	Fifth Third
Website	www.53.com
Description	Improving financial literacy, promoting home ownership and encouraging entrepreneurship are among several key focus areas for Fifth Third's Community Affairs department. Fifth Third provides support to organizations that maintain IRS 501(c)(3) status, operate in Fifth Third's geographic region (includes Northeastern Illinois), and meet one of four core funding areas of community development, education, health and human services, or arts and culture.
Contact	Continental Tower, Tower #1 1701 Golf Road, Suite 401 Rolling Meadows, IL 60008 (847) 354-7027

Bank	LaSalle Bank
Website	http://www.lasallebank.com/commercial/civic_community_development.html

Description	LaSalle Bank N.A. strives to give back to the community by teaming with state and local agencies to provide rehab financing and investing in projects that have a direct impact on neighborhoods. The LaSalle Community Development Corporation makes equity investments in projects that have direct, positive impact on neighborhoods, such as creating affordable housing or jobs in small businesses.
Contact	Phone: (312) 904-2866 Email: lasalleinthecommunity@abnamro.com

Bank	Bank of America
Website	http://www.bankofamerica.com/foundation/index.cfm?template=fd_localgrants
Description	Bank of America's local grant making activities can — and do — vary, depending on what your local community needs. A sample of previously funded organizations have included: Affordable housing organizations, Arts councils, Children's advocacy groups, Local hospice organizations, Senior citizen centers, Small business incubators, and Urban ministries
Contact	800.218.9946

Bank	Citibank
Website	http://www.citigroupfoundation.org
Description	Working with a global network of Citigroup colleagues and nonprofits in the community, the Foundation supports programs in three areas: Financial Education, Educating the Next Generation, and Building Communities and Entrepreneurs. Within these areas, the Foundation provides grants and technical expertise to organizations that help people improve their lives, businesses grow, and communities prosper.
Contact	Citigroup Foundation 850 Third Avenue, 13th Floor New York, NY 10022-6211 (212) 559-9163 citigroupfoundation@citigroup.com

Bank	US Bank
Website	http://www.usbank.com/cgi_w/cfm/about/community_relations/commun_relations.cfm
Description	U.S. Bancorp contributes to the strength and vitality of our communities through the Foundation charitable contributions program. We seek to build strong partnerships and lasting value in our communities by supporting organizations that improve the educational and economic opportunities of low- and moderate-income individuals and families and enhance the cultural and artistic life of the communities in which we live and work.
Contact	Marnie Stein U.S. Bank MK-IL-RY4D 209 S. LaSalle St. Chicago, IL 60604 (312) 325-8765 Phone

Appendix

A. Tax Incentives

Incentive	Enterprise Zone Sales Tax Exemption
Description and Eligibility	<p>A 6.25 percent state sales tax exemption is permitted on building materials to be incorporated into real estate in an enterprise zone established by a county or municipality under the Illinois Enterprise Zone Act by remodeling, rehabilitation or new construction, may deduct receipts from such sales when calculating the tax imposed by this Act. For purposes of this Section, "qualified sale" means a sale of building materials that will be incorporated into real estate as part of a building project for which a Certificate of Eligibility for Sales Tax Exemption has been issued by the administrator of the enterprise zone in which the building project is located. To document the exemption allowed under this Section, the retailer must obtain from the purchaser a copy of the Certificate of Eligibility for Sales Tax Exemption issued by the administrator of the enterprise zone into which the building materials will be incorporated.</p>
Website	http://www.ildceo.net/dceo/Bureaus/Business_Development/Tax+Assistance/Enterprise-Zone.htm
Contact	<p>Illinois Department of Commerce & Economic Opportunity Bureau of Business Development 620 East Adams, Springfield, Illinois 62701 Tel 217-785-6145 TDD 800-785-6055</p>

Incentive	Enterprise Zone Utility Tax Exemption
Description and Eligibility	A state utility tax exemption on gas, electricity and the Illinois Commerce Commission's administrative charge and telecommunication excise tax is available to businesses located in enterprise zones. Eligibility for this exemption is contingent upon a business making a \$5 million investment which causes the creation of 200 full-time equivalent jobs in Illinois, or an investment of \$175 million for the creation of 150 new full-time equivalent jobs in Illinois, or an investment of \$20 million for the retention of 1,000 full-time jobs in Illinois. The majority of the jobs created or retained must be located in the enterprise zone in which the investment occurs.
Website	http://www.ildceo.net/dceo/Bureaus/Business_Development/Tax+Assistance/Enterprise-Zone.htm
Contact	Illinois Department of Commerce & Economic Opportunity Bureau of Business Development 620 East Adams, Springfield, Illinois 62701 Tel 217-785-6145 TDD 800-785-6055

Incentive	Enterprise Zone Utility Tax Exemption
Description and Eligibility	A state utility tax exemption on gas, electricity and the Illinois Commerce Commission's administrative charge and telecommunication excise tax is available to businesses located in enterprise zones. Eligibility for this exemption is contingent upon a business making a \$5 million investment which causes the creation of 200 full-time equivalent jobs in Illinois, or an investment of \$175 million for the creation of 150 new full-time equivalent jobs in Illinois, or an investment of \$20 million for the retention of 1,000 full-time jobs in Illinois. The majority of the jobs created or retained must be located in the enterprise zone in which the investment occurs.
Website	http://www.ildceo.net/dceo/Bureaus/Business_Development/Tax+Assistance/Enterprise-Zone.htm
Contact	Illinois Department of Commerce & Economic Opportunity Bureau of Business Development 620 East Adams, Springfield, Illinois 62701 Tel 217-785-6145 TDD 800-785-6055

Incentive	Enterprise Zone Investment Tax Credit
Description and Eligibility	A state investment tax credit of .5 percent is allowed a taxpayer who invests in qualified property in a zone. Qualified property includes machinery, equipment and buildings. The credit may be carried forward for up to five years. This credit is in addition to the regular .5 percent investment tax credit which is available throughout the state as well as a .5 percent credit for businesses that increase their employment in Illinois by one percent over the preceding year
Website	http://www.ildceo.net/dceo/Bureaus/Business_Development/Tax+Assistance/Enterprise-Zone.htm
Contact	Illinois Department of Commerce & Economic Opportunity Bureau of Business Development 620 East Adams, Springfield, Illinois 62701 Tel 217-785-6145 TDD 800-785-6055

Incentive	Enterprise Zone Jobs Tax Credit
Description and Eligibility	The Enterprise Zone Jobs Tax Credit allows a business a \$500 credit on Illinois income taxes for each job created in the zone for which a certified dislocated worker or economically disadvantaged individual is hired. The credit may be carried forward for up to five years. A minimum of five eligible employees must be hired to qualify for the credit.
Website	http://www.ildceo.net/dceo/Bureaus/Business_Development/Tax+Assistance/Enterprise-Zone.htm
Contact	Illinois Department of Commerce & Economic Opportunity Bureau of Business Development 620 East Adams, Springfield, Illinois 62701 Tel 217-785-6145 TDD 800-785-6055

Incentive	Enterprise Zone Dividend Income Deduction
Description and Eligibility	Individuals, corporations, trusts and estates are not taxed on dividend income from corporations doing substantially all their business in a zone.
Website	http://www.ildceo.net/dceo/Bureaus/Business_Development/Tax+Assistance/Enterprise-Zone.htm

Contact	Illinois Department of Commerce & Economic Opportunity Bureau of Business Development 620 East Adams, Springfield, Illinois 62701 Tel 217-785-6145 TDD 800-785-6055
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Incentive	Enterprise Zone Interest Deduction
Description and Eligibility	Financial institutions are not taxed on the interest received on loans for development within an enterprise zone.
Website	http://www.ildceo.net/dceo/Bureaus/Business_Development/Tax+Assistance/Enterprise-Zone.htm
Contact	Illinois Department of Commerce & Economic Opportunity Bureau of Business Development 620 East Adams, Springfield, Illinois 62701 Tel 217-785-6145 TDD 800-785-6055

Incentive	Enterprise Zone Contribution Deduction
Description and Eligibility	Businesses may deduct, from taxable income, double the value of a cash or in-kind contribution to an approved project of a designated zone organization.
Website	http://www.ildceo.net/dceo/Bureaus/Business_Development/Tax+Assistance/Enterprise-Zone.htm
Contact	Illinois Department of Commerce & Economic Opportunity Bureau of Business Development 620 East Adams, Springfield, Illinois 62701 Tel 217-785-6145 TDD 800-785-6055

Incentive	High Impact Business (HIB)
Description and Eligibility	The HIB program is designed to encourage large-scale economic development activities, by providing tax incentives (similar to those offered within an enterprise zone) to companies that propose to make a substantial capital investment in operations and will create or retain above average number of jobs. Businesses may qualify for: investment tax credits, a state sales tax exemption on building materials, an exemption from state sales tax on utilities, a state sales tax exemption on manufacturing equipment purchases, repair and replacement parts. The project must involve a minimum of \$12 million investment causing the creation of 500 full-time jobs or an investment of \$30 million causing the retention of 1500 full-time jobs. The investment must take place at a designated location in Illinois outside of an Enterprise Zone. The

	<p>program has been expanded to include qualified new electric generating facility, production operations at a new coal mine or, a new or upgraded transmission facility that supports the creation of 150 Illinois coal-mining jobs, or a newly constructed gasification facility as a "Coal/Energy High Impact Businesses". A qualifying High Impact Business may be eligible to receive the following: sales tax exemption on building materials, an investment tax credit, an exemption from state gas and electric tax, and a state sales tax exemption on manufacturing repair and equipment repairs and replacement parts.</p>
Website	http://www.ildceo.net/dceo/Bureaus/Business_Development/Tax+Assistance/HIB.htm
Contact	<p>Illinois Department of Commerce & Economic Opportunity Bureau of Business Development 620 East Adams, Springfield, Illinois 62701 Tel 217-785-6145 TDD 800-785-6055</p>

Incentive	Tax Increment Financing
Description and Eligibility	<p>Tax Increment Financing may be obtained for up to 50% of eligible development costs of a project located in a TIF district. Eligible costs include land acquisition, site preparation, professional fees, and other costs associated with construction. Additionally, the TIF program provides funding for workforce development under the TIFWorks program.</p>
Website	http://www.ildceo.net/dceo/Bureaus/Business_Development/Tax+Assistance/TIF.htm
Contact	<p>Illinois Department of Commerce & Economic Opportunity Bureau of Business Development 620 East Adams, Springfield, Illinois 62701 Tel 217-785-6145 TDD 800-785-6055</p>

Incentive	Empowerment Zone Employment Credit (EZ Wage Credit)
Description and Eligibility	<p>Credit against Federal taxes up to \$3,000 for businesses for each year of EZ designation for every employee who lives and works in the EZ. Business must be located in an Empowerment Zone.</p>
Website	http://www.hud.gov/offices/cpd/economicdevelopment/library/taxguide2003.pdf
Contact	<p>City of Chicago Department of Planning and Development 121 N. LaSalle Street. #1000 Chicago, IL 60602 E-mail: planning@cityofchicago.org Telephone: 312-744-4190</p>

Incentive	Renewal Community Employment Credit (RC Wage Credit)
Description and Eligibility	Credit against Federal taxes up to \$1,500 for businesses for each year of RC designation for every existing employee and new hire who lives and works in the RC.
Website	http://www.hud.gov/offices/cpd/economicdevelopment/library/taxguide2003.pdf
Contact	121 N. LaSalle Street. #1000 Chicago, IL 60602 E-mail: planning@cityofchicago.org Telephone: 312-744-4190

Incentive	Renewal Community Commercial Revitalization Deduction
Description and Eligibility	Deduction of either one-half of qualified revitalization expenditures (QREs) in the first year a building is placed in service or all of QREs on ratable basis over 10 years if QREs have been allocated to revitalization of a commercial building located in an RC. Available in RCs for buildings placed in service after December 31, 2001, and before January 1, 2010. State may allocate up to \$12 million in deductions (not more than \$10 million per project) for each year 2002–2009 for each RC in the State. Business does not have to be a Renewal Community Business.
Website	http://www.hud.gov/offices/cpd/economicdevelopment/library/taxguide2003.pdf
Contact	Jarese Wilson Deputy Budget Director City of Chicago Office of Budget & Management City Hall 121 North LaSalle Room 604 Chicago, IL 60602 Phone: 312-744-7870 Fax: 312-744-3618

Incentive	Enterprise Zone Facility Bonds
Description and Eligibility	State and local governments can issue Enterprise Zone Facility Bonds (a type of tax-exempt bond) to make loans at lower interest rates to Enterprise Zone Businesses to finance Qualified Zone Property. 35 percent of employees must be EZ or EC residents.
Website	http://www.hud.gov/offices/cpd/economicdevelopment/library/taxguide2003.pdf
Contact	Jarese Wilson Deputy Budget Director City of Chicago Office of Budget & Management City Hall 121 North LaSalle Room 604

	Chicago, IL 60602 Phone: 312-744-7870 Fax: 312-744-3618
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Agency Name	Employer Assisted Housing
Website	http://www.reachillinois.org/
Program Description	The Illinois Affordable Housing Tax Credit Program provides a \$.50 tax credit on income tax liability for every \$1 in cash, land or property donated for affordable housing creation or invested in Employer-Assisted Housing (EAH). When an employer invests in an EAH program, 50% of the total investment can be credited against the company's state income tax liability. Illinois employers can offer down payment and closing cost assistance, reduced interest mortgages, mortgage guarantee programs, rent subsidies or individual development savings account plans to their employees. Investments in counseling are also eligible costs. Employees benefiting from the program must have a household income of less than 120 percent of the region's Area Median Income
Contact information	Jane Hornstein jhornstein@metroplanning.org Metropolitan Planning Council 25 East Washington Street Suite 1600 Chicago, Illinois 60602 312-863-6040

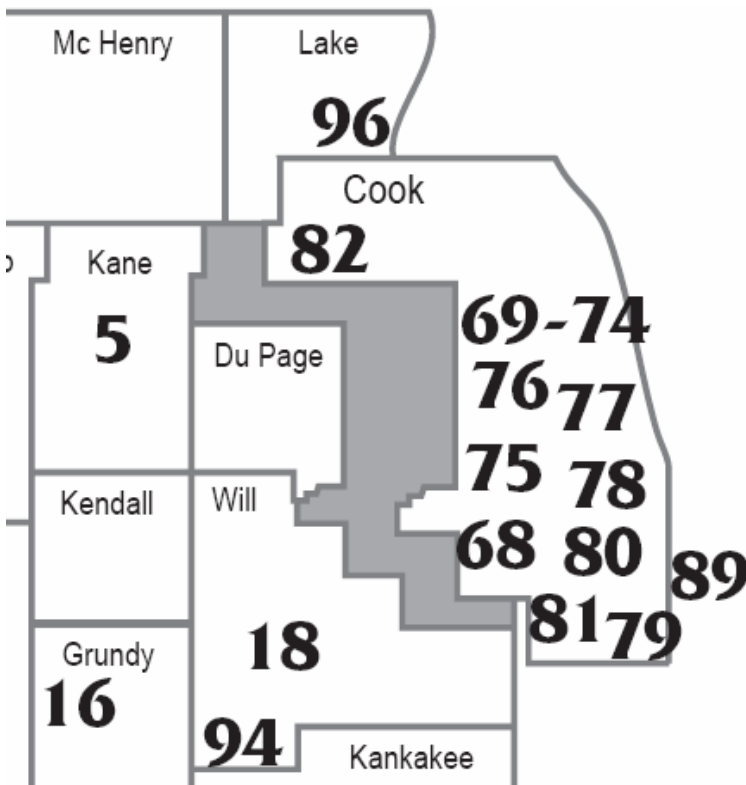
Agency Name	NEW Act Passed in 2006: Business Location Efficiency Incentive
Website	Not yet on the web; for information visit http://www.goodjobsfirst.org/news/article.cfm?id=117
Program Description	The bill allows the Department of Commerce and Economic Opportunity (DCEO) to slightly increase corporate income tax credits offered under Illinois's Economic Development for a Growing Economy (EDGE) program to companies that can prove a proposed project site is within easy reach of affordable workforce housing and/or public transit. For such "location efficient" sites, companies can receive up to 10 percent more EDGE tax credits than they would be otherwise eligible for (either a larger annual credit or a longer period).
Contact information	Illinois Department of Commerce & Economic Opportunity Bureau of Business Development 620 East Adams, Springfield, Illinois 62701 Tel 217-785-6145 TDD 800-785-6055

B. Glossary

Enterprise Zone

An enterprise zone is a specific area designated by the State of Illinois in cooperation with a local government to receive various tax incentives and other benefits to stimulate economic activity and neighborhood revitalization. The Enterprise Zone Program is administered at the state level by the Illinois Department of Commerce and Economic Opportunity. For general information on the program, contact the Department at 217/785-6145 in Springfield. Enterprise zones range from a half square mile to fifteen square miles.

Northeastern IL Enterprise Zone map:



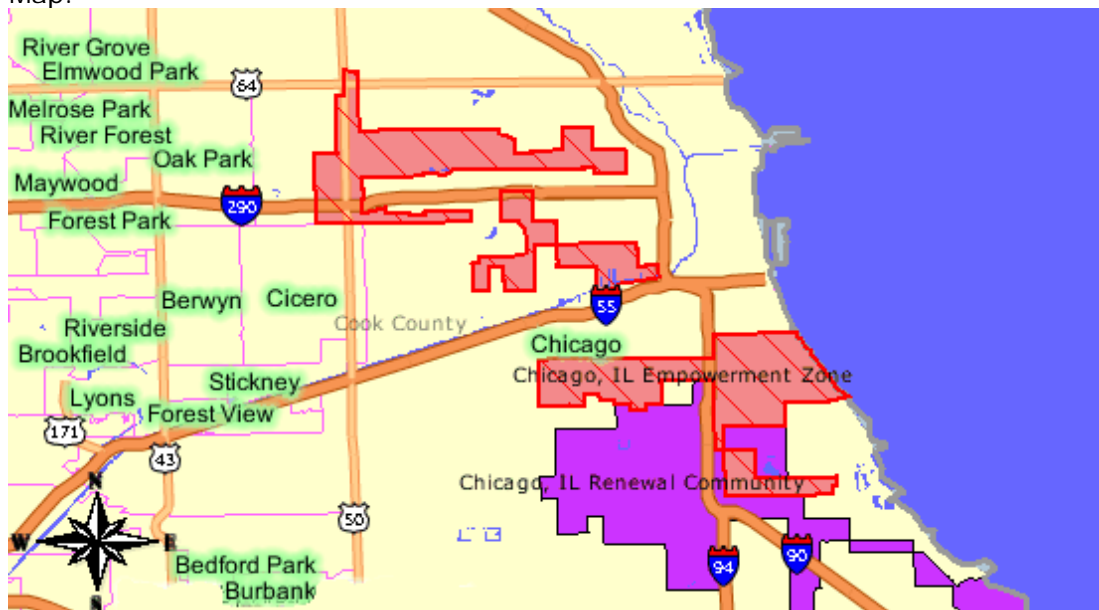
For additional information and contact information for each Enterprise Zone, please visit the Illinois Enterprise Zone Association website: www.ieza.org.

Empowerment Zone and Renewal Community

Empowerment Zones and Renewal Communities are designated areas based on the economic status and provides federal tax incentives for qualified businesses to stimulate private investment and create jobs within the community.

The Empowerment Zone clusters and Renewal Communities in the Northeastern Illinois region are all located in the City of Chicago.

Map:



To determine if an address is in an Empowerment Zone or Renewal Community, visit the HUD address locator website:

http://egis.hud.gov/egis/cpd/rcezec/ezec_open.htm

Tax Increment Financing District

Tax Increment Financing is a funding tool used to promote private investment in blighted areas. Funds are used to build and repair roads and infrastructure, clean polluted land and put vacant properties back to productive use, usually in conjunction with private development projects. Funds are generated by growth in the Equalized Assessed Valuation (EAV) of properties within a designated district over a period of 23 years.

Brownfields

Brownfields are abandoned, unused, or underused industrial and commercial properties. Brownfield properties vary in size, location, age, and past use. They can be anything from a five hundred acre closed steel mill to a small abandoned corner gas station. For more information visit: <http://www.epa.state.il.us/land/brownfields/faq.html>

Small Business Administration (SBA)

The U.S. Small Business Administration (SBA) was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. Their services include different financing mechanisms, assistance with contract opportunities, counseling and assistance, and other services to help businesses grow and succeed. For more information visit www.SBA.gov.



Chicago Metropolitan Agency for Planning

233 S. Wacker Drive, Suite 800
Chicago, IL 60606

www.chicagoareaplanning.org

voice 312-454-0400
fax 312-454-0411

