

Recommendations for Immediate Relief in a Time of Crisis

Relief during and beyond COVID-19.

May 19, 2020

At its core, the Metropolitan Planning Council's work is to advocate for the critical infrastructure and policy decisions that underpin individual and community health and wellbeing. This has become markedly clear during the current COVID-19 crisis. MPC's mission is to create a more equitable, prosperous, sustainable, and engaged and responsible region. MPC is applying this framework in shaping a policy response to the novel coronavirus, developing both short-term and long-term recommendations that move the region toward this vision. MPC's recommendations fit into three broad categories:

1. **Slow the Spread**—Policies and practices that help reduce transmission by promoting physical distancing, supporting hygiene and wellbeing, testing and tracking, and preventing or responding quickly to future spikes in transmission.
2. **Immediate Relief**—Policies and practices that help people, businesses, nonprofits, and municipalities currently in financial and material distress.
3. **Build Back Better**—Policies and practices that will help communities recover from COVID-19 while also creating a more equitable and sustainable society in the long-term. Policies that will make the region more prepared and resilient in the face of future threats. Much of MPC's existing (pre-pandemic) work falls into this category and is now more urgent than ever.

Immediate Relief

During these uncertain times, some things should be certain. MPC believes in the basic right to safe and affordable water, shelter, and transportation, and a government that works for its constituents. In the short-term, families need immediate relief to guarantee the ability to fulfill their basic needs. Businesses and municipalities need immediate financial support to continue providing critical services. Transit agencies and water utilities require financial stabilization so they can endure periods of significant revenue shortfalls.

The following near-term strategies employ the principle of targeted universalism—ultimately, they benefit the whole, but are targeted toward those who need them most urgently. In addition to providing immediate relief, the following recommendations set the City, Region, State and Federal government on the path toward building back a better future that is equitable, sustainable, prosperous, and transforms how we govern ourselves.

This is intended to be a living document, evolving over time as the ramifications of COVID-19 become increasingly clear. The intent is to provide a snapshot and summary of actionable solutions to pressing problems—solutions that MPC stands ready to explore further, advocate for and help implement.

Housing

Almost all businesses have shut down as much of Illinois has slowed to a stop, with layoffs and unemployment arriving right after. Yet monthly rent and mortgage payments are still due. According to one estimate, over 605,000 renter households in Illinois have suffered a COVID-related loss of income and may be struggling to make ends meet. This figure does not count the additional hundreds of thousands of homeowners who are also struggling to make ends meet. Without assistance and adequate protections, mass evictions and foreclosures may result.

Although it may be impossible to prevent some of the long-term damage to renters and homeowners, MPC recommends actions to assist the most vulnerable residents. Necessary actions include:

- Direct payment assistance and enhanced tenant protections to keep people housed now.
- Assistance for affordable housing providers.
- Extended moratoria on evictions and foreclosures to avoid an eviction cliff.

Recommendation and how it works	Value-based rationale	Who is helped and how	Who needs to do it, and what it will take	Type of initiative
Expand the Housing Choice Voucher program to serve more low-income renters affected by COVID-19.	Temporary or special use vouchers can help subsidize rent for low- and moderate-income families by providing a direct rent payment to landlords. Making HCV an entitlement for those income eligible would be a further step. Together, they promote housing stability and economic security.	Low-income, rent-burdened households. People experiencing domestic violence and homelessness after temporary aid is over. 0-40% AMI potential target.	Congress should allocate additional funding to the program. Public Housing Authorities can issue special use vouchers.	Cash Assistance Policy Change
Provide emergency rental and mortgage assistance to affected residents. Target assistance to residents most in need and not receiving or qualifying for federal benefits.	Many households were already struggling to make ends meet before the pandemic. Immediate emergency rental and mortgage assistance can prevent homelessness and promote housing stability and economic security.	Rental and mortgage assistance will stabilize the entire housing market. It will keep low-income tenants and homeowners from being evicted or foreclosed upon. Landlords and affordable housing providers will also benefit from stable revenue to cover operations and maintenance costs.	Congress needs to appropriate significant funding to meet the national need. State and local governments can also prioritize existing or incoming funds (such as CDBG-CV) to support assistance programs.	Cash Assistance

<p>Create a mortgage/rental forgiveness program.</p>	<p>As an alternative or supplement to cash assistance programs, mortgage and rental forgiveness programs could help to keep people housed. Prevents homelessness and promotes housing stability.</p>	<p>Rental and mortgage forgiveness will keep low-income tenants and homeowners from being evicted or foreclosed upon.</p>	<p>Unknown what legal mechanisms will be required.</p>	<p>Policy Change Cash Assistance</p>
<p>Make immigrants/ITIN filers/mixed-status households eligible for financial relief.</p>	<p>Many forms of current federal assistance stemming from recent stimulus packages exclude ITIN filers (immigrants who register to pay taxes) or mixed-status households. Promotes racial equity.</p>	<p>Low-income immigrant renters and homeowners would benefit by gaining access to federal assistance for housing subsidies, direct cash assistance and more.</p>	<p>The Federal government (potentially through legislation or through departmental revisions) needs to make these people eligible for assistance. Cities and townships can also provide specific forms of assistance.</p>	<p>Policy Change</p>
<p>Provide relief to stabilize affordable housing providers. Grants and low-interest loans to providers will allow them to keep up with operating expenses, such as maintenance and enhanced cleaning.</p>	<p>As tenants lose ability to pay rent, affordable housing providers are also less able to meet operating expenses. Stabilizing affordable housing providers will promote housing stability and maintain healthy and safe housing for tenants.</p>	<p>Ultimately, low-income tenants stay housed, housing quality is maintained, and affordable housing providers stay afloat.</p>	<p>The State will need to allocate funds or dedicate existing COVID Relief Funding. IL Housing Development Authority can implement. Municipalities can also explore additional funding sources.</p>	<p>Cash Assistance</p>
<p>Place temporary limits on allowed rental increases. A temporary limit on how much landlords can increase rent would prevent rent gouging and rapid rent increases.</p>	<p>Stable housing promotes overall wellbeing. A temporary limit on rapid rent increase can promote housing stability and prevent displacement and homelessness.</p>	<p>Tenants benefit through predictable and stable rental increases, with rents guaranteed to not jump by an unmanageable amount.</p>	<p>Currently, state legislation preempts any form of municipal rent regulation. The State would need to lift the current preemption, and local jurisdictions would need to implement policies.</p>	<p>Policy Change</p>

<p>Place a moratorium on foreclosures. There are currently no protections in IL for homeowners who are experiencing COVID-related hardship.</p>	<p>Stable housing promotes overall wellbeing. Foreclosure prevention can promote racial equity, housing stability, neighborhood stability, and protect wealth in Black in Latinx households.</p>	<p>Homeowners benefit through protections from being foreclosed upon by banks for COVID-related loss of income. Neighborhoods benefit by avoiding the negative impacts of foreclosure.</p>	<p>The State can limit the initiation and enforcement of foreclosure actions.</p>	<p>Policy Change</p>
<p>Require lenders offer forbearance options to affected mortgage holders. In addition to a foreclosure moratorium, forbearance programs can help mortgage holders by pausing payments without consequence.</p>	<p>Stable housing promotes overall wellbeing. Forbearance can help prevent foreclosure and eviction, which can promote racial equity, housing stability, neighborhood stability, and protect wealth in Black in Latinx households.</p>	<p>Homeowners and building owners both benefit through protections from being foreclosed upon due to delinquent mortgages.</p>	<p>The State can require entities develop mortgage forbearance programs for owners experiencing COVID related hardship.</p>	<p>Policy Change</p>

Water

With spiking unemployment and underemployment, households that were already struggling to pay their water bills are now in even more of a bind. Failure to pay water bills can lead to shutoffs by the utility—in a moment where access to water is essential for personal and public health, that cannot be a viable option. People need water to live, period. While the State of Illinois has imposed a moratorium on water shutoffs by the private, investor-owned utilities overseen by the Illinois Commerce Commission, they make up a tiny fraction of the total number of water utilities in Illinois. Most, but not all, public utilities are following suit. At the same time, with whole sectors of the economy effectively closed, total revenues are down for utilities across the state, imperiling their ability to meet the costs associated with providing clean, safe water.

Relief is needed for consumers, but for the utilities and local governments that managed them as well, MPC recommends actions to assist the most vulnerable residents and the utilities that serve them. Necessary actions include:

- Providing financial assistance for bill payment and utility revenue stability.
- Extending the moratorium on shutoffs to all utilities, and require reconnections.
- Put people back to work quickly through programs to maintain critical infrastructure and mitigate seasonal flooding.

Recommendation and how it works	Value-based rationale	Who is helped and how	Who needs to do it, and what it will take	Type of initiative
<p>Provide direct cash assistance for water/wastewater bill payments to low-income households statewide. Adopting a model similar to LIHEAP could be done quickly and administered through the same channels.</p>	<p>Water rates throughout Illinois already exceed the ability of many households to pay, which also drains local government revenues. Providing cash assistance will improve both equity of water access and performance of government systems.</p>	<p>Both low-income households and local governments will benefit. Direct assistance for bill payment will ensure households everywhere can afford water for hygiene and sanitation, while keeping water utility revenues stable and enabling a continued high level of service.</p>	<p>The State, with the Dept. of Commerce and Economic Opportunity and IL Environmental Protection Agency in the lead. An allocation of \$20 million from Rebuild Illinois and/or State Revolving Fund resources may be the most expedient options.</p>	<p>Cash Assistance</p>

<p>Provide revenue assistance to water and wastewater utilities—especially low-income ones. Closely monitor for short and long-term impacts and deploy funding as needed.</p>	<p>Some utilities are anticipating sharp revenue declines as a result of reduced water use and a decline in collections. Providing revenue assistance to utilities can help them continue to operate, thereby promoting equity of water access and performance of government systems.</p>	<p>Utilities will directly benefit, and water-users will indirectly benefit. Utilities will receive assistance to continue operating, which will benefit their water users by providing ongoing operation.</p>	<p>IL Environmental Protection Agency should explore State Revolving Fund loans and work with other state agencies to consider additional grants for this purpose. Reaching low-income communities will require additional effort by the Agency. Congress should appropriate additional money to SRF, or through some other mechanism, for this purpose.</p>	<p>Revenue Assistance</p>
<p>Safely reconnect water users and leave them reconnected. Do not assess reconnection fees.</p>	<p>Thousands of Illinois residents are without access to water, which leaves them reliant on expensive bottled water or unsafe travel to other homes. Reconnecting water service will promote equity of water access.</p>	<p>Low-income households will benefit. They will receive reliable water access.</p>	<p>Especially important that the City of Chicago do this because of the potential number of affected residents. Should be both statewide and national, too. Many pathways to this outcome: executive order, utility commitment, legislative action.</p>	<p>Policy Change Direct Assistance Funding</p>
<p>Invest in a maintenance workforce to provide seasonal preventative maintenance and emergency response. Create a workforce pipeline for immediately actionable stormwater and flooding needs.</p>	<p>Unemployment claims in Illinois are skyrocketing at the same time that the rainy season approaches. A workforce program could provide immediate income opportunities that mitigate the effects of urban flooding, which would stabilize housing costs and promote public health.</p>	<p>Unemployed Illinoisans will benefit by receiving an immediate income source and a pipeline for long-term jobs in flooding prevention. Everyone else will benefit through enhanced stormwater management capacity.</p>	<p>Could be designed by county, municipal or other local governments, with federal and state funding assistance. Will require funding and a mandate, which may require budget appropriations.</p>	<p>Workforce Development</p>

<p>Provide bottled water to residents without reliable, safe drinking water. Bring residents to water and water to residents.</p>	<p>Reconnecting water users is going to take time, and residents need water now. Promotes equity of water access.</p>	<p>Low-income households will benefit. They will receive water to meet their needs.</p>	<p>The Governor's office should allocate funding to municipalities, potentially through Community Development Block Grant program, the State Revolving Fund, or other means.</p>	<p>Direct Assistance</p>
<p>Establish a grant program for local green infrastructure and other neighborhood-scale flood mitigation projects as a way to jumpstart a workforce development initiative, with project selection managed by a regional entity using established criteria, such as equity, sustainability, and median household income.</p>	<p>Pairing funding with workforce development allows communities to invest in resilience while providing short-term cash assistance and long-term earning potential for job seekers.</p>	<p>Communities that experience the worst flooding and other environmental stressors are often in the same parts of our region with predominantly low household income residents or others with greater need for financial assistance.</p>	<p>The Federal government should provide seed funding, with requirements to match by the State and a local unit of government, such as the Metropolitan Water Reclamation District or Cook County.</p>	<p>Cash Assistance</p>

Transportation

Due to physical distancing protocols and many destinations being closed, ridership on regional public transit has fallen dramatically. Metra’s ridership has dropped 97%, while the Chicago Transit Authority’s has seen 89% and 73% reductions in rail and bus ridership, respectively. Transit providers are in danger of financial collapse, as many are required to earn revenue through fares and evaluate success by ridership. Still, public transit remains the most accessible option for many essential workers throughout the pandemic and will eventually return to being a popular mode of transportation once the threat of COVID-19 is diminished. In order to ensure the stability of transit operations now and in the future, short-term financial support is needed for riders and agencies. In addition, financial support is necessary to assist individuals to use alternative forms of safe transportation, such as bicycling.

MPC recommends the following actions to prevent further long-term damage to the transportation system:

- Provide free CTA and bus fares for the duration of the stay-at-home order.
- Suspend the transit farebox recovery ratio which mandates passenger revenues to operating costs.
- Provide funding for low-income residents for bicycles.

Recommendation and how it works	Value-based rationale	Who is helped and how	Who needs to do it, and what it will take	Type of initiative
<p>Suspend or modify the transit farebox recovery ratio so that transit agencies are no longer required by State law to raise half of their revenue via fares. Pursue State legislative changes to help transit systems maintain service, including flow of operating revenue.</p>	<p>Given steep declines in transit ridership both now and for the immediate future, this will result in compounding declines in transit revenues. This strategy is needed for the sustainability of the transit system, and to ensure equity of access.</p>	<p>Transit agencies’ viability is currently constrained by fare revenue—this would change that. If they are required to continue to meet this high farebox recovery ratio, they will have to massively cut service, resulting in cascading impacts to the region, particularly to those that depend on and do not have other alternatives to transit. 28% of CTA riders earn household income of less than \$40,000.</p>	<p>State legislative change needed.</p>	<p>Policy Change</p>
<p>Provide free CTA and bus fares for the duration of the stay at home order. Make it consistent across transit agencies (CTA, Metra, Pace).</p>	<p>People are already taking COVID risks on transit by riding in closed spaces. Offer free fares during stay at home order as all riders are essential workers or making essential trips. Needed for public health and equity of access.</p>	<p>Essential workers, many of whom are people of color and low-wage workers, will benefit.</p>	<p>Transit agencies will need to communicate this policy broadly and expand beyond medical workers.</p>	<p>Policy Change</p>

<p>Promote cross-transit agency coordination to use resources most effectively.</p>	<p>Transit agencies can save money by coordinating maintenance, cleaning, and vehicle sharing. Promotes performance of government systems.</p>	<p>Transit agencies will benefit by saving money on maintenance costs.</p>	<p>CTA, Pace, and Metra need to coordinate. RTA may need to assist as a coordinating body.</p>	<p>Policy Change Coordination</p>
<p>Coordinate advocacy among transit agencies. Develop shared agenda for Federal transportation policy to inform federal relief, stimulus and infrastructure bills.</p>	<p>Transit agencies can better advocate for federal relief funds if they are coordinated. Promotes performance of government systems.</p>	<p>Transit agencies are helped by increasing their chances of getting the federal assistance they need to continue operations, which provides essential transportation for many core societal functions, i.e. healthcare, food service, and logistics workers.</p>	<p>CTA, Pace, and Metra need to coordinate. Transportation advocacy groups will also be able to help.</p>	<p>Coordination</p>
<p>Provide grant funding for access to bicycles for low-income residents.</p>	<p>People need safe, affordable transportation options that do not require the use of an automobile. Biking provides a low-cost, sustainable, space-efficient, and healthy option, but requires access to a bicycle, which low-income residents in particular may not have. Promotes equity of access.</p>	<p>Low-income residents will benefit by gaining access to bicycles. This should also reduce crowding on transit by providing an alternative mode of transportation. This would also expose low-income residents to a less costly transportation alternative for some trips that they may want to incorporate into their lifestyles longer term.</p>	<p>Municipal, State, or Federal governments could establish the program. Bicycles could be distributed by frontline organizations such as neighborhood bike shops.</p>	<p>New Funding</p>
<p>Create neighborhood slow streets and pop-up bike lane networks to support safe transportation alternatives to crowded transit and unsustainable driving. Enable safe bicycle and pedestrian activity, physical distancing, and calm traffic through residential areas to improve safety of these modes. Ensure strategies are customized to neighborhood needs and prioritize essential worker needs.</p>	<p>Creating an open-streets network can provide safe transportation corridors when the stay-at-home order is lifted, and possible even before. Promotes equity of access, while also providing accessible options for healthy lifestyles that promote public health.</p>	<p>Existing bicyclists will benefit by having access to safe transportation corridors. People currently reliant on cars or public transit will get new options for safe travel. Prioritize corridors for essential workers, many of whom are people of color and low-wage workers.</p>	<p>Chicago Mayor's Office and Chicago Dept. of Transportation should develop enhanced quick-implementation bikeway network that includes Slow Streets and pop-up bike lanes</p>	<p>Coordination New Funding</p>

Government Operations

Across Illinois, from Chicago to its smallest communities, local units of government are struggling to ensure performance of government services while protecting the health of their own employees and the citizens they serve. Many communities are facing immediate revenue shortfalls due to rapid evaporation of sales taxes and other consumption-based taxes. In communities with a higher-reliance on property taxes—which tend to be lower-income—residents are facing disproportionate health risks and employment loss. These in turn will affect spending, property investment and eventually could lead to struggles to pay those property taxes. According to a recent National League of Cities analysis, Illinois communities stand to see revenue declines of between 15 and 20%, with some local estimates coming in much, much worse.

There are some things local governments can do to tighten their own belts, but federal and state funding and flexibility will be essential to ensuring that Illinois’ communities can thrive. MPC recommends the following actions to prevent further near-term and long-term damage local governance systems:

- Define core and essential local government services, and modify service levels accordingly during the multiple phases of the COVID-19 experience.
- Reassess fund balance reserves and possible lines of credit.
- Provide federal and state direct assistance to local units of government, pairing flexibility in use with requirements and incentives that promote racial equity and government transformation.

Recommendation and how it works	Value-based rationale	Who is helped and how	Who needs to do it, and what it will take	Type of initiative
Create and enforce physical distancing guidelines for government staff. New protocols to minimize contact with the public are needed to protect employees from exposure, as well as the residents they serve.	Government employees need to comply with stay-at-home orders while ensuring the performance of government services. Guidelines can ensure the correct balance between these two needs in the short and long term.	Essential and non-essential government employees. Guidelines for minimizing contact for essential employees and procedures for non-essential employees who do not deliver essential health related or public facing services through remote work.	State and local government departments and management should provide policy guidance and procedural direction for practices under different physical distancing scenarios. A budget adjustment may be needed.	Policy Change Process Change
Shift resident interaction and services to the digital world. Services that required face-to-face contact should be modified to the digital environment where appropriate.	The immediate and long term need to maintain physical distancing necessitates innovative ways to ensure performance of government services. A strategic use of IT solutions and new policy changes must accommodate physical distancing needs to minimize personal contact.	Residents with access to technology. Accessibility should be maximized by providing electronic resources in all languages spoken in the community as well as a strategy to give technology-challenged residents assistance.	Local governments should consider policy changes that affect operation procedures for certain tasks, such as allowing electronic document submission in the place of in-person document submission. If IT resources cannot support this strategy, investment in technology should be considered.	Policy Change Process Change

<p>Define core and essential services to address new health and physical distancing requirements, then adjust local service levels to meet new health and equity needs. As revenue streams and municipal capacity become constrained, financial and staff resources are dedicated to core functions.</p>	<p>Defining core services will allow the government to focus its limited energy and attention during the pandemic response and ensure performance of government services deemed critical.</p>	<p>Ensuring staff and funding for essential functions benefits vulnerable populations in particular and the society as a whole.</p>	<p>State and local government departments and management should conduct a service needs assessment by prioritizing their service offerings based on health needs of the community.</p>	<p>Process Change</p>
<p>Examine fund balance reserve policies and lines of credit. Local governments should reexamine their financial options; their authority allows them to provide similar support to its residents. Local governments should remind themselves of the appropriate use of rainy day or contingency funds to manage the crisis.</p>	<p>Emergency situations call on governments to use their authority to maintain and sometimes expand spending to ensure performance of government services to mitigate the situation in the short and long term.</p>	<p>All residents. Ensuring the local government is using all resources at its disposal for short term assistance and long-term service sustainability can inform requests to the state and federal government for needed assistance.</p>	<p>Local governments should consider policy changes that impact the financial position of the government to ensure service sustainability into the future.</p>	<p>Policy Change</p>
<p>Provide direct and sustained funding allocations to each and every local government, without population-based exclusions, but with racial and economic equity-based prioritization. Provide maximum flexibility in the local use of federal and state funding, within a values-based system that promotes equity and transformation.</p>	<p>In order to ensure performance of government services, local units of government need a direct infusion of funding to account for current and future revenue declines. Utilization should promote racial equity, access to housing, water and transit, and prompt local governments to explore structural and governance changes, including consolidation where appropriate.</p>	<p>All local governments would benefit, as well as the individuals, businesses and ecosystems that rely on them.</p>	<p>The Federal government needs to provide at least \$500 billion for two or more years to stabilize and support local governments.</p>	<p>Funding</p>

<p>Extend flexibility in using CDBG for public services, to provide greater flexibility in how low- and moderate-income communities meet the needs of their residents.</p>	<p>The CARES Act temporarily eliminated the CDBG cap on using this limited, but important funding source, to pay for public services. The removal of the 15% cap applies to CARES Act allocation, but also to FY19 and FY20 allocations. It should by two years to ensure performance of government services.</p>	<p>CDBG rules define public services as including support for people experiencing homelessness or elderly people, as well as services related to employment, crime prevention, childcare, health, drug abuse, education, fair housing counseling, and energy conservation.</p>	<p>The Federal government, through the Dept. of Housing and Urban Development, would need to extend its current policy.</p>	<p>Policy Change</p>
---	--	---	--	----------------------

Community Stability and Resilience

COVID-19 is disproportionately affecting the region’s black and brown communities due to pre-existing inequalities in resources, services, and policies. Immediate financial relief strategies that center equity and justice are critical to lessen the negative impact on our most affected communities. Individuals, families, and community-based organizations will need support rooted in economic equity.

MPC’s recommendations to support community resilience include:

- Establish a state relief fund for undocumented Illinoisans.
- Use an allocation of cannabis revenue to provide direct assistance in R3 eligible communities.
- Accelerate efforts to end unnecessary pretrial detentions due to the cash bail system.
- Allocate payroll protection funds for Community Development Financial Institutions.

Recommendation and how it works	Value-based rationale	Who is helped and how	Who needs to do it, and what it will take	Type of initiative
<p>Establish State Relief Fund for undocumented Illinoisans. Address gaps from federal stimulus relief by targeting assistance to households with ITIN filers.</p>	<p>We need targeted efforts to support all Illinois households in this economic crisis, including our immigrant neighbors. The state should step in to provide relief to immigrant households excluded from federal stimulus relief.</p> <p>Promotes racial equity and economic security.</p>	<p>Low-wage tax paying immigrant households will benefit. Specifically, residents that contribute to federal taxes as ITIN filers and their families. Providing cash relief to these households will support their stability in meeting basic needs such as food, shelter, etc.</p>	<p>The State can allocate COVID relief funds to provide this cash assistance. Local municipalities can also identify local funding sources to provide similar relief.</p>	<p>Cash Assistance</p>

<p>Use an allocation of cannabis revenue to provide direct assistance to vulnerable populations in Restore, Reinvest and Renew (R3) eligible communities hard hit by COVID19.</p>	<p>The State’s R3 program requires that 25% of tax revenue from cannabis sales be reinvested in R3-eligible communities to address historical racial inequities in cannabis enforcement. Funds could be used to meet immediate public health needs through direct assistance grants, food assistance or broadband access.</p>	<p>Dislocated workers and vulnerable populations in communities of color in R3 eligible areas. The R3 map can include an overlay of COVID19 cases and deaths, unemployment claims, etc. to better understand areas with greatest need.</p>	<p>This should not require any legislative action since the allocation and fund is already set-up. The Lt. Governor and IL Department of Employment Security would need to agree to a pivot if current allocation for R3 communities has not yet been publicly committed or disbursed.</p>	<p>Cash Assistance</p>
<p>\$1 billion in relief funding for Community Development Finance Institutions.</p>	<p>By setting aside \$1 billion in payroll protection funds for Community Development Finance Institutions, we can help existing federal assistance flow to businesses without access to traditional credit lines, and especially minority-owned businesses. Promotes equitable investment.</p>	<p>Minority-owned businesses will benefit by getting better access to federal relief funding.</p>	<p>Federal government needs to appropriate \$1 billion in new funding.</p>	<p>New Funding</p>
<p>Accelerate local efforts to end the cash bail system and stop pretrial detention for those who cannot pay.</p>	<p>Historically, well over 50 percent of people in Cook County Jail were there only because they could not pay a money bond. Inability to pay bond is often the start of a perpetual cycle of poverty and detention. Now pretrial detention is a public health hazard as prisons and jails have become hot spots for outbreaks and main sources of community spread.</p>	<p>Communities disproportionately targeted for arrest, detention, and bail. In particular low-income Black and Latinx individuals.</p>	<p>State law or Illinois Supreme Court rules change</p>	<p>Policy Change</p>

<p>Match out-of-work people to State employment needs (such as contact tracing, translation services, etc.).</p>	<p>Strengthen economy by matching job needs with people who may be out of jobs, as a complement to cash assistance programs. This would promote public health, help ensure performance of government services, and stabilize housing.</p>	<p>Unemployed individuals can seek temporary jobs elsewhere, perhaps in an area of skill or experience that is not necessarily related to a job where they were recently laid off or furloughed.</p>	<p>The State would need to engage in creation of hiring structures, emergency hiring and staffing protocols, and communications through services for the unemployed.</p>	<p>Coordination Workforce Development</p>
<p>Articulate and address gaps in federal funding programs through a thorough accounting of small businesses, community-based organizations and nonprofits that have and have not received PPP funding. Subsequent government funding should be directed to those organizations and businesses in a streamlined manner.</p>	<p>PPP federal funding was difficult to access for community-based organizations as well as small businesses due to complicated forms and procedures that did not fit capacity constraints of community-based organizations. City of Chicago funding was also not tailored to support community-based organizations. Reforms are needed in order to ensure equity of access.</p>	<p>Small businesses and community-based organizations which were left out of previous rounds of funding.</p>	<p>While ultimately federal government action is needed to correct future funding processes, municipalities need to lead the way in collecting information from banks and the Small Business Administration.</p>	<p>Cash Assistance Coordination</p>

For more information, contact:

MarySue Barrett
President
msbarrett@metroplanning.org
312.863.6001

Josh Ellis
Vice President
jellis@metroplanning.org
312.863.6045

Chloe Gurin-Sands
Manager, Health Equity and Planning
cgurinsands@metroplanning.org
312.863.6037

Justin Williams
Associate
jwilliams@metroplanning.org
312.863.6035