

# Governor's Office Daily COVID-19 Q & A

April 28, 2020

## Helplines and Webpages

General Resources and a list of Executive Orders: visit [coronavirus.illinois.gov](https://coronavirus.illinois.gov)

### PPE Equipment:

- Donations: [PPE.donations@Illinois.gov](mailto:PPE.donations@Illinois.gov)
- To Manufacture PPE in Illinois: [ima@ima-net.org](mailto:ima@ima-net.org)

### Small Business Assistance:

- Essential Business inquiries: contact 1-800-252-2923 or [CEO.support@illinois.gov](mailto:CEO.support@illinois.gov)
- State: [click here](#). Federal: <https://disasterloan.sba.gov>.
- Business insurance coverage: <https://mc.insurance.illinois.gov/messagecenter.nsf>.

**Unemployment Assistance:** IDES set the following guidelines for applicants:

- FOR ON-LINE APPLICATIONS, [click here](#). If your last name begins with letters:
  - **A through M** file your claim on **Sundays, Tuesdays, Thursdays**.
  - **N through Z** file your claim online on **Mondays, Wednesday, Fridays**.**\*Saturdays** – for those who missed their application window.
- FOR PHONE APPLICATIONS, call (800) 244-5631. If your last name begins with letters:
  - **A through M** call between 7:30am – 6pm on **Tuesdays and Thursdays**.
  - **N through Z** call between 7:30am – 6pm on **Mondays and Wednesdays**.**\*Fridays** (7am-6pm) & **Saturdays** (8am-noon) – for those who missed their call window.

### Individual Assistance:

- Employee workplace rights complaints: (844) 740-5076 or submit a complaint [online](#).
- Resources for people with disabilities please [click here](#).
- Consumer guidance on debts due and regulated financial sectors: [click here](#).
- Airbnb Housing opportunities for first responders and medical professionals: [click here](#).
- For insurance coverage guidance from the Department of Insurance, [click here](#).
- Medication Affordability Assistance: visit: <https://abe.illinois.gov/abe/access/>
- Illinois taxpayer information: visit DOR's [resource page here](#).
- Call4Calm: Text "TALK" to 5-5-2-0-2-0; for Spanish, text "HABLAR" to 5-5-2-0-2-0\_

### Other Resources:

- Federal Stimulus Package Unemployment Benefits Q&A: [click here](#).
- IDFPD list of licensees and consumers impacted by COVID-19: [click here](#).
- School related inquiries: visit <https://www.isbe.net/covid19>
- COVID19 cases by county: visit [dph.illinois.gov](https://dph.illinois.gov)
- To volunteer: visit [serve.illinois.gov](https://serve.illinois.gov) or email [dph.serveillinois@illinois.gov](mailto:dph.serveillinois@illinois.gov)
- COVID-19 Symptom guidelines: visit DPH website, [click here](#).

## **State Grants**

**Q:** Many of Illinois youths will have difficulty securing work over the summer as a result of COVID-19. Are there any programs or grants available to help ensure work is available for youth?

**A:** The Department of Human Services (DHS) has launched the [Illinois Youth Investment Program](#). It is a grant funding opportunity for local governments, nonprofit organizations, public school districts, and Illinois community colleges to support youth development. The mission is to help youth in at-risk communities, overcome barriers to employment and support their physical, emotional, social, and mental wellbeing. DHS will be accepting applications for the grant program until June 1<sup>st</sup>, 2020. Complete applications must be electronically submitted to [DHS.YouthServicesInfo@Illinois.gov](mailto:DHS.YouthServicesInfo@Illinois.gov).

## **Conceal and Carry**

**Q:** I have a Concealed Carry License (CCL). Am I violating the law if I wear a face covering?

**A:** The Governor's Executive Order regarding the wearing of protective facial coverings in public settings during this serious global pandemic is not intended to negatively impact permit holders under the Illinois Concealed Carry Act while legally carrying firearms. The Executive Order will not require or suggest that law enforcement should arrest or criminally charge conceal carry license permit holders for wearing protective masks while in public as long as they are complying with the other provisions of the Illinois Concealed Carry Act and are not committing any other violations of Illinois law. The Illinois State Police (ISP) has confidence that law enforcement officers across the state will use appropriate judgment and that elected State's Attorneys will likewise exercise sound prosecutorial discretion.

## **Business Compliance**

**Q:** Can the Governor let furniture stores be one of the first to open when he decides to ease restrictions?

**A:** Currently, furniture stores are non-essential under [Executive Order 2020-10](#) and as extended by [Executive Order 2020-18](#). On May 1<sup>st</sup>, retail stores that are not designated as Essential

Businesses and Operations may re-open for the limited purposes of fulfilling telephone and online orders through pick-up outside the store and delivery, which are deemed to be minimum basic operations. Employees working in the store must follow the social distancing requirements and must wear a face covering when they come within six feet of another employee or a customer.

For specific inquiries on Essential Businesses, please contact DCEO at 1-800-252-2923 or email [CEO.support@illinois.gov](mailto:CEO.support@illinois.gov)

### **Consumer Protection**

**Q:** Are wage garnishments and reductions suspended?

**A:** "**UPDATE**" Illinois has suspended new garnishments and wage deductions. A creditor who has a judgment against an individual can typically go to court and ask the court to take money out of that person's bank account or out of a paycheck. However, on April 14, 2020, Governor Pritzker issued [Executive Order 2020-25](#), which prohibits a creditor from bringing any new requests to a court seeking to garnish an individual's assets or wages.

On April 24, 2020, the Illinois Supreme Court issued an [order](#) limiting freezes on personal bank accounts up to \$4,000 for any summons or citation that was served or had a return date after March 9, 2020.

**Q:** Where can I cash my paper stimulus check for free?

**A:** If you receive a paper stimulus check, shop around for the lowest check cashing fee. Some financial institutions may cash your stimulus check for free.

A number of banks have agreed to assist unbanked individuals that are trying to cash their stimulus checks. Fifth Third Bank, JPMorgan Chase, Wells Fargo, First Midwest, US Bank and others are working on providing free check cashing to non-customers. Interested Illinoisans should call a bank branch or email the Illinois Department of Financial and Professional Regulation (IDFPR) at [IL.Banks@Illinois.gov](mailto:IL.Banks@Illinois.gov) to set up appointments with the banking institutions to ensure proper identification and ensure social distancing safety.

## **Real Estate Practice**

**Q:** Does social distancing apply to real estate transactions?

**A:** Yes, under Subsection (1)(12)(r) of the Stay-at-Home [Executive Order 2020-10](#) and as extended by [Executive Order 2020-18](#), “real estate services (including appraisal and title services)” are included as essential businesses and operations that may continue to provide their professional services. However, Subsection 1(15) of Stay-at-Home Order requires “Essential Business and Operations” to take proactive measures to ensure compliance with Social Distancing Requirements, including, where possible: (1) designating with signage, tape, or by other means six-foot spacing for employees and customers in line to maintain appropriate distance; (2) having hand sanitizer and sanitizing products readily available for employees and customers; (3) implementing separate operating hours for elderly and vulnerable customers; and (4) posting online whether a facility is open and how best to reach the facility and continue services by phone or remotely.

**Q:** Can my Real Estate Broker show my property?

**A:** It depends, individual showings may include the real estate brokerage professional and one additional person. Group showings may include the real estate brokerage professional and two or more people, not to exceed a total of four people including the real estate brokerage professional. Physical or in-person open houses are not permitted. Virtual or remote open houses are permitted. Further guidance for occupied and unoccupied properties are as follows:

- **Unoccupied or Vacant Properties:** Real estate brokerage professionals may conduct individual or group showings of unoccupied or vacant properties. However, real estate brokerage professionals must comply with all social distancing requirements specified in the Executive Orders.
- **Owner-Occupied Properties:** While virtual or remote showings are highly encouraged, individual and group showings are permitted for owner-occupied properties. For all owner-occupied properties, all showings, whether they are individual or group showings, must be scheduled in advance and the real estate brokerage professional must receive consent from the owner of that property. In all instances, the real estate

brokerage professional must comply with all social distancing requirements specified in the Executive Orders.

- Occupied Rental Properties: Individual or group showings are prohibited for occupied rental properties.

**Q:** Will I be able to obtain an appraisal?

**A:** Yes, real estate appraisal services are permitted under [Executive Order 2020-10](#) and as extended by [Executive Order 2020-18](#). However, as a profession whose standards and qualifications are authorized by the United States Congress, this profession requires that licensed real estate appraisers conform to both state and federal regulations. Any real estate appraisal service that can be conducted within an office or outside of a subject property is permitted. Where consent is granted by the property owner and an appraisal is required by a financial institution, interior inspections are permitted by licensed real estate appraisers only when complying with all applicable social distancing requirements specified in the Executive Orders. If a property owner does not grant access to the interior of the property due to COVID-19 concerns, alternative arrangements should be pursued. Appraisers are being encouraged to pursue alternative forms of appraisals, such as desktop appraisals when these are permitted by government-sponsored enterprise or federal agencies.

We encourage you to work with your licensed real estate appraiser and your lender to determine what form of appraisal will satisfy lending requirements and conform to the State's social distancing requirements.

**Q:** Can I have my home inspected?

**A:** Yes, home inspector services are permitted under [Executive Order 2020-10](#) and as extended by [Executive Order 2020-18](#). Home inspectors must continue to obtain valid consent prior to entering the subject property from either the real estate brokerage professional representing the property owner or from the property owner. When conducting the home inspection, all applicable social distancing requirements specified in the Executive Orders must be met.

**Q:** What else should I consider during the Stay-at-Home time period?

**A:** First and foremost, the health and welfare of the residents of Illinois, professional licensees, and prospective residents of Illinois is our top priority at the IDFPR Division of Real Estate. Do not put yourself or others at risk. Consumers, as well as real estate professionals, must adhere to social distancing requirements throughout all facets of their real estate transaction.

Consumers should also consider the use of Personal Protective Equipment (“PPE”) whenever they are in proximity to others during the course of their transaction.

In other words, take all necessary precautions to ensure a healthy and safe environment for real estate transactions. Please be aware that as the COVID-19 pandemic is rapidly changing, so are the policies and procedures adopted by the State of Illinois. Additionally, please note that local jurisdictions may have different policies and procedures in place relating to Executive Order 2020-10 and Executive Order 2020-18 (which extended the social distancing provisions of Executive Order 2020-10 through and including April 30, 2020).