

CITY OF GIBSON
FORD COUNTY, ILLINOIS

ORDINANCE NO. 2020-O-03

AN ORDINANCE CREATING THE C-19 SMALL BUSINESS
LOAN PROGRAM

ADOPTED THIS
16TH DAY OF APRIL, 2020

Published by authority of the Mayor and City Council of the City of Gibson this 16th day of April, 2020.

ORDINANCE NO. 2020-O-03

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WHEREAS, the City of Gibson, Ford County, State of Illinois (the "City") is a duly organized and existing Municipality created under the provisions of the laws of the State of Illinois, and is now operating under the provisions of the Illinois Municipal Code, and all laws amendatory thereof and supplementary thereto with full powers to enact ordinances for the benefit of the residents of the City and the City; and

WHEREAS, on January 30, 2020, the World Health Organization declared the outbreak of COVID-19 to be a public health emergency of international concern and on March 11, 2020 declared a worldwide pandemic; and

WHEREAS, on January 31, 2020, the U.S. Health and Human Services Secretary declared a public health emergency for the United States; and

WHEREAS, the Governor of the State of Illinois issued a disaster proclamation on March 9, 2020 due to the impact of the COVID-19 virus and has activated the State Emergency Operations Center; and

WHEREAS, the State Emergency Management Agency has declared a public health emergency due to the impact of the COVID-19 virus; and

WHEREAS, on March 16, 2020 the Governor of the State of Illinois issued Executive order 2020-07 whereby beginning March 18, 2020 all public gatherings of 50 or more people would be prohibited and whereby provisions of the Illinois Open Meetings Act 5 ILCS 120 requiring physical presence at municipal meetings is suspended; and

WHEREAS, the City Council and Mayor have considered the existence of a public health emergency due to COVID-19 in that it spreads easily, presents a life-threatening illness, strains public health systems, and results in death to such an extent that extraordinary measures must be taken to protect the public health, safety and welfare; and

WHEREAS, the City Council and Mayor have considered that as a result of various emergency orders various businesses have been ordered closed or are highly restricted which has imposed a significant financial burden on them; and

WHEREAS, the City has business renewal funds that it deems appropriate to utilize by loaning \$2,500.00 to each qualifying business during this time of crisis in a total program amount of such loans not to exceed \$80,000.00 resulting in a maximum of 32 such loans.

NOW THEREFORE, BE IT ORDAINED by the Mayor and the City Council of the City of Gibson, Illinois as follows:

Section 1. Incorporation Clause.

The Mayor and the City Council of the City of Gibson hereby find that all of the recitals hereinbefore stated as contained in the preambles to this Ordinance are full, true and correct and do hereby, by reference, incorporate and make them part of this Ordinance.

Section 2. Purpose.

This Ordinance is to create the C-19 Small Business Loan Program to support local businesses during a time of crisis.

Section 3. Program Created.

A. The “C-19 Small Business Loan Program” is hereby created and its terms are contained in the “C-19 Small Business Loan Program Fact Sheet” attached hereto and by reference incorporated and identified as Exhibit A.

B. All Businesses desiring to apply for a C-19 Small Business Loan shall complete a C-19 Small Business Loan Program Application substantially similar to Exhibit B attached hereto and by reference incorporated herein.

C. All business applications for C-19 Small Business Loans shall be reviewed by the Mayor and, if approved, applicants shall execute a Commercial Promissory Note substantially similar to Exhibit C attached hereto and by reference incorporated herein.

D. The Mayor is hereby authorized to approve up to 32 C-19 Small Business Loans in the amount of \$2,500.00 each with funds to be drawn from accounts previously identified as “CDAP” funds. No new loans may be made after July 31, 2020 unless otherwise approved by the Mayor and City Council.

Section 4. Superseder and Publication.

All code provisions, ordinances, resolutions and orders, or parts thereof, in conflict herewith, are to the extent of such conflict hereby superseded. This Ordinance shall be published in pamphlet form as provided by law.

Section 5. Effective Date.

This Ordinance shall be in full force and effect upon passage and approval, as provided by the Illinois Municipal Code, as amended.

Motioned for approval by Council Member _____
With a second by Council Member _____, roll call vote:

AYE VOTES:

NAY VOTES:

ABSTAIN:

ABSENT:

SO PASSED, ADOPTED, APPROVED AND ENACTED IN AND AT THE CITY
OF GIBSON, COUNTY OF FORD, STATE OF ILLINOIS, THIS 16TH DAY OF APRIL,
2020 A.D.

Daniel Dickey, Mayor

ATTEST:

City Clerk

(SEAL)

Recorded in the Municipal Records: April 16, 2020.
Published in pamphlet form: April 16, 2020.