



Industry Overview:

A crisis has unfolded in the Childcare Sector:

- The Task Force's Rapid Needs Assessment for multiple New England states along with a detailed analysis by the Small Business Administration of Paycheck Protection Program (PPP) penetration in the sector indicates a dire economic situation for childcare providers.
- Issues that affect the sector include IT connectivity and literacy; financial literacy and additional costs related to PPE and cleaning
- Quality affordable childcare is out of reach for many families and gaps are more pronounced in communities of lesser opportunity.
- According to a [McKinsey Report](#), one in four working mothers have considered leaving the workforce or downshifting their careers because of COVID-19



Sector Impact Media Coverage and Reports

[COVID-19 Impact on Childcare – A US Chamber of Commerce Foundation Report](#)

Childcare is a two-generation workforce issue, essential to support the workforce of today and vital to develop our workforce of tomorrow. Parents rely on childcare to help them enter, re-enter, or remain in the workforce, but access to affordable, quality childcare is hard to come by. Now due to the COVID-19 pandemic, families are experiencing additional challenges and finding childcare is nearly impossible.

[The Disproportionate Effects of COVID-19 on Households with Children](#)

The New York Fed analyzed data from the Survey of Consumer Expectations, a monthly poll of a rotating panel of roughly 1,300 nationally representative U.S. households. The broader survey released earlier this week showed that U.S. consumers became more concerned about losing their jobs in July, after two months of feeling slightly more optimistic. The research did not factor in the challenges faced by families who are taking care of children at home because childcare centers and schools are closed. Analysts said the childcare shortage was forcing parents to make difficult choices and risked reversing some of the economic gains made by working women, who studies show were more likely to take a career hit than men in the absence of childcare.

FEMA's Role:

FEMA Region I established the COVID-19 Long-Term Recovery Task Force under the [National Disaster Recovery Framework](#) (NDRF), which promotes effective recovery from large-scale incidents and enables orchestrated support to impacted states, tribes and local jurisdictions. The NDRF focuses on how best to restore, redevelop and revitalize the health, social, economic, natural and environmental fabric of the community as well as build a more resilient nation.

This COVID-19 Long-Term Recovery Task Force works in tandem, but separately from other FEMA Short-Term Recovery Support programs such as Public Assistance and Individual Assistance. The Long-Term Recovery Task Force coordinates access to funding from federal agencies but does not provide direct funding.

About this Resource Guide:

This Resource Guide has been developed to provide businesses and individuals who work in Childcare (and related industries) in New England with a summary of federal agency partners, how they might be able to assist, and the resources available (funding and technical assistance) to support a resilient recovery.

Intended Audiences:

This Resource Guide is meant to provide useful information and resources for the following targeted audiences: [Sub-Sector Overview](#) (list is representative, not comprehensive)

State Agencies:

- State Emergency Management Agencies
- State Economic Development Agencies
- State Health & Human Services Agencies
- State Children's Protection Agencies
- Offices of Early Childhood
- State Departments of Children and Families

- [Vermont Childcare Providers Association](#)
- [The Connecticut Child Care Association](#)
- [Family Child Care Homes of Rhode Island](#)
- [Early Learning NH](#)
- [National Association for the Education of Young Children- state chapters](#)
- [Family Child Care Association](#)
- [National Child Care Association](#)
- [National Association for Family Child Care](#)
- [Child Care Aware of America](#)

Industry Associations:

- [MA Association of Early Education & Care](#)
- [New England Farm Workers Council](#)
- [Women's Business Development Council](#)
- [Family Childcare Association of Maine](#)
- [MA Independent Childcare Organization](#)

Businesses:

- Home-based childcare providers
- Centers-based childcare providers

Federal Agency Partner Overview:

This next section of the Resource Guide gives a description of the key federal agency partners that can support long-term recovery for the childcare sector. Included are examples of how to engage with these agencies, what types of programs and support can be leveraged for recovery, along with helpful links and regional contact information.

Small Business Administration (SBA)

SBA helps small business owners and entrepreneurs pursue the American dream. As the nation's only go-to resource and voice for small businesses, the SBA provides counseling, capital, and contracting expertise so businesses can confidently start, grow, expand, or recover. The SBA is the only cabinet level federal agency fully dedicated to small business. With a powerful seat at the table in Washington, D.C., the SBA promotes job growth and a stronger economy by advocating for and supporting small businesses.

Types of Support:

[SBA's Resource Partner Network](#) offers free or low-cost mentoring, counseling, and training to help entrepreneurs start-up and thrive at all stages of business. SBA's resource partners can help you plan your business, conduct market research, analyze your competition and secure funding.

[SCORE](#) – is the nation's largest network of volunteer business mentors harnesses the passion and knowledge of real-world business executives to provide invaluable mentorship in person, via email or over video chat.

[Small Business Development Centers \(SBDCs\)](#) - Small Business Development Center counselors help entrepreneurs through free counseling and low-cost training on topics such as marketing, regulatory compliance, technology development, and international trade. Find your local Small Business Development Center at www.sba.gov/sbdc.

[Women's Business Centers \(WBCs\)](#) - If you are interested in starting a small business, tap into WBC's national network of community-based centers for counseling, training, mentoring, and referrals. For your nearest Women's Business Center, visit www.sba.gov/women.

[Veterans Business Outreach Centers \(VBOCs\)](#) - Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans

Business Outreach Center, www.sba.gov/vboc . This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

[Funding to Help Start or Grow a Business](#) While SBA has many specialty loan lines, our loan programs can be divided into three main categories:

- **[The 7\(a\) Loan](#)**: Can be used for almost any purpose, including buying real estate, equipment, inventory, or for working capital, refinancing business debt, or purchasing a small business.
- **[SBA Microloan Program](#)**: Great for helping start-ups launch and grow, or repair credit. Loans from \$500 to \$50K plus free business counseling.
- **[504 Certified Development Company Loan Program](#)**: Competitive fixed-rate mortgage financing to purchase land, heavy equipment, or real estate for businesses that do not qualify for traditional financing.

[Funding from Private Investors](#)

To facilitate the flow of long-term capital to America's small businesses, the SBA partners with private investors (Small Business Investment Companies or SBICs) to invest in qualifying small businesses with guaranteed capital and private funds.

[Funding Programs for Research & Development](#)

The Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs provide more than \$2.5 billion annually in early stage capital through more than 4,000 new awards. Visit sbir.gov to find funding opportunities and helpful program tutorials.

[Funding to Make You More Competitive](#)

Surety bonds are often required to win construction, supply, and service contracts. The SBA's Surety Bond Program is for small businesses that lack the financial resources or performance track record needed to secure bonding through traditional commercial channels.

[Contracting Assistance Programs](#) These special programs help small businesses win at least at 23 percent of all federal contracting dollars each year. The SBA provides several programs to help small businesses win federal contracts. Participating in these programs helps small businesses:

- Win a fair share of federal contracts
- Qualify for exclusive set-aside and sole-source contracts
- Partner with established contractors to win contracts
- Get business mentoring and education to learn how federal contracting works

[Coronavirus Funding Options](#)

[Coronavirus \(COVID-19\): Small Business Guidance & Loan Resources](#) Please use this link to find Coronavirus Recovery Information in Languages other than English.

Effective January 11, 2021, the SBA began accepting **[First Draw PPP loan applications](#)** from participating CFIs, which include Community Development Financial Institutions (CDFIs), Minority Depository Institutions (MDIs), Certified Development Companies (CDCs) and Microloan Intermediaries. These lenders made up approximately 10% of all PPP participating lenders in 2020. A First Draw PPP loan is for those borrowers who have yet to receive a PPP loan before the program closed in August 2020.

On Jan. 13, 2021, participating CFIs may begin submitting application information to **[SBA for Second Draw PPP loans](#)**. A Second Draw PPP loan is for certain eligible borrowers that previously received a PPP loan, generally have 300 employees or less, and has suffered a 25% reduction in gross receipts. At least \$15 billion is set aside for additional PPP lending by CFIs.

It is anticipated that within a few days thereafter, additional lenders will be able to submit First and Second draw PPP loan applications. SBA will continue to provide updates on systems operations during the week of Jan. 11, 2021. Additionally, SBA plans to dedicate specific times to process and assist the smallest PPP lenders with loan applications from eligible small businesses.

The opening of the SBA loan system is designed to efficiently and effectively implement the Economic Aid to Hard-Hit Small Businesses, Nonprofits, including child care facilities, to ensure increased access to the PPP for minority-, underserved-, veteran- and women-owned small business concerns. SBA also is calling upon its lending partners to redouble their efforts to assist eligible borrowers in underserved and disadvantaged communities.

Updated PPP Lender forms, guidance, and resources are available at www.sba.gov/ppp.

Economic Injury Disaster Loan (EIDL) – SBA’s EIDL program offers long-term, low interest assistance for a small business or non-profit. EIDL loans may be used to pay debts, payroll, accounts payable and other bills that can’t be paid because of the disaster’s impact, and that are not already covered by a Paycheck Protection Program loan. The interest rate is 3.75% for small businesses, for non-profits is 2.75%. To keep payments affordable for small businesses, SBA offers loans with long repayment terms, up to a maximum of 30 years. Payments will be deferred for one year, interest still accrues. This program has been continued through December 31, 2021.

Economic Injury Disaster Loan Grant (EIDL Grant) – We are awaiting further guidance on SBA’s newly authorized EIDL Grant program, which is focused on providing additional grant relief to small businesses in underserved communities.

Express Bridge Loan Pilot Program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan. If a small business has an urgent need for cash while waiting for decision and disbursement on an Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan.

- Terms
 - Up to \$25,000
 - Fast turnaround
 - Will be repaid in full or in part by proceeds from the EIDL loan

SBA Debt Relief – The initial debt relief provisions expired on September 27, 2020. We are awaiting further guidance on the extension of this program following the rollout of the PPP First Draw program.

Environmental Protection Agency (EPA)

The mission of EPA is to protect human health and the environment. EPA works to ensure that:

- Americans have clean air, land and water;
- National efforts to reduce environmental risks are based on the best available scientific information;
- Federal laws protecting human health and the environment are administered and enforced fairly, effectively and as Congress intended;
- Environmental stewardship is integral to U.S. policies concerning natural resources, human health, are similarly considered in establishing environmental policy;
- All parts of society--communities, individuals, businesses, and state, local and tribal governments--have access to accurate information sufficient to effectively participate in managing human health and environmental risks;
- Contaminated lands and toxic sites are cleaned up by potentially responsible parties and revitalized; and chemicals in the marketplace are reviewed for safety.

Types of Support:

Several offices have potential intersects with the childcare sector, including:

Childcare

[United States Environmental Protection Agency - Healthy School Environments](#)

Healthy school environments can affect the attendance, concentration and performance of both students and educators. This website presents information about establishing and enhancing healthy school environments.

Other EPA topics for educators, school administrators, and parents:

[Environmental Education](#) - education grants, educator training, and student and educator recognition programs.

[Learning and Teaching about the Environment](#) - homework resources, lesson plans and project ideas for students.

[View information about healthy schools in Spanish / Aprenda acerca de cómo establecer y mejorar los ambientes escolares sanos.](#)

[Registered EPA disinfectants for use against COVID-19.](#)

[The Indoor Air Quality \(IAQ\) Tools for Schools](#) program provides school staff with a set of webinars on best ventilation and cleaning practices, updated to reflect current conditions.

[U.S. Department of Agriculture –\(USDA-RD\)](#)

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. It offers loans, grants and loan guarantees to help create jobs and support economic development and essential services such as housing; health care; first responder services and equipment; and water, electric and communications infrastructure. These two links will provide an overview of all USDA-RD programming.

- [Rural Development Overview of All Programs](#)
- [Rural Development Summary of Major Program Matrix](#)

[Community Facilities Program:](#)

Essential community infrastructure is key in ensuring that rural areas enjoy the same basic quality of life and services enjoyed by those in urban areas. Community Facilities Programs offer direct loans, loan guarantees and grants to develop or improve essential public services and facilities in communities across rural America. These amenities help increase the competitiveness of rural communities in attracting and retaining businesses that provide employment and services for their residents.

Public bodies, non-profit organizations and federally recognized American Indian Tribes can use the funds to construct, expand or improve facilities that provide health care, education, public safety, and public services. Projects include fire and rescue stations, village and town halls, health care clinics, hospitals, adult and **childcare centers**, assisted living facilities, rehabilitation centers, public buildings, schools, libraries, and many other community-based initiatives. Financing may also cover the costs for land acquisition, professional fees, and purchase of equipment. These facilities not only improve the basic quality of life but assist in the development and sustainability of rural America.

[U.S. Department of Health and Human Services \(HHS\)](#)

The mission of the U.S. Department of Health and Human Services (HHS) is to enhance the health and well-being of all Americans, by providing for effective health and human services and by fostering sound, sustained advances in the sciences underlying medicine, public health, and social services.

Types of support:

[Administration for Children & Families](#)

The Administration for Children and Families (ACF) is a division of the Department of Health & Human Services. It promotes the economic and social well-being of children, families, individuals and communities with leadership and resources for compassionate, effective delivery of human services.

[Office of Child Care](#)

The Office of Child Care (OCC) supports low-income working families by providing access to affordable, high-quality early care and afterschool programs. OCC administers the Child Care and Development Fund (CCDF) and works with state, territory and tribal governments to provide support for children and their families to find child care programs that will fit their needs and that will prepare children to succeed in school.

[Child Care and Development Fund Program Plans](#)

The Child Care and Development Fund (CCDF) Plan serves as the application for the **Child Care and Development Block Grant (CCDBG)** funds by providing a description of, and assurance about, the grantee's (states and territories) child care program and all services available to eligible families. The Office of Child Care reviews the Plans for approval. If they are approved, funds are awarded for the next federal fiscal year.

[U. S. Economic Development Administration \(EDA\)](#)

Mission: To lead the federal economic development agenda by promoting innovation and competitiveness, preparing American regions for growth and success in the worldwide economy.

Types of Support:

- Economic Adjustment assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base. Under Economic Adjustment, EDA administers its [Revolving Loan Fund \(RLF\) Program](#), which supplies small businesses and entrepreneurs with the gap financing needed to start or expand their business. [Printable Economic Adjustment Program](#) (PDF)
- Planning supports local organizations ([Economic Development Districts](#), Indian Tribes, and other eligible areas) with short and long-term planning efforts. The [Comprehensive Economic Development](#)

[Strategy \(CEDS\) Content Guidelines](#), provides suggestions, tools, and resources for developing comprehensive economic development strategies. [Printable Planning Program](#) (PDF)

- [Build to Scale](#) (formerly known as [Regional Innovation Strategies](#)) The [Build to Scale \(B2S\) Program](#) builds regional economies through scalable startups and includes three competitions supporting entrepreneurship, acceleration of company growth and increased access to risk capital across regional economies.
- Trade Adjustment Assistance for Firms A national network of [11 Trade Adjustment Assistance Centers](#) to help strengthen the competitiveness of American companies that have lost domestic sales and employment because of increased imports of similar goods and services. [Printable Trade Adjustment Assistance for Firms Program](#) (PDF)
- University Centers A partnership of the federal government and academia that makes the varied and vast resources of universities available to the economic development community. [Printable University Centers Program](#) (PDF), Report: [Making Connections, Evaluation Project to Assess Best Practices in EDA's University Center Program](#) (PDF)
- Research and National Technical Assistance supports research of leading edge, world class economic development practices and information dissemination efforts. [Printable Research and National Technical Assistance Program](#) (PDF)
- Local Technical Assistance helps fill the knowledge and information gaps that may prevent leaders in the public and nonprofit sectors in distressed areas from making optimal decisions on local economic development issues. [Printable Local Technical Assistance Program](#) (PDF)

[Department of Labor \(DOL\)](#)

The [US Department of Labor's](#) mission is to foster, promote, and develop the welfare of the wage earners, job seekers, and retirees of the United States; improve working conditions; advance opportunities for profitable employment; and assure work-related benefits and rights.

Types of Support:

[Occupational Safety and Health Administration \(OSHA\)](#)

Workplace Safety: The Occupational Safety and Health Administration (OSHA) has resources to help employers and workers prepare for and respond to coronavirus in the workplace.

- [OSHA Guidance on Preparing Workplaces for COVID-19](#) – Developed in collaboration with the U.S. Department of Health and Human Services to help employers respond in the event of coronavirus in the workplace.

- [Temporary OSHA Guidance on Respiratory Protection Standard](#) – This guidance provides suggestions and options to help increase the availability of N95 filtering facepiece respirators for healthcare providers.
- [COVID-19 Webpage](#) – Provides infection prevention information specifically for employers and workers. Wages, Hours and Leave:

The Wage and Hour Division is providing [information on common issues employers and workers face when responding to COVID-19](#), including the effects on wages and hours worked under the Fair Labor Standards Act and job-protected leave under the Family and Medical Leave Act.

Short Term Compensation: Short-Time Compensation (STC), also known as work sharing or shared - work program, is an alternative to layoffs for employers experiencing a reduction in available work. STC preserves employees' jobs and employers' trained workforces during times of lowered economic activity. STC allows employers to reduce hours of work for employees rather than laying-off some employees while others continue to work full time. Those employees experiencing a reduction in hours can collect a percentage of their unemployment compensation (UC) benefits to replace a portion of their lost wages. STC cushions the adverse effect of the reduction in business activity on workers by averting layoffs and ensures that these workers will be available to resume prior employment levels when business demand increases. Twenty-seven states have active STC programs, including CT, RI, MA, NH, and ME.

Resource Contact Information

FEMA Region 1

Jim McPherson, Federal Disaster Recovery Coordinator james.mcpherson@fema.dhs.gov
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Jack Lovett, FEMA Liaison for ME and RI
j.lovett@northeastern.edu

Andrew Henson, FEMA Liaison for NH
a.henson@northeastern.edu

Federal Agency Coordinators

EDA:

Please refer to the Regional Office Section on the website below to find the state by state contact,
<https://eda.gov/contact/>

USDA Rural Development:

Maine
Tim Hobbs, State Director Phone: (207) 990-9160
www.rd.usda.gov/me

Massachusetts | Rhode Island | Connecticut George Krivda, State Director
Phone: 1 (800) 352-8015

www.rd.usda.gov/ma www.rd.usda.gov/ri
www.rd.usda.gov/ct

Vermont | New Hampshire
Anthony Linardos, State Director
Phone: (802) 828-6000
www.rd.usda.gov/vt www.rd.usda.gov/nh

DOL:

Peter Steele, Regional Representative Phone:
(617) 794-4521
steele.peter.a@dol.gov

SBA:

Wendell Davis, Regional Administrator

Wendell.davis@sba.gov

EPA:

Information and contacts for EPA programs in New England can be found at:

<https://www.epa.gov/aboutepa/epa-region-1-New-England>

EPA:

Jessica Dominguez

Opportunity Zone and Smart Sector Advisor EPA New England - Region 1

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<https://www.epa.gov/opportunity-zones>

<https://www.epa.gov/smartsectors>

US Department of Health & Human Services

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US Department of Health & Human Services

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