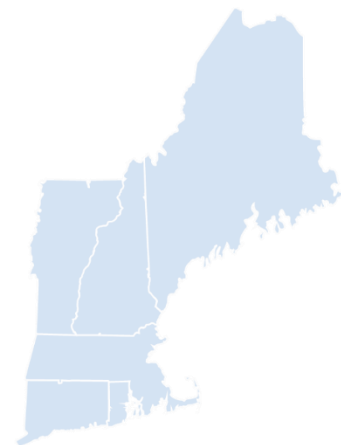




### Industry Overview:

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 Small Business Administration, which can support long-term recovery for the childcare sector. Included are examples of how to engage with this agency, 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](http://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](http://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](http://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](http://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](http://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.

## Resource Contact Information

### FEMA Region 1

Jim McPherson, Federal Disaster Recovery  
Coordinator [james.mcpherson@fema.dhs.gov](mailto:james.mcpherson@fema.dhs.gov)

Bob Fogel, Deputy Federal Disaster Recovery  
Coordinator.  
[robert.fogel@fema.dhs.gov](mailto:robert.fogel@fema.dhs.gov)

Cassandra Thomas, Federal Disaster Recovery  
Officer  
[cassandra.a.thomas@fema.dhs.gov](mailto:cassandra.a.thomas@fema.dhs.gov)

Dr. Christopher Zevitas, FEMA Liaison for CT  
[chris.zevitas@dot.gov](mailto:chris.zevitas@dot.gov)

Dr. Josh Laufer, FEMA Liaison for MA & VT  
[j.laufer@northeastern.edu](mailto:j.laufer@northeastern.edu)

Katherine Buckingham, FEMA Liaison for Tribes  
[katherine.buckingham@dot.gov](mailto:katherine.buckingham@dot.gov)

Jack Lovett, FEMA Liaison for ME and RI  
[j.lovett@northeastern.edu](mailto:j.lovett@northeastern.edu)

Andrew Henson, FEMA Liaison for NH  
[a.henson@northeastern.edu](mailto:a.henson@northeastern.edu)

## SBA Regional, State, and District Office Information & Additional Contact Information

### Region 1

Wendell Davis  
Regional Administrator [Wendell.davis@sba.gov](mailto:Wendell.davis@sba.gov)

10 Causeway Street Suite 265A  
Boston, MA 02222  
Phone: 617-565-8416

### Connecticut

Connecticut District Office  
[280 Trumbull Street Second Floor](#)  
[Hartford, CT](#)  
Phone: 860-240-4700

Bridgeport Branch SBA Office  
[915 Lafayette Blvd. Room 214](#)  
[Bridgeport, CT](#)  
Phone: 203-335-0427

### Maine

Maine District Office  
[68 Sewall Street Room 512](#)  
[Augusta, ME](#)  
Phone: 207-622-8551

Bangor Alternate Work Site  
[202 Harlow St. Room 21250](#)  
[Bangor, ME](#)  
Phone: 207-945-2021

Portland Alternate Work Site  
[312 Fore Street Suite 104](#)  
[Portland, ME](#)  
Phone: 207-248-9040

### Massachusetts

Boston District Office  
[10 Causeway Street Room 265](#)  
[Boston, MA](#)  
Phone: 617-565-5590

Springfield Branch Office  
[One Federal Street Building 101-R](#)  
[Springfield, MA](#)  
Phone: 413-785-0484

### New Hampshire

New Hampshire District Office  
[55 Pleasant Street Suite 3101](#)  
[Concord, NH](#)  
Phone: 603-225-1400

### Rhode Island

Rhode Island District Office  
[380 Westminster Street Room 511](#)  
[Providence, RI](#)  
Phone: 401-528-4561

### Vermont

Vermont District Office  
[87 State Street Room 205](#)  
[Montpelier, VT](#)  
Phone: 802-828-4422

### Disaster Assistance

For help with applying for an Economic Injury Disaster Loan or all other COVID-19 disaster assistance information, please contact Disaster Assistance Customer Service, call 800-659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). You can also use a text telephone (TTY) by calling 1-800-877-8339.

### SBA Answer Desk

For non-COVID-19 related questions about how we can help your small business and other general information, email the SBA's Answer Desk at [answerdesk@sba.gov](mailto:answerdesk@sba.gov) or call at 800-827-5722 Monday through Friday, between 9 am and 6 pm ET, or speak with an American Sign Language (ASL) interpreter via videophone at 855-440-4960.