

# Getting the Information and Resources You Need for Child Care Recovery and Stabilization

*Featuring: SBA Programs for Economic Recovery  
& Payroll Protection Program Loan Forgiveness  
Update with NH District Office U.S Small Business Association*



A New Hampshire Department of Health and Human Services Webinar  
Hosted by Child Care Aware of New Hampshire  
Thursday, June 25, 2020, 12:30 - 2:00 PM

**We will begin promptly at 12:30**

# Hello And a Few Logistics!

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## How things will work on the call today:

- Everyone is muted so we can all hear well
- If you are having any difficulty, please call or text Donna Lake at **(603) 903-0830**



## .....And a Few More Logistics

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**To get professional development hours for today's call:**

- If you are on a computer, write the name of your program and your full name(s) in the Zoom Chat
- If you are participating by phone, send an email to [ccrrtraining@snhs.org](mailto:ccrrtraining@snhs.org) with the name of your program and your full name(s)

## .....And a Few More Logistics

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**To ask questions, make comments or share your ideas:**

- If you are on a computer, use the Q&A box
- If you are participating by phone, send an email to:  
[ccrrtraining@snhs.org](mailto:ccrrtraining@snhs.org)

*Questions will be shared at the end of the PowerPoint; the Q&A box will be hidden throughout the presentation.*

This presentation will be recorded. The recording of the call and the questions will be posted at:

<http://nh.childcareaware.org/>



# We Will Now Begin Recording

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# Today's Speakers (In Order) Are:



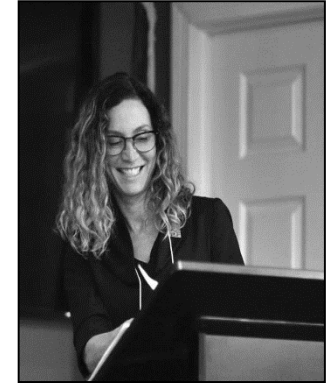
**Tracy Pond**  
CCAoNH



**Wendell G. Davis**  
NE Regional Administrator  
SBA Region 1



**Rachael Roderick**  
Acting District Director  
New Hampshire District Office USSBA



**Marti Ilg**  
NH DEHS



**Debra Nelson**  
NH DHHS BCDHSC



**Dianne Chase**  
NH DHHS BCDHSC



**Emma Heath**  
NH DHHS BCDHSC



# Agenda

**Getting the Information and Resources You Need for Child Care Recovery and Stabilization** *Featuring: PPP Loan Forgiveness Update with New Hampshire District Office U.S. Small Business Administration*

Thursday, June 25, 2020, 12:30 - 2:00 PM

1. Welcome & Logistics
2. PPP Loan Forgiveness with *Wendell G. Davis, NE Regional Administrator & Rachael Roderick, Acting District Director New Hampshire District Office U.S. Small Business Administration*
3. DHHS Update
4. BCDHSC Update
5. Child Care Aware of NH Update
6. Q & A

# SBA Programs for Economic Recovery & PPP Loan Forgiveness Update



U.S. Small Business  
Administration

# Coronavirus Relief Options

*We're here to help you overcome the challenges created by this health crisis. We offer multiple funding options for those seeking relief. Read more below.*



Paycheck Protection Program



EIDL Loan Advance



SBA Express Bridge Loans



SBA Debt Relief

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

# Paycheck Protection Program



The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.

**SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.**

The loan will be fully forgiven if the funds are used for payroll costs, interest on mortgages, rent, and utilities (due to likely high subscription, at least 60% of the forgiven amount must have been used for payroll).

Loan payments will also be deferred for six months. No collateral or personal guarantees are required. Neither the government nor lenders will charge small businesses any fees.

Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease.

Existing loans have a maturity of 2 years and an interest rate of 1%. Borrowers can work with their lenders to modify the maturity date. Loans made on or after June 5 has a maturity of 5 years.\*

\* <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

# PPP Forgiveness Process

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- Borrower completes form 3508, or Lender equivalent, and submits it to their lender.
- The lender reviews the application and documentation and submits a decision to the SBA within 60 days of receipt of a complete application requesting payment for the forgiveness amount of the loan
- SBA will remit the forgiveness amount to the lender within 90 days
- If the borrower received an EIDL advance amount, SBA will deduct this from the total forgiveness amount.
- Any amount not forgiven is payable pursuant to the note signed by the Borrower with up to a two-year maturity on existing loans and a five-year maturity on new loans with a 1% fixed interest rate, with an automatic payment deferment of either the date SBA remits payment back to the lender or 10 months after the covered period if you they didn't apply for forgiveness yet.

# Eligible Payroll Costs

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- Payroll costs paid or incurred during the 24 consecutive week covered period are eligible for forgiveness:
  - Start at loan disbursement or
  - Can use alternative covered period to coincide with beginning of next pay period after loan disbursement
  - Other allowable costs include payment for vacation, parental, family, medical, or sick leave; payment for employee benefits consisting of group health care coverage, including insurance premiums, and retirement; payment of state and local taxes assessed on compensation of employees.
- Costs include salary, wages, commission, or similar compensations up to the \$100,000 cap pro-rated for the covered period. Borrowers may also include estimated tips, bonuses and hazard pay as a form of eligible compensation subject to the cap.
  - Owner employees are capped by their 2019 employees cash compensation (8 weeks) and employer retirement and health care contributions.
  - Self-employed individuals are limited to 8/52 of 2019 net income
  - General partners are calculated based on their 2019 net earning from self-employment
  - Costs for retirement or health insurance contribution for self-employed individuals or general partners are not eligible for forgiveness.

# Non-Payroll Costs

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- All obligations and services must have been in place prior to 2/15/2020 to be considered.
- Cost include interest expenses on real or personal property (no principal payments), rent or lease payments on real or personal property, and utility costs
- Costs are eligible for forgiveness if they were paid during the covered period or incurred during the covered period and paid on or before the next billing date. Covered period begins at loan disbursement and extends 24 weeks.
- Costs can include past months payments if paid during the covered period but cannot include prepayment of services beyond the covered period.
- Non-payroll costs are limited to 40% of the forgiveness amount of the loan and can not include any prepayments.

# Info on Maintaining FTEs

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- Borrower must maintain their FTEs during the covered period as compared to the reference period
  - 2/15/19 thru 6/30/2019 OR
  - 1/1/2020 thru 2/29/2020 OR
  - For seasonal businesses, any 12-week consecutive period between 5/1/19 and 9/15/2019
- Forgiveness would be reduced proportionally by the percentage reduction in FTEs
- FTEs means 40 hours or more. If less than 40 hours, you can pro-rate or use .5 for any PT employees.



# Maintaining Employees Salary/Wages

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- Forgiveness will be reduced by the dollar amount of any wage reduction in excess of 25 percent of salary/wages earned between 1/1/2020 through 3/31/2020
- Calculation is performed per employee not aggregate
- Do not count anyone that was used as a FTE reduction if that applies
- So, only individuals with reduced salary or hourly rate would be considered.

# Documentation Needed to Avoid Reduction In Forgiveness Amount

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- Rehire and restore salary and wage levels by 12/31/2020 or earlier
- Document good faith offer to rehire if declined
  - Must be written offer during the covered period at the same salary and hours as their last regular pay period
  - Maintain record documenting offer and its rejection
  - Notify state unemployment office within 30 days of the employee rejection
- Document changes in head count for employees:
  - Fired for good cause
  - Voluntarily resigns
  - Voluntarily requests a reduced schedule
  - Unable to find qualified employees
  - Existing employees were able to return due to Covid

# Summary – PPP Forgiveness Process

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- Borrower completes form 3508, or Lender equivalent, and submits it to their lender with required documentation
- The lender reviews the application and documentation and submits a decision to the SBA within 60 days of receipt of a complete application requesting payment for the forgiveness amount of the loan
- SBA will remit the forgiveness amount to the lender within 90 days
- If the borrower received an EIDL advance amount, SBA will deduct this from the total forgiveness amount
- Any amount not forgiven is payable pursuant to the note signed by the Borrower with a two-year maturity for existing loans and a five-year maturity on loans on or after 6/5/2020 with 1% fixed interest rate, with an automatic payment deferment



**NH Small Business Development Ctr**  
**NHSBDC.org**

- Fulltime Certified Business Advisors provide one-on-one, confidential, advising services at no cost to NH enterprises
- e-Learning program offers more than 20 e-courses on small business topics
- Business Sustainability Program helps businesses create best management practices to reduce operational risk and increase profitability

**nhsbdc.org**  
**nh.sbdc@unh.edu**



**SCORE New Hampshire**  
**SCORE.org**

- Provides free business mentoring and advice
- Offers low or no cost local and on-line business training
- Shares free business resources, templates, and solutions 24/7 at score.org
- Guides existing small business with online business assessment tool

**Merrimackvalley.score.org**

**603-666-7561**

**Seacoast.SCORE.org**

**603-433-0575**

**Uppervalley.score.org**

**603-448-3491**

**Mtwashington.score.org**

**603-447-4388**



**Center for Women & Enterprise**  
**CWEONLINE.org**  
**NH Women's Business Center**

- Delivers education & training programs both in-person and online at no or low cost on many business topics including start-up, financing, marketing, and more
- Supports financial education
- Creates networking opportunities
- Provides cost-free, one-on-one confidential business advising statewide

**For Schedules, Appointments & Information**

**603-318-7580**

**Veterans Business Outreach Center of New England**

**401-427-6536**

Please send all questions to:  
[NewHampshire\\_DO@sba.gov](mailto:NewHampshire_DO@sba.gov)



Sign up for our email updates at:  
[www.sba.gov/nh](http://www.sba.gov/nh) (bottom right)



Q&A





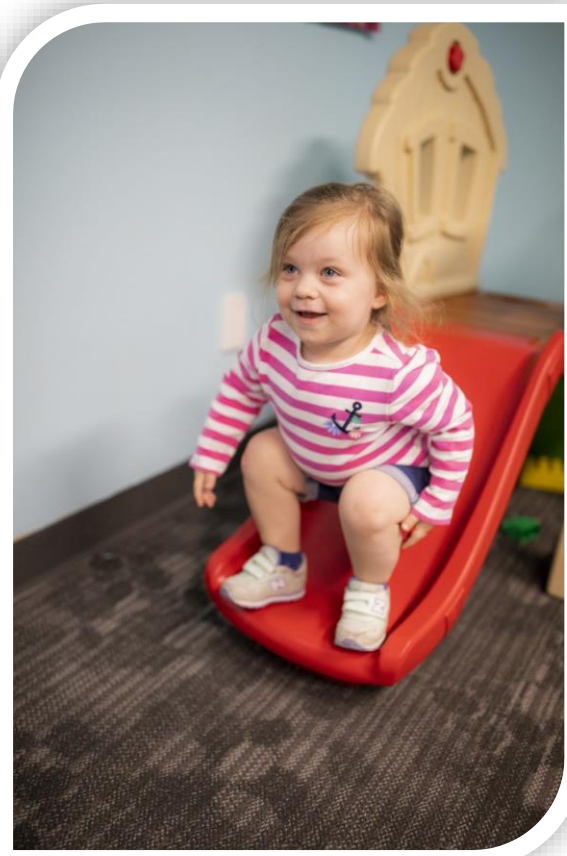
# DHHS Update

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# BCDHSC Update

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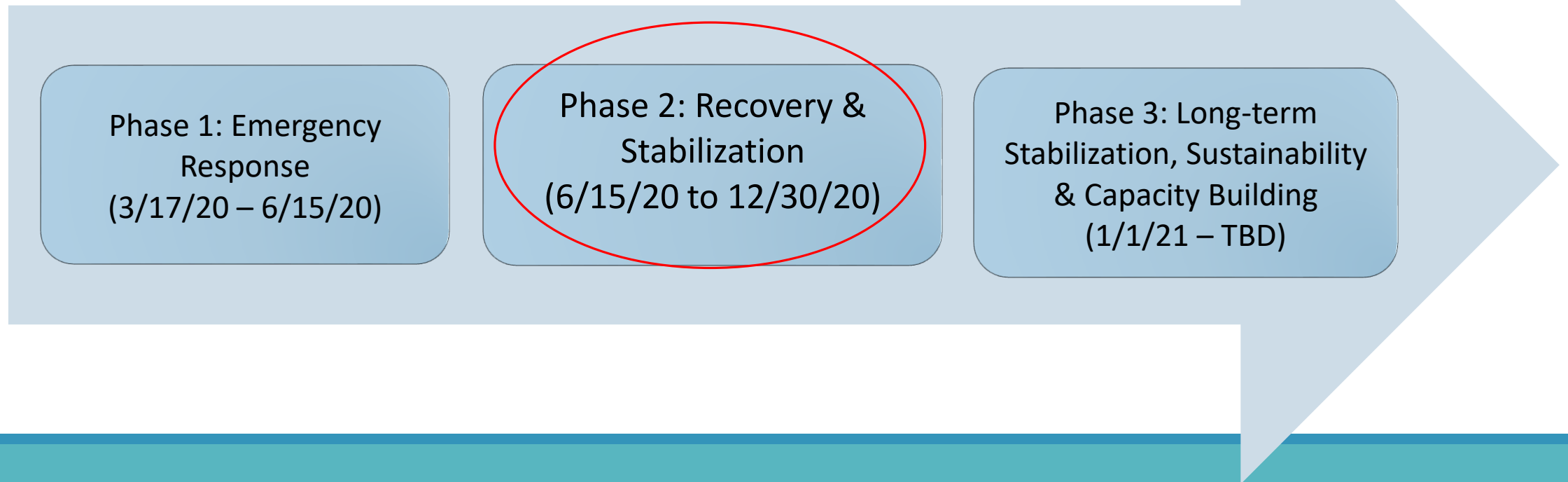




# NH Child Care Recovery & Stabilization Program (CCRSP): What is It?

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## **A Multi-Phase Approach to Child Care Program Recovery, Stabilization and Sustainability: Phase 2**



# NH Child Care Recovery & Stabilization Program (CCRSP): What is It?

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- Designed to support NH's immediate need for child care, while looking to future as part of a holistic early care & education system
- Supports child care operational, workforce and health & safety needs; also coordinates business & family needs.
- Ongoing vs. one-time funding
- Provides NH with a better understanding of the changing needs of programs & larger system for future investment & policy decisions
- Part of the mix of public & private funding sources/support (e.g., CCDF, ECCP Incentives, Economic Injury Disaster Loans, PPP, CARES Act, philanthropy, etc.)

# CCRSP Funding Criteria: Initial Award

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- Designated ECCP
- Physically located in NH
- Open or re-opening by September 8, 2020
- Valid license, if applicable
- 75% of children served are NH residents
- Submitted completed application & required documentation

# CCRSP Application Review: Initial Award

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- Philosophy: All applicants meeting basic criteria to receive funding
- Dedicated county teams with team leads
- Process was responsive to input from the field and in the context of family & provider needs
- Review consisted of simple checklist with review criteria
- No one was disqualified for an incomplete application (staff outreach to programs)

# CCRSP Funding Add-Ons

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- Reviews to begin once initial awards are out
- Criteria to include, but not limited to:
  - GOFERR allowable costs/expenses
  - Program need
  - Funding/support already received
  - Program history of stability pre-COVID
  - Available funds
  - Children served (including those who are vulnerable)

# CCRSP Funding: Next Steps

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- Second round of reviews
- Funding amounts to be determined based on reviews, requested amounts & available funding
- Timeframe
  - Round 1 (Initial awards): June 25 – June 29
  - Round 2 (Add-ons):
    - Awarded later in summer with draw down between August/September & November as needed
    - Add-ons payments only to programs that have spent all Round One funds
  - Possible Round 3: TBD

# Bureau Emergency Policies Update

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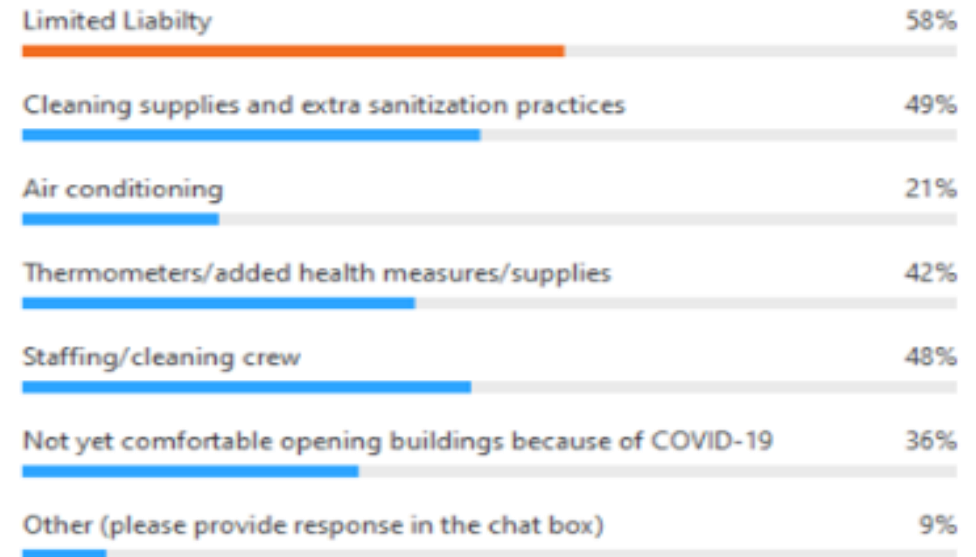
# Summer Camps & Programs: What's Happening?

DHHS/Department of  
Education Partnership:  
Superintendent poll

Host is sharing poll results

**1. What would it take to feel comfortable opening school buildings for summer programming for children?**

**Please select all that apply. (Multiple choice)**





# Summer Camp/Fall Child Care Strategies – CCLU, BCDHSC, CFSS, DCYF, DOE

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- DOE superintendent poll
- Heat map on the CCAoNH website of open summer camps & locations
- Virtual “One Stop” by BCDHS and CCLU to enroll new/small providers/parent/neighborhood cooperatives – Employers can help by adjusting employee schedules (ex. 4 days)
- Regional Coalitions can encourage collaboration and local coordination of family child care networks & community cooperatives
- Regional Child Care HUBS (hub & spoke model) allow for a mixed delivery system of child care in every NH region

# CCAoNH Reminders & Updates

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[www.nh.childcareaware.org](http://www.nh.childcareaware.org)



## Emergency Child Care Lines available for ECCP and CCRSP Questions and Information

- 1 (855) 393-1731, extensions 2532, 2528 or 2533 or (603) 578-1386, extensions 2532, 2528 or 2533
- Program status and questions (open, closed, re-opening and vacancies)

## Updated Website, [www.nh.childcareaware.org](http://www.nh.childcareaware.org)

- COVID-19 Section, including CCRSP
- New Website page CCAoNH Program Marketing Materials: <http://nh.childcareaware.org/program-marketing-materials/>
- Live Chat: 725 total Chats as of 6/22, 335 Chats between 6/1-6/12, Highest day on 6/10 with 65 Chats
- Website: had the highest day to date of views on 6/4 with 3,022.
- May of 2019, 6,793 views compared to May of 2020, 28,156 views.

# CCAoNH Updates



## Technical Assistance, Training and Media Marketing

- Offer TA, Training, Resources & Support
- Virtual TA Cohorts: Environment Rating Scales
- Social Media Presence & Responsiveness
  - Provider Facebook page increased likes by 150
  - The Early Childhood Leadership Closed Facebook group grew by over 150 members

## “Voices from the Field” Mini & Compilation Videos

## CCAoNH Program Survey coming in July

## Future Planning

- Virtual Training for 2020-21
- Focused Collaboratives: Pyramid Model, Infant/Toddler, Classroom Teachers, Family Child Care Networking, Montessori, North Country and Business
- Communities of Practice: Business Practices & Mind in the Making



Southern New Hampshire Services, Child Care Aware of NH is a Child Care Resource and Referral Program. The preparation of this training was financed under a Contract with the State of NH, Department of Health and Human Services, Division of Economic and Housing Stability, Bureau of Child Development and Head Start Collaboration, with funds provided in part by the State of NH and the US Department of Health and Human Services.

# Questions & Comments

