Child Care Business Resources
COVID-19
April 6, 2020
Presented by
Governor’s Office of Early Childhood Development
Illinois Department of Human Services
Supported by CCR&R System
Employee Retention Credit

What is it?
- Employers can cover 50% of payroll through 12/31/20 using payroll taxes they would have otherwise paid to the IRS.
- Can cover up to $10,000 in wages and benefits per employee.
- Can file for accelerated refund if 50% of wages is more than the business would have paid in payroll taxes.

Who can use it?
- For-profit and non-profits who have been closed or who have seen a 50% reduction in quarterly receipts.

How can I apply?
- There will be a tax form for the credit available at tax time or earlier.
Paycheck Protection Program

What is it?
- Employers can apply for cash flow assistance to cover payroll and other working capital. If used to cover payroll, loans can be forgiven for up to the first 8 weeks.
- Loans are retroactive 2/15/20 – 6/30/20, can be used to hire back staff who were laid off, and can be up to $10 million.
- No fees, 6-12 months of payment deferral, and portions of the loan that are not forgiven have a maximum 4% interest rate over 10 years.

Who can use it?
- For-profit and non-profits with 500 or fewer employees per location.
- Independent contractors (applications will be accepted starting April 10).

How can I apply?
- Loans will be granted on a first-come, first-served basis, so it is important to act quickly.
- PPP loans go through banks and credit unions that participate in the SBA 7(a) program, so you will apply directly with your financial institution. Ask your financial institution if they participate, or if they have a relationship with another institution that does.
- For more information, contact the Small Business Administration: https://www.sba.gov/funding-programs/loans/paycheck-protection-program.
- For questions, call 1-800-252-2923 or email CEO.support@illinois.gov
Economic Injury Disaster Loan

What is it?
- Employers can receive an emergency $10,000 advance within the first 3 days of applying that does not need to be repaid.
- Employers can apply for working capital loans of up to $2 million at a 3.75% interest rate (2.75% for non-profits) with a 30 year repayment option and a 4 year principle and interest deferment.

Who can use it?
- For-profit and non-profit businesses
- Independent contractors

How can I apply?
- For more information, click here: https://covid19relief.sba.gov/#/.
- If you have questions, contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.
- To apply, click here: https://covid19relief.sba.gov/#/. 
Emergency Small Business Grants and Loans Assistance

What is it?
- Small business working capital supported by the Illinois Department of Commerce and Economic Opportunity:
  - Illinois Small Business Emergency Loan Fund (loan)
  - Downstate Small Business Stabilization Program (grant)
- Chicago Small Business Resiliency Fund

Who can use it?
- Small businesses with fewer than 50 employees

How can I apply?
- For more information on the DCEO loans and grants, click here: https://www2.illinois.gov/dceo/SmallBizAssistance/Pages/EmergencySBAInitiatives.aspx
- For more information on the Chicago Fund, click here: https://www.surveymonkey.com/r/COVID19Chicago.
Additional Early Childhood Supports

Head Start
- The CARES Act included increased funding to cover emergency staffing needs.

Illinois Emergency Child Care
- Emergency child care providers will receive operations grants of $750 (homes) or $2,000-$3,000 (centers) depending on setting and size.
- Funds will be accessible beginning April 1, 2020 through local CCR&Rs.
- For more information and to apply, click here: https://www2.illinois.gov/sites/OECD/Documents/Emergency%20Child%20Care%20Stipend%20Program.pdf.
- For the family child care attendance form, click here: https://www2.illinois.gov/sites/OECD/Documents/DH4120_attendance_form_LFCC_EX%20%281%29.pdf.
CCAP Temporary Attendance Exemption

What is it?
- Early childhood providers receiving CCAP payments may apply for an attendance exemption allowing them to continue to receive CCAP funds.

Who can use it?
- Licensed child care centers and homes and license-exempt centers and homes with CCAP billings in March and April 2020 who attest that they continue to pay staff for scheduled work hours regardless of closure.

How can I apply?
- For more information and to apply, click here: https://www2.illinois.gov/sites/OECD/Documents/Temporary%20Attendance%20Exemption%20Policy%20and%20Form.pdf.
Unemployment Insurance

What is it?
- All unemployment insurance will be administered by IDES, including federal supports
- Work search requirement and weeklong waiting period have been waived
- Unemployment insurance expanded by 13 additional weeks
- Unemployment insurance amount increased by $600 per week per person through 7/31/20

Who can use it?
- All previously eligible individuals, plus self-employed contractors (through 12/31/20) Home child care providers may be eligible!
- Non-profits will have the amount by which they are required to reimburse for unemployment claims reduced by 50% through 12/31/20.

How can I apply?
- File for unemployment online at www.ides.illinois.gov or call 800-244-5631 with questions.
- Do not call IDES yet to file for unemployment if you are a self-employed contractor. IDES will share information when they have implemented these new policies and are ready to accept applications.
Direct Supports to Individuals (SNAP, Economic Impact Payment)

What is it?
- SNAP: Expanded (nearly doubled) food stamps
- Economic Impact Payment:
  - $1,200 to individuals earning less than $75,000
  - $2,400 to married couples earning less than $150,000
  - $500 to children under 17
  - All non-taxable

Who can use it?
- SNAP: Those already qualified and receiving food stamps
- Economic Impact Payment: Anyone who filed a tax return in 2018 or 2019 using an SSN. Those with an SSN who did not file may file now to receive a payment.

How can I apply?
- IRS will direct deposit or send payment checks automatically; this will take a few weeks for direct deposit or a few months for checks.
Additional Information

• State of Illinois Coronavirus (COVID-19) Response
  Coronavirus.illinois.gov

• Governor’s Office of Early Childhood Development
  Earlychildhood.illinois.gov

• For questions related to emergency child care, call your local CCR&R. Find your CCR&R here:
  https://www.inccrra.org/about/sdasearch

• For other COVID-19 questions, email
  GOV.OECD@illinois.gov
THANK YOU!