Understanding and Applying for Child Care Stabilization Grants

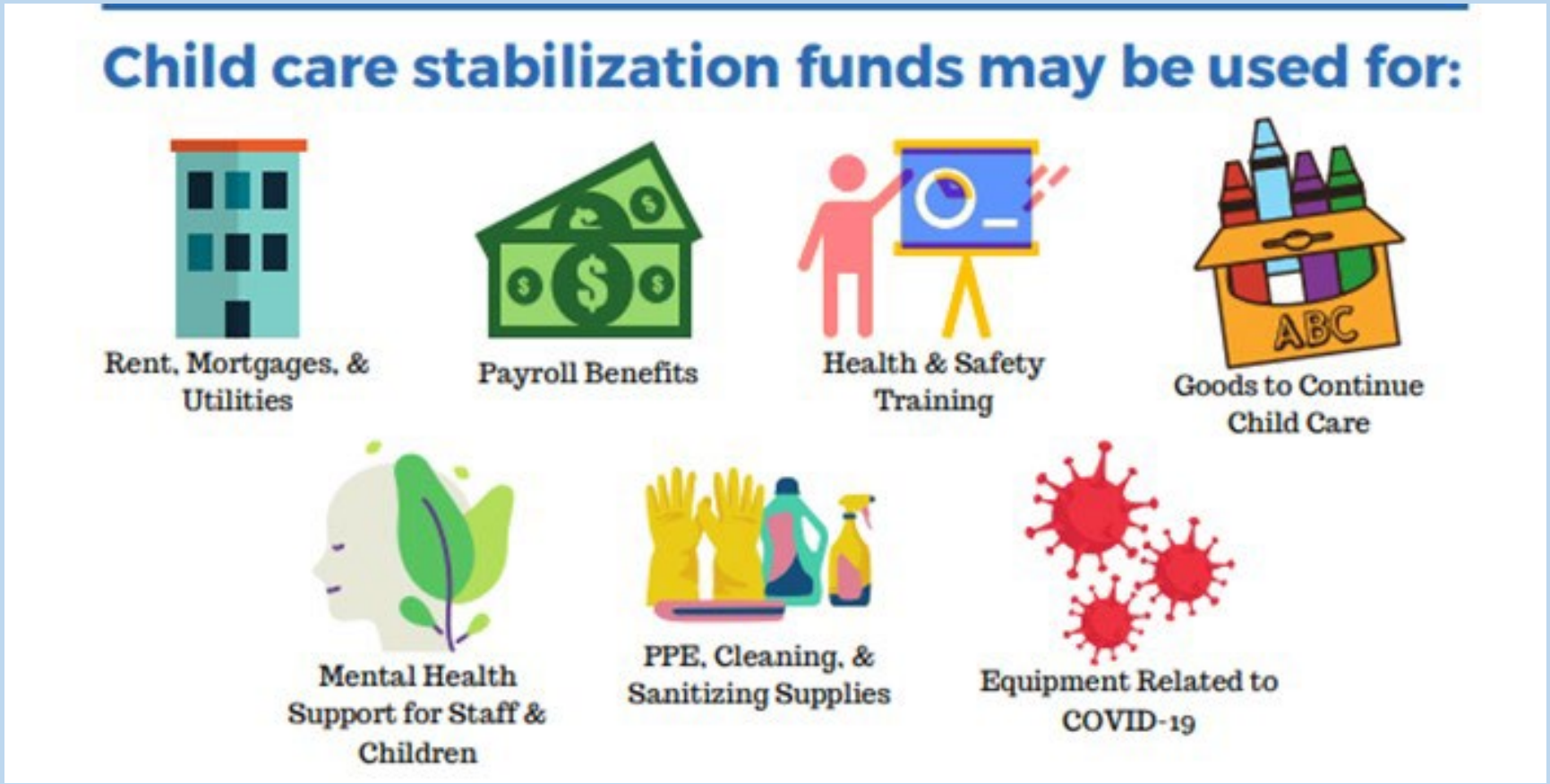
Rebekka Zydel

March 1, 2022

This webinar is provided by ACNJ, with funding from the National Association for the Education of Young Children(NAEYC), Child Care Aware of America, and the National Association for Family Child Care (NAFCC).

NJ ARP Stabilization Grants

Thanks to the federal government and NJ Department of Human Services Division of Family Development, funding for non-competitive grants are being made available to ALL center-based and family child care programs (including those that do not accept subsidies) to help with operational expenses including:



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Sounds great but….

I'll have to pay taxes on the grant amount that I receive.

True, it can increase your tax liability, and it can still provide new income, even if you have to pay taxes on it.

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Sounds great but….

I'm going to be audited and I don't want the hassle of someone going through my records.

True, you ***may be*** audited and being prepared requires only a few simple steps that you likely already have in place.

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Sounds great but….

I can’t access my provider profile in NJCCIS.

Technology can be challenging and there is help.

For NJCCIS account questions, including questions about passwords, contact:

Email: NJCallCenter@e-tcc.com

Phone: 1-800-332-6512

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Sounds great but….

I don’t have time to complete the application.

Yes, it takes approximately 45 minutes to complete the application, and an investment of time can increase revenue for your program.

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Sounds great but….

I wouldn't know where to begin or how to use the funding.

You've come to the right place. This webinar will walk you through the process and give you tips for how to make the best use of the funds.

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Why Apply

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Provider Eligibility

Providers not currently accepting state subsidies **are** eligible to apply.

Licensed Child Care Center

- Private, for- or not-for-profit child care program, Faith-based programs;
- Must be **licensed** as of March 11, 2021
- Must meet the Child Care Development Block Grant (CCDBG) comprehensive criminal background check requirement

Registered Family Child Care Provider

- Must be registered as of March 11, 2021
- Must meet the Child Care Development Block Grant (CCDBG) comprehensive criminal background check requirement

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Provider Eligibility

Providers not currently accepting state subsidies **are** eligible to apply.

Licensed Child Care Center

- Must meet the CCDBG health & safety training requirements
- Must be in “good standing”

Registered Family Child Care Provider

- Must meet the CCDBG health & safety training requirements
- Must be in “good standing”

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Accessing the ARP Stabilization Grant Application

- The sponsor, sponsor representative, owner or director can find the grant application by logging into their www.NJCCIS.com account and navigating to Grants from their Quicklinks panel.
- You can submit one application per facility. Programs with more than one facility (location) will need to submit a separate application for each facility. You will need to enter your NJCCIS ID to start the application. Each facility you are applying for must have a unique NJCCIS Facility ID.

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Accessing the ARP Stabilization Grant Application

- The application will take approximately 45 minutes to complete and must be completed in one session. For security reasons, your session will expire after 60 minutes or after 15 idle minutes and all data will be lost.
- Applications will be accepted through April 30, 2022.
- Some of the provider information is auto-populated from NJCCIS. These fields are not editable and will be grayed out. If any of the auto-populated information is incorrect, please contact DFD-ChildcareGrants@dhs.nj.gov

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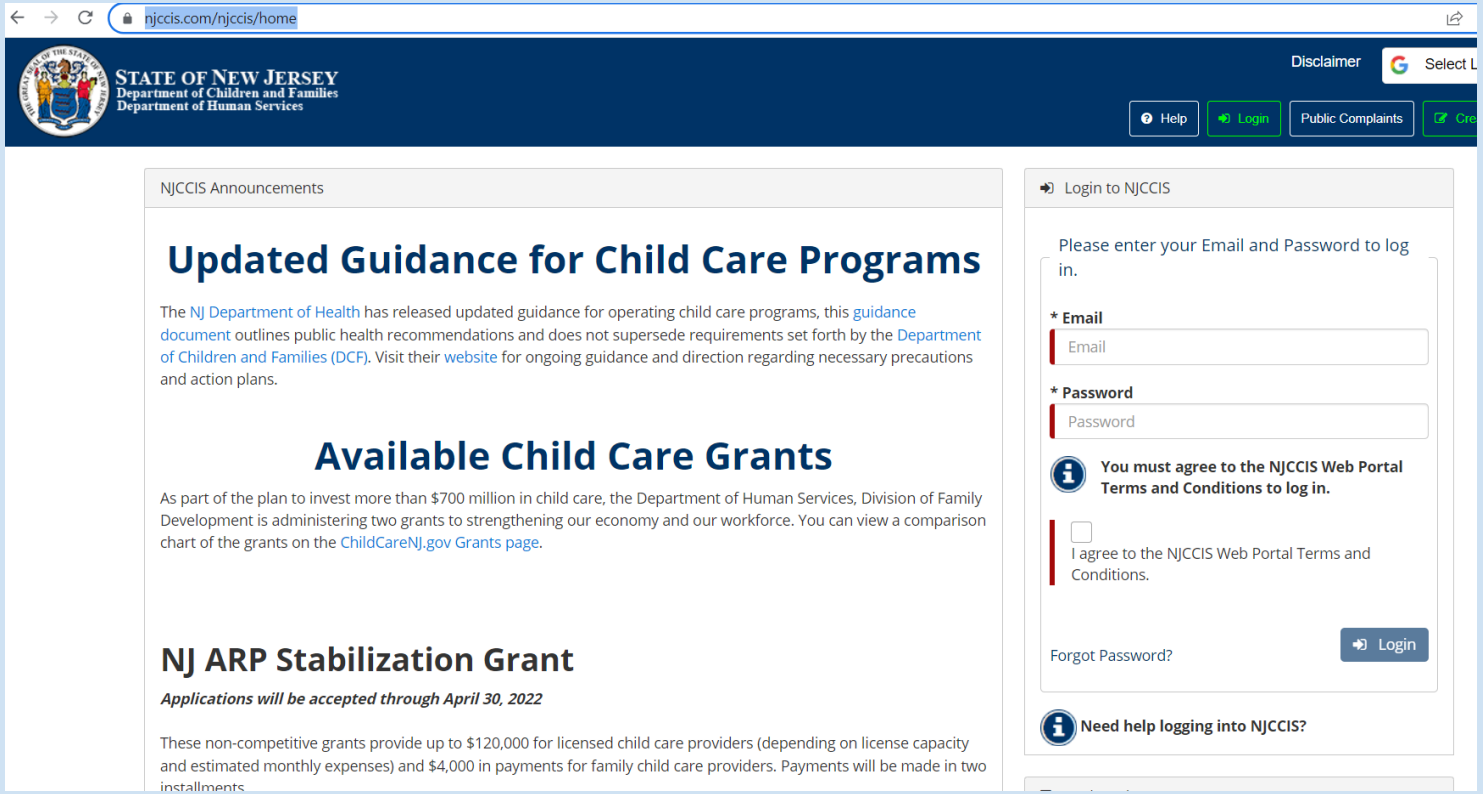
Go To NJCCIS

In order to log in to NJCCIS you need:

- Your email address associated with your NJCCIS account
- Your NJCCIS password



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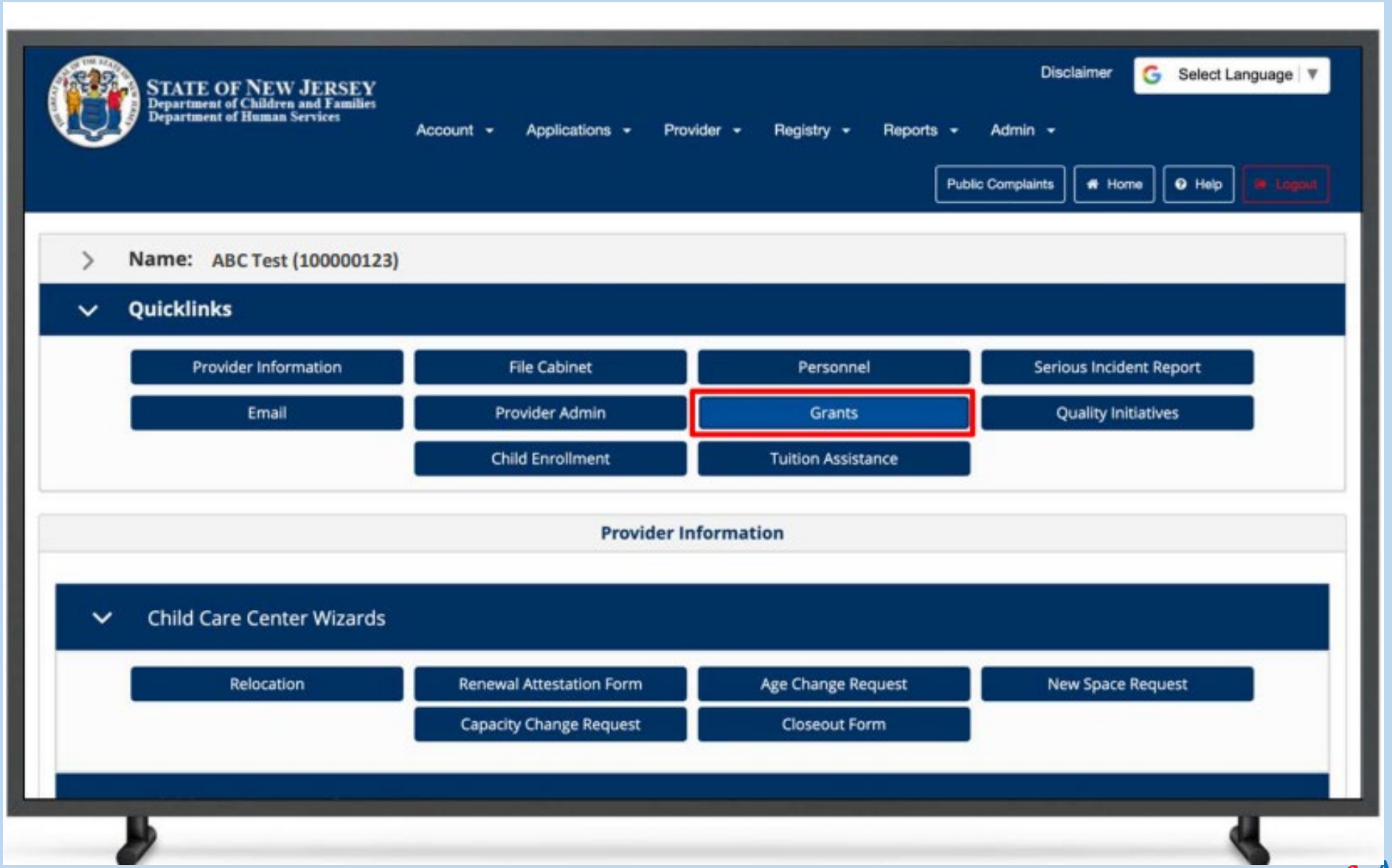

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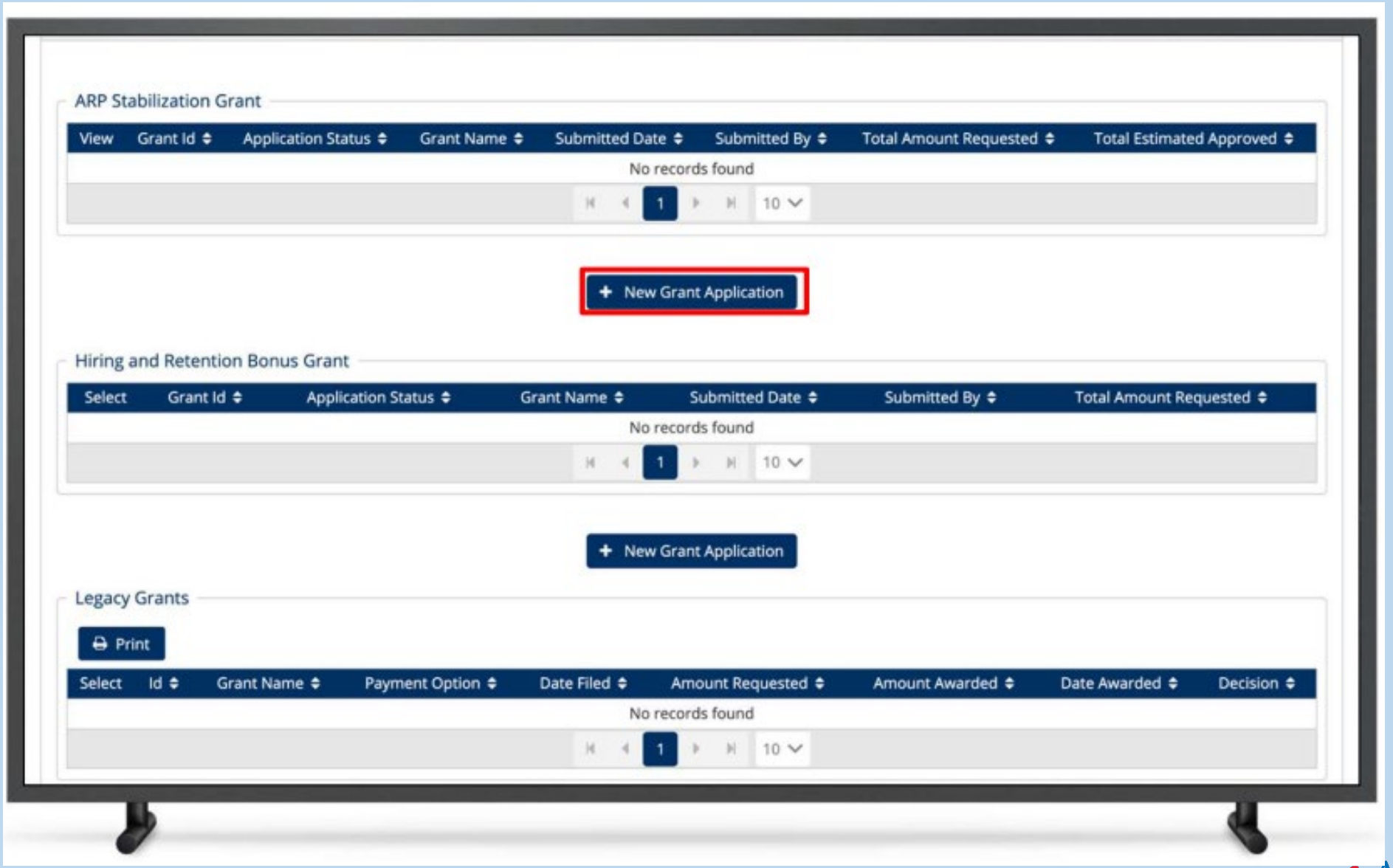

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Before You Get Started

- Program Information (e.g., NJCCIS ID and program type)
- Hours of Operation
- Enrollment Information
  - What is your total capacity by age group? Infants (0-17 months) Toddlers (18-36 months) Pre-School (3-5 years) School Age (over 5)
  - What is your total enrollment by age group? Infants (0-17 months) Toddlers (18-36 months) Pre-School (3-5 years) School Age (over 5)
  - What was your average enrollment by age in February 2020? Infants (0-17 months) Toddlers (18-36 months) Pre-School (3-5 years) School Age (over 5)
- Staffing Information Full & Part Time (Administrative, Support, Educator)

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Before You Get Started

- Current Estimated Monthly Expenses
  - Personnel costs, including payroll and salaries or similar compensation for an employee (including any sole proprietor or independent contractor), employee benefits, premium pay, or costs for non-teaching employee recruitment and retention.
  - Rent (including rent under a lease agreement) or payment on any mortgage obligation, utilities, facility maintenance or improvements, or insurance.
  - Personal protective equipment (PPE), cleaning and sanitization supplies and services, or training and professional development related to health and safety practices.
  - Purchases of or updates to equipment and supplies to respond to the COVID-19 public health emergency.
  - Goods and services necessary to maintain or resume child care services.
  - Mental health supports for employees.

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Before You Get Started

- Banking Information (bank account/routing number)

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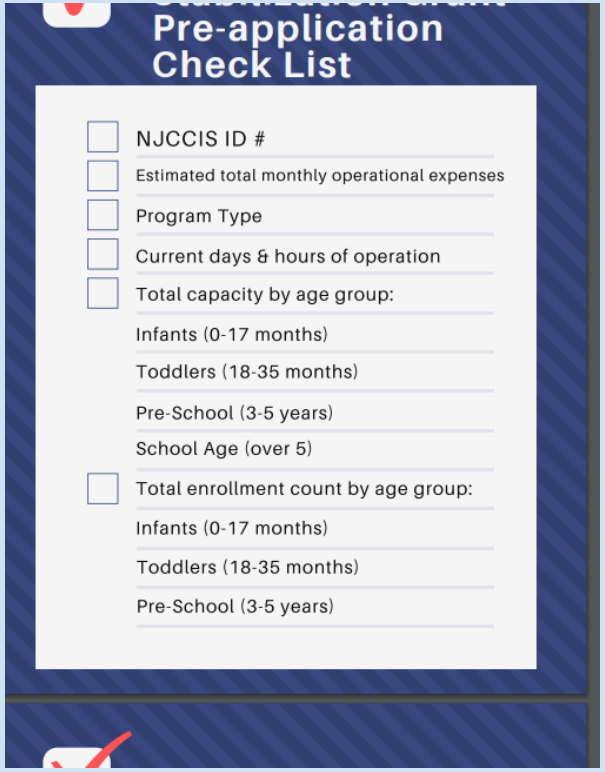
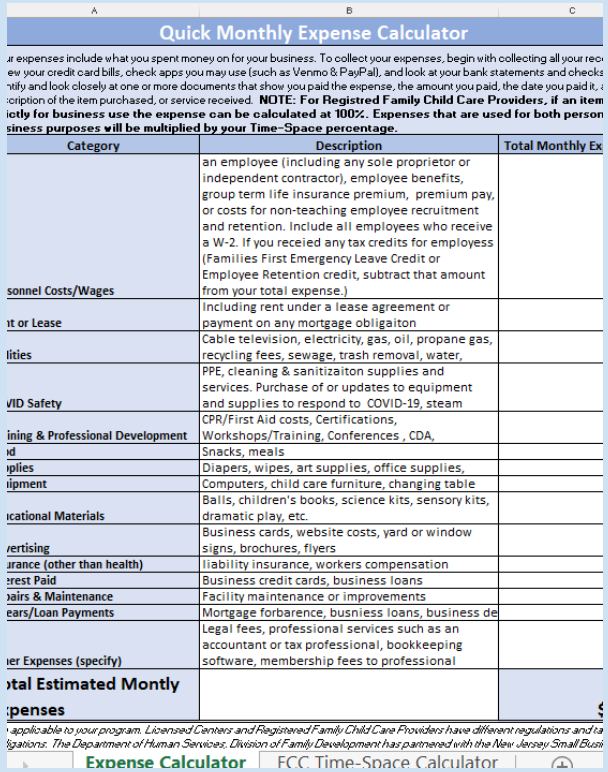
Handouts

- NJ ARP Application Check List
- Quick Expense Calculator
  - Time-Space Calculator for FCC Providers
- The Time-Space One Pager



Pre-application Check List

- [ ] NJCCIS ID #
- [ ] Estimated total monthly operational expenses
- [ ] Program Type
- [ ] Current days & hours of operation
- [ ] Total capacity by age group:
  - Infants (0-17 months)
  - Toddlers (18-35 months)
  - Pre-School (3-5 years)
  - School Age (over 5)
- [ ] Total enrollment count by age group:
  - Infants (0-17 months)
  - Toddlers (18-35 months)
  - Pre-School (3-5 years)

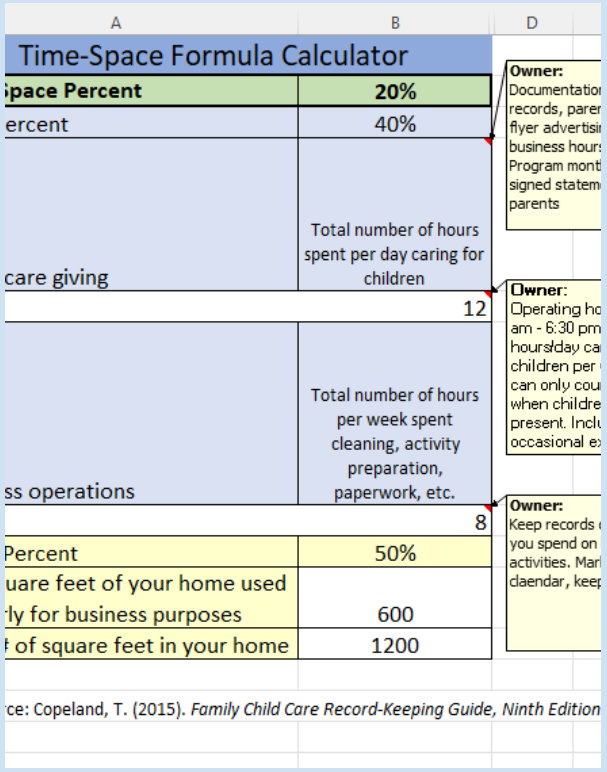


Quick Monthly Expense Calculator

Category	Description	Total Monthly Ex
sonnel Costs/Wages	an employee (including any sole proprietor or independent contractor), employee benefits, group term life insurance premium, premium pay, or costs for non-teaching employee recruitment and retention. Include all employees who receive a W-2. If you receied any tax credits for employess (Families First Emergency Leave Credit or Employee Retention credit, subtract that amount from your total expense.)	
t or Lease	Including rent under a lease agreement or payment on any mortgage obligaiton	
ities	Cable television, electricity, gas, oil, propane gas, recycling fees, sewage, trash removal, water,	
VID Safety	PPE, cleaning & sanitizaiton supplies and services. Purchase of or updates to equipment and supplies to respond to COVID-19, steam	
ining & Professional Development	CPR/First Aid costs, Certifications, Workshops/Training, Conferences , CDA,	
d	Snacks, meals	
plies	Diapers, wipes, art supplies, office supplies,	
ipment	Computers, child care furniture, changing table	
cational Materials	Balls, children's books, science kits, sensory kits, dramatic play, etc.	
ertising	Business cards, website costs, yard or window signs, brochures, flyers	
rance (other than health)	liability insurance, workers compensation	
rest Paid	Business credit cards, business loans	
airs & Maintenance	Facility maintenance or improvements	
ears/Loan Payments	Mortgage forbarence, busniess loans, business de	
er Expenses (specify)	Legal fees, professional services such as an accountant or tax professional, bookkeeping software, membership fees to professional	
tal Estimated Montly penses		

applicable to your program. Licensed Centers and Registered Family Child Care Providers have different regulations and ta
igations. The Department of Human Services, Division of Family Development has partnered with the New Jersey Small Busi

Expense Calculator | FCC Time-Space Calculator



Time-Space Formula Calculator

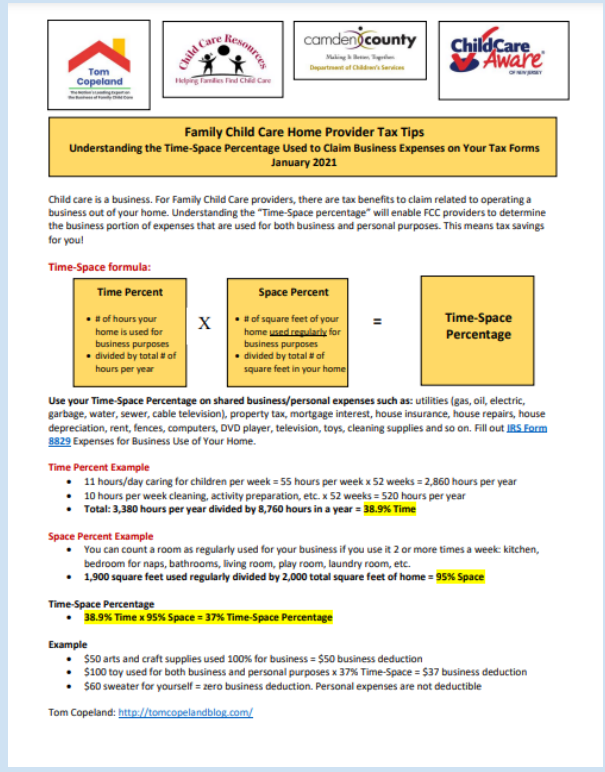
pace Percent	20%
ercent	40%
care giving	Total number of hours spent per day caring for children
	12
ss operations	Total number of hours per week spent cleaning, activity preparation, paperwork, etc.
	8
Percent	50%
uare feet of your home used ly for business purposes	600
of square feet in your home	1200

Owner: Documentatio records, parer flyer advertisi business hours Program monti signed statem parents

Owner: Operating ho am - 6:30 pm hours/day ca children per can only cou when childre present. Inclu occasional ex

Owner: Keep records you spend on activities. Mar claendar, keep

ce: Copeland, T. (2015). *Family Child Care Record-Keeping Guide, Ninth Edition*



Tom Copeland | Child Care Resources | camden county | ChildCare Aware

Family Child Care Home Provider Tax Tips
Understanding the Time-Space Percentage Used to Claim Business Expenses on Your Tax Forms
January 2021

Child care is a business. For Family Child Care providers, there are tax benefits to claim related to operating a business out of your home. Understanding the "Time-Space percentage" will enable FCC providers to determine the business portion of expenses that are used for both business and personal purposes. This means tax savings for you!

Time-Space formula:

Time Percent (# of hours your home is used for business purposes; divided by total # of hours per year) X Space Percent (# of square feet of your home used regularly for business purposes; divided by total # of square feet in your home) = Time-Space Percentage

Use your Time-Space Percentage on shared business/personal expenses such as: utilities (gas, oil, electric, garbage, water, sewer, cable television), property tax, mortgage interest, house insurance, house repairs, house depreciation, rent, fences, computers, DVD player, television, toys, cleaning supplies and so on. Fill out IRS Form 8829 Expenses for Business Use of Your Home.

Time Percent Example
- 11 hours/day caring for children per week = 55 hours per week x 52 weeks = 2,860 hours per year
- 10 hours per week cleaning, activity preparation, etc. x 52 weeks = 520 hours per year
- **Total: 3,380 hours per year divided by 8,760 hours in a year = 38.9% Time**

Space Percent Example
- You can count a room as regularly used for your business if you use it 2 or more times a week: kitchen, bedroom for naps, bathrooms, living room, play room, laundry room, etc.
- **1,900 square feet used regularly divided by 2,000 total square feet of home = 95% Space**

Time-Space Percentage
- **38.9% Time x 95% Space = 37% Time-Space Percentage**

Example
- $50 arts and craft supplies used 100% for business = $50 business deduction
- $100 toy used for both business and personal purposes x 37% Time-Space = $37 business deduction
- $60 sweater for yourself = zero business deduction. Personal expenses are not deductible

Tom Copeland: http://tomcopelandblog.com/

Accessing the Grant: Next Steps

You will go through a series of “clicks” before you launch the application:

- New Grant Application button
- ARP Stabilization Grant button
- Instruction Page
  - Take note or your NJCCIS ID #

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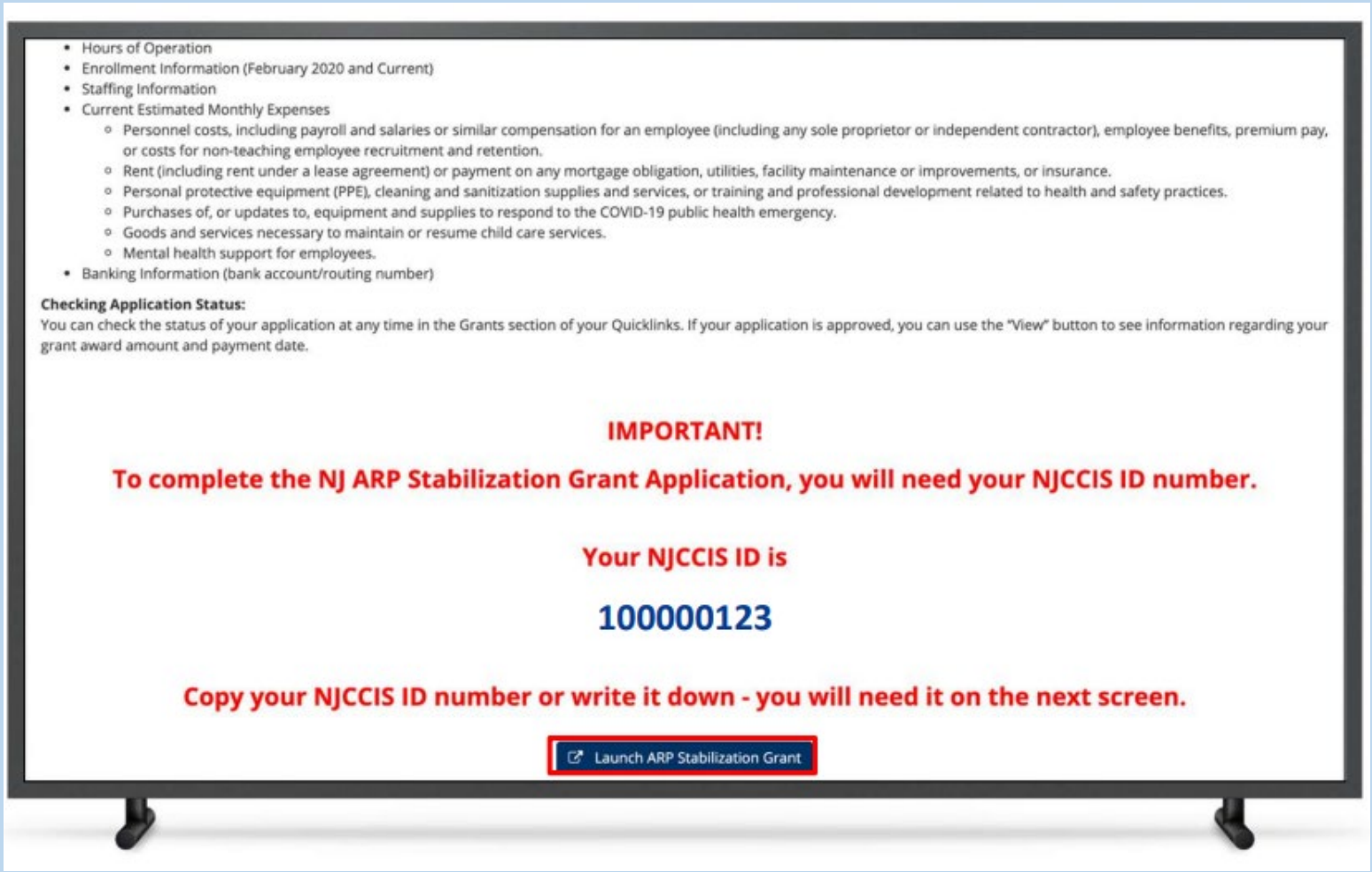
Before you click Launch ARP Stabilization Grant



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Accessing the Grant: Provider Verification

- Enter your NJCCIS ID #
  - Click search
  - Click Select Facility
  - Click Next

- You will need to validate your account. Be sure to access to your email

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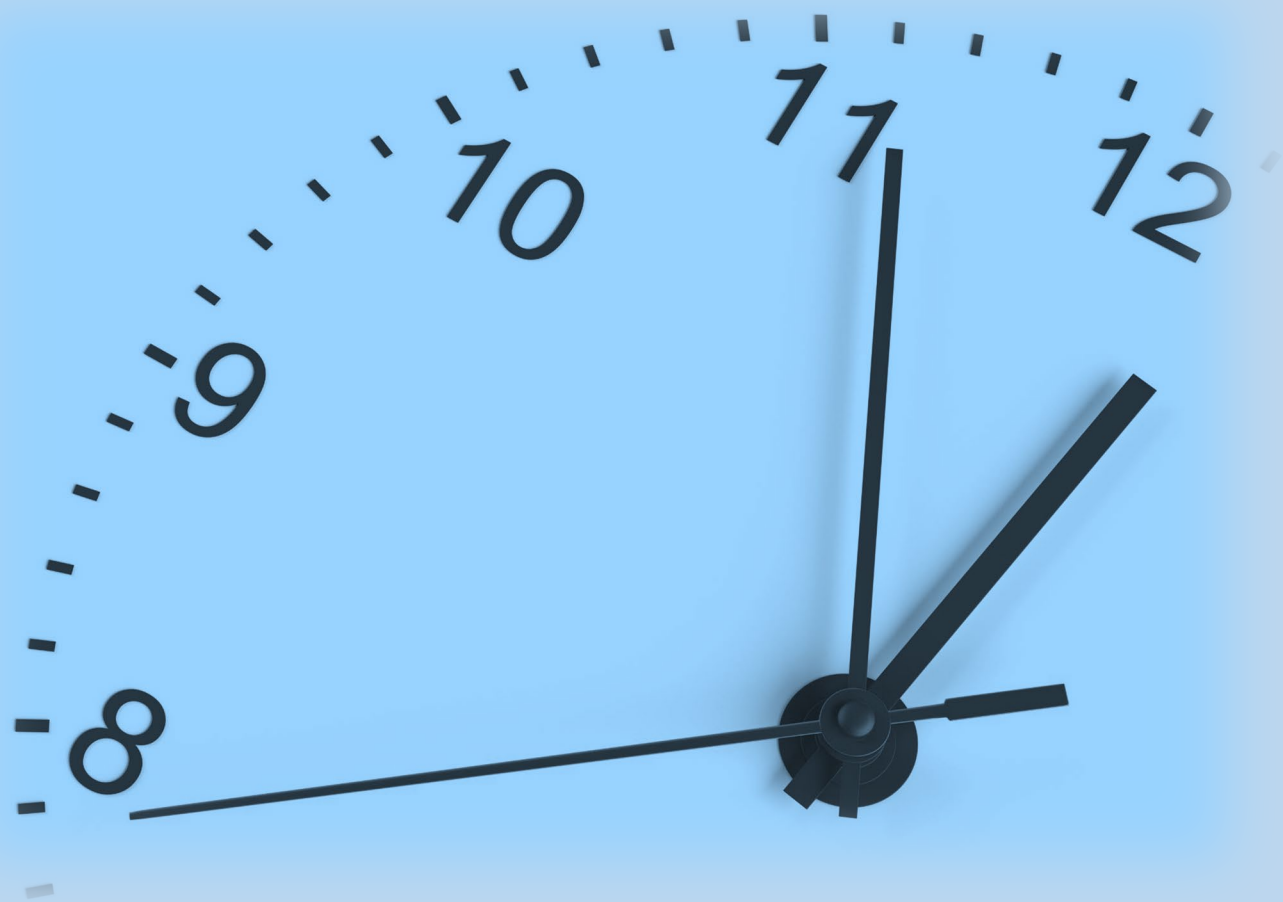

Completing the Application

NJ ARP Grant Eligibility

- To begin the grant application, click on

“Apply Now”

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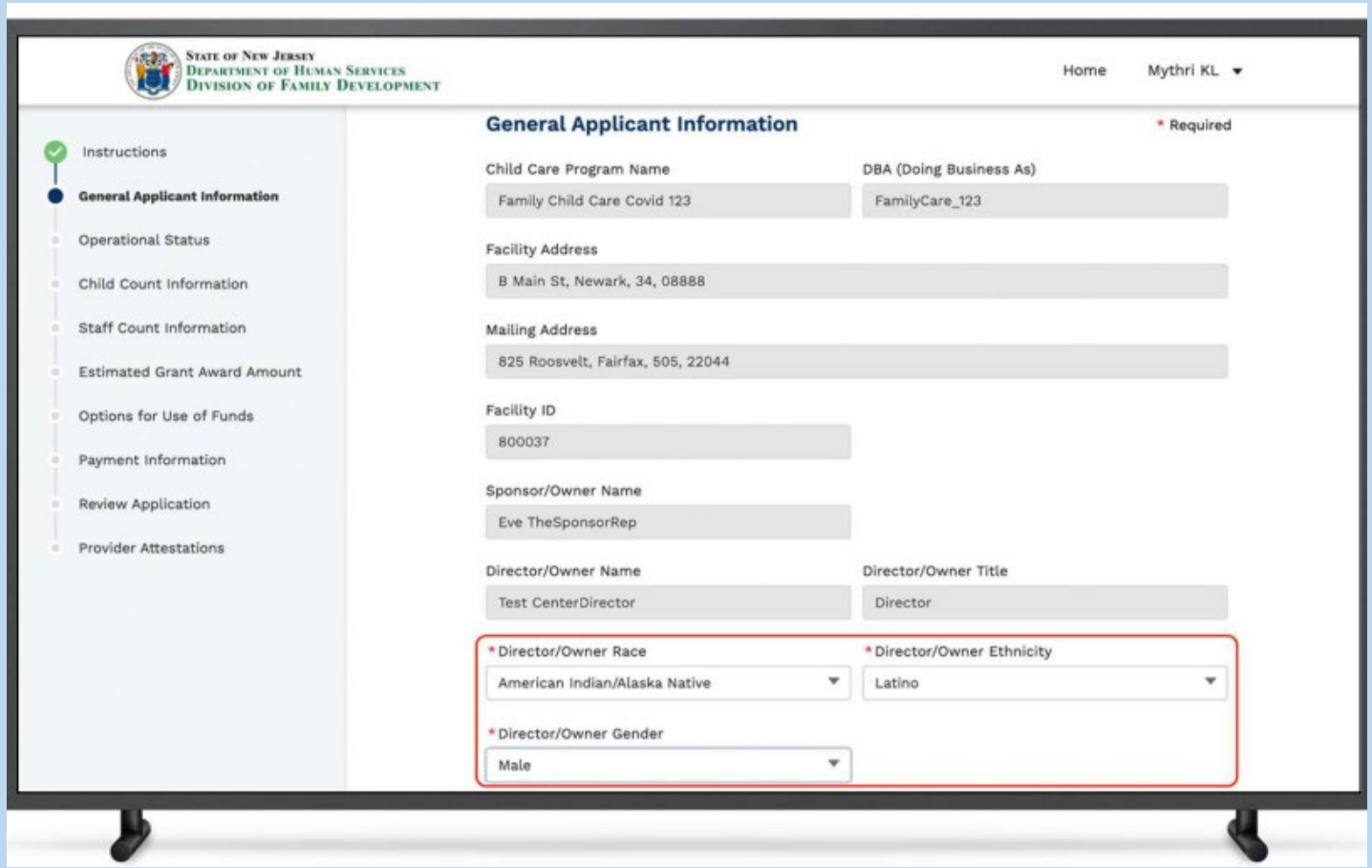
Completing the Application Step by Step: General Applicant Information



If any of the auto-populated information is incorrect, please contact DFD-ChildcareGrants@dhs.nj.gov.

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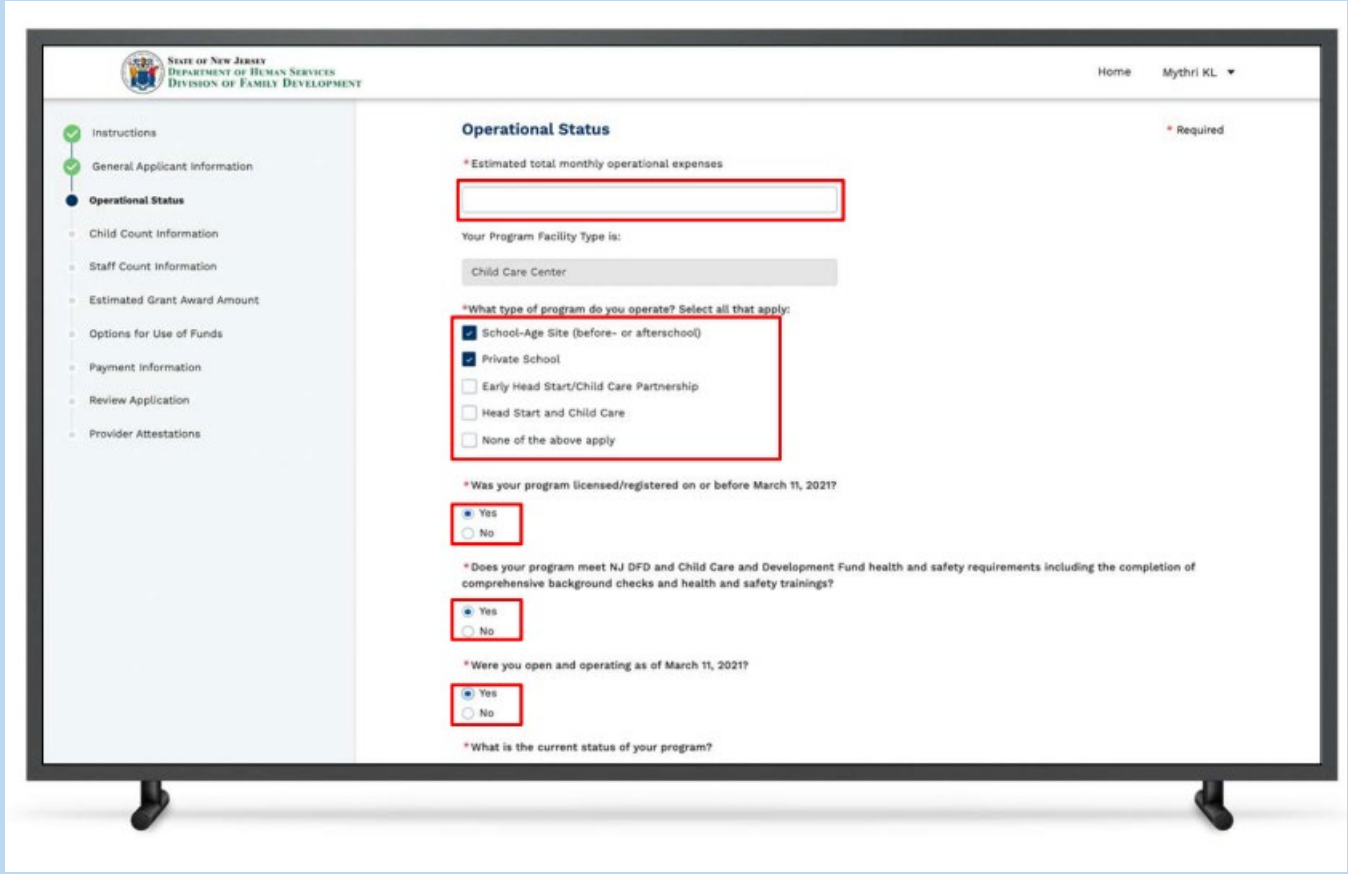
Completing the Application Step by Step: Operational Status



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Estimated total monthly operational expenses

Baseline Standard

- You have a receipt for every penny you spend on your business

Best Practice

- Mark your receipts
- Organize your receipts
- Track expenses in a spreadsheet
- Utilize child care business record keeping program

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Estimated total monthly operational expenses: What are expenses?

- Advertising
- Car/Vehicle
- Insurance (other than health)
- Bank charges
- Books
- Computer software
- Education and Training
- Telephone
- Employee Benefit Programs
- Wages
- Office expenses
- Rent of business property
- Repairs and maintenance
- Supplies
- Utilities
- Food
- Toys
- Cleaning supplies
- Legal Fees & Professional Services

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Estimated total monthly operational expenses: Where do I begin?

Your expenses include what you spent money on for your business. To collect your expenses, begin with collecting all your receipts, review your credit card bills, check apps you may use (such as Venmo & PayPal), and look at your bank statements and checks.

Identify and look closely at one or more documents that show you paid the expense, the amount you paid, the date you paid it, and a description of the item purchased, or service received.

The application is asking for an estimated monthly total, meaning, on average, how much do you spend in a month to operate your business.

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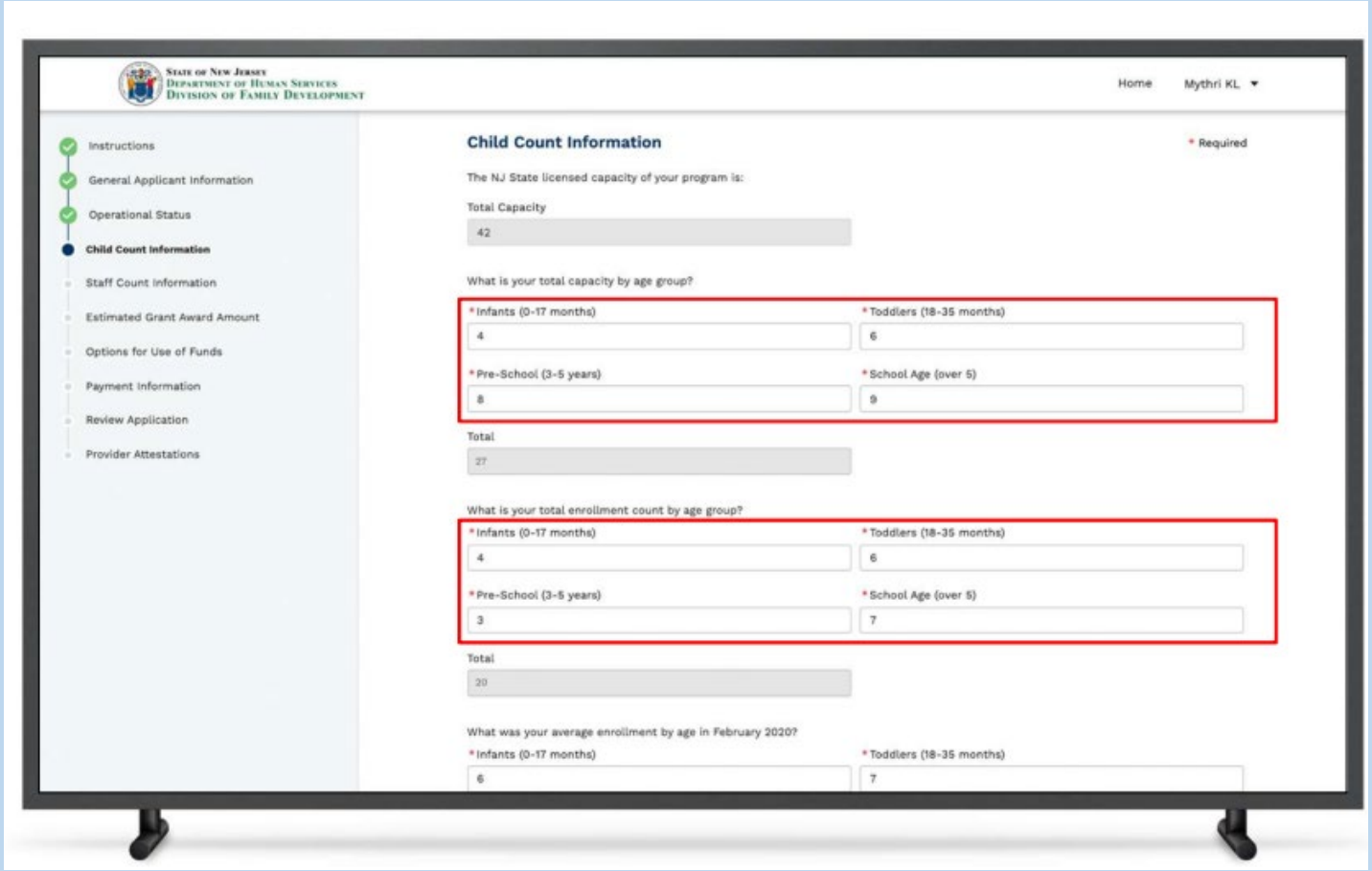
Completing the Application Step by Step: Child Count Information



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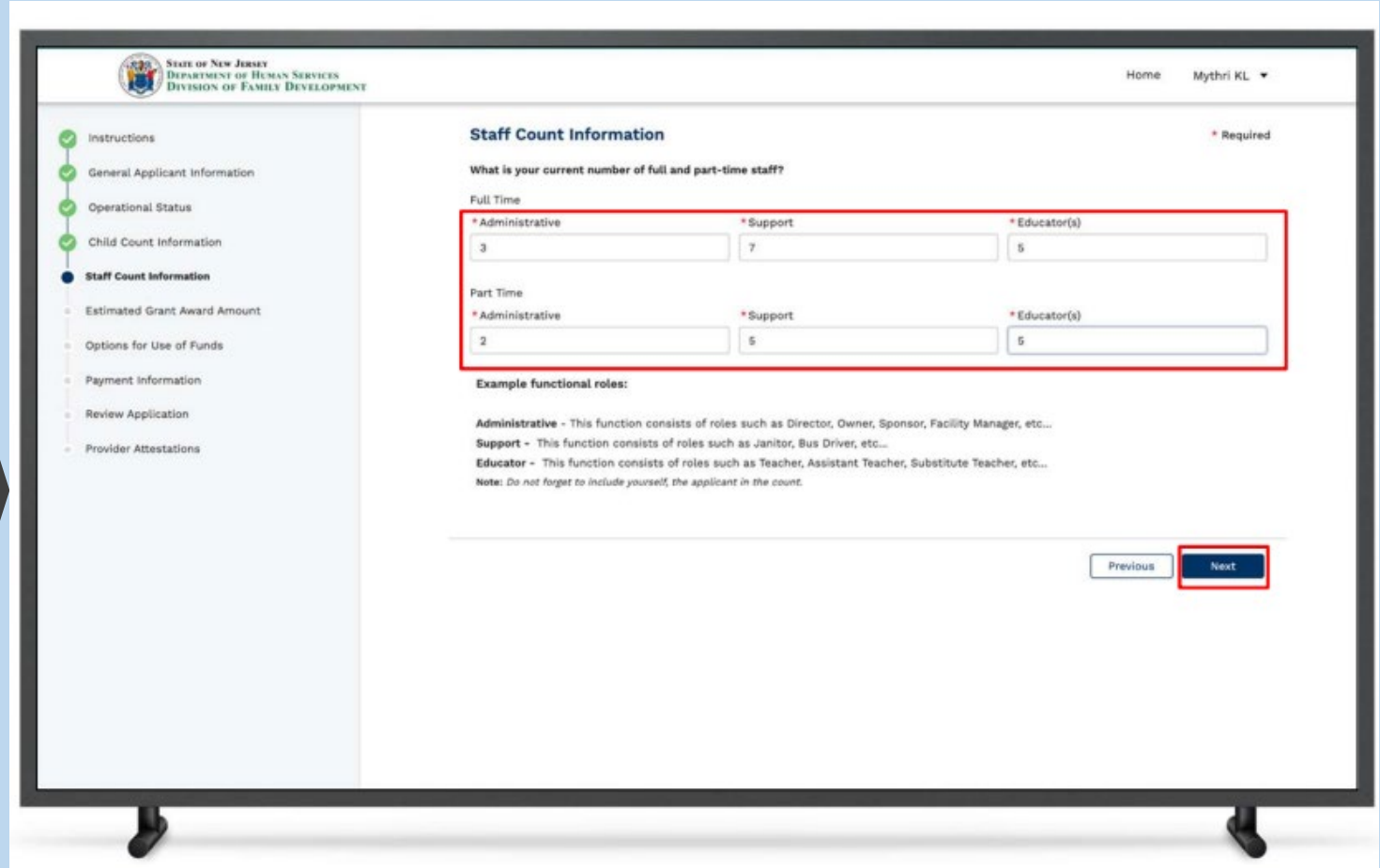
Completing the Application Step by Step: Staff Count Information



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Estimated Grant Award Amount

Licensed Child Care Centers

- These non-competitive grants provide up to $120,000 for licensed child care providers (depending on license capacity and estimated monthly expenses) Payments will be made in two installments.

Registered Family Child Care Providers

- These non-competitive grants provide up to $4,000 in payments for family child care providers. Payments will be made in two installments.

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Recertification process

To qualify for the second payment (grant balance) providers must remain in good standing and remain open and operating. 30 days before the 12-month recertification period, providers will receive an email to confirm that the information provided on the application has remained the same. Once recertified, payment will be issued within 30 days.

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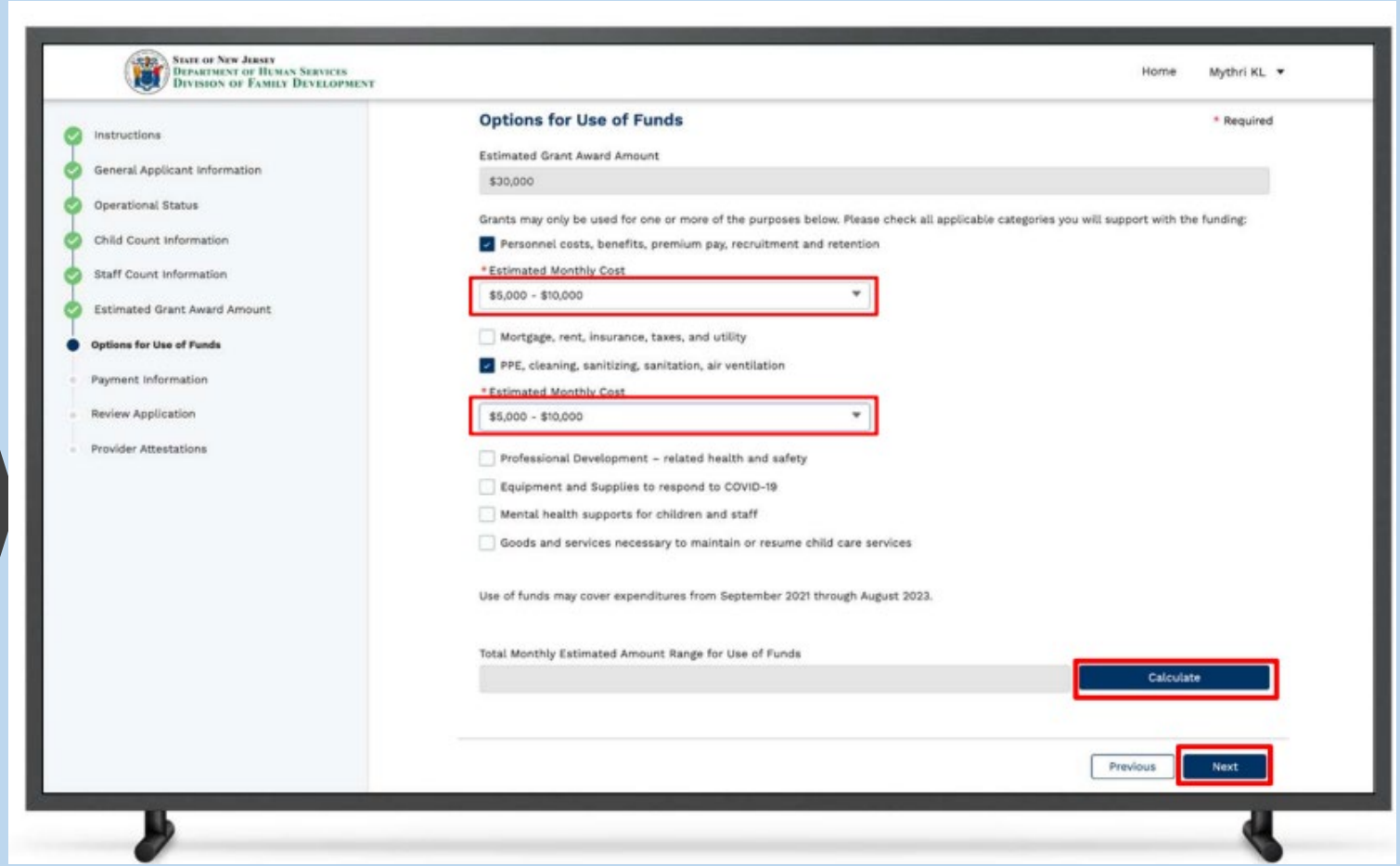
Completing the Application Step by Step: Options for Use of Funds



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Intentional Decision Making

- Assess & prioritize business needs
- Consider long-term investment ideas
- Plan your spending approach

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Personnel Costs: Opportunities & Considerations

- Increase staff pay & benefits
  - One-time pay differential
  - Bonus
- Pay substitutes
- Establish a retirement account
- Life Insurance

- NJAEYC: NJ Shared Resources Platform
- Get Covered NJ
- Vision
- Dental

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Handouts

Setting Up Retirement Plans

Family child care providers may be eligible to participate in a variety of retirement plans

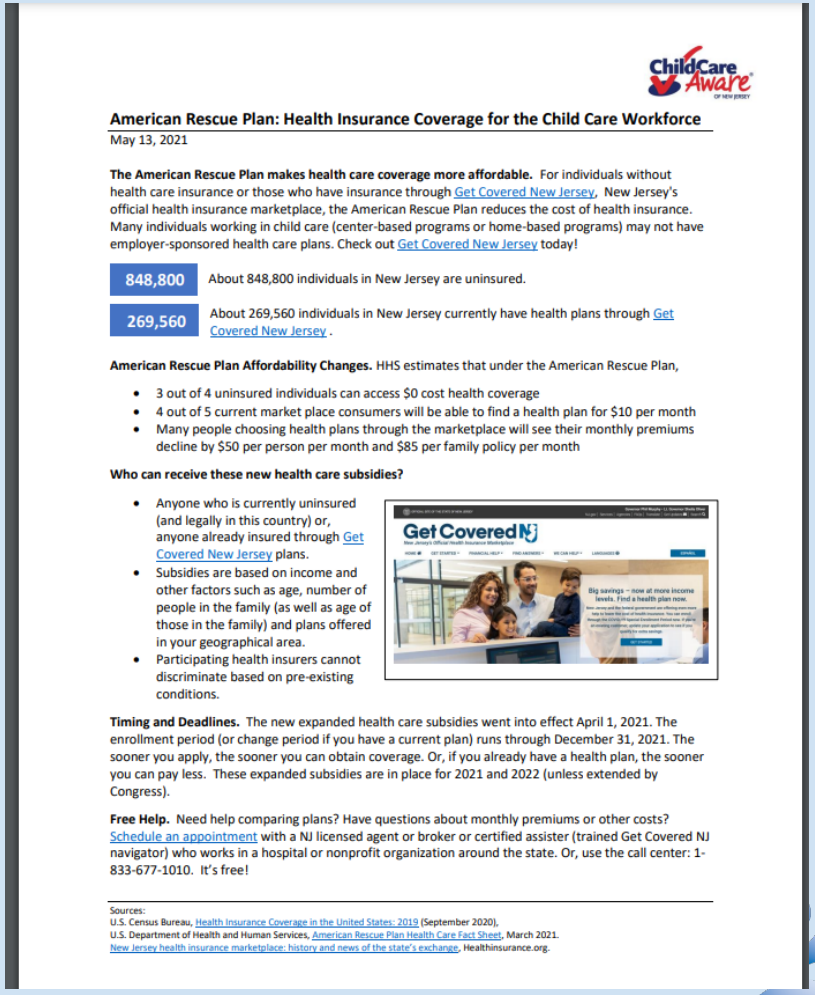
Plan options include:

- Regular IRAs
- Nondeductible IRAs
- Roth IRAs
- Simple IRAs Simplified
- Employee Pension Plans (SEP)
- Self-employed 401(k) Plan

To set up a retirement plan, you can contact a mutual fund company, broker, financial adviser, or bank.

How to find a broker?

- Local Chamber of Commerce Member Directory
- Your bank
- Word of mouth



ChildCare Aware® of New Jersey

American Rescue Plan: Health Insurance Coverage for the Child Care Workforce

May 13, 2021

The American Rescue Plan makes health care coverage more affordable. For individuals without health care insurance or those who have insurance through Get Covered New Jersey, New Jersey's official health insurance marketplace, the American Rescue Plan reduces the cost of health insurance. Many individuals working in child care (center-based programs or home-based programs) may not have employer-sponsored health care plans. Check out Get Covered New Jersey today!

848,800 About 848,800 individuals in New Jersey are uninsured.

269,560 About 269,560 individuals in New Jersey currently have health plans through Get Covered New Jersey .

American Rescue Plan Affordability Changes. HHS estimates that under the American Rescue Plan,

- 3 out of 4 uninsured individuals can access $0 cost health coverage
- 4 out of 5 current market place consumers will be able to find a health plan for $10 per month
- Many people choosing health plans through the marketplace will see their monthly premiums decline by $50 per person per month and $85 per family policy per month

Who can receive these new health care subsidies?

- Anyone who is currently uninsured (and legally in this country) or, anyone already insured through Get Covered New Jersey plans.
- Subsidies are based on income and other factors such as age, number of people in the family (as well as age of those in the family) and plans offered in your geographical area.
- Participating health insurers cannot discriminate based on pre-existing conditions.

Timing and Deadlines. The new expanded health care subsidies went into effect April 1, 2021. The enrollment period (or change period if you have a current plan) runs through December 31, 2021. The sooner you apply, the sooner you can obtain coverage. Or, if you already have a health plan, the sooner you can pay less. These expanded subsidies are in place for 2021 and 2022 (unless extended by Congress).

Free Help. Need help comparing plans? Have questions about monthly premiums or other costs? Schedule an appointment with a NJ licensed agent or broker or certified assister (trained Get Covered NJ navigator) who works in a hospital or nonprofit organization around the state. Or, use the call center: 1-833-677-1010. It's free!

Sources:
U.S. Census Bureau, Health Insurance Coverage in the United States: 2019 (September 2020).
U.S. Department of Health and Human Services, American Rescue Plan Health Care Fact Sheet, March 2021.
New Jersey health insurance marketplace: history and news of the state's exchange, Healthinsurance.org.

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Operational Costs

- Absolving arrears
- Utilities
- Rent/Mortgage Payments
- Business Loans
- Marketing your program
- Consider opportunities for growth

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Maintaining a Safe & Healthy Environment

- Awning for outdoor waiting areas
- Replace or upgrade water or sand areas
- Touch free garbage bins
- Air quality improvement
- Water quality improvement

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Professional Development

- Align with performance goals
- Contributes to career progression
- Adequate number of staff CPR/First Aid Certified
- Supports for your Emergency Preparedness Plan
- National Association for Family Child Care (NAFCC)
- National Association for the Education of Young Children

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Equipment & Supplies to respond to COVID-19

- PPE
- Cleaning & Sanitizing
- Touchless options

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Mental Health Supports for Children & Staff

- Employee Assistance Programs (EAP)
- Partnerships with community providers

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Goods & Services

- Materials and supplies align with quality improvement goals
  - Grow NJ Kids Standards
  - NAEYC Accreditation
- Investments in developing social & emotional competencies

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Consider

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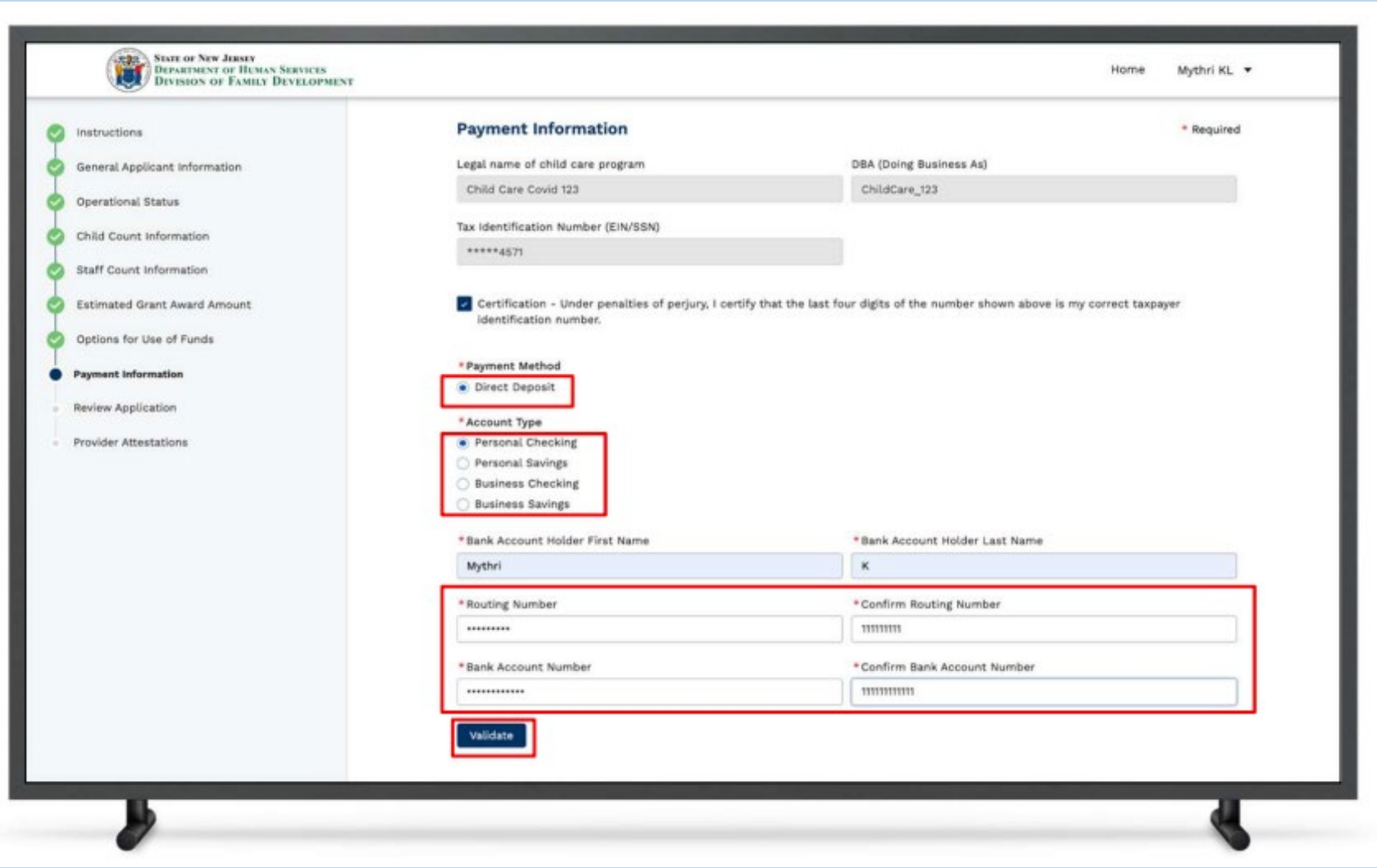
Finishing the Application



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Final Steps

- Review the application for accuracy
- Attestation
  - Select acknowledge terms
    - SUBMIT

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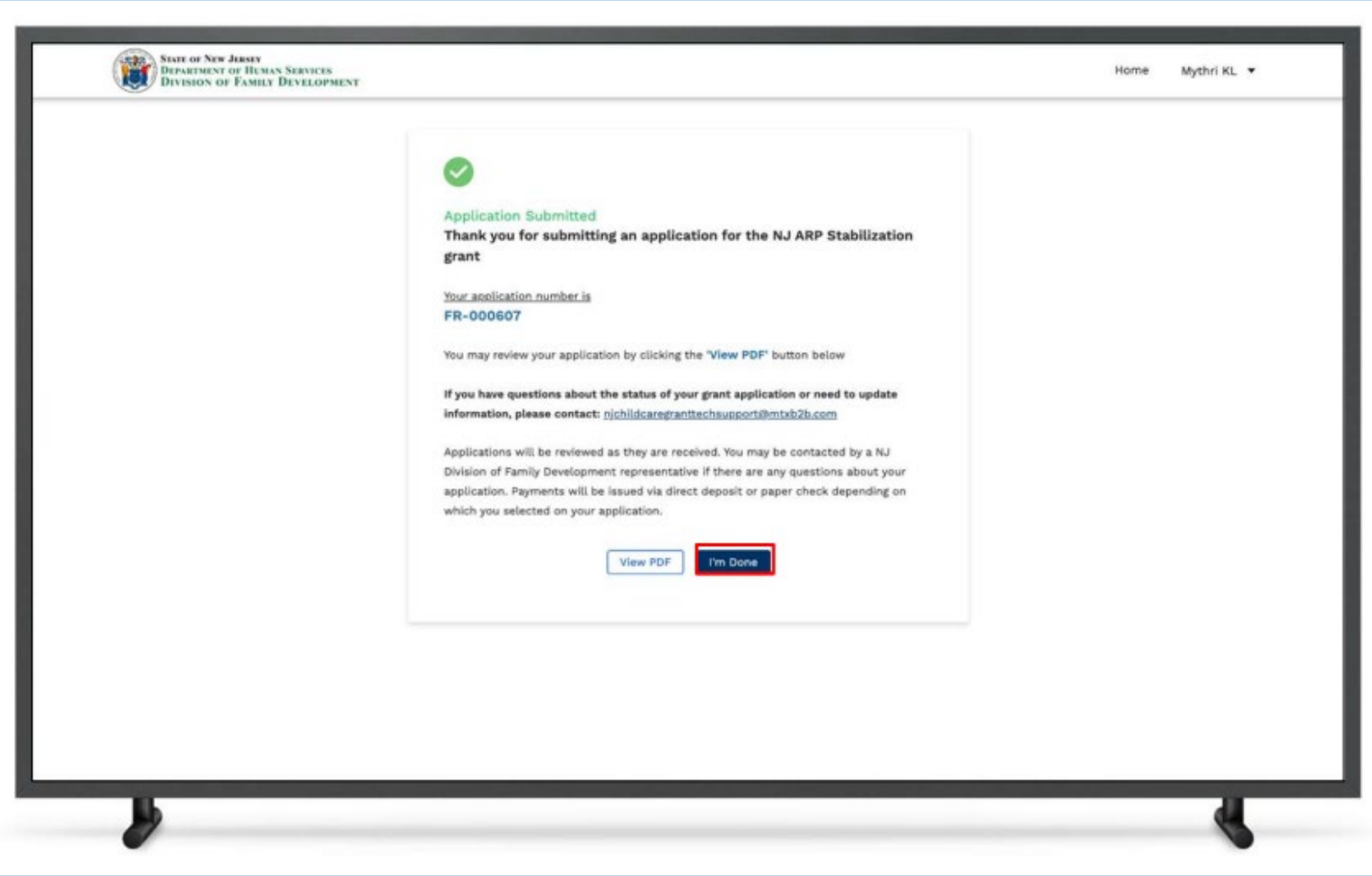
Download a PDF version of your application



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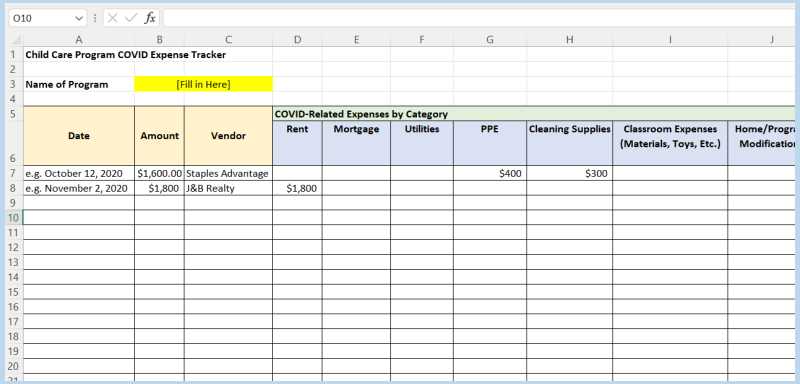
From Paper to Practice

Track your expenses

- Save all your receipts
  - Name of store
  - Date of purchase
  - Amount paid for each item
  - FCC-business portion of each item
  - Description of each item
  - Method of payment

- Update policies & procedures
- Identify additional resources available
- Follow up with implementing best practices
- Identify and track additional needs

Handout:



	A	B	C	D	E	F	G	H	I	J
1	Child Care Program COVID Expense Tracker									
2										
3	Name of Program	[Fill in Here]								
4										
5				COVID-Related Expenses by Category						
6	Date	Amount	Vendor	Rent	Mortgage	Utilities	PPE	Cleaning Supplies	Classroom Expenses (Materials, Toys, Etc.)	Home/Progr Modificatio
7	e.g. October 12, 2020	$1,600.00	Staples Advantage				$400	$300		
8	e.g. November 2, 2020	$1,800	J&B Realty	$1,800						
9										
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Important Contact Information

For NJCCIS account questions, including questions about passwords, contact:
Email: NJCallCenter@e-tcc.com
Phone: 1-800-332-6512

For specific questions about the NJ ARP Stabilization Grant application, contact:
Email: njchildcaregranttechsupport@mtxb2b.com
Phone: 1-855-590-2478

For questions about policies, grant eligibility requirements or if you need technical assistance with estimating your monthly expenses, contact:
Email: DFD-ChildCareGrants@dhs.nj.gov
Phone: 1-609-588-2300

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Important Contacts

- Advocates for Children of New Jersey
- New Jersey Association for the Education of Young Children
- National Association for the Education of Young Children
- National Association for Family Child Care
- Child Care Aware of America
- Child Care Aware of New Jersey

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Resources, Tips, & Tools

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Handouts

- NJ ARP Stabilization Grant Application Documentation Check List
- Quick Expense Calculator
- FCC Time-Space One-Pager
- Opening a Retirement Plan
- American Rescue Plan: Health Insurance Coverage for the Child Care Workforce
- COVID-19 Expense Tracker Template

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Audit & Monitoring: Being Prepared

The Department of Human Services, Division of Family Development has partnered with the New Jersey Small Business Development Centers (NJSBDC) to offer training and technical assistance on completing the financial section of the NJ ARP Stabilization Grant application. This one-on-one support is open to all providers. To register for this free, confidential business counseling – visit the NJSBDC website. You do not need to participate in this counseling to be eligible for, or receive, grant funds.

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Audit & Monitoring: Being Prepared

General:

- How can I set up a record keeping system

Licensed Child Care Centers:

- Child Care Aware of New Jersey Child Care Center Business Support
- Basic Bookkeeping

Registered Family Child Care Providers

- Child Care Aware of New Jersey Family Child Care Home Provider Business Support
- Child Care Aware of New Jersey COVID-19 Expense Tracker Template
- Tom Copeland Top Three Record Keeping Tips for 2021

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Taxes

Licensed Child Care Centers:

How Does Relief Funding Affect Your Taxes

Registered Family Child Care Providers:

Home Grown Preparing for the 2021 Tax Season

Child Care Aware of New Jersey FCC Tax Tips IRS Schedule C

Child Care Aware of New Jersey FCC Tax Tips IRS Form 8829

Child Care Aware of New Jersey FCC Time-Space Percentage

How to Find, Choose and Work with a Tax Professional

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Emergency Rescue Mortgage Assistance (ERMA)

PROGRAM OVERVIEW:

- Up to $35,000 per household for expenses which may include:
  - Mortgage reinstatement
  - Escrow shortages
  - Delinquent property taxes
  - Municipal or property tax liens
  - Mortgage payments, including principal, interest, taxes, and homeowner's insurance

ELIGIBILITY:

- To qualify for assistance, a homeowner must:
  - Own and occupy an eligible one- to four- unit primary residence
  - Have experienced a COVID-19 related financial hardship, and have been unable to remain current on mortgage payments
  - Meet household income limits
  - Have been current on mortgage and property taxes as of January 2020

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Next Steps: Small Groups

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Q&A

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Thank you

ACNJ and its representatives are not rendering legal, tax, or other professional advice. ACNJ and its representatives are not acting as your financial planner, advisor, or attorney. Any answers provided below are broad and may not apply to you. Furthermore, it is always advised that you consult a professional to represent you and your individual situation. You can use grant funds to pay for professional services.

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