



## PHMC COVID-19 BUSINESS SUPPORT

### FREQUENTLY ASKED QUESTIONS

Updated 4/27/20

#### **Closure and Reopening**

Providers with questions around program operations specific to DHS, OCDEL, PreK Counts, Head Start, school districts, etc.) should continue to monitor information directly from the source. Please visit <https://www.pakeys.org/coronavirus/>

**Providers are concerned about implementing new practices once re-opening (e.g., taking a child's temperature four times a day); and furthermore, they are worried about how new measures and policies may impact their current and future STARS rating. Any clarity surrounding this?**

Currently, information pertaining to reopening and other program operations are not available, considering the impact of evolving local and statewide guidance. We anticipate OCDEL will take the lead on statewide reopening policies and procedures for licensed child care facilities and know that OCDEL is aware of these questions. We are not aware of any anticipated changes to STARS standards. Please continue to monitor OCDEL announcements at <https://www.pakeys.org/coronavirus/>

**I am a provider that provides childcare services to parents who are considered essential workers. Currently, my center closed. Where can I obtain information about the waiver to reopen to provide care for those children?**

OCDEL has released an announcement for Philadelphia providers concerning COVID-19 and operational guidance, including information regarding the waiver for providers who serve the children of essential workers. This announcement can be found by clicking the link: [https://myemail.constantcontact.com/Updates-from-the-Office-of-Child-Development-and-Early-Learning-during-COVID-19.html?soid=1112117859299&aid=h2u8QUeGU\\_o](https://myemail.constantcontact.com/Updates-from-the-Office-of-Child-Development-and-Early-Learning-during-COVID-19.html?soid=1112117859299&aid=h2u8QUeGU_o). The waiver application can be found at <https://www.pakeys.org/ece-coronavirus-resources/>.

#### **Operations**

**Are providers receiving grace periods or waivers on the required 180 days of service for Head Start, Pre K Counts, PHLpreK?**

Providers are not being held to the required 180 days however encouraged to operate as many days as they're able.

**Are programs receiving CCW required to continue to pay staff during the shutdown?**

No, even with subsidy payments continuing to be made, providers are not required to pay staff salaries. Providers can lay off staff (have them collect unemployment) and still receive subsidy payments through May 30th.

**How are the uncollected co-pays going to be handled?**

We are still awaiting final guidance from OCDEL.

## **Grants**

**PLEASE BE AWARE: The Philadelphia COVID-19 Micro Enterprise grant is no longer accepting applications.**

**What are grants currently available? What are the similarities and differences between the grants and loans being offered during the COVID-19 pandemic?**

We have drafted a comparison of local, state and federal opportunities. This document is frequently updated on our website. Please visit [COVID-19 BUSINESS SUPPORT](#) for the most update-to-date document.

**Do the available grants have deadlines and/or budget caps?**

Depending on the type of grant you are applying for there may be a deadline and/or a budget cap. Please view the document COVID-19 Loan and Grant Comparison at [COVID-19 BUSINESS SUPPORT](#) to see available grants.

**Will I be able to qualify for grants if I still owe taxes?**

Considering the financial impact of the COVID-19 pandemic, any funding that you can receive may be critical for the survival of your early childcare business and should not be predicated on your tax bill to the IRS. Furthermore, you do not need to contact the IRS to be approved for any other program including SBA or Reinvestment Fund.

However, the Philadelphia COVID-19 Small Business Relief Fund grant application requires that applicants, at least, be on a payment agreement if you owe taxes to the City of Philadelphia. If you are on a payment agreement, your application will be considered for funding.

## **Small Business Association (SBA) LOANS**

**PLEASE BE AWARE: The SBA resumed accepting Paycheck Protection Program applications from participating lenders on Monday, April 27, 2020 at 10:30 am EDT. If you have already applied, contact your lender to determine where your application is in process. SBA is unable to accept new applications at this time for the Economic Injury Disaster Loan (EIDL)-COVID-19 related assistance program (including EIDL Advances) based on available appropriations funding. Applicants who have already submitted their applications will continue to be processed on a first-come, first-served basis.**

**What loans are being offered by the SBA?**

The SBA is offering the [Economic Injury Disaster Loan program](#) and [Paycheck Protection Program](#).

**What are the similarities and differences between the grants and loans being offered during the COVID-19 pandemic?**

We have drafted a comparison of local, state and federal opportunities. Please view the document COVID-19 Loan and Grant Comparison at [COVID-19 BUSINESS SUPPORT](#).

**I want to apply for the Payroll Protection Program (PPP). When applying should I only ask for financial assistance for my current employee(s) or include laid-off staff as well?**

It would be proactive to request financial help for both positions. The Payroll Protection Program (PPP) was designed to help bring workers who may have already been laid off back onto payrolls. But, it depends on if you were in business between February 15, 2019 – June 30, 2019. Your max loan is equal to 250 percent of your average monthly payroll costs

during that time period. So, you should consider applying for the PPP and let the SBA determine the size of the loan based on the time period in 2019.

**Regarding the Payroll Protection Program, can I apply for the payroll portion if I pay my employees in cash?**

Yes, you can apply for the PPP even if you pay them in cash. Cash payments or compensation are considered eligible for payroll costs. "Compensation (salary, wage, commission, or similar compensation, payment of cash tip or equivalent)."

**Regarding the Payroll Protection Program, can I request funds for myself if I do not draw an actual paycheck or have documentation?**

You can apply as an Owner as long as your compensation wasn't over \$100,000 during February 15, 2019 – June 30, 2019. Your max loan is equal to 250 percent of your average monthly payroll costs during that time period.

**Tracking losses and saving money while closed:**

**Can you recommend an accounting tool to record revenue and business expenses?**

When considering a tool to use, consider a tool that can provide both efficiency and effectiveness for any early childhood provider. Choose a program that fits your needs. You need a program that can grow with you, as your business grows. One available FREE system is Wave Accounting. It can be found at [www.waveapps.com](http://www.waveapps.com). Wave includes everything you need to run your early childhood education program and it's built to accept parent payments, track expenses and run payroll.