

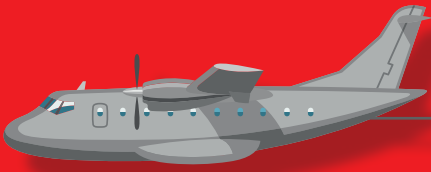


**Child Care Funding Guide  
for FEMA Assistance**

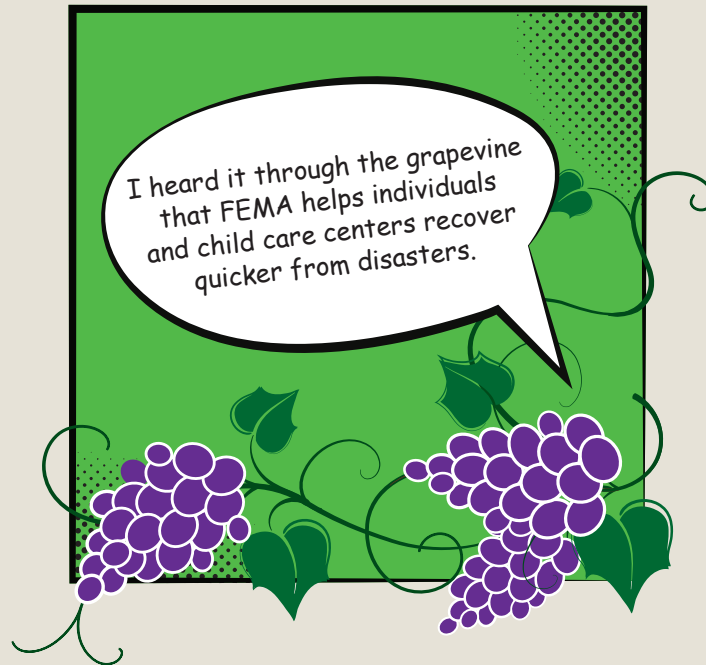


**Save the Children**

**Child Care**  
associates



FEMA HELPS PEOPLE RECOVER QUICKER AFTER  
CRISES AND DISASTERS. **CALL 1-800-621-FEMA**



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# ABOUT THIS GUIDE



**Save the Children**

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This guide provides a simple road map to assist child care business owners in applying for disaster assistance from the Federal Emergency Management Agency (FEMA) or the Small Business Administration (SBA) after a disaster is declared.

## WHAT IS DISASTER DECLARATION?



Chapter 418 of the Texas Government Code established the Governor's powers and duties required for emergency management. The Governor is responsible for the dangers to the state and people caused by disasters. Using an Executive Order or Proclamation, the Governor may declare a "State of Disaster" if the Governor finds a disaster has occurred or that the occurrence or threat of disaster is imminent.

Click the link for [State Disaster Declarations](#) or click the [Presidential Disaster Declarations](#) link to find if one has been issued for your state. Additionally, you can go to your county's website to view local disaster declarations.

*Please be advised that this document contains messages that originated from external sources. Please use proper judgment and caution when opening attachments, clicking links, or responding to this communication.*

*This guide references the state of Texas approach but is applicable to all Child Care in the U.S.*

# WHO QUALIFIES FOR FEDERAL ASSISTANCE?

There are four potential paths for child care business owners and qualified applicants to consider when applying for disaster recovery FEMA assistance:

## 1. Are you a private non-profit (PNP) entity?

PNPs are classified in accordance with Internal Revenue Service (IRS) and State guidelines. PNPs begin by contacting FEMA to register and begin the application process, identifying as a PNP for processing purposes.

- Remember, the person assisting you will walk you step-by-step through the application detailing all documentation requirements.
- PNP processing will include collecting/assessing damage impacts via an Exploratory Call within 7-14 days of your application being assigned to a representative.
- Document impact details with a written description and photos. This will be used for your Recovery Scoping Meeting and to create a Project Development Plan to complete your application. This plan will include weekly status updates and deadlines you must meet.
- During this process, PNPs will need to apply for an SBA loan and submit applicable insurance claims during the application process.
- If you have previously applied for federal funding (i.e. Paycheck Protection Program) you will automatically receive an email invitation to modify your loan. The IRS has requested that applicants please wait to receive the invitation and not make inquiry if this is applicable.


**Call FEMA**

Toll-free at 1-800-621-FEMA (1-800-621-3362) to register and apply for assistance or check your application status.



**Smartphone Application**

Help After a Disaster: FEMA Individual Assistance Can Help You Recover | [FEMA.gov](https://www.fema.gov)




**Apply to FEMA in Person**

Find your nearest location at [DRC Locator \(fema.gov\)](https://www.fema.gov)



**Online**

[How to Set Up a FEMA Online Account](https://www.fema.gov)



## PRIVATE NON-PROFIT DISASTER ASSISTANCE STEPS



Continued on PAGE 3

## 2. Are you a for-profit (FP) entity?

As a rule, FEMA does not provide funding to the private sector (FP entities). However, individuals who own FP businesses and live at the same property as their business are qualified applicants. Under these circumstances, FEMA will refer these individuals to the Small Business Administration (SBA) for evaluation. FP child care business owners will also be referred to the SBA to be considered for low interest loans. There are two (2) decision matrices (pages 8-9) that are designed to allow you to see the process flows you will be going through.

**Check them out!**



### TIP #1 Do You Have Child Care Business Insurance?



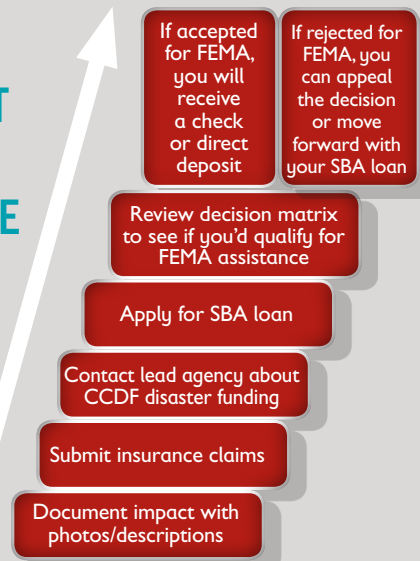
#### Take pictures of damages

Contact your insurance carrier to file a claim. If you are leasing child care business space, ensure that your lease owner has contacted their insurance carrier.

FEMA cannot provide Public Assistance funding that duplicates insurance proceeds. Consequently, FEMA reduces eligible costs by the amount of:

1. Actual insurance proceeds, if known; or
2. Anticipated insurance proceeds based on the Applicant's insurance policy. If the amount of actual insurance proceeds is unknown, FEMA subsequently adjusts the eligible costs based on the actual amount of insurance proceeds the Applicant receives.
3. Submit three contractor quotes when submitting cost estimates.

### FOR PROFIT DISASTER ASSISTANCE STEPS



### 3. Emergency Child Care: Disaster Plan for State and Tribal Service Areas Child Care Development Fund (CCDF) and/or Reimbursement through FEMA's Public Assistance (PA)

As a child care provider, you can work with your Lead Agency to develop disaster plans in advance of emergencies happening and to ensure you are receiving all possible disaster recovery support for an event.

FEMA works in partnership with states that have been affected by disaster(s) to develop [Statewide Disaster Plans for Child Care](#). These are disaster plans that adapt procedures for implementing disaster assistance and program delivery. There are guidelines for the continuation of child care subsidies and services which include the provision of emergency and temporary child care services during a disaster, and temporary operating standards for child care after a disaster. State, territory, and tribal Lead Agencies have broad flexibility to operate the Child Care Development Fund (CCDF)



program and have a number of options to adapt policies to maintain continuity of services for families affected by a disaster. This flexibility includes; eligibility criteria, services to impacted families, or use funds for supply building grants for minor repairs. Contact your Lead Agency about how to access these funds.

If your facility is able to remain open and provide child care services to families as part of emergency sheltering, your state, local or tribal government may be able to pay for your services by accessing the Public Assistance (PA) grant program. This includes reimbursement for the cost to provide child care services and for the facility and its operations (e.g., labor costs, supplies, and commodities). All this flexibility results in opportunities for child care providers to experience cash flow. Application submission is required.

## 4. Assistance through FEMA Individual Assistance (IA)

FEMA has updated its [Individual Assistance Program and Policy Guide](#) to reduce the number of barriers that many underserved communities face in accessing its resources. FEMA will implement the following for all future disaster damage for which Individual Assistance is offered to disaster survivors:

- Provide financial assistance to applicants with disaster damage that did not cause their home to be unlivable, to clean and sanitize their home to help prevent additional losses, and to protect the health and safety of the household.
- Eligible child care expenses include standard child care service fees (i.e., the cost that is established in a contract between the child care provider and the applicant), child care registration fees and health inventory fees are eligible expenses for applicants who require a new child care service provider.

**TIP #2**  
You can create an online FEMA Disaster Assistance Center (DAC) account at [DisasterAssistance.gov](https://DisasterAssistance.gov) to check account status

The path for accessing Individual Assistance begins by contacting FEMA using one of the four ways previously listed. You must take pictures of the damage, file an insurance claim, and approach FEMA with your uncovered costs and expenses that your insurance did not meet. FEMA will proceed by collecting your damage documentation and walking you through the process step-by-step. Viewing the matrices (pages 8-9), will allow you to understand how the processing unfolds.

## 4 WAYS to contact FEMA to apply for assistance:



**Call FEMA**  
Toll-free at 1-800-621-FEMA (1-800-621-3362) to register and apply for assistance or check your application status.



**Smartphone Application**  
Help After a Disaster: FEMA Individual Assistance Can Help You Recover | [FEMA.gov](https://FEMA.gov)



**Apply to FEMA in Person**  
Find your nearest location at [DRC Locator \(fema.gov\)](https://DRCLocator(fema.gov))



**Online**  
[How to Set Up a FEMA Online Account](#)



# THE SMALL BUSINESS ADMINISTRATION:

## A RESOURCE

As a first step in the process for many of you, FEMA will refer qualified applicant child care business owners, whether PNP, FP, or individual entities, to the SBA for potential assistance. Find your nearest SBA office at [SBA Office Locations](#) or call 1-800-659-2955.

The SBA offers disaster assistance in the form of low interest, long-term disaster loans to child care business owners, nonprofit organizations, homeowners, and renters located in regions affected by declared disasters. If approved, **you do not have to accept the loan**, but you **must apply** to be considered for assistance from FEMA.

The SBA reviews all FEMA referred applications. All applicants start out in FEMA's [Individuals and Households Program](#) which is used as a filter. Your file will be reviewed to determine if you qualify for a loan or any additional grant (non-loan) assistance. To qualify, applicants must live in or own a child care business in a county declared a Major Disaster Area. If the SBA determines that you are not eligible for a loan, they will refer you back to FEMA's Individuals and Household Program. **(Click on the above link to find your FEMA region.)**



## GETTING ORGANIZED BEFORE CALLING FEMA AND/OR THE SBA



### Be prepared to provide these documents with your application:

- IRS Form 4506-T ([IRS Request for Transcript](#))
- SBA Form 413 ([SBA Personal Financial Statement](#))
- SBA Form 2202 ([SBA Schedule of Liabilities](#))
- SBA Form 1368 ([Economic Injury Disaster Loan](#))
- A current year-to-date profit and loss statement

### SBA Loan programs include:

- ✓ 7(a) guaranteed loans up to \$5,000
- ✓ Express loans up to \$350,000
- ✓ Community Advantage loans up to \$250,000
- ✓ Microloans up to \$50,000
- ✓ 504 loans - large asset acquisitions, i.e., real estate, EQ, etc.

Learn more about these funding sources at [SBA COVID-19 Guidance & Resources](#) and how to [Connect With a Lender](#)

**\*Recap:** For PNPs, FPs or any qualified individual applicant, if your child care business is impacted by a declared disaster, assistance may be available to you through the SBA. Information and required applicant qualifications may be found at:

[SBA Disaster Assistance](#)  
[FEMA Assistance](#)  
[Find Disaster Assistance](#)  
[COVID-19 and EIDL assistance](#)



# BEFORE YOU APPLY

## BEFORE YOU APPLY, COMPLETE THIS APPLICATION CHECKLIST



Use this checklist to help guide you through the FEMA application process preparation

## APPLICATION CHECKLIST

- ✓ **FIRST**, take pictures and document your damage.
- ✓ Confirm a Declaration of Disaster for your area.
- ✓ If you have insurance, call your insurance company, and file a claim.
  - A. Insurance policy declaration page showing your coverages.
  - B. Provide a written description of the damage.
- ✓ A Social Security number.
  - A. The SSN must belong to a U.S. citizen, non-citizen national, or qualified alien.
  - B. The SSN member's identity must be verifiable.
- ✓ Total household income before taxes at the time of the disaster.
- ✓ Contact Info - address and telephone number where the damage occurred, as well as your current contact information.
- ✓ If approved, direct deposit information, or a Treasury check will be mailed.

# DECISION MATRICES

The following two (2) Decision Matrices are designed to allow you to see the process flows you will be going through.

## TIP #3

- DHS, FEMA, HHS and CDC staff never charge for disaster assistance
- Beware of visits, calls, or emails from people claiming to be from FEMA asking for your Social Security number, bank account or other sensitive information.

## TIP #4

Have questions about your Disaster Assistance Claim?

Go to:

[Disaster Assistance FAQs](#)

## TIP #5

**BE VERY DETAILED!  
QUALIFY FOR YOUR  
MAXIMUM BENEFITS!**

FEMA and SBA will not qualify you for losses and needs it does not know about.

FEMA explores all assistance options. You must communicate your issues thoroughly to be considered for assistance. Other forms of support may be discovered based on your information.

## INDIVIDUALS AND HOUSEHOLDS PROGRAM

RESPONSE/RESOURCES		
Impacted by a disaster?	YES NO	Continue answering STOP: Funding does not apply
Reviewed FEMA Fact Sheet?	YES NO	<b>FEMA Fact Sheet</b> Review the Fact Sheet and continue
Are you operating a child care business from your home?	YES NO	Go to the Child Care Business Disaster Assistance checklist (next page) to see your enhanced processing. Call FEMA 1-800-621-3362 ASAP/ REGISTER  You will be processed for Individual Assistance based on your needs and documentation
At initial contact, FEMA collects damage reports	YES *	Be incredibly detailed so you get maximum assistance. Self-reporting damages is permitted
FEMA reviews your case	YES *	In depth application processing begins
FEMA makes an eligibility decision	YES *	FEMA determines your eligibility
FEMA notifies you by email or letter on your eligibility	YES NO	FEMA may refer individuals to the SBA. <b>You must apply to the SBA if referred to be eligible to receive funding.</b>  You must appeal an ineligibility decision within 60 days
You must decide to accept/decline the assistance	YES NO	Accept/use funds according to assistance terms. Or accept funds and appeal for more funding if you still have unmet needs  You can decline but are encouraged to accept

\*The "No" option does not apply to this question.

Continued on PAGE 9

## CHILD CARE BUSINESS DISASTER ASSISTANCE

	RESPONSE/RESOURCES	
Impacted by a disaster?	YES NO	Review the links and continue answering STOP: Funding does not apply
Can you deliver child care services?	YES NO	Continue answering Continue answering
Are you an existing family child care home or brick and mortar child care business?	YES NO	Continue answering Go back to <b>Individuals and Households Program</b>
Are you registered with FEMA?	YES NO	Continue answering Call 1-800-621-3362/Register ASAP and continue answering
The resources/assistance you apply for depend on whether your needs are: <ul style="list-style-type: none"> <li>✓ Child care business repairs for damaged real estate</li> <li>✓ Child care business repairs for damaged equipment or vehicles or</li> <li>✓ Issues with child care business inventory or other child care business assets needing upgrades?</li> </ul>	YES NO	Continue reviewing Go to <b>Individuals and Households Program</b>
FEMA collects self-reported damage reports from claimants and begins case review	YES *	Be incredibly detailed (See Tip #5 on Page 8)
FEMA's case review includes SBA referral	YES *	Complete the SBA loan application. SBA reviews credit and property damages. Be patient. This process may take two months or more.
FEMA issues a decision letter/email about assistance eligibility	YES *	FEMA defers while the SBA reviews your case.
SBA reviewing	YES *	Review is still occurring
SBA decision/issues an approval notice that you must accept/decline	YES NO	Accept: Use the funds according to assistance terms Appeal to SBA for reconsideration. Be prepared to support your positions or accept the declination and return to FEMA. FEMA will evaluate you for other needs assistance based on your unmet needs.
FEMA will review your case for other needs assistance	YES *	Be patient and always give detailed information that will support your case. FEMA wants to help.

\*The "No" option does not apply to this question.

Click here: [Other Recovery Help for Child Care Businesses](#)

# CHECK YOUR APPLICATION STATUS

Call SBA Customer Service at 1-800-659-2955 to check the status of your application.

## HOW LONG DO I HAVE TO WAIT FOR A RESPONSE?

Response time typically depends on the number of issues, i.e., insurance claim settlements plus normal processing time that your application requires to be reviewed and assessed. Your timely response to SBA influences your response time. Some responses have taken 14 days. Other issues may require you to wait. Normally, you will receive notification letters from the SBA or FEMA by either U.S. mail or electronic correspondence. So, complete your part and wait.

See | [Applied for Assistance, What's Next?](#)

Other Recovery Help | [disasterassistance.gov](https://disasterassistance.gov)

Frequently Asked Questions (FAQs) | [disasterassistance.gov](https://disasterassistance.gov)

### After Your Loan Is Approved:

- Accept or refuse the funds.
- If you accept the funds, you must agree to the loan terms.
- Spend the funds according to the loan terms.
- **Note:** Be sure to keep records of all purchases.
- Contact your local Small Business Development Center or SCORE office [SCORE Assistance](#) or engage a business coach for guidance when you have questions.
- Make loan payments on time.

### Reasons Applications Are Denied:

- Incomplete information on the application.
- Missing pictures of property damage at the time the application is submitted.
- Missing contractor quotes and estimates when the application is submitted.
- Submitting forms and information after deadlines.
- Falsifying information during the application process.

### TIP #6

Did you know online applications require a contact email to obtain updates?



# FAQs TO REMEMBER

**Do I have to pay back FEMA Assistance?** ..... [Disaster Assistance FAQs](#)

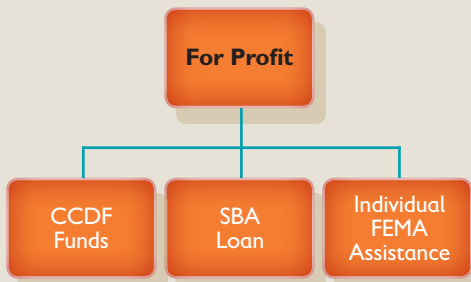
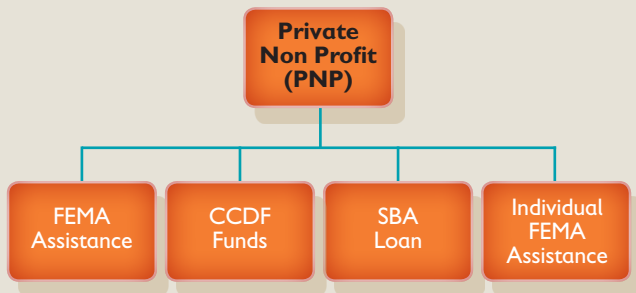
FEMA assistance does not have to be repaid and is not taxable income. It has no effect on Social Security, Medicaid, or other safety net programs.

**Can I track/monitor my application?** ..... [Check my application status](#)

**My claim settlement did not meet my recovery needs. Can I apply for assistance from FEMA?** ..... [Disaster Assistance FAQs](#)

**My claim hasn't come through yet, i.e., it's more than 30 days from the date my claim was filed, can FEMA help me?** ..... [Disaster Assistance FAQs](#)

## WHAT AM I ELIGIBLE FOR?



**TIP #7**  
 Only submit your application once. Submitting multiple applications will slow down getting assistance and your application's processing.



**A special thank you to Child Care Associates  
for the collaboration on this guide.**

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## Child Care Funding Guide for FEMA Assistance Post-Training Survey



Please take a moment to complete our post-training survey. The post survey should take about 5 minutes to complete and can also be found here:

<https://www.surveymonkey.com/r/72H32T3>