

Financial Assistance for Family Child Care Providers during Covid-19



California Child Care Resource & Referral
NETWORK

**Please note that information is changing rapidly. For the most current information visit the government websites that are linked throughout this article.*

Pandemic Unemployment Assistance is available to those not traditionally eligible for unemployment benefits (**self-employed, independent contractors, those with limited work history, and others**) who are unable to work as a direct result of the coronavirus public health emergency.

How do I apply for Pandemic Unemployment Assistance?

You can apply for Pandemic Unemployment Assistance by filing a claim online or by phone with the Employment Development Division (EDD) starting April 28. [Here](#) is a link to find out how to apply for benefits. The information is also available [in Spanish](#).

To contact an unemployment representative by phone:

- English: 1-800-300-5616
- Cantonese: 1-800-547-3506
- Vietnamese: 1-800-547-2058
- California Relay Service (711):
- Spanish: 1-800-326-8937
- Mandarin: 1-866-303-0706
- TTY: 1-800-815-9387

Provide the UI number (1-800-300-5616) to the operator

For more information, visit [Contact UI](#).

SBA (U.S. Small Business Administration) Forgivable Loans have renewed with funding set aside for women and minority-owned businesses. These loans expand eligibility for small businesses to include those who are self-employed or independent contractors (including family child care home operators). The Paycheck Protection Program loans are provided through banks but are forgivable (-so they don't need to be paid back if you use the funds for payroll and overhead expenses) and many typical requirements to qualify, are waived.

Family child care providers are encouraged to apply for the [Paycheck Protection Program](#) right away as funds are limited and loans are granted on a first come, first served basis. To see what information is needed, here is what the application looks like: [Paycheck Protection Loan Application](#)

You must document that you spend the funding on paying wages, paying your rent/mortgage, utilities, etc. The loan will not be forgiven if you do not retain or rehire employees at the same rate of pay (these can be new employees that are hired at the same rate).

Funding Circle has been recommended as a reputable source for Paycheck Protection Program (PPP) loans. Scroll all the way to the bottom of the [page](#) for services in Spanish, Mandarin and Hindi.

NAEYC: Access the new SBA Loans: Frequently Asked Questions Resource in [English](#) and [Spanish](#)

Small Business Supports:

Small Business Development Centers (SBDCs)

Women's Business Centers (WBCs) provide multilingual services, offer flexible hours (including evenings and weekends).

The Minority Business Development Agency (MBDA) Business Center Program operates throughout the country to expand access to capital for minority business owners.

Additional Financial Resources:

For information on financial relief including information on paid leave, disability, eviction moratorium, mortgage grace period, and relief from fees visit <https://covid19.ca.gov/get-financial-help/>

Relief Funds for undocumented workers in California

Verizon/Sam's Club/LISC Small Business Recovery Grants will support small businesses and enterprises affected the Covid-19 across the country, especially those in underserved communities, including entrepreneurs of color, women- and veteran-owned businesses that often lack access to flexible, affordable capital. Applications will be reviewed based on criteria designed to prioritize particularly challenged businesses, and the final grantees will be randomly selected from the top scoring applicants. Applications for the next round will open on **May 14th. Please [register](#) now to receive email updates on the program.**