



Notice of Grant Opportunity (NGO)

State of New Jersey
Department of Labor and Workforce Development
Office of Strategic Planning and Outreach
1 John Fitch Way
P.O. Box 110
Trenton, 08625

Cultivating Access, Rights & Equity (CARE) Grant Program

NOTICE OF GRANT OPPORTUNITY
Fiscal Year 2022

Announcement Date: March 11th, 2022
Technical Assistance Sessions: March 28th and March 29th, 2022
Application Deadline: April 18th, 2022 11:59 pm
Funding Amount: \$1,100,000.00

Robert Asaro-Angelo
Commissioner

NOTICE OF GRANT OPPORTUNITY: CARE GRANT PROGRAM
Fiscal Year 2022

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Take notice that, in compliance with N.J.S.A. 52:14-34.4 et seq., the New Jersey Department of Labor and Workforce Development (hereinafter “the Department” or “NJDOLE”) regularly publishes on its website, <https://nj.gov/labor/>, all notices of fund availability pertaining to Federal or State grant funds which may be awarded by the Department. The Notice of Fund Availability may be found on the Department’s website home page under the heading ‘Research and Information’ and the subheading, ‘Grant Opportunities’.

A. NAME OF GRANT PROGRAM

The Cultivating Access, Rights & Equity (CARE) Grant Program

B. PURPOSE OF GRANT: BACKGROUND, OBJECTIVES, FOCUS POPULATIONS, & OUTCOMES

Background

New Jersey workers are eligible for many benefits and protections that support their economic stability and help them care for themselves and their loved ones. These include the Earned Sick Leave Law, the Wage Theft Law, incremental minimum wage increases to \$15/hour, unemployment benefits, and expanded NJ Paid Family and Medical Leave benefits.

For many workers, including immigrants, refugees, low wage workers, youth workers, and those who lack job protection, barriers to accessing these benefits and protections exist. Additional disparities related to race/ethnicity, gender, and income can impact workers' awareness of and access to the benefits for which they are eligible.

NJDOL established the '**Cultivating Access, Rights & Equity (CARE) Grant Program**' (hereinafter referred to as the "Grant Program") to increase New Jersey workers' awareness of and equitable access to Earned Sick Leave and related work rights, and Paid Family and Medical Leave benefits. NJDOL issues this 'Notice of Grant Opportunity' (NGO) to establish relationships that facilitate outreach, education and technical assistance on these laws and programs.

The **New Jersey Earned Sick Leave Law** ([N.J.S.A. 34:11-56a](#)), effective October 29, 2018, requires the NJ Department of Labor and Workforce Development (NJDOL) to develop and implement a multi-lingual outreach program ([N.J.S.A. 34:11D-1](#)). The right to Earned Sick Leave is part of a broader set of worker protections, including minimum wage and wage theft laws, which impact a worker's ability to take sick leave (See [Appendix for more background and definitions](#)). For example, NJ Earned Sick Leave must be paid at a worker's normal rate of pay, which must meet the current minimum wage.

The New Jersey Temporary Disability Benefits Law (P.L.1948, c.110 (C.43:21-49)) [amended](#) in February 2019¹ mandates that the NJDOL allocate funds for educational outreach and the dissemination of information about the rights of employees regarding **Paid Family and Medical Leave benefits**, a.k.a. Temporary Disability and Family Leave Insurance.

Objectives

The Grant Program seeks to establish collaborative relationships to:

- Increase New Jersey workers' knowledge and understanding of the rights provided by New Jersey's Earned Sick Leave law and related labor standards, and Paid Family and Medical Leave benefits, through methods that are community centered, culturally relevant and accessible, and language specific;
- Build capacity among community organizations, service providers, and county and local government agencies to provide labor standards and Paid Family and Medical Leave benefits information and support to a diverse range of workers;

¹ https://www.njleg.state.nj.us/2018/Bills/AL19/37_.PDF

- Expand New Jersey workers' exposure to resources that increase access to Paid Family and Medical Leave benefits for pregnancy, childbirth recovery, bonding with a new child, physical and/or mental illness or injury, including COVID-19, domestic and/or sexual violence, and/or caregiving for a loved one, including COVID-19-related caregiving;
- Develop effective outreach and educational materials on NJ Earned Sick Leave and Paid Family and Medical Leave;
- Make progress towards the distribution of NJDOL's written materials in English, Spanish and any language that is the primary language of 10 percent or more of the registered voters in the State to child care and elder care providers, domestic violence shelters, schools, hospitals, community health centers and other health care providers ([N.J.S.A. 34:11D-10](#));
- Enhance collaboration between the NJDOL and the community organizations, service providers, and county and local government agencies that support New Jersey's workers;
- Expand New Jersey workers' access to resources that lead to enforcement, or other resolution, of labor standards violations; and
- Leverage the work of other state, county and local agencies to promote labor standards outreach and education.

The Grant Program was developed with an equity framework to:

- Promote open and transparent communication between the NJDOL and partner organizations about progress, best practices, barriers, and lessons learned resulting from the Grant Program;
- Engage communities most impacted by workers' rights violations and/or a lack of access to Paid Family and Medical Leave through culturally-anchored community spaces and language-specific and culturally-appropriate outreach and education;
- Support organizations and groups that are representative of and/or accountable to the communities most impacted by labor standards violations and/or a lack of access to Paid Family and Medical Leave, that have established or are developing feedback loops with impacted communities, and that are connected to a network of similar organizations and culturally-relevant institutions and community service providers;
- Leverage outreach and education strategies likely to have the greatest impact on eliminating racial, social, economic, and gender inequities among workers, and encourage collaborative and creative approaches; and
- Establish community feedback loops in which the Department incorporates the perspectives of all workers when designing strategic outreach strategies and community partnerships.

Focus Populations

To achieve equitable outcomes in access to Earned Sick Leave and other labor standards, and Paid Family and Medical Leave benefits, and to meet the mandates of the law, the Grant Program specifically focuses on outreach and education with the following populations and industries:

- Low wage (less than \$20/hour), part-time, underemployed (willing/able to work full-time but cannot get the hours and/or working two or more part-time jobs to make ends meet), and service-industry workers;

- Female workers, Black, Latinx, Asian, Pacific Islander, and Native American workers, immigrant workers, refugee workers, LGBTQ+ workers, workers with disabilities, veteran workers, and youth workers (ages 16-24);
- Employees of child care and elder care providers; clients of domestic violence shelters; school communities; patients of hospitals, community health centers and other health care providers and their caregivers; persons under the care of health care providers ([N.J.S.A. 34:11D-10](#));
- Parents, including birthing parents, non-birth parents, adoptive parents, and foster parents; family caregivers; and
- Low wage workers from focus industries who are disproportionately impacted by a [lack of access to paid sick time](#),² including but not limited to construction; food services and drinking places; health care; home health care; hotel and motel; manufacturing, transportation, and warehousing; personal and repair services; retail trade; security, building, and grounds services; janitorial services; agriculture; social assistance and child care; and employees of small businesses (under 50 employees).

Outcomes

Grantees are expected to describe what meaningful outreach, education, and technical assistance/support means in their communities and connect this to programmatic outcomes. NJDOL expects grantees to have outcomes which may include, but are not limited to the following:

- Workers have received educational materials created in conjunction with and approved by the NJDOL;
- Workers have been made aware of their Earned Sick Leave and related work rights, and/or eligibility for Paid Family and Medical Leave benefits, with methods that are community-based, language-specific, and/or otherwise accessible;
- Workers have taken meaningful action regarding their Earned Sick Leave and related work rights, and their eligibility for Paid Family and Medical Leave benefits;
- Service providers have increased their knowledge of Earned Sick Leave and related work rights, and/or eligibility for Paid Family and Medical Leave benefits, and have integrated this education into their practice;
- The NJDOL gains a better understanding of the challenges and problems that workers face in accessing their rights and benefits, to inform future outreach and enforcement strategies, and program operations.

Specific benchmarks for outcomes will be determined based on the grantee's work plan and outreach strategies. Within the first month of being awarded grant funds, NJDOL will work with grantees to determine ambitious yet realistic benchmarks by which to measure the success of their outreach strategies. Grantees will be asked to report quarterly on the status of reaching their benchmarks. Grantees who need to adjust their benchmarks must do so through an approved modification process.

² <https://www.pewresearch.org/fact-tank/2020/03/12/as-coronavirus-spreads-which-u-s-workers-have-paid-sick-leave-and-which-dont/>

C. GRANT ACTIVITIES

Applicants can achieve desired outreach, education and technical assistance outcomes through a variety of activities. Please note, applicants may apply for funding to cover outreach/education and technical assistance and support for either (1) Earned Sick Leave and related work rights; (2) Temporary Disability Insurance (paid medical leave benefits); (3) Family Leave Insurance (paid family leave benefits); or a combination thereof. Grantees who receive funding for multiple programs must differentiate which activities are funded by each program.

Outreach and education activities can range from providing information, where a worker is made aware of their rights and benefits, to intake and referrals*, where a worker is made aware of their options for filing a complaint or given assistance to apply for benefits with the NJDOL. Proposals can include, but are not limited to, any combination of the following types of activities:

Provide information indirectly:

- Develop social media campaigns and share social media posts
- Collaborate with NJDOL and other grantees on educational materials
- Work with NJDOL to have materials translated into relevant languages

Provide information directly:

- Share resources directly to community members online or in-person
- Host in-person events and webinars
- Coordinate door-knocking events
- Collaborate with community centers to distribute information
- Share information at community meetings or events, or through other mechanisms

Technical assistance:

- Counsel individual workers on Paid Family and Medical Leave benefits
- Counsel individual workers on their right to Earned Sick Leave and related work rights
- Train community groups and social service agencies on Paid Family and Medical Leave benefits, Earned Sick Leave and related work rights

Intakes and complaint/application support:

- Listen to workers' grievances and offer guidance on how to resolve them
- Help a worker apply for Paid Family and Medical Leave benefits

*Please note, organizations cannot utilize funds from this grant to file a complaint with NJDOL on behalf of a worker(s), represent a worker(s) in NJDOL wage collection proceedings, and/or represent the worker(s) in any related NJDOL enforcement activities. 1

Other activities:

- In collaboration with the NJDOL, develop and test outreach materials with community members **(must be included in work plan)**

- Hire and compensate staff who work on grant activities
- Social media advertising costs
- Printing of outreach materials
- Purchase office supplies related to the grant
- Travel expenses directly related to the grant including for meetings, community events, and conferences
- Tracking grant activities and developing reports for quarterly meetings (**must be included in work plan**, see [Section I: Expectations of Grantees](#))

D. ELIGIBLE APPLICANTS

The Grant Program is seeking proposals from eligible entities who demonstrate capacity, experience, and a history of success providing outreach, education, technical assistance and/or support, including community-based organizations, service providers, worker centers, unions, legal services organizations, faith-based organizations, and county and local government agencies.

In soliciting proposals, NJDOL shall not discriminate against any person or organization submitting a proposal pursuant to this grant because of ethnicity, color, creed, religion, gender, sexual orientation, age disability, national origin or other basis prohibited by law.

This grant is open to the following:

- Municipal Government entities
- County Government entities
- State Government entities
- State Recognized Tribal Governments with 501(c)(3) Status
- Public or Private Non-profit Organizations
- Faith-Based Organizations

Applicants may apply as an individual organization or as a collaborative with a lead agency.

For-profit and out-of-state organizations are not eligible for funding under this Notice of Grant Opportunity (NGO).

E. GRANTEE QUALIFICATIONS

NJDOL seeks proposals from organizations with experience, demonstrated capacity and history of success in two or more of the below areas:

- Conducting outreach and education to one or more focus populations (See [Section B: Focus Populations](#)) who are among the [least likely to have had paid sick time](#)³ prior to NJ's Earned Sick

³ <https://iwpr.org/iwpr-publications/briefing-paper/paid-sick-days-access-and-usage-rates-vary-by-race-ethnicity-occupation-and-earnings/>

Leave Law; [most likely to face violations of their labor rights](#)⁴; or lack access to Paid Family and Medical Leave.

- Translating and providing workers' rights information to workers in culturally appropriate, language-specific, and otherwise accessible formats and languages.
- Providing technical assistance, such as workers' rights counseling, social services, referral, and/or complaint resolution services to worker communities.
- Assisting NJDOL with identifying or interviewing workers or other activities that support NJDOL investigations and enforcement.
- Serving as a trusted and respected organization in the community, with established or developing feedback loops for understanding community priorities and needs.
- Conducting outreach and education to networks of professionals serving worker communities that face barriers, such as social workers, health care professionals, patient advocates, victim/survivor advocates, community health workers, doulas, and community organizers.
- Translating and providing workers with Paid Family and Medical Leave, workers' rights, or related information such as health, wellness, or caregiving resources in culturally appropriate, language-specific, and otherwise accessible formats and languages.

Qualifications Specific to Collaborative Applicants (2 or more organizations):

NJDOL seeks collaborative applicants that have:

- Demonstrated a shared vision and goals for collaboration.
- A lead organization with the capacity to fulfill the reporting requirements of the grant, the infrastructure to disperse funds, and the ability to provide support to the partner organizations as necessary.
- A clear work plan for how the collaborative will meet its goals, and a process for how it will operate.

F. AVAILABLE FUNDING

The total amount of funding available for the Grant Program is \$1.1 million for the current fiscal year; \$500,000 for NJ Earned Sick Leave funded by the State Disability Benefits Fund (SDBF), \$300,000 for Temporary Disability Insurance funded by the SDBF, and \$300,000 for Family Leave Insurance funded by the Family Leave Insurance Account within the SDBF. The total amount available is contingent upon the availability of funds. The length of the grant contract period is 12 months, unless otherwise extended or reduced at the discretion of NJDOL. NJDOL reserves the right to negotiate the grant award upon award selection. The payment structure for all contracts will be cost reimbursement.

Award amounts will vary based on the quality of proposals, with average awards from the base minimum of \$50,000 up to \$150,000. NJDOL will consider applications above the award range that provide strong capacity, experience, justification and collaborative partnerships. NJDOL will also consider applications below the award range when appropriate.

⁴ <https://www.nelp.org/wp-content/uploads/2015/03/WinningWageJusticeSummaryofResearchonWageTheft.pdf>

Program budgets submitted as part of the grant proposal are not deemed final until contract execution. Funds expended in this project shall be those as stated in the agreement for the purposes and functions outlined, unless changed by an approved modification. The grantee shall be entitled only to reimbursement for actual expenditures during the agreement period or during an approved extension agreed upon by the grantee and NJDOL, and only in the amount specified in the agreement.

NJDOL reserves the right to rescind any unspent funds.

G. APPLICATION PROCESS

Successful proposals must be responsive to the grant requirements and meet all technical capacity and fiscal viability requirements as described.

For collaboratives, only the lead organization should submit components unless specified otherwise.

Application Checklist

- Technical Assistance Session (virtual): choose one of two dates; March 28th, 2022, 5:30 pm -7:00 pm or March 29th, 2022, 10:00 am - 11:30 am (pre-register at nj.gov/labor/grants by March 28th, 2022, 12:00pm). Applicants and collaborative partners are strongly encouraged to attend.
- Letter of Intent (optional): [Attachment I](#) emailed to CAREgrant@dol.nj.gov (submit by April 1st, 2022, 11:59 pm)
- If applicable, submit questions about the grant to CAREgrant@dol.nj.gov by April 1st, 2022, 11:59 pm
- Register with the New Jersey Department of the Treasury online at: www.njstart.gov (See [Attachment III](#))
- Submit Application to CAREgrant@dol.nj.gov, including:
 - Applicant Information
 - Work Plan
 - Organizational Commitment and Capacity
 - Grant Application Questions
 - Budget Detail
 - For collaborative applications only, Commitment from Partner(s)*
 - Required Tax Clearance Certificate Letter(s)
 - Standard Assurances and Certifications and General Provisions

* Applies to every partner organization in a collaborative

Attend Technical Assistance Session:

NJDOL will provide two virtual Technical Assistance (TA) Sessions for applicants *in English only*. Applicants' Executive Directors (or equivalent) and/or Fiscal Officers **are strongly encouraged to attend** one of the technical assistance sessions. For collaborative efforts, each partner included in the

application are strongly encouraged to send a representative who will facilitate the grant to a TA session. The TA sessions will:

- Review the guidelines regarding the purpose/goals of the Grant Program.
- Provide introduction and general guidance on completing the NJDOL grant application.
- Provide a brief overview of Earned Sick Leave and Paid Family and Medical Leave.

Technical Assistance Session #1 Date: *March 28th, 2022, 5:30 pm-7:00 pm*

Technical Assistance Session #2 Date: *March 29th, 2022, 10:00 am-11:30 am*

Pre-register for the TA Session by March 28th, 2022, 12:00pm at nj.gov/labor/grants.

Submit Letter of Intent:

Applicants who choose to submit a “Letter of Intent to Submit Proposal” (LOI) to CAREgrant@dol.nj.gov must do so by April 1st, 2022, 11:59 pm (See [Attachment I](#) for sample format). For collaboratives, only one letter of intent from the lead organization that lists the partners is necessary. Please use the email subject header, “LOI CARE GRANT PROGRAM.” This notification allows NJDOL to allocate sufficient resources for the panel to carefully review each grant proposal.

Questions/Application Assistance:

Questions regarding the application process will be collected by NJDOL via email and at the virtual TA sessions. The deadline to submit questions is April 1st, 11:59 pm. Please submit questions on the TA session/application to CAREgrant@dol.nj.gov with the subject line “Questions.” Questions and answers are anticipated to be published at nj.gov/labor/grants by April 6th.

Explanation of Application Components:

To ensure consistency and fairness of evaluation, NJDOL requires that each applicant seeking funding under this grant program submit an application that includes, at a minimum, the components listed below. All components in the proposal should be consolidated into one document in the order listed if possible. All components should add up to **no more than 25 pages**. It is important to note that omitting required documentation may disqualify the application from consideration for funding.

Applicants shall email all the following components of their proposal to CAREgrant@dol.nj.gov. We reserve the right to ask for additional information or clarification on any component of this application. A description of each component is as follows:

1. **Tax Clearance Certificate** – Public law 2007, C.101 requires that as a precondition to the award a business assistance or incentive or as a component of the application for business assistance or incentive, a person or business seeking a grant, loan, loan guarantee, or other monetary or financial benefit from a department or agency of state government shall obtain a Tax Clearance Certificate from the director of the New Jersey Division of Taxation **prior to the issuance of the grant**. See [Attachment III](#) for more information.
2. **For collaboratives only, Letters of Commitment from Partners** – If the application is for a collaborative, a letter of commitment from each of the organizational partners is required. The

letter(s) should indicate the lead organization, the collaborative's vision and an overview of the partner organization's goals and activities. If the contract is awarded, collaboratives will be required to submit a formal Memorandum of Understanding between the parties.

3. **Applicant Information** – Submit general information about the organization and person submitting the application ([Attachment II](#)). The Executive Director (or equivalent) must electronically sign and date the form. *For organizations that are applying as a collaborative, please list Applicant Information for each organization in the collaborative.*
4. **Application Questions** – Applicants are required to answer the following questions. *Organizations that are applying as a collaborative should submit only one response.*

Part I. Please describe your organization or collaborative, your education/outreach and technical assistance/support experience, and connection to the focus populations/communities.

- A. Please describe your organization's mission, programs, and focus communities/industries, and counties served. For a collaborative, describe for each organization.
- B. What is your organization or collaborative's history with and connection to the focus communities? What kinds of community feedback loops does your organization or collaborative employ, or plan to employ, to understand what issues matter in the community or communities you serve (i.e., methods to regularly listen to and reflect with impacted individuals, integrate those perspectives into the organization's work, and share back how the information was used)? How does your organization/collaborative use racial and social equity frameworks in internal and external practices and approaches to its work?
- C. Describe methods your organization or collaborative uses to successfully engage and educate the focus populations/communities (see [page 4](#) for a list of focus populations/communities) on important technical information. This could include outreach on labor standards, housing rights, immigration, social services, etc. Describe your organization's or collaborative's experience in providing, or intention to provide, culturally specific and language specific services, including translation and interpretation.
- D. *If your application includes technical assistance/support*, how does your organization or collaborative support workers and conduct intakes?

Part II. Please share your perspective on the focus populations you serve, the problems you see, and the strategies you think will bring solutions.

- A. What do you see as challenges to workers in the communities you serve? What approaches do you see as necessary to addressing those challenges?
- B. Describe your creative and innovative methods that will:
 - i. make an impact on awareness/knowledge of Earned Sick Leave and related work rights and/or NJ Paid Family and Medical Leave; and
 - ii. *if applicable*, provide individual workers with technical assistance and counseling to help them understand their Earned Sick leave and related work rights; and

- iii. *if applicable*, provide access to technical assistance, complaint resolution and/or Temporary Disability and Family Leave Insurance benefits

Include how you've adapted these strategies during the COVID-19 pandemic.

- C. How will the organization incorporate this work into current programs? What practices will the organization engage in to sustain outreach on these laws/programs, after the end of the grant cycle?
- D. What goals or changes do you hope to achieve in worker communities after one year of engaging and supporting workers through this Grant Program? How does your work plan support this vision?
- E. *If you are applying as a collaborative*, please explain why you want to work together as group, what brings you to work together (i.e. all organizations serve workers in low-income housing), and what kind of history of collaboration exists among your organizations? What structures exist or will you set up to be accountable to each other in this work? (i.e., all organizations will meet monthly to discuss challenges and successes). Describe the intended role of each organization and the projected amount of financing each partner would receive.

Part III. Please share about your long-term vision for collaborating with NJDOL.

- A. How would your organization/collective collaborate with the NJDOL? What would be important in a partnership with NJDOL in order to make a meaningful impact in your community/communities?
- B. What possible challenges do you foresee in collaborating with NJDOL and what strategies or practices could mitigate them?
- C. How will NJDOL funding and partnership build capacity for your organization or collaborative to do this work? What commitments do you have to sustain this work long term?
- D. How would your organization or collaborative align efforts with other state or local agencies, and/or organizations? Describe strategies to leverage relationships and partnerships within and across communities and public agencies to facilitate outreach, education, technical assistance, and complaint resolution.
- E. *If your organization receives funding from other NJDOL or other State of NJ agency initiatives*: Describe, if relevant, how the work proposed will align with or complement your organization's other NJDOL-funded activities.

Part IV. Optional Question

- A. Is there anything else you would like to share with us that these questions did not cover and will help NJDOL understand your organization or collaborative better? *Not answering this question will not impact your application's score.*

5. **Work Plan** – This section should explain how the proposed activities will be implemented and the timeline. Describe the program design/plan, your plan for data collection & reporting, and associated budget.
 - A. Overall program design: Provide a work plan with a timeline and an outline of proposed activities, including outreach, trainings/workshops, intakes, case resolution, collaboration and other activities planned, as relevant.
 - B. Please see “[I: Expectations of Grantees](#)” for information on outreach material development and reporting responsibilities, and incorporate as appropriate into work plan.
 - C. Identify the specific timeframe for the actions and activities in proposals, including projected activities per quarter. If selected, NJDOL will work with the grantee to adjust projections as necessary over the term of the contract and/or as new or different work gets added to the plan.
 - D. Anticipated number of workers/community members to be informed/served by year, and by quarter.
 - E. Anticipated impact(s) of your proposal, including qualitative and quantitative metrics to measure those impacts.

For collaboratives, only one work plan is required but please ensure it includes the specific plans (A-D below) for each organization, as well as a description of how organizations will work together, and any activities that span multiple organizations. Describe the mechanisms by which coordination between partners will be achieved and a description of how the lead organization will provide support to the partner organizations as necessary.

6. **Organizational Commitment and Capacity** – Applicants need to describe the organizational support that exists for implementing the proposed project. *If applying as a collaborative, please provide information for each organization in the collaborative.*
 - A. Please include charts of staff names, titles, duties/responsibilities and allocation of time related to this grant. *If you anticipate hiring staff if awarded funds, but have not yet, you can leave their name as “TBD.”*
 - B. Describe your organization’s methods for tracking and reporting on outreach and education efforts, trainings/technical assistance provided, intakes and/or referrals, complaint resolution, client demographic information, and project outcomes. Demonstrate the ability to complete all required monthly and quarterly reports and requests for information in accordance with protocol and timelines established by NJDOL. Describe resources allocated to these tasks.
 - C. If applicable, please describe challenges and best practices you have on collecting data and reporting this information when working with the focus communities.
 - D. *For a collaborative, please describe the lead organization’s capacity and/or experience to disperse funds to partner organizations and manage compliance and reporting for the entire collaborative.*
7. **Budget Detail** – *If applying as a collaborative, please submit one Budget Detail per organization.*

- A. Applicants must submit a Budget Detail reflecting how program funds will be expended. All amounts reported on the budget detail must be fully supported by information provided in the “cost explanation” column of the budget detail. Applicants must demonstrate all costs and justifications for all aspects of the budget.
- B. For the Budget Detail, you will be asked to input costs into an Excel spreadsheet template. Retrieve a fillable version of the spreadsheet at nj.gov/labor/grants.
- C. Separate budgets sheets must be submitted to differentiate which funding source will be used for NJ Earned Sick Leave, Temporary Disability Insurance and Family Leave Insurance”. Budgets must also distinguish between direct and administrative costs.⁵
- D. Please see “[I: Expectations of Grantees](#)” for information on outreach material development and reporting responsibilities, and incorporate as appropriate into your budget.
- E. Applicants will be asked to explain each cost within the spreadsheet in the “cost explanation” column. Budgets will be reviewed using the State of New Jersey policies and regulation guidelines.

Note: Only 10% of grant funds may be used for administrative/indirect service purposes. Administrative personnel are staff working in a supporting role (i.e., reporting, accounts payable) and not directly working with program initiatives.

- 8. **Standard Assurances and Certifications and General Provisions – these are standard across all NJDOL grants.** By submitting the application, the applicant implicitly agrees to the terms and conditions as outlined in the “[Standard Assurances and Certifications and General Provisions](#)”.

Application Timeline:

The FY22 Grant Summary Schedule for submission of completed applications is anticipated as follows:

SUMMARY OF CARE GRANT TIMELINE (Dates Subject to Change)	
March 11 th , 2022	NJDOL publishes Notice of Grant Opportunity (NGO)
March 28 th , 2022, 5:30 pm -7:00 pm and March 29 st , 2022, 10:00 am – 11:30 am	Virtual Technical Assistance (TA) Sessions. Applicants are strongly encouraged to attend one; for a collaborative, a representative from each partner organization is strongly encouraged to attend one.
April 1 st , 2022	Letter of Intent due (optional)

⁵ Direct costs include any staff or services directly related to the grant program objectives (i.e., program managers, translators, compensation gift cards, etc.). Administrative costs are those dedicated towards administration of the grant (i.e., reporting staff, secretarial staff, legal staff, copy machines, etc.).

April 1 st , 2022	Deadline for potential grantees to submit questions regarding the grant.
April 6 th , 2022	Anticipated date by which NJDOL will publish answers to all application questions collected at TA Sessions and via email.
April 18 th , 2022, 11:59 pm	Deadline to email grant application submission.
June 15 th , 2022	Anticipated date for notifying grant recipients

Final award decisions will be communicated approximately 60 days following the application deadline.

Dates may be subject to change

Application Submission Details:

Grant applications are to be submitted by emailing CAREgrant@dol.nj.gov. Applications must be submitted by April 18th, 2022, 11:59 pm.

Panel Review

All applications are subject to a panel review and final approval by the Commissioner of the Department of Labor and Workforce Development. Upon completion, applicants will be notified of the final determination of their application.

H. AWARD PROCESS

To be eligible for funding, the applicant must have satisfactorily completed the required elements of the grant. In addition, the applicant must clear any outstanding debts to the Department, including, but not limited to Division of Employer Accounts and Division of Wage & Hour. The NJDOL reserves the right to reject any and all applications when circumstances indicate that it is in its best interest to do so. The NJDOL’s best interests in this context include, but are not limited to, loss of funding; inability of the applicant to provide adequate services; indication of misrepresentation of information and/or non-compliance with State and Federal laws and regulations; and/or any existing NJDOL contracts and procedures.

The final contract amount and contract period will be stipulated in the executed contract between the approved applicant and the NJDOL. Reimbursement will be given on a cost reimbursement basis for actual expenses incurred during the contract/grant period. The Office of Strategic Planning and Outreach of NJDOL will closely monitor the grants expenditures and progress through reports, technical assistance and site visits, when permitted.

I. EXPECTATIONS OF GRANTEES: WORKSHOPS, MEETINGS, REPORTING, ETC.

The grantee serves as the applicant agency of record, the legally recognized fiscal agent for the grant project, and the single point of contact for NJDOL. The grantee will coordinate all aspects of the grant, i.e. project and spending plan; grant project monitoring and reporting; and fiscal management.

Post-Award Technical Assistance Workshop: Grantees and representatives from collaborative organizations must attend a post-award technical assistance workshop, and any other required workshops on Earned Sick Leave and related work rights, and Paid Family and Medical Leave. Workshop is expected to be virtual.

Benchmark Planning Session: Grantees must meet with NJDOL individually or as a collaborative to determine which benchmarks will be used to measure the outcomes of their grant activities. These benchmarks will be assessed quarterly. Session is expected to be virtual.

Development of Outreach Materials: Outreach and education activities funded by this grant may only use materials approved by or created in conjunction with NJDOL. Capacity to create new materials is limited and will rely on the cooperation of all grantees.

Should a grantee need new communication materials on work rights and paid family and medical leave for print, electronic, and social media distribution, organizations must work closely with NJDOL to develop the content needed and offer any insights on relevant materials. Grantees will work with NJDOL to develop new materials using a human-centered design approach, meaning that the perspective of communities served are incorporated in all phases of the design process.⁶ Grantees will be expected to help review and test new and existing materials with users, including staff and members of the communities they serve, to evaluate and ensure their effectiveness. **Applicants should explain how they would incorporate those activities into their proposed budget and work plan.**

Reporting and Quarterly Meetings: Organizations named in the grant award contract will be required to submit monthly financial reports, quarterly progress reports, and a final grant closeout report.

1. **Monthly financial reports.** Organizations must submit financial reports by the 10th of each month as required in the contract and to assure timely payment. They must contain:
 - Status of all expenditures listed in the budget detail and the amount expended each month; and
 - A State of New Jersey payment voucher submission for expenditures incurred during the month.

A separate monthly financial report must be submitted for each funding source (NJ Earned Sick Leave, Temporary Disability Insurance and Family Leave Insurance).

Supporting documents from each grantee will vary, contingent upon for which type of expenses the grantee is requesting reimbursement. NJDOL reserves the right to request additional details from a grantee.

2. **Quarterly reports and meetings.** All organizations are expected to collect quantitative and qualitative data that demonstrate efforts, successes and challenges in achieving proposed objectives and deliverables of their contract through monthly and quarterly reports. Organizations are encouraged to account for this reporting responsibility in their budget detail and work plan. Reports will be reviewed to ascertain the Grantee's progress within the scope of

⁶ <https://web.stanford.edu/~mshanks/MichaelShanks/files/509554.pdf>

work and its conformance with program regulations and enabling legislation. The format of these quarterly reports will be determined by NJDOL, informed by grantee proposed activities.

- a. Qualitative reporting could include but is not limited to:
 - i. A description of successful outreach, education, technical assistance, and complaint resolution activities conducted each quarter, and stories/photos/videos regarding impact to workers and focus communities.
 - ii. An analysis of challenges faced in outreach, engagement, and complaint resolution activities and ways that NJDOL can help address these challenges.
 - iii. A description of the challenges and problems that workers face in accessing their rights and benefits, to inform future outreach and enforcement strategies, and NJDOL program operations.
- b. Quantitative reporting could include but is not limited to:
 - i. *Outreach and education activities*
 1. Number of workshops, and/or training sessions held in one or more languages spoken by workers in New Jersey.
 2. Number of outreach activities conducted, e.g. door-to-door outreach, community meetings, community festivals, etc.
 3. Number and type of communication activities conducted, e.g. community-specific news media, social media, door-to-door outreach, as well as which outreach materials and languages used.
 4. Number of workers reached through the above activities
 5. Location of activities
 6. Organizations partnered with on activities
 7. Demographic data on workers reached (e.g. race/ethnicity, primary language, country of birth, age, sex assigned at birth, gender identity, sexual orientation, zip code, disability, veteran status, housing status, income level, occupation, industry)
 - ii. *Technical assistance and support activities*
 1. Number of workers provided technical assistance and counseling on Earned Sick leave and related work rights
 2. Number of Temporary Disability / Family Leave Insurance intakes conducted, of any of the following types:
 - a. Information only – information and education provided;
 - b. NJDOL referral intake – supporting a worker to apply to NJDOL for Temporary Disability or Family Leave Insurance, by assisting with application or serving as a representative on an application;

- c. Resolution intake – supporting a worker to get assistance with accessing Temporary Disability or Family Leave Insurance without help from NJDOL (for example, through employer HR department); and/or
- d. Referral intake – supporting a worker to seek other assistance from another organization or agency that helps meet the worker’s needs.

iii. *Outreach and education activities for service providers*

- 1. Number and type of workshop and/or training session held for service providers:
 - a. Number and type of service providers in attendance
 - b. Location of activities
 - c. Organizations partnered with on activities
 - d. Description of specific actions providers have committed to take to inform their clients of Earned Sick Leave, related work rights, and/or Paid Family and Medical Leave
- 3. **Quarterly narrative report.** A detailed quarterly narrative report must be submitted that will include all relevant activities, and detailed expenditure reports.
- 4. **Grant closeout report.** A grant closeout report is due within 30 days from the contract end date. Final reimbursement will be subject to the submission of the final report and acceptance by the NJDOL.

In addition to meeting as a group, all programs will receive a minimum of one (1) one-on-one meeting. The purpose of the meeting will be for the NJDOL to gain further understanding of the challenges facing workers in that community and the funded grant project, to dialogue about successes and challenges, and to assess progress toward the project goals and objectives. Grantees will be required to submit additional updates and reports as requested by NJDOL.

EVALUATION CRITERIA

All applicants will be evaluated on the basis of quality, comprehensiveness, completeness, accuracy and appropriateness of response to the grant application. Applications that do not adhere to the required sections of this grant application will be viewed as incomplete and will not be reviewed. Proposals may be judged nonresponsive and removed from further consideration if any of the following occur:

- The proposal is not received in a timely manner in accordance with the terms of this grant application;
- The proposal does not follow the specified format; and/or
- The proposal does not include all required information.

An internal NJDOL Evaluation Committee consisting of fair and impartial committee members will rate proposals based on a scoring rubric and provide recommendations to the Commissioner of Labor & Workforce Development. NJDOL seeks a diverse array of applicants, and the Committee will ensure that

for their recommendations, grantee efforts would not be duplicated among focus populations, industries, and geographic scope. The scoring rubric is as follows:

Application Evaluation Criteria	Total Points
<p>Application Questions</p> <p>Description of organization or collaborative’s education/outreach and technical assistance/support experience, and connection to the focus populations/communities:</p> <ul style="list-style-type: none"> • History and connection to focus populations, and emphasis on New Jersey’s diverse cultural and geographic communities and/or focus upon workers that face barriers in specific industries; • Experience in effective education/outreach and/or technical assistance/support to focus communities; • Practice of, or actively developing, community accountability and feedback loops, and racial and social equity frameworks in internal and external practices and approaches; • Demonstrates ability or intention to provide culturally specific and language specific services, including language translation and interpretation; and • <i>For technical assistance/support applicants, has effective intake practices in place.</i> 	<p>15</p>
<p>Perspective on the focus populations served, the problems seen, and the strategies that can bring solutions:</p> <ul style="list-style-type: none"> • A demographic description of their focus populations or communities; • An understanding of the challenges that those workers face and an analysis of how they should be addressed; • Concrete goals they hope to achieve and a clear connection to the work plan to support these; • Creative and innovative strategies for making an impact on awareness of Earned Sick Leave and related work rights and/or Paid Family and Medical Leave in low-wage worker communities, whether through outreach and/or technical assistance, and a clear case for what makes the organization well-suited to provide services in those communities; • Vision of what they hope to achieve over the next year; • <i>If applying as a collaborative, a compelling description of why the group wants to work together, what kind of history</i> 	<p>15</p>

<p>of collaboration exists among the organizations, and how the collaborative will operate.</p>	
<p>Description of long-term vision for collaborating with NJDOL:</p> <ul style="list-style-type: none"> • Understanding of what kind of relationship is needed with NJDOL to have a meaningful impact in the focus population/community, an analysis of possible challenges in collaborating with NJDOL, and ideas for mitigating them; A description of how NJDOL funding and partnership would build capacity for the organization or collaborative; • Plans for how they will incorporate this work into current programs; • Description of the program design/plan, the data collection plan and reporting, and associated budget. 	<p>15</p>
<p>Budget Detail</p> <ul style="list-style-type: none"> • Budget is reasonable • Budget is within the cost guidelines of the NGO • Budget provides full detail and explanation of costs • Budget separates costs into appropriate funding services • Budget incorporates costs associated with material development and reporting requirements • No calculation errors 	<p>15</p>
<p>Work Plan</p> <p>The applicant provides a thorough program design/plan, plan for data collection & reporting, and associated budget for each organization. The work plan:</p> <ul style="list-style-type: none"> • Includes a timeline and an outline of proposed activities; • Identifies the specific timeframe for the proposal activities; • Incorporates material development and reporting requirements into their work plan; • Anticipates number of workers/community members to be informed/served by year, and by quarter, and; • Lists anticipated qualitative and quantitative impact(s). 	<p>20</p>
<p>Organizational Commitment and Capacity</p> <p>Applicants describe the organizational support that exists for implementing the proposed project. The applicant includes:</p>	<p>20</p>

<ul style="list-style-type: none">• Staff names (if known), titles, duties/responsibilities and allocation of time related to this grant;• A description of organization’s methods for tracking and reporting on outreach and education efforts, trainings/technical assistance provided, intakes and/or referrals, complaint resolution, client demographic information, and project outcomes;• A demonstration of ability to complete all required monthly and quarterly reports and requests for information in accordance with protocol and timelines established by NJDOL, and the resources allocated to these tasks;• A description of the challenges and best practices on collecting data and reporting this information when working with the focus communities;• For a collaborative, the lead organization demonstrates the capacity to fulfill the reporting requirements of the grant, the infrastructure to disperse funds, and the ability to provide support to the partner organizations as necessary.	
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ATTACHMENT I: LETTER OF INTENT

(On your organization's letterhead)

Email to caregrant@dol.nj.gov

Date:

To: New Jersey Department of Labor and Workforce Development
Office of Strategic Planning and Outreach
1 John Fitch Plaza
Trenton, NJ 08625

Attn: Ms. Holly Low: Deputy Director, Office of Strategic Planning and Outreach

Re: Letter of Intent to Submit Proposal

Dear Ms. Low:

Please accept this correspondence on behalf of *(organization's name or organizations in collaborative)* intent to submit a proposal in response to the CARE Grant Program, Notice of Grant Opportunity.

(Organization's name or organizations in collaborative) proposes to request Grant funding to administer the CARE Grant program as

(Name and title) is the main point of contact for the purpose of this application process; Contact information as follows:

(Address)

(Phone number)

(Email address)

Sincerely,

(Name)

(title)

YES NO

PROJECT DIRECTOR (Please print or type name):

TELEPHONE NUMBER:

FAX NUMBER:

E-MAIL:

EXEUTIVE DIRECTOR (or equivalent):

PHONE NUMBER:

E-MAIL:

ATTACHMENT III: TAX CLEARANCE CERTIFICATE

Public law 2007, C.101 requires that as a precondition to the award a business assistance or incentive or as a component of the application for business assistance or incentive, a person or business seeking a grant, loan, loan guarantee, or other monetary or financial benefit from a department or agency of state government shall obtain a Tax Clearance Certificate from the director of the New Jersey Division of Taxation prior to the issuance of the grant. New Jersey treasury tax clearance certificate must be current within 90 days of application submittal. Click on the following [link](#) to access the application for tax clearance form.

A Tax Clearance Certificate may be requested through the state of New Jersey's premier business services PBS portal online. The use of the portal replaces the need for the paper application submission to the division of taxation; the processing fee is also waived with the use of the portal. Applicant will be able to print the necessary clearance certificate through their business portal account.

STATE OF NEW JERSEY W-9 FORM

A completed State of New Jersey W-9 form must be on file with the New Jersey Department of Treasury. It is the applicants' responsibility to ensure this step is completed. Applicants may register with the New Jersey Department of the Treasury online at: www.njstart.gov. Failure to complete this step can delay or forfeit a grant award. (Reimbursement checks are linked with the FEIN that is on file with the New Jersey Department of Treasury. As a result, reimbursement checks are mailed to this associated address.)

APPENDIX: BACKGROUND AND DEFINITIONS ON EARNED SICK LEAVE, PAID FAMILY & MEDICAL LEAVE, AND RELATED LAWS

New Jersey Labor Standards

Earned Sick Leave

The Earned Sick Leave Law applies to almost all workers in New Jersey. The law requires employers of all sizes to provide one (01) hour of paid sick leave for every thirty (30) hours worked for a total of forty (40) hours of paid sick leave per year to full-time, part-time, and temporary workers. Employees can use sick leave to care for themselves or a loved one for a physical or mental illness, injury, or wellness care, including COVID-19 vaccination or quarantine, or to cope with domestic or sexual violence. In addition, employees can use sick leave for meetings at their child's school, or in the case of a public health emergency that results in the closure of their workplace, or their child's school or child care (including mandatory remote learning during COVID-19). The definition of family under the law is broad and includes children, grandchildren, domestic or civil union partners, siblings, grandparents, and anyone who is related by blood or considered the equivalent of family. It is against the law for employers to retaliate against a worker for requesting or using sick leave, to ask a worker who uses leave to find a replacement for their shift, or to ask the reason for leave unless it is for three or more consecutive days. The only NJ employees exempt from the law are union construction workers, public employees who already receive paid sick time under another law, and most per diem health care workers. (See mysickdays.nj.gov and [N.J.S.A. 34:11D-1 et seq.](https://www.nj.gov/education/education-services/education-policy/njsa-34-11d-1-et-seq/))

Minimum Wage, Overtime, Unpaid or Withheld Wages

New Jersey's minimum wage is \$13.00 as of January 1, 2022. Minimum wage will increase by \$1.00 every January 1st until it reaches \$15.00. There are exceptions for small, seasonal, and agricultural employers. Workers have the right to overtime payment of time and a half per hours worked beyond 40 hours, with certain exemptions. New Jersey law stipulates the time, manner and mode of payment, and prohibits the withholding of wages for illegal deductions, such as breakage, spillage and cash register shortages. (See myworkrights.nj.gov and [N.J.S.A. 34:11-56a et seq.](https://www.nj.gov/education/education-services/education-policy/njsa-34-11-56a-et-seq/)) Wage theft occurs when employers unlawfully withhold wages from workers. The Wage Theft Law, [S.1790](https://www.nj.gov/education/education-services/education-policy/njsa-34-11-56a-et-seq/), was signed in August 2019. It increased penalties for wage theft and allows anyone who is not paid what they are owed to file a complaint with the state or in civil court. Penalties are steeper for multiple offenses and a "pattern of wage non-payment" is now a third-degree crime punishable by imprisonment. The law also provides that workers can receive up to three times the amount owed from an employer if they win a case in court, and that business can be held responsible for violations committed by contractors they hire. See myworkrights.nj.gov for more information.

Misclassification and Payroll Fraud

Employee misclassification is when employees are working off the books, paid under the table in cash or improperly treated as an independent contractor. Misclassification deprives independent contractors of rights guaranteed to employees, including the right to earn overtime for working in excess of 40 hours per week; to receive workers' compensation benefits if injured on the job, unemployment benefits, earned sick leave, job-protected family leave and family leave benefits, health and safety protections,

and protection under state and federal antidiscrimination laws. In addition, independent contractors are prohibited from organizing under the National Labor Relations Act. (See myworkrights.nj.gov).

Prevailing Wage

The New Jersey Prevailing Wage Act establishes a prevailing wage level for workers engaged in public works. The law requires the payment of minimum rates of pay to laborers, craftsmen and apprentices employed on public works projects. Covered workers must receive the appropriate craft prevailing wage rate as determined by the Commissioner of Labor and Workforce Development. The rates are based on the collective bargaining agreements established for a particular craft or trade in the locality in which the public work is performed. In New Jersey, these prevailing wage rates vary by county and by the type of work performed. (See nj.gov/labor and [N.J.S.A. 34:11-56.25 et seq.](http://N.J.S.A. 34:11-56.25))

Agricultural Health and Safety Standards

Farms must meet health and safety standards for their workers, including clean drinking water; safe, sanitary, dry structures for sleeping, with adequate fresh air; and sanitary cooking, toilet, and bathing facilities. Toilets and hand-washing facilities must be located within a certain distance of work area. Crew leaders must tell farm workers certain information, including where they will be working, transportation/housing/insurance information, and how much they charge for their services. The New Jersey Crew Leader Registration Act and Selected Farm Labor Laws require the registration of crew leaders, and outlines minimum wage and wage payment standards, and authorizes the investigation and site inspection of migrant farm labor camps, drinking water and toilet facilities, contractors, growers and food processors operating in the State of New Jersey. (See nj.gov/labor/farmworkers and [N.J.S.A. 34:9A-1 et seq.](http://N.J.S.A. 34:9A-1))

Child Labor / Youth Workers

The New Jersey Child Labor Law and Regulations specify the hours of work for minors, the type of occupations permitted to be performed, and the issuance of proper employment certificates for all minors under 18 years of age. Minors may not work more than 40 hours a week and must be given at least a thirty (30) minute break every five hours. Minors are entitled to New Jersey's minimum wage in several industries, including retail, food service, and hotel/motel. Other types of employment do not require minimum wage for youth, including nursing homes, boardwalk employers, summer camps, professional offices, and libraries. There are additional child labor laws with regard to farm and agricultural work. (See myworkrights.nj.gov and [N.J.S.A. 34:2-21.1 et seq.](http://N.J.S.A. 34:2-21.1))

New Jersey Paid Family & Medical Leave

Most New Jersey workers are covered under the State's Paid Family and Medical Leave benefits program. Employees, through a payroll tax deduction, pay into *Temporary Disability and Family Leave Insurance* (TDI and FLI). Employers also pay into TDI. Through Temporary Disability Insurance, eligible workers can receive partial wage replacement when they must stop working due to pregnancy, child birth recovery, or an illness or injury that is unrelated to their job duties. Through Family Leave Insurance, eligible workers can receive partial wage replacement for when they must stop working to bond with a new child, or to care for a seriously ill or injured family member. Please note that pregnant workers and victims/survivors of domestic and sexual violence may be eligible for [both Temporary Disability and Family Leave Insurance benefits](#). Recent changes to the law have expanded the definition of family to include all loved ones, and victims/survivors of domestic or sexual violence and their

caregivers may now be eligible to use Family Leave Insurance. There are also additional COVID-19 related uses. In July 2020, the wage replacement increased from 66% to 85% of average weekly wages, and the number of weeks for bonding with a new child or caregiving increased from 6 weeks to 12 weeks. Recent changes to Temporary Disability law give workers the right to sue an employer who has retaliated against an employee who has taken Temporary Disability or Family Leave Insurance benefits. (See myleavebenefits.nj.gov)

There are separate federal and state laws that provide some NJ workers with the right to return to their job after a period of family or medical leave. The Federal Family and Medical Leave Act provides 12 weeks of unpaid, job-protected leave to covered workers to care for their own illness or injury (including pregnancy) or that of a parent or child (see dol.gov/whd/fmla/). Under the NJ Family Leave Act, covered workers have the right to 12 weeks of job-protected leave to bond with a new child, care for a loved one, or to provide required care or treatment for a child if their school or place of care is closed due to COVID-19. (see <https://www.nj.gov/oag/dcr/downloads/fact-FLA.pdf>). Learn more about job protection laws at myleavebenefits.nj.gov/jobprotection.

Laws and Programs That Protect Pregnant and Breastfeeding Employees

New Jersey Law Against Discrimination

The New Jersey Law Against Discrimination makes it unlawful to subject people to discrimination or harassment based on pregnancy or breastfeeding in employment, housing, places of public accommodation, credit and business contracts. (See https://www.nj.gov/oag/dcr/downloads/fact_LAD.pdf) The Federal Pregnancy Discrimination Act also prohibits sex discrimination on the basis of pregnancy, childbirth, or related medical conditions. (See <https://www.eeoc.gov/laws/statutes/pregnancy.cfm>)

Federal Patient Protection and Affordable Care Act (Section 7 of Fair Labor Standards Act)

The Federal Patient Protection and Affordable Care Act requires employers to provide “reasonable break time for an employee to express breast milk for her nursing child for 1 year after the child’s birth each time such employee has need to express the milk.” Employers are also required to provide “a place, other than a bathroom, that is shielded from view and free from intrusion from coworkers and the public, which may be used by an employee to express breast milk.” (See <https://www.dol.gov/whd/nursingmothers/faqBTNM.htm>)

New Jersey Senate Bill S.1735, signed into law in 2019, requires certain public facilities and offices to provide on-site lactation rooms, including health care facilities, local or county welfare agencies, and One-Stop Career Centers. (See S.1735 [here](#))

Unemployment Insurance

If a pregnant woman works in a hazardous environment that could put the pregnancy at risk, and the employer cannot modify the workplace conditions to accommodate the pregnancy, the mother may be eligible for Unemployment Insurance benefits. For example, a laboratory with dangerous chemicals or toxic fumes may put a pregnancy at risk. (Learn more [here](#))