

Need a Nanny? Ask the Experts at Childcare Solutions



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CHILDCARE SOLUTIONS

Nannies' Responsibilities?

People call us all the time asking, "What does a nanny do?" At Childcare Solutions, the better question is, "What do you need your nanny to do?"

Most people are pretty sure what they need, but they're not sure whether it's OK to ask a nanny to fulfill those responsibilities. Will they drive the kids to school? Will they help around the



house while the kids are at school? Will they do the children's laundry? Will they go grocery shopping? While the primary responsibility of a nanny is to ensure the health, safety and welfare of your children, many nannies will take on additional responsibilities as well.

There are nannies who excel in different areas, such as newborn infant care and care for older children or the elderly, so it's imperative to consider the specific tasks for which your future nanny will be responsible. At Childcare Solutions, we help you identify what skills and experience a nanny will need to make your household function the way you want. It is common for the nanny's responsibilities to expand as his or her relationship with the family grows stronger. We help you develop a comprehensive Parent-Nanny Agreement in order to establish a baseline of expectations between you and your nanny.

Imminent Tax Benefits for Household Help Employers

If you already employ household help or plan to within the next year, the Patient Protection and Affordable Care Act may affect the way you compensate your household employees — although probably not in the way you think. There are opportunities for tax savings ahead, which may make your job more attractive to candidates and provide you with additional tax credits or deductions.

On January 1, 2014, everyone in the U.S. will be required to obtain health

insurance. On October 1, the state health-insurance exchanges will open, allowing people to compare plans and find a policy that meets their needs and budget. Many who previously went without insurance, such as your household help, might find this to be a little overwhelming. As a household employer you won't be required to provide your nanny with health insurance, but it may financially benefit everyone if you provide a health-insurance reimbursement.

Health-insurance contributions are not taxable, meaning that neither you nor your employees have to pay taxes on assistance you provide them toward their health insurance premiums. Furthermore, if you cover at least half of your nanny's health insurance premium, you will receive a special tax credit from the IRS, as long as your nanny earns less than \$50,000 annually. You currently can receive a tax credit of up to 35 percent on every dollar contributed — this figure will increase to 50 percent in 2014. As more nannies soon will be purchasing health insurance, a contribution toward their premiums is an excellent and economical option when considering an annual raise.

Childcare Solutions has placed more than 11,000 care providers with local families since 1991. Contact us with any questions or if you would like to find a qualified nanny who suits your needs. Employing household help can be complex and tedious — but it doesn't have to be. We'll handle the details. FLC