



STARTING a FAMILY CHILD CARE PROGRAM

Caring for children from other families in your home can be exciting and rewarding. It is also a tremendous responsibility, and each State has regulations that apply to child care settings. Here are some things for you to think about as you get ready to be a family child care provider:

- The need for child care in your community;
- Licensing requirements;
- Local zoning or deed restrictions;
- Liability insurance (in addition to homeowner's insurance);
- Your business plan for starting and operating a small business;
- Costs of starting and operating child care in your home;
- Fees you need to charge to cover costs and be competitive;
- Records you may need to keep such as attendance, medical forms, payment records, and emergency contact information as required by State regulations or for taxes or for reimbursement;
- Training you must have before you can care for children and ongoing training requirements;
- Health and safety issues, including accident and illness prevention and emergency procedures;
- Curriculum and schedule of activities that meet the needs of the children;
- Appropriate use of your home's indoor and outdoor spaces;
- Suitable equipment and materials;
- Contracts that list the rights and responsibilities of you and the parents about payment rates and policies, hours that you will provide care, and other important details; and
- Connections with community services and organizations.

The following resources will help you prepare to open a quality child care program.

RESOURCES in your COMMUNITY

■ Child Care Resource and Referral agencies (CCR&Rs) are local agencies that help parents find quality child care and child care resources in their community. Your local CCR&R can give you information about the child care needs in your community. You can ask them about the rates that other providers charge. The CCR&R will also let families know about your services. The CCR&R also has information about training opportunities and other resources. To find your local CCR&R agency, contact Child Care Aware, a national nonprofit initiative, at 800-424-2246. Information is also available in English on the Web at <http://www.childcareaware.org> and in Spanish at <http://www.childcareaware.org/sp/>.

■ In some areas, family child care providers join networks that offer training and resources. The networks may also offer group benefits such as health and liability insurance. A **local family child care provider association** or support group can help you meet other family child care

providers so that you can share information and resources with each other. To find a local group, contact the CCR&R staff in your area or contact the staff of the National Association for Family Child Care (NAFCC) at 801-269-9338 or on the Web at <http://www.nafcc.org>.

RESOURCES in your STATE

■ Important information about child care in your State is on the NCCIC Web site in the State Profiles section at <http://nccic.acf.hhs.gov/statedata/statepro/index.html>. When you select your State, you will find:

- Information on Licensing Requirements, including the **Maximum Child:Staff Ratios**. The child:staff ratio shows the maximum number of children who can be in a staff person's care. (For example, 3:1 is 3 children to 1 caregiver.)
- A link to your State's **Child Care Licensure Regulations**. These have been compiled by the National Resource Center for Health and Safety in Child Care. You can also find your State's regulations on the Web at <http://nrc.uchsc.edu/STATES/states.htm>.
- Contact information for your State's **Child Care Licensing Agency**. The agency will give you information about how to become registered or licensed. They can also send you a copy of your **State's regulations** for caring for children in your home.
- A portion of your State's requirements regarding family child care. This includes the State's **Definition of Family Child Care**. This definition includes
 - the number of children allowed,
 - the maximum number of children to one provider,
 - whether the provider's own children are counted, and
 - the maximum number of infants and toddlers to one provider.Some States license **large family child care homes**, which often have a larger number of children and require more than one caregiver.
- Contact information for your State's **Child and Adult Care Food Program (CACFP) Administrator**. CACFP may help you pay for healthy meals and snacks.
- A link to your State's **Child Care Homepage**. These Web pages often have information about programs to help parents pay for child care, training opportunities, child care quality improvement plans, and grant programs.

LINKS to NCCIC INFORMATION on the WEB

■ NCCIC's Child Care as a Business topic is on the Web at <http://nccic.acf.hhs.gov/poptopics/index.html#ccbusiness>. It includes the following documents:

- *Funding Opportunities for Child Care* (<http://nccic.acf.hhs.gov/poptopics/funding-opportunities.html>);
- *Fundraising* (<http://nccic.acf.hhs.gov/poptopics/fundraising.html>);

- *Grants and Grant Writing* (<http://nccic.acf.hhs.gov/poptopics/grantwriting.html>);
- *Starting a Family Child Care Program* (<http://nccic.acf.hhs.gov/poptopics/starfund.html>); and in Spanish [*Empezando y Fundando un Centro Familiar de Cuidado de Niños*] (<http://nccic.acf.hhs.gov/spanish/starfund-sp.html>);.
- *Cómo establecer un centro de cuidado infantil* [*Starting a Child Care Center*] (<http://nccic.acf.hhs.gov/spanish/starting-sp.html>).
- *The Child Care Microenterprise Toolkit*
<http://nccic.acf.hhs.gov/poptopics/index.html#microenterprise>.

■ The Internet Links section of the NCCIC Web site, which has links to major national child care and early education organizations, is on the Web at http://links.nccic.acf.hhs.gov/internet_links/searchlinks.cgi.

FEDERAL AGENCIES and NATIONAL ORGANIZATIONS

The following Federal agencies and national organizations have information on the above-mentioned topics, as well as other child care issues, including program development and curriculum resources.

■ **Military Child Care Home**

MilitaryHOMEFRONT

U.S. Department of Defense (DoD)

World Wide Web:

http://militaryhomefront.dod.mil/portal/page?_pageid=73,44033&_dad=itc&_schema=PORTAL§ion_id=20.60.500.390.0.0.0.0

MilitaryHOMEFRONT is the official Department of Defense Web site for reliable quality of life information designed to help troops and their families, leaders, and service providers. The Military Child Care Home Web page provides a review of Federal legislation and DoD policies on child care and identifies strategies and actions installation commanders can implement to ensure affordable, quality child care is available for DoD families. Military Family Child Care (FCC) provides in-home care by certified providers. There are over 9,000 FCC providers. These providers deliver critical services to service members who work shift work, work extended hours or weekends, or want a home-based environment for their children. All FCC providers go through rigorous background checks, must be licensed, and are encouraged to achieve accreditation as determined by the NAFCC together with the DoD or other process approved by the Service.

■ **U.S. Small Business Administration (SBA)**

800-827-5722

World Wide Web: <http://www.sba.gov>

The mission of the SBA is to maintain and strengthen the nation's economy by aiding, counseling, assisting, and protecting the interests of small businesses. They also help families and businesses recover from national disasters. Information about starting a small business is on the Web at http://www.sba.gov/starting_business/index.html. Information about financing a small business is on the Web at <http://www.sba.gov/financing/index.html>. SBA's Online Women's Business Center is on the Web at <http://www.onlinewbc.gov/>.

■ **Child Care Law Center (CCLC)**

415-394-7144

World Wide Web: <http://www.childcarelaw.org>

CCLC has information on a variety of legal issues including liability and insurance issues, zoning and deed restrictions, contracts, and materials about the Americans with Disabilities Act (ADA).

■ **National Association for the Education of Young Children (NAEYC)**

800-424-2460

World Wide Web: <http://naeyc.org>

NAEYC is a nonprofit professional organization of more than 103,000 members dedicated to improving the quality of care and education provided to our nation's young children. For a list of NAEYC publications for family child care providers, go to the Search page of the NAEYC Online Store on the Web at <http://naeyc.org/shoppingcart/search.aspx>. Search by subject for family child care.

■ **National Association for Family Child Care (NAFCC)**

801-269-9338

World Wide Web: <http://www.nafcc.org>

NAFCC is a national membership organization of family day care providers and local and State family day care associations. It sponsors an annual national conference and an accreditation program for family day care providers. NAFCC has about 7,500 members and is governed by an executive committee and 10 regional representatives. NAFCC is focusing its efforts on supporting family child care associations and promoting quality through accreditation.

■ **National Institute on Out-of-School Time (NIOST)**

Wellesley Centers for Women

781-283-2547

World Wide Web: <http://www.niost.org>

NIOST works to improve the quantity and quality of out-of-school time programs throughout the country. NIOST focuses on education and training, community development, consultation, research, and public awareness and policy. NIOST serves children, parents, out-of-school time program staff, school principals and supervisors, community leaders, and government officials.

■ **National Network for Child Care (NNCC)**

World Wide Web: <http://www.nncc.org>

NNCC operated the Cooperative Extension system, which uses the expertise of many of the nation's leading universities in the areas of child care and early childhood development. NNCC offers an Internet source of over 1000 publications and resources related to child care. Links to articles on Child Care Business Management are available on the Web at http://cyfernet.ces.ncsu.edu/cyfdb/browse_2pageAnncc.php?subcat=Child+Care+Business+Management&search=NNCC&search_type=browse.

■ **Redleaf National Institute (RNI)**

651-641-6675

World Wide Web: <http://www.redleafinstitute.org>

RNI helps improve the quality of family child care by helping providers successfully manage their businesses. RNI also offers support to trainers, tax preparers and organizations (Family Child Care Associations, Food Program sponsors, child care resource and referral agencies, and family child care military coordinators) who help providers with their business. The Institute offers training, telephone and e-mail assistance, publications, and help in handling IRS audits. Publications available from RNI include:

- *Getting Started in the Business of Family Child Care* is available in English on the Web at <http://www.redleafinstitute.org/index.cfm?page=elibrary&category=articles&subcat=gsnewyr>.

Selected handouts are available in Spanish and in Hmong. These resources are available on the Web at <http://www.redleafinstitute.org/Index.cfm?section=BL&Page=BL06#mkting>.

PUBLISHERS

■ **Child Care Information Exchange (CCIE)**

800-221-2864

World Wide Web: <http://www.ccie.com>

CCIE is a publishing house that has promoted the exchange of ideas among leaders in early childhood programs worldwide through its magazine, books, training products, training seminars, and international conferences. *Child Care Information Exchange* is a bi-monthly magazine for administrators of early childhood programs.

■ **Redleaf Press**

800-423-8309

World Wide Web: <http://www.redleafpress.org>

Redleaf Press is a leading nonprofit publisher of curriculum, management, and business resources for early childhood professionals. Redleaf Press distributes approximately 500 high-quality titles at any given time. Redleaf Press is a division of Resources for Child Caring, a nonprofit child care organization.

■ **School-Age NOTES**

614-855-9315 or 800-410-8780

World Wide Web: <http://www.schoolagenotes.com>

This newsletter provides monthly ideas, strategies, and curriculum activities for working with school-agers. A quarterly resource catalog has materials on discipline, science, health, administration, activities and games for school-age programs, and descriptions of models programs with contacts.

HEALTH and SAFETY RESOURCES

- *Caring for Our Children: National Health and Safety Performance Standards: Guidelines for Out-of-Home Child Care Programs, 2nd Edition* (2002), by the American Public

Health Association (APHA); the American Academy of Pediatrics (AAP); and the Health Resources and Services Administration (HRSA), U.S. Department of Health and Human Services, is a comprehensive set of health and safety standards for providing quality child care. This resource is on the Web at <http://nrc.uchsc.edu/CFOC/PDFVersio0/National%20Health%20and%20Safety%20Performance%20Standards.pdf>.

PUBLICATIONS REGARDING TAXES and FAMILY CHILD CARE

- *Family Child Care Provider Guide* (Fall 2002), by the Internal Revenue Service (IRS) Taxpayer Education and Communication office in Cleveland, Ohio, summarizes the basic record keeping rules that affect family child care providers, and includes tips on how to track income and calculate deductions. The guide also contains details about claiming the Earned Income Tax Credit (EITC) as well as a series of worksheets providers can use as a model to record business expenses and parent payments. This publication is on the Web at <http://www.redleafinstitute.org/Index.cfm?Section=BL&Page=BL36>.
- *The Eight Key Federal Tax Issues Unique to Family Child Care Providers That Every Provider and Tax Preparer Should Understand*, by the Redleaf National Institute, is on the Web at <http://www.redleafinstitute.org/index.cfm?page=elibrary&category=articles&subcat=8key>.

TRAINING INFORMATION

- **Resources for Child Caring Learning Center**

10 Yorkton Court
St. Paul, MN 55117-1065
800-423-8309

World Wide Web: <http://www.rcclearningcenter.org/>

Resources for Child Caring Learning Center offers online business courses for family child care providers. The Business Series offers Web-based courses on the business basics of family child care. Each interactive course includes exercises, reading assignments and other recommended resources, and interaction with instructors and with other providers.

The National Child Care Information Center, a service of the Child Care Bureau, does not endorse any organization, publication, or resource. For more information, please contact NCCIC: 10530 Rosehaven Street, Suite 400, Fairfax, Virginia 22030; Ph: 800-616-2242; Fax: 800-716-2242; TTY: 800-516-2242; E-mail: info@nccic.org; Web site: <http://nccic.acf.hhs.gov>.

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