



# Starting and Operating a Child Care Business

Child care can be an exciting and rewarding field. It provides a wonderful opportunity to impact the lives of children and their families. Regardless of one's individual motivation for entering the early care and education field, starting and operating a child care business is both a personal and a business decision.

As is true for all small business owners, prospective child care providers must take the right steps to ensure that their businesses are profitable and sustainable. Providers must follow federal, state, and local regulations and standards, and they must ensure they have healthy and safe environments for children. In addition to meeting to children's basic needs, providers encourage children's development by providing activities that stimulate physical, emotional, intellectual, and social growth.

This resource guide presents some basic steps to consider as you plan to start and operate a child care business. The information is an overview and is not intended to be all inclusive. Additional resources are provided to help you explore child care as a business opportunity. Other steps may be suitable for your specific type of business, depending on your local requirements and regulations.

The following information and selected resources relate to starting and operating a center-based or family child care business. Information is divided into the following sections:

- ◆ **[Child Care and Your Community](#)**: What are the characteristics of the child care market in your community and how will that affect your decision to open a business? Who can you contact for additional resources and information?
- ◆ **[Types of Child Care Businesses](#)**: Child care businesses can be defined in a variety of ways. What type best suits your goals and capabilities?
- ◆ **[Licensing Requirements](#)**: How do you establish a legally operating business by meeting the licensing requirements set by the child care regulatory agency in your State and local jurisdiction?
- ◆ **[Other Laws and Ordinances](#)**: Beyond licensing requirements, what other laws and ordinances may apply to your business?
- ◆ **[Managing a Successful Business](#)**: What is a business plan and how may it help ensure the ultimate success of your new business?
- ◆ **[Facility Design](#)**: How can you ensure your child care facility design includes indoor and outdoor spaces that are safe and encourage the development of children in your care?
- ◆ **[Financial Assistance](#)**: How do you learn about federal, state, or private funding that may be available for your business?
- ◆ **[Essential Health and Safety Standards](#)**: What health and safety standards for your child care business are essential to ensure the well-being of the children in your care?
- ◆ **[Policies and Procedures for Business Protection and Success](#)**: How can clear policies and procedures provide protection for you and your business and help your business succeed?
- ◆ **[Health Insurance Benefits for Providers](#)**: What organizations have information about health benefits for caregivers and their families?



- ◆ **State Information about Starting a Child Care Business:** What State public and private organizations have resources available to help aspiring business owners with the process of starting and operating a business?

## Child Care and Your Community

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When starting a child care program, you may want your child care business, capabilities, and goals to align in order for your work to be personally rewarding. You also want your business to match the needs of your community so it is financially viable. As a potential business owner, you will want to know which key organizations in your community work with child care professionals and business owners to ensure families have access to high-quality programs.

## Which state government agencies play roles in child care?

State and local governments play roles in regulating and funding child care businesses. The following are three primary government agencies in each State that work closely with child care businesses:

### Child Care Assistance Agency

This agency is responsible for administering and implementing the state child care assistance program funded through the Federal Child Care and Development Fund (CCDF). The State child care assistance agency may also be the agency responsible for a variety of quality initiatives that support start-up activities. Contact information for all CCDF agencies is available at <http://www.acf.hhs.gov/programs/occ/resource/ccdf-grantee-state-and-territory-contacts>.

### Child Care Licensing Agency

In some States, the child care licensing agency and the child care assistance agency are housed in the same department. Direct website links to child care licensing agencies and program regulations for all 50 States, the District of Columbia, and 4 U.S. Territories' are available at <https://childcareta.acf.hhs.gov/resource/state-and-territory-licensing-agencies-and-regulations>. In some States, there may be additional county or municipal licensing requirements that differ from the state regulations. For more information about licensing, see the "[Licensing Requirements](#)" section of this resource guide.

### Child and Adult Care Food Program (CACFP)

State agencies administering the Child Nutrition Programs funded by the U.S. Department of Agriculture work with child care providers who serve children who are eligible to receive child nutrition services from the government. CACFP provides funds for meals and snacks served to eligible children in child care centers and family child care homes. Information about CACFP participation guidelines and program administration is available at <http://www.fns.usda.gov/cacfp/child-and-adult-care-food-program>. Information in Spanish is available at <http://www.fns.usda.gov/es/cacfp/programa-de-alimentos-para-el-cuidado-de-ni%C3%B1os-y-adultos-cacfp>. Contact information for all state agencies administering the programs is available at <http://www.fns.usda.gov/cnd/Contacts/StateDirectory.htm>.

## How can I identify child care needs in my community?

The supply of child care available in each community can vary based on the type of care needed, type of child care business, and overall capacity of the child care sector. For example, the demand for child care for infants and toddlers, school-age care, care for children with special needs, care during nontraditional hours, and care in rural areas often exceeds the supply in many communities.



An assessment of your specific community will involve looking at the child care needs of the community (demand) and an overview of child care currently available (supply). A close look at the child care market in your community may help you decide whether or not to open a business and with other decisions as well: What will families be willing to pay for child care? If you hire staff to assist you in your child care business, what will they expect in terms of salary? Many community, state, and national resources are available to help you find the answers to these and other questions.

Local child care resource and referral (CCR&R) agencies are responsible for documenting child care needs and trends in a particular market and are useful sources of information about child care in a state or individual community. CCR&R agencies link providers with information about the following:

- ◆ Tuition rates child care providers typically charge;
- ◆ Average salaries for child care workers;
- ◆ Existing supply and the highest need for care in your area;
- ◆ Licensing requirements;
- ◆ Resources about child development and early education; and
- ◆ Training opportunities for child care professionals.

CCR&R agencies often serve as an entry point for new child care professionals. They also may help you spread the word about your services to families in your community. Child Care Aware® offers a Child Care Finder tool that provides contact information for all state and local CCR&R agencies at <http://www.childcareaware.org/parents-and-guardians/childcarefinder#section=searchbyzip>.

## How can I connect with child care associations and other community organizations?

Child care associations and other community organizations exist to support child care businesses as they deliver high-quality care and sustain themselves financially. These associations and professional organizations vary from community to community but often provide financial assistance such as loans and grants, training opportunities for staff, liability and health insurance, and other services.

Local resources such as the public library, small business development associations, chambers of commerce, and even other child care providers may help you connect with community child care associations and professional organizations. Also, several national organizations have local chapters or other connections to local support that may benefit your business. The following national groups might help you connect with key organizations in your community:

### Afterschool Alliance

Toll free: 1-866-KIDS-TODAY

Website: <http://afterschoolalliance.org>

The Afterschool Alliance is an organization dedicated to raising awareness of the importance of afterschool programs and advocating for more afterschool investments. Its website also includes information about marketing afterschool programs and finding funding, among other resources.



## National AfterSchool Association (NAA)

Phone: 703-610-9002

Website: <http://naaweb.org/>

NAA is a national membership organization representing the entire array of public, private, and community-based providers of afterschool programs.

## National Association for the Education of Young Children (NAEYC)

Toll free: 800-424-2460

Website: <http://www.naeyc.org/>

NAEYC is a nonprofit membership organization that provides resources and services to improve professional preparation and development of early childhood professionals.

## National Association for Family Child Care (NAFCC)

Toll free: 801-886-2322

Website: <http://nafcc.org/>

NAFCC is a national membership organization of family child care providers and local and state family child care associations.

## National Child Care Association (NCCA)

Toll free: 800-543-7161

Website: <http://www.nccanet.org/>

NCCA is a professional association that represents private, licensed early childhood care and education businesses.

## Types of Child Care Businesses

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Among the first considerations for prospective child care business owners is to decide which type of business to operate. You should take into account your personal capabilities, your motivations for working in child care, and your business goals. Answering the following questions can help determine the type of child care business that is right for you and will set you on a course toward success.

- ◆ Do you plan to care for a few children in your home?
- ◆ Is running a large child care center with many children of various ages your goal?
- ◆ Is your primary motivation to provide direct care for children? Or are you more interested in the management challenges of running a large child care facility?
- ◆ Do you have a small budget and just want to get started in child care? Or do you have funding sources that will be invested in your business?



- ◆ Have you considered the different regulations and laws that could influence your decision about operating a child care business in your community?

While definitions for child care businesses vary in the licensing regulations for different States, legally operating child care businesses generally are included in one of the following categories:

- ◆ **Child care centers** are facilities where care typically is provided to children in a nonresidential building with classrooms of children in different age groups. Care is provided for fewer than 24 hours per day. State child care licensing regulations include definitions of the types of child care centers that must meet licensing requirements. These definitions often include a minimum number of children and a minimum number of hours the facility operates to determine whether it must be licensed.
- ◆ **Family child care (FCC) homes** are facilities where care typically is provided to children in the provider's residence. FCC homes usually provide care for a small number of children of mixed ages and have one care provider. As with centers, States have definitions of the types of FCC homes that must be licensed. These definitions are usually based on the number of children in care. For example, several States require FCC homes to be licensed if the provider cares for at least one unrelated child or the children from one family. However, many States also allow homes with varying numbers of children to operate without a license. Many States license two types of FCC homes—a **small home** that has a small number of children and usually one care provider, and a **large or group home** that usually has a larger number of children and a provider and assistant.

## Licensing Requirements

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Licensing is a process administered by state governments that gives permission to child care businesses to operate. Licensing sets a baseline of requirements below which it is illegal to operate, unless a business is legally exempt from licensing. States have regulations that include the requirements child care centers and family child care homes must comply with and policies to support enforcement of those regulations. These regulations and enforcement policies vary widely from State to State. Some States call this regulatory process “certification” or “registration.” For purposes of this resource guide, the terms “licensing” or “licensed” are used to refer to all state regulatory processes. State child care licensing regulations help protect the health and safety of children in out-of-home care. Licensing helps prevent different forms of harm to children, which can include risks from the spread of disease, fire and other building safety hazards, and injury. Licensing also helps prevent developmental impairment from children's lack of healthy relationships with adults, adequate supervision, and developmentally appropriate activities. Some of the key aspects of child care licensing regulations include the following:

- ◆ The child to staff ratio and maximum group size;
- ◆ Building and physical premises safety;
- ◆ Prevention and control of infectious disease; and
- ◆ Qualifications and training.

Licensing regulations vary for child care centers and family child care homes. Most States have separate sets of regulations for each type of child care business. In some States, the child care licensing agency and the child care assistance agency are housed in the same department.

The National Association for Regulatory Administration has additional information about licensing regulations. Visit <http://naralicensing.org>.

Child care consumers, and the general public, can ask questions about the licensing status of programs and file complaints about suspected noncompliance with State regulations with their State child care licensing agency.



Additional information about health and safety licensing requirements is available in the “[Essential Health and Safety Standards](#)” section of this resource guide.

## Are there licensing exemptions for child care businesses?

Some child care businesses are legally exempt by state law and are not required to be licensed. Exemptions vary widely from State to State. For child care centers, common exemptions include programs where the parents are at the location and are accessible (such as a shopping mall, resort, health club, or church); programs where a small number of children are in care; recreation programs, instructional classes for children, club programs; programs that operate part-day or for a limited number of hours per day or week; and preschool programs operated by public schools or public school systems. Some States also exempt child care centers operated by religious organizations.

Some States may conduct background checks and impose other requirements on legally exempt providers, especially if the providers receive government funds. Check with your State’s licensing agency to learn more about exemptions that may apply to your business.

## Are there insurance requirements for child care businesses?

Liability insurance is a standard consideration for any business. It covers the center or family child care (FCC) home when an injury occurs. Comprehensive general liability insurance covers bodily injury, damage to property, medical emergencies, and legal costs. Homeowner’s or renter’s insurance on the provider’s home does not provide liability coverage for a FCC business. If the provider rents the home, the landlord may need to be listed on the FCC business liability policy. Contact an insurance provider for more complete information.

Some States require child care centers and FCC homes to have some form of insurance. Other States either require providers to carry insurance or to notify parents if they do not carry insurance. To learn the specific insurance requirements in your State, contact the state child care licensing agency. In some States, the child care licensing agency and the child care assistance agency are housed in the same department.

Direct website links to child care licensing agencies and program regulations for all 50 States, the District of Columbia, and 4 U.S. Territories’ are available at <https://childcareta.acf.hhs.gov/resource/state-and-territory-licensing-agencies-and-regulations>.

In addition, the child care resource and referral (CCR&R) agency in your community may have a list of companies that provide insurance for child care businesses. Child Care Aware® offers a Child Care Finder tool that provides contact information for all state and local CCR&R agencies at <http://childcareaware.org/parents-and-guardians/childcarefinder#section=searchbyzip>.

## Other Laws and Ordinances

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In addition to meeting licensing requirements, child care businesses must comply with various laws and ordinances. If you are interested in opening a child care business, learning about the federal and state tax laws that apply to small businesses may be an important step. Your business may need to comply with zoning laws and ordinances that apply to your community or local area.

## Which tax regulations affect child care businesses?

Like other business owners, child care business owners must comply with federal and state tax regulations. Tax regulations vary for the different types of child care businesses. For instance:



- ◆ Nonprofit community organizations operating child care programs may be exempt from taxes;
- ◆ As employers, owners of child care centers must comply with employee tax and benefit regulations; and
- ◆ Family child care businesses must comply with tax regulations for sole business proprietors.

Like other businesses, all tax-paying child care businesses are allowed a deduction for ordinary and necessary expenses paid or incurred during the tax year for carrying out the business.

The Small Business and Self-Employed Tax Center section of the Internal Revenue Service (IRS) provides information about business start up, recordkeeping, trends and statistics, as well as tax tips for small child care businesses at <http://www.irs.gov/businesses/small/index.html>. Information is available in Spanish at <http://www.irs.gov/Spanish/Informaci%C3%B3n-y-Recursos-para-Peque%C3%B1as-Empresas>.

Key resources from the IRS include the following:

- ◆ Starting a Business provides links to basic federal tax information for those who are starting businesses, <http://www.irs.gov/businesses/small/article/0,,id=99336,00.html>.
- ◆ Operating a Business contains information you need to operate a business with employees, including information about business deductions and tax credits, filing and paying taxes, recordkeeping, and choosing an accounting method, <http://www.irs.gov/businesses/small/article/0,,id=99930,00.html>.
- ◆ Self-Employed Individual Tax Center answers questions related to being a self-employed individual or independent contractor, <http://www.irs.gov/businesses/small/article/0,,id=115045,00.html>.
- ◆ 26 CFR 601.105 is a tax deduction that allows family day care providers to deduct the cost of food given to eligible children in their care, <http://www.irs.gov/pub/irs-drop/rp-03-22.pdf>.
- ◆ Tax Information for Charities and Other Non-Profits presents tax information for charities and other nonprofit organizations, including child care programs, <http://www.irs.gov/charities/index.html>.

## State Tax Laws

To learn about state tax laws that apply to child care businesses, contact your state revenue department. Links to state revenue and tax departments are available on the Federation of Tax Administrators website at <http://www.taxadmin.org/state-tax-agencies>.

## Managing a Successful Business

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One way to help ensure the success of your child care business is to learn about smart management practices that can help minimize the risks associated with starting a business and the burden of running it. Key steps for running a profitable and sustainable child care business include development of a business plan and marketing plan. Prospective child care business owners can also look for opportunities in their community to decrease the administrative costs of running a business through collective management systems. This involves child care businesses working together to pool resources and share costs.

## Do I need to develop a business plan?

Preparing a business plan may be an important step for those who are interested in opening a child care business. You may incur many costs as you set up and run your business. A business plan may take into account the operational costs of toys, equipment, paper goods, art supplies, food, home or center repairs, electricity, insurance, water, and rent.



In many States, public and private organizations working with child care professionals have developed handbooks for child care business owners that present information about business management. You may want to check all the resources in your area. In some States and local areas, organizations may help you develop the most appropriate business plan.

The following resources explain how to develop a business plan for a child care center or family child care (FCC) home. The resources also provide information about recordkeeping, billing practices, working with government programs to maintain a healthy financial status, and personnel management, including finding and keeping qualified staff.

## Child Care Centers

- ◆ *Child Care Center Financial Planning and Facilities Development Manual* (2009), by the National Economic Development and Law Center, <http://www.buildingcc.org/uploads/pdfs/CCCMannualFINAL07.pdf>.
- ◆ *Operating on Federal Property: Property Managers Child Care Desk Guide* (2010), by the Child Care Division, Office of Facilities Management and Services, U.S. General Services Administration, [http://www.gsa.gov/graphics/pbs/property\\_managers\\_guide.pdf](http://www.gsa.gov/graphics/pbs/property_managers_guide.pdf).

## FCC Homes

- ◆ *Family Child Care Business Planning Guide* (2009), by Tom Copeland, published by Redleaf Press. This book can be purchased from Redleaf Press by visiting <http://www.redleafpress.org/Family-Child-Care-Business-Planning-Guide-P339.aspx>.
- ◆ *Family Child Care Financial Planning and Facilities Development Manual* (2003), by the National Economic Development and Law Center, <http://www.buildingchildcare.net/uploads/pdfs/FCC-Manual-FINAL.pdf>. This resource is available in Spanish at <http://www.buildingcc.org/uploads/pdfs/Family-Child-Care-Center-Manual-Spanish.pdf> and Chinese at <http://www.buildingcc.org/uploads/pdfs/FCCmanualchinese.pdf>.
- ◆ *Organizing and Supporting Home-Based Child Care* (2004), by the Enterprise Foundation, <http://www.enterprisecommunity.com/resources/ResourceDetails?ID=19703.pdf>.

## Additional Resources

- ◆ *Starting a Child Care Center* (Updated 2015), prepared by the Rural Information Center, U.S. Department of Agriculture, National Agriculture Library, [http://www.nal.usda.gov/ric/ricpubs/rural\\_child\\_care.htm](http://www.nal.usda.gov/ric/ricpubs/rural_child_care.htm).
- ◆ *The Art of Leadership: Managing Early Childhood Organizations, Revised Edition* (2008), by Bonnie Neugebauer and Roger Neugebauer, published by Exchange Press, [http://www.childcareexchange.com/catalog/pdf/SAMPLE\\_Art\\_of\\_Leadership.pdf](http://www.childcareexchange.com/catalog/pdf/SAMPLE_Art_of_Leadership.pdf).
- ◆ *Business Resource Center for Child Care Centers* (n.d.), by First Children's Finance, <http://www.firstchildrensfinance.org/businessresourcecenter/centers-2/>.
- ◆ *Business Resource Center for Family Providers* (n.d.), by First Children's Finance, <http://www.firstchildrensfinance.org/businessresourcecenter/family-2/>.





The following organizations provide additional resources about management for child care businesses:

### First Children's Finance

Phone: 866-562-6801

Website: <http://www.firstchildrensfinance.org/>

First Children's Finance promotes children's readiness through the improvement of high-quality and financially viable child care and early education businesses in homes, centers, and schools.

### The Wall Street Journal Small Business

The Wall Street Journal

Website: <http://online.wsj.com/public/page/news-small-business-marketing.html>

The Wall Street Journal Small Business provides resources, including articles about home-based business. A how-to guide for small business is available at <http://guides.wsj.com/small-business/>.

## How do I market my business?

Developing a thorough marketing plan for your business may be critical for success. Marketing covers various aspects of your business and involves much more than just advertising.

The following resources provide information about marketing strategies and how to market a child care program:

- ◆ 12 Tips to Market Your Child Care Program (2009), by Child Care Aware®, <http://ccapub.childcareaware.org/docs/pubs/201e.pdf>.
- ◆ Marketing Your Program (n.d.), by Child Care Council of Westchester, Inc., <http://www.childcarewestchester.org/services/child-care-professionals/business-of-child-care/marketing-your-program>
- ◆ Preparing a Marketing Plan (n.d.) by Child Care Aware®, <http://www.childcareaware.org/child-care-providers/business-plan/marketing>

## Are there collective management opportunities for child care businesses?

Child care businesses can streamline administrative costs and promote their sustainability by coordinating administrative functions, sharing support services, purchasing commonly used products, and negotiating employee benefits. Collective management strategies, also known as shared services or cooperatives, allow providers to buy or offer products and services at lower cost. This can lead to lower administrative costs and quantity purchasing discounts. You might want to look for opportunities to share administrative costs with other child care businesses in your community.



The following organization provides additional information about collective management, also known as **shared services**:

### Alliance for Early Childhood Finance

Website: <http://www.earlychildhoodfinance.org/>

Alliance for Early Childhood Finance is committed to ensuring that all children have access to high-quality early care and education services that support parents' needs to thrive as parents and workers. Information about shared services is available at <http://www.earlychildhoodfinance.org/shared-services>.

## Additional Resources

- ◆ “*Shared Services: Strengthening Early Care and Education*” (Fall 2010), in *Communities & Banking*, by Louise Stoney and Libbie Naman Poppick, [http://www.bostonfed.org/commdev/c&b/2010/fall/Stoney\\_Poppick\\_early\\_education.pdf](http://www.bostonfed.org/commdev/c&b/2010/fall/Stoney_Poppick_early_education.pdf).
- ◆ *Shared Services Startup Kit: Guide to Developing a Shared Services Alliance* (2016), by Opportunities Exchange, <http://opportunities-exchange.org/wp-content/uploads/Startup-Kit.pdf>.

## FCC Provider Networks

In some areas, FCC providers join networks that offer training and resources to help reduce the burden of administrative costs. The networks may also offer group benefits such as health and liability insurance. To find a local group, contact National Association for Family Child Care at 801-886-2322 or visit <http://nafcc.org/>.

Your local child care resource and referral (CCR&R) agency may also have information about FCC provider networks. Child Care Aware® offers a Child Care Finder tool that provides contact information for all state and local CCR&R agencies at <http://childcareaware.org/parents-and-guardians/childcarefinder#section=searchbyzip>.

## Administrative Support Through CCR&R Agencies

Child care programs can subcontract administrative services and other support from CCR&R agencies. These services include human resources management, health insurance, accounting, fundraising, and financial management. Contact your local CCR&R agency to see if it offer these kinds of services.

## Are there resources for starting and managing a nonprofit child care program?

There are advantages and disadvantages to being either a for-profit or nonprofit child care program. Considered the following factors when making the decision to become a nonprofit child care provider: your management model, the establishment of a board of directors, income distribution, tax implications, funding options, and access to government programs.

The following resources have information about for-profit and nonprofit child care programs:

- ◆ *Thinking About Starting a Non-Profit?* (Updated October 2009), by Cecilia Garcia, Connect for Kids, <http://sparkaction.org/content/thinking-about-starting-nonprofit>.
- ◆ The Nonprofit FAQ (n.d.), by Robert D. Shriner, published by the Internet Nonprofit Center, <http://nccsdataweb.urban.org/PubApps/nonprofitfaq.php>.



- ◆ *Get Ready, Get Set: What You Need to Know Before Starting a Nonprofit* (2001), by Peter B. Manzo and Alice Espey, published by the Center for Nonprofit Management, <http://www.nprcenter.org/sites/main/files/file-attachments/getreadygetset.pdf>. Available in Spanish at [http://www.nprcenter.org/sites/main/files/file-attachments/getreadygetset\\_spanish.pdf](http://www.nprcenter.org/sites/main/files/file-attachments/getreadygetset_spanish.pdf).
- ◆ *How to Start a Nonprofit Organization: Guidelines and Resources for Entrepreneurs* (n.d.), by Carter McNamara, Authenticity Consulting, LLC, [http://www.managementhelp.org/strtr\\_org/strtr\\_np/strtr\\_np.htm](http://www.managementhelp.org/strtr_org/strtr_np/strtr_np.htm).

## Establishing a Nonprofit Board of Directors

- ◆ *Staying on Course: The Early Childhood Board's Guide to Success* (2010), by Syretha O. Storey, Barbara McCreedy, and Helen Stine, published by Child Care Exchange. This book can be purchased from Child Care Exchange by visiting <http://www.childcareexchange.com/catalog/product/staying-on-course-the-early-childhood-boards-guide-to-success/4000528/>.
- ◆ "Why Boards Don't Work: How They Should Work" (January/February 2008), in *Exchange*, by Roger Neugebauer, <http://www.childcareexchange.com/library/5000118.pdf>.

The following national organizations may provide resources or training about business management for child care businesses, including sample budgets, sample business plans, and other tools:

### BoardSource

Toll free: 877-892-6273

Website: <http://www.boardsource.org/>

BoardSource is a resource for practical information, tools and best practices, training, and leadership development for board members of nonprofit organizations worldwide.

### Local Initiatives Support Corporation (LISC)

Phone: 212-455-9800

Website: <http://www.lisc.org/>

LISC has a project called Community Investment Collaborative for Kids (CICK) that focuses on child care. Resources from this project can be found at <http://www.lisc.org/our-initiatives/education/early-childhood-facilities/publications/>

### Low Income Investment Fund (LIIF)

Phone: 415-772-9094

Website: <http://www.liifund.org/>

LIIF resources for child care businesses are available at <http://www.liifund.org/resources-publications/child-care-library-of-tools/>.



## U.S. Small Business Administration (SBA)

Phone: 800-827-5722

Website: <http://www.sba.gov/>

The SBA provides online resources to meet the information needs of prospective and existing small business owners. Counseling and trainings for small business owners are available at <https://www.sba.gov/tools/sba-learning-center>.

## Facility Design

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Children and adults are affected by their daily environments. Careful design of a child care facility may improve the safety, effectiveness, and quality of programming in buildings and outdoor areas, both new and remodeled. Child care centers and family child care (FCC) programs may consider different aspects of design that are appropriate for each type of business. Most resources on facility design focus on child care centers. However, some may help FCC business owners adapt their homes to provide a healthy and safe learning environment.

## Child Care Centers

If you plan to design or renovate an existing child care facility, consider the following:

- ◆ Ensuring the location of the facility is adequate for the type of business you plan to develop;
- ◆ Determining whether all design elements are within your budget;
- ◆ Working with an engineer or architect to design the floor plan for the facility;
- ◆ Establishing the key features for indoor and outdoor areas that are appropriate for a healthy and safe learning environment; and
- ◆ Getting the appropriate equipment and materials for your business.

The following resources have information about child care center design guidelines:

- ◆ *Community Investment Collaborative for Kids Resource Guide, Volume 1: Developing Early Childhood Facilities*, (August 2006), by the Local Initiatives Support Corporation/Community Investment Collaborative for Kids, [http://www.lisc.org/media/filer\\_public/41/43/414360bc-bc80-44b7-a5fc-b4e5b4b0a205/2005\\_cick\\_guide\\_vol1\\_developing.pdf](http://www.lisc.org/media/filer_public/41/43/414360bc-bc80-44b7-a5fc-b4e5b4b0a205/2005_cick_guide_vol1_developing.pdf).
- ◆ *Community Investment Collaborative for Kids Resource Guide, Volume 2: Designing Early Childhood Facilities* (August 2006), by the Local Initiatives Support Corporation/Community Investment Collaborative for Kids, [http://www.lisc.org/media/filer\\_public/ef/02/ef02cf88-eef9-4091-9f96-aa03f88931cb/2005\\_cick\\_guide\\_vol2\\_designing.pdf](http://www.lisc.org/media/filer_public/ef/02/ef02cf88-eef9-4091-9f96-aa03f88931cb/2005_cick_guide_vol2_designing.pdf).
- ◆ *Community Investment Collaborative for Kids Resource Guide, Volume 3: Equipping and Furnishing Early Childhood Facilities* (June 2005), by the Local Initiatives Support Corporation/Community Investment Collaborative for Kids, [http://www.lisc.org/media/filer\\_public/de/b0/deb03f6a-804e-4a0a-8a70-44a99f55c6a3/2005\\_cick\\_guide\\_vol3\\_equipping.pdf](http://www.lisc.org/media/filer_public/de/b0/deb03f6a-804e-4a0a-8a70-44a99f55c6a3/2005_cick_guide_vol3_equipping.pdf).
- ◆ *Child Care Center Design Guide* (July 2003), by the U.S. General Services Administration, <http://www.gsa.gov/graphics/pbs/designguidesmall.pdf>.



- ◆ *Quality Environments for Children: A Design and Development Guide for Child Care and Early Education Facilities* (n.d.), by the Low Income Investment Fund, [http://www.liifund.org/wp-content/uploads/2011/03/LIIF-Quality\\_Environments\\_for\\_Children-2010.pdf](http://www.liifund.org/wp-content/uploads/2011/03/LIIF-Quality_Environments_for_Children-2010.pdf).

## FCC Homes

If you plan to run a child care business in your home, several design guidelines may help:

- ◆ Define the areas in your home that will be used for your child care business;
- ◆ Place all breakable items out of the reach of the children in your care;
- ◆ Make sure all indoor and outdoor areas are childproof;
- ◆ Establish a good system to display and store toys and supplies; and
- ◆ Check the toys, supplies, furniture, and outdoor equipment regularly to reduce the risk of exposure to hazardous materials.

The following resource has child care home design guidelines:

- ◆ *Many Right Ways: Designing Your Home Child Care Environment* (2007), by The Enterprise Foundation, [http://books.google.com/books/about/Many\\_Right\\_Ways.html?id=gtkHtwAACAAJ](http://books.google.com/books/about/Many_Right_Ways.html?id=gtkHtwAACAAJ).

## What should I consider when designing a play area?

If you plan to design a play area or use an existing playground, you may want to ensure the following:

- ◆ Equipment is designed for safety and in good condition;
- ◆ Equipment is age-appropriate, with separate sections for infants, toddlers, preschoolers, and school-age children;
- ◆ Equipment is accessible to all children, regardless of their ability level;
- ◆ Playground surfaces have materials that cushion falls from playground equipment; and
- ◆ Playground arrangements allow for visual supervision of all equipment.

The following resources have information about designing play areas and issues to consider when designing your program's play area:

- ◆ *Children Come First* (2010), a video by Community Playthings, <http://www.communityplaythings.com/resources/videos/children-come-first>
- ◆ *Playground Design and Equipment* (Updated June 2008), by Linda Ruth Cain, <http://www.wbdg.org/resources/playground.php>.
- ◆ *Natural Playscapes: Creating Environments for the Soul* (2008), by Rusty Keeler, published by Exchange Press. This book can be purchased from Acorn Naturalists at <http://www.acornnaturalists.com/store/NATURAL-PLAYSCAPES-Creating-Outdoor-Play-Environments-for-the-Soul-P6160C17.aspx>.
- ◆ *The Public Playground Safety Handbook* (December 2015), by the U.S. Consumer Product Safety Commission, <https://www.cpsc.gov/PageFiles/122149/325.pdf>.



- ◆ *A Summary of Accessibility Guidelines for Play Areas* (2007), by the U.S. Access Board, <https://www.access-board.gov/guidelines-and-standards/recreation-facilities/guides/play-areas>.
- ◆ *Community Investment Collaborative for Kids Resource Guide, Volume 4: Creating Playgrounds for Early Childhood Facilities* (July 2005), published by the Local Initiatives Support Corporation/Community Investment Collaborative for Kids, [http://www.lisc.org/media/filer\\_public/c6/c8/c6c8b045-d3c9-46ad-ab6d-65d6b807a666/2005\\_cick\\_guide\\_vol4\\_playgrounds.pdf](http://www.lisc.org/media/filer_public/c6/c8/c6c8b045-d3c9-46ad-ab6d-65d6b807a666/2005_cick_guide_vol4_playgrounds.pdf).

The following organizations provide additional information about designing play areas:

## Child Care Exchange

Toll free: 800-221-2864

Email: [info@ChildCareExchange.com](mailto:info@ChildCareExchange.com)

Website: <http://www.childcareexchange.com/>

Child Care Exchange is a publishing company that focuses on the needs of child care center administrators. It has produced several books and articles about child care center environments and designs.

## National Association for the Education of Young Children (NAEYC)

Toll free: 800-424-2460

Website: <http://www.naeyc.org/>

NAEYC produces several publications that offer background information and details about resources for early childhood facility planning and design.

## National Children's Facilities Network

Website: <http://www.ncfn.org/>

The network's information about children's facilities includes design and development.

## Financial Assistance

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Financial resources to support child care businesses are limited. However, in many States multiple small grants and low-interest loans are available to providers under certain conditions. The CCR&R agency near you may have information about the main sources of funding in your State or local area. Child Care Aware® offers a Child Care Finder tool that provides contact information for all State and local CCR&R agencies at <http://childcareaware.org/parents-and-guardians/childcarefinder#section=searchbyzip>.

## Are there government grants for child care businesses?

The state child care agency responsible for subsidizing child care for low-income families may have funds to help increase the availability of quality child care. These funds may include loans or grants to open or expand a child care business or to replace old equipment to make your home or center safer for children. To learn more, contact the state or local agency that administers the child care assistance program. Contact information for all CCDF Agencies is available at <http://www.acf.hhs.gov/programs/occ/resource/ccdf-grantee-state-and-territory-contacts>.



The following organizations and resources may provide additional funding sources, including grants or loans.

### Community Development Block Grant (CDBG)

U.S. Department of Housing and Urban Development

Website: <http://www.hud.gov/offices/cpd/communitydevelopment/programs/index.cfm>

The CDBG program provides States with annual grants to help expand affordable housing and economic opportunities or improve community facilities and services, such as child care programs. In some States, grantees may use the funding to provide grants for those starting or operating a child care business.

### FindYouthInfo

Website: <http://findyouthinfo.gov/>

The FindYouthInfo website has information about federal resources, including grants, to support children and youth during out-of-school time. The Funding Search section of the site provides information about federal funding sources and is available at <http://youth.gov/funding-search>.

### Grants.gov

Website: <http://www.grants.gov/>

The Grants.gov website provides information about grant opportunities available from 26 federal agencies. This site also offers various tools, such as Find Grant Opportunities and Apply for Grants, to help applicants find potential funding opportunities and simplify the application process. A question-and-answer section, an online newsletter, and a user guide are available on the Applicant Resources section of the site at <http://www.grants.gov/web/grants/applicants.html;jsessionid=q6H2SkjPzfhLMKjJ23tmZCvPLchYgWfCzJhLmG3J VyDyLDVWbvqD>.

### The Catalog of Federal Domestic Assistance (CFDA)

Website: <https://www.cfda.gov/>

The CFDA website has information about federal, state, and local funding agencies, including nonprofit and for-profit organizations and institutions. A user guide section, information about how to write grant proposals, and guidelines for applying for assistance are available. The Developing and Writing Grant Proposals document is available at [https://www.cfda.gov/downloads/CFDA\\_writing.pdf](https://www.cfda.gov/downloads/CFDA_writing.pdf).

### Rural Housing Service (RHS)

U.S. Department of Agriculture

Toll free: 800-414-1226

Website: <http://www.rd.usda.gov/contact-us/national-office/rhs>

In some States and local areas, the Community Facilities Program, administered by RHS, may offer financial support to expand the availability of community facilities (such as child care facilities) for public use in rural areas.



## U.S. Department of Education

Website: <http://www.ed.gov/>

The U.S. Department of Education website provides information about grants and contracts that are available through the agency. More information is available in the Funding section of the site at <http://www2.ed.gov/fund/landing.jhtml>.

## U.S. Small Business Administration (SBA)

Toll free: 800-827-5722

Email: [answerdesk@sba.gov](mailto:answerdesk@sba.gov)

Website: <http://www.sba.gov/>

The SBA may provide financial assistance, including grants and loans, for small businesses. For more information, visit <http://www.sba.gov/category/navigation-structure/loans-grants> or contact the SBA.

## Are there tax credits for child care businesses?

Some States provide tax credits for small businesses. A few States have specific tax credits for child care businesses. Your State revenue and tax department may have information about these credits. Links to state revenue and tax departments are available on the Federation of Tax Administrators website at <http://www.taxadmin.org/state-tax-agencies>.

## How do I learn about private funds that support child care businesses?

Several national, state, and local private organizations offer funding for child care businesses. The National Children's Facilities Network (NCFN) is a coalition of nonprofit financial and technical assistance organizations involved in planning, developing, and financing facilities for low-income child care and Head Start programs. The Financing Facilities section of the NCFN website at <http://www.ncfn.org/ff.htm> provides a list of national and state organizations that offer grants and loans for child care facilities. Additional information about NCFN is available at <http://www.ncfn.org/>.

## Are there any compilations of resources or publications with information about financing strategies for child care businesses?

The following resources have information about financing approaches for child care businesses:

### Publications

- ◆ *Preparing a Budget* (n.d.), by Child Care Aware, <http://childcareaware.org/child-care-providers/business-plan/preparing-a-budget>.
- ◆ *How to Write a Grant Proposal* (n.d.), prepared by the Appalachian Regional Commission, <http://www.arc.gov/funding/HowtoWriteaGrantProposal.asp>.





- ◆ Financing Family Child Care: An Overview of Financial Resources and Options for Family Child Care Providers (2004), by William Kell, Esquire and Michael Graziano, The Enterprise Foundation, <http://www.enterprisecommunity.com/resources/ResourceDetails?ID=19701.pdf>.

## Organizations

The **Foundation Center** website provides information about grants available to the public through publications, library and learning centers, education, and trainings on the grant-seeking process. The Find Funders search engine helps users look for funding and is available at <http://foundationcenter.org/findfunders/>. The Foundation Center also offers an online course on proposal writing <http://foundationcenter.org/getstarted/tutorials/shortcourse/index.html>.

## Essential Health and Safety Standards

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Compiled by the American Academy of Pediatrics, the American Public Health Association, and the National Resource Center for Health and Safety in Child Care and Early Education, *Caring for Our Children* is a collection of 686 national standards that represent the best evidence, expertise, and experience in the country on quality health and safety practices and policies that should be followed in early care and education settings.

- ◆ *Caring for Our Children: National Health and Safety Performance Standards; Guidelines for Early Care and Education Programs*, third edition (2011), at <http://cfoc.nrckids.org/>. You may also order a print copy of this report for \$55 from the American Public Health Association by calling at 888-320-2742.

## Do all child care businesses need to develop an emergency preparedness plan?

Preparing for a disaster or emergency that occurs while you are caring for children is an important part of being a child care professional. Although some States are now requiring providers to have a formal emergency plan, every child care business owner may want to have a plan that includes emergency contact information for the child's family, and procedures for evacuating or protecting the safety of the children in care. Establishing a plan for major disasters, such as an earthquake, hurricane, or terrorist attack, may be extremely important. But providers may also want to plan for small-scale emergencies that may threaten the safety of children in their care, including fires in nearby buildings, accidents with chemical spills, and electrical blackouts.

Your local child care resource and referral (CCR&R) agency may have information about emergency preparedness. Child Care Aware® offers a Child Care Finder tool that provides contact information for all state and local CCR&R agencies at <http://childcareaware.org/parents-and-guardians/childcarefinder#section=searchbyzip>.

The following resources provide information about emergency preparedness:

- ◆ *Emergency Preparedness* (n.d.), by the National Center on Early Childhood Health and Wellness, <https://eclkc.ohs.acf.hhs.gov/hslc/tta-system/health/ep>
- ◆ *Resource Guide: Emergency Preparedness and Response Resources for Child Care Programs* (revised August 2014), by the Child Care State Systems Specialist Network, <https://childcareta.acf.hhs.gov/resource/resource-guide-emergency-preparedness-and-response-resources-child-care-programs>. This resource is available in Spanish at [https://childcareta.acf.hhs.gov/sites/default/files/public/1509\\_rg\\_epr\\_providers\\_0.pdf](https://childcareta.acf.hhs.gov/sites/default/files/public/1509_rg_epr_providers_0.pdf).



The following resources provide samples and ideas for developing an emergency preparedness plan:

- ◆ *Sample Child Care Evacuation Plan* (n.d.), by the U.S. General Services Administration, <http://www.gsa.gov/portal/content/103650>.
- ◆ *Sample Childcare Emergency Action Plan* (2011), by the Federal Emergency Management Agency, U.S. Department of Homeland Security, [https://emilms.fema.gov/is36/assets/EAP\\_Sample.pdf](https://emilms.fema.gov/is36/assets/EAP_Sample.pdf).

## Are there resources to help child care business owners learn about healthy eating and physical activities for children?

A child care professional's job includes ensuring that children have access to healthy food and that children engage in enough developmentally appropriate physical activities.

The following resources provide information about food safety, nutrition, and physical activities:

- ◆ **Let's Move!**, created by the White House Task Force on Childhood Obesity, is a federal initiative chaired by First Lady Michelle Obama, which is dedicated to solving the problem of childhood obesity within a generation, <http://www.letsmove.gov/>.
- ◆ **Team Nutrition**, an initiative of the U.S. Department of Agriculture Food and Nutrition Service, provides information for child care professionals about nutrition and food safety, including recipes, resources, and preparing nutritious meals, <http://www.fns.usda.gov/tn/>.
- ◆ *Early Child Care Nutrition* (n.d.), by the Harvard School of Public Health, is a summary of early childhood nutrition recommendations, <http://www.hsph.harvard.edu/obesity-prevention-source/obesity-prevention/early-child-care/early-child-care-nutrition/>.
- ◆ *Serving Safe Food in Child Care* webinars published by the Institute of Child Nutrition, focus on food safety in child care centers and family day care homes, <http://www.nfsmi.org/ResourceOverview.aspx?ID=305>.

The following organizations provide additional information about food safety, nutrition, and physical activities:

### Food and Nutrition Service, USDA

Website: <http://www.fns.usda.gov/>

The Food and Nutrition Service website provides information, resources, and trainings to Child Nutrition Programs.

### Nutrition and Physical Activity Self Assessment for Child Care (NAP SACC)

Center for Health Promotion and Disease Prevention

University of North Carolina, Chapel Hill

Phone: 919-966-3927

Website: <http://www.napsacc.org/>

NAP SACC is an intervention program for child care centers aimed at improving nutrition, physical activity, and policies and practices through targeted technical assistance and child care program self-assessments.



# Policies and Procedures for Business Protection and Success

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In the business of child care, the primary client is the parent. As a standard practice, child care business owners may want to establish a contract of caregiving with the parents of the children in care. A contract may help ensure the experience is positive for all involved. It is the responsibility of a business owner to develop policies and procedures that give the clients direction about enrollment, hours, payments, activities, and services.

In addition to contracts with parents, child care center owners may also want to consider contractual agreements with the employees hired or contracted to work for the business.

The following publications and organizations provide information about contracts, policies, and procedures.

## Publications

- ◆ *Understanding Child Care Contracts and Rules* (Revised 2013), by the University of Minnesota Extension Service, <http://www.extension.umn.edu/family/live-healthy-live-well/healthy-children/choosing-child-care/contracts-and-rules/>.
- ◆ *Model Child Care Health Policies*, fifth edition (2014), by the American Academy of Pediatrics, the Pennsylvania Chapter, Susan S. Aronson, Editor, [https://www.nemours.org/content/dam/hkhf/filebox/resources/AAP\\_Model\\_Child\\_Care\\_Health\\_Policies.pdf](https://www.nemours.org/content/dam/hkhf/filebox/resources/AAP_Model_Child_Care_Health_Policies.pdf).
- ◆ *Managing Legal Risks in Early Childhood Programs: How to Prevent Flare-Ups from Becoming Lawsuits* (2012), by Tom Copeland and Holly Elissa Bruno. Available for purchase at <http://www.redleafpress.org/Managing-Legal-Risks-in-Early-Childhood-Programs-P801.aspx>.

The following resource features information about designing a child care contract and policies to consider when designing your program's provider-parent contract:

- ◆ *Four Key Tips on Contracts and Policies for Family Child Care Providers* (n.d.), by Tom Copeland, Think Small, [http://familychildcare.us/index.php?option=com\\_content&view=article&id=321&Itemid=570](http://familychildcare.us/index.php?option=com_content&view=article&id=321&Itemid=570).

## Organizations

### Child Care Law Center (CCLC)

Phone: 415-558-8005

Website: <http://childcarelaw.org/>

CCLC offers a series of resources on a wide range of legal issues related to child care businesses, including contract and policy information for child care centers and family child care (FCC) homes. CCLC also offers an information and referral service at [https://org2.salsalabs.com/o/6962/content\\_item/intake](https://org2.salsalabs.com/o/6962/content_item/intake) to help answer legal questions related to child care.

### Tom Copeland's Taking Care of Business

Website: <http://www.tomcopelandblog.com/>

Tom Copeland's Taking Care of Business is a blog about the business side of running a FCC program. Information about contracts and policies is available at <http://www.tomcopelandblog.com/contracts-policies/>. Also



on the website are five online business classes that Tom Copeland developed for the North Dakota CCR&R Network that focus on the following topics:

- ◆ Taxes and recordkeeping;
- ◆ Contracts and policies;
- ◆ Marketing;
- ◆ Legal and insurance issues; and
- ◆ Money management and retirement planning.

## Organizations That Provide Sample Documents

- ◆ The Washington State CCR&R Network provides a sample of contracts and parent–provider handbooks at <http://www.childcarenet.org/providers/business-tools/contracts-and-handbooks>.

## Health Insurance Benefits for Providers

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Health benefits for caregivers and their families are part of a comprehensive benefits package that may also include paid vacation days and holidays, dental care, and a retirement plan. The licensing agency or local child care resource and referral (CCR&R) agency in your community may have a list of state and local organizations that help child care businesses get insurance coverage.

The following resources and organizations provide information about health insurance benefits for child care professionals:

- ◆ *The Affordable Care Act for Child Care Employers: A Basic Question and Answer Overview* (2014), by the Teacher Education and Compensation Helps (T.E.A.C.H.) Early Childhood® National Technical Assistance and Quality Assurance Center, [http://www.childcareservices.org/downloads/FactSheet\\_ACA\\_NCEmployer\\_Alt8\\_19\\_13.pdf](http://www.childcareservices.org/downloads/FactSheet_ACA_NCEmployer_Alt8_19_13.pdf).

### National Association for the Self-Employed (NASE)

For residents of the Continental US: 800-649-6273

For residents of Alaska and Hawaii: 800-232-6273

Website: <http://www.nase.org/Home.aspx>

NASE is a resource for the self-employed and microbusinesses (up to 10 employees), providing a broad range of benefits and support to help the smallest businesses succeed.

### Association for Childhood Education International (ACEI)

Phone: 202-372-9986

Toll free: 800-423-3563

Website: <http://acei.org/>



ACEI offers members a discount on many insurance programs. Additional information is available on the Forrest T. Jones & Company, Inc., website at [www.ftj.com/](http://www.ftj.com/) or by phone at 800-821-7303.

### **Association for Early Learning Leaders (Formerly National Association of Child Care Professionals)**

Toll free: 800-537-1118

Website: <http://www.earlylearningleaders.org/>

The Association for Early Learning Leaders is a membership organization for child care owners, directors, and administrators. Limited health, term life, and dental coverage for members and member employees are available at affordable rates. Information is available at [http://www.earlylearningleaders.org/?page=member\\_benefits](http://www.earlylearningleaders.org/?page=member_benefits).

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

Phone: 202-232-8777

Toll free: 800-424-2460

Website: <http://www.naeyc.org/>

NAEYC offers group insurance discounts to members. Major medical, short-term medical, hospitalization, and disability income insurance are available. For more information, contact NAEYC at 800-424-2460 or its insurance provider, Forrest T. Jones & Company, Inc., at 800-821-7303, or at [Top of the Document](#).

## State Information about Starting a Child Care Business [Back](#)

Several state public and private organizations have resources to help potential business owners with the process of starting and operating a child care business. The following state-specific websites offer information about start up. These examples do not include all States' efforts, but represent a range of approaches and resources that can be useful for business owners anywhere in the country.

### **California**

Building Child Care Project

Website: <http://www.buildingchildcare.org/>

### **Connecticut**

211 Child Care

Website: <http://www.211childcare.org/professionals/>

### **Hawaii**

PATCH—People Attentive to Children

Website: <http://www.patchhawaii.org/providers/family/starting>

### **Maryland**



Maryland Family Network

Website: [http://www.mdchildcare.org/mdcfc/for\\_providers/TECHNIC.html](http://www.mdchildcare.org/mdcfc/for_providers/TECHNIC.html)

### New York

New York State Office of Children and Family Services

Website: <http://ocfs.ny.gov/main/childcare/becomeaprovider.asp>

### Texas

Department of Family and Protective Services

Website: [http://www.dfps.state.tx.us/Child\\_Care/About\\_Child\\_Care\\_Licensing/start.asp](http://www.dfps.state.tx.us/Child_Care/About_Child_Care_Licensing/start.asp)

### Washington

Child Care Aware® of Washington

Website: <http://www.childcarenet.org/providers/>

### West Virginia

Bureau for Children and Families, Department of Health and Human Resources

Website: <http://www.dhhr.wv.gov/bcf/Childcare/Pages/default.aspx>

### Wisconsin

Supporting Families Together Association

Website: <http://supportingfamilies.together.org/>

*This document was originally developed with funds from Contract #HHSP23320095636WC and modified with funds from Contract #HHSP233201500071I for the U.S. Department of Health and Human Services, Administration for Children and Families, Office of Child Care, by the Child Care State Capacity Building Center. This resource may be duplicated for noncommercial uses without permission.*

*The State Capacity Building Center (SCBC) works with State and Territory leaders and their partners to create innovative early childhood systems and programs that improve results for children and families. The SCBC is funded by the U.S. Department of Health and Human Services, Administration for Children and Families, Office of Child Care.*

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