

*NCCIC Is a Service of the Child Care Bureau*

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## Starting and Operating a Child Care Business

Child care can be an exciting and rewarding field. It is a wonderful opportunity to have an impact on the lives of children and their families. Regardless of one's individual motivation for entering the 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 business is profitable and sustainable. Child care providers must abide by Federal, State, and local regulations and standards, and they must ensure a healthy and safe environment for children. In addition to attending to children's basic needs, providers play an important role in children's development through activities that stimulate physical, emotional, intellectual, and social growth.

Following are some basic steps to consider as you plan to start and operate a child care business. The information below is intended as a broad overview. This guide is not intended to be taken as all-inclusive, and references to additional resources are provided to help you explore child care as a business opportunity. Also, depending on local requirements and regulations, other steps may be suitable for your specific type of business.



The following is information and a sample of resources about starting and operating a center-based or family child care business.

- ◆ [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 child care business? Who do I contact for additional resources and information?
- ◆ [Types of Child Care Businesses](#): Child care businesses can be defined in a variety of ways. What type of child care business best suits your goals and capabilities?

- ◆ [Licensing Requirements](#): How do you establish a legally operating child care business by meeting the licensing requirements established 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 child care business?
- ◆ [Managing a Successful Business](#): What is a business plan and how may it help ensure the ultimate success of your new child care business?
- ◆ [Facility Design](#): How can you ensure your child care facility includes indoor and outdoor spaces that are safe and encourage development of children in your care?
- ◆ [Financial Assistance](#): How do you learn about Federal, State, or private funding that may be available for your child care 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](#): How can clear policies and procedures provide protection for you and your business and help your business succeed?
- ◆ [State Information on Child Care Business Startup](#): What State public and private organizations have resources available to help aspiring business owners with the process of starting and operating a child care business?

This resource guide contains examples about topics related to child care. Additional resources are available via the National Child Care Information and Technical Assistance Center's (NCCIC) Online Library, which can be accessed at <http://oll.nccic.acf.hhs.gov/nccic-OLL/searchnccic.cgi>. NCCIC does not endorse any organization, publication, or resource.

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## Child Care and Your Community

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

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## Which State Government Agencies Play Roles in Child Care?

State and local governments play roles in regulating and funding child care businesses. There are two primary government agencies in each State that work closely with child care businesses.

- ◆ **Child Care Licensing Agency**

This agency is responsible for regulating and licensing child care facilities across a State. A directory of all State child care licensing agencies is available on the NCCIC Web site at <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=licensing>. In some States, there may be additional county and/or municipal licensing requirements that differ from the State regulations.

◆ **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 agency may also be the agency responsible for a variety of quality initiatives that support startup activities. A directory of all State child care assistance agencies is available on the NCCIC Web site at <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=ccdf>.

◆ **Child and Adult Care Food Program (CACFP)**

State agencies administering the Child Nutrition Programs funded by U.S. Department of Agriculture work with child care providers that 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 the Child Care Food Program Administrator for each State is available on the Web at [www.fns.usda.gov/cnd/Care/CACFP/cacfphome.htm](http://www.fns.usda.gov/cnd/Care/CACFP/cacfphome.htm) for information in English or [www.fns.usda.gov/cnd/Care/sp-default.htm](http://www.fns.usda.gov/cnd/Care/sp-default.htm) for information in Spanish. Contact information for the State agency administering child nutrition programs is available on the Web at [www.fns.usda.gov/cnd/Contacts/StateDirectory.htm](http://www.fns.usda.gov/cnd/Contacts/StateDirectory.htm).

### **What Are the Child Care Needs of Your Community?**

The supply of available child care to meet the demand 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 community may be a step towards a decision to open a child care business and may include both the child care needs of the community (demand) and a picture of what is currently available (supply). A close look at the child care market in your community may help you 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:

- ◆ Tuition rates that 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 on child development and early education; and
- ◆ Training opportunities for child care professionals.

CCR&R agencies may even help you get the word out about your services to families in your community. They often serve as an entry point for new child care professionals. To find your local CCR&R agency, contact Child Care Aware, a national nonprofit initiative, at 800-424-

2246, or visit the Web at [www.childcareaware.org/en/](http://www.childcareaware.org/en/) for information in English or at [www.childcareaware.org/sp/](http://www.childcareaware.org/sp/) for information in Spanish.

The document *Statistical Information on Child Care in the United States*, by NCCIC, provides information about salaries, supply and demand, workforce demographics, the child care business, and child care arrangements. For more information contact NCCIC.

### **How Can I Connect With Child Care Associations and Other Community Organizations?**

Child care associations and other community organizations exist within communities 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 support services.

Utilizing local resources such as the public library, small business development associations, Chamber 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 child care business. Though not an exhaustive list, the following national groups might be able to help you connect with key organizations in your community.

- ◆ **National AfterSchool Association (NAA)**

Telephone: 617-778-6020

Toll free: 800-617-8242

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

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

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

Toll free: 800-424-2460

World Wide Web: <http://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: 800-359-3817

World Wide Web: [www.nafcc.org](http://www.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)**

Telephone: 202-367-1133

Toll free: 800-543-7161

World Wide Web: [www.nccanet.org](http://www.nccanet.org)

NCCA is an association representing private, licensed early child care and education businesses.

## Types of Child Care Businesses

One of the first considerations for prospective child care business owners is to decide which type of business best suits their capability and goals. 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? While definitions for child care businesses vary in the licensing regulations for different States, legally operating child care businesses generally fall into one of the following categories:

**Child care centers** are facilities where care is typically provided to children in a nonresidential building with classrooms of children in different age groups. Care is provided to children for less 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/or a minimum number of hours the facility operates to determine whether it needs to be licensed.



**Family child care homes** are facilities where care is typically provided to children in the child care provider's residence. Family child care 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 family child care homes that must be licensed. These definitions are usually based on the number of children in care. For example, several States require family child care homes to be licensed if the provider cares for at least one unrelated child or the children from one family, but many States also allow homes with three or more children to operate without a license. Many States license two types of family child care homes—a **small home** that has a small number of children and usually one provider to care for them, and a **large/group home** that usually has a larger number of children and a provider and assistant.

The types of child care settings that are required to be licensed can be very different from State to State. You may learn more about what is required by your State by contacting the State child care licensing agency. A directory of all State child care licensing agencies is available on the NCCIC Web site at <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=licensing>.

Deciding the type of business you would like to operate takes into account your personal capabilities, your motivations for working in child care, and your business goals. 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 into the child care business? Or do you have funding sources available that are willing to invest 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? These and similar questions will help you determine the type of child care business that is right for you and that will set you on a course toward success.

## Licensing Requirements

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 represent 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:

- ◆ Child-to-staff ratio and maximum group size;
- ◆ Building and physical 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. The National Resource Center for Health and Safety in Child Care and Early Education’s (NRC) Web site has State child care regulations at <http://nrc.uchsc.edu/STATES/states.htm>. Contact information for all State licensing agencies is available on NCCIC’s Web site at <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=licensing>. More information about licensing is also available at <http://nccic.acf.hhs.gov/poptopics/index.html#licensing>.

If you are thinking of opening a child care business, you may have to meet some specific qualifications before beginning your work with young children. The Document *Child Care Workforce Qualifications and Training*, by NCCIC, will help you identify the education, training, and experience you might need to qualify to work in a teaching or administrative role in a child care center, or to operate a family child care program in your home. For more information contact NCCIC.

Consumers of child care, 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.

## 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 (e.g., a shopping mall, resort, health club, churches, etc.); programs where a small number of children are in care; recreation programs, instructional classes for children, and/or club programs; programs that operate part-day or for a small number of hours per day/week; and preschool programs operated by public schools or public school systems. Some States also exempt child care centers operated by religious organizations.

Most States have exemptions for family child care homes that are based on the number of children in care. The document *Threshold of Licensed Family Child Care*, available on the NCCIC Web site at <http://nccic.acf.hhs.gov/pubs/cclicensingreq/threshold.html>, includes information about the number of children in care that necessitates a license. Ten States require family child care homes to be licensed if one child is not related to the provider.

Some States may conduct background checks and impose other requirements on their legally exempt providers, especially if the providers are receiving 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 home when an injury occurs. Comprehensive general liability insurance includes 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 family child care business. Moreover, if the provider rents his/her home, the landlord may need to be listed on the family child care business liability policy. Contact an insurance provider for more complete information.

Insurance requirements in States vary. Some States require child care centers and/or family child care homes to have some form of insurance. Additional States either require providers to carry insurance or to notify parents if they do not carry insurance. To find the specific insurance requirements in a State, contact the State child care licensing agency. NCCIC has a directory of State licensing agencies in the State Contacts section of its Web site at <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=licensing>.

In addition, the CCR&R agency in your community might have a list of companies that provide insurance for child care businesses.

### **How Can I Access the Child Care Licensing Regulations for My State?**

Individual State child care regulations are available on the Internet through the NRC at <http://nrc.uchsc.edu/STATES/states.htm>. A directory of State licensing agencies is also available on the NCCIC Web site at <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=licensing>.

If you want to learn more about the licensing regulations in other States, the NCCIC Web site includes several resources comparing licensing regulations across the States. These resources are available on the NCCIC Web site at <http://nccic.acf.hhs.gov/poptopics/index.html#licensing>.

### **Major Organizations**

- ◆ **National Resource Center for Health and Safety in Child Care and Early Education**  
University of Colorado at Denver and Health Sciences Center (UCHSC)  
Toll free: 800-598-KIDS  
World Wide Web: <http://nrc.uchsc.edu>
  
- ◆ **National Association for Regulatory Administration (NARA)**  
World Wide Web: [www.nara.affiniscap.com/index.cfm](http://www.nara.affiniscap.com/index.cfm)

## Other Laws and Ordinances

In addition to 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. States require child care business owners to hold liability insurance for their business. Finally, all businesses must comply with zoning laws and ordinances that apply to their community/local area.

## Which Tax Regulations Impact Child Care Businesses?

Like other businesses, child care business owners must comply with Federal and State tax regulations. Tax regulations also 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, owner 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.

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

The Small Business and Self-Employed One-Stop Resource section of the Internal Revenue Service (IRS) Web site at

[www.irs.gov/businesses/small/index.html](http://www.irs.gov/businesses/small/index.html) has information in English and at

[www.irs.gov/espanol/article/0,,id=150613,00.html](http://www.irs.gov/espanol/article/0,,id=150613,00.html) has information in Spanish about tax tips, business startup, recordkeeping, and trends and statistics for small child care businesses. For more information, contact the IRS, a branch of the U.S. Department of the Treasury, at 800-829-4933 or visit the Web at [www.irs.gov/index.html](http://www.irs.gov/index.html) for information in English and at [www.irs.gov/espanol/index.html](http://www.irs.gov/espanol/index.html) for information in Spanish. Key resources include:

- ◆ *Starting a Business* provides links to basic Federal tax information for people who are starting businesses at [www.irs.gov/businesses/small/article/0,,id=99336,00.html](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 on business deductions and tax credits, filing and paying taxes, recordkeeping, and choosing an accounting method at [www.irs.gov/businesses/small/article/0,,id=99930,00.html](http://www.irs.gov/businesses/small/article/0,,id=99930,00.html).





- ◆ *Self-Employed Individual* helps answer many questions related to being self-employed individuals or independent contractors at [www.irs.gov/businesses/small/article/0,,id=115045,00.html](http://www.irs.gov/businesses/small/article/0,,id=115045,00.html).

### **Family Child Care Homes**

- ◆ The Federal Internal Revenue Code allows family day care providers to deduct the cost of food provided to eligible children in their care. Additional information about this tax deduction is available on the Web at [www.irs.gov/pub/irs-drop/rp-03-22.pdf](http://www.irs.gov/pub/irs-drop/rp-03-22.pdf).
- ◆ The Record Keeping and Taxes section of the Redleaf National Institute's Web site at [www.redleafinstitute.org/index.cfm?page=rkt](http://www.redleafinstitute.org/index.cfm?page=rkt) provides resources for family child care business that outline key steps for keeping good records and complying with tax regulations.

### **Nonprofit Programs**

The IRS Web site includes tax information for nonprofit organizations, including child care programs.

### **State Tax Laws**

To learn about the 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 Web site at [www.taxadmin.org/fta/link/default.html](http://www.taxadmin.org/fta/link/default.html).

### **Do Any Land Use Laws or Zoning Ordinances Apply to Child Care Businesses?**

Local governments have the responsibility and authority to protect the public's general safety and welfare. The local planning agencies fulfill this responsibility in part through land use laws, determining what activities may occur on the land within their jurisdiction. Land use laws, also known as zoning ordinances, commonly include regulation of the kinds of activities or use—such as open space, residential, commercial, or industrial—that will be acceptable in a particular community. You may want to check with the planning agency in your community to make sure that your business is in compliance with the local zoning ordinances.

The State child care licensing agency or CCR&R agency near you may have more information about zoning ordinances, including contact information for the local planning agency.

### **Managing a Successful Child Care Business**

A basic way to ensure the success of a business is to learn about management practices that can help owners minimize the risks in 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 share the administrative costs of running a business through collective management systems.

## Do I Need 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, house/center repairs, electricity, insurance, water, and rent.

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

The following is a sample of resources on how to develop a business plan for a child care center or family child care home. The resources also provide information about record keeping, billing practices, working with government programs to maintain a healthy bottom line, and personnel management, such as finding and keeping qualified staff.

### Child Care Center

- ◆ *How To Start a Child Care Business* (n.d.), by the U.S. Small Business Administration at [www.sba.gov/idc/groups/public/documents/sba\\_homepage/pub\\_mp29.pdf](http://www.sba.gov/idc/groups/public/documents/sba_homepage/pub_mp29.pdf).
- ◆ *The Business Side of Child Care: A Reference Manual for Child Care Advocates and Lenders* (2002), by Self-Help at [www.self-help.org/business-and-nonprofit-loans/business-and-nonprofit-files/business-nonprofit-technical-assistance-resources/Business.Side.of.Child.Care.Manual.pdf](http://www.self-help.org/business-and-nonprofit-loans/business-and-nonprofit-files/business-nonprofit-technical-assistance-resources/Business.Side.of.Child.Care.Manual.pdf).
- ◆ *Child Care Financial Planning and Facilities Development Manual* (revised 2003), by the National Economic Development and Law Center at [www.buildingchildcare.org/publications\\_ccc.htm#2](http://www.buildingchildcare.org/publications_ccc.htm#2).
- ◆ *Operating on Federal Property: Directors Desk Guide* (2004), by the Office of Child Care, U.S. General Services Administration at [www.gsa.gov/gsa/cm\\_attachments/GSA\\_DOCUMENT/Desk\\_Guide\\_R2E-c11-i\\_0Z5RDZ-i34K-pR.pdf](http://www.gsa.gov/gsa/cm_attachments/GSA_DOCUMENT/Desk_Guide_R2E-c11-i_0Z5RDZ-i34K-pR.pdf).

### Family Child Care Homes

- ◆ *Organizing and Supporting Home-Based Child Care*, Enterprise Foundation Resource Database at [www.practitionerresources.org/cache/documents/197/19703.pdf](http://www.practitionerresources.org/cache/documents/197/19703.pdf).
- ◆ *Getting Started in the Business of Family Child Care* (2002), by the Redleaf National Institute at [www.redleafinstitute.org/pdfs/gettingstarted.pdf](http://www.redleafinstitute.org/pdfs/gettingstarted.pdf).
- ◆ *Family Child Care Provider Guide* (2002), by the Redleaf National Institute at [www.redleafinstitute.org/pdfs/fccguide.pdf](http://www.redleafinstitute.org/pdfs/fccguide.pdf).

Additional publications on child care business management are available in "Tip Sheet 1: Resources for Child Care Providers/Business Owners," in the *Microenterprise Toolkit*, by the Child Care Bureau, Administration for Children and Families (ACF), U.S. Department of Health and Human Services (DHHS) at <http://nccic.acf.hhs.gov/poptopics/micro-cc-tip1.pdf>.

### How Do I Market My Business?

Developing a thorough marketing plan for your business may be a critical ingredient for success. Marketing covers various aspects of your business and involves much more than just advertising. Marketing tips from successful child care business are included in *50 Tips for Success! Impact Marketing*, by Local Investment in Child Care at [www.static.kern.org/gems/cccc/LINCCMarketingTips.pdf](http://www.static.kern.org/gems/cccc/LINCCMarketingTips.pdf).

### Are there Collective Management Opportunities for Child Care Businesses?

There are many ways that child care businesses can work together to 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 provide products and/or services at lower cost. Savings are captured in lower administrative costs, quantity purchasing discounts, and assured levels of business with vendors and suppliers. You might want to look for opportunities to share administrative costs with other child care businesses in your community.



The report *Collective Management of Early Childhood Programs: Approaches That Aim to Maximize Efficiency, Help Improve Quality and Stabilize the Industry* (2003), by Louise Stoney, for the Cornell University Linking Economic Development and Child Care Project, Smart Start National Technical Assistance Center, profiles 17 collective management approaches that are used by child care businesses across the United States. This resource is available on the Web at

[www.earlychildhoodfinance.org/handouts/CollectiveManagementfullreport.pdf](http://www.earlychildhoodfinance.org/handouts/CollectiveManagementfullreport.pdf).

### Family Child Care Provider Networks

In some areas, family child care providers join networks that offer training and resources to help reduce their burden of administrative costs. The networks may also offer group benefits such as health and liability insurance. To find a local group, contact the National Association for Family Child Care at 801-269-9338 or on the Web at [www.nafcc.org](http://www.nafcc.org). Your local CCR&R agency may also have information about family child care provider networks.

### Administrative Support through CCR&R Agencies

Many providers are small businesses that may often lack administrative expertise. Child care programs can subcontract administrative services and other “back office” support from CCR&R agencies. These services include human resources management, health insurance,

accounting, fundraising, and financial management. To find a CCR&R agency in your community, call Child Care Aware at 800-424-2246 or visit the Web at [www.childcareaware.org](http://www.childcareaware.org) for information in English and at [www.childcareaware.org/sp/](http://www.childcareaware.org/sp/) for information in Spanish.

### **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. Among the factors that may be considered in making the decision to become a nonprofit child care provider are the management model, establishment of a board of directors, income distribution, tax implications, funding options, and access to government programs. The following is a sample of resources that have information about for-profit child care and nonprofit child care.

- ◆ *Starting a Nonprofit Organization* (2007), by Carter McNamara, Authenticity Consulting, LLC at [www.managementhelp.org/strt\\_org/strt\\_np/strt\\_np.htm](http://www.managementhelp.org/strt_org/strt_np/strt_np.htm).
- ◆ *Thinking About Starting a Non-Profit?* (October 2003), by Cecilia Garcia, Connect for Kids at [www.connectforkids.org/node/512](http://www.connectforkids.org/node/512).
- ◆ *Making the Decision to Become a Nonprofit Child Care Provider or a For-Profit Provider is Not Easy* (April 2002), by Self-Help at [www.self-help.org/business-and-nonprofit-loans/business-and-nonprofit-files/business-nonprofit-technical-assistance-resources/Nonprofit.vs.ForProfit.Childcare.Facilities.doc](http://www.self-help.org/business-and-nonprofit-loans/business-and-nonprofit-files/business-nonprofit-technical-assistance-resources/Nonprofit.vs.ForProfit.Childcare.Facilities.doc).
- ◆ *How Alike Are Nonprofits and For-Profit Businesses?* (2001), by Robert D. Shriner, published by the Internet Nonprofit Center at [www.nonprofits.org/npofaq/18/82.html](http://www.nonprofits.org/npofaq/18/82.html).
- ◆ *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 at [www.cnmsocal.org/Services/GetReadyGetSet.pdf](http://www.cnmsocal.org/Services/GetReadyGetSet.pdf).

### **Establishing a Nonprofit Board of Directors**

- ◆ *Board of Directors Child Care Resource Book* (2005), by the Child Care Operations Center of Expertise, U.S. General Services Administration at [www.gsa.gov/gsa/cm\\_attachments/GSA\\_DOCUMENT/boardbook\\_R2E-c-oN\\_0Z5RDZ-i34K-pR.pdf](http://www.gsa.gov/gsa/cm_attachments/GSA_DOCUMENT/boardbook_R2E-c-oN_0Z5RDZ-i34K-pR.pdf).
- ◆ *Why Boards Don't Work: How They Should Work* (2005), by Roger Neugebauer, reviews what can go wrong with a board/director relationship and shares ideas on what can go right. This resource is available on the Web at [www.childcareexchange.com/library/5000118.pdf](http://www.childcareexchange.com/library/5000118.pdf).

### **Major Organizations**

The following are links to national organizations that may provide resources and/or training on business management for child care businesses, including sample budgets, sample business plans, and other tools.

- ◆ **BoardSource**  
Telephone: 877-892-6273  
World Wide Web: [www.boardsource.org](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.

◆ **Family Child Care Clearinghouse Project**

World Wide Web: [www.cwla.org/programs/daycare/clearinghouse.htm](http://www.cwla.org/programs/daycare/clearinghouse.htm)

This project of the Child Welfare League of America (CWLA), funded by the Surdna Foundation, identifies resources that can be used by programs that support family child care providers.

◆ **Local Initiatives Support Corporation (LISC)**

Telephone: 212-455-9800

World Wide Web: [www.lisc.org/](http://www.lisc.org/)

LISC resources for child care professionals are available on the Web at [www.lisc.org/section/areas/sec3/child](http://www.lisc.org/section/areas/sec3/child).

◆ **Low Income Investment Fund (LIIF)**

Telephone: 415-772-9094

World Wide Web: [www.liifund.org](http://www.liifund.org)

LIIF resources for child care businesses are available on the Web at [www.liifund.org/programs/childcare/abcd/abcd\\_resources.htm#resources\\_developers](http://www.liifund.org/programs/childcare/abcd/abcd_resources.htm#resources_developers).

◆ **Resources for Child Caring Learning Center**

Toll free: 800-423-8309

World Wide Web: [www.rcclearningcenter.org/](http://www.rcclearningcenter.org/)

This organization offers online business courses for family child care providers.

◆ **U.S. Small Business Administration**

Toll free: 800-827-5722

World Wide Web: [www.sba.gov/index.html](http://www.sba.gov/index.html)

World Wide Web in Spanish: [www.sba.gov/espanol/](http://www.sba.gov/espanol/)

SBA provides online training to meet the information needs of prospective and existing small business owners. Information about the training is available on the Web at [www.sba.gov/services/training/index.html](http://www.sba.gov/services/training/index.html) for information in English and at [www.sba.gov/espanol/Biblioteca\\_en\\_Linea/](http://www.sba.gov/espanol/Biblioteca_en_Linea/) for information in Spanish.

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## Facility Design

Children and adults are affected by the environment where they spend their day. Careful design of a child care facility may improve the safety, effectiveness, and quality of programming in new facilities or remodeled buildings and outdoor areas. Child care centers and family child care programs may consider different aspects of design that are appropriate for each type of business. Most of the resources available on facility design are focused on child care centers; however, some may help family child care 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, there are several steps and elements you may want to consider. Some of these steps include:

- ◆ Ensuring the location of the facility is adequate for the type of business you plan to develop;

- ◆ Conducting a feasibility study to make sure all elements of the design are within your budget;
- ◆ Working with an engineer/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
- ◆ Acquiring the appropriate equipment and materials for your business.

The following is a list of resources with information about child care center design guidelines:

- ◆ *Child Care Center Design Guide* (July 2003), U.S. General Services Administration at [www.gsa.gov/gsa/cm\\_attachments/GSA\\_DOCUMENT/Design%20Guide\\_R2FD38\\_OZ5RDZ-i34K-pR.pdf](http://www.gsa.gov/gsa/cm_attachments/GSA_DOCUMENT/Design%20Guide_R2FD38_OZ5RDZ-i34K-pR.pdf).
- ◆ *Developing Early Childhood Facilities, Volume 1* (August 2006), Local Initiatives Support Corporation at [www.lisc.org/content/publications/detail/3518](http://www.lisc.org/content/publications/detail/3518).
- ◆ *Designing Early Childhood Facilities, Volume 2* (August 2006), Local Initiatives Support Corporation at [www.lisc.org/content/publications/detail/3520](http://www.lisc.org/content/publications/detail/3520).
- ◆ *Equipping and Furnishing Early Childhood Facilities* (June 2005), Local Initiatives Support Corporation at [www.lisc.org/content/publications/detail/813](http://www.lisc.org/content/publications/detail/813).

### **Family Child Care Homes**

If you plan to run a child care business out of your home, several design guidelines may help you prepare your home. Some of these design elements include:

- ◆ Defining the areas in your home that will be used for your child care home business;
- ◆ Placing all breakable items out of the reach of the children in your care;
- ◆ Making sure all areas, indoors and outdoors, are safely child-proofed;
- ◆ Establishing a good system to display and store the toys and supplies; and
- ◆ Checking the toys, supplies, furniture, and outdoor equipment on a regular basis to reduce the risk of exposure to hazardous materials.

The following is a list of resources with information about child care home design guidelines:

- ◆ *Setting Up Your Day Care Home* (1991), National Network for Child Care (NNCC) at [www.nncc.org/Curriculum/setting.up.home.html](http://www.nncc.org/Curriculum/setting.up.home.html).
- ◆ *Child Care Home: Preparing Your Home* (1993), NNCC at [www.nncc.org/Business/cch.preparing.html](http://www.nncc.org/Business/cch.preparing.html).

### **What to Consider When Designing the Play Area?**

There are a variety of issues that you may want to consider if you plan to design a play area or use an existing playground.

- ◆ Equipment is designed for safety and is in good condition;

- ◆ Equipment is age-appropriate, with separate sections for infants and 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 is a list of resources with information about designing play areas:

- ◆ *Guide to ADA Accessibility: Guidelines for Play Areas* (May 2001), U.S. Access Board at [www.access-board.gov/play/guide/guide.pdf](http://www.access-board.gov/play/guide/guide.pdf).
- ◆ *Playground Design and Equipment* (Updated February 2006), Whole Building Design Guide at [www.wbdg.org/design/playground.php](http://www.wbdg.org/design/playground.php).
- ◆ *Creating Playgrounds for Early Childhood Facilities* (July 2005), Community Investment Collaborative for Kids (CICK) Resource Guide, Vol. 4 at [www.lisc.org/content/publications/detail/814](http://www.lisc.org/content/publications/detail/814).

## Major Organizations

- ◆ **Child Care Information Exchange (CCIE)**  
Toll free: 800-221-2864  
World Wide Web: [www.ccie.com](http://www.ccie.com)  
CCIE is a publishing company that focuses on the needs of child care center administrators. It has produced several books and articles on child care center environment and design.
- ◆ **Enterprise Foundation**  
Telephone: 410-964-1230  
World Wide Web: [www.enterprisefoundation.org/](http://www.enterprisefoundation.org/)  
This organization provides a number of resources for child care professionals on developing and running a business. A list of free publications is available on the Web at [www.practitionerresources.org/documents.html?c=234](http://www.practitionerresources.org/documents.html?c=234).
- ◆ **National Association for the Education of Young Children**  
Toll free: 800-424-2460  
World Wide Web: [www.naeyc.org](http://www.naeyc.org)  
NAEYC produces several publications that offer background information and detail on resources for early childhood facilities planning and design.
- ◆ **National Children's Facilities Network**  
World Wide Web: [www.ncfn.org/](http://www.ncfn.org/)  
The network's information on children's facilities includes design and development. Resources on facility design are available at [www.ncfn.org/cqf.htm](http://www.ncfn.org/cqf.htm).

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## Financial Assistance

Financial resources to support child care businesses are very limited. However, in many States multiple sources of small grants and low-interest loans are available to providers under certain conditions. The CCR&R agency near you might have information about the main sources of funding in your particular State and/or local area. To find your local CCR&R

agency, contact Child Care Aware, a national nonprofit initiative, at 800-424-2246, or visit the Web at [www.childcareaware.org](http://www.childcareaware.org) for information in English or [www.childcareaware.org/sp/](http://www.childcareaware.org/sp/) for information in Spanish.

### 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 supply. For example, this help may include loans or grants used 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. To locate the child care office in your State, visit the Web site <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=ccdf>.

#### ◆ **U.S. Small Business Administration**

SBA provides a number of financial assistance programs for small businesses, including grants and loans. For additional information, contact the SBA 800-827-5722 or visit the Web at [www.sba.gov/financing/index.html](http://www.sba.gov/financing/index.html).



#### ◆ **Rural Housing Service (RHS)**

U.S. Department of Agriculture  
In some States and local areas, the Community Facilities Program, administered by RHS, may offer financial support to expand the availability of community facilities (i.e. child care facilities) for public use in rural areas. For additional information, contact the RHS at 800-414-1226 or visit the Web at [www.rurdev.usda.gov/rhs/Admin/contact.htm](http://www.rurdev.usda.gov/rhs/Admin/contact.htm).

#### ◆ **Community Development Block Grant (CDBG)**

U.S. Department of Housing and Urban Development  
The CDBG program provides States with annual grants to help expand affordable housing and economic opportunities, and/or improve community facilities and services such as child care programs. In some States, grantees may use the funding to provide grants for persons starting or operating a child care business. Contact information for State and local CDBG grantees is available on the Web at [www.hud.gov/offices/cpd/communitydevelopment/programs/contacts/](http://www.hud.gov/offices/cpd/communitydevelopment/programs/contacts/).

#### ◆ **Tribal Child Care and Development Fund (CCDF)**

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 allowed Tribes to use CCDF funds for construction or renovation of child care facilities. A Tribe must first request and receive approval from ACF before using CCDF funds for construction or major renovation. For more information, visit the Web at <http://nccic.acf.hhs.gov/tribal/construction/tribintro.html>.

### 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 this. Links to State revenue and tax departments are available on the Federation of Tax Administrators Web site at [www.taxadmin.org/fta/link/default.html](http://www.taxadmin.org/fta/link/default.html).

### **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 Web site at [www.ncfn.org/ff.htm](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 on the Web at [www.ncfn.org](http://www.ncfn.org).

### **Are There Any Compilations of Resources or Publications With Information on Financing Strategies for Child Care Businesses?**

The following is a sample of resources with information about financing approaches for child care businesses.

- ◆ *Financing Family Child Care* (2004), by the Enterprise Foundation at [www.enterprisefoundation.org/resources/CCL/downloads/Financing\\_Family\\_CC.pdf](http://www.enterprisefoundation.org/resources/CCL/downloads/Financing_Family_CC.pdf).
- ◆ *Fact Sheets for Afterschool Funding* (2004), by the National Center for Community Education in collaboration with the Afterschool Alliance at [www.afterschoolalliance.org/training\\_fact\\_sheets.pdf](http://www.afterschoolalliance.org/training_fact_sheets.pdf).
- ◆ *Finding Funding: A Guide to Federal Sources for Out-of-School Time and Community School Initiatives* (Updated January 2003), by The Finance Project at <http://76.12.61.196/publications/FundingGuide2003.pdf>.
- ◆ *Fundraising for Board Members: How to Capture Every Dollar* (February 2006), an Experts Online Webcast Series, featuring Christian Miller, Virginia Tranchik, Terri Mueller, and Diane Patrick, presented by LISC at [www.lisc.org/docs/experts/2006/eo\\_02\\_22\\_2006.pdf](http://www.lisc.org/docs/experts/2006/eo_02_22_2006.pdf).
- ◆ *The Child Care Microenterprise Toolkit* (2006), published by the Child Care Bureau, ACF, DHHS at <http://nccic.acf.hhs.gov/poptopics/index.html#microenterprise>.
- ◆ *Fundraising, Grants, and Grant Writing*, compiled by NCCIC at <http://nccic.acf.hhs.gov/poptopics/fundraising.html>.

### **Essential Health and Safety Standards**

While there are no Federal regulations for child care businesses, the Maternal and Child Health Bureau of DHHS established the NRC to provide a national hub for information, training, and technical assistance on child care health and safety.

The NRC supports State health and licensing agencies, child care providers, health care professionals, parents, and child advocates in promoting health and safety in child care settings. The NRC, in partnership with the American Academy of Pediatrics (AAP) and American Public Health Association (APHA), has established more than 650 standards on health and safety issues for child care programs. The standards include rationales based on

research and comments on their importance to the healthy development of children. These standards are outlined in the following publications:

- ◆ *Caring for Our Children: National Health and Safety Performance Standards Guidelines for Out-of-Home Child Care Programs 2<sup>nd</sup> Edition (2002)*, at <http://nrc.uchsc.edu/CFOC/index.html>. You may also order a print copy of this report from the AAP at 1-888-227-1770 or APHA at 888-320-2742.
- ◆ *Stepping Stones to Using Caring for Our Children, 2<sup>nd</sup> Edition (2003)*, at <http://nrc.uchsc.edu/STEPPING/index.htm>. You may also order a print copy of this publication in English or Spanish at 800-591-2884.

CWLA has developed several resources with information about the quality of child care. CWLA's Child Care and Development Program published the following publication on quality standards:

- ◆ *Standards of Excellence for Child Care, Development, and Education Services (revised 2007)* at [www.cwla.org/programs/standards/cwsstandardschilddaycare.htm](http://www.cwla.org/programs/standards/cwsstandardschilddaycare.htm).

### **Do All Child Care Businesses Need to Develop an Emergency Preparedness Plan?**

Preparing for a disaster that occurs while you are caring for children may be an important part of being a child care professional. All child care business owners may also want to have an emergency plan that includes emergency contact information for the child's family and procedures for evacuating or protecting the safety of the children in its 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, electrical blackouts, and others.

A list of selected resources for child care professionals on disaster preparedness is included in Child Care Resources for Disasters and Emergencies, a section of the NCCIC Web site at [http://nccic.acf.hhs.gov/emergency/user\\_provider.cfm](http://nccic.acf.hhs.gov/emergency/user_provider.cfm).

The National Association of Child Care Resource and Referral Agencies (NACCRRRA) offers several resources with information about emergency preparedness to help CCR&R agencies, child care providers, and parents plan for and establish procedures to ensure the safety of children in child care settings. NACCRRRA resources on disaster preparedness are available at [www.naccrra.org/disaster/](http://www.naccrra.org/disaster/).

### **Are There Resources to Help Child Care Business Owners Learn About Healthy Eating and Physical Activities for Children?**

One aspect of a child care professional's job is to ensure that children have access to nourishing food that is clean, safe, and developmentally appropriate. The following are links to resources for child care providers on food safety and nutrition.

- ◆ Team Nutrition, of the U.S. Department of Agriculture, provides information for child care professionals on nutrition and food safety, including recipes, resources, and information on preparing nutritious/healthy meals. For more information, visit the Web at [http://healthymeals.nal.usda.gov/nal\\_display/index.php?tax\\_level=1&info\\_center=14&tax\\_subject=264](http://healthymeals.nal.usda.gov/nal_display/index.php?tax_level=1&info_center=14&tax_subject=264).

- ◆ The Child Care Bureau, ACF, DHHS, has launched Fit Source – A Web Directory for Providers, which links child care and after-school care providers to a variety of physical activity and nutrition resources, searchable by topic and age group of children. For more information, visit the Web at <http://fitsource.nccic.acf.hhs.gov/fitsource/> for information in English and at <http://fitsource.nccic.acf.hhs.gov/fitsource/fitsource.cfm?search=Spanish%20Resources&subSearch=Spanish%20Resources> for information in Spanish.

### Major Organizations

- ◆ **Child Welfare League of America**  
World Wide Web: [www.cwla.org/programs/daycare/default.htm](http://www.cwla.org/programs/daycare/default.htm)
- ◆ **Food and Nutrition Services**  
U.S. Department of Agriculture  
World Wide Web: [www.fns.usda.gov/fns/default.htm](http://www.fns.usda.gov/fns/default.htm)
- ◆ **National Resource Center for Health and Safety in Child Care and Early Education**  
University of Colorado Health Services Center (UCHSC) at Fitzsimons  
Toll free: 800-598-KIDS  
World Wide Web: <http://nrc.uchsc.edu>
- ◆ **Nutrition and Physical Activity Self Assessment for Child Care**  
Center for Health Promotion and Disease Prevention  
University of North Carolina, Chapel Hill  
Telephone: 919-966-3927  
World Wide Web: [www.napsacc.org/](http://www.napsacc.org/)



### Policies and Procedures for Business Protection and Success

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 care giving 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 the contractual agreements with the employees hired/contracted to work for the business.

The following is a list of selected resources for child care centers and family child care homes on contracts, policies, and procedures:

#### Child Care Centers

- ◆ *Understanding Child Care Contracts and Rules* (2004), by the University of Minnesota Extension Service at [www.extension.umn.edu/distribution/familydevelopment/components/7268j.html](http://www.extension.umn.edu/distribution/familydevelopment/components/7268j.html).

- ◆ *Contracts With Parents* (March 1992), by NNCC at [www.nncc.org/Families/fdc14\\_contracts.parents.html](http://www.nncc.org/Families/fdc14_contracts.parents.html).
- ◆ *Parent-Provider Contracts and Policies* (1993), by NNCC at [www.nncc.org/Business/p.contracts.policies.html](http://www.nncc.org/Business/p.contracts.policies.html).

### **Family Child Care Homes**

- ◆ *Contracts and Policies*, a section of the Redleaf National Institute Web site at [www.redleafinstitute.org/index.cfm?page=cp](http://www.redleafinstitute.org/index.cfm?page=cp), offers information for family child care providers on contracts and policies.
- ◆ *Child Care Home: Partnerships and Policies* (December 1996), by NNCC at [www.nncc.org/Business/cch.partnership.html](http://www.nncc.org/Business/cch.partnership.html).

### **Major Organizations**

- ◆ **Child Care Law Center (CCLC)**  
World Wide Web: [www.childcarelaw.org](http://www.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 homes. CCLC also offers an information and referral line at 415-394-7144 to help answer legal questions related to child care.
- ◆ **National Network for Child Care**  
World Wide Web: [www.nncc.org/](http://www.nncc.org/)  
NNCC offers publications and resources about child care business management, including sample contracts and forms, and informational brochures.
- ◆ **Redleaf National Institute**  
World Wide Web: [www.redleafinstitute.org/](http://www.redleafinstitute.org/)  
The institute provides resources for family child care providers on business management, including contracts and policies.

### **Health Insurance Benefits for Early Childhood Providers**

Health benefits for the caregiver and his/her family are one part of a comprehensive benefits package, which may also include paid vacation days and holidays, dental care, and/or a retirement plan. Listed below are organizational resources for information about health insurance benefits for child care center staff and family child care providers.

- ◆ **National Association for the Self-Employed (NASE)**  
Toll free: 800-232-6273  
World Wide Web: [www.nase.org](http://www.nase.org)  
NASE is a resource for the self-employed and micro-businesses (up to 10 employees), providing a broad range of benefits and support to help the smallest businesses succeed.
- ◆ **Association for Childhood Education International (ACEI)**  
Telephone: 301-570-2111  
Toll free: 800-423-3563  
World Wide Web: [www.acei.org/](http://www.acei.org/)

ACEI offers members a discount on many insurance programs. Information on personal, life, and health/accident insurance programs offered to ACEI members is available on the Web at [www.udel.edu/bateman/acei/insuranc.htm](http://www.udel.edu/bateman/acei/insuranc.htm). Additional information is available on the Forrest T. Jones & Company, Inc. Web site at [www.ftj.com/](http://www.ftj.com/), or contact 800-265-9366.

◆ **National Association of Child Care Professionals (NACCP)**

Toll free: 800-537-1118

World Wide Web: [www.naccp.org/](http://www.naccp.org/)

NACCP is a membership organization for child care service owners, directors, and administrators. Limited health, term life, and dental coverage for members and member employees are available at affordable rates. Information is available on the Web at [www.naccp.org/displaycommon.cfm?an=14](http://www.naccp.org/displaycommon.cfm?an=14). For more information, contact the Alford Company at 877-622-2705.

◆ **National Association for the Education of Young Children**

Telephone: 202-232-8777

Toll free: 800-424-2460

World Wide Web: [www.naeyc.org](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 on the Web at [www.ftj.com/](http://www.ftj.com/)



The licensing agency or local CCR&R agency in your community might be able to provide a list of State and local organizations that provide support for child care businesses to obtain insurance coverage.

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## State Information on How to Start a Child Care Business

There are several State public and private organizations that have resources to help potential business owners with the process of starting and operating a child care business. The following is a sample of State Web sites with information about startup. These examples do not include all States' efforts, but are meant to represent a range of approaches and resources that can be useful for business owners anywhere in the country.

### Alaska

Child Care Program Office

[www.hss.state.ak.us/dpa/programs/ccare/become\\_a\\_provider.html](http://www.hss.state.ak.us/dpa/programs/ccare/become_a_provider.html)

### California

Building Child Care Project

[www.buildingchildcare.org/](http://www.buildingchildcare.org/)

### Michigan

Department of Human Services

[www.michigan.gov/dhs/0,1607,7-124-5455\\_27716\\_27718---,00.html](http://www.michigan.gov/dhs/0,1607,7-124-5455_27716_27718---,00.html)

**New York**

Office of Children and Family Services

[www.ocfs.state.ny.us/main/beccs/starting.asp](http://www.ocfs.state.ny.us/main/beccs/starting.asp)

**Texas**

Department of Family and Protective Services

[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)

**Virginia**

Smart Beginnings: Ready for School, Ready for Life

[www.smartbeginningsshr.org/about.html](http://www.smartbeginningsshr.org/about.html)

**Washington**

Child Care Resource & Referral Network

[www.childcarenet.org/providers/](http://www.childcarenet.org/providers/)

**West Virginia**

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

[www.wvdhhr.org/bcf/ece/earlycare/startcenter.asp](http://www.wvdhhr.org/bcf/ece/earlycare/startcenter.asp)

**Wisconsin**

Child Care Resource & Referral Network, Inc.

[www.wisconsinccrr.org/](http://www.wisconsinccrr.org/)

Child Care Information Center

[www.dpi.state.wi.us/ccic/ccicrgdc.html](http://www.dpi.state.wi.us/ccic/ccicrgdc.html)