



# National Child Care Information Center

*A service of the Child Care Bureau*

NCCIC

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## **STARTING a FAMILY CHILD CARE PROGRAM**

Family child care can be an exciting and rewarding field, and a wonderful opportunity to have a positive impact on the lives of children and their families in your community. Caring for a child is a tremendous responsibility and each State has established regulations that govern child care settings. We hope that the following information will help you prepare to open your home to families seeking high-quality care for their children.

Developing a child care program in your home involves exploration of a variety of issues. The following are some topics to consider when starting a family child care program:

- The child care needs of the community;
- Licensing and professional requirements and standards;
- Legal requirements such as zoning and insurance;
- Development of a business plan for starting and operating a small business;
- Training requirements before providing care and ongoing professional development;
- Appropriate use of your home's indoor and outdoor spaces;
- Health and safety issues, including accident and illness prevention and emergency procedures;
- Development of a curriculum and schedule of activities that meets the needs of the children;
- Appropriate equipment and materials;
- Policies and procedures for families; and
- Linkages with other community services and organizations.

### **Resources in Your State and Community**

When starting a career in family child care, it is important to identify the resources for child care providers that exist in your community.

NCCIC State Profiles give a summary of key information about child care in your State. NCCIC State Profiles are available on the Web at <http://nccic.org/statedata/statepro/index.html>. On each profile you will find:

- A link to the **State Child Care Homepage**. These pages often have information about the child care subsidy program (which assists low-income families with paying for child care), training opportunities, child care quality initiatives, and grant programs.

- Contact information for the State **Child Care Licensing Agency**. Contact this agency for a copy of your **State's regulations** and other requirements for caring for children in your home, including procedures for becoming registered or licensed, and guidelines for keeping children safe and healthy while they are in your care.
- A portion of your State's requirements regarding family child care, including the State's **Definition of Family Child Care**. This definition includes the number of children allowed, the maximum number of children to one provider, provider's own children counted, and the maximum number of infants and toddlers to one provider. Some States license **large family child care homes**, which often have a larger number of children and require more than one caregiver.
- Contact information for the **Child Care Food Program Administrator**. The Child and Adult Care Food Program (CACFP) may reimburse family child care providers for the cost of healthy meals and snacks. Contact this office for information on how to participate in the program.

■ Individual States' child care licensing regulations, compiled by the National Resource Center for Health and Safety in Child Care, are available on the Web at <http://nrc.uchsc.edu/STATES/states.htm>.

■ Child care resource and referral agencies (CCR&Rs) can provide information about current rates that providers in your community charge and can link you with training opportunities and other resources. Once you are established, the CCR&R also will be valuable in letting families know about your services. To locate your local CCR&R agency, contact **Child Care Aware**, a national nonprofit initiative committed to helping parents find the best information on locating quality child care and child care resources in their community. Contact Child Care Aware at 800-424-2246 or on the Web at <http://www.childcareaware.org>.

■ **National Association for Family Child Care (NAFCC)**  
 5202 Pinemont Drive  
 Salt Lake City, UT 84123  
 801-269-9338  
 World Wide Web: <http://www.nafcc.org/>

NAFCC is a national membership organization working with the more than 400 State and local family child care provider associations in the United States. NAFCC offers publications and technical assistance to promote training, professionalism, and leadership development and can refer you to local family child care associations and support groups.

In addition, NAFCC accredits family day care homes that offer high-quality child care services. Accreditation was designed to promote and recognize high-quality, professional family child care. NAFCC Accreditation standards cover the following content areas: relationships, environment, activities, developmental learning goals, safety and health, and professional and business practices. Additional information about accreditation is available on the Web at <http://www.nafcc.org/accred/accred.html>.

■ In some areas, family child care providers are organized into networks that offer training, resources, and group benefits such as health and liability insurance. Joining a **local family child care provider association** or support group can help you meet other family child care providers so that you can share information and resources with each other. These local or State associations may be known to the CCR&R staff in your area or to the staff of NAFCC.

## **Health and Safety Resources**

Accessing resources available through your State's **Healthy Child Care America** project can help you learn more about child care health and safety and can provide you with information about linking your program to comprehensive services in the community.

### ■ **Healthy Child Care America (HCCA)**

American Academy of Pediatrics

141 Northwest Point Boulevard

Elk Grove Village, IL 60007

888-227-5409

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

HCCA's campaign is coordinated by the American Academy of Pediatrics in partnership with the U.S. Department of Health and Human Services, Child Care Bureau and Maternal and Child Health Bureau. The HCCA campaign is based on the principal that families, child care providers, and health providers in partnership can promote the healthy development of young children in child care and increase access to preventive health services and safe physical environments for children. The HCCA office can provide you with technical assistance, campaign materials (*Blueprint for Action*), and informational resources to help promote the campaign Statewide or in your local community.

■ *Caring for Our Children: National Health and Safety Performance Standards: Guidelines for Out-of-Home Child Care Programs 2<sup>nd</sup> edition* (2002), by the American Public Health Association (APHA); the American Academy of Pediatrics (AAP); and the Health Resources and Services Administration (HRSA), U.S. Department of Health and Human Services is available in full text on the National Resource Center for Health and Safety in Child Care Web site at <http://nrc.uchsc.edu>, along with summaries of individual States' licensing regulations. *Caring for Our Children* video series is available from National Association for the Education of Young Children (NAEYC) at 800-424-2460 or on the Web at [www.naeyc.org](http://www.naeyc.org).

## **Family Child Care as a Business**

Family child care is a small business, and as the owner-operator of a business, you will be responsible for many management details in order to be successful in your new profession. Some things to consider when developing your business plan include:

- **Setting adequate and competitive fees:** The fees you charge will provide the financial base for your business and your income. Determining the cost of providing care in your home, setting your fees, explaining them to parents, and collecting them are part of managing your business. Your child care resource and referral agency or local family child care association can help you determine fair, competitive rates. They may also be

able to provide you with information about serving low-income and other eligible families through the child care subsidy program in your community.

- **Record keeping:** Attendance, medical, and payment records, as well as emergency contact information may be required by State regulations, the Child and Adult Care Food Program, and other public funding programs. In addition, these records will be fundamental to filing your Federal and State tax returns. You will need to have accurate and complete records to receive full benefit of deductions associated with running a home-based business.
- **Contracts:** To help eliminate possible misunderstandings between you and the families in your child care program, use contracts to clarify the rights and responsibilities of each party regarding payment rates and policies, hours that you will provide care, and other important details.
- **Liability insurance:** Providers are responsible for the supervision of children in care at all times and for the appropriate handling of any emergency. Having the appropriate liability insurance can help protect your new livelihood. Additional information about liability insurance for family child care providers is available on the NCCIC Web site at <http://nccic.org/poptopics/liability.html>.
- **Zoning:** In addition to State and local child care licensing regulations, family child care providers must comply with all local zoning regulations. Check for any local zoning or deed restrictions in your town.

### Links to NCCIC Information on the Web

■ The *Liability Insurance for Family Child Care Homes and Centers* document is under the Child Care as a Business topic in the Popular Topics section of NCCIC's Web site at <http://nccic.org/poptopics/liability.html>.

■ The Child Care Workforce topic is available on the Web at <http://nccic.org/poptopics/index.html#workforce>. It includes the following documents:

- *Careers in Early Childhood Education;*
- *Child Care Workforce Qualifications;*
- *Distance Learning in Early Childhood Education;*
- *Early Childhood Workforce Salaries;*
- *Employment Opportunities in the Early Childhood Field;*
- *The Early Childhood Workforce and Its Impact on Children and High-Quality Child Care;*
- *Financial Assistance for Early Childhood Educators;*
- *Impact of Education and Training of Child Care Workers on Program Quality;*
- *Resources on Men in the Child Care Field;* and
- *Size of the Early Childhood Workforce.*

- The *Funding Opportunities for Child Care* document is under the Child Care as a Business topic in the Popular Topics section of NCCIC's Web site at <http://nccic.org/poptopics/funding-opportunities.html>.
- The *Fundraising* document is under the Child Care as a Business topic in the Popular Topics section of NCCIC's Web site at <http://nccic.org/poptopics/fundraising.html>.
- The *Grants and Grant Writing* document is under the Child Care as a Business topic in the Popular Topics section of NCCIC's Web site at <http://nccic.org/poptopics/grantwriting.html>.
- The *Starting a Child Care Center* document is under the Child Care as a Business topic in the Popular Topics section of NCCIC's Web site and is available in English and Spanish at <http://nccic.org/poptopics/starting.html> and <http://nccic.org/spanish/starting-sp.html>, respectively.
- The Internet Links section of the NCCIC Web site, which links to major national organizations related to child care and early education, is available on the Web at <http://nccic.org/links.html>.

### **Federal Agency and National Organizations**

The following Federal agency and national organizations provide information on the above-mentioned topics, as well as other child care issues, including program development and curriculum resources. The materials produced by these organizations may be free or available for purchase.

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

800-827-5722

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

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

- **The Children's Foundation (CF)**

725 15th Street NW, Suite 505

Washington, DC 20005-2109

202-347-3300

World Wide Web: <http://www.childrensfoundation.net>

CF has a series of one-page fact sheets on a variety of topics related to family child care, as well as several job-specific books and videos on curricula and child development for children birth through age 8. CF also has information about serving children with disabilities in your family child care home. These materials are available in English and Spanish.

■ **Child Care Law Center (CCLC)**

221 Pine Street, Third Floor  
San Francisco, CA 94104  
415-394-7144

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

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

■ **National Association of Child Care Resource and Referral Agencies (NACCRRRA)**

1319 F Street NW, Suite 810  
Washington, DC 20004  
202-393-5501

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

NACCRRRA is a national membership organization of community child care resource and referral agencies (CCR&Rs). Since 1987, NACCRRRA has been working to improve the system of early learning for children by providing training, resources, and best practices standards to local and state CCR&Rs that support high quality, accountable services; and promoting national policies and partnerships that facilitate universal access to quality child care.

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

1509 16th Street NW  
Washington, DC 20036  
800-424-2460 or 202-232-8777

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

NAEYC is the nation's largest organization of early childhood professionals and others dedicated to improving the quality of early childhood programs for children. Membership in NAEYC includes six issues per year of the magazine, *Young Children*.

NAEYC has a resource catalog listing NAEYC's many brochures, books, and videos.

NAEYC books include:

- *Opening Your Door to Children: How to Start a Family Day Care Program;*
- *Tips and Tidbits: A Book for Family Day Care Providers;*
- *Setting Up for Infant-Toddler Care: Guidelines for Centers and Family Child Care Homes;* and
- *Activities for School-Age Child Care.*

NAEYC brochures include:

- *How to Plan and Start a Good Early Childhood Program;* and
- *Keeping Healthy: Parents, Teachers and Children.*

For additional information, contact NAEYC's Resource Sales at 866-623-9248 or on the Web at <http://www.naeyc.org>.

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

106 Central Street  
Wellesley, MA 02481  
781-283-2547

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

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

- *School-Age Child Care: An Action Manual for the 90s and Beyond*, which features information on how to set up a school-age program, including financing options. Additional information about funding resources for school-age projects is available on the NIOST Web site.

■ **National AfterSchool Association (NAA) [formerly National School-Age Care Alliance (NSACA)]**

1137 Washington Street  
Boston, MA 02124  
617-298-5012

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

NAA is a professional association with a membership component. NAA's membership includes 36 State affiliates and more than 7,000 practitioners, policy-makers, and administrators representing all public, private, and community-based sectors of after-school and out-of-school time programs, as well as school-age and after-school programs on military bases, both domestic and international. NAA is dedicated to the development, education, and care of children and youth during their out-of-school hours.

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

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

NNCC unites the expertise of many of the nation's leading universities through the outreach system of Cooperative Extension. Cooperative Extension has an 80-year history of working in the areas of child care and early childhood development. NNCC offers an Internet source of over 1000 publications and resources related to child care. Links to articles on Child Care Business Management are available on the Web at

[http://cyfernet.ces.ncsu.edu/cyfdb/browse\\_2pageAnncc.php?subcat=Child+Care+Business+Management&search=NNCC&search\\_type=browse](http://cyfernet.ces.ncsu.edu/cyfdb/browse_2pageAnncc.php?subcat=Child+Care+Business+Management&search=NNCC&search_type=browse).

■ **Redleaf National Institute (RNI)**

10 Yorkton Court  
St. Paul, MN 55117-1065  
651-641-6675

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

RNI is committed to improving the quality of family child care by helping providers successfully manage their businesses. RNI also offers support to trainers, tax preparers and organizations

(Family Child Care Associations, Food Program sponsors, child care resource and referral agencies, and family child care military coordinators) who assist providers with their business. The Institute offers training, telephone and e-mail assistance, publications, and help in handling IRS audits. Publications available from RNI include:

- *Getting Started in the Business of Family Child Care*, available in English on the Web at <http://www.redleafinstitute.org/pdf/gettingstarted.pdf> and in Spanish on the Web at <http://www.redleafinstitute.org/pdf/gettingstartedspan.pdf>;
- Provider Handouts on subjects such as:
  - Contracts;
  - Food Program and Food Expenses;
  - Money Management and Retirement Planning;
  - Promoting Your Business;
  - Record Keeping and Taxes;
  - Reducing Risks;
  - Handouts in Spanish; and
  - Handouts in Hmong.

These resources are available on the Web at

<http://www.redleafinstitute.org/Index.cfm?section=BL&Page=BL06#mkting>.

■ **Redleaf Press** is a publisher and a distributor of materials for early childhood educators. Its free catalog features a variety of informational resources on topics related to caring for children, including operating a family child care business. Among the many resources available for purchase are:

- *Family Child Care Record Keeping Guide, 6<sup>th</sup> Ed.* by Tom Copeland;
- *Calendar Keeper 2004*; and
- *Family Child Care Contracts and Policies* by Tom Copeland.

This information is available on the Web at <http://www.redleafpress.org/>. A list of their Family Child Care Business Resources is available on the Web at

<http://www.redleafpress.org/showproducts.cfm?Step=1&FullCat=49>.

■ **School-Age NOTES**

P.O. Box 40205

Nashville, TN 37204-0205

615-279-0700 or 800-410-8780

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

This newsletter provides monthly ideas, strategies, and curriculum activities for working with school-age children. A quarterly resource catalog has materials on discipline, science, health, administration, activities and games for school-age programs and descriptions of model programs with contacts. One of the resources from this catalog includes:

- *Before and After School Programs: A Start-Up and Administration Manual*, by Mary McDonald Richard, includes a complete set of materials for starting, operating, and expanding school-age child care programs.

■ **ZERO TO THREE: National Center for Infants, Toddlers and Families**

2000 M Street NW, Suite 200

Washington, DC 20036

202-638-1144

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

ZERO TO THREE is a national organization focused exclusively on issues affecting infants and toddlers. Their publications include:

- *Caring for Infants & Toddlers in Groups: Developmentally Appropriate Practice*; and
- *Heart Start: The Emotional Foundations of School Readiness*.

**Publications Regarding Taxes and Family Child Care**

■ *Family Child Care Provider Guide* (Fall 2002), by the Internal Revenue Service (IRS) Taxpayer Education and Communication office in Cleveland, Ohio, summarizes the basic record keeping rules that affect family child care providers, and includes tips on how to track income and calculate deductions. The guide also contains details about claiming the Earned Income Tax Credit (EITC) as well as a series of worksheets providers can use as a model to record business expenses and parent payments. This publication is available on the Web at <http://www.redleafinstitute.org/Index.cfm?Section=BL&Page=BL36>.

■ *The Eight Key Federal Tax Issues Unique to Family Child Care Providers That Every Provider and Tax Preparer Should Understand*, by the Redleaf National Institute, is available on the Web at <http://www.redleafinstitute.org/pdf/8KeyTaxI.pdf>.

**Training Information**

■ **Resources for Child Caring Learning Center**

10 Yorkton Court

St. Paul, MN 55117-1065

800-423-8309

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

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

The National Child Care Information Center does not endorse any organization, publication, or resource.

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