



Child Day Care Association
4236 Lindell Blvd., Suite 300
St. Louis, MO 63108

(314) 531-1412
Fax (314) 531-4184
TTY (314) 535-6560
Website: www.childcaresstl.org

“Opening Your Home to Family Child Care”

This publication was prepared by the Child Day Care Association (CDCA) to provide basic information to those thinking about offering child care in their home. CDCA offers many services to families and child care providers, including:

- * *Child Care Resource and Referral (CCR&R)* – Professional development opportunities for child care providers, and referrals to families seeking child care;
- * *Child and Adult Care Food Program* – Nutrition education and reimbursement for meals and snacks served to children in child care homes.

To find out more about CDCA, visit our web site: www.childcaresstl.org.

This publication contains local, state, and national information. Local resources listed in this publication cover the metropolitan St. Louis area (St. Louis City, County, St. Charles, Warren). CDCA is the local CCR&R that serves this area. If you live outside the metropolitan St. Louis area, visit the Missouri Child Care Resource and Referral (MOCCRRN) website at www.mocccrrn.org or call 1-800-200-9017, to find the local CCR&R in your area.

Your local CCR&R can tell you about the number of programs within a zip code, the ages and numbers of children served as well as information about current rates providers in your community charge. CCR&Rs can give you helpful information about providing child care and link you with training opportunities in your area. CCR&Rs also help families locate and select child care. Families looking for child care services are given a list of the programs that may meet their needs. Call your local CCR&R for information on how to become listed (free of charge) as well as the benefits to being listed.

Family Child Care is the care of up to 10 children in a place other than the children’s own home. It is usually located in the child care provider’s residence. Offering child care in your home can be a good career decision. There is a great demand for high quality child care services, especially for infants and toddlers.

Here are some topics that you might want to research as you think about starting a child care program:

- The child care needs of the community;
- Licensing and professional standards;
- Other Legal requirements;
- Costs of start-up and operation;
- Obtaining funding/setting fees;
- Planning indoor and outdoor space;
- Policies and procedures;
- Health and safety issues, including disease and accident prevention and emergency procedures;
- Daily Activities;
- Appropriate equipment and materials;
- Professional development;
- Links with other community services.

Let's examine some of the concerns involved in the business of providing family child care.

Q. Must I be licensed to care for children in my home?

A. No. In Missouri, you may care for four or fewer children at one time, not including your own or relatives, without becoming licensed. (However, you may *voluntarily* become licensed for *fewer* than five children.)

Q. What are some of the benefits of getting licensed?

- A. 1. A license allows you to legally care for more than 4 (non-relative) children in your home (up to 10 children).
2. Licensed family child care homes are eligible to participate in the United States Department of Agriculture Child and Adult Care Food Program (CACFP). The CACFP will provide nutrition education/training and reimburse you a certain rate for the meals and snacks you provide to the children in your care if the meals meet USDA nutritional requirements. (Note: Unlicensed child care homes on the state's active list of Dept. of Social Services' registered providers are also eligible for CACFP, effective Jan. 2007.)
3. A license reassures families that your home is a safe and healthy place for the children in your care.
4. Being licensed may help qualify you for liability insurance.
5. Licensed providers receive the guidance of a licensing specialist in setting up a child-safe environment.

Q. What is required of a licensed family child care provider?

A. Licensed providers:

- are expected to provide a safe and healthy home environment with adequate equipment and space;
- must be at least 18 years of age;
- must be in good physical and emotional health;
- have a good understanding of the physical and emotional needs of children and enjoy working with children;
- are responsible for determining any applicable local zoning regulations;
- must be screened for child abuse/neglect and criminal records through the Missouri Family Care Safety Registry. All household members and assistant caregivers are screened.

Q. Who do I call to get a state license?

A. Call the **Missouri Department of Health and Senior Services (DHSS) Section for Child Care Regulation:**

(314) 877-0210 (St. Louis City & County, St. Charles, Jefferson & Franklin County)
(573) 882-9399 (Warren County)

You can also visit www.dhss.mo.gov/ChildCare on the internet. The licensing rules and regulations are available on line on that site.

Q. What is the procedure?

- A. 1. The Section for Child Care Regulation will send you a booklet of information on licensing.
2. After reading the information, call that office to make an appointment to attend an orientation meeting, which is held with a small group of people interested in licensed family child care.
3. At the orientation meeting they will discuss the licensing process, give you an application and other necessary forms.
4. If you are still interested in a license, fill out the application and return it to the licensing office.
5. You will then be assigned to a licensed specialist who will call you to schedule a visit to your home and will arrange for the fire and sanitation inspections.

Q. Will my local zoning ordinance be a problem for me in operating a family child care home?

- A. Compliance with local zoning codes is not a state licensing requirement but it is your responsibility to comply with these codes. You should be aware that many municipalities have local zoning ordinances prohibiting or restricting licensed family child care. You can check on the zoning ordinances by calling your city hall and asking for the planning and zoning office.

You should make it clear that you do **NOT want to operate a child care center** or care for more than 10 children. Zoning ordinances are usually much different for child care centers.

Here are some numbers if you live the following areas:

St. Louis City: Business Assistance Center at (314) 622-4120; Zoning (314) 622-2666
Unincorporated St. Louis County Planning and Zoning: (314) 615-2520
Unincorporated St. Charles County Planning and Zoning: (636) 949-7335.
Warren County Planning and Zoning: (636)-456-3044

For homes located within **an incorporated city or town** in St. Louis County, St. Charles or Warren Counties, contact the city hall or building & zoning department of that city/town/municipality (you will find the number in the blue pages of the phone book, under the heading "City Offices").

Zoning issues can be confusing. If you have any questions about your local zoning codes, please call CDCA at (314) 531-1412.

Q. Can my home meet the health and safety requirements for license?

- A. This is decided by the state inspectors that visit the home. The requirements are listed in the "Licensing Rules for Family Child Care Homes in Missouri" which you will receive when you apply for the license with the Section for Child Care Regulation. (They are also available on the

DHSS website). You will want guidance from the state inspectors and the licensing specialist before making any changes your home.

Q. What does licensing cost and how long does it take?

- A. There is no fee for a state license. You must maintain a child-safe building which meets fire safety and sanitation codes. You will need a safe outdoor play area, and enough equipment and materials to meet the physical and developmental needs of the children. The home is visited by state and county health and safety inspectors. If you already meet some of these standards, estimate 4-6 months to get licensed.

Q. How can I finance my child care business?

- A. There are costs to starting any business. There will probably be some expense involved in meeting licensing rules, especially if you need to make some changes to your home. You may also need child care equipment and supplies. You will have a better idea of the costs once you have been visited by the inspectors and licensing specialist. Typically there are not major expenses, but if there are, you could look into getting a small business loan or applying for a grant.

If you need a business loan, you can reach the **SBA St. Louis District Office at 314-539-6600** or visit the website at www.sba.gov . Two specific loan programs through the SBA are:

- **RMI Microloan Program: Call Zola Finch at (800) 234-4971**
www.rmiinc.org .
- **Justine Petersen Housing and Reinvestment Corporation at (314) 664-5051** <http://www.justinepetersen.org/> .

Low interest loans may also be available through “**First Children’s Finance-Missouri**” at **1-866-562-6801 (toll free)** which offers loans ranging from \$1,000 to \$75,000 to licensed providers and providers seeking licensure if 20% of the children enrolled for care meet Missouri Child Care Subsidy eligibility guidelines.

There are few **grants** available to start or expand a child care facility. Funds are usually made available for a specified time with application deadlines that must be met. Here are possible grant sources (each requires the programs to be licensed or working towards licensing):

Missouri Start-Up and Expansion Grant – Dept. of Social Services

Missouri Department of Social Services – Office of Early Childhood: (573) 522-1385
<http://www.dss.mo.gov/cd/early/index.htm>

In St. Louis, contact ARCHS (Area Resources for Community and Human Services)
314-534-0022 or www.stlarchs.org

Missouri Preschool Project Grant

Missouri Department of Elementary and Secondary Education: (573) 751-2095
www.dese.mo.gov

direct link for grant:

<http://www.dese.mo.gov/divimprove/fedprog/earlychild/MPP/Index.htm>

Information is available on the internet to help with grant writing:

GrantsNet: <http://www.hhs.gov/grantsnet/>

Catalog of Federal Domestic Assistance: <http://www.cfda.gov/>

National Child Care Information Exchange:

<http://nccic.acf.hhs.gov/poptopics/grantwriting.pdf>

Education World: http://www.educationworld.com/a_curr/profdev/profdev039.shtml

The Foundation Center: <http://www.fdncenter.org/>

Consider contacting community service organizations such as Rotary, Kiwanis, Lions, or Junior League as they sometimes make donations to local businesses. Approach the larger companies in the area that may employ families you will serve to see if they might offer any kind of assistance. In addition, look into whether there are opportunities available through the United Way: 314-421-0700.

The fees that you charge for your child care service should cover the cost of operating your business and leave you with some profit. You need to figure out your on-going expenses so you will know what fees to charge. CDCA can provide information on typical fees that are charged in your area.

To help with food costs, CDCA is a sponsoring organization for the **Child & Adult Care Food Program** which will reimburse licensed and registered child care providers for some of the cost of nutritious meals and snacks that meet USDA guidelines. Contact CDCA's Child Nutrition Services program at 314-531-1412 for information on how to participate in the program.

Q. How do I find child care customers?

A. There are many ways to promote your business.

1. CDCA provides a free child care referral service and lists both *licensed* and *unlicensed* family child care homes at no charge. If you are **not** licensed, call CDCA and ask for a brochure about listing. You must meet all requirements of CDCA's listing application before being listed.
2. Licensed providers may sign a "vendor contract" to receive payment from the Department of Social Services (DSS) for child care services to families who receive state subsidy. When a caseworker with DSS needs to locate child care for a client, they will look for those providers who have a vendor contract. Call the local Provider Relations team at DSS office for an explanation of the requirements and procedures.

Your local DSS phone numbers:

St. Louis City office: 314-877-2400

St. Louis County office: 314-426-9600

St. Charles County office: 636-940-3170

Warren County office: 636-456-3307

3. Contact CDCA and ask for our publication, "Promoting Your Family Child Care Home".

Q. Are there any other agencies to help with information on starting a business?

A. MOSourceLink is a free resource that connects small businesses to a wide network of business-building resource organizations in Missouri. These services range from business plan and marketing assistance to web site development, small loan programs and how to make it through various City Hall regulations and zoning issues. Visit the website at: www.mosourcelink.com or call 866-870-6500.

For information on federal taxes and making deductions for the business use of your home, contact the **Internal Revenue Service Business Tax Line: 800-829-4933**. Visit the web page “Your One Stop Business Resource” at <http://www.irs.gov/businesses/small/index.html> . View links and publications and order the free CD-ROMs “The Small Business Resource Guide” and “A Virtual Small Business Workshop”.

Another good source of information on keeping business records for the family home provider is **Red Leaf Press (800-423-8309)**. Visit the website (<http://www.redleafpress.org/>) or call and ask for a catalog of publications.

Resources For Child Caring is an organization based in Minneapolis but provides an on-line library of free business publications geared to the interests of all child care providers at. www.resourcesforchildcaring.com (click on the link for “Child Care Providers > The Business of Child Care”)

Various government agencies provide resources and training for small businesses:

The Small Business Administration: 1-800-827-5722. Workshops are offered locally through the SBA S.C.O.R.E program and numerous on-line publications are found at the web site: www.sba.gov . Two publications specifically address child care: “How to Start a Quality Child Care Business”(MP-29) and “Child Day Care Services” (MP-30). (On the home page click the “Library” link and on that next page, click on “Ebooks and Publications” to get a list of publications available). Small Business Development Centers are located throughout Missouri to provide resources and technical assistance.

Resources for starting a business in Missouri can be found at the **Missouri Small Business Development Program** at www.missouribusiness.net In addition to on-line resources, there are service center locations throughout the state which offer training and counseling services (click “Find a Center”) You will find information specific to the operation of a child care program at http://www.missouribusiness.net/iag/daycare_child.asp

Child Care Aware provides on-line information on starting a child care business at: <http://getstarted.childcareaware.org/>

You can also find workshops on starting a small business at area **universities and colleges** within the continuing education programs.

Q. Are there other legal issues involved in operating a small business?

A. Most family child care home businesses are operated as a for-profit “sole proprietorship” but there are other forms of business structures in Missouri. A description of these forms of business structures and a discussion of advantages and disadvantages can be found in the publication

“Starting a New Business in Missouri”. This is available on-line at http://www.missouribusiness.net/docs/starting_new_business_missouri.pdf or contact the **Secretary of State’s Office** for more information. Anyone operating a business under a name other than their own legal name (e.g., Mary Smith), must register that name with the Secretary of State. The main office is in Jefferson City, MO (573) 751-3200 and there is also a branch in St. Louis located at 111 N. 7th Street, St. Louis, MO 63101, (314) 340-7490. There is a good deal of information on legal issues pertaining to operating a business in Missouri at the website: <https://www.sos.mo.gov> and you can download the “Fictitious Name Registration” form

For lawyer referrals contact the **Missouri Bar Association** at 314-622-4995 or visit www.mobar.org

Q What about insurance?

- A. There are two kinds of insurance you should consider purchasing: professional liability insurance and accident insurance. This is not a licensing requirement, but is for your own protection. For more information, call CDCA at (314) 531-1412, and request a copy of “Insurance for Family Child Care”. There is helpful information on the National Network for Child Care at <http://www.nccc.org/Business/liabil.ins.fcc.html>. To check on an insurance company contact the Missouri Department of Insurance at 314-340-6830 or <http://insurance.mo.gov/>

Q. How do I establish myself as a “professional” family child care provider?

- A. Caring for one’s own children is not equivalent to providing care to other families’ children in a group setting. Many books and articles are available at bookstores, libraries and on the internet addressing the care of children, child development and early childhood education. CDCA, Child Care Licensing, and several other community agencies sponsor workshops, seminars, and conferences for child care providers. Plan to attend in-service training sessions to polish your skills as a family child care provider. A licensed family child care provider (and assistants working more than 5 hours a week) must get 12 clock hours of child-care related training each year from an approved source. For information on training workshops throughout the Missouri, visit <http://www.moccrn.org/> and click on the words “Training and Professional Development” which will link to the Training Calendars for the CCR&R agencies in the network (Child Day Care Association serves the Metro St. Louis area).

Below are some resources and CDCA is available to guide you to other resources.

Local resources for training and education:

CDCA workshops for family child care homes (314)-531-1412

Area Colleges and Universities offer credit coursework and continuing education workshops within the Early Childhood Education Department.

Missouri City and County Health Departments provide free health-related training for licensed child care providers:

St. Louis City: (314) 657-1445

St. Louis County: (314) 615-0600 or (314)522-6410

St. Charles County: (636)-949-7400
Warren County: (636) 456-7474

American Red Cross (314) 516-2740 and area Hospitals for First Aid, CPR and other health related training.

Agencies that provide services to families and child care programs:

Parents As Teachers, St. Louis City (314) 331-6112.
Parents As Teachers National Center (314) 432-4330 www.patnc.org

Head Start: Regional Office (Kansas City, MO) at (816) 426-3981
Regional Office (Kansas City, MO) at (816) 426-3981
<http://www.acf.hhs.gov/programs/region7/>

Joining professional organizations for early childhood educators will provide resources and networking opportunities:

National Association for Family Child Care: (800) 359-3817
<http://www.nafcc.org>

National Association for the Education of Young Children: (800) 424-2460
<http://www.naeyc.org>

The Association for the Education of Young Children of Missouri:
(877) 296-2852 <http://www.aeyc-mo.org/>

Black Child Development Institute -St. Louis Affiliate: 314-382-7589
<http://www.nbcdi.org>

Children's Defense Fund: (202) 628-8787 <http://www.childrensdefense.org/>

CDCA sponsors the Katherine Nelson Early Childhood **Scholarship** program, providing financial assistance to early care and education teachers who wish to further their own professional development through college-level education and training. Contact CDCA at 314-531-1412.

As you can see, starting a child care business can be challenging and take months of planning and preparation. This is basic information to get you started. You will find many other resources as you make your way through this process. Contact CDCA for further technical assistance as needed.

CDCA reserves the right, in its sole and absolute discretion, to make an independent decision regarding the listing, or excluding, of any provider with the Resource and Referral Service. Complaints about services regarding child care will be referred to the Missouri Department of Health and Senior Services, Section for Child Care Regulation (c307034001) or the Missouri Department of Social Services as deemed necessary. An equal opportunity/affirmative action employer, services provided on a non-discriminatory basis. Funding provided by the Missouri Department of Social Services, Children's Division, Early Childhood and Prevention Services Section, in conjunction with the Department of Health and Senior Services, Division of Regulation and Licensure, Section for Child Care Regulation (c307034001).
A member of the Missouri Child Care Resource and Referral Network. A United Way Member Agency.