Constructing Connections of Ventura County works to create a streamlined process for child care facilities financing and development that increases children and families’ access to quality child care and development services. Doing so will ensure a strong local economy in the future, reduce future government spending, and produce an overall higher quality of life for members of the community. The program is designed to create and strengthen collaborative partnerships between the child care community, businesses, real estate developers, government agencies, community developers and others for the purpose of a more efficient and cost effective development of high quality child care. The program also works to integrate child care facilities development into cities and county land use planning, community development programs, zoning and permit processes, and transportation plans.

This guide was created to help direct the building, expansion, or renovation of a child care center, from pre-planning and feasibility to opening the doors for business. For additional copies of this guide visit www.cdrv.org or www.childcareplanningcouncil.org

If you have any questions about information contained in this resource guide contact:

Child Development Resources
221 E. Ventura Boulevard
Oxnard, CA 93036
(805) 485-7878, Extension 512
Website: www.cdrv.org

NOTE: Researched and compiled by Child Development Resources
ACKNOWLEDGEMENTS

Thank you for your interest in developing quality child care programs in Ventura County! This guide was developed as a part of the Constructing Connections project and is designed to assist those interested in opening a child care facility in Ventura County.

Constructing Connections Ventura County is a project of Child Development Resources and is funded by the Affordable Building for Children's Development (ABCD) Constructing Connections, a program of the Low Income Invest Fund with major funding from First 5 California.

Abby Puga, Mainstreet Architects
Tanya McManan, Child Development Resources
Jack Hinojosa, Child Development Resources
Lisa Hart, Ventura County Office of Education
Jill Martinez, Community Advocate/Housing Consultant
Dr. Karen Carr, Child Development Resources
Ellen Decker, Low Income Investment Fund (LiiF)
Petra Puls, First 5 Ventura County
Belia Soto, Child Development Resources
Lena Pulido, Child Development Resources
Josie Rico, Child Development Resources
Patty McWaters, County of Ventura
Rafaela Frausto, Pleasant Valley NFL
Bruce Stenslie, Economic Development Collaborative
Becki Walker, Small Business Development Center

RESOURCES

Ventura County Constructing Connections Catalog of Resources
Building Child Care
National Economic & Law Center
The Solano County Child Care Facility Financing & Development Resource Guide
Low Income Investment Fund (LiiF)
Child Action, Inc., Constructing Connections Resource Guide to Child Care Facility Development
Human Services Agency (HSA): Guide to Becoming a Child Care Provider in Ventura County
- Center Based Child Care
Santa Cruz County Ventures and Kern County Local Investment in Child Care
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SELF QUIZ

Before deciding to open your own child care business, a certain level of self-reflection is necessary. Opening your own business, especially a child care business will require a large amount of financial and educational resources. A child care center also requires certain personal skills and characteristics. The following questions will allow you to assess your priorities to determine whether you are ready to open a child care center:

- Do you have the interest, experience, and education to run a small business and all of the financial, business, and economic responsibilities attached to it?
- Have you worked in a child care center or owned a family child care home in the past?
- Have you taken, or are you willing to take Early Childhood Education (ECE) classes to obtain a better understanding of child development?
- Do you like being around children all day?
- Can you communicate effectively with people of a variety of ethnic and economic backgrounds?
- Are you comfortable building partnerships with parents to discuss the progress of their children?
- Do you have experience supervising other adults?
- Are you willing to take out a loan from a financial institution to pay for the renovation and initial start up costs associated with opening a child care center?
- Have you considered the ongoing costs associated with running a business including insurance, taxes, and salaries?
- Do you have the financial security to spend a year building a clientele?

If you answered YES to these questions, you may have the necessary qualities it takes to own a successful child care business. Successful child care programs are well conceived business ventures that operate with sound business and marketing plans. Child Development Resources can help you evaluate and plan your child care business.
CHILD CARE NEED
Opening a child care center can be a difficult task. You may not know where to start or what type of resources you will need. Understanding the child care need in your area will help you in planning for your child care facility. Census and other data will help you determine the need for child care within the community. The agencies listed below have demographic data available on Ventura County:

<table>
<thead>
<tr>
<th>ORGANIZATION</th>
<th>CONTACT INFORMATION</th>
<th>SERVICES PROVIDED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Development Resources</td>
<td>221 E. Ventura Boulevard Oxnard, CA 93036</td>
<td>Call for an appointment to speak with a Resource &amp; Referral Specialist about establishing a child care facility in Ventura County and to obtain a feasibility study for the area that you are interested in opening a child care facility.</td>
</tr>
<tr>
<td>Ventura County Council of Governments</td>
<td>800 S. Victoria Avenue Ventura, CA 93006 (805) 321-9000</td>
<td>Census information is available. Some information is free. Detailed information, along with statistical information is available for the cost of copying.</td>
</tr>
<tr>
<td>Child Care Planning Council (CCPC) Ventura County</td>
<td>5100 Adolfo Road Camarillo, CA 93012</td>
<td>The Child Care Planning Council (CCPC) of Ventura County compiled data on child care need into a report: Ventura County Child Care Needs Assessment, 2005, which is available online for download on their website. The report contains an assessment of child care needs, projections of growth, and recommendations for Ventura County through 2010.</td>
</tr>
<tr>
<td>Small Business Development Center (SBDC)</td>
<td>71 Day Road Ventura, CA 93003</td>
<td>Helps those who wish to start a business, offering workshops on business, and counsels existing businesses regarding problems, expansion or financing.</td>
</tr>
</tbody>
</table>
Identifying Local Need and Demand for Child Care

In writing a business plan or grant proposal it is essential to provide a thorough explanation of the need and demand* for child care in your area.

Your local Child Care Resource and Referral Agency (R&R) at Child Development Resources, can provide you with detailed information about the current supply of licensed child care in your city, the demographic of the county, and an overview of how well the supply meets the demand. These are all important aspects to understand when identifying the specific needs for child care within a particular geographic area. Contact (805) 485-7878, Ext. 512.

Your local Child Care Planning Council (CCPC) is mandated by the state to determine local community child care needs, identifying priorities for the allocation of Federal Child Care and Development Block Grant Funds, and preparing county wide child care need assessments. For the purpose of writing a business plan the local CCPC can be particularly helpful in providing information about the greatest needs for child care in the county and about local priorities. The CCPC is located at the Ventura County Office of Education (VCOE), in Camarillo, CA. The CCPC has 25 members who are appointed by the County Board of Supervisors and the County Office of Education. Members represent consumers of child care services, child care providers, public agencies, school districts and other representatives. The council meets on the second Tuesday of each month from 9:00 a.m.-11:00 a.m., at the VCOE Conference and Educational Center, located at 5100 Adolfo Road in Camarillo. Contact (805) 437-1510.

Note: In planning to acquire, build or expand a child care facility it is extremely important to understand the difference between a given community’s need and demand for child care. Demand is established by finding out if there are enough families who not only need child care services, but have the capacity and willingness to pay fees at rates sufficient to generate the income stream necessary to satisfy the center’s operating budget. Consequently, the existence of need does not establish that there is sufficient demand in the community. Conducting a thorough market feasibility analysis can help identify whether revenues will be able to cover the costs of a child care business. It is also important to consider that in low-income communities, demand can be measured by the availability of government contracts to provide subsidized care or the ability of parents to obtain child care vouchers.
Ventura County
by the numbers

A decade of data about child care in California counties

Locally-based child care resources and referral programs (R&Rs) are located in every county in California. Their services have evolved over 30 years—from a grassroots effort to help parents find child care, to a well-developed statewide system that supports parents, providers, and communities to find, plan for, and develop quality child care that is affordable and accessible.

In 1997, following a two-year effort to standardize the data collection of the 61 R&Rs across the state, the California Child Care Resource & Referral Network launched the first Child Care Portfolio, a report which documented child care supply and demand, and portrayed the trends and needs of real families as they struggle to find appropriate, quality care for their children, especially as they juggle work and family. The Portfolio has been produced biennially since that time. The information presented here offers a picture of the supply and demand for child care in Ventura County, as well as relevant demographics about children and families. The data reflects the most up to date information available and comes from a variety of sources, including the R&R’s interaction with parents and providers.

For a copy of the 2007 Portfolio, including county data pages, visit www.rnetwork.org

The 2007 Portfolio is a project of the California Child Care Resource & Referral Network
(415) 882-0234
www.rnetwork.org

<table>
<thead>
<tr>
<th>People</th>
<th>2000*</th>
<th>COUNTY</th>
<th>2006*</th>
<th>CHANGE</th>
<th>STATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of residents</td>
<td>753,197</td>
<td>821,690</td>
<td>9%</td>
<td>37,444,385*</td>
<td></td>
</tr>
<tr>
<td>New mothers 1</td>
<td>9,531</td>
<td>11,591</td>
<td>21%</td>
<td>515,991</td>
<td></td>
</tr>
<tr>
<td>with high school or less education</td>
<td>36%</td>
<td>34%</td>
<td>2%</td>
<td>48%</td>
<td></td>
</tr>
<tr>
<td>some college or A.A. degree</td>
<td>37%</td>
<td>36%</td>
<td>1%</td>
<td>28%</td>
<td></td>
</tr>
<tr>
<td>B.A. or higher</td>
<td>27%</td>
<td>26%</td>
<td>1%</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>living in poverty</td>
<td>23%</td>
<td>24%</td>
<td>1%</td>
<td>23%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Households</th>
<th>2000*</th>
<th>COUNTY</th>
<th>2006*</th>
<th>CHANGE</th>
<th>STATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of households</td>
<td>243,503</td>
<td>259,063</td>
<td>6%</td>
<td>12,151,227</td>
<td></td>
</tr>
<tr>
<td>speaking English at home</td>
<td>66%</td>
<td>64%</td>
<td>2%</td>
<td>59%</td>
<td></td>
</tr>
<tr>
<td>speaking Spanish at home</td>
<td>23%</td>
<td>26%</td>
<td>3%</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>speaking an Asian language at home</td>
<td>4%</td>
<td>5%</td>
<td>1%</td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td>speaking another language at home</td>
<td>5%</td>
<td>5%</td>
<td>0%</td>
<td>7%</td>
<td></td>
</tr>
<tr>
<td>Number of families with children under 18</td>
<td>98,428</td>
<td>106,458</td>
<td>8%</td>
<td>4,635,986</td>
<td></td>
</tr>
<tr>
<td>Percent with children under 18</td>
<td>53%</td>
<td>58%</td>
<td>5%</td>
<td>56%</td>
<td></td>
</tr>
<tr>
<td>percent of single parent families</td>
<td>21%</td>
<td>26%</td>
<td>5%</td>
<td>31%</td>
<td></td>
</tr>
<tr>
<td>Children 0-5 in single parent households</td>
<td>9,711</td>
<td>11,344</td>
<td>16%</td>
<td>657,259</td>
<td></td>
</tr>
<tr>
<td>Homeowners with children under 6</td>
<td>15%</td>
<td>12%</td>
<td>3%</td>
<td>13%</td>
<td></td>
</tr>
<tr>
<td>Renters with children under 6</td>
<td>23%</td>
<td>21%</td>
<td>2%</td>
<td>18%</td>
<td></td>
</tr>
<tr>
<td>Residents over 24 with B.A. or higher</td>
<td>27%</td>
<td>30%</td>
<td>3%</td>
<td>29%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Labor Force</th>
<th>2000*</th>
<th>COUNTY</th>
<th>2006*</th>
<th>CHANGE</th>
<th>STATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of employed residents</td>
<td>345,658</td>
<td>390,136</td>
<td>13%</td>
<td>16,740,938</td>
<td></td>
</tr>
<tr>
<td>working 35 hours or more</td>
<td>79%</td>
<td>77%</td>
<td>2%</td>
<td>78%</td>
<td></td>
</tr>
<tr>
<td>working at home</td>
<td>4%</td>
<td>4%</td>
<td>0%</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>working non-traditional hours</td>
<td>16%</td>
<td>18%</td>
<td>2%</td>
<td>22%</td>
<td></td>
</tr>
<tr>
<td>Women in the labor force</td>
<td>165,047</td>
<td>183,263</td>
<td>11%</td>
<td>8,043,236</td>
<td></td>
</tr>
<tr>
<td>New mothers 1 in the labor force prior to the birth of a child</td>
<td>5,738</td>
<td>259,427</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women who took Paid Family Leave for the birth of a child 1</td>
<td>3,489</td>
<td>126,958</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men in the labor force</td>
<td>206,573</td>
<td>232,074</td>
<td>12%</td>
<td>10,021,262</td>
<td></td>
</tr>
<tr>
<td>Men who took Paid Family Leave for the birth of a child 1</td>
<td>606</td>
<td>31,672</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. United States Census Bureau 2000
2. California Department of Finance Projections
3. Women who had a birth in the last 12 months; American Community Survey 2006
4. American Community Survey 2006
5. Approved bonding claims for Paid Family Leave 2006; includes claims through one year after birth
# Children and Child Care in Ventura County

<table>
<thead>
<tr>
<th>Children</th>
<th>COUNTY</th>
<th>STATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006*</td>
<td>2006</td>
<td>CHANGE 2006</td>
</tr>
<tr>
<td>Children 0-12</td>
<td>168,047</td>
<td>144,057</td>
</tr>
<tr>
<td>Under 2</td>
<td>23,935</td>
<td>21,204</td>
</tr>
<tr>
<td>2 years</td>
<td>11,804</td>
<td>11,101</td>
</tr>
<tr>
<td>3 years</td>
<td>11,789</td>
<td>11,534</td>
</tr>
<tr>
<td>4 years</td>
<td>11,340</td>
<td>12,077</td>
</tr>
<tr>
<td>5 years</td>
<td>12,579</td>
<td>12,136</td>
</tr>
<tr>
<td>6-13 years</td>
<td>93,590</td>
<td>99,680</td>
</tr>
<tr>
<td>Children 0-5 living in poverty</td>
<td>8,963</td>
<td>9,022</td>
</tr>
<tr>
<td>Children 0-12 with parents in the labor force</td>
<td>89,840</td>
<td>89,840</td>
</tr>
<tr>
<td>Children 0-12 receiving subsidized child care</td>
<td>7,767</td>
<td>486,327</td>
</tr>
</tbody>
</table>

## Child Care

<table>
<thead>
<tr>
<th>FACILITIES</th>
<th>LICENSED CHILD CARE CENTERS</th>
<th>LICENSED FAMILY CHILD CARE HOMES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of sites</td>
<td>213</td>
<td>1,050</td>
</tr>
<tr>
<td>Total number of slots/percent</td>
<td>16,002</td>
<td>62%</td>
</tr>
<tr>
<td>Infant slots (under 2 years old)</td>
<td>312</td>
<td>2%</td>
</tr>
<tr>
<td>Preschool slots (3-5 years old)</td>
<td>12,378</td>
<td>77%</td>
</tr>
<tr>
<td>School-age slots (6 years and older)</td>
<td>3,433</td>
<td>21%</td>
</tr>
<tr>
<td>Full-time and part-time slots</td>
<td>77%</td>
<td>84%</td>
</tr>
<tr>
<td>Only full-time slots</td>
<td>5%</td>
<td>15%</td>
</tr>
<tr>
<td>Only part-time slots</td>
<td>18%</td>
<td>1%</td>
</tr>
<tr>
<td>Care available during non-traditional hours</td>
<td>0%</td>
<td>32%</td>
</tr>
<tr>
<td>English</td>
<td>100%</td>
<td>92%</td>
</tr>
<tr>
<td>Spanish</td>
<td>51%</td>
<td>50%</td>
</tr>
<tr>
<td>Chinese</td>
<td>2%</td>
<td>0%</td>
</tr>
<tr>
<td>Korean, Tagalog, Vietnamese, and other languages</td>
<td>8%</td>
<td>7%</td>
</tr>
</tbody>
</table>

## Language

- English
- Spanish
- Chinese
- Korean, Tagalog, Vietnamese, and other languages

## Child Care and Family Budgets

<table>
<thead>
<tr>
<th>FAMILY INCOME: One minimum wage earner</th>
<th>FAMILY INCOME: One entry-level public school teacher</th>
<th>FAMILY INCOME: 75% state median for family of three</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15,600 Annual Income</td>
<td>$31,126 Annual Income</td>
<td>$43,356 Annual Income</td>
</tr>
<tr>
<td>Housing:</td>
<td>Housing:</td>
<td>Housing:</td>
</tr>
<tr>
<td>11%</td>
<td>37%</td>
<td>40%</td>
</tr>
<tr>
<td>51%</td>
<td>All other family needs</td>
<td>15%</td>
</tr>
<tr>
<td>Infant/toddler in family child care home</td>
<td>Infant/toddler in child care center</td>
<td>PreSchooler in center</td>
</tr>
</tbody>
</table>

## Availability of Licensed Care

- Number of children 0-12 with parents in the labor force: 89,840
- Estimated number of licensed child care slots: 25,666
- Licensed care available for children with parents in the labor force: 29%
- Infant/toddler slots in licensed child care centers: 2%

## Parent Requests to R&R

- Type of care requested: Infant/toddler: 40%, Preschool: 39%, School-age: 22%
- Schedule: Full-time: 96%, Part-time: 4%
- Reasons for needing care: Employment: 94%, School/training: 2%, Looking for work: 4%

## Cost of Licensed Care and Housing

- Care for one infant/toddler: Licensed family child care home: $79,983, Licensed center: $11,649
- Care for one preschooler: Licensed family child care home: $7,381, Licensed center: $7,978
- Housing (rent for 2 bedroom unit): $2,544

---

1. United States Census Bureau 2000
2. California Department of Finance Projections 2006
3. American Community Survey 2006
4. Children living with two parents or single head of household in the labor force
5. Network estimate applied to 2006 child population projections
6. Child care slots funded by Head Start, CA Child Development Division, and Department of Social Services 2006
7. Breakdown by age not available for family child care homes
8. Full-time defined as 30 hours or more per week
9. Evening, weekend, or overnight care
10. California Department of Education 2006
11. Child Care and Development Fact Sheet 2008
12. Some children are cared for by friends and relatives (licensure exempt or substitute care program) in their own home
13. Resource & referral programs are located in every county in CA
14. Regional Market Survey of CA Child Care Providers 2006
15. US DEED: Median rent for 2 bedroom unit 2006
DEVELOPING A CHILD CARE PROGRAM

There are two types of child care programs. The main difference between developing a child care center and a family child care home:

1. There are different Zoning Considerations
2. There are different Licensing Considerations

EXPANDING TO A LARGE FAMILY CHILD CARE PROGRAM

Contact Community Care Licensing at (805) 682-7647 or Child Development Resources, Resource & Referral Unit at (805) 485-7878, Ext. 512, to obtain a current schedule of dates to attend an orientation on opening a family child care home if you have not already done so.

The questions below are intended to help you think about whether or not you are ready to expand to a large family child care program.

Are you ready to expand your Family Child Care Business?

☐ Do you have at least one year of experience either as a licensed Small Family Child Care Home Provider or as an administrator, director, or teacher at a licensed Child Care Center?
☐ Do you have verification of past experience? (Can include copies of previous licenses or a written statement from your previous employer on company letterhead. The letter should verify your job duties and length of employment.)
☐ Have you been successful in marketing your present small family child care business?
☐ Are your services in demand? Have you spoken with the Resource & Referral Unit at Child Development Resources to determine how many large Family Child Care settings are in your neighborhood and school areas?
☐ Have you reviewed the California Department of Social Services-Community Care Licensing Requirements for Large Family Child Care Homes?

---

Licensed Family Child Care Homes:
Child care is provided in an individual's home and offers a small group setting for children. Homes are either licensed as small or large family child care homes.
Small Family Child Care Homes are licensed to care for four infants or up to six children when no more than three are infants (if the provider's own children are younger than 10 years of age, they must be included in the ratio). A small family child care home may care for up to eight children if at least two the children are 6 or older and no more than two infants.
Large Family Child Care Homes are licensed to care for 12 children and must have a second caregiver present. No more than four of the children may be infants. A large family child care home may care for up to 14 children if at least two of the children are 6 or older and no more than three are infants.
The following is a list of things that the California Department of Social Services Community Care Licensing recommends that you consider before opening a Family Child Care Home whether it is large or small.

- You must live in the home where you want to do child care.
- You may have to make some modifications to your home, particularly if you have a pool or hot tub.
- You and any adult living or working in your home must submit your fingerprints for a criminal record check and a Child Abuse Index check and must have a TB test.
- You will have to take 15 hours of preventive health and safety training.
- You will have to keep records on the children you care for, and you will have periodic visits from Community Care Licensing to review your home and records.
- Have you contacted your Licensing Analyst to discuss the possibility of opening or expanding to a large family child care license?
- Do you have the physical room to expand the number of children you serve and maintain comfort for children and staff?
- Do you rent your home and have you discussed the possible expansion with your landlord?
- Do you have the finances to expand your business to include new expenses?
- Do you have good record keeping skills and are you prepared to maintain the employee and client files required of you?
- Do you have an assistant and possible back-up staff to work in the setting when more than 8 children are present in the home?
- Are you prepared to pay new expenses related to having employees such as training costs, workers compensation insurance, liability insurance, and payroll taxes?
- Contact an insurance professional to determine what type of insurance you’ll need for your business.
- If you are planning on making any capital improvements to your home for your business expansion, you need to speak to the planning department in your community.
Contact the following agencies before you consider expanding to a Large Family Child Care Home:

1. Your Community Care Licensing Analyst  
   [www.cclld.ca.gov](http://www.cclld.ca.gov)
2. The Resource and Referral Department  
   [www.cdrv.org](http://www.cdrv.org)
3. Your City Planning and Permit Department (Refer to pages 28-38)
4. Your landlord if you do not own your own home
5. Discuss the business expense and tax consideration with your tax consultant and/or bookkeeper
6. Market your expansion with present clients, business and community contacts, and the Small Business Development Center located at Ventura College
   [www.vcsbdc.com](http://www.vcsbdc.com)
7. Inform current families of your plans to expand your business.

If you want to know more, visit the Community Care Licensing website. You may also check with your local Resource and Referral Agency.

To learn more about getting help with these steps in Ventura County contact:

Child Development Resources
221 E. Ventura Boulevard
Oxnard, CA 93036
(805) 485-7878 Ext. 512
[www.cdrv.org](http://www.cdrv.org)
DEVELOPING A CHILD CARE CENTER

When planning to expand, renovate, build or purchase a child care center, whatever the type, it is very important to think through the entire process by breaking all of the activities down into four phases:

- PLANNING PHASE
- PREDEVELOPMENT PHASE
- DEVELOPMENT PHASE
- START-UP PHASE

Though these steps are laid out sequentially here, some may occur simultaneously and others might not be necessary depending on the type and scale of your project. Also, it is important to note that while this list represents a number of the activities involved in a facilities development project, each project varies and so in addition to reviewing these steps you should also be sure to identify what other steps might be required for your own project.

To learn more about getting help with these steps in Ventura County you can contact:

Child Development Resources
221 E. Ventura Blvd.
Oxnard, CA 93036
(805) 485-7878 ext. 512
www.cdrv.org

Community Care Licensing
360 South Hope Ave., Suite-C-105
Santa Barbara, CA 93105
(805) 682-7647
www.ccld.ca.gov

Additional information is also available at Building Child Care, toll free line at (888) 411-3535, or visit the Community Resources section of the Building Child Care website, www.buildingchildcare.org

CONTACT COMMUNITY CARE LICENSING TO ATTEND AN ORIENTATION ON OPENING A CHILD CARE CENTER.

Licensed Child Care Centers include preschools, Head Start programs, parent co-operatives, faith based preschools, and state-subsidized programs. Licensed operators can include private proprietary businesses, private non-profits, or public agencies. Except for Exempt Centers, center-based child care and preschool facilities must be licensed. Child Care Centers are licensed to care for children of a variety of ages and needs such as: infants, toddlers, school age children, and mildly ill children.
CHILD CARE CENTER DEVELOPMENT CHECKLIST

Planning
- Attend Licensing Orientation
- Conduct a Market and Feasibility Study
- Write a Business Plan
  - Select an Organizational Capacity
  - Develop a Start-Up and Operating Budget

Predevelopment
- Determine Site Location
  - Contact Planning and Building Department for Requirements
- Schedule a Fire Pre-Inspection
- Obtain Pre-Development Financing
- Select an Architect
- Review and Revise Architect Drawings
- Conduct a Zoning Review
- Select a Contractor
- Obtain a Building Permit

Development
- Loan Closing
- Start Construction
- Obtain Business License and Articles of Incorporation (if needed)
- Complete Licensing Application and Submit with Fees (this process can take up to 90 days for processing)
- File with State EDD office
- Complete Component 3 of Licensing Orientation (face to face interview with Community Care Licensing)
- Begin Marketing
- Call for Building and Fire Inspection
- Obtain Certificate of Occupancy
- Licensing Inspection
- Obtain Fire Clearance
- Move In and Set Up

Start Up
- Obtain Licensing Clearance
- Open for Business
1. Market Demand
   a. Estimate the number of families needing services in your area that have the ability to pay for services at the rate to be charged (note: this is not an estimate of those who just need services, but of those who can pay your rates or use vouchers). Contact the Resource and Referral (R&R) at Child Development Resources and the Ventura County Child Care Planning Council to find out about the existing supply and the highest need for care in your area.
   b. Decide whether your services will target low-income, middle-income, affluent families and/or a mixed grouping. This decision will affect both the rates you charge and your eligibility for subsidy programs.
   c. Decide what age group(s) your services will cater to. This will affect your assessment of local supply and demand. Keep in mind that different age groups have different requirements for both staff and room size, which will impact your operational budget and site selection.
   d. Assess whether or not the rates you intend to charge will generate enough revenues to meet the costs of operating expenses and the debt incurred by the facilities development project.
   e. Begin to write a business plan that addresses these issues. (See Developing a Business Plan and Business Plan Outline for Child Care Centers). For assistance with business planning contact the Small Business Development Center at (805) 648-8925 at Ventura Community College to find out what resources are available to you. If you are developing a nonprofit center then other resources may be available through local nonprofit management assistance programs as well.

2. Financial Feasibility
   a. Estimate the overall start-up or capital cost of the facility development process and divide this into:
      i. Soft costs – Design, permits, legal, and financing
      ii. Hard costs – Acquisition, construction, equipment (a contractor can help you estimate these)
      iii. Hidden cost - Staff and board time, attention, lost income if an existing program has to close during construction.
      iv. Contingency costs – A portion of construction costs set aside to cover unexpected expenses.

Note: The planning phase is the most essential in any facilities development process, because the more time and attention that goes into planning the project, the less likely it is that you'll face costly mistakes in the later phases. Additionally, careful attention to the steps in the planning stage allows you to learn early on if you or your business is not ready to take on the financial risk of a facilities development project.
b. Design an operating budget for your child care business. In identifying your expected revenues (incoming money from parent fees and vouchers, state subsidies, etc.) you shouldn't project that your program will ever be more than 90% full because it usually takes at a minimum six months to reach capacity, and even then it is quite common for enrollments to fluctuate throughout the year.

c. Identify the financing you will need to cover your start-up and operational budgets. You may need to adjust your budget projections as you figure out more specific details about your incoming revenues.

d. Analyze your likely ability to apply for and receive financing (i.e. loans) by determining debt capacity, or debt service coverage (for definitions see the Glossary of Loan Terms).

e. Ensure that you will have enough working capital at the end of the facility development process to cover at minimum three months of operating expenses because revenues take time to come in as enrollment builds. It is best to have an even larger cash reserve if possible in order to prepare for any cash flow problems that may occur, especially for new programs.

f. Identify donor relationships and look into new ones for development grants and especially for donations of toys, equipment, furniture, dress-up clothes, building supplies, etc. You should also try to identify potential partnerships with other community organizations like churches, hospitals, and schools that might be able to collaborate with you to provide certain services and share some expenses. Child Development Resources has a free Resource & Toy Lending Library available for family child care providers, center staff and college students. There are numerous educational materials available to check out at no charge.

g. Determine your legal status as a nonprofit or for-profit child care program. This will directly affect your approach to obtaining financing. To become a nonprofit you will need to establish a Board of Directors, form a nonprofit corporation (501c[3]), and file for your tax-exempt status with the IRS. To become a for-profit you will need to decide if you want to be a sole proprietor, a corporation, or a partnership.

3. Organizational Capacity

a. Establish a development team of individuals to lead the facilities development project. Explore volunteer, pro bono, or in-kind assistance options before seeking paid consultants.

b. Ensure that the staff, the board, and the leader(s) share a commitment to take this process in the same direction. Also, assess whether you have the staff/skills needed for the long term process of facilities development.
c. Evaluate your financial readiness as an organization by identifying red and green flags:

1. **Red Flags** - difficulty paying bills, deficits in recent years, large amounts of uncollected receivables such as parent fees, and a lack of any cushion or cash reserve.

2. **Green Flags** - services are constrained by a lack of space, you are in a financially strong and growing position, and there is a clear *demand* for your services.

d. Identify local support - know the community and the demand for services; have relationships beyond just the Early Care and Education (ECE) field; and make sure the community understands what you have to offer.

**MONEY NEEDED DURING THIS PHASE:** Equity (planning grants, internal resources) and limited Debt (soft loans).
Community Investment Loan Fund FAQ

What is the Community Investment Loan Fund (CILF)?

First 5 Ventura County established the CILF with the intent to increase the capacity and infrastructure of programs serving young children and their families. Therefore, the CILF is structured as a revolving loan fund to provide affordable, accessible capital for the development and maintenance of quality child care and preschool facilities for Ventura County’s children.

The major difference between the CILF as a form of community lending and conventional lending is the lending goal. For CILF, the goal is to increase the availability of child care/preschool through facilities development.

The CILF is not intended to substitute conventional lending sources and to match or replace the capacity of banks, investment houses or other lending organizations. The CILF is designed to fill gaps in the existing local financial market and to provide or attract capital which otherwise would not be available for facilities development.

One of the barriers to child care/preschool facilities development is credit availability and flexibility. Even when credit may be available, the cost and terms of the credit may prevent businesses from expanding, continuing operations, or starting up child care/preschool programming. The CILF will seek to address these barriers.

What is a revolving loan program?

A revolving loan program issues loans to businesses or individuals and as repayments are made, money is returned to the fund and made available for new loans to other businesses. Revolving loan funds are typically a form of community lending and investment.

Revolving loan fund studies have shown that access to capital and flexibility in collateral and terms is most important to borrowers. Generally it is advised that a revolving loan program be built on sound interest rate practices and should not be perceived as free or easy sources of financing.

Lending policies and financing techniques associated with community lending may include, but are not limited to:

- Modifications in repayment terms, such as deferral of initial principal or interest payments;
- Providing below market interest rates;
- Short turn-around time in processing applications;
- Technical assistance to applicants in meeting prerequisites.
What are the maximum loan amounts and terms?

- Loan amounts will depend on the type of project and may range from small ($25,000 to $75,000), to mid-sized ($75,000 to $250,000) and large ($250,000 to $700,000) amounts with a minimum of 20% of matching funds secured and fully committed to the project.
- Interest rates not to exceed 5%, with an interest-only or deferred payment option until completion of construction.
- Durations vary according to the use of funds. A loan used for bridge financing, for instance, may range from 1 to 3 years, while loans for playground and classroom equipment are up to 5 years and real estate loans may last 15 to 20 years.
- An initial loan origination fee of 2% of the loan amount will be charged to pay for administrative costs associated with managing the Community Investment Loan Fund.

Who is eligible to apply for a Community Investment Loan?

- For-profit business or organization
- Non-profit organization
- School district
- Public entities

What can the loan be used for?

- Acquisition
- Site development, including plans, fees and permits
- Facilities construction
- Facilities equipment, including playground
- Expansion of existing facility
- Renovation, rehabilitation
- Bridge financing

What can the loan NOT be used for?

- Financing of long-term operating funds

What are the prerequisites for lending?

- Business plan
- Market analyses and project feasibility studies
- Facilities development budget
- Development timeline
- Credit history and financial statements
- Evidence of sufficient collateral to repay Community Investment Loan funding
- Proof of committed operating revenue (may include state, federal, local sources)
- Proof of appropriate zoning for child care
- Established development and project management team
**What other criteria will have to be met?**

- The project for which a loan is requested must serve children ages 0-5 in Ventura County.
- New equity and other financing must be maximized and fully committed to the project as matching funds and account for at least 20% of the total loan amount.

**How can an organization or business access the Community Investment Loan Fund?**

- Complete the pre-lending application to determine whether the proposed project fits within the CILF guidelines.
- Meet with the CILF administrator to discuss proposed project, technical assistance needs, etc.
- Complete loan packet and submit along with required documentation to CILF administrator.
- A Loan Review Committee will carefully weigh which loans to make. For example, making too many long-term loans could result in fewer new loans, slowing down the revolving mechanism and straining the fund.

**Next Steps**

- Release Request for Letter of Interest to identify entities who could administer the CILF.
- Depending on the response to the Request for a Letter of Interest, develop and release a Request for Qualification to select qualified entity through competitive bid process OR develop sole source agreement with qualified entity.
- In partnership with the entity selected to administer the CILF, determine the following:
  - Finalize minimum and maximum amount for the loans and interest rate maximum
  - Determine the length of the loan term based on the use of the loan
  - Establish an application fee, origination fee, and policies regarding closing costs. Define the default and delinquency terms
  - Decide if the interest rate will be variable or fixed and whether the rate will vary based on the project
  - Create a short pre-application form or checklist to help borrowers determine if they are eligible
  - Develop the loan application form(s)
  - Set up a committee to review loan applications
  - Promote and market the CILF
- Provide loans and technical assistance to borrowers.
1. Site Selection
   a. **Expanding or Renovating an existing facility:** Evaluate the site and neighborhood in relation to the project concept, the size of the lot, zoning and licensing requirements, health and safety issues, the quality of the existing structure, and design, engineering, repair and renovation costs.
   b. **Finding a new site:** Evaluate the site in relation to the project concept, site costs (direct and indirect), appropriateness of the neighborhood for your project type, licensing requirements, zoning and land use restrictions, size, plans for new developments in the area, health and safety issues, infrastructure (utilities, roads, easements), traffic patterns, transportation, parking and access to the building.

2. Site Control and Approval
   a. Explore different site control alternatives and determine which method fits best with your project needs, such as using an option, using a conditional lease or purchase contract, using a joint venture agreement, etc.
   b. Contact Community Care Licensing to review the site plans and to advise you on licensing requirements.
   c. Seek information about required public approvals (e.g. land use/zoning; building code, health, safety; community care licensing requirements; fire clearance, insurance) and find out if your identified site will have any problems obtaining these approvals once the facility development process is complete.

3. Project Design
   a. Discuss project design with an architect to translate the project concept into a physical design that meets the organization's program goals, budget constraints and satisfies public approval requirements. Include input from parents, children and your staff when designing the project.
   b. Review required vs. recommended elements of design.
   c. Visit other similar facilities in and around your community and talk with other child care providers to identify successful designs and mistakes to avoid.
d. Research cost-effective design options, taking into account both the initial costs and the long-term quality and maintenance consequences of using certain materials and equipment.

4. Securing a Contractor

a. Solicit and review at least three bids from qualified contractors.

b. Check license, references, qualifications and insurance.

c. Negotiate a contract* that includes a scope of work, a work schedule, a payment schedule, a cancellation policy, and agreement about what happens if there are cost overruns or delays. Also, specify a payment type, either lump sum or guaranteed maximum price.

*Note, funders may have requirements

5. Obtaining Financing for the Development Process

a. Finalize the business plan with the following components:

   Executive summary of the plan,
   Organizational capacity information,
   Description of the proposed project,
   Market analysis,
   Marketing plan,
   Operations plan,
   Financial management plan, and
   Supporting documents.

b. Determine the start-up/capital budget for the project including:

   Facility related costs and deposits,
   Personnel costs prior to opening,
   Supplies and equipment costs,
   Lost income if the program has to close during construction,
   Other costs may include insurance, advertising, legal, professional and licensing fees, and contingency costs to cover unexpected expenses.

c. Identify likely funding sources (e.g. public, philanthropic, nonprofit, and commercial sources). Look first to financial institutions where you already have a relationship. If there are none, think about local community lenders, and be sure to price shop for the best overall terms.

d. Apply for funding, secure commitments, close loans, and have cash in hand before construction begins.

**MONEY NEEDED DURING THIS PHASE:** Equity (planning grants, internal resources) and limited debt (soft loans).
1. Construction or Renovation of the Site
   a. Identify the key person responsible for overseeing all site and design developments.
   b. Ensure that the construction process is conducted according to the arranged design, budget, and timeline.
   c. Complete a walk through and develop a list of corrections that need to be made after the final inspection (i.e. punch list).
   d. Release the final payment (the "retention") only after the punch list is completed.
   e. Clarify call back and warranty procedures.
   f. Prepare a maintenance schedule for the facility.

2. Equipping the Classroom
   a. Purchase appropriate furniture and curriculum specific materials for the classroom(s). Make sure the timing of this step correlates with the timeline established for developing and opening the facility.
   b. Develop a plan for receiving, installing, and taking inventory of all supplies and equipment.
3. License Approval for the Facility

a. Submit a completed application and pay fees to your local Community Care Licensing office. You will receive further details and materials at the orientation meeting.

b. Submit fingerprints through LiveScan available at various locations including CDR. For an appointment contact LiveScan Fingerprinting at (800) 315-4507.

c. Set up an appointment with your local fire department for an inspection to obtain fire clearance.

d. Set up an appointment with a certified playground inspector to review your playground.

e. Make sure that you have obtained all required public approvals. Then send criminal records, fees, and clearances to your Community Care Licensing Office.

4. Personnel

a. Identify how many staff members you will need, when they will work, what their responsibilities will be, and how much they will be paid, including benefits and staff training opportunities.

b. Begin advertising for staff at least 60 days in advance of your anticipated start date by contacting local teachers, college placement offices, vocational high schools, the state licensing office, your local Resource and Referral agency, and the local employment agency.

c. Place job advertisements in the paper and post them at local grocery stores and laundromats.

d. Include the job title, a brief job description, required qualifications, application deadline, resume request, your telephone number, address and name on the job advertisement.

e. Review applications, conduct interviews, contact references, and notify all candidates of your decisions.

f. Clearly define personnel expectations and responsibilities to your staff.

g. Recruit volunteers who can help with clerical and administrative tasks in order to save staff time.

h. Contact government agencies to learn about public dollars that pay the salary of those needing job training and apprenticeship experience in child care settings.
5. Marketing the Program in the Community

a. Create a unique message that clearly and concisely describes what is special about your child care business.

b. Start marketing your services. Include your program's name, address, hours of operation, ages of children served, fees, contact information, your unique message, and expected opening date on all advertising materials.

c. Identify what parents look for and need from child care services in your community, and design your child care program and marketing efforts to cater to those needs.

d. Devise an effective plan to promote your services and message. This plan will depend on your community and the type of organization you are promoting, but will most likely include a number of different techniques, such as word of mouth networking, creating a distinctive logo, distributing business cards, flyers, signs and brochures, participating in community events, seeking free media coverage, offering on-site workshops and lectures, listing your program in the yellow pages, hosting an open house, and making a good first impression!

e. Make sure that your program is registered with the Child Development Resources (CDR) Resource & Referral child care data base at (805) 485-7878, Ext. 512; so that they can refer parents in need of child care to any slots you have available.

**MONEY NEEDED DURING THIS PHASE:** Debt (loans) and Equity (internal resources, grants).
# The 20-Step Process to Develop a Child Care Center

<table>
<thead>
<tr>
<th>Step</th>
<th>Activity</th>
<th>Measurable Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Analyze Child Care Needs</td>
<td>Market Research</td>
</tr>
<tr>
<td>2</td>
<td>Study Project Feasibility</td>
<td>Business Plan</td>
</tr>
<tr>
<td>3</td>
<td>Research &amp; Abide by Community Care Licensing Requirement</td>
<td>Title 22 &amp; 5 Compliance</td>
</tr>
<tr>
<td>4</td>
<td>Obtain Predevelopment Funding</td>
<td>Grant Application &amp; In kind donations</td>
</tr>
<tr>
<td>5</td>
<td>Select &amp; Control Site</td>
<td>Land Use Approval or CUP</td>
</tr>
<tr>
<td>6</td>
<td>Choose Center Director</td>
<td>Contract for Services</td>
</tr>
<tr>
<td>7</td>
<td>Select Architect, Program Schematic</td>
<td>Contract &amp; drawings</td>
</tr>
<tr>
<td>8</td>
<td>Acquire Site</td>
<td>Grant Deed or Lease Agreement</td>
</tr>
<tr>
<td>9</td>
<td>Raise Funds &amp; Develop Financial Plan</td>
<td>Funding Plan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pursue contracts for services</td>
</tr>
<tr>
<td>10</td>
<td>Obtain Predevelopment Financing</td>
<td>Commitments</td>
</tr>
<tr>
<td>11</td>
<td>Develop Architectural Design and Planning Review</td>
<td>Building Permit</td>
</tr>
<tr>
<td>12</td>
<td>Architectural Working Drawings</td>
<td>Drawings</td>
</tr>
<tr>
<td>13</td>
<td>Plan Check and Revisions</td>
<td>Detailed Plans</td>
</tr>
<tr>
<td>14</td>
<td>Select Contractor</td>
<td>Contract</td>
</tr>
<tr>
<td>15</td>
<td>Close Loan, Start Construction and Attend Licensing Orientation</td>
<td>Funding &amp; License Application</td>
</tr>
<tr>
<td>16</td>
<td>Supervise Construction, Site Work and Foundations</td>
<td>Compliance Foundation &amp; Submit License Application</td>
</tr>
<tr>
<td>17</td>
<td>Supervise Construction, Framing and Rough Installations</td>
<td>Building in Progress</td>
</tr>
<tr>
<td>18</td>
<td>Supervise Construction, Finish Work, Landscape and Punch List</td>
<td>Completed Structure &amp; Certificate of Occupancy</td>
</tr>
<tr>
<td>19</td>
<td>Covert to Permanent Loan, Obtain License to Operate, and Start-Up</td>
<td>Mortgage Loan, Fire Marshall, Utilities, &amp; License to operate</td>
</tr>
<tr>
<td>20</td>
<td>Start Up!</td>
<td>Positive cash flow</td>
</tr>
</tbody>
</table>

Developed by Santa Cruz County Ventures and Kern County Local Investment in Child Care with funding from the David and Lucile Packard Foundation.
GETTING YOUR CHILD CARE LICENSE

In California, the State Department of Social Services, Community Care Licensing (CCL) Division has the responsibility of licensing child care centers. The CCL holds two orientations that you must attend prior to applying for your child care center license. The fee for orientation is $50 per person. Contact CCL for the most current orientation schedule and to reserve a space at orientation.

Location: 360 South Hope Avenue
Suite C-105
Santa Barbara, CA 93105
Hours: 8:00 a.m. to 5:00 p.m.
Phone: (805) 682-7647
Email: www.ccld.ca.gov

COMPONENTS OF THE LICENSING PROCESS

<table>
<thead>
<tr>
<th>Orientations</th>
<th>Topics Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Orientation</td>
<td>This is a general overview of the licensing requirements application process, the role and responsibilities of the licensing agency. The requirements to obtain clearances and permits from outside agencies will also be reviewed.</td>
</tr>
<tr>
<td>Operations and Record Keeping</td>
<td>This orientation is intended for both the applicant and the center director. It covers topics such as daily operations and accountability of the center, forms, criminal record clearances and staff qualifications and ratios.</td>
</tr>
<tr>
<td>Orientation</td>
<td></td>
</tr>
</tbody>
</table>

LICENSING FEES

Licensing fees are subject to change without notice. You may contact Community Care Licensing to verify the fee schedule below:

<table>
<thead>
<tr>
<th>Capacity</th>
<th>Application Fee</th>
<th>Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-30 Children</td>
<td>$440</td>
<td>$220</td>
</tr>
<tr>
<td>31-60 Children</td>
<td>$880</td>
<td>$440</td>
</tr>
<tr>
<td>61-75 Children</td>
<td>$1,100</td>
<td>$550</td>
</tr>
<tr>
<td>76-90 Children</td>
<td>$1,320</td>
<td>$660</td>
</tr>
<tr>
<td>91-120 Children</td>
<td>$1,760</td>
<td>$880</td>
</tr>
<tr>
<td>121+ Children</td>
<td>$2,200</td>
<td>$1,100</td>
</tr>
</tbody>
</table>

Fees current as of September 2009
LICENSING REGULATIONS

The state regulations that cover a child care center are: Title 22, Division 12, Chapter 1. These regulations state all the requirements for becoming a licensed child care center. You will want to become very familiar with these requirements, as it is the sole responsibility of the director and owner to understand and follow the regulations. These regulations are available online at www.ccld.ca.gov

CHILD CARE FACILITY REQUIREMENTS

Indoor Considerations

<table>
<thead>
<tr>
<th>California Child Care Licensing Standards Regulations</th>
<th>National Association for the Education of Young Children (NAEYC) Accreditation Standards: Best Practices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facility must be approved by the California Community Care Licensing (CCL) Division</td>
<td>Must comply with all local licensing requirements</td>
</tr>
<tr>
<td>Facility must comply with state and local fire and building codes; all facilities must pass inspection by the local Fire Department; Staff is familiar with evacuation routes; practice evacuation procedures monthly with children</td>
<td>Smoke detectors, carbon monoxide detectors, alarms, and fire extinguishers are in each classroom and checked monthly with written logs; Staff is familiar with evacuation routes; practice evacuation procedures monthly with children</td>
</tr>
<tr>
<td>Minimum of 35 square feet of usable space per child; bathrooms, halls, offices, food preparation areas, and storage not included in square footage</td>
<td>Minimum of 35 square feet of usable space per child</td>
</tr>
<tr>
<td>1 toilet and 1 sink of appropriate height for every 15 children; separate bathroom facilities for adult staff; For the infant classroom, you will need to provide a classroom area with a changing table within arm’s reach of a sink; for school age children you will need separate bathrooms for girls and boys</td>
<td>Toilets and hand washing are easily accessible</td>
</tr>
<tr>
<td>Drinking water available both indoors and outdoors</td>
<td>Drinking water is easily accessible to children</td>
</tr>
<tr>
<td>Food preparation area with a minimum of a sink with hot and cold water, refrigerator, and food storage</td>
<td>Stairways are well-lit and equipped with handrails</td>
</tr>
</tbody>
</table>
**Outdoor Considerations**

<table>
<thead>
<tr>
<th>California Child Care Licensing Standards Regulations</th>
<th>National Association for the Education of Young Children (NAEYC) Accreditation Standards: Best Practices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum 75 square feet of space per child. Separate outdoor space for preschools and infant/toddlers. Enclosed by fencing a minimum of four (4) feet high</td>
<td>Minimum 75 square feet of space per child, including: surface variety (sand, grass, hard surfaces, etc.), shade, open space, digging space, and equipment for climbing, riding, balancing, and individual play; requires fences or natural barriers</td>
</tr>
<tr>
<td>Per California Department of Health and Safety code, all new and renovated playgrounds must pass inspection by a Certified Playground Safety Inspector. A list of inspectors can be found at <a href="http://www.cprs.org">www.cprs.org</a></td>
<td>All pieces of playground equipment surrounded by a resilient surface of acceptable depth or by rubber mats manufactured for such use extending at least 4 feet beyond the fall zone of the piece of equipment</td>
</tr>
</tbody>
</table>
GETTING FINANCED FOR BUILDING OR RENOVATING YOUR CENTER

After you have determined the feasibility of opening a center in a given location, and have obtained approval for licensing and zoning, as a small business owner you will need to think about how to finance the construction or renovation of your child care center. Many providers have the assumption that they can apply for grants from the government or foundations. This assumption is partially correct, but the amount of grant money available will largely depend on the current state of the economy. Many grants are offered on a smaller level, for example to build or update playground equipment or to develop curriculum materials. These mini-grants are useful, but will not be the answer to all your small business financial needs. Building Child Care www.buildingchildcare.org, a California Statewide Collaborative that provides information and resources for individuals interested in opening child care facilities, has developed a partial list of available grants.

Other than grants, operators can access loans through financial institutions. To make a decision about what type of loan you will need depends on how much money you are requesting, the duration of the loan, your business’ previous income, as well as your personal credit history. Talk to lenders with child care friendly loan policies and decide which option is the right one for you. Ask a lot of questions to make sure that you are clear on what you need. Building Child Care’s Financial Planning Guide will help you better develop a functional budget and prepare for working with a lender. A glossary of loan financing terms is also available (Refer to page 106).

WRITING A BUSINESS PLAN

Your lender will require you to develop a business plan in order to justify financing your business. The business plan enables a clear view of your plan for the small business. The business plan is written as a detailed guide on how you plan to build, expand or renovate your business. This document needs to be concise, professional and clear.

A business plan is a blueprint to run your business. It will help you develop the tools necessary to successfully operate your business, determine the best legal structure for your business, assist in obtaining small business financing, and aid in general goal setting for your business.

When writing your business plan you will want to provide as much detailed information as possible. You will also want to be as precise as you can when putting together the financial aspect of the business plan. The business plan will need to include market data to demonstrate the feasibility of the child care center; Child Development Resources may be able to offer assistance in preparing this data. The Small Business Development Center www.sbdc.net can also provide you with assistance on writing your business plan and developing your budgets.

FINDING A LOCATION

When searching for a location you must first decide whether to have your center built or if you would prefer to convert an existing building into a center. If you choose to convert an existing building, you must determine whether you want to lease or purchase the building. Some things to consider prior to leasing include the cost and level of renovation needed to the site and the term of the lease; a seven year lease with 2 options to extend the lease would be ideal if you are planning to put a lot of time and money into renovation of the site. We recommend you have an attorney review the lease prior to signing it.

Once you find a potential location, you will need to contact a licensed architect who has experience or knowledge in building and renovating child care centers. Building Child Care offers a list of architectural referrals for the development of child care centers. If you decide on an existing building, make sure that it has enough indoor and outdoor space for the number of children that you plan to serve, and ample room to expand in the future. In addition, you will need to determine the building or land zoning code and if a use permit will be required in order to place a child care center at the site. You can get this information by contacting your local planning department (Refer to pages 29-39).
MEETING LEGAL REGULATIONS AND LAND USE REQUIREMENTS

After you have selected a potential location, you will need to research the requirements for zoning and licensing. Your community may have regulations that prohibit child care centers in certain areas. Check your local planning department regulations for such barriers before your plans progress and you invest any money.

Zoning regulations pertain to the physical location of the facility, and the type of business that is being proposed. Each building or piece of land has been zoned by the city or county for a specific use. Depending on your building location, you may have to apply for a use permit, which is issued from a city or county planning municipality. In order to find out what zone the proposed child care center is in, you will need to call or stop in at the planning department. The planning department will inform you if there are any specific requirements to place a child care center in that location and/or if you will need to apply for a permit. They will also let you know how much it will cost for the application fee, how to complete the application process, and how long it will take. The fees are non-refundable even if you are not approved.

Once you have a zoning permit, you will need to contact the building department for a building permit. The cost of a building permit is contingent on the cost of the construction or renovation of the site. If the site was not used for a child care center prior to your purchase or lease, you will also be subject to a change of use permit for converting the site into a child care center. This often poses an issue when converting a residence into a child care center. Contact your local building department for specifics on costs of permits.

CONDITIONAL USE PERMIT

A Conditional Use Permit is an entitlement granted by the local government at a public hearing allowing you to conduct a particular use on a specific parcel. You request a Conditional Use Permit by filing an application with the planning department in the jurisdiction in which your center will be located. The application will contain information about the proposed business (e.g., hours of operation, number of children and staff members) and site plans reflecting the location of the structure on the parcel, driveways, parking areas and play areas. The application will also contain the names and addresses of the property owners of parcels surrounding the proposed facility within a certain radius. These property owners will be notified of your application and of the public hearing date.

When reviewing your application, local officials evaluate the following areas:
- Compatibility with the surrounding neighborhood
- Sufficient on-site parking for staff and for parents to safely drop off and pick up children
- Adequate landscaping for buffering, play areas, shading, and aesthetics
- Proximity to transit routes

The flow chart on the following page describes the conditional use permit process.
Child Care Center Conditional Use Permit (CUP) Process

Planning Department
Visit the Planning Department and obtain a copy of the application for the Conditional Use Permit (CUP).

Conditional Use Permit Application
Complete the application and provide all the information required, along with fees for the permit.

County Board of Supervisor or City Council
The Board of Supervisors or City Council will approve or deny the permit at their next meeting.

Appeal CUP
File an appeal within 10 days of the denial to the appropriate office and if applicable pay the fee.

CUP Denied
If the Planning Commission has evidence that the project will have major negative impacts on the neighborhood after the citizens' complaints, then the permit is not approved.

CUP Approved
If the permit does not pose significant effects on the environment, a negative declaration is given and the project may proceed.

Negative Declaration
If the permit does not pose significant effects on the environment, a negative declaration is given and the project may proceed.

Environmental Impact Report (EIR)
If the proposed project has negative effects on the environment, an EIR is provided. The EIR details how the project negatively impacts the environment and provides ways to avoid or lessen those impacts.

Public Hearing
The Planning Commission obtains a written report from the Planning Department, summarizing the project and recommending or denying the request. Neighbors and the public, including parents and supporters are also able to provide input on the proposed project at a public hearing, before the Planning Commission approves or denies the CUP.

Staff Review and Public Notices
Local planning staff are key to the CUP approval process. The Planning Department Zoning Administrator review the application and supplemental information. Once it is complete, planning staff notifies property owners within at least 300 feet via mail about the permit request. This notice is mailed at least 10 days prior to the actual public hearing. A notice is also published once in a newspaper of general circulation at least 10 days before the hearing. Then, the Planning Department prepares a written report to the Planning Commission summarizing the project and recommending approval or denial of the request. Their thorough collection and presentation of an application can be critical to the impression the public and Planning Commission has on a project and can heavily impact the final decision.

California Environmental Quality Act (CEQA)
All CUP applications are subject to an environmental review to ensure that the project will not have "significant adverse effects on the environment."

On the following pages you will find CUP fee's and requirements for each city.
Large Family Child Care

Permit Required

- Type: None
- Number of Children Allowed: 12 children plus 2 (state licensing requirement)
- Time to Secure Permit: Two weeks, administrative
- Cost of Permit: No Fee
- Cost Business License: No Fee

Allowable Zones

- RE (rural exclusive) and R-I (single family)

Standards

- Parking: Owner park in garage plus one space per employee
- Traffic/Circulation: No blocking existing drives or circulation
- Noise: Control outside noise
- Spacing Concentration: 300 feet from another child care facility

Child Care Centers

Permit Required

- Type: CUP (Approved by Planning Commission)
- Number of Children Allowed: 100 or more if parking provided
- Time to Secure Permit: 6 months
- Cost of Permit: $2,175
- Cost of Business License: Based on gross receipts

Allowable Zones

- CPD (Commercial Planned Development)

Standards

- Parking: one per employee, one space per every 5 children up to 100, then one/20 children.
- Traffic/Circulation: Per commercial standards
- Noise: Control Noise
- Spacing/Concentration: Reviewed on a case-by-case basis
Large Family Child Care

Permit Required
- Type: Use Permit required.
- Number of Children Allowed: 12 or less (State Law allows 14)
- Time to Secure Permit: 26 weeks from a deemed complete application
- Cost of Permit: $6,070
- Cost of Business License: Based on gross receipts (avg. $50-$90)

Allowable Zones
- According to State Law, family child care must take place in a residence, therefore all residential zones subject to a Use Permit
- All other zones except P-O, H-C, C-T-O, A and P zones

Standards
- Parking: 1 space for each person employed at site
- Traffic/Circulation: No specific standards are required
- Noise: No specific standards are required
- Spacing/Concentration: No specific standards are required

Child Care Centers

Permit Required
- Type: Permit type varies depending on the zone (see below).
- Number of Children Allowed: Per State Law
- Time to Secure Permit: 12 to 16 weeks
- Cost of Permit: No Fee
- Cost of Business License: Based on gross receipts (avg. $50-$90)

Allowable Zones
- Residential: Use permit required
- Commercial: Ministerial or Plan Development Permit (PDP) required (for new construction)
- Industrial: PDP or Use Permit

Standards
- Parking: 2 spaces and 1 space per 7 children over the first 13 children
- Traffic/Circulation: No specific standards are required
- Noise: No specific standards are required
- Spacing/Concentration: No specific standards are required
Large Family Child Care
Permit Required
- Type: CUP (Conditional Use Permit) approved by the Planning Director – a discretionary permit that requires the exercise of judgment and deliberation, as opposed to merely determining that the permit request complies with a set of standards.
- Number of Children Allowed: 7 or more and less than 10,000 square ft.
- Time to Secure Permit: Three weeks
- Cost of Permit: $3,525 deposit based on the Full Hourly Rate (actual cost of permit may be less depending on the amount of city staff time)
- Cost of Business License is $95 per year plus $75

Allowable Zones
- According to State Law, family child care must take place in a residence, therefore all residential zones are allowed. In some cases, commercial zones are allowed if the facility is a residence.

Standards
- Parking: One parking spot available (either driveway or street) plus 1 parking space for the additional child care helper
- Traffic/Circulation: Designate drop off/loading area
- Noise: Outdoor activity limited to 7:00 AM – 7:00 PM
- Spacing/Concentration: No specific standards are required

Child Care Centers
Permit Required
- Type: CUP (Conditional Use Permit) approved by the Planning Commission
- Number of Children Permitted: Seven or more and greater than 10,000 square feet
- Time to Secure Permit: 6 to 8 weeks
- Cost of Permit: $3,525 deposit (based on Full Hourly Rate)
- Cost of Business License: Start $176 - $217 per year

Allowable Zones
- Residential
- Commercial: By interpretation

Standards
- Parking: One space per each 7 children
- Traffic/Circulation: Designate drop-off/loading area
- Noise: Outdoor activity limited to 7:00 AM – 7:00 PM
- Spacing/Concentration: No specific standards are required.
Large Family Child Care

Permit Required

- Type: Permitted Use – No permit required but provider must meet indicated standards
- Number of Children Allowed: 9 to 14 children permitted
- Time to Secure Permit: No permit required
- Cost of Permit: $2,320 plus a $90 zoning clearance is required
- Business License: $125 per year

Allowable Zones

- According to State Law, family child care must take place in a residence, therefore all residential zones are allowed. In some cases, commercial zones are allowed if the facility is a residence.

Standards

- Parking: Three spaces minimum on site required
- Traffic/Circulation: No specific standards are required
- Noise: 7:00 AM to 10:00 PM – 55db maximum noise level
- Spacing/Concentration: No specific standards are required

Child Care Centers

Permit Required

- Type: CUP (Conditional Use Permit) approved by the Planning Commission and a Design
- Review Permit
- Number of Children Allowed: 15 or more
- Time to Secure Permit: 6 - 8 weeks
- $1,965 for a building under 5000 sq. ft. DRP Cost of Permit: $1,623 for CUP plus $1,114
- For a building under 1000 sq. ft.
- Cost of Business License: $125 per year plus $10 per each FT employee

Allowable Zones

- Commercial
- Industrial
- Other: Institutional, Public/Quasi-Public, Village Mixed Use

Standards

- Parking: One space per employee plus 1 space for each 10 children
- Traffic/Circulation: Safe area for drop-off/pick-up
- Noise: 7:00 AM to 10:00 PM – 65db maximum noise level
- Spacing/Concentration: No specific standards are required
- Other: 10,000 square foot minimum parcel size
Large Family Child Care

Permit Required
- Type: CUP (Conditional Use Permit) approved by the City Council and processed pursuant to Section 1597.46 (3) of the California Health & Safety Code for Large Family Day Care Homes.
- Number of Children Allowed: 7 to 12 children permitted (State Law allows 14)
- Time to Secure Permit: Eight weeks
- Cost of Permit: $486 for permit – business license fee varies based on income
- Allowable Zones
- According to State Law, family child care must take place in a residence, therefore all residential zones are allowed. In some cases, commercial zones are allowed if the facility is a residence.

Standards
- Parking: Two driveway parking spaces plus readily accessible garage. The adequacy of drop-off determined by CUP approval process.
- Traffic/Circulation: Extra driveway space for drop off/loading
- Noise: 6:00 AM to 7:00 PM
- Spacing/Concentration: 300 foot separation

Child Care Centers

Permit Required
- Type: CUP (Conditional Use Permit) approved by the City Council, a discretionary permit that requires the exercise of judgment and deliberation, as opposed to merely determining that the permit request complies with a set of standards.
- Number of Children Allowed: 7 or more
- Time to Secure Permit: 8 - 12 weeks
- Cost of Permit: $4,048.75
- Cost of Business License: Varies based on income

Allowable Zones
- Residential

Standards
- Parking: One parking space per staff member and one space per 5 children at licensed capacity.
- Traffic/Circulation: Specific standards are required via CUP process.
- Noise: 6:00 AM to 7:00 PM
- Spacing/Concentration: 300 feet separation
Large Family Child Care

Permit Required
- Type: CUP (Conditional Use Permit) approved by the Planning Director. A CUP allows for certain land uses in a given zoning district that generally require a more in depth study and additional site design.
- Number of Children Allowed: 9 to 14 children permitted
- Time to Secure Permit: 8 weeks
- Cost of Permit: $1,827 for CUP and Notice of Exemption (CEQA). Business license fee ranges from $15 - $50.

Allowable Zones
- According to State Law, family child care must take place in a residence, so all residential zones are allowed, except mobile homes.

Standards
- Parking: No specific standards are required
- Traffic/Circulation: No specific standards are required
- Noise: Maximum hours of operation 6:00 AM – 8:00 PM
- Spacing/Concentration: Not within 300 feet of another family child care home

Child Care Centers

Permit Required
- Type: CUP (Conditional Use Permit) approved by the Planning Commission maybe required depending on zone shown below.
- Number of Children Allowed: Not specified
- Time to Secure Permit: 16 - 24 weeks
- Cost of Permit: CUP $1,827 deposit ($6,669 max.) + Environmental Notice of Exemption (CEQA) $145 or Initial Study $2,754 deposit ($5,508 max) and $50 per acre depending on project. Business license fee ranges from $15 - $50.

Allowable Zones
- Commercial: Commercial Planned Development (CPD), Commercial Neighborhood (CN) and Civic Center (CC) permitted zones. Light Industrial (LI) & General Industrial (GI) require CUP.
- Residential: Res. Medium Density (RM), Res. Moderate Density (RMod) & Res. High Density (RH) zones require CUP.

Standards
- Parking: 1 space per classroom; plus 1 space for every 20 students
- Traffic/Circulation: No specific standards are required
- Noise: No specific standards are required
- Spacing/Concentration: No specific standards are required
Large Family Child Care

Permit Required
- Type: Exempt Use – The County of Ventura allows large family child care homes as a permitted use and no special ordinance requirements are required.
- Number of Children Allowed: 7 to 14 children permitted
- Time to Secure Permit: None
- Cost of Permit: No cost for permit
- Cost of Business License: Based on gross receipts - $35 minimum.

Allowable Zones
- According to State Law, family child care must take place in a residence, therefore all residential zones are allowed.
- Agricultural Exclusive (AE) and Open Space (OS) zones allowed.

Standards
- Parking: No specific standards are required
- Traffic/Circulation: No specific standards are required
- Noise: No specific standards are required
- Spacing/Concentration: No specific standards are required

Child Care Centers

Permit Required
- Type: CUP (Conditional Use Permit) approved by the Planning Director for Rural Exclusive, Rural Ag., and Commercial Planned Development zones; CUP approved by the Planning Commission for Residential zones 1 & 2 and Residential Planned Development zones.
- Number of Children Allowed: Per State Law
- Time to Secure Permit: Varies depending on complexity of project – avg. 6-9 months
- Cost of Permit: $1,500 deposit (actual fee based on staff time)
- Cost of Business License: Based on gross receipts, $35 minimum.

Allowable Zones
- Residential
- Commercial
- Industrial: Accessory use only

Standards
- Parking: No specific standards are required
- Traffic/Circulation: No specific standards are required
- Noise: Ambient plus 3dB LE1H as measured at noise sensitive use
- Spacing/Concentration: No specific standards are required
Large Family Child Care

Permit Required
- Type: Ministerial Permit – (non-discretionary) A ministerial permit is a permit that is granted upon determinations that the request complies with established standards.
- Number of Children Allowed: 14 or less
- Time to Secure Permit: 30 minutes
- Cost of Permit: $90-$600 for permit depending on location and $90 per year for Business License

Allowable Zones
- According to State Law, family child care must take place in a residence, therefore all residential zones are allowed.

Standards
- Parking: One parking spot available (either driveway or street)
- Traffic/Circulation: No specific standards are required
- Noise: No specific standards are required
- Spacing/Concentration: No specific standards are required

Child Care Centers

Permit Required
- Type: CUP (Conditional Use Permit) approved by the Planning Commission
- Number of Children Allowed: Not specified
- Time to Secure Permit: 12 - 16 weeks
- Cost of Permit: $4,500 deposit
- Cost of Business License: $90 per year

Allowable Zones
- Commercial

Standards
- Parking: To be determined through CUP process
- Traffic/Circulation: No specific standards are required
- Noise: No specific standards are required
- Spacing/Concentration: No specific standards are required
Large Family Child Care

Permit Required
- **Type:** Ministerial Permit – (non-discretionary) A ministerial permit is a permit that is granted upon determinations that the request complies with established standards.
- **Number of Children Allowed:** 7 to 14 children permitted (State Law allows 14)
- **Time to Secure Permit:** Two weeks
- **Cost of Land Use Permit:** $364.35
- **Cost of Business License:** $195

**Allowable Zones**
- According to State Law, family child care must take place in a residence, therefore all residential zones are allowed.

**Standards**
- **Parking:** In addition to required residential spaces in an enclosed garage, two off-street spaces required (may be in driveway).
- **Traffic/Circulation:** No specific standards are required
- **Noise:** Must conform to applicable city ordinances
- **Spacing/Concentration:** Must be at least 100 feet away from any other large family child care home.

Child Care Centers

Permit Required
- **Type:** SUP (Special Use Permit) approved by the Planning Commission

**Number of Children Allowed:** 15 or more
- **Time to Secure Permit:** 12-16 weeks
- **Cost of Permit:** $5,670.30
- **Cost of Business License:** $195

**Allowable Zones**
- **Residential:** R2, R3 and R4 zones
- **Commercial**

**Standards**
- **Parking:** One space per staff member, plus one space per 5 children or one space per 10 children if adequate drop-off facilities are provided.
- **Traffic/Circulation:** Must conform to applicable city ordinances
- **Noise:** Must conform to applicable city ordinances
- **Spacing/Concentration:** No specific standards are required
Large Family Child Care
Permit Required
• Type: Ministerial Permit – (non-discretionary) a ministerial permit is a permit that is granted upon determinations that the request complies with established standards. Design Review is required.
• Number of Children Allowed: 9 to 14 children permitted (2 over 6 yrs. or older)
• Time to Secure Permit: 2 – 4 weeks
• Cost of Permit: $1,055 – Cost of Business License is $60
Allowable Zones
• According to State Law, family child care must take place in a residence, therefore all residential zones are allowed. In some cases, commercial zones are allowed if the facility is a residence.

Standards
• Parking: 2 parking spaces for the residence and one parking space for the employee
• Traffic/Circulation: 1 on-site drop off/loading space
• Noise: 8:00 am – 6:00 pm outdoor activity
• Spacing/Concentration: Minimum of 300 feet between large family child care homes

Child Care Centers
Permit Required
• Type: Administrative Review for centers in general commercial zones; CUP (Conditional Use Permit) in all other zones - a discretionary permit that requires the exercise of judgment and deliberation, as opposed to merely determining that the permit request complies with a set of standards.
• Number of Children Allowed: Not specified
• Time to Secure Permit: 4 weeks for Admin Review; 12 weeks for CUP
• Cost of Permit: $805 - $4,590
• Cost of Business License: $60

Allowable Zones
• Residential: All residential zones with CUP
• Commercial: General commercial zone with Admin Review, other commercial zones with CUP
• Industrial: light industrial & commercial/light industrial zones allowed with CUP
• Standards
• Parking: One space per employee plus 1 space per 5 children
• Traffic/Circulation: 2 onsite drop off/loading spaces
• Noise: 8:00 AM – 6:00 PM in residential zones; 6:00 AM – 7:00 PM in all other zones
• Spacing/Concentration: No specific standards are required.
City of Thousand Oaks

Large Family Child Care

Permit Required
- Type: SUP (Special Use Permit) approved by the Planning Director. A SUP allows for certain land uses in a given zoning district that generally require a more in depth study and additional site design.
- Number of Children Allowed: 9 to 14 children permitted (2 over 6 yrs. old or older)
- Time to Secure Permit: Varies
- Cost of Permit: $2,585 – Cost of Business License: Free of charge

Allowable Zones
- According to State Law, family child care must take place in a residence, therefore all residential zones are allowed.

Standards
- Parking: Requirement for single family dwelling apply
- Traffic/Circulation: No specific standards are required
- Noise: No specific standards are required
- Spacing/Concentration: No specific standards are required

Child Care Centers

Permit Required
- Type: SUP (Special Use Permit) approved by the Planning Commission.
- Number of Children Allowed: 15 or more
- Time to Secure Permit: 12 to 24 weeks
- Cost of Permit: $2,585
- Cost of Business License: Varies

Allowable Zones
- Residential
- Commercial
- Industrial: M-1 zone (manufacturing)

Standards
- Parking: One space per 5 children
- Traffic/Circulation: No specific standards are required
- Noise: No specific standards are required
- Spacing/Concentration: No specific standards are required
FIRE CLEARANCE
In order to be licensed to operate a child care center, you must obtain a fire clearance from the fire marshal. The specific fire and building requirements can be found in Title 19 of the California Administrative Code and Title 22, Division 2 of the California Health and Safety Code. It may be useful to request a fire pre-inspection. This inspection can assist you and your architect and contractor determine what, if any changes may need to be made to the site in order to comply with local fire codes. If you would like a pre-inspection, please contact your local Fire Service Agency. There may be a fee involved with this inspection. Once you turn in your licensing application, it is recommended that you contact the local fire jurisdiction soon after to set up your final fire inspection.

VENTURA COUNTY AREA FIRE SERVICE AGENCIES

<table>
<thead>
<tr>
<th>Fire Service Agency</th>
<th>Contact Information</th>
<th>Fees, etc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Camarillo Fire Department</td>
<td>165 Durley Ave. Camarillo, CA 93010 (805) 389-9744 Fax: (805) 388-4364 Fire inspection check list available Website: fire.countyofventura.org</td>
<td>Pre Inspection 0-25 children $50 26 + children $100 Fire Inspection 0-6 children –Free 7-25 children $196 26-50 children $245 Over 80 children TBD Fees subject to change each year</td>
</tr>
<tr>
<td>Fillmore Fire Department</td>
<td>Fillmore City Hall 250 Central Ave. Fillmore CA 93015 Fax: (805) 524-5707</td>
<td>The fire clearance fee is free</td>
</tr>
<tr>
<td>Moorpark Fire Department</td>
<td>165 Durley Ave. Camarillo, CA 93010 (805) 389-9744 Fax: (805) 388-4364 Fire inspection check list available Website: fire.countyofventura.org</td>
<td>Pre Inspection 0-25 children $50 26 + children $100 Fire Inspection 0-6 children –Free 7-25 children $196 26-50 children $245 Over 80 children TBD Fees subject to change each year</td>
</tr>
<tr>
<td>Oxnard Fire Department</td>
<td>Fire Administration 360 W. 2nd Street Oxnard, CA 93030 (805) 385-7722 Website: oxnardfire.org</td>
<td>The fire clearance fee is $164 Plan check fee is $82 per hour (one hour minimum). Annual fire inspections are required for centers</td>
</tr>
<tr>
<td>Ojai Fire Department</td>
<td>165 Durley Ave. Camarillo, CA 93010 (805) 389-9744 Fax: (805) 388-4364 Fire inspection check list available Website: fire.countyofventura.org</td>
<td>Pre Inspection 0-25 children $50 26 + children $100 Fire Inspection 0-6 children –Free 7-25 children $196 26-50 children $245 Over 80 children TBD Fees subject to change each year</td>
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<tr>
<td>Port Hueneme Fire Department</td>
<td>165 Durley Ave. Camarillo, CA 93010 (805) 389-9744 Fax: (805) 388-4364 Fire inspection check list available Website: fire.countyofventura.org</td>
<td>Pre Inspection 0-25 children $50 26 + children $100 Fire Inspection 0-6 children –Free 7-25 children $196 26-50 children $245 Over 80 children TBD Fees subject to change each year</td>
</tr>
<tr>
<td>Santa Paula Fire Department</td>
<td>Kevin Fildes Assistant Fire Chief 200 S. Tenth St. Santa Paula, CA 93060 (805) 525-4478 ext 265 Fax:805-525-6660</td>
<td>Pre Inspection 0-6 children –Free 0-25 children $50 Fire Inspection 1-6 children –Free 7 &amp; above $195 Fee subject to change</td>
</tr>
</tbody>
</table>
CONSTRUCTION OR RENOVATION OF YOUR SITE

Once a site is leased or purchased and a site plan approved, you are ready to research contractors to construct or renovate your site. It's best if you solicit at least three bids from licensed contractors before selecting someone to hire. Once you select a bid, check the contractor’s license, references, qualifications, and insurance. Finally, negotiate a contract that includes a scope of work, a work schedule, a payment schedule, a cancellation policy, and agreement about what happens if there are cost overruns or delays. Also, specify a payment type, either lump sum or guaranteed maximum price. For more information on selecting a contractor or obtaining information on a contractor’s license, contact the Contractor’s State Licensing Board at www.cslb.ca.gov or by calling (800) 321-CSLB (2752).

BUSINESS LICENSES

Child care centers need a county or city business license in order to operate. This is a general license that grants you the right to legally operate a business within a certain city and/or county jurisdiction. Fees are typically low and these kinds of licenses are easy to obtain, though application procedures may vary.

To obtain a business license:

- Have your business paperwork in order, including any fictitious name certificates and your Employer Identification Number (EIN).
- Contact your city or county administrative offices to determine the kind of license you need and obtain necessary application paperwork.
- Complete the application and file it, along with a fee, with the appropriate government office. (Most often, this must be done in person).
- Be sure to file renewals. Once granted, local business licenses must be renewed annually and renewal fees paid.
INSURANCE REQUIREMENTS FOR EMPLOYEES

All child care centers are required by law to carry insurance on their employees. Employee Insurance Includes: Unemployment Insurance, State Disability Insurance, Workers’ Compensation and Social Security. Consult with a tax professional to review the specific requirements.

<table>
<thead>
<tr>
<th>Insurance Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability Insurance</td>
<td>Most California employers with one or more employees must provide state disability insurance to all employees. Some exceptions are state employees, public school employees, other governmental entities, and individuals who file religious exemption certificates. The employee pays into this system through payroll deduction</td>
</tr>
<tr>
<td>Employee Insurance</td>
<td>Employers are required to register with the Employment Tax office of the California Employment Development Department (EDD)</td>
</tr>
<tr>
<td>Social Security</td>
<td>Insures retirement benefits through Social Security Program for all employees</td>
</tr>
<tr>
<td>Unemployment Insurance</td>
<td>With few exceptions, all California employers are covered under state and federal unemployment insurance laws. Employers whose total wages paid during any calendar quarter are $100 or less are excluded. The employer pays into this system based on employee’s wages</td>
</tr>
<tr>
<td>Workers’ Compensation Insurance</td>
<td>All California employers are required to provide workers’ compensation for their employees. Certain notices and forms must be provided to employees at the time of hire and at the time of an injury. The employer pays into this system based on employee’s wages</td>
</tr>
</tbody>
</table>

CHILD CARE CENTER INSURANCE REQUIREMENTS

Although Licensing does not require you to have insurance, they strongly suggest you carry it. You must check with your landlord, if you are renting, to see if they require you to have insurance as part of the rental agreement. Also check with your funding sources; generally you will need insurance if you are funded in part by the government or by foundations. Purchasing insurance will be money well spent for the peace of mind it will bring you. Below are some types of insurance policies that are available for you to purchase:

<table>
<thead>
<tr>
<th>Insurance Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automobile Insurance</td>
<td>Covers children you transport in the car/van</td>
</tr>
<tr>
<td>Fidelity Insurance</td>
<td>Protects against embezzlement or theft by employees</td>
</tr>
<tr>
<td>Fire Legal Liability</td>
<td>Covers the portion of the building you occupy from a fire you started due to neglect</td>
</tr>
<tr>
<td>General Liability Insurance</td>
<td>Covers accidental injuries where the provider is found negligent. Comprehensive general liability includes bodily injury, damage to property, medical emergency, and legal costs</td>
</tr>
<tr>
<td>Health and Accident Insurance for Children</td>
<td>“No fault insurance” that covers all accidental injuries</td>
</tr>
<tr>
<td>Personal Liability</td>
<td>Covers business liability, tort liability, and personal injury</td>
</tr>
<tr>
<td>Property Insurance</td>
<td>Building fire insurance provides cash value of property (real estate)</td>
</tr>
</tbody>
</table>
PERSONNEL

Once a date for completion of construction is determined, you will need to hire staff. Begin advertising for staff at least 60 days in advance of your anticipated start date by contacting college placement offices, vocational high schools, Ventura County Human Services Agency Job & Career Centers, Child Development Resources and local state employment agencies. You should also place job advertisements in the paper and post them on job boards at local community colleges. Include the job title, a brief job description, required qualifications, application deadline, resume request, your telephone number, address and name on the job advertisement. Once you receive responses, you should review applications, conduct interviews, contact references, and notify all candidates of your decisions. Remember that all staff and volunteers that come in contact with children on a regular basis must obtain a criminal background clearance, health screening, and a Tuberculosis (TB) clearance prior to their start date.

MARKETING YOUR PROGRAM

Approximately three months prior to your program’s scheduled opening, you should begin developing your marketing plan. It is important to note that any and all advertising for your child care center must include a licensing number and cannot be distributed prior to receiving your child care center license without noting that the center license is pending and is not currently licensed according to Title 22 Regulations. Devise an effective plan to promote your services and message. This plan will depend on your community and the type of organization you are promoting, but will most likely include a number of different techniques, such as word of mouth networking, creating a distinctive logo, distributing business cards, flyers, signs and brochures, participating in community events, seeking free media coverage, offering on-site workshops and lectures, listing your program in the yellow pages, hosting an open house, and making a good first impression.

Start by creating a unique message that clearly and concisely describes what is special about your child care business. Make sure you know what parents look for and need from child care services in your community, and design your child care program and marketing efforts to cater to those needs. In your marketing material include your program’s name, address, license number, hours of operation, ages of children served, contact information, your unique message, and expected opening date. Finally, once you have your child care license, make sure that your program is registered with Child Development Resources (CDR) so they may refer parents in need of care to any child care spaces you have available.

PROGRAM START UP

Once the center is constructed or renovated, you will need to equip the classroom with appropriate furniture and curriculum specific materials. Make sure the timing of this step correlates with the timeline established for developing and opening the facility. Remember to develop a plan for receiving, installing, maintaining, and taking inventory of all supplies and equipment. For additional information on purchasing material and equipment refer to pages 101-102.

When you open your doors, be prepared to take time to build up your capacity. Try to start up in either summer, early fall (August/September) or January, because these are the times of year when parents are most likely to make changes in care arrangements since they correlate with breaks in the school schedule. Create parent/provider contracts in order to lay out in advance all expectations and responsibilities for both you and the parents whose children are enrolled in your child care program.

Program sustainability must be continually worked on. Maintain your image and publicity even after the facility is up and running. For example, bring business cards with you whenever you go out with the children, make T-shirts for the children to wear on field trips, join your local chamber of commerce, and make sure your services are well known throughout the community.

Maintain relationships with banks and other organizations that you have obtained start up funding from and build new relationships with funders consistently, even when you don’t need money. It is important to stay aware of all funding opportunities. You may want to establish an operating reserves budget so that you are prepared for unexpected expenses and cash flow inconsistencies. Be realistic about the fees you charge and adjust them over time as your expenses change, but always give parents advance warning of these changes. Above all, balance your service obligations with your business obligations. If you don’t attend to the business matters of your child care program you won’t be able to provide high quality services.
**FINANCIAL RESOURCES FOR CHILD CARE FACILITIES DEVELOPMENT**

Do you have the capacity to carry debt? See the Low Income Investment Fund’s, “Guide to Underwriting Child Care”

- The Matrix of Financial Resources for Child Care Facilities Development in California

<table>
<thead>
<tr>
<th>Funding Source / Name</th>
<th>Purpose</th>
<th>Loan Amount / Type</th>
<th>Term / Interest Rate</th>
<th>Eligibility</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>LIIF’s Affordable Building’s for Children’s Development (ABCD) Fund</td>
<td>Planning Grants, Predevelopment Loans, Interest Only Development Loans, Amortizing Loans</td>
<td>Planning Grants: $10,000 – 20,000, Predevelopment Loans: Up to $100,000, Interest Only Development Loans: Up to $1M, Amortizing Loans: Up to $1M</td>
<td>Varies depending on loan</td>
<td>Licensed centers -- Non-profit, for-profit, and public agencies serving at least 20% low-income children</td>
<td><a href="http://www.liifund.org/programs/childcare/abcd/abcd_fund.htm">http://www.liifund.org/programs/childcare/abcd/abcd_fund.htm</a></td>
</tr>
<tr>
<td>United States Administration for Children and Families (ACF) Head Start Program</td>
<td>ACF makes facilities grants available subject to availability of unused program dollars at the end of the fiscal year. There is no guarantee there will facility grants available each year and the grant amounts when awarded are only for a portion of facility development costs.</td>
<td>For working capital, and for start-up/expansion costs like furniture and fixtures, machinery, and equipment, supplies, materials, and inventory: Loan amounts range from $1,000 to $60,000, and vary depending on geographic location</td>
<td>Fixed rates for each different program Maximum term up to 7 years, depending on program</td>
<td>Head Start and Early Head Start Grantees</td>
<td><a href="http://www.acf.hhs.gov/programs/region9/">http://www.acf.hhs.gov/programs/region9/</a></td>
</tr>
</tbody>
</table>

For local Head Start information contact Alicia Ramirez or Reyna Dominguez at (805) 485-7878

For profit child care centers that create permanent, full-time employment for Oakland residents, Communities in Alameda, Contra Costa, or Solano Counties

Start-ups are eligible

<table>
<thead>
<tr>
<th>Contact</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>P: (415) 772-9094</td>
</tr>
<tr>
<td>Funding Source / Name</td>
<td>Purpose</td>
</tr>
<tr>
<td>-----------------------</td>
<td>---------</td>
</tr>
<tr>
<td>State Assistance Fund for Enterprise, Business and Industrial Development Corporation (SAFE-BIDCO)</td>
<td>North Coast Microloan Program</td>
</tr>
<tr>
<td>SBA 7(a) Loan Program</td>
<td>Loans range from $25,000 to $750,000</td>
</tr>
<tr>
<td>Energy Improvements Loan Program</td>
<td>Loans range from $1,000 to $350,000</td>
</tr>
<tr>
<td>California Department of Education</td>
<td>Facility</td>
</tr>
<tr>
<td>California Economic Development Lending Initiative</td>
<td>Equipment purchase, permanent working capital, business acquisition, lease hold improvements, financing accounts receivable and inventory.</td>
</tr>
<tr>
<td>Community Development Block Grant (CDBG)</td>
<td>Acquisition of real property; rehabilitation of structures; construction of public facilities and improvements; public services; etc.</td>
</tr>
</tbody>
</table>
Background on CEDLI and the Direct Real Estate Lending Program

CEDLI, the California Economic Development Lending Initiative, is a multibank community development corporation established in 1995 to provide capital to small businesses and community organizations throughout California. CEDLI is a for-profit corporation, and its mission is to create jobs by providing financing to small businesses, and community economic development and revitalization activities which fall outside of normal bank lending practices. Its shareholders include 42 financial institutions and four corporations which are investors in CEDLI and committed funds in excess of $70 million to provide financing to its target markets.

The purpose of CEDLI’s Direct Real Estate Lending Program is to provide permanent capital to finance the development of community facilities and other real estate-based economic development and community revitalization projects. CEDLI will structure its financing to accommodate the needs of community-focused nonprofit corporations and other institutions whose mission is to meet the economic and social needs of underserved markets and disenfranchised populations.

Summary of Terms

- **Loan Amount:** $50,000 to $1,000,000.
- **Loan Type:** Real estate loan with first mortgage on real property.
- **Terms:** Up to 15 year maturity fully amortized in 15 years, or 10 year maturity with 25 year amortization.
- **Interest Rate:** Interest rate fixed at market rates, approximately 9.5-10.0%, with a five year reset provision. 1.0% to 2.0% origination fee, application fee of $500 collected upon loan acceptance, and $500 documentation fee.
- **Loan to Value:** Maximum LTV 85% for loans up to $500,000; up to 75% LTV for larger loans up to $1,000,000.
- **Borrower Equity:** Borrower’s equity should be at least 15% to 25% of the project worth. Subordinated debt, grants or contributions made for the purpose of completing the project qualify as borrower’s equity. Loan funds can be used for acquisition or expansion of an existing building.
- **Use of Proceeds:** CEDLI requires that the loan be secured by a deed of trust which constitutes the first lien against the real property being financed.

Borrower Eligibility

- **Target Borrower:** Community focused nonprofit corporations and other institutions whose mission is to meet the economic and social needs of underserved markets and disenfranchised populations by promoting job creation and economic self-sufficiency, supporting human development, or providing community services.
- **Track Record:** Borrower must have a proven track record in delivering its services to the community it serves.
- **Operating History:** Borrower, its parent corporation, or the majority of the participating agencies of a consortium corporation, should be in existence and active in service delivery for five years or more. Borrower must provide services in the state of California.
- **Location:** Borrower must meet CEDLI underwriting guidelines related to managerial quality, financial and organizational capacity, and project feasibility and economics.

Application Process

If you are eligible to apply for a CEDLI loan based on the criteria described above, or you would like more information about the Direct Real Estate Program, please contact:

Clinton Etheridge, Loan Officer and Product Manager
CEDLI
1333 Broadway, Suite 1060
Oakland, CA 94612
(510) 267-8992

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### CEDLI Member Banks

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Headquarters</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Commercial Bank</td>
<td>Ventura</td>
</tr>
<tr>
<td>Asahi Bank of California</td>
<td>Ventura</td>
</tr>
<tr>
<td>Bank of Santa Maria</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>Bank of Stockdale</td>
<td>Santa Maria</td>
</tr>
<tr>
<td>Bank of the Sierra</td>
<td>Bakersfield</td>
</tr>
<tr>
<td>Borel Bank &amp; Trust Company</td>
<td>Porterville</td>
</tr>
<tr>
<td>Butte Community Bank</td>
<td>San Mateo</td>
</tr>
<tr>
<td>California Commerce Bank</td>
<td>Chico</td>
</tr>
<tr>
<td>California Federal Bank</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>California Korea Bank</td>
<td>Glendale</td>
</tr>
<tr>
<td>Cedars Bank</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>Channel Islands National Bank</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>Comerica Bank-California</td>
<td>Oxnard</td>
</tr>
<tr>
<td>Community Bank</td>
<td>San Jose</td>
</tr>
<tr>
<td>Dai-Ichi Kangyo Bank of California</td>
<td>Pasadena</td>
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<tr>
<td>Far East National Bank</td>
<td>Los Angeles</td>
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<tr>
<td>Fidelity Federal Bank</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>Founders National Bank of Los Angeles</td>
<td>Glendale</td>
</tr>
<tr>
<td>Fremont Bank</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>Golden Gate Bank</td>
<td>Fremont</td>
</tr>
<tr>
<td>Los Robles Bank</td>
<td>San Francisco</td>
</tr>
<tr>
<td>Melon Business Bank</td>
<td>Thousand Oaks</td>
</tr>
<tr>
<td>Mid State Bank</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>National Bank of California</td>
<td>Arroyo Grande</td>
</tr>
<tr>
<td>National Bank of the Redwoods</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>Neighborhood National Bank</td>
<td>Santa Rosa</td>
</tr>
<tr>
<td>North Coast Bank, N.A.</td>
<td>San Diego Windsor</td>
</tr>
<tr>
<td>Northern Trust Bank of California, N.A.</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>Peninsula Bank of San Diego</td>
<td>San Diego</td>
</tr>
<tr>
<td>San Diego National Bank</td>
<td>San Diego</td>
</tr>
<tr>
<td>Sanwa Bank California</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>Six Rivers National Bank</td>
<td>Eureka</td>
</tr>
<tr>
<td>State Bank of India (California)</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>The Pacific Bank, N.A.</td>
<td>San Francisco</td>
</tr>
<tr>
<td>Tokai Bank of California</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>Union Bank of California, N.A.</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>United Mizrahi Bank Ltd.</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>United Security Bank, N.A.</td>
<td>Fresno</td>
</tr>
<tr>
<td>Vineyard National Bank</td>
<td>Rancho Cucamonga</td>
</tr>
<tr>
<td>CHASE Bank</td>
<td>Irwindale</td>
</tr>
<tr>
<td>Wells Fargo Bank</td>
<td>San Francisco</td>
</tr>
<tr>
<td>Westamerica Bank</td>
<td>San Rafael</td>
</tr>
</tbody>
</table>

### Corporations

<table>
<thead>
<tr>
<th>Corporation Name</th>
<th>Headquarters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pacific Mutual Life Insurance Company</td>
<td>Newport Beach</td>
</tr>
<tr>
<td>Kaiser Foundation Health Plan, Inc.</td>
<td>Oakland</td>
</tr>
<tr>
<td>The Development Fund</td>
<td>San Francisco</td>
</tr>
<tr>
<td>Pacific Bell</td>
<td>San Francisco</td>
</tr>
</tbody>
</table>
APPLICATION GUIDELINES:
CHILD CARE CENTER PLANNING GRANTS

Grants in the range of $10,000 to $20,000 are available

Purpose and general description: This program was created to increase the supply of quality, affordable licensed child care in California. Through the ABCD Fund, the Low Income Investment Fund (LiiF) offers grants of $10,000 to $20,000 for early-stage planning for child care facilities development. These grants are designed to provide the flexible funding needed to plan, review and assess the overall feasibility of eligible facility development and renovation projects.

Eligible applicants are:
- nonprofit organizations
- limited partnerships and single-asset entities controlled by nonprofit organizations
- for-profit organizations serving priority populations
- school districts, especially those that do not have access to other funding sources

Eligible project types are:
Licensed child care centers, including Head Start programs, especially those agencies with sites identified in:
- currently owned or leased space
- affordable or other housing developments
- churches
- schools or other public facilities
- other community facilities or settings
Projects involving new construction where land is identified are eligible.

Population served: Child care slots to be created or preserved must serve at least 20% children from low-income families.
- Low-income children are identified as those whose care is subsidized by:
  - California Department of Education
  - State Preschool Program
  - CalWORKS Stage I
  - Voucher Program
  - Head Start
- or those whose household income is at or below 60% of area median income as defined by the U.S. Department of Housing and Urban Development (HUD). HUD income limit data are available at http://www.huduser.org/datasets/il.html

Eligible uses of funds include, but are not limited to, business plan development, market studies, appraisals, financial and development consultants, architectural and engineering services, property inspections, environmental assessments, soil reports, property surveys, and other typical project planning needs.
Criteria for funding: LIIF will evaluate the applicant's organizational capacity, financial position, track record and ability to obtain additional development funding, as well as the long term viability of the proposed project. Grants must be used to develop new or preserve existing child care slots, with preference given to projects that create new slots.

Matching funds: The applicant must match some or the entire grant amount with funds from their own or other sources. Preference will be given to the projects that provide the greatest amount of matching funding. The applicant may allocate staff resources to the project to meet the match requirement.

Application process: Applications are accepted on an ongoing basis. A non-refundable fee of $50 must be submitted with a completed application form. LIIF will evaluate each application promptly and deliver a funding decision in writing approximately 4 to 6 weeks from the date of receipt of the application.

If a grant is awarded the grantee must sign a grant agreement and must fulfill all the terms and conditions of that agreement, including but not limited to reporting periodically on the project, the organization and its financial condition, until the project reaches the next phase of development (typically 12 months). Any child care provided during this time must be in compliance with state licensing requirements. Other conditions may include:

- phased disbursement of the grant
- provision of updated development budgets
- other covenants appropriate to the project being funded

Grants are recoverable on a pro-rata basis if funds are used for ineligible or non-project-related purposes or if the grantee should default on the agreement.

For more information please contact:

Deborah Leland  
Chief Credit Officer, Community Facilities (510) 893-3811 x319  
dleland@liifund.org
A Guide to Underwriting Child Care

Following the Five C's of Credit principles, this document is intended to be a guide when considering the capacity of a child care business to carry debt.

1. Cash Flow/Capacity to Repay
   *Will the child care business be able to meet its monthly payment?*

This is typically determined by the debt service coverage ratio. When reviewing a child care business cash flow statement remember their margins are usually very thin so small fluctuations to revenue or expenses will have big implications. When determining a child care business capacity to carry debt, consider the following:

**Revenue**
- When expanding or opening a new location, a conservative monthly phased ramp-up budget should be developed
- No more than 90% enrollment & collections should be assumed
- Remember that government reimbursements take 30-90 days
- Be sure to scrutinize sources for trends, future risks, local environment, and contingency planning
- Consider required staff/child ratios when adjusting enrollment if you are trying to increase the revenue stream

**Expense**
- Public subsidies don’t always cover expenses, especially in high cost areas
- Analyze expenses as fixed (rent, mortgage, insurance) and variable (staff, food) to determine a break even enrollment
- Expenses vary greatly due to several factors:
  - Location of the program and regional costs
  - Quality of child care provided
  - Age of the children being cared for (infants most costly)
  - Needs of the child (special needs children higher)

**Rules of Thumb**
- Payroll 55% - 80%, very labor intensive sector
- Enriched programs tend to have more staff
- Recruitment costs should be budgeted on-going
- Occupancy 8% - 25%
- Utilities tend to be high
- Food 4% - 10%
- Full day programs have higher costs
- Materials/Supplies, Professional Development 1% - 6%
- Replacement reserves, $0.50 to $1.50 per sq ft, depending property condition
- Account for operating reserves when allowable by government funding sources
2. Character/Capacity to be a Responsible Borrower

*Is this a sound child care business? Is there leadership and technical capacity to effectively operate the business?*

There are many nuances to a child care business. Continual fundraising to cover the full cost of operations, compliance with facility licensing regulations, and managing public subsidy contracts to name just a few. In order to evaluate this type of business it is helpful to understand some sector-specific quality business indicators.

**Evaluating the Business**

- Is there evidence of lengthy child care experience, community involvement and support?
- Do they have experienced and engaged board members, management, and staff?
- Is there low staff turnover and commitment to professional development?
- Do they have experience and are in good standing with public subsidy sources?
- What is their track record with Community Care Licensing?
- Has there been a high rate of avoidable liability insurance claims.
- Do they have a quality child care program (environment, staff/child interaction, parent involvement)?
- Have they prepared a detailed market analysis with current and reliable data? An analysis should describe supply and demand and include the following:
  - Target population growth and income trends
  - The impact of housing, jobs, education, and transportation on their market, site location and business operations
  - Evaluation of competition (openings, closures, location, slots, target market)
  - Subsidy sources and availability
  - Special market niche
  - Current waiting list
  - High rate of referrals and other successful marketing strategies

3. Capital/Equity Investment

*What is the business cash investment? What other equity sources are they investing?*

Child care businesses are typically debt averse, historically relying on fundraising to cover the full cost of operations and to pay for capital improvements. However, some child care businesses can actually pay up to 40% of capital development costs with debt. Yet, in order to cover the entire cost of a capital improvement project, grants and equity investments are needed.

4. Collateral

*What is the value of the property being pledged for repayment? If property isn't being pledged, what form of collateral will be used?*

Determine the value of the property, leasehold improvement, and other business assets to insure it will meet a lenders minimum loan to value ratio. If there isn't sufficient collateral, a third party guarantor may be necessary and there are agencies that offer loan guarantees specifically for child care businesses.

5. Credit History

*What is the credit history of the business (owner, principles, or nonprofit board)?*

Inquire about recent credit reports. It is not unusual, however, for child care businesses to have no credit history, especially if they are debt averse. But, these businesses can verify their ability to pay bills and manage their finances by documenting their relationships with vendors.
Finding a Child Care Center Site

Introduction:
This guide is a result of many inquiries about finding real estate professionals to help find child care space. Although there are many options when seeking assistance to purchase or lease real estate, very few real estate experts are familiar with the specific space requirements for child care facilities. However, with guidance and clear articulation of your real estate needs, you can use the services of real estate professionals to find the appropriate site. In addition to providing some guidance on how to work with real estate professionals, this document includes a list of useful local resources and websites that can assist in your search.

Preliminary Steps
Before selecting a site for your new child care program, you need to develop a business plan to ensure the programs’ successful operation. Your business plan should clearly address the following issues:

• Child Care Business Management Experience
• Market Demand and Supply
• Financial Viability
• Available Workforce

Real Estate Professionals and Other Local Groups
When talking to real estate professionals, start by making a list of the qualities your ideal site should have (use the resources listed above to help). At a minimum, be sure to think about your projected enrollment and the number of square feet you will need for each classroom; non-program space such as offices and meeting rooms; accessible, exclusive outdoor space; ADA accessibility, fire code compliance; transportation routes and drop-off/pick-up areas. The California Association of Realtors can assist in finding a commercial or residential realtor in your area.


It is essential that you check with your Planning Department for local zoning ordinances to ensure that any site you consider is adequately zoned for a child care center.

When calling other agencies, don’t just tell them you’re looking for a site to operate a child care center. Always describe your space requirements in detail. Let your fingers do the walking. Most of the agencies listed below can be found in the government section or yellow pages of your local phone book.
**Local Government:** Most cities and counties have real estate departments, and some have surplus property. If you can’t find the real estate department listed, start with the City Manager’s office. Don’t forget to ask for land or buildings the municipality may have at a reduced rate for your community service.

**School District:** To meet the needs of growing communities, overcrowded schools, and maintenance of quality learning environments, school districts are constantly assessing their need for construction and modernization. Most County Offices of Education have Facility Planners who meet regularly to discuss how to address these issues in their community. Contact your local Office of Education or School District to find out how you can get involved in the planning efforts. This might be a great opportunity to meet with them and discuss the possibility of incorporating a center into new or renovated school plans. Ventura County Office of Education (VCOE), (805) 437-1300.  [http://www.cashnet.org/meetings/county_efp_meetings.html](http://www.cashnet.org/meetings/county_efp_meetings.html)

**Public Housing:** Housing Authorities throughout the state strive to insure the low-income tenants they house have access to services that will help advance their economic situation. Child care is one of those vital services since it enables parents to work and provides children with a strong developmental foundation. Contact your local Housing Authority to see if there is an unused community room or space to construct a child care center in any of their housing developments.  [http://www.hcd.ca.gov/hpd/hrc/tech/contacts.htm](http://www.hcd.ca.gov/hpd/hrc/tech/contacts.htm)

**Affordable Housing Developers:** Community based housing developers may be interested in partnering with you to locate child care centers in their affordable housing developments. Either of the following organizations may help you identify local affordable housing developers [www.scanph.org](http://www.scanph.org), [www.nonprofithousing.org](http://www.nonprofithousing.org) In addition, your city’s Office of Housing, Community Development or Redevelopment Agency may be able to tell you which developers are undertaking new affordable housing construction projects.

**Commercial Developers:** Similarly, commercial developers may be interested in including a child care center in their projects. You may get referrals from your city’s Economic Development agency, or find a commercial developer in your area through the California Commercial Property Association  [http://www.cbpa.com/about.asp](http://www.cbpa.com/about.asp) or California Redevelopment Association,  [http://www.calredevelop.org/index.htm](http://www.calredevelop.org/index.htm)

**Faith-based or other community organizations:** Churches and other faith-based organizations often make below-market rate space available for child care. Other neighborhood organizations, such as community centers, may also be interested in providing space for your center. These opportunities are often found through local contacts, or by thoroughly exploring a target neighborhood.
Additional Existing Resources

Below is a list of resources to help guide your search for an appropriate site in which to operate a child care center:

*Child Care Facility Site Selection.* Building Child Care.  
http://www.buildingchildcare.org/Final%20Child%20Care%20Facility%20Site%20Selection.pdf

*Head Start Resources:* even if you are not operating a Head Start program, the resources below are excellent for facilities planning

- Head Start Assessment of Properties  

- Head Start Design Guide – Chapter 5: Planning the Location and Space  
  http://www.headstartinfo.org/publications/designguide/chapter5.htm

- *Head Start Facilities Manual*  
  http://www.bmcc.org/Headstart/Manuals/Facilities/

*California Community Licensing Child Care Center regulations*  
http://www.dss.cahwnet.gov/ord/CCRTitle22_715.htm - scroll down to “Child Care Center” chapters

In conclusion, when searching for a site to build a child care center you must be creative, resourceful, and know your needs. Real estate professionals are only one source to assist you in the search process. Other local government and community organizations may be very useful.
Referral List of Architects with Child Care Facilities Development Experience in California

NOTE: This List of Architects was provided by the Building Child Care (BCC) project, you may visit their website at [www.buildingchildcare.org](http://www.buildingchildcare.org)

### VENTURA COUNTY & STATEWIDE

<table>
<thead>
<tr>
<th>Firm</th>
<th>Service Area</th>
<th>Experience</th>
<th>Contact</th>
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</thead>
<tbody>
<tr>
<td>Anderson Kulwiec Architects</td>
<td>Ventura County &amp; Statewide</td>
<td>For more information contact <a href="mailto:john.kulwiec@architects.com">John Kulwiec, Ext. 102.</a></td>
<td>854 E. Main Street, Santa Paula, CA 93060 (805) 933-0225</td>
</tr>
<tr>
<td>Behr-Browers Architects, Inc.</td>
<td>Ventura County &amp; Statewide</td>
<td>Has experience in building licensed preschools as components of a larger school. For more information contact <a href="mailto:francisco.browers@architects.com">Francisco Browers.</a></td>
<td>340 N. Westlake Blvd. #250, Westlake Village, CA (805) 496-1101 Fax 805-494-1421</td>
</tr>
<tr>
<td>Blanke Joel Architect</td>
<td>Ventura County &amp; Statewide</td>
<td>Over 20 years experience, for more information contact <a href="mailto:joel.blanke@architects.com">Joel Blanke.</a></td>
<td>446 Havenside Ave., Newbury Park, CA 91320 (805) 498-0029</td>
</tr>
<tr>
<td>Lauterbach &amp; Assoc. Architects, Inc.</td>
<td>Ventura County &amp; Statewide</td>
<td>For more information contact <a href="mailto:gwendolyn.lauterbach@architects.com">Gwendolyn Lauterbach.</a></td>
<td>300 Montgomery Ave., Oxnard, CA 93036 (805) 988-0912</td>
</tr>
<tr>
<td>Mainstreet Architects</td>
<td>Ventura County &amp; Statewide</td>
<td>Has experience with schools. Contact <a href="mailto:curtis.cormane@architects.com">Curtis Cormane.</a></td>
<td>422 E. Main Street, Ventura, CA 93001 (805) 652-2115</td>
</tr>
<tr>
<td>Resmussen and Associates</td>
<td>Ventura County &amp; Statewide</td>
<td>Has had some experience with schools, for more information contact <a href="mailto:scott.boydstun@architects.com">Scott Boydstun.</a></td>
<td>248 S. Mills Rd., Ventura, CA 93003 (805) 644-1909</td>
</tr>
<tr>
<td>Waldman Designs</td>
<td>Ventura County &amp; Statewide</td>
<td>Owner Mike Waldman works together with Bob Gehricke from G Plus Mac Architects in Moorpark, he has over 20+ years experience in the field. For more info, contact <a href="mailto:bob.gehrice@architects.com">Bob Gehricke.</a></td>
<td>Ventura, CA 93001, Moorpark, CA 93021 (805) 532-1289</td>
</tr>
<tr>
<td>Hayashida Architects</td>
<td>Statewide</td>
<td>Eight Child Care Centers, new and renovations between 1987 and 1994.</td>
<td>1250-45th St. Suite, 340 Emeryville, CA 94608 (510) 428-2491</td>
</tr>
<tr>
<td>Keller Mitchell &amp; Co. Landscape architects</td>
<td>Statewide</td>
<td>Twenty-five Child Care Center landscaping jobs since 1990.</td>
<td>302 Fourth Street, Oakland CA 94607 (510) 415-9987</td>
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<td>Firm</td>
<td>Service Area</td>
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<tr>
<td>Spaces for Children</td>
<td>Statewide</td>
<td>100+ Child Care Centers and Family Child Care Homes from 1986 to present. Child Care Center specialists. Design childcare furniture.</td>
<td>1250 Addison Street Suite 113 Berkeley CA 94702 (510) 549-9980</td>
</tr>
<tr>
<td>Jensen/Ptaszynski Architects</td>
<td>Statewide</td>
<td>Four new and renovated Child Care Centers. Some Experience with Family Child Care Homes.</td>
<td>3449 Mt. Diablo Blvd. #A Lafayette CA 94549 (925) 284-4398</td>
</tr>
<tr>
<td>Hansen Associates Architects and Planners (HAAP)</td>
<td>Statewide</td>
<td>Twelve new and renovated Child Care Centers in the past 15 years. 72 schools, many include Child Care Centers. Two Child Care Centers for universities. Child Care Center for US Navy.</td>
<td>Fani Hansen PO Box 868 Tiburon CA 94920 (415) 435-5767 <a href="mailto:fani@hansenarchitects.com">fani@hansenarchitects.com</a></td>
</tr>
<tr>
<td>Lionakis Beaumont Design Group Inc. (LBDG)</td>
<td>Statewide</td>
<td>Many new and renovated Child Care Centers completed recently.</td>
<td>1919 Nineteenth St Sacramento CA 95814 (916) 558-1900</td>
</tr>
<tr>
<td>Patricia Barnard Architect, Inc.</td>
<td>Statewide</td>
<td>Many new and renovated Child Care Centers completed since the early 1980’s. Works with public agencies and non-profits. Many projects in rural areas from Alpine to Modoc to Colusa Counties.</td>
<td>4174 Scranton Circle Carmichael CA 95608 (916) 601-1888 <a href="mailto:patbarnard@sbcglobal.net">patbarnard@sbcglobal.net</a></td>
</tr>
<tr>
<td>Bunton Clifford Associates (BCA)</td>
<td>Statewide</td>
<td>Five Child Care Center projects, new and renovations, in the past 5 years.</td>
<td>4615 Enterprise Common Fremont, CA 94538 (510) 445-1000</td>
</tr>
<tr>
<td>Don Dommer Associates</td>
<td>Statewide</td>
<td>Ten Child Care Centers, both new and renovations since 1990. Projects from 30 to 180 children.</td>
<td>1144 -65th Street Oakland, CA 94608 (510) 655-7793</td>
</tr>
<tr>
<td>Barcelon &amp; Jang</td>
<td>Statewide</td>
<td>Two new Child Care Centers, one in 1999, the other unfinished. Tenderloin CDC and SF City College, Chinatown campus. Current project is Daly City Community Center.</td>
<td>15 Vandewater St. 2nd Floor San Francisco CA 94133 (415) 834-0248</td>
</tr>
<tr>
<td>Morton Frank Architect</td>
<td>Statewide</td>
<td>Twenty four new and renovated Child Care Centers in the past 30 years. Low income, special needs and combination projects.</td>
<td>491 Seaport Court Redwood City, CA 94063 (650) 369-6400</td>
</tr>
<tr>
<td>Hilliard Architects, Inc. (HAI)</td>
<td>Statewide</td>
<td>Six new and renovated Child Care Centers in the past 10 years.</td>
<td>57 Post St. #512 San Francisco CA 94104 (415) 989-6400</td>
</tr>
<tr>
<td>MacDonald Architects</td>
<td>Statewide</td>
<td>Four new Child Care Centers in the past 10 years.</td>
<td>1516 Folsom St. #B San Francisco, CA 94103 (415) 626-9100</td>
</tr>
<tr>
<td>Santos Prescott and Associates</td>
<td>Statewide</td>
<td>Two new Child Care Centers, one in 1998, the other unfinished.</td>
<td>33 Zoe St. San Francisco, CA 94107 (415) 908-3767</td>
</tr>
<tr>
<td>Firm</td>
<td>Service Area</td>
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<tr>
<td>Anderson Brulé</td>
<td>Statewide</td>
<td>Fifteen community projects with Child Care elements; 5 new and renovated</td>
<td>325 South First St.</td>
</tr>
<tr>
<td>Architects</td>
<td></td>
<td>Child Care Centers in the last 15 years. Most projects as part of mixed use</td>
<td>San Jose, CA 95113 (408) 298-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>facilities.</td>
<td>1885</td>
</tr>
<tr>
<td>Robert Anderson</td>
<td>Statewide</td>
<td>Four new and renovated Child Care Centers in the past 10 years. Worked on</td>
<td>103 Morris St. Ste N</td>
</tr>
<tr>
<td>Architects</td>
<td></td>
<td>projects for infants, 2-5 year olds, private and public funded projects, for</td>
<td>Sebastopol, CA 95472 (707) 823-</td>
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<tr>
<td></td>
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<td>capacity of 32 to 150 children.</td>
<td>7802</td>
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Tips on Selecting a Contractor
From the Contractors State License Board

DO:

☑ Plan your project carefully.

☑ Shop around before hiring a contractor.

☑ Get at least three written bids on your project.

☑ When requesting bids, provide all contractors with accurate plans or drawings that will enable them to determine the scope and cost of work.

☑ Check with the Contractors State License Board to make sure the contractor is properly licensed, and to check the status and disciplinary history of the license.

☑ Check out contractors with your local building department, trade associations or unions, consumer protection agency, and the Better Business Bureau.

☑ Get references for previous projects the contractor has done, and follow up on them. Look at work and ask if the property owners were satisfied with the results.

☑ Consult with more than one lending institution regarding the type of loan to obtain.

☑ Pay only 10 percent of the project price or $1,000 as a down payment, whichever is less, and make sure your contract provides for a "retention."

☑ Make sure everything you and your contractor have agreed to is included in your contract, and don't sign anything until you understand and agree with all terms.

☑ Ask your contractor about inconveniences that may occur, and plan accordingly.

☑ Keep a job file.

☑ Take precautions to prevent mechanic's liens from being filed against your property and ask for lien releases from subcontractors and materials suppliers.

☑ Make frequent inspections of the work, including a final walk-through.

☑ If problems or disagreements occur, try first to negotiate with the contractor.
DON'T:

☑ Don’t hire an unlicensed contractor.
☑ Don’t hire a contractor without first shopping around.
☑ Don’t act as an owner/builder, unless you are very experienced in construction.
☑ Don’t sign anything until you completely understand it and agree to the terms.
☑ Don’t make agreements with subcontractors or workers without consulting the primary contractor.
☑ Don’t pay cash.
☑ Don’t make a down payment that exceeds the legal limit (10% or $1,000).
☑ Don’t let your payments get ahead of the contractor’s completed work.
☑ Don’t hesitate to ask questions of the contractor.
☑ Don’t make final payment until all phases of construction have been completed according to the terms of the contract.

BE SURE YOUR CONTRACT INCLUDES:

- The contractor’s name, address, and license number and the name and registration number of any salesperson that solicited or negotiated the contact.
- The approximate dates (not number of working days) when the work will begin and be substantially completed.
- A description of the work to be done, a description of the materials and equipment to be used or installed, and the price for the work.
- A schedule of payments showing the amount of each payment in dollars and cents.
- If the payment schedule contained in the contract provides for a down payment, it shall not exceed $1,000 or 10% of the contract price (excluding finance charges) whichever is less.
- A Notice of Owner regarding the state’s lien laws, and the rights and responsibilities of an owner of property.
- Checklist for Homeowners Information about Commercial General Liability Insurance.
- A description of what constitutes substantial commencement of work.
- A notice that the failure of the contractor, without lawful excuse, to substantially commence work within 20 days from the approximate date specified in the contract when work is to begin, is a violation of the Contractor’s License Law.
OUTDOOR PLAY AREAS

• Your play area should be considered your outdoor classroom. Children will spend hours playing outdoors developing physical creativity, problem-solving, and social skills.

• The first consideration for the outdoor play area is SAFETY. Conduct monthly safety inspections of all outdoor play areas.

• The location of your playground should be approved first by your local Planning or Community Development Department depending on the zoning regulations that currently exist.

• Regulations require specified square footage per child outdoors (refer to the State of California Title 22 regulations).

• Quality outdoor play areas have separate areas for a variety of activities:
  - Large, open, grassy areas for running and active games
  - Areas for sand and water play
  - Age-appropriate climbing structures
  - Bike paths separate from major foot traffic patterns
  - Adequate storage space for outdoor play equipment

• Design features for safety and health of children should include:
  - Proper drainage of your outdoor area
  - Sturdy, child-safe fencing that meets construction requirements
  - Cushioned surfaces under climbing structures, slides, and swings to break falls. It is recommended that you take on the one-time investment and expense for a high-quality cushioning surface.
  - Children need access to drinking water when outside.
  - An outdoor bathroom is a great aid to the supervision of children.
  - Consider short-term and long-term maintenance in your outdoor play design; include the cost of repairs and replacements in your budget.

• Playgrounds-Choosing safe surfacing:
  - The surface under and around playground equipment can be a major factor in determining the injury-causing potential of a fall. It is obvious that a fall onto a shock-absorbing surface is less likely to cause a serious injury than a fall onto a hard surface. Because head impact injuries from a fall have the potential for being life-threatening, the more shock-absorbing a surface can be the more likelihood that the severity of the injury will be reduced. However, it should be recognized that injuries due to falls cannot be prevented no matter what playground surfacing material is used.

Title 22 regulations regarding outdoor play areas may be accessed by going to www.ccld.ca.gov
ADDITIONAL RESOURCES FOR THE CHILD CARE WORKFORCE

Action Alliance for Children
www.4children.org or (510) 444-7136
Action Alliance for Children exists to inform, educate, and inspire a statewide constituency of people who work with and on behalf of children by providing the most reliable information on current issues, trends, and public policies that affect children and families.

Affordable Buildings for Children’s Development (ABCD) Initiative – Low Income Invest Fund
http://www.liifund.org/programs-new/childcare/abcdpages/abcdoverview/abcdoverview.htm or call (510) 893-3811, Ext. 317
The purpose of the ABCD Initiative is to build a comprehensive and sustainable system for financing and developing quality center-based child care facilities in California, utilizing existing organizations and adapting a proven model from the affordable housing development system. ABCD provides financial technical assistance, grants and loans for child care centers, feasibility planning, acquisition, constructions costs, and long-term real estate financing needs.

Building Child Care (BCC)
www.buildingchildcare.org  (888) 411-3535
The Building Child Care (BCC) Project exists to provide a centralized clearinghouse of information and services designed to improve child care providers' access to financial resources for facilities development projects in California.

California Association for the Education of Young Children (CAEYC)
www.caeyc.org or (800) 424-2460, Ext. 2002
CAEYC offers opportunities for professional growth and training for early care professionals around the state. Membership benefits include: reduced fees at some local, state, and national conferences, leadership opportunities, information on current children’s issues, Young Children journal, and state newsletters.

California Association for Family Child Care (CAFCC)
www.cafcc.org or (925) 828-2100
The CAFCC provides educational opportunities at the local and state level that address and actively works toward meeting the child care and development needs of children, parents, child care providers, and the community. The association works toward accomplishing this purpose by: 1) Providing child care and development groups and parents with workshops and seminars on child development, early learning, nutrition, business practices, licensing and legislative updates, etc.; 2) Providing coordination of educational programs, cultural activities, consumerism, and charitable activities; and 3) Providing technical and research assistance to the child care community.

California Child Care Health Program (CCHP)
(510) 644-1000
Child Care Health Line (800) 333-3212 (California Only)
CCHP is a community-oriented, multidisciplinary organization dedicated to enhancing the quality of child care for California's children by initiating and strengthening linkages among the health, safety and child care communities and the families they serve.
California Early Childhood Mentor Program
www.cecmentor.org or (707) 864-7000
Provides advanced training for experienced child care workers who wish to become Mentors to new practitioners. Mentors are paid with stipends for their commitment to this program.

California Resource and Referral Network
www.rrnetwork.org or (415) 882-0234
The mission of the R & R Network is to provide leadership and visitation for the continuous development and improvement of resource and referral services statewide, helping to build, support, and advocate for a quality child care system that supports the diversity of families and children in every community in California. The R&R Network provides research, statewide and countywide data, and additional resources.

California School-Age Consortium (CalSAC)
www.calsac.org or (415) 957-9775
The mission of the California School-Age Consortium is to support and advance professionals and organizations in providing quality, affordable and accessible school-age programs. To accomplish its mission, CalSAC provides training, advocacy and networking opportunities for school-age care and after school professionals throughout California.

Center for the Child Care Workforce (CCW)/ American Federation of Teachers
Educational Foundation (AFTEF)
www.ccw.org or (800) UR-Worthy
CCW is committed to providing the latest research, documentation, advocacy, training and organizing around the issues of better compensation and working conditions in the field of early care and education.

Child Care Law Center (CCLC)
www.childcarelaw.org or (415) 394-7144
The Child Care Law Center (CCLC) is a national nonprofit legal services organization that uses legal tools to make high quality, affordable child care available to every child, every family, and every community.

Child Development Division (CDD) – California Department of Education
www.cde.ca.gov/sp/cd/ or (916) 319-0800
CDD’s mission is to provide leadership and support to all individuals and organizations concerned with children. The Division undertakes to educate the general public about developmentally appropriate practices for infants, toddlers, preschoolers, and school-age children in a variety of safe and healthy child care and development environments. They fund a variety of child care programs and serve as the lead agency for federal child development funds. The web site provides information about current projects and funding opportunities.

Child Development Policy Institute (CDPI)
www.cdpi.net or (866) 662-9597
The Child Development Policy Institute's mission is to help establish sound public policy focused on what is best for the children of California. CDPI is the leader in the child care and development field on fiscal and public policy matters, and is an advocate for children and families in the state budget process.
Child Development Resources (CDR)  
www.cdrv.org or (805) 485-7878
Child Development Resources (CDR) was founded in 1980. This private, non-profit corporation receives County, State, and Federal contracts to administer the Child Care Resource & Referral Program, Subsidized Child Care Services, CalWorks Stage 1, 2, and 3, Alternative Payment Child Care Program, the Family Child Care Education Network, Head Start/Early Head Start and State Preschool Programs. CDR is committed to enhancing the educational opportunities for children, families, and the dedicated individuals who serve them.

Child Development Training Consortium (CDTC)  
www.childdevelopment.org or (209) 572-6080
The CDTC contracts with ninety-six community colleges in California to provide financial assistance to eligible students who are pursuing careers in child care/development. The CDTC provides five main program services including: Community College Reimbursement Program, Career Incentive Grants, Child Development Permit Stipends, Administrator Institutes, and Professional Growth Advisor Project. These funds are commonly used for reimbursing students’ enrollment fees, tuition, textbooks, tutorial assistance, lending libraries, paying for the application and fingerprint processing fees to the California Commission on Teacher Credentialing for individuals applying for any of the Child Development Permits, and conducting trainings to support the professional growth and development of child care and development professionals.

Children Now  
www.childrennow.org or (510) 763-2444
Children Now is a research and action organization dedicated to assuring that children grow up in economically secure families, where parents can go to work confident that their children are supported by quality health coverage, a positive media environment, a good early education, and safe, enriching activities to do after school.

Community Care Licensing (CCL)  
www.ccld.ca.gov or (805) 682-7647
Community Care Licensing is a Division of the California Department of Social Services. The Community Care Licensing Division supervises care facilities to promote the health and safety of all persons in community care settings. CCL provides orientations for people interested in opening a child care center and the requirements/regulations for all licensed child care programs.

First 5 California Children and Families Commission  
www.ccfc.ca.gov or (916) 236-1050
Approved by voters in 1998, Proposition 10 was the ballot initiative that established the California Children and Families Program and the State Commission, and authorized the establishment of county commissions. First 5 CA provides grants to local Commissions and communities for School Readiness, Preschool for All, CARES, Special Needs, and others.

First 5 Ventura County  
www.first5ventura.org or (805) 648-9990
The Commission is devoted to serving the needs of children and families in Ventura County. First 5 Ventura County is specific to the birth through 5 years age group. First 5 Ventura County offers grants in areas such as direct services, planning, capital, and mini-grants. First 5 Ventura County funds CARES, the Neighborhoods for Learning, child care facilities development, and many other projects.
The Low Income Investment Fund (LIIF) is dedicated to creating pathways of opportunity for low income people and communities. LIIF fosters healthy communities by providing a bridge between private capital markets and low income neighborhoods. By investing capital and providing technical assistance to community development organizations, LIIF spurs economic advancement for the very poor.

National Association for the Education of Young Children (NAEYC)
www.naeyc.org or (800) 424-2460
NAEYC offers opportunities for professional growth and training for early care professionals around the country. The NAEYC accreditation process examines the total program. Health and safety, staffing, staff qualifications, physical environment, and administration are all reviewed during accreditation, but primary consideration is given to the nature of the child's experience. There is also great emphasis placed on the quality of interactions among staff and children and the developmental appropriateness of the curriculum.

National Association for Family Child Care (NAFCC)
www.nafcc.org or (800) 359-3817
NAFCC’s accreditation process defines the standards of quality for the field of family child care, helps parents and policymakers recognize high-quality family child care, promotes providers’ self-assessment and professional development, motivates providers to put training into practice, and serves as a cornerstone in state professional development systems.

National Child Care Information Center (NCCIC)
www.nccic.org or (800) 616-2242
The NCCIC, a project of the Child Care Bureau, is a national clearinghouse and technical assistance center that links parents, providers, policy-makers, researchers, and the public to early care and education information.

Professional Association for Childhood Education (PACE)
www.pacenet.org or (800) 924-2460
The mission of the Professional Association for Childhood Education is to promote excellence in education and quality child care in private center-based programs. PACE offers a space to network, exchange ideas and policies, helps members build enrollment, offers programs to enrich management techniques, teaching skills and curriculum, and offers legal and personnel consultation from experts.

Preschool California
www.preschoolcalifornia.org or (510) 271-0075
Preschool California is a broad-based, multi-year, non-partisan advocacy campaign to achieve voluntary preschool for all 4-year-olds in California.

Ventura College Small Business Development Center (SBDC)
www.vesbdc.com or (805) 648-8925
The Ventura County SBDC, hosted by Ventura College, offers training and counseling in the areas of researching, analyzing, planning, starting, operating or buying an existing small business. In addition, they provide help in the areas of marketing, basic bookkeeping, financing, hiring employees, government procurement and many other topics.
Child Care Planning Council (CCPC) of Ventura County
www.childcareplanningcouncil.org or (805) 437-1510
The Planning Council’s mission is to ensure that all families and children have access to quality and affordable child care, to ensure adequate funding for all forms of child care services, and to enhance the quality of available care. The Council is equally composed of child care consumers, providers, and public agency and community representatives. The CCPC is housed at the Ventura County Office of Education.

Ventura County Licensed Family Child Care Associations (VCLFCCA)
The VCLFCCA is designed to support the needs of licensed family child care providers in Ventura County including the needs of those providers just getting started. VCLFCCA provides linkages and resources for family child care providers in the community.

SVCCA – Simi Valley Child Care Association, (805) 583-8578 President: Linda Crouse, Email: Indaskds@yahoo.com or Website: www.simivalleychildcareassociation.com (Includes Simi Valley and Moorpark)

LACCPA – Latin American Child Care Providers Association, (805) 487-3491 Co-Presidents: Antonia Chica, Email: tonexeca@hotmail.com and Elsa Zamora. (Includes all Ventura County)

CVDCA – Conejo Valley Day Care Association, (805) 482-4400 President: Pegi Stenberg, Email: evdca@aol.com (Includes Camarillo, Newbury Park, Thousand Oaks, Westlake, Agoura Hills, Simi Valley and Moorpark)

Gold Coast Child Care Association, (805) 642-4585 President: Magali Martinez, Email: motita20@aol.com (Includes all Ventura County)

Ventura County Association for the Education of Young Children (VCAEYC)
www.caeyc.org or (818) 621-9473 (Kathleen J. Murphy)
VCAEYC’s goal is to work together to advocate for the right and needs of young children and their families and to support growth and development among early childhood professionals.

Ventura County Transportation Commission (VCTC)
www.goventura.org or (805) 642-1591
The VCTC develops and implements transportation policies, projects, funding and priorities for a wide variety of services, aviation services, commuter and freight railroads, bicycling and bike paths, as well as many other transportation areas.

United Way of Ventura County
www.vcunitedway.com or (805) 485-6288
The United Way of Ventura County is a local, nonprofit, volunteer-driven organization. They bring the community together to identify our most critical conditions and create lasting solutions. They raise charitable contributions, forge new partnerships, advocate for change, and invest in programs and services that deliver measurable results and building stronger communities.

West Ed
www.wested.org or (800) 770-6339 (Camarillo Office)
WestEd is committed to improving learning at all phases of life — from infancy to adulthood, both in school and out. The goals of WestEd include: helping all children enter school healthy and eager to learn; tailoring effective assessment strategies for states and districts; working with administrators and teams of school and district leaders to help bring about successful school wide change; enhancing teachers’ career-long professional development; and finding ways for community-based groups to collaborate and solve problems.

Note: This list is intended to link the child care and development workforce in Ventura County to resources that may benefit them. The views of these agencies and organizations do not necessarily reflect the views of Child Development Resources.
<table>
<thead>
<tr>
<th>College &amp; University Resources:</th>
<th>Address</th>
<th>Website</th>
<th>Main Phone Number</th>
<th>Admissions Dept. Phone Number</th>
<th>Counseling Dept. Phone Number</th>
<th>Type of Degree Offered</th>
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<tbody>
<tr>
<td>Moorpark College*</td>
<td>7075 Campus Rd. Moorpark 93021</td>
<td><a href="http://www.moorparkcollege.edu">www.moorparkcollege.edu</a></td>
<td>(805) 378-1400</td>
<td>(805) 378-1429</td>
<td>(805) 378-1428</td>
<td>Associate Degree in Child Development</td>
</tr>
<tr>
<td>Oxnard College*</td>
<td>4000 S. Rose Ave. Oxnard 93033</td>
<td><a href="http://www.oxnardcollege.edu">www.oxnardcollege.edu</a></td>
<td>(805) 986-5800</td>
<td>(805) 986-5810</td>
<td>(805) 986-5816</td>
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<tr>
<td>Ventura College*</td>
<td>4667 Telegraph Rd. Ventura 93003</td>
<td><a href="http://www.venturacollege.edu">www.venturacollege.edu</a></td>
<td>(805) 654-6400</td>
<td>(805) 654-6457</td>
<td>(805) 654-6448</td>
<td>Associate Degree in Child Development</td>
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<tr>
<td>California State Univ. Channel Islands</td>
<td>One University Dr. Camarillo 93012</td>
<td><a href="http://www.csuci.edu">www.csuci.edu</a></td>
<td>(805) 437-8400</td>
<td>(805) 437-8500</td>
<td>(805) 437-8571</td>
<td>Bachelor’s Degree in Early Childhood Studies</td>
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<tr>
<td>California State Univ. Northridge*</td>
<td>1811 Nordhoff St. Northridge 91330</td>
<td><a href="http://www.csun.edu">www.csun.edu</a></td>
<td>(818) 677-1200</td>
<td>(818) 677-3700</td>
<td>(818) 677-3385</td>
<td>Bachelor’s &amp; Master’s Degrees in Child &amp; Adolescent Development</td>
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<tr>
<td>California Lutheran University</td>
<td>60 W. Olson Road Thousand Oaks 91360</td>
<td><a href="http://www.callutheran.edu">www.callutheran.edu</a></td>
<td>(805) 493-3135</td>
<td>(877) CLU-FOR-U</td>
<td>(805) 493-3221</td>
<td>Liberal Arts Degree</td>
</tr>
<tr>
<td>National University</td>
<td>761 E. Daily Dr. #120 Camarillo 93010</td>
<td><a href="http://www.nu.edu">www.nu.edu</a></td>
<td>(805) 437-3017</td>
<td>(866) NU-ACCESS Ext. 3017</td>
<td>(805) 437-3017</td>
<td>Bachelor’s &amp; Master’s Degrees in Early Child Education</td>
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<tr>
<td>University of LaVerne</td>
<td>2001 Solar Dr. Suite #250 Oxnard 93036</td>
<td><a href="http://www.ulv.edu">www.ulv.edu</a></td>
<td>(805) 981-8030</td>
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<td>Bachelor’s &amp; Master’s Degrees in Child Development</td>
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* Asterisk indicates there is a Child Development Center on Site.
## HOW TO CONTACT YOUR LAWMAKERS

For the most updated listings & information visit [www.legislature.ca.gov](http://www.legislature.ca.gov)

### NATIONAL

<table>
<thead>
<tr>
<th>Name</th>
<th>Address 1</th>
<th>Address 2</th>
<th>Phone</th>
<th>Fax</th>
<th>E-mail</th>
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<tbody>
<tr>
<td>President Barack H. Obama</td>
<td>White House Comments&lt;br&gt;The White House&lt;br&gt;1600 Pennsylvania Ave.&lt;br&gt;N.W., Washington, D.C., 20500</td>
<td>Phone: (202) 456-1111&lt;br&gt;Fax: (202) 456-2461&lt;br&gt;E-mail: <a href="mailto:president@whitehouse.gov">president@whitehouse.gov</a></td>
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<tr>
<td>Senator Barbara Boxer</td>
<td>Room 112 Hart Senate Office Bldg.&lt;br&gt;Washington, D. C., 20510-0505</td>
<td>Phone: (202) 224-3553&lt;br&gt;Fax: (415) 956-6701&lt;br&gt;E-mail: <a href="mailto:senator@boxer.senate.gov">senator@boxer.senate.gov</a></td>
<td>District Office&lt;br&gt;501 I Street, Suite 7-600&lt;br&gt;Sacramento, CA 95814</td>
<td>(916) 448-2787</td>
<td>(916) 448-2563 fax</td>
</tr>
<tr>
<td>Senator Diane Feinstein</td>
<td>Room 331 Hart Senate Office Bldg.&lt;br&gt;Washington, D. C., 20510</td>
<td>Phone: (202) 224-3841&lt;br&gt;Fax: (202) 228-3954&lt;br&gt;E-mail: <a href="mailto:senator@feinstein.senate.gov">senator@feinstein.senate.gov</a></td>
<td>District Office&lt;br&gt;One Post Street, Suite 2450&lt;br&gt;San Francisco CA 94104</td>
<td>(415) 393-0707</td>
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<td><strong>STATE</strong></td>
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<tr>
<td><strong>Gov. Arnold Schwarzenegger</strong></td>
<td>State Capitol Bldg., 1st Floor</td>
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<td>Phone: (916) 445-2841   Fax: (916) 445-4633</td>
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<td>E-mail: <a href="http://www.govmail.ca.gov">www.govmail.ca.gov</a></td>
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<tr>
<td><strong>State Sen. Fran Pavley</strong></td>
<td>State Capitol Bldg., Rm. 4035   Senate District 23</td>
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<td>Ph: (916) 651-4023   Fax: (916) 324-4823</td>
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<td>2716 Ocean Park Blvd., #3088</td>
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<td>Santa Monica, CA 90405</td>
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<td>Phone: (310) 314-5214   Fax: (310) 314-5263</td>
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<td>E-mail: <a href="mailto:sen.pavley@sen.ca.gov">sen.pavley@sen.ca.gov</a></td>
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<td><strong>State Sen. Tony Strickland</strong></td>
<td>State Capitol Bldg., Rm. 4062   Senate District 19</td>
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<td>E-mail: <a href="mailto:Senator.strickland@sen.ca.gov">Senator.strickland@sen.ca.gov</a></td>
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<td>District Office</td>
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<td>223 E. Thousand Oaks Blvd., #400</td>
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<td></td>
<td>Phone: (805) 494-8808   Fax: (805) 494-8812</td>
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<tr>
<td><strong>State Sen. George Runner</strong></td>
<td>State Capitol Bldg., Rm. 5097   Senate District 17</td>
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<td>Phone: (916) 651-4017</td>
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<td>E-mail: <a href="mailto:Senator.runner@sen.ca.gov">Senator.runner@sen.ca.gov</a></td>
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<td>23920 Valencia Blvd., Suite 250</td>
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<td>Santa Clarita, CA 91355</td>
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<td>Phone: (661) 286-1471   Fax: (661) 286-2543</td>
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<tr>
<td><strong>Assemblywoman Andra Strickland</strong></td>
<td>State Capitol Bldg., Rm. 2163   Assembly District 37</td>
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<td>Phone: (916) 319-2040   Fax: (916) 319-2137</td>
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<td></td>
<td>2659 Townsgate Rd., Suite 236</td>
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<td></td>
<td>Phone: (805) 230-9167   Fax: (805) 230-9183</td>
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<tr>
<td><strong>Assemblyman Pedro Nava</strong></td>
<td>State Capitol Bldg., Rm. 5150   Assembly District 35</td>
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<td>Phone: (916) 319-2035   Fax: (916) 319-2035</td>
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<td>E-mail: <a href="mailto:Assemblymember.nava@assembly.ca.gov">Assemblymember.nava@assembly.ca.gov</a></td>
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<tr>
<td></td>
<td>201 E. Fourth Street Suite 209A, Oxnard, CA 93030</td>
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<tr>
<td></td>
<td>Phone: (805) 423-9808   Fax: (805) 483-8182</td>
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COUNTY
Board of Supervisors

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>Fax</th>
<th>E-mail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Steve Bennett - Chair</td>
<td>(805) 654-2703</td>
<td>(805) 654-2226</td>
<td><a href="mailto:Steve.bennett@ventura.org">Steve.bennett@ventura.org</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>800 S. Victoria Ave., L#1900</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Ventura, CA 93009</td>
</tr>
<tr>
<td>Linda Parks</td>
<td>(805) 373-2564</td>
<td>(805) 373-8396</td>
<td><a href="mailto:Linda.parks@ventura.org">Linda.parks@ventura.org</a></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>2697 Thousand Oaks Blvd.</td>
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<td></td>
<td></td>
<td></td>
<td>Thousand Oaks, CA 91362</td>
</tr>
<tr>
<td>Kathy Long</td>
<td>(805) 654-2276</td>
<td>(805) 654-2226</td>
<td><a href="mailto:Kathy.long@ventura.org">Kathy.long@ventura.org</a></td>
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<tr>
<td></td>
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<td>800 S. Victoria Ave. L#1880</td>
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<td>Ventura, CA 93009</td>
</tr>
<tr>
<td>Peter C. Foy</td>
<td>(805) 955-2300</td>
<td>(805) 578-1822</td>
<td><a href="mailto:Supervisor.foy@ventura.org">Supervisor.foy@ventura.org</a></td>
</tr>
<tr>
<td></td>
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<td>980 Enchanted Way #203</td>
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<td>Simi Valley, CA 93063</td>
</tr>
<tr>
<td>John C. Zaragoza</td>
<td>(805) 654-2613</td>
<td>(805) 289-3215</td>
<td><a href="mailto:Supervisor.zaragoza@ventura.org">Supervisor.zaragoza@ventura.org</a></td>
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<tr>
<td></td>
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<td>800 S. Victoria Ave., 4th Floor</td>
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<td>Ventura, CA 93009</td>
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County Office of Education

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Fax</th>
<th>E-mail</th>
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<tbody>
<tr>
<td>Superintendent Stan Mantooth</td>
<td>Ventura County Office of Education</td>
<td>(805) 437-1300</td>
<td>(805) 383-1908</td>
<td><a href="mailto:Mantooth@vcoe.org">Mantooth@vcoe.org</a></td>
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</table>
VENTURA COUNTY CITY OFFICIALS

The Role of Planning Commissions
Generally, the commission is a quasi-judicial body empowered with enforcing and ensuring compliance with various state and local planning documents, rules and regulations, including the City General Plan and Zoning Ordinances.

Planning Commission decisions may be appealed to the City Council.

<table>
<thead>
<tr>
<th>CAMARILLO</th>
<th>601 Carmen Drive</th>
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<tbody>
<tr>
<td></td>
<td>Camarillo, CA 93010</td>
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<tr>
<td></td>
<td>P: (805) 388-5307</td>
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<td></td>
<td><a href="http://www.ci.camarillo.ca.us/">http://www.ci.camarillo.ca.us/</a></td>
</tr>
<tr>
<td>MAYOR</td>
<td>Don Waunch</td>
</tr>
<tr>
<td>VICE-MAYOR</td>
<td>Kevin Kildee</td>
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<tr>
<td>COUNCIL MEMBERS</td>
<td>Charlotte Craven</td>
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<td></td>
<td>Jan McDonald</td>
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<td>Mike Morgan</td>
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<tr>
<td>PLANNING COMMISSIONERS</td>
<td><a href="http://www.venture.org/rma/planning/">http://www.venture.org/rma/planning/</a></td>
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<tr>
<td></td>
<td>or Email: <a href="mailto:Winston.wright@ventura.org">Winston.wright@ventura.org</a></td>
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<thead>
<tr>
<th>FILLMORE</th>
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<tr>
<td></td>
<td>Fillmore, CA 93105</td>
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<tr>
<td></td>
<td>P: (805) 524-3701</td>
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<td><a href="http://www.fillmoreca.com/council.htm">http://www.fillmoreca.com/council.htm</a></td>
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<tr>
<td>MAYOR</td>
<td>Patti Walker</td>
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<tr>
<td>MAYOR PRO-TEM</td>
<td>Gayle Washburn</td>
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<tr>
<td>COUNCIL MEMBERS</td>
<td>Jamey Brooks</td>
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<td>Laurie Hernandez</td>
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<td>or Email: <a href="mailto:Winston.wright@ventura.org">Winston.wright@ventura.org</a></td>
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# VENTURA COUNTY CITY OFFICIALS

| MOORPARK | 799 Moorpark Avenue  
Moorpark, CA  93021  
P: (805) 517-6200  
[http://www.ci.moorpark.ca.us/](http://www.ci.moorpark.ca.us/) |
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<tr>
<td>MAYOR</td>
<td>Janice S. Parvin</td>
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<td>MAYOR PRO-TEM</td>
<td>Mark Van Dam</td>
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</table>
| COUNCIL MEMBERS | Roseann Mikos  
Keith F. Millhouse  
David Pollock |
| PLANNING COMMISSIONERS | [http://www.ventura.org/rma/planning/](http://www.ventura.org/rma/planning/)  
or Email: Winston.wright@ventura.org |
| OJAI | 401 S. Ventura Street  
P.O. Box 1570  
Ojai, CA  93024  
P: (805) 646-5581  
[http://ci.ojai.ca.us/](http://ci.ojai.ca.us/) |
| MAYOR | Joe DeVito |
| MAYOR PRO-TEM | Steve Olsen |
| COUNCIL MEMBERS | Carol Smith  
Betsy Clapp  
Sue Horgan |
| PLANNING COMMISSIONERS | [http://www.ventura.org/rma/planning/](http://www.ventura.org/rma/planning/)  
or Email: Winston.wright@ventura.org |
## VENTURA COUNTY CITY OFFICIALS

<table>
<thead>
<tr>
<th></th>
<th>Address</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>OXNARD</strong></td>
<td>305 W. Third Street&lt;br&gt;Oxnard, CA 93030&lt;br&gt;Phone: (805) 385-7430&lt;br&gt;<a href="http://citycouncil.cityofoxnard.org/">http://citycouncil.cityofoxnard.org/</a></td>
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<tr>
<td><strong>MAYOR</strong></td>
<td>Thomas E. Holden</td>
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<tr>
<td><strong>MAYOR PRO-TEM</strong></td>
<td>Andres Herrera</td>
<td></td>
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<tr>
<td><strong>COUNCIL MEMBERS</strong></td>
<td>Dean Maulhardt&lt;br&gt;Irene G. Pinkard&lt;br&gt;Bryan A. MacDonald</td>
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<tr>
<td><strong>PLANNING COMMISSIONERS</strong></td>
<td><a href="http://www.ventura.org/rma/planning/">http://www.ventura.org/rma/planning/</a>&lt;br&gt;or Email: <a href="mailto:Winston.wright@ventura.org">Winston.wright@ventura.org</a></td>
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<tr>
<td><strong>PORT HUENEME</strong></td>
<td>250 North Ventura Rd.&lt;br&gt;Port Hueneme, CA 93041&lt;br&gt;Phone: (805) 986-6500&lt;br&gt;<a href="http://www.ci.port-hueneme.ca.us/">http://www.ci.port-hueneme.ca.us/</a></td>
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<tr>
<td><strong>MAYOR</strong></td>
<td>Jonathan Sharkey</td>
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<tr>
<td><strong>MAYOR PRO-TEM</strong></td>
<td>Norman E. Griffaw</td>
<td></td>
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<tr>
<td><strong>COUNCIL MEMBERS</strong></td>
<td>Maricela P. Morales&lt;br&gt;Douglas A. Breeze&lt;br&gt;Sylvia Muñoz Schnopp</td>
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<td></td>
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<tr>
<td><strong>PLANNING COMMISSIONERS</strong></td>
<td><a href="http://www.ventura.org/rma/planning/">http://www.ventura.org/rma/planning/</a>&lt;br&gt;or Email: <a href="mailto:Winston.wright@ventura.org">Winston.wright@ventura.org</a></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| SANTA PAULA | 970 E. Ventura Street  
| Santa Paula, CA  93060  
P: (805) 525-4478  
| [http://www.ci.santa-paula.ca.us/contact.htm](http://www.ci.santa-paula.ca.us/contact.htm) |
| MAYOR | Ralph J. Fernandez |
| VICE-MAYOR | Jim Tovias |
| COUNCIL MEMBERS | Dr. Gabino Aguirre  
| Robert S. Gonzales  
| Fred W. Robinson |
| PLANNING COMMISSIONERS | [http://www.ventura.org/rma/planning/](http://www.ventura.org/rma/planning/)  
or Email: Winston.wright@ventura.org |
| SIMI VALLEY | 2929 Tapo Canyon Rd.  
| Simi Valley, CA  93063  
Phone: (805) 583-6700  
| [http://www.ci.simi-valley.ca.us/](http://www.ci.simi-valley.ca.us/) |
| MAYOR | Paul Miller |
| MAYOR PRO-TEM | Barbara Williamson |
| COUNCIL MEMBERS | Glen T. Becerra  
| Steven T. Sojka  
| Michelle S. Foster |
| PLANNING COMMISSIONERS | [http://www.ventura.org/rma/planning/](http://www.ventura.org/rma/planning/)  
or Email: Winston.wright@ventura.org |
# Ventura County City Officials

|              | Thousand Oaks, CA   91362  
|              | P: (805) 449-2121  
| Mayor        | Thomas P. Glancy  
| Mayor Pro-tem| Dennis C. Gillette  
| Council Members | Jacqui V. Irwin  
|              | Andrew P. Fox  
|              | Claudia Bill-de la Peña  
| Planning Commissioners | [http://www.ventura.org/rma/planning/](http://www.ventura.org/rma/planning/)  
|              | or Email: Winston.wright@ventura.org  
| Ventura      | 501 Poli Street – Second Floor  
|              | Ventura, CA   93001  
|              | Phone: (805) 654-7827  
|              | [http://www.cityofventura.net.city_council/](http://www.cityofventura.net.city_council/)  
| Mayor        | Christy Weir  
| Deputy Mayor | Bill Fulton  
| Council Members | Neal Andrews  
|              | Brian Brennan  
|              | James L. Monahan  
|              | Carl E. Morehouse  
|              | Ed Summers  
| Planning Commissioners | [http://www.ventura.org/rma/planning/](http://www.ventura.org/rma/planning/)  
|              | or Email: Winston.wright@ventura.org  


Resources
Resources List and Additional Technical Assistance

Accreditation
Accreditation is a voluntary process designed to improve the quality of child care programs by establishing benchmarks for quality. Achieving accreditation involves extensive self-study and validation by professionals outside the child care program to verify that quality standards are met. Contact the:

- National Academy of Early Childhood Programs, a division of the National Association for the Education of Young Children (NAEYC). See http://www.naeyc.org or write to NAEYC at 1509 16th Street, N.W.; Washington, DC 20036-1426. For accreditation information call (800) 424-2460, Ext. 2003, EST.

- National Association of Child Care Professionals (NACCP), a membership organization for child care facility owners, directors, and administrators. NACCP administers the National Accreditation Commission for Early Care and Education Programs (NAC), which was established to assist licensed and regulated early care and education programs in providing quality enhancements through accreditation and staff professional development opportunities. Additional information about accreditation is available on the web at http://www.naccp.org/displaycommon.cfm?an=5 Contact NACCP at P.O. Box 90723, Austin, Texas 78709, (800) 537-1118. http://www.naccp.org

- National School Age Care Alliance (NSACA), a national membership organization whose mission is to build a profession that develops, supports and promotes after-school care. Contact NSACA at 1137 Washington Street, Boston, MA 02124, (617) 298-5012. http://www.nsaca.org

A sample of national accreditation systems for early care and education programs can be found at http://www.nccic.org/poptopics/nationalaccred.html

Building Child Care in California: A California Statewide Collaborative
Visit the Building Child Care in California website to obtain information on subjects such as developing a business plan and grant proposals, estimating market demand for child care services, answer zoning and legal questions, finding an architect and contractor for facility work, marketing ideas and obtaining financial resources. The website is: http://www.buildingchildcare.org Mailing address: National Economic Development and Law Center, 2201 Broadway, Suite 815, Oakland, CA 94612, (888) 411-3535.

Business Start-Up
How to Start a Quality Child Care Business, U.S. Small Business Administration can be ordered through their website at http://www.sba.gov

California Department of Health Services
The CDHS information can be obtained through their website: http://www.dhs.ca.gov

Certified Public Accountants (CPAs)
Check the listing compiled by the Redleaf National Institute, at 450 N. Syndicate, Suite 5; St. Paul, MN 55104, (612) 641-6675 or at http://www.redleafinstitute.org

Child Care Law Center
The Child Care Law Center (CCLC) is a national non-profit legal services organization that uses legal tools to make high quality, affordable child care available to every child of every age, every family and every community. Contact the Child Care Law Center at 221 Pine Street, 3rd Floor, San Francisco, California, 94104, (415) 394-7144, website: http://childcarelaw.org
Child Care Need, Data for Projecting Long-Term
For the most recent estimates of population for Ventura County, contact the U.S. Census Bureau, (301) 457-2422, or see http://www.census.gov/ population for the Bureau’s “Annual Time Series of County Population Estimates by Age, Sex, Race and Hispanic Origin for Selected Age Groups.” Also, visit the California Child Care Resource and Referral Network website at http://www.rrnetwork.org for additional information on child care supply, demand, and cost issues in the context of current policy, demographic and labor force trends.

Child Care Planning Council (CCPC) of Ventura County
Every county in the State of California is mandated to have a local planning council. In Ventura County, this council is called the Child Care Planning Council (CCPC). The CCPC provides a forum to: Identify local child care priorities; Develop policies to fulfill those priorities; and Recommend the allocation of child care funds. For more information, please contact the CCPC at their website: http://www.childcareplanningcouncil.org  CCPC staff can be contacted at (805) 437-1510.

Child and Adult Care Food Program (CACFP)
For information about partial reimbursement for food costs through the United States Department of Agriculture’s Child and Adult Care Food Program (CACFP), see the California State Board of Education website at http://www.cde.ca.gov/ls/nu/cc/ or the Child and Adult Care Food Program at http://www.fns.usda.gov/cnd/Care/CACFP/cacfphome.htm

Child Care Provider Information and Resources
Child Care Information Exchange, a bimonthly journal for child care professionals published by Exchange Press, Inc., PO. Box 2890, Redmond, WA 98073-2890, (800) 221-2864. Website address is: http://www.childcareexchange.com

Child Development Resources (CDR)
CDR provides the foundation to build promising futures for our children. Our CDR family collaborates with parents and the community to deliver programs that enrich lives. CDR is a private, non-profit corporation that receives local State and Federal funds to administer CalWorks Stage One, Two and Three Child Care, State Subsidized Child Care Programs, Resource and Referral (R&R) services, Early Head Start/Head Start and State Preschool programs. To enhance the quality of child care, R&R services offer Technical Assistance (TA), educational workshops, and an annual conference for center and family child care providers. The R&R services provide TA in filling out licensing forms, home visits before the initial licensing appointment, information on health and safety grants and provides assistance on environment set-up. The Resource Toy Lending Library is available where books, videos, children’s materials and equipment can be borrowed free of charge. For more information on the services that CDR provides, contact CDR at 221 E. Ventura Blvd., Oxnard, CA 93036, (805) 485-7878, X512, fax: (805) 278-0775 or visit the website at www.cdrv.org

Children’s Home Society of Ventura County (CHS)
Since 1891, CHS has promoted the health, safety and well being of children and families throughout the State of California. In Ventura County, CHS provides Child Care and Development Services Programs and Family Support Services. Specifically, the Ventura Office has State and Federal funding for subsidized child care through several contracts, including Alternative Payment, CalWORKs and the Family Child Care Network (FCCN), (which also provides training for family child care providers in the FCCEN Network). The mission of CHS is to,” Reach out to children and families at risk with a range of services that ensure children the opportunity to develop within a safe, healthy, and secure environment.” For more information on the services available through CHS in Ventura County please contact them at 877 S. Victoria Ave., Suite 110, Ventura, CA 93003, (805) 650-5310; fax (805) 650-5313. For more detailed information regarding services available throughout the State of California refer to the website: www.chs-ca.org
CPR, First Aid, Health and Safety
Listed below are places that offer Pediatric CPR, Pediatric First Aid, and Health and Safety classes. The list includes individuals and organizations that offer training sessions for child care providers. All training must be EMSA (Emergency Medical Services Approval) approved or offered through an accredited college or university. Approved programs will be issuing an EMSA sticker on training class completion cards.

AMERICAN HEART ASSOCIATION: BASIC LIFE SUPPORT TRAINING
“Heart Saver First Aid”
(877) 242-4277
www.americanheart.org/cpr

LOCAL HOSPITALS/HOSPITALS LOCALES
Community Memorial Hospital
Monthly CPR trainings only
(805) 652-5013

AMERICAN RED CROSS
Pediatric CPR
Pediatric First Aid
Health & Safety
(805) 339-2234 Ventura
(805) 687-1331 Santa Barbara
Simi Valley Hospital
Monthly CPR training only
Quarterly CPR & First Aid Trainings
(805) 955-6890
www.simivalleyhospital.com

GLENDA MAHON
Pediatric CPR
Pediatric First Aid
(805) 340-6333
FAX: (805) 649-5789 (call before faxing)
Ojai Valley Community Hospital
Monthly CPR and First Aid Trainings
English/Spanish
(805) 646-1401

VENTURA COUNTY HEALTH SCREENING AGENCIES
The following agencies offer tuberculosis clearance screening:

SAINT JOHN’S REGIONAL MEDICAL CENTER (service in Oxnard & Camarillo)
1600 N. Rose Avenue, Oxnard, CA
Community Education Department (Garden level)
(805) 988-2865 (By appointment)

CONEJO FREE CLINIC
80 E. Hillcrest #102, Thousand Oaks
(805) 497-3575 (By appointment)

FREE CLINIC of Simi Valley
2060 Tapo Street, Simi Valley
(805) 522-3733 (By appointment)

VENTURA PUBLIC HEALTH
3147 Loma Vista Road, Ventura
(805) 652-5928 (No appointment needed)

SIERRA VISTA FAMILY CARE CENTER
4531 Alamo Street, Simi Valley
(805) 520-3248 (By appointment)

OXNARD PUBLIC HEALTH CENTER
2500 S. C Street, Suite D, Oxnard
(805) 385-8652 press #6
(No appointment needed)
Contracts for Child Care
For information on child care contracts, contact the Redleaf National Institute, a division of Resources for Child Caring, 450 N. Syndicate, Suite 5; St. Paul, MN 55104, (612) 641-6675.

Community Care Licensing
California Department of Social Services, Community Care Licensing Division website can be accessed at [http://ccld.ca.gov/](http://ccld.ca.gov/) Contact information: Central Coast Regional Office: (San Luis Obispo, Santa Barbara and Ventura) 360 South Hope Avenue, Suite C-105, MS: 29-09 Santa Barbara, CA 93105 (805) 682-7647 fax (805) 682-8361

Consumer Product Safety Commission

Educational Programming
The National Association for the Education of Young Children, 1509 16th Street, N.W.; Washington, DC 20036-1426, produces several teaching publications and articles which are available on their website at [http://www.naeyc.org/](http://www.naeyc.org/) or by calling (800) 424-2460.


Equipment and Toy Safety

**LIVESCAN / DIGITAL FINGERPRINTING LOCATIONS**
The following is a list of places where you can get digital fingerprints taken. You will need to bring identification. Fingerprints will not be taken without identification.

**ACCU PRINTS**
6593 Collins Dr. Suite D 14, Moorpark, CA 93021
(805) 529-5288
Monday-Friday
- By appointment or Walk-in (higher cost) call for available times.

**CAMARILLO POLICE DEPARTMENT**
3701 Las Posas Road, Camarillo, CA 93010
(805) 388-5100
Monday-Friday
- By Appointment Only

**CHILD DEVELOPMENT RESOURCES by L-1 ENROLLMENT SERVICES DIVISION**
221 Ventura Blvd. Building 211 Room #4, Oxnard, CA 93036
Monday & Wednesday
(800) 315-4507
- By Appointment or Walk-in between 9:00 a.m.-4:00 p.m.
“COMMUNITY CARE LICENSING” (CCL)
L-1 ENROLLMENT SERVICES DIVISION at “CCL”
351 S. Hitchcock Way B-130, Santa Barbara, CA 93105
(800) 315-4507
Tuesday & Friday
  •  By Appointment Only

EAST COUNTY STATION
2101 East Olson Road, Thousand Oaks, CA 91360
(805) 494-8208
Monday-Friday
  •  By Appointment Only

OJAI POLICE DEPARTMENT
402 S. Ventura Street, Ojai, CA 93023
(805) 646-1414
Wednesday & Thursday
  •  By Appointment Only

OXNARD POLICE DEPARTMENT
251 S. C Street, Oxnard, CA 93030
(805) 385-7600
Monday-Friday
  •  By Appointment Only

PORT HUENEME POLICE DEPARTMENT
250 N. Ventura Road, Port Hueneme, CA 93041
(805) 986-6530
Tuesday & Wednesday
  •  By Appointment Only

SANTA PAULA POLICE DEPARTMENT
214 S. 10th Street, Santa Paula, CA 93060
(805) 933-4231
Thursday
  •  By Appointment Only

VENTURA POLICE DEPARTMENT
1425 Dowell Drive, Ventura, CA 93003
(805) 339-4400
Monday-Thursday
  •  By Appointment Only

VENTURA SHERIFF’S DEPARTMENT
800 S. Victoria (Court House), Ventura, CA 93003
(805) 654-2371
Monday-Friday
  •  By appointment Only
First 5 Ventura County
First 5 Ventura County, administered by the Children & Families First Commission, is the local agency established to distribute money raised through Proposition 10, the tobacco tax approved by California voters in 1998. First 5 Ventura County works with communities to fund early learning experiences and health and family services that develop the full potential of young children, ages 0-5, and their families. You can contact First 5 Ventura County on their website: http://first5ventura.org and by phone: (805) 648-9990.

NEIGHBORHOODS FOR LEARNING (NFL) CONTACTS
Conejo Valley
Contact: Brenda Hunter, NFL Executive Director, cvnfl@adelphia.net, (805) 496-9035
Moorpark/Simi Valley
Contact: Mary Linn Daehlin, Program Director, marylinn@mpsvnfl.com, (805) 552-1917
Oak Park
Contact: Kim Gregorchuk, NFL Director, kgregorchuk@opusd.k12.ca.us, (818) 707-7742
Ocean View
Contact: Antoinette Dodge, Director of Early Education, adodge@ovsd.k12.ca.us, (805) 488-5277
Ojai Valley
Contact: Marilyn Smith, NFL Director, msmith@ojai.k12.ca.us, (805) 640-4300
Heather Carlos, NFL Coordinator, hcarlos@ojai.k12.ca.us, (805) 640-4300 Ext. 1062
Oxnard
Contact: Noemi Valdes, NFL Director, mvaldes@oxnardsd.org, (805) 487-3918 Ext.322
Pleasant Valley
Contact: Rafaela Frausto, NFL Director, rfrausto@pvnfl.org, (805) 388-0369
Port Hueneme/South Oxnard
Contact: Samwella King, Coordinator Pre-School Services / NFL Liaison, sking@huensd.k12.ca.us, (805) 271-4669
Rio NFL
Contact: Amy Mills, NFL Director, amills@rio.k12.ca.us, (805) 981-2892
Santa Clara Valley
Contact: Patricia Cervantes, NFL Director, patricia.scvnfl@dock.net, (805) 525-7655
Ventura
Contact: Cathy Puccetti, NFL Director, cpuccetti@vtusd.k12.ca.us, (805) 641-5000 Ext.1032

Food Costs, Estimating
The Redleaf National Institute, a division of Resources for Child Caring, publishes resources for estimating child care program food costs. Contact the institute at 450 N. Syndicate, Suite 5; St. Paul, MN 55104, (612) 641-6675.

Food Programs
Child Care Food Programs are funded by the United States, Department of Agriculture and administered through the State Office of Child Nutrition and Food Distribution. Below is a list of potential local contacts to obtain additional information on the CCFP in Ventura County.

• Friend’s Educational Child Care Services
  1345 Fraser Street, Ojai, CA 93023
  Contact: Maree or Dave Friend (805) 649-4713
• Ventura County Day Care Association Food Program  
  5450 Ralston, Suite 102, Ventura, CA 93003  
  Contact: David Paillette (805) 644-2399

• Pathway to Educated Nutrition, Inc.  
  P.O. Box 5146, Oxnard, CA 93031  
  Contact: Linda Sachau (805) 642-2720

**Fund-raising**  
*Guide to Successful Fundraising*, Child Care Information Exchange; PO. Box 2890, Redmond, WA 98073-2890, (800) 221-2864

**Insurance Companies**  
The following is a partial list of insurance companies that offer liability coverage for child care facilities. The insurance companies which appear on this list does not imply a recommendation or an endorsement by the guide. Insurance companies have varied coverage, policy limits, restrictions, and exclusions. Each facility is responsible for choosing a policy that suits their program needs. Prices and types of coverage vary significantly from one company to another.

<table>
<thead>
<tr>
<th>Insurance Company</th>
<th>Contact Information</th>
<th>Website</th>
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<tbody>
<tr>
<td>Accord Insurance Service</td>
<td>Steve Richards (800) 247-5098</td>
<td></td>
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<tr>
<td>DC Insurance Service, Inc.</td>
<td>16601 Ventura Blvd., Suite 500</td>
<td><a href="http://www.nccie.org">www.nccie.org</a></td>
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<tr>
<td></td>
<td>Encino, CA 91436-1921 (800) 624-0912</td>
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<tr>
<td>National Child Care Information Center</td>
<td>(800) 616-2422</td>
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<tr>
<td>Adults &amp; Children’s</td>
<td>2885 County Dr., Suite 165</td>
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<tr>
<td></td>
<td>St. Paul, MN 55117-2621 (800) 433-8108</td>
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<tr>
<td>U.S. Liability Insurance Co.</td>
<td>Region Office</td>
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<td></td>
<td>27101 Puerta Real, Ste. 350</td>
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<tr>
<td></td>
<td>Mission Viejo, CA 92691 (866) 712-6780</td>
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<tr>
<td>California Dept. of Insurance</td>
<td>Consultant Hotline (800) 927-4357</td>
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<tr>
<td>R.V. Nuccio &amp; Associated Inc.</td>
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<tr>
<td></td>
<td>P.O. Box 307</td>
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<tr>
<td></td>
<td>Fawnskin, CA 92333 (800) 567-2685</td>
<td></td>
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<tr>
<td></td>
<td>(909) 866-4659</td>
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<tr>
<td>National Care Providers Insurance, Inc.</td>
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<tr>
<td></td>
<td>DC Insurance Services, Inc.</td>
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<tr>
<td></td>
<td>16601 Ventura Blvd., Suite 500</td>
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<tr>
<td></td>
<td>Encino, CA 91436-1921 (818) 905-0311</td>
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<tr>
<td></td>
<td>(800) 423-9733</td>
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<tr>
<td>State Farm Fire &amp; Casualty Co.</td>
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<td></td>
<td>Call your local agent.</td>
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<tr>
<td>Allstate Insurance Company</td>
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<tr>
<td></td>
<td>51 West Higgins Road</td>
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<td></td>
<td>South Barrington, IL 60010</td>
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<tr>
<td></td>
<td>(847) 551-2000</td>
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<tr>
<td></td>
<td>(847) 551-1995</td>
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<tr>
<td>United State Liability Insurance Company (USLI)</td>
<td>Corporate Office</td>
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<tr>
<td></td>
<td>190 South Warner Road</td>
<td></td>
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<td></td>
<td>P.O. Box 6700</td>
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<tr>
<td></td>
<td>Wayne, PA 19087</td>
<td></td>
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<tr>
<td></td>
<td>(800) 523-5545</td>
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<tr>
<td></td>
<td><a href="http://www.usli.com/Package/Daycare.htm">www.usli.com/Package/Daycare.htm</a></td>
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</table>

**Legal Counseling**  
Free legal counseling services are available to child care providers through the Child Care Law Center by calling (415) 394-7144, Monday through Friday.  
**E-mail:** info@childcarelaw.org       http://childcarelaw.org
Loans, Loan Guarantees, Grants, Provider Scholarships

Below is a list of different agencies you can contact to obtain information on loans, loan guarantees, grants and/or provider scholarships:

• Building Child Care  [www.buildingchildcare.org](http://www.buildingchildcare.org)
• Small Business Loan Fund c/o Women's Economic Ventures [www.wevonline.org](http://www.wevonline.org)  
  (805) 899-4054
• City of Ventura, Business Loan Programs  
  (805) 654-7834
• California Economic Development Lending Initiative (CEDLI), Direct Real Estate Lending Program  
  (510) 267-8992
• Affordable Buildings for Children's Development (The ABCD Fund) c/o the Low Income Investment Fund (LiiF)  
  (510) 893-3811, Ext. 319  
  [http://www.liifund.org/site/programs/childcarecalif.htm](http://www.liifund.org/site/programs/childcarecalif.htm)
• Economic Development Collaborative of Ventura County (EDC-VC)  
  [http://www.edc-vc.com](http://www.edc-vc.com)

National Association for the Education of Young Children (NAEYC)

The National Association for the Education of Young Children (NAEYC) is the nation's largest and most influential organization of early childhood educators and others dedicated to improving the quality of programs for children from birth through third grade. NAEYC was founded in 1926. When NAEYC celebrated its 75th anniversary there were over 100,000 members and a national network of nearly 450 local (VCAEYC), state (CAEYC), and regional Affiliates. NAEYC Affiliate Groups work to improve professional practice and working conditions in early childhood education and to build public support for high quality early childhood programs. For more information regarding NAEYC and the local affiliates, visit their website at [http://www.naeyc.org](http://www.naeyc.org) or by calling (800) 424-2460. The local NAEYC website is: [www.VCAEYC@sbcglobal.net](mailto:www.VCAEYC@sbcglobal.net)

The National Child Care Information Center, of which The Eric Clearinghouse on Elementary and Early Childhood Education is a part, offers several resources at [http://nccic.org](http://nccic.org)

National Child Care Association offers resources, and professional development opportunities. Contact NCCA at 1016 Rosser St.; Conyers, GA 30012. Call (800) 543-7161 or see [http://www.nccanet.org/](http://www.nccanet.org/) to find your state organization.

Nonprofit Status


86
Tax & Record Keeping Resources

*Internal Revenue Service* Publications can be ordered free of charge from the IRS. Visit the IRS website at [http://www.irs.gov/](http://www.irs.gov/)

Some of the titles that apply to child care programs include:

#334 *Tax Guide for Small Business*
#454 *Your Business Tax Kit*
#463 *Travel, Entertainment, Gift & Car Expenses*
#503 *Child and Dependent Care Expenses*
#505 *Tax Withholding & Estimated Taxes*
#529 *Miscellaneous Deductions*
#534 *Depreciation*
#535 *Business Expenses* (also covers operating losses)
#544 *Sales & Other Dispositions of Assets* (covers tax implications of selling, donating, etc.)
#583 *Starting a Business and Keeping Records*
#910 *IRS Guide to Free Tax Services* (a guide to IRS info., assistance, and publications)

IRS Tele-Tax Tapes can be referenced 24/7 from the number published in your local phone directory. If there is no local listing, you may call (800) 829-4477 in California. For the directory of topics, listen to topic #123 and have paper and pencil handy. Many of the more common tax forms are available banks, libraries, and post offices. You may also order them by phone at (800) 829-3676.

**Tax Preparation Services**

Child Development Resources (CDR) does not endorse the tax preparers listed below or commit to their qualifications or quality of work. This list simply serves as a way to connect providers with possible tax preparers and/or tax consultants. The provider will need to interview each tax preparer in order to verify the individual’s knowledge in family child care tax law.

**Barry Barros or Cliff Barros**
(209) 951-5148

**Stuart Milberg**
(805) 581-0060

**Lawrence Lander**
(805) 681-3482

**Training & Professional Development**

The National Child Care Association offers professional development opportunities. Contact NCCA at 1016 Rosser St.; Conyers, GA 30012 or call (800) 543-7161 or see their website at [http://www.nccanet.org/](http://www.nccanet.org/) to find your state organization.
Training Provider Directory

Universities

California State University - Northridge
1811 Nordhoff Street, Northridge, CA 91330, (818) 677-1200
Website: www.csun.edu  Career Center: (818) 677-2878
Degrees Offered: Bachelor’s Degree, Master’s Degree, Doctorate
Programs: Child and Adolescent, Early Childhood Development

California Lutheran College (Cal Lutheran)
60 W. Olson Road, Thousand Oaks, CA 91360, (805) 493-3135
Website: www.callutheran.edu  Counseling: (805) 493-3221
Degrees Offered: Liberal Arts Degree

California State University – Channel Islands
One University Drive, Camarillo, CA 93012-8599, (805) 437-8400
Website: www.csuci.edu  Career Center: (805) 437-3270
Degrees Offered: Bachelor’s Degree, Master’s Degree, Under Graduate Degree
Programs: Developmental and Child Psychology

National University – Camarillo
761 E. Daily Drive, Suite 120, Camarillo, CA 93010, (805) 437-3000
Website: www.nu.edu  Lead Counselor: (805) 437-3017 Albert delaRocha
Degrees Offered: Bachelor’s Degree, Master’s Degree, Under Graduate Degree
Programs: Teacher Education; Early Childhood Development; Special Education, Online Programs

Pacific Oaks College and Children’s School
5 Westmoreland Place, Pasadena, CA 91103, (626) 397-1300
Website: www.pacificoaks.edu  Career Center: (626) 397-1343
Degrees Offered: Bachelor’s Degree, Master’s Degree
Programs: Human Development

University of LaVerne
2001 Solar Drive, Suite 250, Oxnard, CA 93036, Phone: Main (805) 981-8030
Admission (800) 695-4858, Fax: (805) 981-8033
Website: http://www.ulv.edu  Career Center: (909) 593-3511, Ext. 4054
Degrees Offered: Bachelor’s Degree
Programs: Child Development

Community Colleges

Moorpark College
7075 Campus Road, Moorpark, CA 93021-1695, Phone: (805) 378-1400
Admissions (805) 378-1429, Fax: (805) 378-1499
Website: http://www.moorpark.college.edu  Career Center: (805) 378-1536
Degrees Offered: Associate Degree, Certificates and Permits
Program: Child Development
Training Provider Directory continued...

**Oxnard College**
4000 South Rose Avenue, Oxnard, CA 93033-6699, Phone: (805) 986-5800, Fax: (805) 986-5806  
**Website:** [http://www.oxnardcollege.edu](http://www.oxnardcollege.edu)  
Career Center: (805) 986-5838  
Degrees Offered: Associate Degree, Certificates and Permits  
Program: Child Development

**Ventura College**
4667 Telegraph Road, Ventura, CA 93003, Phone: (805) 654-6400  
Admissions (805) 654-6457, Fax: (805) 654-6466  
**Website:** [http://www.venturacollege.edu](http://www.venturacollege.edu)  
Career Center: (805) 654-6411  
Degrees Offered: Associate Degree, Certificates and Permits  
Program: Child Development

**Health Related Trainings**

**Children First Ventura County**
2125 Knoll Drive, Suite 200, Ventura, CA 93003, Phone: (805) 654-7618  
Contact: Linda Bays  
**Website:** [http://portal.countyofventura.org/](http://portal.countyofventura.org/)  
Children First Ventura County provides health education workshops and consultations on health-related topics, like nutrition and physical activity. Services are provided by Health Educators and Public Health Nurses in the Neighborhood for Learning (NfL) communities.

**Public Adult Schools with Occupational Programs**

**Simi Valley Adult School and Career Institute**
3192 Los Angeles Avenue, Simi Valley, CA 93065, Phone: (805) 579-6200  
Fax: (805) 522-8902  
**Website:** [http://www.simivic.uc.us](http://www.simivic.uc.us)  
Degrees Offered: Certificate of Completion  
Program: Early Childhood Development

**Private Business & Technical Schools**

**Academy Education Services**
Mailing Address: P.O. Box 7447, Oxnard, CA 93031  
Physical Address: 3151 W. 5th Street, Oxnard, CA 93030, Phone: (805) 486-1102  
Fax: (805) 486-9172  
**Website:** [http://www.academyed.com](http://www.academyed.com)  
Certificate is awarded upon completion  
Programs: CPR, First Aid, and Child Care Provider

**California Vocational College**
1661 Pacific Avenue, Suite 14, Oxnard, CA 93033, Phone: (805) 385-9020  
Fax: (805) 385-9039  
Certificate is awarded upon completion  
Program: Child Care Provider
Training Provider Directory continued…

Medical Career Services
2444 Saviers Road, Oxnard, CA 93030, Phone: (805) 487-6439, Fax: (805) 487-5459
Certificate is awarded upon completion. Program: Professional Child Day Care

Modern Institute of Technology
2550 N. Vineyard Ave., Ste.220, Oxnard, CA 93030, Phone: (805) 983-2444
Fax: (805) 983-2334
http://www.miteducation.com
Certificate is awarded upon completion. Program: Child Care and Development

National Education Services
160 W. 4th Street, Oxnard, CA 93030, Phone: (805) 483-3717, Fax: (805) 483-3107
http://www.NESeducation.com
Degree: Diploma
Program: Child Care and Development

Other Education & Work Training Programs
American Red Cross
Mailing Address: P.O. Box 5850, Ventura, CA 93005
Physical Address: 2355 Portola Road, Ventura, CA 93003, Phone: (805) 339-2234, Fax: (805) 339-0311
http://arcventura.org
Certificate awarded upon completion. Program: Adult, Child & Infant CPR/First Aid

Community-Based Education and Training
Child Development Resources
221 Ventura Blvd., Oxnard, CA 93036, Phone: (805) 485-7878 Fax: (805) 485-3479
http://www.cdrv.org

Children’s Home Society of California
877 South Victoria Avenue, Ventura, CA 93003, Phone: (805) 650-5310
www.chs-ca.org

Ventura County’s City/County Planning Department
Below is a listing of the City/County Planning Department:
County of Ventura (for unincorporated land) (805) 654-2461 or (805) 654-2481
City of Camarillo - (805) 388-5363
City of Fillmore - (805) 524-1500x116
City of Moorpark - (805) 517-6258
City of Ojai - (805) 640-2555
City of Oxnard - (805) 385-7858
City of Port Hueneme - (805) 986-6553
City of Santa Paula - (805) 933-4215
City of Simi Valley - (805) 583-6769
City of Thousand Oaks - (805) 449-2323
City of Ventura - (805) 654-7893

United States Small Business Administration
You can contact the U.S. Small Business Administration by visiting their website at www.sba.gov
VENTURA COUNTY
CHAMBER OF COMMERCE

Chamber of Commerce Camarillo
632 Las Posas Rd., Camarillo, CA 93010
(805) 484-4383 / Fax: (805) 484-1395
Email: info@camarillochamber.org
Web Site: www.camarillochamber.org

Chamber of Commerce San Buenaventura
801 S. Victoria Ave., #200, Ventura, CA 93033
(805) 676-7500 / Fax: (805) 650-1414
Email: info@venturachamber.org
Web Site: www.venturachamber.com

Chamber of Commerce Oxnard
400 E. Esplanade Dr., Ste. 302, Oxnard, CA 93036
(805) 983-6118 / Fax: (805) 604-7331
Email: info@oxnardchamber.org
Web Site: www.oxnardchamber.org

Chamber of Commerce Port Hueneme
220 Market St., Port Hueneme, CA 93041
(805) 488-2023 / Fax: (805) 488-6993
Email: phc@huenemechamber.com
Web Site: www.huenemechamber.com

Chamber of Commerce Santa Paula
Mail: P.O. Box 1, Santa Paula, CA 93061
200 N. 10th St., Santa Paula, CA 93060
(805) 525-5561 / Fax: (805) 525-8950
Email: info@santapaulachamber.org
Web Site: www.santapaulachamber.com

Chamber of Commerce Fillmore
Mail: P.O. Box 815, Fillmore, CA 93016
354 ½ Central Ave., Fillmore, CA 93015
(805) 524-0351 / Fax: (805) 524-2551
Email: info@fillmorechamber.org
Web Site: www.fillmorechamber.com

Chamber of Commerce Moorpark
225 W. Los Angeles Ave., Moorpark, CA 93021
(805) 529-0322 / Fax: (805) 529-5304
Email: staff@moorparkchamber.com
Web Site: www.moorparkchamber.com

Chamber of Commerce Ojai Valley
150 W. Ojai Ave., Ojai, CA 93023-1134
(805) 646-8126 / Fax: (805) 646-9762
Email: info@ojai Chamber.org
Web Site: www.ojaichamber.com

Chamber of Commerce Simi Valley
40 W. Cochran St., Simi Valley, CA 93065
(805) 526-3900 / Fax: (805) 526-6234
Web Site: www.simivalleychamber.org

Thousand Oaks - Westlake Village Regional Chamber of Commerce
600 Hampshire Rd., Ste. 200
Westlake Village, CA 91361
(805) 370-0035 / Fax: (805) 370-1083
Email: ilevett@towlvchamber.org
Web Site: www.towlvchamber.org
References

*Child Care in Your Community: A Guide for Planning*
Ventura County Child Care Planning Council, 1999

*Family Child Care Home General Licensing Requirements*
(Title 22, Division 12, Chapter 3)
California Department of Social Services

*How to Start a Quality Child Care Business*
U.S. Small Business Administration, 1992

*Illinois Child Care: A Guide for Family Home Providers*
Illinois Department of Human Services, 2001

*The 2007 California Child Care Portfolio,*
California Child Care Resource and Referral Network; [www.rrnetwork.org](http://www.rrnetwork.org)
CATALOG OF RESOURCES
PLANNING

For a Planning Checklist, please visit www.bcc.org/ccc.htm

**BUSINESS SKILLS**

**Contacts**
Joe Huggins  Small Business Consultant  (805) 496-7231  smallbizpro@msn.com

**Agencies / Programs**
Small Business Development Center  Free business consulting, planning, marketing & training  (805) 648-8925  www.venturacollege.edu/sbdc/index.htm
SCORE (Service Corp of Retired Engineers)  Help with Business Plans & TA  (805) 204-6022  www.score.org
Economic Development Corporation of Oxnard (EDCO)  Business enhancing services & assistance programs  (805) 385-7444  www.edco.us
Child Development Resources (CDR)  Child Care Provider Workshops  (805) 485-7878  www.cdrv.org

**Documents / Guides / Reports / Websites**
Business Plan Outline  Ventura County SBDC
Business Plan Notes  Ventura County SBDC
Sample Business Plan for Child Care  Several samples will be put on websites:
http://www.misbtcd.org/documents/CDCPLAN.pdf
http://www.misbtcd.org/documents/BPWORKBK.p-df
http://www.misbtcd.org/documents/BouncyKidsFinancials.xls
CATALOG OF RESOURCES
PLANNING

LICENSING

Contacts
Maria Valencia  Program Manager, Community Care Licensing  (805) 563-5532  mvalencia@dss.ca.gov
Holly Daasnes  Child Care Advocate, Statewide Child Care Program  (510) 622-2623  holly.daasnes@dss.ca.gov

Agencies / Programs
Community Care Licensing 360 S. Hope Avenue, Suite C-105, Santa Barbara, CA 93105  (805) 682-7647

Documents / Guides / Reports / Websites
Physical Plant Criteria for Licensing Child Care Center
State of CA – Community Care Licensing

Variety of resources such as the Self-Assessment Guide, administrative requirements, staff records & qualifications requirements, children’s records requirements and physical plant requirements. Application checklist hard copy available from CCL website.  www.ccld.ca.gov

MARKET STUDY & RESEARCH / NEEDS ASSESSMENT

Contacts

Agencies / Programs
Child Development Resources  (805) 485-7878  www.cdrv.org
Child Care Planning Council  (805) 388-4459  www.childcareplanningcouncil.org

Documents / Guides / Reports / Websites
Identifying Local Need and Demand for Child Care
Child Care Needs Assessment (2005)
Statistics on child care in Ventura County
An Assessment of Ventura County Options and Needs for Progress Toward Preschool for All

Economic Impact of the Child Care Industry – Ex. Summary
Economic Impact of the Child Care Industry – Full Report
(under workforce resources)

Economic Development Corporation of Oxnard
(Reports and community profile for City of Oxnard)
CATALOG OF RESOURCES

PLANNING

Links to all Chambers of Commerce in Ventura County  
www.wib.ventura.org (under workforce resources)

Links to local labor statistics, employment & unemployment data  
www.wib.ventura.org (under workforce resources)

Link to Small Business Administration  
www.wib.ventura.org (under workforce resources)

Link to the CA Employment Development Department  
www.wib.ventura.org (under workforce resources)

Ventura County Labor survey  
www.wib.ventura.org (under workforce resources)

GSA-Starting a Child Development Center (under Child Care Publications)  
www.gsa.gov/Portal/gsa/ep/channelView.do?pageTypeld=10430&channelld=13234 (Click on Child Care Library)

FINANCING / GRANTS

 Contacts

<table>
<thead>
<tr>
<th>Name</th>
<th>Organization / Program</th>
<th>Phone Numbers</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Audrea Martinez</td>
<td>Women’s Economic Ventures – Small Business Loan Fund</td>
<td>(805) 965-6073</td>
<td></td>
</tr>
<tr>
<td>Susan Englund</td>
<td>United Way – Funds distribution &amp; Community Impact</td>
<td>(805) 485-6288 x226</td>
<td></td>
</tr>
<tr>
<td>Tom Ruggles</td>
<td>Cal Coastal</td>
<td>(805) 962-9251</td>
<td><a href="mailto:tom_ruggles@calcoastal.org">tom_ruggles@calcoastal.org</a></td>
</tr>
<tr>
<td>Nikki Sloan</td>
<td>Santa Barbara Bank &amp; Trust</td>
<td>(805) 339-3726</td>
<td><a href="mailto:Nikki.sloan@sbbt.com">Nikki.sloan@sbbt.com</a></td>
</tr>
<tr>
<td>Jessica Lopez</td>
<td>Washington Mutual</td>
<td>(805) 983-3291</td>
<td></td>
</tr>
<tr>
<td>Clinton Etheridge</td>
<td>Ca Economic Development Lending Initiative (CEDLI)</td>
<td>(510) 267-8992</td>
<td><a href="mailto:cetheridge@cedli.com">cetheridge@cedli.com</a></td>
</tr>
</tbody>
</table>

 Agencies / Programs

<table>
<thead>
<tr>
<th>Name</th>
<th>Program Description</th>
<th>Phone Numbers</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ventura County Community Foundation</td>
<td>Community foundation &amp; grants</td>
<td>(805) 988-0196</td>
<td><a href="http://www.vccf.org">www.vccf.org</a></td>
</tr>
<tr>
<td>First 5 Ventura County</td>
<td>Funding opportunities / grants</td>
<td>(805) 648-9989</td>
<td><a href="http://www.vcchildren.org">www.vcchildren.org</a></td>
</tr>
<tr>
<td>Women’s Economic Ventures (WEV)</td>
<td>Small Business Loan Fund</td>
<td>(805) 965-6073</td>
<td><a href="http://www.wevonline.org">www.wevonline.org</a></td>
</tr>
<tr>
<td>Economic Development Corporation of Oxnard</td>
<td>Financing</td>
<td>(805) 385-7444</td>
<td><a href="http://www.edco.us">www.edco.us</a></td>
</tr>
<tr>
<td>Valley Economic Development Center</td>
<td>Microloan program intermediary</td>
<td>(818) 907-9977</td>
<td><a href="http://www.vedc.org">www.vedc.org</a></td>
</tr>
<tr>
<td>CA Coastal Rural Dev. Corporation</td>
<td>Microloan program intermediary</td>
<td>(805) 962-9251</td>
<td><a href="http://www.calcoastal.org">www.calcoastal.org</a></td>
</tr>
<tr>
<td>Low Income Investment Fund</td>
<td>Child Care Center planning grants</td>
<td>(415) 772-9094</td>
<td><a href="http://www.liifund.org">www.liifund.org</a></td>
</tr>
</tbody>
</table>

Documents / Guides / Reports / Websites

Potential Grant Resources for Child Care Facilities Development in California  
www.buildingchildcare.org

OTHER

 Documents / Guides / Reports / Websites

Child Care Center Facility Development Checklists  
www.buildingchildcare.org
When Housing and Child Care Meet: Lessons Learned from Seven Child Care and Community Development Partnerships

www.enterprisefoundation.org/resources/publications/resourceCatalog/resourcedetail.asp?id=89&cat=17

Guide to Becoming a Child Care Provider in Ventura County
Family Child Care Edition and Center-based Edition
Pdf available at http://www.childcareplanningcouncil.org
CHILD DEVELOPMENT GRANT PROGRAM

The Child Development Grant Program is administered by the California Student Aid Commission. The program is designed for students who are attending California public or private, two-year or four-year, postsecondary educational institutions, and pursuing a permit to teach or supervise in the field of child care and development.

The Commission grants awards for up to 100 new participants each academic year. Selected recipients attending a two-year post-secondary institution are eligible to receive up to $1,000 each academic year, and recipients attending a four-year university are eligible to receive up to $2,000 each academic year.

The grant may be renewed for a maximum of one additional year if the recipient maintains: satisfactory academic progress, financial need, and intent to pursue the approved course of study leading to a Child Development Permit issued by the California Commission on Teacher Credentialing. Grant recipients must agree to provide one full year of service in a licensed child care center for every year they receive grant funding. To meet eligibility requirements, an applicant must:

- Be a U.S. citizen or eligible noncitizen.
- Be a legal resident of California.
- Maintain at least halftime enrollment in a Commission on Teacher Credentialing approved course of study leading to a Child Development permit.
- Maintain no less than halftime enrollment and satisfactory academic progress as defined by the post-secondary educational institution.
- Commit to maintain one year of full-time employment, as defined by the employing agency, in a licensed child care center in California for each year grant assistance was received. Participants must annually provide the Commission with evidence of compliance.
- Meet federal Selective Service filing requirements.

For more information contact:
California Student Aid Commission
Attn: Child Development Grant Program
P.O. Box 419029
Rancho Cordova, CA 95741-9029
(916) 526-8276
SCHOLARSHIPS AND AWARDS
There are currently several scholarships and awards available to eligible providers and teachers of young children.

- **California Association for the Education of Young Children (CAEYC)**
  Offers free registrations to the California AEYC Conference and the Legislative Symposium (number and amount of grants at the discretion of the board). Must be member of CAEYC. For more information visit [www.caeyc.org](http://www.caeyc.org) or call CAEYC at (916) 486-7750.

- **Child Development Consortium**
  [www.childdevelopment.org](http://www.childdevelopment.org)
  This website provides information about a variety of statewide programs geared towards ECE workers. Programs include: Community college reimbursement, career incentive programs, covering child development permit fees, and professional growth advisors.

- **Ventura County CARES/AB212**
  First 5 Ventura County & Ventura County Office of Education (VCOE). The CARES (Comprehensive Approaches to Raising Educational Standards) and AB212 Stipend Projects have combined and now have a single application process for both private and public-funded child development programs, and family child care homes. This stipend project encourages early learning professionals to obtain higher levels of education by awarding monetary stipends to selected participants who meet specific eligibility criteria and complete approved college units that apply towards the Child Development Permit and/or a Bachelors degree in Early Childhood Development. For more information visit [www.childcareplanningcouncil.org](http://www.childcareplanningcouncil.org) or call VCOE, at (805) 437-1375.

- **Child Development Resources (CDR)**
  [www.cdrv.org](http://www.cdrv.org)
  CDR offers reimbursements to licensed child care center staff and family child care providers for EMSA approved CPR/health and safety training. For more information call (805) 485-7878, Ext. 512.

CHILD CARE RELATED WEBSITES
**Bureau of Labor Statistics**
[www.bls.gov](http://www.bls.gov)
The principal fact-finding agency for the Federal Government in the broad field of labor economics and statistics.

**California Association for the Education of Young Children**
[www.caeyc.org](http://www.caeyc.org)
A professional organization that offers a number of valuable services and excellent opportunities for early childhood educators to get together and exchange ideas.

**California First 5 Commission**
[www.ccfc.ca.gov/pdf/commission](http://www.ccfc.ca.gov/pdf/commission)
An organization designed to provide all children prenatal to five years of age with a comprehensive, integrated system of early childhood development services. Through the integration of health care, quality child care, parent education and effective intervention programs for families at risk, children and their parents and caregivers are provided with the tools necessary to foster secure, healthy and loving attachments.
Center for the Child Care Workforce  
www.ccw.org  
A research organization whose mission is to improve the quality of early care and education for children by promoting policy, research and organizing that ensure the early care and education workforce is well educated, receives better compensation and a voice in their workplace.

Child Care Bureau  
www.acf.dhhs.gov/programs/ccb  
The Child Care Bureau, Office of Family Assistance, supports low-income working families through child care financial assistance and promotes children's learning by improving the quality of early care and education and afterschool programs.

Child Care Law Center  
www.childcarelaw.org  
A free legal service program for family child care homes, child care centers, parents and R&R agencies. Services include updated information on public policy and legislation on child care issues. They have information and publications on contracts with parents, tenant/landlord relationships, and The Americans with Disabilities Act, among many others.

Child Development Policy Institute  
www.cdpi.org  
A nonprofit, non-partisan agency concerned with child care and development issues. CDPI has one of the few paid lobbyists for the child care field.

Children's Defense Fund  
www.childrensdefense.org  
The Children's Defense Fund’s Leave No Child Behind® mission is to ensure every child a Healthy Start, a Head Start, a Fair Start, a Safe Start, and a Moral Start in life and successful passage to adulthood with the help of caring families and communities.

Child Welfare Information Gateway  
www.childwelfare.gov  

The Finance Project  
www.financeproject.org  
A specialized non-profit research, consulting, technical assistance and training firm for public and private sector leaders nationwide. They help leaders make smart investment decisions, develop sound financing strategies, and build solid partnerships that benefit children, families and communities.
National Association for the Education of Young Children  
www.naeyc.org  
NAEYC’s mission is to serve and act on behalf of the needs, rights and well-being of all young children with primary focus on the provision of educational and developmental services and resources.

National Black Child Development Institute  
www.nbcdi.org  
The National Black Child Development Institute (NBCDI), a nonprofit organization, has provided and supported programs, workshops, and resources for African American children, their parents and communities. Through hands-on service and community-outreach programs, NBCDI initiates positive change for the health, welfare, and educational needs of all African American children.

National Center for Children in Poverty  
www.nccp.org  
The National Center for Children in Poverty identifies and promotes strategies that prevent child poverty and improve the lives of low income children and families.

National Head Start Association  
www.nhsa.org  
A private not-for-profit membership organization dedicated to meeting the needs of Head Start children and their families by advocating for policies that strengthen services to Head Start children and their families; by providing extensive training and professional development to Head Start staff; and by developing and disseminating research, information, and resources that enrich Head Start program delivery.

Zero to Three  
www.zerotothree.org  
A national, nonprofit, multidisciplinary organization that advances their mission to support the healthy development and well-being of infants, toddlers and their families by informing, educating and supporting adults who influence the lives of infants and toddlers.

CHILD CARE FOOD PROGRAMS

This program provides reimbursements for food and food preparation costs. Child care centers and family child care homes that care for a majority of subsidized children are eligible for the Food Program.

• California Department of Education: Nutrition Services Division  
  14 30 N Street, Suite 1500  
  Sacramento, CA 95814  
  (916) 445-0850  

• Contact CDR for food programs in Ventura County  
  (805) 485-7878, Ext. 512

EQUIPMENT

This state agency allows the sale of surplus office, kitchen and children’s equipment to the public. State merchandise is available for sale Monday through Friday from 9:00 AM to 4:00 PM.

• State Department of General Services: Surplus Property Warehouse  
  1700 National Drive  
  Sacramento, CA 95834  
  (916) 928-4630
HUMAN RESOURCES INFORMATION

• **Associations for the Education of Young Children (AEYC)**
  National AEYC (800) 424-2460
  California AEYC (916)486-7750
  Ventura County AEYC  www.vcaeyc@sbcglobal.net

• **California School-Age Consortium**
  (415) 957-9775
  www.calsac.org

  The California School-age Consortium (CSAC) promotes high quality school-age care through training, support, advocacy and networking. Membership includes professionals from public and private and after-school programs.

• **Infant/Toddler Consortium**
  5236 Claremont Avenue
  Oakland, CA 94618
  (510) 658-9189
  www.infanttoddlerconsortium.org

  The Infant Toddler Consortium is a statewide grassroots organization working to support and promote quality care for infants and toddlers statewide through multilingual caregiver training, public education and advocacy. The Consortium provides specialized training opportunities for infant and toddler caregivers in multiple languages, forums for encouraging the professional development of caregivers, and platforms to educate the public and advocate for young children and their families.

• **Professional Association of Childhood Educators (PACE)**
  Administrative Offices (800) 924-2460
  114 Sansome Street, Suite 300
  San Francisco, CA 94104
  www.pacenet.org

  Pace is a nonprofit, tax exempt organization established in 1995 to advance the professionalism of child care providers. It is a statewide organization which serves all categories of licensed care regarding legislative issues, and offers networking opportunities for providers.

CHILD AND FAMILY ADVOCACY

• **Parent Voices**
  9961 Horn Road
  Sacramento, CA 95827
  (916) 369- 3387
  www.parentvoices.org

  Parent Voices is a parent-led grassroots organization fighting to make quality child care affordable and accessible to all families.
CHILD AND FAMILY ADVOCACY continued…

• **Child Care Advocate, State of California**
  Northern Region (916) 229-4500
  National website: [www.childcareadvocate.org](http://www.childcareadvocate.org)
  Assists in disputes, helps arbitrate licensing questions and provides information to child care providers.

• **Children’s Defense Fund (CDF), National Headquarters**
  25 E Street, NW
  Washington D.C. 20001
  (202) 628-8787
  State Office:
  101 Broadway, Second Floor
  Oakland, CA 94607
  (510) 663-3224
  [www.childrensdefense.org](http://www.childrensdefense.org)
  The goal is to educate the nation about the needs of children and encourage preventive investment in children. CDF gathers data and disseminates information on key issues affecting children as well as provides information, technical assistance and support to a network of state and local leaders.

• **Children Now**
  1 212 Broadway, 5th Floor
  Oakland, CA 94612
  (510) 763-2444
  [www.childrennow.org](http://www.childrennow.org)
  This is a nonpartisan, independent voice for children working to translate the nation’s commitment to children and families into action.

• **National Child Care Information Center**
  243 Church Street, NW Second Floor
  Vienna, VA 22180
  (800) 616-2242
  [www.nccic.org](http://www.nccic.org)
  This website lists Early Childhood Workforce Resource links.

NEWSLETTERS

Subscription rates vary. Some subscriptions are free. Call for rates and membership information.

• **CDF Reports**
  Published by Children’s Defense Fund
  (202) 628-8787
  [www.childrensdefense.org](http://www.childrensdefense.org)

• **Cal Sac Connection**
  Published by the California School-Age Consortium
  (415) 957-9775
  [www.calsac.org](http://www.calsac.org)
NEWSLETTERS continued…

• **California Child Care Health Program**  
  Published by University of California at San Francisco (UCSF)  
  (800) 333-3212, (510) 204-0930  
  [www.ucsfchildcarehealth.org](http://www.ucsfchildcarehealth.org)

• **Action Alliance For Children**  
  Children's Advocate News Magazine. A bimonthly news magazine that covers public policy issues affecting children and families in California.  
  (510) 444-7136  
  [www.4children.org](http://www.4children.org)

• **High/Scope Foundation**  
  (734) 485-2000  
  E-mail: [info@highscope.org](mailto:info@highscope.org)  
  [www.highscope.org](http://www.highscope.org)

• **Horizons**  
  Published by California SIDS Program  
  (800) 369-SIDS (7437)  
  [www.californiasids.com](http://www.californiasids.com)

• **Legal Update**  
  Published by the Child Care Law Center  
  (415) 394-7144  
  E-mail: [info@childcarelaw.org](mailto:info@childcarelaw.org)  
  [www.childcarelaw.org](http://www.childcarelaw.org)

• **Networker**  
  Published by WarmLine Family for families with special needs children and loved ones. Mostly related to children ages 0-3.  
  Resource Center (916) 922-9276  
  E-mail: [warmline@warmlinefrc.org](mailto:warmline@warmlinefrc.org)  
  [www.warmlinefrc.org](http://www.warmlinefrc.org)

• **On The Capitol Doorstep**  
  Updates on legislation and public policy  
  (916) 442-5431  
  E-mail: [otcd@otcdkids.com](mailto:otcd@otcdkids.com)  
  [www.otcdkids.com](http://www.otcdkids.com)

• **School-Age Notes**  
  A national resource for caregivers of school-age children.  
  (800) 410-8780 or (615) 279-0700  
  [www.afterschoolcatalog.com](http://www.afterschoolcatalog.com)
MAGAZINES

Subscription rates vary. Some subscriptions are free. Call for rates and membership information.

• Child Care Information Exchange
   The Director’s Magazine
   (800) 221-2864
   www.ccie.com

• Young Children
   Published by the National Association for the Education for Young Children
   (800) 424-2460
   www.naeyc.org

BOOKS ON ADMINISTRATION

Child Development Resources, Resource & Toy Lending Library has a Professional Development Section. We have a large selection of books and videos to choose from, or you may access the Child Care Planning Council of Ventura County’s website at www.childcareplanningcouncil.org and enter under Directors to see a complete list of materials including books and videos of what is available. For more information on membership in the CDR’s Resource & Toy Lending Library call (805) 485-7878, Ext. 565.
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<tr>
<th>Company</th>
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<tr>
<td>A+ The Report Card</td>
<td><a href="http://www.reportcard.net">www.reportcard.net</a></td>
<td>(800) 804-0021</td>
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<tr>
<td>ABC School Supply, Inc.</td>
<td><a href="http://www.abcschoolsupply.com">www.abcschoolsupply.com</a></td>
<td>(800) 669-4222</td>
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<tr>
<td>The Brain Store</td>
<td><a href="http://www.thebrainstore.com">www.thebrainstore.com</a></td>
<td>(800) 325-4769</td>
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<tr>
<td>Childcraft</td>
<td><a href="http://www.childcraft.com">www.childcraft.com</a></td>
<td>(800) 631-5652</td>
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<td>Childswork/Childsplay</td>
<td><a href="http://www.guidancechannel.com">www.guidancechannel.com</a></td>
<td>(800) 962-1141</td>
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<tr>
<td>Constructive Playthings</td>
<td><a href="http://www.constplay.com">www.constplay.com</a></td>
<td>(800) 448-4115</td>
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<td>Creative Communications</td>
<td><a href="http://www.creativecommunications.com">www.creativecommunications.com</a></td>
<td>(800) 325-9414</td>
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<td>Educators Outlet</td>
<td><a href="http://www.educatorsoutlet.com">www.educatorsoutlet.com</a></td>
<td>(800) 315-2212</td>
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<tr>
<td>GW School Supply</td>
<td><a href="http://www.gwschool.com">www.gwschool.com</a></td>
<td>(800) 234-1065</td>
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<td>Gryphon House</td>
<td><a href="http://www.ghbooks.com">www.ghbooks.com</a></td>
<td>(800) 638-0928</td>
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<td>Kaplan</td>
<td><a href="http://www.kaplanclo">www.kaplanclo</a></td>
<td>(800) 334-2014</td>
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<td>Lakeshore Learning</td>
<td><a href="http://www.lakeshorelearning.com">www.lakeshorelearning.com</a></td>
<td>(800) 421-5354</td>
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<tr>
<td>Landscapes Structures, Inc.</td>
<td><a href="http://www.playlsi.com">www.playlsi.com</a></td>
<td>(888) 438-6574</td>
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<tr>
<td>Morrison School Supplies, Inc.</td>
<td><a href="http://www.morrisonsschoolsupplies.com">www.morrisonsschoolsupplies.com</a></td>
<td>(800) 950-4567</td>
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<tr>
<td>Multicultural Distributing Center</td>
<td></td>
<td>(800) 537-4357</td>
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<tr>
<td>National Association for the</td>
<td><a href="http://www.naeyc.org">www.naeyc.org</a></td>
<td>(800) 424-2460</td>
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<td>Education of Young Children</td>
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<tr>
<td>Play With A Purpose</td>
<td><a href="http://www.gophersport.com">www.gophersport.com</a></td>
<td>(800) 533-0446</td>
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<td>Redleaf Press</td>
<td><a href="http://www.readleafpress.org">www.readleafpress.org</a></td>
<td>(800) 423-8309</td>
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<td>School-Age Notes</td>
<td><a href="http://www.schoolagenotes.com">www.schoolagenotes.com</a></td>
<td>(615) 279-0700</td>
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<tr>
<td>Teaching Strategies</td>
<td><a href="http://www.TeachingStrategies.com">www.TeachingStrategies.com</a></td>
<td>(800) 637-3652</td>
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<tr>
<td>Turn The Page Press</td>
<td><a href="http://www.turnthepage.com">www.turnthepage.com</a></td>
<td>(800) 959-5549</td>
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GLOSSARY OF EARLY CARE AND EDUCATION TERMS

**Accreditation**: A process through which child care programs voluntarily meet specific standards to receive endorsement from a professional agency. Some organizations that offer accreditation for child care are:
- National Association for the Education of Young Children (NAEYC)
- National Accreditation Commission for Early Care and Education Programs (NAC)
- National After School Association (NAA)
- National Association of Family Child Care (NAFCC)

**Age Groupings**:
- Infant - a child from birth to 12 months in age
- Toddler - a child from 13 to 36 months in age
- Preschooler - a child between the ages of 3 and 5
- School Aged - Care for a child in first grade, or the time he/she enters school, through 15 years of age. Programs for school-age children occur after the school day ends.
- Mixed ages - placing children who are at least one year apart in age into the same child care group.

**Alternative Payment (AP) program**: A program run by a local government agency or nonprofit organization that has contracted with the CDE to provide payments to a child care provider selected by an eligible parent (Education Code, Section 8208).

**CalWORKs**: California Work Opportunity and Responsibility to Kids, a program that replaced California’s Aid to Families with Dependent Children (AFDC) program. CalWORKs, established by California statute in 1997, is California’s TANF program. It provides cash assistance and work support services including child care to low income families with children.

**Capacity**: The total number of children that may be in care at one time in a child care program.

**Child Care**: General term encompassing all types of care for children ages zero to 13.

**CDE**: California Department of Education, sometimes referred to as the State Department of Education. Serves as the administrative agency for all state child care findings and CalWORKs child Care Phases 2 and 3.

**Centralized Eligibility List (CEL)**: A list of families who are eligible for subsidized child care programs in Ventura County. This list is made available to multiple subsidized child care programs who will contact a family when they have subsidized child care spaces available. The list is maintained by Child Development Resources.

**Child Care and Development Programs**: Programs that offer a full range of services for children from infancy through age 12, for any part of a day, by a public or private agency, in centers and family child care homes (Education Code, Section 8208).

**Child Care Center**: Any child care facility of any capacity, other than a family child care home, in which less than 24-hour per day non-medical care and supervision are provided to children in a group setting (CCR, Title 22, Section 101152).

**Child Care License**: A written authorization from the DSS or a county to operate a child care center or family child care home and to provide care and supervision (CCR, Title 22, Section 10152).

**Community Care Licensing (CCL)**: State Department of Social Services (DSS) division that licenses and monitors child care facilities. The local office is the Central Coast Regional Office at 360 Hope Avenue, Suite C-105, Santa Barbara, CA 93105. Phone number is (805) 682-7647.

**DSS**: California Department of Social Services. Serves as the administrative agency for CalWORKs Stage 1 child care funding.

**Early Care and Education**: Encompasses child care and development systems for children ages zero to five.
**Comprehensive Approaches to Raising Educational Standards (CARES):** The Comprehensive Approaches to Raising Education Standards (CARES) program provides stipends to child care providers to continue their education and stay up to date on best practices in caring for children. The focus is on professional development and retention.

**CDD:** Child Development Division (of CDE)

**Family Child Care:** Care for children in the child care provider’s home, licensed for eight or fourteen children by the County Department of Health and Human Services.

**Head Start:** A federal program for low-income families that serves primarily three and four year olds part day and part year.

**License-exempt child care provider / FFN – Family, Friend and Neighbor:** A person 18 years of age or older who provides child care to a minor and is not required to hold a child care license (Health and Safety Code Section 1596.792).

**Licensed Child Care:** Child care programs operated in homes or in facilities that fall within the regulatory system of a state or community and comply with those regulations. Many states have different levels of regulatory requirements and use different terms to refer to these levels (e.g., licensing, certification, registration).

**On-site Child Care:** Child care programs that occur in facilities where parents are on the premises. For example, a child care center at the parents’ place of employment.

**Pre-Kindergarten (pre-k):** Programs designed for children who are ages three-five with early education experiences to prepare them for school. Programs are also referred to as preschool and/or nursery school programs.

**ECE:** Early Childhood Education, a course of collegiate study with a focus on early childhood development & education for children ages zero to eight.

**Eligible Children:** Children who are currently eligible for state subsidized child care and development services (Education Code, Section 8263).

**Resource and Referral (R&R):** A program run by a public or private agency to provide parents with information and assistance in locating child care (Education Code, Section 8208). The Ventura County R&R agency is CDR.

**Staff/child Ratio (adult child ratio):** The number of qualified caregivers caring for a specified number of children in a child care program. Required ratios vary depending on the ages and abilities of the children in care and square footage (for centers).

**State Median Income (SMI):** Determined by the US Department of Commerce, Bureau of the Census and the California Department of Finance’s Demographic Research Unit, the SMI is used as part of the formula to determine a family’s qualification for subsidized child care. To qualify, a family of four must not exceed 75% of the SMI.

**Standard Reimbursement Rate (SRR):** The per-child maximum payment rate established by the CDE that is used to calculate the amount of a contract earned by subsidized child care centers for service to one preschool-age child. The SRR is adjusted by several factors to account for increased costs to serve infants, toddlers, and children with special needs (Education Code, Section 8265.5).

**State Preschool Program:** A part-day educational program for low income or otherwise disadvantaged pre-kindergarten-age children (Education Code, Section 8208).

**Subsidized Child Care:** A child care service that is partially funded by public or charitable funds to decrease the cost to parents.
GLOSSARY OF EARLY CARE AND EDUCATION TERMS

- **Vouchers**: Documents used in subsidized assistance to families using center-based, family child care or legal/unregulated care. States often have different definitions regarding the exact nature of vouchers, and sometimes refer to them as certificates and/or Child Care Attendance Sheets and sometimes identified as a subsidized space by the Department of Human Services for TANF clients.

- **Professional Development**: In the child care field, the term refers to opportunities for child care providers to receive ongoing training to increase their preparation and skill to care for children. These include mentoring programs, workshops, credentialing programs, in-service training, and degree programs.

- **Quality Child Care**: These programs or providers offer engaging, appropriate activities in settings that facilitate healthy growth and development, and prepare children for or promote their success in school.

- **TANF**: Temporary Assistance to Needy Families, which replaced the federal Aid to Families with Dependent Children (AFDC) program in 1996, is a federal funding stream that provides block grants of aid to enable states to provide time-limited cash assistance and work support services to low income families with children. A portion of TANF funding may be used for child care services to low income families.

- **Regional Market Rate Ceiling (RMR)**: Measures the child care rates charged by the provider and paid by the consumers in a specific geographic location. The rate that is used to calculate the reimbursement to providers who serve children who have Alternative Payment (AP) vouchers.

- **Preschool Programs**: Programs that provide care for children ages three-five. Normally they operate for three to four hours per day, and from two to five days a week.
GLOSSARY OF LOAN FINANCING TERMS

- **Amortization**: The period of time on which the repayment of loan principal and interest is based. Sometimes loans may have different amortization schedules and terms. There are three basic ways to repay a loan: (a) in equal installments, each containing a blend of principal and interest; (b) in varying but regular payments which result from paying off principal plus interest on the amount actually borrowed; and (c) in very irregular principal payments often incorporating a larger final payment (see Balloon Payment).

- **Balloon Payment**: The final payment of a loan that has a longer amortization period than term. For example, if a monthly payment is based on a period of 10 years, but the actual term is 5 years, a large payment (roughly half of the loan amount) is due with the final payment at the end of 5 years.

- **Bridge Loan**: Short-term loan made in anticipation of long-term funding or financing.

- **Building Reserve**: A capital improvement reserve fund. Money set aside to pay for facilities upkeep: where the amounts can be large, the ultimate need a certainty, but where the exact timing is uncertain. These are often big-ticket items, like replacing the roof, which are difficult to accommodate in a single year’s budget.

- **Collateral**: The property a borrower pledges to a lender to secure repayment of the loan. Collateral could include: a lien on your house, equipment from your business, or a bank account. If the borrower defaults, the lender has the legal right to seize the collateral and sell it to pay off the loan.

- **Contingency Costs**: A portion of the construction costs set aside to cover unexpected “hard” costs.

- **Debt**: Money, goods or services that one party is obligated to pay another in accordance with an expressed or implied agreement.

- **Debt Service Coverage or Debt Coverage Ratio (DSC/DCR)**: Net Income (after all expenses excluding debt service) = 1.10 : 1.00

- **Default**: Failure to pay a debt or meet an obligation.

- **Equity**: Represents the difference between an asset’s market value and the amount of debt or other liabilities. In terms of child care centers, equity that is provided through internal assets, savings, grants, individual donors, collaborative resources and other sources can be used to assist in funding some of the facilities’ development costs. It is best to use equity funding for the planning and predevelopment phases of developing child care facilities, while debt (loan financing) is more fitting for the real estate acquisition and construction costs incurred during the development stage.

- **Fees**: Charges by a lender for making the loan. Fees can include a range of costs.

- **Forgivable Loan**: A loan made with the understanding that if the borrower meets certain requirements, repayment of the loan will not be required.

- **Guarantee**: A promise by one party to pay a debt or perform an obligation contracted by another if the original party fails to pay or perform according to a contract. Loan guarantee, or loan insurance programs are designed to make certain loans less risky for lenders, such as loans for community economic development projects and for small businesses like child care.

- **Hard Costs**: The direct costs to construct a building or structure, otherwise known as “bricks and mortar” costs, including acquisition of property, construction, equipment, etc.

- **Hidden Costs**: Less visible costs associated with the facilities development process, such as staff and board time.

- **Interest**: The cost of using loaned money, usually expressed as an annual percentage that a lender charges a borrower for the use of the principal over time.
GLOSSARY OF LOAN FINANCING TERMS

■ **Interest Rate**: The amount a lender will charge for the use of their funds. Interest rates vary greatly from loan to loan and are frequently tied to industry measures such as Prime Rate. For example, if Prime Rate is 4.75%, then a "Prime Plus Two Percent" rate would mean a loan with a 6.75% interest rate.

■ **Leasehold Improvements**: Renovations to leased space to suit the renter’s needs. These may be paid for either by the landlord or the tenant.

■ **Lien**: A claim a lender may place on property in return for making a loan. If a borrower is unable to make loan payments as agreed, it gives the lender the right to try and collect repayment of the loan through selling the borrower’s property. If the lien is placed on real property such as a house, this lien is often referred to a “Mortgage” or a “Trust Deed.”

■ **Line of Credit**: A set amount of money available for the Borrower to borrow as needed. The borrowed amounts are then paid back in installments determined by the lender. A line of credit is distinct from a loan because after the money is paid back a borrower can access it and use it again, which makes it similar to a credit card.

■ **Loan**: Transaction wherein a lender allows a borrower the use of a sum of money for a specified period of time at a specified rate of interest.

■ **Loan Amount**: The amount of a loan is determined by how much the borrower needs to complete the project and the lender’s assessment of the borrower’s ability to repay. Some lenders may have minimum and maximum loan amounts.

■ **Loan-to-Value Ratio**: The ratio of money a lender is willing to loan relative to the appraised value of the property or other security.

■ **Mortgage**: Security instrument by which the borrower (mortgagor) gives the lender (mortgagee) a lien on property as security for the repayment of a loan.

■ **Operating Reserves**: Funds set aside annually to be used to offset possible operating losses due to unexpectedly low revenues or unusually high expenses.

■ **Points**: An up-front fee a lender may charge for a loan, expressed as a percentage of the loan amount. "One point" equals one percentage of the loan amount. Thus, one point on a $10,000 loan is $100 ($10,000 X .01).

■ **Prime Rate**: The rate, as announced from time to time by commercial banks, as the prime rate.

■ **Principal**: The original amount of money borrowed, and the amount that the Borrower must pay back, not including interest.

■ **Soft Costs**: Expenses, other than hard costs, incurred in developing a real estate project, including legal and lending fees, architectural and design fees, permits, etc.

■ **Term**: The agreed upon period of time for which a loan is made. A loan provided for 10 years has a 10 year term.
GLOSSARY OF PLANNING AND LAND USE TERMS

- **Accessory Use**: An activity or structure that is incidental to the main use of a site.

- **Building Envelope**: The space remaining on a site for structures after all building setback, height limit, and bulk requirements have been met.

- **Capital Improvement Program**: A timetable for the installation of permanent public structures, facilities, roads, and other improvements based upon budget projections.

- **CEQA**: The California Environmental Quality Act (see Public Resources Code section 21000). CEQA requires that private and public projects’ potential adverse effects upon the environment be reviewed by decision-makers.

- **Charter City**: A city which has been incorporated under its own charter rather than under the general laws of the state. Charter cities have broader powers than do general law cities.

- **Cluster Development**: Development which is clustered in a portion of a site, leaving the remainder in open-space. The amount of development allowed equals the amount that would have otherwise been allowed on the entire site.

- **Community Plan**: A portion of the local general plan that focuses on a particular area or community within the city or county. Community plans supplement the contents of the general plan.

- **Conditional Use Permit (CUP)**: A permit authorizing a use not routinely allowed on a particular site, subject to a public hearing. If approval is granted, the developer must meet certain conditions to harmonize the project with its surroundings.

- **Dedication**: A grant of private land to a public agency for public use. Dedications are often used to obtain roads and parkland needed to serve a project.

- **Density Bonus**: An increase in the allowable number of residences granted by the city or county in return for the project’s providing low-or moderate-income housing.

- **Density Averaging (or Transfer)**: The density of development on a portion of a site is allowed to exceed usual limits provided that the overall density of the site does not do so. Density increases in one area are offset by a corresponding decrease in allowable density in another part of the site.

- **Design Review Committee**: A group appointed by the city council to consider the design and aesthetics of development within all or a portion of the community.

- **Development Agreement**: A binding contract between a developer and a city or county establishing the conditions under which a particular development may occur. The local government “freezes” the regulations applicable to the site for an agreed upon period of time.

- **Development Fees**: Fees charged as a precondition to construction or development approval. The most common are: (1) impact fees (such as parkland acquisition fees, school facilities fees, or street construction fees) related to funding public improvements necessitated in part or in whole by the development; (2) connection fees (such as water fees) to cover the cost of installing public services to the development; (3) permit fees (such as building permits or grading permits) for the administrative costs of processing development plans; and, (4) application fees (rezoning, variance, etc.) for the administrative costs of reviewing and hearing development proposals.

- **Downzone**: A change of zoning to a more restrictive zone (for example, from multi-family residential to single-family residential).

- **EIR**: Environmental Impact Report. A detailed review of a proposed project, its potential adverse impacts upon the environment, measures that may avoid or reduce those impacts, and alternatives to the project.

- **Easement**: The right to use property owned by another for a specific purpose. Power line easements are a common example.

- **Eminent Domain**: The right of a government to appropriate private property for public use, usually with compensation to the owner.
GLOSSARY OF PLANNING AND LAND USE TERMS

- **Final Map Subdivision (also, tract map or major subdivision):** Land divisions creating 5 or more lots. They are generally subject to stricter standards than parcel maps. Requirements may include road improvements, the construction of drainage and sewer facilities, park land dedications, and more.

- **Floor Area Ratio (FAR):** A measure of development intensity. FAR is the ratio of the floor area of a building to the area of its site. For instance, both a two-story building that covers an entire lot and a four-story building that covers ½ of a lot have FARs of two.

- **General Plan:** A compendium of city or county policies regarding its long-term development, in the form of maps and accompanying text. The General Plan is a legal document required of each local agency by the State of California. The General Plan may also be called a “City Plan,” “Comprehensive Plan,” or “Master Plan.”

- **Growth Management:** The use by a community of a wide range of techniques in combination to determine the amount, type, and rate of development desired by the community and to channel that growth into designated areas.

- **Impact Fees:** See Development Fees.

- **Infrastructure:** A general term for public and quasi-public utilities and facilities such as roads, bridges, sewer plants, water lines, power lines, fire stations, etc.

- **Initial Study:** An analysis of a project’s potential environmental effects and their relative significance. An initial study is preliminary to deciding whether to prepare a negative declaration or an EIR.

- **Inverse Condemnation:** The illegal removal of property value through excessive government regulation. Legal advice should be sought before proceeding in cases of potential inverse condemnation.

- **LAFCO:** The Cortese/Knox Act (see Government Code section 56000) establishes a Local Agency Formation Commission in each county. A LAFCO is made up of elected officials from the county, cities, and, in some cases, special districts. It administers the state law governing city incorporation and annexation proposals.

- **Mitigation Measure:** The California Environmental Quality Act requires that when an environmental impact or potential impact will occur, measures must be proposed that will eliminate, avoid, rectify, compensate for or reduce that effect.

- **Moratorium:** A halt to new development or the issuance of permits. Moratoria are often imposed while a new general plan or zoning ordinance is written or when sewer or water facilities are inadequate to serve additional development. (See Government Code section 65858)

- **Negative Declaration:** A negative declaration is written when a project is subject to CEQA, but will not have a significant effect upon the environment. The negative declaration describes why the project will not have a significant effect and may propose measures that avoid all possible effects.

- **Nonconforming Use:** A land use which does not meet current zoning requirements.

- **Overlay Zone:** A zone which is superimposed upon other zoning. Overlay zones are used in areas which need special protection (as in a historic preservation district) or have special problems (such as steep slopes or flooding). Development of land subject to an overlay must comply with the regulations of both zones.

- **Parcel Map:** A minor subdivision resulting in fewer than five lots.

- **Planned Unit Development (PUD):** Land use zoning which allows the adoption of a set of development standards that are specific to a particular project. PUD zones usually do not contain detailed development standards; those are established during the process of considering proposals and adopted by ordinance upon project approval.

- **Referendum:** A voter challenge to legislative action taken by a city council or county board of supervisors. If enough voters’ signatures are filed before the legislative action becomes final, the council or board must either rescind its decision or call an election on the issue. The California Constitution guarantees the public’s power of referendum.

- **School Impact Fees:** Fees imposed on new developments to offset their impacts on area schools.
GLOSSARY OF PLANNING AND LAND USE TERMS

- **Setback:** The minimum distance required by zoning to be maintained between two structures or between a structure and a property line.

- **Specific Plan:** A plan addressing land use distribution, open space availability, infrastructure, and infrastructure financing for a portion of the community. Specific plans put the provisions of the local general plan into action (see Government Code section 65450).

- **Sphere of Influence:** A plan for the “probable physical boundary and service area of a local agency” as approved by the LAFCO. It identifies the area available to a city for future annexation. However, unless another arrangement has been made, the city has no actual authority over land outside its city limits.

- **Spot Zoning:** The zoning of an isolated parcel in a manner which is inconsistent or incompatible with surrounding zoning or land uses, particularly if done to favor a particular landowner. A conditional use permit is not a spot zone.

- **Tentative Map:** The map or drawing illustrating a subdivision proposal. The city or county will conditionally approve or deny the proposed sub-division based upon the design depicted on the tentative map.

- **Transportation Systems Management (TSM):** A program coordinating many forms of transportation (car, bus, carpool, rapid transit, bicycle, etc.) in order to distribute the traffic impacts of new development. Instead of emphasizing road expansion or construction, TSM examines methods of increasing road efficiency.

- **Variance:** A limited waiver from the requirements of the zoning ordinance. Variance requests are subject to public hearing and may only be granted under special circumstances.

- **Zoning:** Local codes regulating the use and development of property. The zoning ordinance divides the city or county into land use districts or “zones” illustrated on zoning maps, and specifies the allowable uses within each such zone. It establishes development standards such as minimum lot size, maximum structure height, building setbacks, and yard size.

- **Strip Development:** Commercial and high density residential development located adjacent to major streets. This type of development is characterized by its shallow depth, street oriented layout, lack of unified design theme, and numerous points of street access. It impedes smooth traffic flow.
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