

BUSINESS GUIDE

For Family Child Care Homes



COLORADO
Office of Early Childhood
Department of Human Services

Business Guide for Family Child Care Homes

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Introduction

Thank you for taking the time to learn how to strengthen your business practices! Having the right resources is key to running a successful small business. Whether you currently run a family child care home, or are just starting a new program, this Child Care Business Guide will give you the information and resources you need to succeed. This guide will focus on information that is most relevant to a family child care home business. For information about running a child care center, see the [Business Guide for Child Care Centers](#).

The Office of Early Childhood knows that running a small business, especially a child care business, is hard. Most child care providers entered this profession because of their love for working with children, not their love for accounting. Still, strong business skills are necessary to keep your business open so you can continue doing the work you love.

Because the early care and education you provide is so important to the children and families you serve, your community, and our state, we wanted to make the business side of your work easier. We hope this guide will be a useful tool to do just that. Here's what you can expect from the guide:

- Easy to navigate table of contents: We know you are short on time. We want you to be able to jump to the exact information you need. You can use the table of contents to navigate the document, or press Ctrl + F to search for a specific term in the guide.
- A number of business-related topics: Since this guide is designed for new and existing providers, it includes topics to help establish, sustain or expand a child care business.
- High-level content: For each topic, we include key points you should know or consider as a small business owner. We'll also provide links to more information and resources in case you are interested in diving deeper into a topic covered here.
- Regular content updates: This guide will be a "living document." It will be updated at least annually with new information and resources as they become available.

Before we begin, let's review some vocabulary you'll encounter in the guide. Most providers know the difference between these terms. However, we wanted to provide basic definitions for the following words so they have the same meaning for everyone:

- Child(ren) = the students you serve in your program
- Facility = physical structure (building or home) where early care and education takes place
- Program = a licensed family child care home or licensed child care center
- Provider = operator of a licensed family child care home or licensed child care center
- Staff = teachers or assistants in a licensed child care center or licensed family child care home

If you have a suggestion for a topic area we haven't covered or a resource we didn't include, please submit your suggestions to the [Google Form here](#). We welcome all questions and feedback.

Want to stay current on the most up-to-date version of the Business Guide? Join our [email list](#)!

Child Care Licensing and Quality Ratings

If you are just starting your child care business, or if you are considering changing your license type, it is important to know all your options so you can determine which license type is right for you. The [Colorado Department of Human Services, Office of Early Childhood](#) issues child care licenses and determines the requirements for each license type. The license type you choose will impact the ages of children that you can serve, how many children you can serve, and how many staff are required to supervise the children. These limitations are necessary to ensure the health, safety, and well-being of the children in care.

Child care businesses must figure out how to earn enough money given these rules. You should plan to meet with a Child Care Licensing Specialist to discuss options for your child care business before you apply for a child care license. Child Care Licensing Specialists can help you understand how to design your space to meet child care licensing requirements. You can register for a [free one hour orientation](#) to learn more here. It is recommended that you apply for a child care license 60-90 days before you intend to open your child care program.

Below is a list of the license types and enrollment capacity rules for licensed family child care homes. Ensure you check the OEC website for the latest [child care licensing rules](#). If you would like direct OEC email updates on child care licensing changes, you can [sign up](#) here. If you are interested in becoming licensed or changing your license type, follow the links provided in the last bullet of each section:

NOTE: STATEWIDE WAIVER: Two Children Under 18 Months: Starting December 15, 2021, the Office of Early Childhood (OEC) will be providing a statewide waiver for licensed family child care home providers as an emergency relief effort to support families struggling to find infant and toddler care throughout the state. Licensed providers will not be required to submit any additional paperwork to utilize this option. The family child care home waiver reduces the current age requirement that allows a licensed provider to care for 2 children under 2 years of age to now care for 2 children under the age of 18 months. Ready more about how it impacts each family child care license type [here](#).

- [Family Child Care Home](#)

- **Regular Family Child Care Home:** One provider serves up to six children, of which only two can be under 2 years old. An additional two school-aged children may be served during non-school hours for a maximum group size of eight.
- **Three Under 2 Family Child Care Home:** One provider serves up to six children, of which only three can be under 2 years old. However, no more than two children can be under 1 year old, and care of additional school-aged children is not authorized.
- **Infant/Toddler Family Child Care Home:**
 - One provider serves up to four children under 3 years old, of which only two can be under 1 year old.
 - Two providers serve up to eight children under 3 years old, of which only four can be under 1 year old.
- **Large Family Child Care Home:**
 - One provider can serve up to eight children, of which only two can be under 2 years old.
 - Two providers can serve up to 12 children, of which only two can be under 2 years old.
- [Experienced Family Child Care Provider:](#) Varies, but largest capacity is for nine children. Providers must be licensed for six years before they can apply.
- To apply to be a family child care home or change license type, review this [training requirement document](#) and then use [this guide](#) to apply.
- **NOTE:** In Colorado, there are limited instances in which a program (both family child care homes and child care centers) can operate without a child care license, called legal exemption or license-exempt. Please read [this information](#) on what types of programs may qualify.

Building Requirements and Child Care Licensing Contact Information

The [Building Requirements Resource](#) covers the facility requirements for family child care homes (see page 4).

Prior to operating your family child care home, you should review these resources that explain what needs to be in place once you do start operating. Being familiar with these requirements early will ensure you set up a successful program. They will also help you prepare for child care licensing inspections once you become licensed:

- [Family Child Care Home Inspection Requirements](#)
- [Daily Playground Safety Checklist \(Sample\)](#)
- [Monthly Outdoor Safety Checklist \(Sample\)](#)

All regulations (including printer-friendly versions) for family child care homes can be found on the [Office of Early Childhood website](#). For child care licensing questions, contact cdhs_oec_communications@state.co.us or call 303-866-5948 or toll free at 1-800-799-5876.

There is now an [Office of Early Childhood Provider Hub](#) where you can manage your child care licensing profile for the Colorado Shines parent search function, Quality Rating and Improvement System, Attendance Tracking System for the Colorado Child Care Assistance Program, and certain state grants in one place. You will learn more about these programs below.

Colorado Shines - Quality Rating and Improvement System

A key way to ensure you have full enrollment in your child care business is marketing the quality of your program to families. Many states have implemented a Quality Rating and Improvement System (QRIS) to help define quality for licensed child care programs. Colorado Shines is the official name of Colorado's QRIS. Colorado Shines rates the quality of Colorado's early learning programs, on a scale of one to five, based on how well the program:

- Supports children's health and safety
- Ensures staff are well-trained and effective
- Provides a supportive learning environment that teaches children new skills
- Helps parents become partners in their child's learning
- Demonstrates good leadership and business practices



Once your program becomes licensed (and automatically achieves Level One status), you can receive support from Colorado Shines Quality Improvement Coaches located at [Early Childhood Councils](#) to improve your quality rating.

Having strong business practices is one way to earn points. This includes having a business or strategic plan, having an operating budget, and more. Earning a higher Colorado Shines rating can signal to families that you are committed to offering a quality early learning experience for their children. It also opens up additional grant opportunities for you as a provider.

In addition to helping with marketing, this rating system also influences the reimbursement rates for Colorado's child care subsidy program, Colorado Child Care Assistance Program. We will talk about that more in the ["Financials" section](#).

Visit the [Colorado Shines website](#) to learn more about the rating process and how to engage. This [guide](#) is a helpful resource on the rating process. Family child care home information begins on page 13. The QRIS Framework will be updated in early 2022, so please check the website for more information. The Colorado Shines Help Desk can be reached at CDHS_coshines@state.co.us or 844-447-4441 Option 1.

Successful Business Planning

Part One - Address the Requirements to Open a Family Child Care Home

✓ Rental Agreements & Homeowners' Associations (HOAs)

If you are renting, you should check with your rental agreement and your landlord to see if you are allowed to operate a family child care home from your residence.

If you own your home, you should check your neighborhood covenants or Homeowners' Association (HOA) documents prior to applying.

Please note that Colorado law states that Homeowners' Associations are not allowed to prohibit operation of a licensed family child care home in the community.

The HOA is allowed to have regulations that apply to all residences around issues like noise or parking. As a family child care home provider, you should be aware of these regulations. However, the HOA must make reasonable accommodations to typical community regulations so that a family child care home can meet the child care licensing requirement of having a fence. Additionally, the HOA is allowed to require the family child care home to carry a reasonable amount of liability insurance (see the section on Business Insurance below). This law is not applicable if your home is in a community qualified as housing for older persons per federal law. Read more about the law [here](#).

✓ Zoning and Fire Code

All license types (except those based out of school buildings) are required to have zoning approval from their local building planning and zoning department (it may be called a Regional Building Department, Development Services, Building Inspections, Building Services, Community Planning and Development, Building and Land Use, etc.). They can provide more information about what is regulated in your area. Keep in mind that zoning approval can take time (sometimes up to six weeks or more), so it's best to contact your zoning department early in the process of becoming a licensed family child care home.

Fire codes are managed locally. Family child care homes may not need to complete a fire inspection. Please visit your local zoning and planning department for the most accurate information about how to meet fire codes for your child care business. Your Child Care Licensing Specialist can also help you find this information.

Please note that, effective October 2021, Colorado law states that local governments must treat family child care homes as residential property when it comes to local regulations like zoning, land use development, fire and life safety, sanitation, and building codes.

This means that no additional local regulatory requirements can be placed on family child care homes beyond what applies to any private home, with one exception. The exception is that a local government may, on a case-by-case basis, prohibit operation of two or more large family child care homes immediately next to one another. They may also regulate traffic or parking for those providers. You can read more about this law [here](#).

✓ Background Checks

You, as the family child care home provider, any staff working with you, and any residents of your home must complete the background check process prior to opening your family child care home. For the most up-to-date information on required background checks, visit the [Background Checks](#) page on the OEC website

New providers must complete the following:

- ***Colorado Bureau of Investigation/Federal Bureau of Investigation (CBI/FBI) fingerprint-based background check*** - NOTE: new providers must first complete all relevant Family Child Care Home Application documents and training and submit the child care licensing package and fee to the Division of Early Care and Learning, Colorado Department of Human Services before they complete the background checks. After these steps, they will be assigned a license number and sent an email with detailed instructions on how to complete their CBI/FBI background check.
 - Who must complete it?
 - every person applying for a family child care home license;
 - every adult over the age of 18 who lives in the home;
 - every person over the age of 16 that will take care of children in the family child care home; AND
 - any adult over the age of 18 that moves into the home (i.e. adult children moving back home, roommates, etc.), or any adult that comes into contact with children (substitutes, volunteers, etc.).
- ***Trails background checks*** - This is a check of the Colorado Department of Human Services' (CDHS) Trails database for confirmed reports of child abuse or neglect. This check is done when a typewritten request and fee is submitted to the Background Investigation Unit (BIU).
 - Who must complete it?
 - every person applying for a family child care home license; AND
 - every person over the age of 16 that will care for children in the family child care home; AND
 - everyone living in the family child care home, regardless of age (even children under the age of 18).
- ***Other state background checks*** - If the applicant has lived outside of Colorado in the **past five years**, they will be subject to more background checks associated with each state. This process can be started before receiving a license number from the state.
 - Who must complete it?
 - every person applying for a family child care home license who lived outside of Colorado in the previous five years; AND
 - every person over the age of 16 that will care for children in the family child care home who lived outside of Colorado in the previous five years; AND
 - everyone living in the family child care home over the age of 18 who lived outside of Colorado in the previous five years.

Existing family child care home providers must complete the FBI and Trails checks every five years.

If you employ a staff member, FBI and Trails background checks for them must be kept on file at all times and for a minimum of three years after employment has been terminated.



For family child care homes, if you hire a new staff member who previously worked for another program, be aware that they may have to submit new fingerprints if separated from employment for more than 180 days as the fingerprints are attached to a license number. If the new employer is the same governing body then the CBI, FBI, and Trails checks are portable which means they do not have to resubmit new background checks unless it's time to meet the five-year requirement for FBI and Trails.

There is a cost associated with the background check process, so providers that hire staff or have additional family members that reside at the program location should address these costs in their budget. For Trails Background Inquiry Help contact cdhs_oec_backgroundinvestigation@state.co.us or call 303-866-2266. For Criminal Background Investigation Help contact cdhs_oec_cbc_biu@state.co.us or call 303-866-5043. Please note that processing background checks can take time. It sometimes takes four to eight weeks or even more. Plan for that in your business operations.

✓ Health Requirements

Prior to operating a family child care home, you must have a medical provider complete the health evaluation form for you and any residents of your home, whether they are children or adults. This form must be kept on hand in your home to show to child care licensing, but it does not need to be submitted as part of the application. The health evaluation form must be renewed every two years (or as frequently as required in a written plan signed by a physician or other health professional) for you (the provider), children living in the home less than twelve years old, and any person that is caring for children.

Part Two - Set Up a Strong Business Structure for Your Family Child Care Home

✓ Legal Structure

Legal structures for family child care homes will determine liability, how you pay taxes, as well as other things, such as if you can access certain types of grants.

Family child care homes automatically operate as sole proprietorships if they do not choose any other legal structure. You may want to consider a limited liability company (LLC) to limit personal liability when running your business. You can read more about [sole proprietorship or LLC structures](#) here to decide what makes the most sense for you.

✓ Obtaining a Business License

Once you have figured out what type of child care license you will obtain and the legal structure you want to pursue, you should check if your family child care home needs to obtain a business license depending on your city/county requirements. Check with the zoning and planning department in your city or county. It is best practice to obtain a business license, so you may want to obtain one for your family child care home regardless of the local ordinances.

Here is a [helpful checklist for new small businesses to obtain a business license](#).

If you are going to be employing additional professionals, you need to get [an employer identification number \(EIN\) from the IRS](#). An EIN will prevent you from needing to put your social security number on reimbursement forms for funding programs or for families that have child care savings accounts among other things.

✓ Business Insurance

It is recommended to research different types of insurance for your business. The [Department of Regulatory Affairs](#) has details about things like business liability insurance, property insurance, workers' compensation insurance, and more. These types of insurance can protect you, your home, and your child care business from financial liability in the event that anything goes wrong related to your child care business.

✓ Business Plan

Creating a business plan will help you understand more about your community, such as population density and birth rate. It will also help you project what your annual revenue and expenses might be, what your cash flow each month will be, what your staffing model will look like for large family child care homes, and more to ensure that your business is successful. Undergoing a planning process might include doing an analysis to identify the strengths, weaknesses, opportunities and threats ([SWOT analysis](#)) for your child care business, including, where other child care businesses might be located in relation to yours, how many children under five years of age live in your community, what types of employers (whose workforce might need child care) are in your community, and more.

Small Business Development Centers across Colorado have developed business training programs for family child care homes, child care centers, and programs going through the start-up or expansion process. They have resources on creating budgets, business plans, cash flow projections, and more.

- Here is a [template for doing a needs assessment for child care homes](#).
 - Here is an additional [questionnaire and checklist on how to start your child care business](#).
- Learn about and view Colorado child care desert maps, [click here](#).

✓ Budgeting

Budgeting for your program ensures that you are able to set and meet financial goals. This includes setting enrollment projections for your program, and understanding how to set up your fee structure. These are generic templates that can be downloaded and customized to meet your program's needs such as budgeting for consultative supports (e.g. Child Care Health Consultants), and more.

- Family Child Care Homes
 - [Child Care Center Cash Flow Tool](#)
 - [Family Child Care Budget Tool](#)

✓ Enrollment and Fee Collection

In order to run a successful child care business, there are a few principles to keep in mind. The [Iron Triangle](#) is a business best practice to keep in mind as you build your program. It details the importance of full enrollment, full fee collection and creating a model in which revenue covers the actual cost of services per child. To learn more about tools that can support full enrollment and fee collection, see the “Software to Help your Business” section of this guide.

✓ Banking, Credit, and Loans

Setting up a separate business bank account for your child care business is important for revenue and expense tracking among other things. To support your child care program in times of fluctuating cash flow, obtaining a line of credit or credit card for your child care business can help you cover extra expenses until your revenue is available to cover those expenses. The [Office of Economic Development and International Trade](#) has information about different types of loans or banking institutions that can support child care businesses.

✓ Taxes and Accounting

Child care businesses will have to file taxes on an annual basis just like other types of businesses. However, there are many types of expenses that can be deducted to reduce your tax responsibilities. Record keeping and good accounting are key to track different types of expenses and revenue that support your child care business.

For example, family child care homes should know the square footage of their household and the cost of their rent/mortgage and utilities on a monthly basis, so the percentage of those expenses can be deducted from their taxes. Here is one article on [record keeping](#) to help you understand what can be tracked and how long documentation should be kept. Here is [another article](#) if you want an additional point of view.

You should reach out to your local family child care home association or the state family child care home association, Colorado Association of Family Child Care, to get suggestions from your peers on tax or accounting professionals that they trust. The CAFCC has a [list of local family child care associations](#) on their website. Additionally, Tom Copeland is a trusted resource for many Colorado family child care home providers on various business topics, including taxes and accounting. [His website](#) often has helpful tips on such topics.

✓ Human Resources

Family Child Care Homes may have an additional staff member. If you employ a staff member, you should be familiar with labor laws (especially around wages and overtime) and plan to address the following aspects of employment to ensure a successful experience:

- Managing the hiring process such as screening of candidates, interviews, and background checks
- Onboarding of new staff
 - Create a first day, first week, and a first 30 day plan for new staff to ensure that they have access to resources to help them be successful employees
 - Completing employment paperwork and training requirements
- Record keeping for staff
 - [Staff file checklist template](#)
- Managing payroll for staff

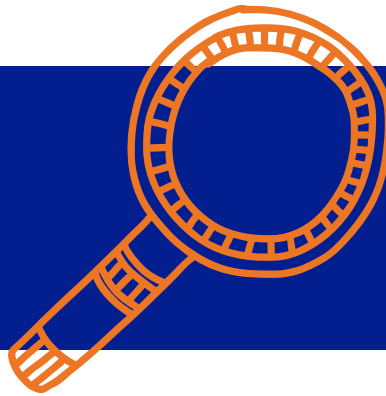
If a family child care home employs an additional staff member, they are also governed by [Occupational Safety and Health Administration](#) (OSHA) and the [Americans with Disabilities Act](#) (ADA). Some child management software systems can assist with tracking these requirements. Please see the “Software to Help your Business” section for more information

Substitutes

It is critical for family child care home providers to think in advance about how they will obtain substitute coverage in the event they are out sick or on vacation. Having a plan for this prior to beginning operation and communicating this plan to families will ensure you can offer consistent care and take care of yourself. For family child care homes, child care licensing rules recognize three types of substitutes: an urgent/emergency substitute; a substitute working less than 14 days (or 112 hours) per year; and a substitute working 14 days (or 112 hours) or more per year. Each type of substitute has different requirements which can be found [here](#). Family child care home providers may also want to explore whether an [approved licensed substitute placement agency](#) can assist.

✓ Marketing

Once you have your child care business structures in place, it's time to start thinking about [marketing your program](#)! Ideally, you will have a website that details your program offerings (hours of operation, teaching philosophy, location of your program, number of spaces in your program, and more). Some software companies for child care programs offer the ability to create a website using their platforms (see the “Software to Help Your Business” section below). You should determine what social media platforms you would like to use both publicly to market your program and privately to share information with enrolled families. Examples include Facebook, Instagram, care.com, Twitter, Yelp, and other platforms where families may search for services. You can also set up a Google account to take ownership of your Google location listing to include business hours and information about your program.



By becoming licensed, you will automatically be listed in the Colorado Shines search database for licensed child care programs in Colorado. Colorado Shines provides a search engine for families that are looking for licensed child care programs in their community. Keeping your Colorado Shines profile up-to-date with your program information is also an important step in helping families find your program. It is free once you become licensed. The newly published [provider portal](#) is the best tool for keeping this information updated.

Additionally, Child Care Aware of America has a [marketing plan template that you can review here](#).



Financials

Covering the Cost of Serving Children

Successful child care businesses often use multiple funding streams to cover the cost of serving their children. You may hear this process of combining funding streams called “blending,” “braiding,” or the term preferred by Head Start, “layering.” You can read more about this concept [here](#).

While relying on additional funding streams can make accounting more complex, it also helps child care businesses protect themselves financially. For example, a recent [report by Early Milestones Colorado](#) found that providers who participated in the Colorado Child Care Assistance Program, Colorado Preschool Program, or similar local public preschool programs were more likely to stay open during the coronavirus pandemic. As you review the funding options below, [this resource](#) from New York State may help you think through how to combine funding streams for your program.

It is critical to create a business model that is sustainable for the long run, taking into account realistic usage of various available funding streams. It is also very important to distinguish one-time grants (that can support startups) from ongoing sources (below) that can be relied on over time.

Private Pay

- Providers set the amount they will charge families for care.
- To ensure a sustainable business, your private pay rate must be enough to at least cover your operation costs and draw your salary as a home provider. You should consider these costs, including any profit you wish to make, and work backward to figure out what you must charge per child.
- Setting rates may mean that different children will generate different amounts of revenue, so your budget projections will need to take this into account. For example, private pay children will need to cover the cost of services and food that may be included whereas a child that qualifies for the subsidy program may generate a different amount of income. This is why budget projections for both expenses and revenue are important for setting private pay rates. See more below about each of these funding programs to understand more about the possibilities.
 - Infographic: [Why do parents pay so much for child care when early educators earn so little?](#)
 - [The cost of child care in Colorado](#) - Economic Policy Institute
 - [Understanding the True Cost of Child Care for Infants and Toddlers](#)



Public Revenue Programs

Colorado Child Care Assistance Program (CCCAP)

What is it?

CCCAP provides financial assistance to help pay for high quality early care and learning on behalf of Colorado families within three human services programs: Low-Income CCCAP, Temporary Assistance to Needy Families (TANF) and Child Welfare Community Collaborations (CWCC). For low-income CCCAP, eligibility is based on family income and activity (working, adult education, higher education, job search). For TANF and CWCC programs, CCCAP is a supportive service based on a referral and activity from that program. CCCAP families need child care in order to continue their employment, higher education, job search, and their move toward self-sufficiency. As a child care provider, you will be working in partnership with counties to provide families access to high quality early care and learning.

What are the program requirements?

CCCAP providers must:

- be licensed and in compliance with rules and regulations
- provide their private-pay rate sheet and agree to notify the county if private-pay rates change
- agree to track attendance through the Attendance Tracking System (ATS).

How do I apply?

- **STEP ONE:** Reach out to [your county department of human/social services](#) to tell them you are interested in becoming a CCCAP provider.
- **STEP TWO:** The county will send you a packet of information, including the following:
 - **Fiscal Agreement:** The fiscal agreement serves as a contract between you and the county. It outlines the responsibilities, policies, and [reimbursement rates](#) between you and the county. If you want your families to be able to use CCCAP from multiple counties, you must have a separate fiscal agreement with each county. Fiscal agreements renew every three years.
 - The rate of CCCAP pay from the county to the provider varies based on a number of factors: the child's age, amount of care being provided, the type of care being provided, the child care provider's quality rating through Colorado Shines, and the county ceiling rates. Full-day rates apply when the child attends five or more hours per day. Half-day rates apply when the child attends less than five hours. The half-day rate is based on 55% of the full-day rate.
 - **W-9 Form:** This is used to report payments made by CCCAP for tax purposes.
 - **Payment Policies Form:** This document details what your county CCCAP program will cover for things such as absences or holidays.
- **STEP THREE:** Following the instructions from your county, return the completed and signed forms, along with other required information, like your private pay rate sheet.
- **STEP FOUR:** Once your paperwork has been processed, you will receive CCCAP information along with a copy of your executed Fiscal Agreement and individual Rate Schedule with your CCCAP reimbursement rates.

What if I'm selected?

The county determines whether a child is eligible for CCCAP. The child remains eligible for CCCAP for 12 months so long as their parent or caregiver continues to be eligible through qualifying activities such as searching for work. At 12 months, a re-determination of eligibility occurs.

Once you are approved as a CCCAP provider by a particular county, you can enroll children participating in that county's CCCAP program. To do so, the parent or caregiver must provide your program information to their county caseworker. This ensures that payment is made directly to you.

How are providers paid?

Once the child is enrolled, their parent or caregiver must sign them in and out every day using a pin with the Attendance Tracking System (ATS). This pin must be entered by the parent or caregiver and the provider cannot request the pin number. It is important to set the expectation with your families that they enter the pin every day so you do not lose out on the funding for caring for that child that day. The ATS, which can be run on any internet-capable device, is what triggers payment from the county to you. Payment is based on the days that the child attended the program and the rate of reimbursement you receive for that particular child. As mentioned above, your fiscal agreement will clarify how many absences and holidays are paid by your county.



You receive payment from the county every week through automatic deposit. For licensed family child care homes, there is also the option to receive payment on a debit card. Any mistakes made in the attendance or reimbursement process must be addressed through a manual process.

You may also collect a parent fee from the parent or caregiver. The amount of that fee is set by the county. Sometimes, a parent has no fee because they have no countable income. You must determine when you want the parent to pay the fee and collect it directly from them.

Each county has the option to pay for activity, registration and/or transportation fees. Whether they do so and the extent to which they do so will be explained in the Payment Policies Form you receive from the county. If a county chooses not to cover these expenses, you cannot charge these fees to the parent or caregiver of a child participating in the CCCAP program. The only exception is if you offer two equivalent activities, one that is free and one which requires a fee, and the parent chooses the activity involving a fee.

What are the benefits of participating?

- Supports families in your community with access to high-quality and affordable care
- Enables access to Colorado Shines Quality Improvement funds
- Provides payment on a consistent reimbursement schedule
- Offers stable funding in times of natural disaster

For assistance, contact the ATS Help Desk at cdhs_ats_helpdesk@state.co.us.

Early Head Start/Head Start

What is it?

Early Head Start (for ages 0 to 3) and Head Start (for ages 3 to 5) are comprehensive, quality early childhood programs for low-income children funded by the federal government. In addition to offering early learning, the programs also prioritize family engagement and provide comprehensive services for enrolled children, such as dental care or health checks. There are several variations of these programs:

- The Early Head Start-Child Care Partnership, which weaves Early Head Start program principles into existing community child care providers, including both homes and centers, and
- The Migrant and Seasonal Head Start program, which is geared toward children of migrant and seasonal workers.

The federal government chooses grantees in each state to run the programs. Those grantees then directly run their sites and/or contract with existing providers to do so.

What are the program requirements?

- Comply with the [Head Start Program Performance Standards](#)
 - NOTE: The standards include requirements related to all aspects of a program, including teacher qualifications, ratio and group size, curriculum, professional development, screening and assessment and transitions. As part of the [Early Head Start-Child Care Partnership](#), the grantee organization will help a community provider reach these standards through technical and financial support.

How do I apply?

In Colorado, only Early Head Start-Child Care Partnership grantees contract with community providers. If you are interested in running an Early Head Start program at your site, you should reach out to one of the grantees to see if they have slots available:

- [Early Learning Ventures](#)
 - Arapahoe, Adams, Garfield, Mesa, Morgan, and Pueblo
- [Cripple Creek](#)
 - Teller
- [Mile High Early Learning](#)
- [Clayton Early Learning](#)
 - Denver, San Luis Valley/Alamosa, Eagle and Summit

What if I am selected?

The grantee will determine how many slots to provide to you. Each Early Head Start-Child Care Partnership slot is for a full day and full year of programming. Similar to CPP, the model is designed for you to have a class with some Early Head Start slots and other children funded through other means.

The grantee will complete eligibility determinations of children and help families enroll in your program. They will also provide ongoing support to ensure you meet the program standards and are able to provide a high quality experience.

How are providers paid?

- Payment is based on a predictable contract for slots model where funds are provided by slot and not by attendance

What are the benefits?

- Helps provide quality early education and access to comprehensive services to vulnerable children in your community
- Provides professional development and quality improvement support
- Offers providers a stable source of revenue and support with child enrollment

Military Child Care Fee Assistance Programs

What is it?

The [Military Child Care Fee Assistance Program](#) is the child care subsidy program for military families operated by Child Care Aware of America. There are two programs to subsidize the cost of ongoing child care that child care centers can participate in:

- Operation Military Child Care (OMCC), for families of deployed Army or Army National Guard members during their deployment, or
- Military Child Care in Your Neighborhood program, for families of Active Duty Service Members and full-time employees that cannot access on-post child care.

These programs are best suited for providers who operate in communities where families will be eligible – i.e. near a military base.

What are the program requirements?

Family child care providers must:

- have a child care license;
- have a state child care licensing inspection in the last 12 months free of disqualifying incidents;
- complete an FBI and state child abuse and neglect registry background check;
- meet eligibility criteria outlined by the military; and
- demonstrate high quality through one of the following methods:
 - a Child Development Associate (CDA) credential awarded by the Council for Professional Recognition
 - Associates degree (AA) or higher in Early Childhood Education or Child Development
 - National Association for Family Child Care (NAFCC) Accreditation.

How do I apply?

The exact process to apply and all required documentation, including the application, can be found on [Child Care Aware of America's website](#). Both an [online application](#) and [paper application](#) are available. Once your application is received, you will be notified within seven to ten business days as to whether you qualify for the program.



What if I am selected?

Providers that are approved for the program are listed on child care search websites specific to these military programs. [Here](#) is an example. Similar to CCCAP, if an eligible family selects you as their provider, you will receive an Approval Certificate, which indicates the authorized length of care and the amount covered by the subsidy, as well as attendance sheets that must be completed each month for payment purposes.

How are providers paid?

Providers receive the subsidy payment as a reimbursement that is based on completion and submission of attendance sheets. Each branch has different policies for payment, but a good overview of the general requirements can be found [here](#). Here is an example of the [payment policy for the Navy and Air Force](#). As with CCCAP, parents also pay a copay amount directly to the child care provider.

What are the benefits?

- helps support military families and employees in accessing affordable, quality care while they serve our country



Local Preschool Programs

What is it?

Certain communities around the state use local dollars to create additional tuition credit/ assistance programs to cover part of the child care cost for their families. Often, these programs are funded by community-based mill levy, or another local tax structure, and focus on supporting the cost of care for three- and four-year-old children.

Typically, a family is approved for the tuition credit and then chooses a provider based on the locality's criteria. Criteria for a provider to be eligible to take the tuition assistance varies from community to community. Additionally, application, selection, and payment processes will vary. You can read more about the requirements of these known local preschool programs:

- [Denver Preschool Program \(DPP\)](#)
- [Summit PreK](#)
- [Town of Breckenridge Child Care Tuition Assistance Program](#)
- [Cathy James Financial Aid Program for San Miguel County](#)
- [Aspen Kids First Child Care Program](#)

As communities continue to recognize the importance of affordable, quality child care for their families, the list above is likely to grow. You can always check with your local Early Childhood Council to see if a local preschool program is available in your area.

More Resources on Public Revenue Programs

To view the requirements for these various funding streams side-by-side with child care licensing requirements, [this resource](#) may be helpful.

Covering the Cost of Food

All licensed family child care homes are eligible to participate in the Child and Adult Care Food Program (CACFP). Participating in CACFP makes good business sense for a few reasons. First, it offers reimbursement for the nutritious meals you serve your children. This lowers your expenses and allows you to reinvest those savings in other parts of your program. Second, offering low or no-cost healthy meals to the children and families you serve is a good way to market your program to families. Read more about all the benefits of the CACFP for family child care home providers [here](#).



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

- **Availability:** Statewide
- **What:** Federally-funded program that provides reimbursement for nutritious meals and snacks served to children in participating programs thereby supporting the health of the children while reducing provider costs. Read about the [benefits of participating in CACFP](#) and visit the Colorado CACFP cost-benefit tools for [homes](#) to see how much money you might receive.
 - Most-recent reimbursement rates can be found by clicking on the “Rates Table” found [here](#).
 - Family child care homes might explore [Farm to Child](#) through CACFP so they can buy food from local farmers or grow their own food. Participating in Farm to Child can help build the provider’s connection to the community which could lead to more resources like grants or donations.
- **How to Apply:** Family child care home providers can apply for the program through a [local Colorado CACFP Sponsor](#).

Grant Funding for Child Care Programs

Entities like the Office of Early Childhood, foundations, and local organizations may offer grants to child care providers beyond those listed below. Local [Early Childhood Councils](#) have information about these opportunities.

[Office of Early Childhood Funding](#)

- [Colorado Shines Quality Improvement \(CSQI\) - Capital Improvement Grants](#)
 - Purpose: Help programs seeking quality improvement with construction costs.
 - Amount: up to \$7,500.
 - Eligibility: Programs that are participating in the Colorado Shines QI Grant, also have the opportunity to seek minor improvement grants to make program improvements.
 - Requirements: Must sign Memorandum of Understanding, or agreement, with their ECC; reach a minimum of a Colorado Shines Level Two; and accept CCCAP (subsidy)
 - Availability: ongoing (as funding is available) but programs may only apply once.

A list of additional, time-limited grants from the Office of Early Childhood can be found in [Appendix 2](#).

Other State Funding

- [Small Business Administration](#)
 - Informational webinars linked on the website above.
 - [Click this link](#) to find links to federal funding options. Small Business Development Centers are available to help you access these options
 - Paycheck Protection Program (PPP) Loans - information on how to apply for a loan, and how to qualify for loan forgiveness
- [Department of Local Affairs \(DOLA\) Grants](#)
 - Community Development Block Grant (CDBG) - Eligible uses of funds include acquisition, design/engineering, construction, reconstruction, rehabilitation or installation of public improvements or public facilities.
 - Municipalities have to be the recipient, but grant recipients could partner with child care programs for services.
 - Rural Economic Development Initiative
 - Counties with fewer than 50,000 people and communities with fewer than 25,000 people.
 - Projects that will be funded include plans, construction, programs, and capacity building.
 - Funding categories: job creation and retention, capacity building, economic resilience, and supporting entrepreneurial ecosystems.
- United States Department of Agriculture (USDA) Rural Development Program

- [Community Facilities Direct Loan and Grant Program](#)
 - Public bodies, community-based non-profit corporations, and federally-recognized tribes are eligible.
 - Rural areas with no more than 20,000 residents are eligible (according to US Census Data).
 - Community support services such as child care centers, community centers, fairgrounds or transitional housing.
 - Low interest direct loans, grants, and a combination of grants and loans are available.
- [Business and Industry Loan Guarantees](#)
 - For-profit businesses, non-profits, cooperatives, federally-recognized tribes, public bodies are eligible for loans.
 - Rural areas outside of a city or town with a population of fewer than 50,000 people.
 - Can be used for:
 - Business conversion, enlargement, repair, modernization or development.
 - The purchase and development of land, easements, rights-of-way, buildings or facilities.
 - The purchase of equipment, leasehold improvements, machinery, supplies or inventory.
 - Debt refinancing when refinancing improves cash flow and creates jobs.
 - Business and industrial acquisitions when the loan will maintain business operations and create or save jobs.

Non-State Funding

- [Buell Foundation](#)
 - Application deadlines three times per year.
 - Provides funding in a range of areas, including capital improvements and quality improvement.
 - Providers should follow the [application guidelines](#).
- [Early Childhood Council Leadership Alliance \(ECCLA\): Family Child Care Homes Facilities Improvement Grants](#)
 - Application deadlines twice per year
 - Available for facility improvement funding for licensed family child care homes.
- [Early Childhood Health Outdoors \(ECHO\)](#)
 - Applications are posted on the above site as opportunities open up and are promoted through local Early Childhood Councils and Healthy Child Care Colorado.
 - Centers are eligible to apply to be Demonstration and Seed Grant Sites. The above site also includes information on free training and incentives for family child care homes.
 - Available to support improving the quality of outdoor spaces
- [Healthy Child Care Colorado Capital Improvement Grants](#)
 - Application deadlines twice per year.
 - Provides funding for capital improvements for either indoor or outdoor projects to 501(c)(3) organizations serving children younger than 5.
- [History Colorado](#)
 - Public entities (county, city, school district, etc.) and non-profit organizations are eligible for funds
 - Projects must demonstrate strong public benefit and community support
 - Preservation projects include: restoration and rehabilitation of historic buildings, architectural assessments, archaeological excavations, designation and interpretation of historic places, preservation planning studies, and education and training programs.

Software to Help Your Business

It can be difficult for a small child care business to pay for back office support or software to address attendance tracking and billing; finance; human resources; procurement; or other business related operations. The Opportunities Exchange has created models and resources for “[staffed family child care networks](#)” for family child care homes with such business needs and bulk purchasing. Federal stimulus grants will fund family child care navigators to also assist with child care licensing, quality, funding opportunities, and more.

[Review this comparison chart](#) of software services built specifically to help family child care homes address the need for automated tracking and communications. This list is not exhaustive and is **not an endorsement** of any of these software products.

- [Child Plus](#)
- [Early Learning Ventures](#)
- [HiMama](#)
- [MyVillage](#)
- [Procure](#)
- [Transparent Classroom](#)
- [Wonderschool](#)



Training Requirements

Training Options and Career Pathways

The training requirements for family child care home providers to begin operation and to continue operating can be found on [this chart](#). Beyond what is required, ongoing professional growth is an important part of a successful family child care home business. The [Colorado Shines Professional Development Information System](#) (PDIS) provides a large catalogue of online, on-demand, free learning opportunities on a variety of topics. Courses completed on PDIS can count toward annual professional development hours required in licensing. If you are having trouble with viewing trainings on PDIS or uploading training documentation, contact the PDIS Help Desk: cdhs_pdishelp@state.co.us or 844-447-4441 Option 2.

If you are interested in additional low-cost trainings for working with infants and toddlers, the [Expanding Quality in Infant Toddler Care \(EQIT\) Initiative](#) might be a great option for you as a professional. Please note that EQIT is required for large family child care home licenses, three under two family child care home licenses, infant/toddler family child care home licenses, and experienced family child care home licenses.

Additionally, if you are considering becoming a coach or having some other role in the early childhood system, MyColoradoJourney.com is a resource for mapped pathways in the early childhood field beyond operating a family child care home.

Professional Development, Higher Education, and Coaching Funding

Trying to find the funds for professional development outside of PDIS can be challenging. This section provides information about resources and programs that support professional growth for yourself and your staff (if applicable), without breaking your budget.

- [Colorado Shines Quality Improvement Grants](#)
 - Run by the Office of Early Childhood
 - Purpose: For quality improvement expenses, including coaching, professional development and/or early learning materials.
 - Amount: Varies based on program size, up to \$3,500.
 - Eligibility: All licensed early childhood programs willing to enhance quality through engagement with the [Colorado Shines Quality Rating and Improvement System](#).
 - Requirements: Must sign Memorandum of Understanding, or agreement, with their Early Childhood Council.
 - Availability: Ongoing (as funding is available). Programs can reapply each year.
- [Teacher Education and Compensation Helps Early Childhood® Initiative](#) (T.E.A.C.H. Scholarship)
 - Administered by the Early Childhood Council Leadership Alliance (ECCLA)
 - Can help supplement costs to become early childhood teacher-qualified, director qualified, or to obtain an associate or bachelor's degree.
 - Has certain work requirements depending on the pathway.
 - Has income requirements for eligibility.
- [Workforce Innovation and Opportunity Grants](#)
 - Run by the Colorado Department of Labor and Employment or CDLE
 - Funding for certain early childhood certificates.
 - Must attend one of the designated programs to receive funding (certain colleges and training programs are approved).

Resources

Child Care Business Practice Resources

This is not an exhaustive list, but represents some helpful, general child care business resources:

- [Colorado's Small Business Development Center Network](#)
 - Free, confidential small business consultation in the communities they serve.
 - Business training at no cost to providers through the Preschool Development Grant.
- Small Business Administration
 - [How to Start a Quality Child Care Business](#)
- [First Children's Finance](#)
 - Has resources and templates for child care centers and family child care homes.
- Administration of Children and Families, Office of Child Care
 - [Starting a Child Care Business](#)
- [Child Care Aware](#) - National Agency for Child Care Resource & Referral (CCR&R)
 - Family Child Care Provider eBook
 - Child Care Center eBook
 - Family Engagement resources
 - Inclusive Environment Resources
 - Supports for Families
 - Health, Safety and Well-Being
 - Child Development
 - National Accreditations/Child Care Credentials
 - Child Care Program Supports (business supports)
- Committee for Economic Development
 - [Coronavirus resources for child care providers](#)
- [SBDCNet](#) - Child Care Business Resources
- [Opportunities Exchange](#)
 - [Financial Management Coaching Checklist](#)
- [National Association of Family Child Care](#) has business training available for members



Additional Program Resources

Early Childhood Mental Health, Child Care Health Consultants, and Farm to Early Childhood

- [Early Childhood Mental Health \(ECMH\) Program \(en Español\)](#): ECMH consultants are experts in early childhood development and mental health. Directors, early childhood professionals and caregivers of children age birth to six are eligible to receive no cost support and training on-site at the child care program, remotely or at another convenient location. Click here for [Frequently Asked Questions](#) about working with ECMH consultants ([las preguntas frecuentes en Español](#)).
- Benefits of participation include improved classroom or other learning and care environments, reduced incidents of behaviors adults find challenging, increased understanding of typical child development, and reduced caregiver stress and teacher turnover. Working with a consultant can help increase staff retention and reduce the likelihood that a child will leave a program. For more information, [visit this page on the Office of Early Childhood website](#).

- Search this link for nearby [ECMH Consultants](#). For immediate assistance call the ECMH Support Line during business hours at 303-866-4202 or [submit a request for services](#) online to get social-emotional or other resources for yourself, or for a family or child you are serving.
- [EarlyChildhoodMentalHealthCO.org](#) has videos, handouts, social media content, posters, and more on supporting social-emotional development and mental health.
- Curious what it is like to work with an ECMH Consultant? Take the eLearning course, [Working With an Early Childhood Mental Health Consultant](#) on the Colorado Shines PDIS.
- For additional information on social-emotional development, preventing suspensions and expulsions, and other resources, visit [this page on the Colorado Shines website](#).
- [Child Care Health Consultation](#): Child Care Health Consultants (CCHC) are medical professionals who help licensed programs meet or exceed basic health and safety standards and support them in the care of children with special health care needs.
 - Licensed family child care homes must have a CCHC if they have a child with health needs who requires more than routine medications. Child care health consultants can also serve licensed family child care homes through training opportunities.
 - Search this link for nearby [Child Care Health Consultants](#)
- [Farm to Early Care and Education](#): Includes information for providers about how to make farm to early care and education part of their program. Doing so can help you market your program to parents; connect you to the community; and make sure your staff and students have access to locally grown fresh, healthy foods.

To Stay Connected - Associations and Early Childhood Councils

Staying connected to other family child care home providers and local supports is critical to ensuring you sustain your business. It helps you learn about resources, share your experiences, and avoid a sense of isolation.

- [Colorado Association of Family Child Care](#): A Facebook group that often hosts regular meetings for opportunities to form relationships with other FCCH providers and stay in touch. [This website is also available for those that do not have Facebook access](#).
- Local Family Child Care Home Associations: The Colorado Association of Family Child Care has a [list of local family child care associations](#) on their website. You should reach out to your local association, if available, to connect with other family child care home providers in your area.
- [Early Childhood Councils](#): Find your local council on this webpage. Councils have a unique role within their local communities to serve as an early childhood hub for partners, providers, caregivers, policymakers, and business leaders to coordinate, collaborate, and align resources. Oftentimes, councils provide opportunities to connect with other providers locally, attend trainings, and access information about local happenings.

Partner Organizations with Additional Resources

- Early Childhood Councils may know of other local resources
- [Chambers of Commerce](#)
 - [Local chambers of commerce](#)
 - Advocacy opportunities and business support
- [Colorado Association for the Education of Young Children](#) (COAEYC)
 - Membership organization
 - Provide professional development for early childhood educators
 - Advocacy at the state and federal level for professional development-related topics
- [Colorado Association of Family Child Care](#)
 - Access to discounted liability insurance if a family child care home is a member
 - Help finding professional development
 - [Local Family Child Care Home associations](#)

- [Colorado Family Resource Center Association](#)
 - Help connect families with resources
- [Early Childhood Education Association of Colorado](#)
 - Advocacy for the private child care sector
 - Membership offers:
 - Peer support and networking
 - Discounted purchasing for items as well as insurance and legal fees
 - Early Learning Ventures resource platform access
- [Early Childhood Council Leadership Alliance](#)
 - The association that provides guidance to and advocacy for Early Childhood Councils
- [National Association for the Education of Young Children](#)
 - Highly recognized child care quality accreditation for facilities based on child-teacher ratios, teacher qualifications and additional criteria
- [Small Business Majority](#)
 - Advocacy opportunities
 - [Venturize platform](#) to find business resources such as loans, insurance, etc.
- [Workforce Centers](#) (Colorado Department of Labor and Employment)
 - Funding for training/certifications for the workforce
 - Recruitment events, job posting capabilities

Helpful Templates and Common Forms

Below is a list of available forms and templates commonly used in programs that may help as you start your family child care home. Please note that this is not an exhaustive list and not all the templates or forms are required. Work with your child care licensing specialist to ensure you have all required forms prepared.

- [Child Care Weather Watch](#)
- [Child Records Form](#)
- [Diapering Procedure Poster](#)
- [Disaster Preparedness Sample](#)
- [Emergency Information & Authorization for Treatment & Transportation](#)
- [Enrollment Record](#)
- [Field Trip Permission Form \(TEMPLATE\)](#)
- [General Health Appraisal Form with Immunization \(for children\)](#)
- [Hand Washing Document](#)
- [Illness Log \(TEMPLATE\)](#)
- [Infant and Toddler Daily Sheets](#)
- [Kindergarten Readiness Timeline and Checklist](#)
- [Lead Paint Info Flyer](#)
- [Monthly Crib Inspection Report](#)
- [Physician Permission for Infant Alternate Sleep Position](#)
- [Physician Permission for Swaddling](#)
- [Safe Sleep Policy](#)
- [Visitor Sign In/Sign Out](#)

Appendix 1 - Common Acronyms

ATS	Attendance Tracking System
CACFP	Child and Adult Care Food Program
CCCAP	Colorado Child Care Assistance Program
CCCS	Colorado Community College System
CCR&R	Child Care Resource & Referral
CDA	Child Development Associate
CCDBG	Child Care Development Block Grant (Federal funds distributed by State and Local government)
CCDF	Child Care Development Fund
CDE	Colorado Department of Education
CDHE	Colorado Department of Higher Education
CDHS	Colorado Department of Human Services
CDLE	Colorado Department of Labor and Employment
CDPHE	Colorado Department of Public Health and Environment
CHATS	Child Care Automated Tracking System
CPP	Colorado Preschool Program
CSQI	Colorado Shines Quality Improvement
CWDC	Colorado Workforce Development Council
DOLA	Department of Local Affairs
DORA	Department of Regulatory Agencies
DPP	Denver Preschool Program
ECC	Early Childhood Council
ECCLA	Early Childhood Council Leadership Alliance
ECMH	Early Childhood Mental Health
ECE	Early Childhood Education
ECCE	Early Childhood Care and Education
EHS	Early Head Start
ELV	Early Learning Ventures
FCCH	Family child care home
FRC	Family Resource Center
HCCC	Healthy Child Care Colorado
HS	Head Start
MOU	Memorandum of Understanding
NAEYC	National Association for the Education of Young Children
NAFCC	National Association of Family Child Care
NSLP	National School Lunch Program
OEC	Office of Early Childhood
QRIS	Quality Rating and Improvement System (i.e. Colorado Shines)
PDG	Preschool Development Grant
PDIS	Professional Development Information System
SBA	Small Business Administration
SBDC	Small Business Development Center
SBP	School Breakfast Program
SWOT	Strengths, Weaknesses, Opportunities, Threats
T.E.A.C.H. Scholarship	Teacher Education and Compensation Helps Early Childhood® Initiatives

Appendix 2

Time-Limited Grants

This list is current as of the date of publication. **Some of these grant opportunities may be available again.** Check the links for the most up-to-date information.**

- [Preschool Development Grant-Related Funding Opportunities](#)
 - [Inclusion and Universal Design Program](#)
 - Application period: early 2022
 - Cohort of up to 50 licensed homes and centers to be selected.
 - Receive consultation, training, materials to ensure the program is prepared to serve children with delays and disabilities.
- COVID Stimulus-Related Grants:
 - Coronavirus Response and Relief Supplemental Appropriations (CRRSA)
 - Colorado received approximately \$120 million to support the child care industry
 - A question and answer document about how funding will be used is [available here](#).
 - More information about each of the strategies [can be found here](#).
 - Stay in touch with your local Early Childhood council for more information.
 - American Rescue Plan Act Funds
 - Colorado has received approximately \$500 million in additional stimulus funds.
 - The following handouts have details about how funds will be spent:
 - [Access](#)
 - [Workforce](#)
 - [Family Strengthening](#)
 - Plans for implementation were still in progress at the time of publishing. Stay in touch with your local Early Childhood cCouncil for more information.
 - Relief Grants
 - Purpose: To sustain licensed child care providers
 - Eligibility: all licensed child care programs with open status in provider portal
 - Availability:
 - Federally-funded CARES Act and state-funded Relief Grant deadlines closed
 - Anticipate additional funding as a result of the CRRSA - to be announced in summer/fall 2021. Stay in touch with your local Early Childhood council for more information.

Time-Limited Workforce Grants

- [Preschool Development Grant](#)
 - [Child Development Associate \(CDA\) scholarship application](#)
 - New CDA candidates can receive funding for training (up to \$600) and assessment fees (\$425).
 - Renewal candidates can receive funding for the assessment fee (\$125).
 - The application will be available in February, May and August 2021. Check the OEC website for 2022 dates.
- Coronavirus Response and Relief Supplemental Appropriations (CRSSA) Act of 2021
 - Announcements for training and higher education scholarships will be made in fall 2021.
 - See [Strategy Two of this FAQ document](#) for workforce supports.
- [Early Childhood Councils](#) may have grants for professional development as well, programs need to communicate with local Early Childhood Councils for more information.

Non-State Time-Limited Grants

- Energize Colorado - Gap Fund
 - Applications may open as funds are available. are currently closed, but may reopen later in 2021. Check the website for updates.
 - Small business loans and grants with focus on small businesses majority-owned by minorities, women or veterans and or located in a rural area, and that have not been successful in pursuing and/or receiving funds from other federal, state and local assistance programs such as the Paycheck Protection Program.



Appendix 3

COVID-19 Resources

As of June 2020, Colorado has allowed child care providers to operate at pre-COVID licensed child care capacity.

- **Operations**
 - Guides regarding operating safely and in compliance with public health restrictions during COVID-19 are available in [English](#) and [Spanish](#).
 - [Office of Early Childhood](#) site with Covid-19 information for all child care providers
 - [Colorado Department of Public Health and Environment Child Care Guidance during COVID](#)
 - Healthy Child Care Colorado’s Masking in Child Care Guidebook is a compilation of key resources, sample policies, and tips for supporting children, staff, and families with mask-wearing. [English](#) / [Spanish](#)
- **Paid Leave Resources**
 - Sustainability Grant Funds (detailed above) can be used for these costs
 - Small Business Majority
 - [Workforce Resources such as unemployment benefits](#)
 - Early Learning Ventures
 - [Families First Coronavirus Rights Act \(FFCRA\) and Child Care Providers Webinar](#)



A special thank you goes out to all of the stakeholders that helped review this guide:

Colorado Association of Family Child Care, the Colorado Department of Education, the Colorado Department of Public Health and Environment, Denver Early Childhood Council, Early Childhood Council Leadership Alliance (ECCLA), Early Childhood Partnership of Adams County (ECPAC), Early Learning Connections, Early Milestones, Energize Colorado, Executives Partnering to Invest in Children (EPIC), Governor's Office, Healthy Child Care Colorado, Small Business Development Centers, Small Business Majority, and others.

We are also so thankful for the many child care centers and family child care homes that participated in focus groups to improve this guide.



This project was made possible by Preschool Development Grant number 90TP0054. Its contents are solely the responsibility of the authors and do not necessarily represent the official view of the United States Department of Health and Human Services, Administration for Children and Families.