

Business and Financial Supports for Family Child Care

Fall 2021

Tools for Training and Coaching

The [Opportunities Exchange FCC Financial Management Toolkit](#) (April 2021) supports facilitators and coaches in empowering family child care providers (FCCPs) to grow stronger businesses that earn them sustainable income and frees up time to focus on serving children and families. These tools can be used alongside your current business training, or as a guide to create training and coaching sessions. Explore these links for more information:

[FCC Financial Management Toolkit](#)

[FCC Financial Management Coaching Companion](#)

[FCC Financial Management Self-Assessment](#)

[FCC Budget Template | Group \(Excel Download\)](#)

[FCC Budget Template | Provider \(Excel Download\)](#)

[FCC Chart of Accounts](#)

This toolkit is currently only available in English. Opportunities Exchange created it with a small grant but are open to having it translated. Please contact Grace Hartman, FCCH Training Coordinator at ghartman@rrnetwork.org if you have any questions or would like to translate any pieces of this toolkit.

Funding and Financial Assistance

Licensed Child Care Facility Stabilization Stipends

FCCPs can now receive one-time “licensed stipends” through the Community Care Licensing Division, Child Care Program. Licensed stipends are intended to help stabilize existing licensed child care facility operations and provide support associated with expenses from the COVID-19 pandemic.

[Full Information and Registration](#)

Stipends for Providers Offering Subsidized Child Care

Several rounds of child care stipends have been sent out to child care providers serving families who receive subsidized child care. Providers are required to fill out the [ARPA survey](#) to receive stipends.

There are additional stipends for providers who were impacted by 2018 wildfires based on zip code.

[Full Information](#)



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Funding and Financial Assistance, Cont'd

Local Grants and Opportunities for Small Businesses

As new government and private funding is distributed, there may be new grants that small businesses such as family child care providers can access.

Women's Business Centers (WBCs) are a useful resource for small business owners. They offer a variety of supports for small business and have helped with programs like PPP and the CA Small Business Covid-19 Relief Grant program. [Find your local WBC](#)

Local Chambers of Commerce may have information on local resources for grants and opportunities for small businesses. You can look up local chambers of commerce through an Internet search. Contacting them can be helpful for connecting providers to opportunities and advocating for FCCPs as business owners who provide a vital service to working families.

Rental Assistance

From the Child Care Law Center: For providers and families, the pandemic has made it more difficult to keep up with rent and utility payments. For child care providers and families who are renters or landlords, the Emergency Rental Assistance Project (ERAP) is available to cover 100% of past and future rent or utilities during the pandemic.

To check eligibility for the Emergency Rental Assistance Project (ERAP) and apply, visit [Housing Is Key](#) or call 833-430-2122. Once applications are processed, applicants will be notified about application status and next steps.

If assistance is needed in another language or for help checking eligibility, filling out applications or uploading paperwork, schedule an appointment with a local organization by calling 833-687-0967.

[For a helpful explainer visit The Child Care Law Center](#)



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Risk Management

Liability Insurance

Risk management in the form of business liability insurance for family child care providers is highly recommended. Currently three companies (DCI, Markel and ACA) offer business insurance for FCCHs. A recent trend is that one of these companies has recently changed to more restrictive requirements and FCC providers may be getting the perception that insurance is not available. However, less restrictive policies are readily available and surprisingly affordable. A helpful source on insurance is Rafael Escalante who has worked with FCC providers for many years and advocates for best practices in the industry. To schedule trainings on insurance and liability, or to connect FCCPs with a business insurance policy contact Rafael Escalante at rescalante@findsig.com or 323-405-5470.

Homeowners insurance is commonly used by FCCPs but is often not adequate and understanding riders and policies can be confusing. It is good to be aware that sometimes when homeowners insurance companies learn that the homeowner is a family child care provider they can be rejected from coverage, or not renewed which is illegal. If providers run into this issue, they can contact the Child Care Law Center.

Legislation

SB234

The law SB234 went into effect on January 1 2021. This law supports FCCH businesses by making it easier to do business and removing discriminatory barriers. FCCHs can no longer be charged for zoning permits, business licenses, or fire inspections (though they can be charged by fire departments for pre-inspections).

FCCs cannot be refused to rent or have rent raised by landlords simply for being an FCCH.

All types of residential housing are allowed for FCCs. Including:

- Single-family home
- Apartment
- Condominium
- Townhome
- Duplex
- Any other type of multi-family building

For more information see [SB_234 FAQs](#) (available in English, Chinese, Spanish and Russian)