NEW HAMPSHIRE GUIDE TO Becoming a Family Child Care Provider

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## Introduction

Thank you for your interest in becoming a family child care home provider. Family child care programs provide essential support to families and play a vital role in our community and state infrastructure. Often, family child care allows for more flexible scheduling and smaller group sizes compared to larger child care centers, making them a more appealing option for some families. This guide has been created for you to use as a resource, with information and helpful advice which will be beneficial as you begin your journey as a small business owner. The guide is broken down into three phases: explorative, preparation and sustainability. Within each phase there are subcategories that outline various resources, information, checklists and links to further guide you through the process. This guide book serves as a tool for individuals to use as they need for their own business. Much like children and families, every child care business is unique and what works for one may not work for another. Use the information in this guide as it applies to you and your small business.

In the Spring of 2024, the Community Development Finance Authority (CDFA) enlisted the help of members of the NH Child Care Advisory Council, National Association of Education of Young Children (NAEYC) and Andylex Youth Enrichment Company to develop and publish this Guide to Becoming a Family Child Care Provider in New Hampshire. This guide includes steps to take, business and quality supports, as well as information on services and programs throughout the state.

#### When analyzing the child care industry in NH, there are two major barriers that need to be addressed:

#### Lack of quality, affordable child care

This is a significant barrier to women, single parents, low-income parents and rural parents in the workforce. This barrier impacts a multitude of other essential job market functions such as job creation, wealth creation, business expansion and retention and new business locations. Additionally, lack of child care is a major factor in employee absenteeism with adverse effects on both employers and employees.

#### Costs associated with becoming a provider

The decision to enter the child care business is both a personal and business decision where the potential provider often encounters high costs for information needed to guide entry and operations decisions. Those costs can be particularly high for the 46 percent of child care providers who operate as family child care providers.

#### What this document is NOT

- This document was not developed by the New Hampshire Child Care Licensing Unit or the NH Department of Health and Human Services.
- This document is not to be used for legal or tax advice. Potential child care providers should seek the assistance of appropriately licensed professionals; these areas are well out of the scope of expertise among the agencies that collaborated to develop this guide.

#### What this document IS

- This guide is a resource to be used by individuals looking to start a family home child care business and those who are currently operating a family home child care business.
- It is a fluid and working publication, and information may change and/or be added as the need arises. It is always best practice to ask the proper authorities before any significant changes are made to your business.



### **Explorative** Phase

### **1 Research**

#### **1.1 Am I qualified?**

In NH, to run a licensed family program you must<sup>1</sup>:

- Be at least 21 years old or
- Be at least 18 and have graduated high school (or have the equivalent, for example, a GED) and have six college credits in early childhood education (three credits must be in growth and development), or have completed a two-year high school level child care curriculum course.

#### **1.2** Is my home ready? (Checklist A)

- □ You need a fence if your outdoor space is near a street or a body of water (including a pool).
- potential to explore any item or area in the child care space.

#### Some questions to consider

- Is there enough room in the environment for children and providers to move about freely?
- Are there separate areas for resting, guiet play and active play?
- Is the atmosphere pleasant?
- Is the environment clean?
- Are there enough toys and learning materials for the number of children?
- Do the classroom materials change based on the interests of the children?
- Does the program use TV, computers or other types of technology with the children? If so, how often are these materials used?
- Is there a space for outdoor play?
- Is the outdoor play area fenced in?
- Is the outdoor play area regularly inspected?
- Is the outdoor play area clean?
- Is the equipment an appropriate size and type for the age of children who use it?
- Are children taken outside on a regular basis?
- Do providers actively supervise and play with the children outdoors?

□ You need to have enough space for children to move around freely and safely, both inside and outside.

□ All aspects of the space will need to be in good condition, without chipping paint, broken toys or any other hazards to children. Remember, children are very curious and active, and therefore have the

• What measures have been taken to keep outside contaminants from coming inside the child care areas?

<sup>1</sup> These rules do not apply if you want to run a licensed-exempt family child care program, which is legal if you are caring for no more than three children (other than your own). Please see section 2.3 for more information.

#### **Eco-healthy tips:**

Does the program use fragrance-free, nonaerosol cleaning products? Aerosol sprays can trigger allergies and asthma attacks. Some fragrances that are added to detergents and all-purpose cleaners can be harmful.

#### Does the program

encourage families to turn off their vehicles in the driveway? Exhaust from idling vehicles can cause poor outdoor and indoor air quality that makes breathing difficult for kids and adults with asthma or other chronic breathing problems.

Is the home located near any busy roads, gas stations or factories? If so, what is the program doing to minimize children's exposure to air and water pollution? Chemicals from farms, roads and other businesses can pollute the air and water of nearby properties.

#### Learn More



NH Child Care Search Portal on NH Connections



## **1.3 Is there a need for family child care providers in my area?**

To determine the availability of family child care providers in your area, visit <u>nh-connections.org</u> and select "Child Care Search". Enter your information into the search portal and adjust the radius to the area surrounding your home. The software will generate an accurate list of providers within the chosen radius.

#### 1.4 Do I need to own my own home?

No, in New Hampshire you do not need to own your own home. However, if you are thinking about starting a business out of your rental property you must check your lease agreement and get approval from your landlord.

## **1.5 Do I need to hire additional staff and what is that process?**

Most states have requirements regarding minimum education and experience qualifications for child care providers and ratio requirements.

#### **NH Family Child Care Employee Qualifications**

- A family child care worker shall be 18 years of age or older.
- A family child care assistant, whether paid or volunteer, shall be 16 years of age or older and, work under the direct observation and supervision of the family child care provider or a family child care worker at all times.
- A family-based program may employ substitute staff who meet the age requirements of the staff position for whom they are substituting and assume the responsibilities of any child care staff on an emergency or temporary basis for not more than 90 consecutive days and not more than a maximum of 120 days in a 12-month period.

#### **Hiring Paperwork**

- NH Child Care Licensing Staff Health Form
- I-9 and one to two forms of identification
- W-4 form

#### **NH Employment Services Enrollment**

- When hiring staff in NH, you must register your business with NHES and pay unemployment taxes: <u>nhuis.nh.gov/employer/</u> <u>employerLogin</u>
- You have 20 days to report new hires: www2.NHES.nh.gov/webtax/
- For more information on federal and state employee requirements: <u>https://www.tomcopelandblog.com/hiring-requirements</u>
- You must also find workers compensation insurance and it is suggested that you research state labor laws: <u>NH.gov/labor/</u>



### 2 New Hampshire Child Care Licensing

## 2.1 What is the Child Care Licensing Unit?

The Child Care Licensing Unit (CCLU) ensures tha children attending NH child care programs are in safe and healthy environments and are provided with care, supervision and developmentally appropriate activities that meet each child's physical and emotional needs. CCLU accomplishe this through on-site evaluations, monitoring, and investigations that ensure compliance with applicable NH Statutes and Administrative Rules, approval and issuance of licenses and initiation of appropriate disciplinary action when necessary for compliance and the protection of children.

CCLU also provides consultation and technical assistance to help existing licensed child care providers and persons who might consider applying for a child care program license understand licensing regulations.

Child Care Licensing Coordinators are assigned to a geographic area of the state. Your licensing coordinator is a valuable resource as you not only move through the process of licensing your center, but throughout your time operating as a NH family child care provider. The CCLU provides monitoring and inspection reports for each on-site visit to a child care program. CCLU accomplishes this through on-site evaluations, monitoring and investigations that ensure compliance with NH rules. This report outlines if there were any health and safety violations and action step(s) that child care programs have implemented or will implement to correct the violation(s). The CCLU currently posts the last three years of monitoring and inspection reports for the families and program to access. Additional past reports can be requested by contacting the CCLU.

	The CCLU has a list of
	rules that all licensed programs need to
at	follow. Those exploring
	opening or operating
	a center should print or
	download a copy. It can be an overwhelming document, but
es	much of that is because state law
	requires that it is written a certain way.
	While you are preparing all your paperwork, take
F	some time and read through the rules in small
r	increments to ensure your understanding. Take notes on the parts that pertain to your program, and
	remember, some of the rules will not apply to family
	child care. If you get confused by any parts, there
	are many people willing to assist you and answer
ng	your questions, including the CCLU staff.
	The NH CCLU would like to hear from you!
	They can help you take the next steps to become licensed and credentialed. Be sure to start to
	familiarize yourself with NH Connections website
	at NH-Connections.org, where you will be able to
	find all the resources you need as well as the NH
	Child Care Licensing Rules. <u>nh-connections.org/</u> providers/child-care-licensing_
5	
•	Child Care Licensing Unit
	Address: 129 Pleasant Street, Concord, NH 03301
	Email Address: ccluoffice@dhhs.nh.gov
nt	Phone Number: (603) 271-9025
	Alternative Phone: 1 (800) 852-3345 ext. 9025
	Fax: (603) 271-4782

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# **2.2** Do I need a license to operate a family child care center in NH?

Yes, you do need a license. Individuals who are providing child care for three or more children in their homes, aside from their own children, need to become licensed or licenseexempt with the state of New Hampshire Child Care Licensing Bureau.

## 2.3 How do I know what license I need?

CCLU licenses seven categories of child care programs: Family Child Care Homes, Family Group Child Care Homes, Group Child Care Centers, Child Care Nurseries, School Age Programs, Night Care Programs and Residential Child Care Programs.



#### **Family Child Care Home**

A child care program operated in a home in which the provider resides. In a family child care home, one provider may care for a maximum of six preschool children plus up to three children who are enrolled in a full-day school program. The number of children younger than 36 months of age and 24 months of age that may be cared for is limited.

#### Family Group Child Care Home

A child care program operated in a home in which the provider resides. In a family group child care home one provider and one family child care worker or assistant may care for seven to 12 preschool children plus up to five children enrolled in a full-day school program. The number of children younger than 36 months of age that may be cared for is limited.

#### **Night Care Program**

A center-based, family or family group child care program that provides care during the evening or nighttime hours between 7:00 p.m. and 6:00 a.m. The type of center-based family will determine the limits on ages and numbers of children or family group child care program license issued.

#### License Exempt

License-exempt providers are not licensed or regulated by the CCLU. If they are caring for a child who is receiving a state scholarship, they are required to have a background check that includes a criminal record and DCYF central registry check. License-exempt providers who are linked to their Child Care Resource and Referral Agency may have met additional requirements to be listed for referral.

#### Friend, Family and Neighbor

Private homes in which any number of the provider's own children, whether related biologically or through adoption, and up to three additional children are cared for regularly for any part of the day, but less than 24 hours, unless the caregiver elects to comply with the provisions of this chapter and be licensed.

#### **Residential Child Care Programs**

Private homes in which the only children in care are the provider's own children, children related to the provider, and children residing with the provider.

If you would like to obtain a License-exempt Enrollment Packet, please contact (603) 271-4242 or 1 (800) 852-3345 ext. 4242. If you have questions on applying, please call the Enrollment Specialist at (603) 271-4228.



### **3 Local Government**

## **3.1 What is zoning and how does the approval process work?**

Zoning refers to laws or regulations that govern how property can and cannot be used in certain geographic areas. For example, zoning laws can limit commercial or industrial use preventing manufacturing, or other types of businesses from building in residential neighborhoods.

If you're planning to start a business, it's important to follow the local zoning regulations to avoid any legal issues. You may need to obtain permission from an independent zoning board if your business activities require a conditional use, special exception or variance. By doing so, you can ensure that your business is operating safely and legally, which can help you avoid any penalties or legal actions in the future.

If you have, or intend, to operate a business from your home, you may want to talk with your neighbors about your plans first. This will make it more likely that they will come to you first with any concerns or complaints, rather than filing a complaint with your town or city government. This gives you an opportunity to negotiate a mutually agreeable solution.

In case of any complaints filed by your neighbor or abutter, the zoning board will help you resolve the issue in a fair and impartial manner. Although resolving such issues may take some time, it's a worthwhile investment to ensure that your business is operating in compliance with the local regulations. By following the zoning regulations, you can build a positive relationship with the community and improve your business's reputation.

Even home-based businesses are subject to local zoning. It is common for a zoning ordinance to contain several categories of home occupations, usually divided based on the presence or absence of employees, bulky equipment, noise, odors, pickups and deliveries, and customer visits.

#### **3.2 What is the Life Safety** Compliance Report and what should I expect during an inspection?

The Life Safety Compliance Report is required prior to being licensed and again upon license renewal. It focuses on both fire and building codes adhered to by every municipality in the state of NH and in which every property owner in the state must abide by. Information on these specific codes can be found on the NH State Fire Marshal's website. You will complete the top portion of the form and after a walk-through of your space with a fire inspector, your request will either be approved or denied. If you are denied, you will receive feedback for corrections.

You can reach out to your city or town offices to see if you have a fire inspector and how to contact them. If you do not, you may utilize the State Fire Marshal. They will answer questions about what they will be looking for in your home prior to scheduling an appointment, so do not be afraid to ask. You can then set up an appointment to have them complete an inspection. Depending on your location, there may be a fee for this inspection which may be based on the number of children that you are licensed to care for. Remember - they will want to make sure your home is as safe as possible and review your emergency plan for getting children out safely in case of a fire. They will be evaluating your property for compliance with regulations involving

exiting, fire alarms, fire extinguishers, storage of combustibles, electrical hazards and more.

### A few questions to ask yourself:

### **Common Fire Code Violations**







Do I have a fire drill/ evacuation plan?

During an inspection you will be asked what space is or will be licensed as child care space. You will want to be as specific as possible because if you are using space that is not licensed you are at risk of violations. Violations of this usually occur in regard to child napping space. It's important to note that your specific inspector's requirements and requests may differ from other businesses in the area or from neighboring towns. It is always best practice to follow the recommendations made by your inspector.



- Your street address must be clearly marked and visible (in contrasting color) from the street fronting of the property.
- Fire hydrants located on your property must be visible and accessible at all times, with three feet of clearance on all sides and no parking within 10 feet.
- Exit doors must open easily from the inside. Locking mechanisms on doors shall not require special knowledge or keys.
- Aisles, walkways, stairways and paths leading to exits must be clear of storage and obstructions.
- Electrical extension cords cannot be used as a substitute for permanent wiring. Extension cords are only approved for "temporary use" (operating a vacuum cleaner, powering a tool while making a repair, etc.). Multi-outlet power strips with a builtin circuit breaker may be used to protect computers and related equipment only.
- Fire extinguishers must be mounted, visible, readily accessible and serviced or purchased within the past 12 months. Extinguishers must have an annual service tag.
- Fire alarm systems or smoke detectors must be tested/ serviced annually.
- Residential properties must have a smoke alarm in every bedroom and a smoke/CO<sub>a</sub> alarm on every level that are hard wired with a battery backup or are wireless with 10-year batteries.

Whether your municipality has building and fire inspectors on staff or not, there are statewide standards for both building and fire codes that every municipality and property owner must adhere to.

#### Please see the Guide to NH Life Safety for more information





#### 3.3 Why do I need a health department inspection and what happens during the inspection? (Checklist C)

In New Hampshire, health inspections and municipality enforcement of health codes varies town by town and city by city. Be sure to check with your town or city hall for more information, fees, scheduling and resources. The following list contains the questions that are on the health officer report and the areas that will require inspection:

- □ Is the indoor space safe, clean, free of clutter and in good repair?
- □ Is the indoor space free from electrical hazards (overloaded extension cords or outlets; frayed/cracked/ crimped cords/unprotected outlets)?
- □ Is there ventilation via unobstructed mechanical ventilation system or open windows with screens?
- □ Is there light sufficient for the supervision of children, and to move about safely?
- □ Is the indoor environment free of damp conditions, visible mold/mildew or musty odor?
- □ Are there heavy furnishings or items not secured to the wall or floor that could easily tip, or are unstable?
- □ Are there fumes from toxic or harmful chemicals or materials?
- □ Are there tripping hazards?
- $\Box$  Are there any poisonous plants in the program?
- □ Are harmful items stored out of reach of children, including but not limited to matches, lighters, chemicals, materials labeled "harmful if swallowed," flammable materials, sharp objects or staff's personal belongings?
- □ Are substances labeled "harmful if swallowed" or "flammable", and all containers of cleaning materials labeled with the contents and stored separately from food items and medications?
- □ Are cords and strings long enough to encircle a child's neck (window blinds, cords on curtains or shades) kept out of reach of children?
- □ Are there reptiles, amphibians and birds (including chicks and ducklings) in rooms or outdoor spaces regularly occupied by children? Are cages/habitats clean?
- □ Are pets (dogs/cats/ferrets) vaccinated against rabies, with proof of current vaccination available for review?
- □ Are sinks, toilets, footstools, potty chairs and adaptors clean?
- □ Are bathroom floors and surfaces adjacent to toilets clean?
- □ Is there toilet paper, individual cloth or paper towels and liquid soap from a dispenser available and accessible to children and staff?
- □ Do bathrooms have a functional means of outside ventilation?
- $\Box$  Are there signs of insects or rodents?
- □ Is garbage disposed of in a lined and covered container and emptied daily?
- □ Is there a safe, functional heating system, with a temperature maintained at 65 F, and protection from heat sources (pipes/radiators, etc.)?
- □ Are fuel-burning stoves (wood/coal/pellet/gas) used per local codes, and do they have protections to keep children safe from injury?
- □ Was the building built prior to 1978? If yes: Are the interior or exterior surfaces in deteriorating condition where children play or have access?
- □ Is there information or evidence indicating the building may contain asbestos hazards?
- $\Box$  Is there running water under pressure, and is the hot water temperature between 60 F 120 F?

- the water been tested and are the lab results on file for review?
- located adjacent to a handwashing sink?
- □ Is food stored at not less than 32 F, nor more than 40 F?

#### **3.4 Do I need my home water tested for lead?**

New Hampshire law (RSA 485:17-a) requires all public and nonpublic schools and licensed child care programs to sample for lead in drinking water at outlets where water is available for consumption by children. Examples of drinking water outlets include drinking fountains, classroom sinks and kitchen fixtures. Sampling is required whether a facility's water comes from a well or a town/city public water system. The legislation was enacted in February 2018 by Senate Bill 247 and revised with the passage of House Bill 1421 in July 2022.

All facilities are encouraged to enroll in the Get the Lead Out program. All facilities will receive access to an online outlet inventory tool, reminders about upcoming sampling rounds and technical assistance. Eligible facilities (public schools and licensed child care programs) will receive free lab analyses and must enroll in the program to access the free samples.

For more information and to enroll in the Get the Lead Out program



□ Is the program on a city or town public water system? If no, does the program have its own water supply with a U.S. EPA ID number issued by NH Department of Environmental Services (DES) on file?

□ For programs with independent water supplies that are not required to be registered with NH DES, has

□ Are potty chairs and diaper changing areas away from food preparation/service areas, and are they



## **4 Other Required Documentation**

## 4.1 Do I need a health check from my doctor?

The CCLU has a Child Care Personnel Health Form available to print and send to your doctor if you have had a physical within the last year. It is best to use the form because most health records do not include the mandatory language "the examinee is fit to be caring for children." Most potential providers pass their physicals and are deemed fit for child care employment. If you do not have a primary care provider, there are many urgent care facilities across the state where you can receive a physical for a fee.

## 4.2 What are the rules around CPR and First Aid Certification?

The center director, site director, family child care provider and all staff used to meet staff to child ratios shall:

- Be certified in pediatric cardiopulmonary resuscitation (CPR) and first aid within 90 days of the first date of employment;
- Obtain certification in CPR & first aid by the American Red Cross, American Heart Association, Emergency Care and Safety Institute, National Safety Council or other nationally recognized organization; and
- · Certifications must remain current at all times.

## **4.3 What is the background check and fingerprinting process in NH?**

The State of New Hampshire CCLU requires that anyone 18 years of age or older working in a licensed child care program submit a NH criminal

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history record conducted by the State Police Department. In addition, other individuals 14 years of age and older who are in contact with children, and all family child care home household members 10 years of age and older must submit to a child abuse and neglect background check conducted by NH DCYF.

All applications must be submitted through the New Hampshire Connections Information System (NHCIS) and will require an account in NHCIS.

To create a new account or access your existing account please go to the NHCIS Portal



You will also need to book a live scan fingerprinting appointment with the NH State Police at <u>Services.</u> <u>dos.nh.gov/chri/cpo/</u> or by calling your local police station. Some police stations do not offer a live scan, so make sure to ask. <u>NH-Connections.org/</u> <u>Background-record-checks-for-licensed-child-care/</u>

## 4.4 What will my business structure be?

Once you have received the necessary approvals from local municipalities, it is a good idea to start thinking about your business name (trade name) and what your business structure will be.

Registering your business as a legal entity with the State of New Hampshire creates separation between you and your company. It is this separation that provides you with limited liability protection, an important protection that prevents you from being held personally responsible for lawsuits filed against your business. Creating a legal structure for your business demonstrates credibility and longevity to potential investors and customers, and is an important step to building a strong foundation for a successful business.



#### When deciding on a business structure, there are several options to choose from.

#### **Sole Proprietorship**

A sole proprietorship is an informal business structure, where an unincorporated business is run by an individual without registration with the state. Operating your business as a sole proprietorship is the simplest way to run a business, as all taxation passes directly to the owner. Operating as a sole proprietorship opens you up to potential legal disaster, since the owner is personally liable for any debts or lawsuits filed against the business. While it can be suitable in certain situations, it is not recommended to run your business as a sole proprietorship in New Hampshire.

#### Limited Liability Company (LLC)

#### mycorporation.com/state/new-hampshire/ start-an-llc/

An LLC is the most common entity type chosen by small business owners. As a "hybrid entity," it provides the liability protections offered by a standard corporation with the simplicity and flexibility of pass-through taxation. LLCs are attractive among small business owners because they require the least amount of maintenance and almost no corporate formalities. This means less record keeping and fewer annual requirements, leaving you more time to focus on your business.

#### Corporation

mycorporation.com/state/new-hampshire/start-acorporation/

A C corporation (sometimes called a general for-profit corporation) is the perfect entity for any

business looking for a more formal corporate structure. Since corporations allow the issuance of stock, they are generally more attractive to entrepreneurs and venture capitalists who may want to invest in your business, making them extremely popular for businesses seeking outside investment. Corporations also provide a business with the ability to deduct certain benefits, like employee health insurance and dental plans, which can add up to substantial savings per year.

#### Nonprofit

#### mycorporation.com/state/new-hampshire/ start-a-nonprofit/

A nonprofit corporation is a business formed with the purpose of furthering a particular social cause or advocating for a specific point of view. Rather than earning a profit, a nonprofit corporation reinvests its revenue to achieve its objective instead of distributing that income to its shareholders. Typically, nonprofits are funded by donations. One unique feature of a nonprofit is that they are eligible for tax exempt status.

#### Doing Business As (DBA)

mycorporation.com/state/new-hampshire/file-a-dba/ A DBA is an official registration of your business name. In some states, this can be referred to as a "fictitious business name" or "assumed" name. While a DBA is not a business entity, it can be filed against any business type to legally operate under a business name other than your own. If your business conducts any business - such as transactions, marketing, advertising or printing out business cards - under a name that isn't your own name, you will need to file and register a DBA in New Hampshire.

#### **Basic Business Details**

Includes the business address, purpose and ownership details.

#### **Business Name**

The preferred name of the business you wish to register, and a few alternatives should the desired name be unavailable (recommended).

#### **Registered Agent** Information

The name and address of the individual who will serve as the point of contact to the New Hampshire Secretary of State for all businessrelated matters. This address must be located in New Hampshire.

#### 4.5 Why do I need to file my business with the NH Secretary of State?

Once you have chosen the best structure for your business, the next required step is completing your registration with the New Hampshire Secretary of State: SOS.nh.gov. You can submit your paperwork directly to the state, or MyCorporation can complete and file the required paperwork for you, preventing any potential missteps: mycorporation.com/business-formations/

In New Hampshire, the registration process differs slightly from entity to entity. However, the information you can expect to provide about your business is pretty much the same, including the basic business details, the business name and registered agent information.

#### 4.6 What do I need to include in my emergency preparedness plan?

Your emergency preparedness plan is one of the most important policies and procedures you will establish for your business. The plan is to ensure continuity of care and ensures that systems are in place for any business interruptions. Although you cannot predict and prepare for every situation, it is best practice to have a comprehensive plan. Weather-related disasters may include but are not limited to earthquakes, hurricanes, tornadoes and blizzards; man-made disasters like active shooter situations, threats and acts of terrorism; and environmental emergencies such as a pandemic or unsafe levels of mold or radiation in the family child care home.

#### Make sure your plan includes:

- Types and frequency of drills (NH state licensing requires you to execute live drills once a month)
- Location and contents of emergency kits that you will have available (as well as a plan for checking and restocking them regularly)
- Evacuation plans and procedures (including how you will contact families in the event of an evacuation)
- How you will care for children for an extended period of time in the event of a shelter-in-place or evacuation scenario
  - Information and resources about how to recover and support your staff and the children in your program following an emergency.

Visit <u>ChildCarePrepare.org</u> to find helpful resources on creating a thorough and effective emergency plan.

### **5** Finances

#### 5.1 How much does it cost to open a family child care business?<sup>1</sup>

## **Start Up Cost** Incorporation Fees Health and Safety Equipment Toys, Books, Games Materials and Supplies for Activities **Renovations and Upgrades** Marketing Insurance Premiums Legal Fees

Initial Trainings and Certifications

**Total Cost:** 

#### **5.2** Is there funding available to help with startup costs?

There are several New Hampshire-based organizations that can provide small business advising, technical assistance and access to grant or loan resources. See page 23 of this guide for a reference list.

#### **5.3 Do I need additional insurance** to operate my child care business?

In the State of New Hampshire, additional insurance is not required to operate a child care business although it is highly recommended. Insurance protects you when emergencies or natural disasters occur. There are other types of insurance that you will want to investigate, even if they are not required by New Hampshire's licensing regulations. Read about them below and use this resource when thinking about your insurance needs.

Exploration Phase

EMERGENCY RESPONSE REAN

Amount
\$100
\$300 - \$800
\$400 - \$1,000
\$400 - \$800
\$1,000 - \$5,000
\$200 - \$500
\$500 - \$2,000
\$1,000 - \$2,500
\$300 - \$800
\$4,200 - \$13,500

#### **Business Owner's Insurance**

This is generally is a combination of liability and property insurance. Buying the package is usually less expensive than buying two separate policies.

#### **General Liability Insurance**

Covers bodily injury or property damage that occurs during the course or because of your business.

#### **Property Insurance**

Covers all the business equipment inside and outside of your program.

#### **Professional Liability Insurance**

Insures you and your staff for losses due to your negligence while performing your business. Coverage for sexual abuse and molestation is generally included in professional liability insurance but be sure to verify this with your insurance agent. Sexual or physical abuse coverage insures you for loss if one or your employees or others with access to children in your program abuses a child in your care.

#### **Worker's Compensation Insurance**

This is required in many states. This insurance pays benefits when an employee is injured while working.

#### **Homeowners Insurance**

Covers losses and damages to your home. It also protects assets in the house and usually covers interior and exterior damage and injury that arises while on the property. Many homeowner's insurance companies will require the aforementioned insurance policies. You should contact your homeowner's insurance company to ensure that your policy allows an in-home business.

# 5.4 What are the tax benefits of owning a family child care small business?

Most in-home child care providers pay between 20 and 30 percent in taxes. This includes state and federal taxes when applicable (since not all states require an income tax to be paid). It also consists of the self-employment tax, which everyone will have to pay. Self-employment tax is 12.4 percent for Social Security and 2.9 percent for Medicare. **Source:** <u>Henssler.com/Tax-Benefits-for-Child-Daycare-Providers-and-Users/</u>

The most important thing to remember here is that not every dollar that comes through your door will be counted as income. You can list almost everything you use for your child care business as a tax deduction. These items lower your overall profit and the tax bill that comes with it.

Business deductions can make a significant impact on your tax bill, it's important that you don't miss any. **Here are some of the most common deductions from child care business tax:** 

- Meals and snacks for enrolled children
- New toys, books and activities
- Costs of field trips
- Wages for assistant teachers and other child care helpers
- Business supplies, such as a computer that is used for billing and parent communication
- Insurance costs
- Necessary furniture

- Advertising
- Continuing education
- Utilities like electricity, gas and even your internet and phone bills (at the percentage that the services are used for business)
- Mileage and vehicle depreciation if you use your car for your business

Each one of these deductions should be welldocumented with receipts and saved for tax time. You will subtract them directly from the income you receive to find out how much money you'll be taxed on at the state and federal levels.

The home office deduction is another big one for inhome child care tax, but it's not as simple as those listed above. You can use a simplified amount, but as a home daycare provider, you'll likely save more money by calculating these numbers based on income, the size of your home, the value of your home and more.

### **Tax Resources for Family Child Care Providers**

The BUILD Initiative's What are the Tax Considerations of the American Rescue Plan Act (ARPA) Child Care Stabilization Grants for Home Based Providers

#### CCAoA's Tips for Taxes: A Tip Sheet for CCR&R's on Child Care Taxes

Tom Copland's Taking Care of Business Blog





### Preparation Phase

### **6** Networking

#### 6.1 What are family child care networks and what do they do?

Staffed family child care (FCC) networks are community-based programs with paid staff. These programs offer a menu of ongoing services and resources to affiliated FCC educators. They offer educators opportunities to develop a long-term professional relationship with FCC network specialists. They are also a place to connect with and learn from other educators.

High-quality staffed FCC networks offer services to support family child care providers both for business and quality supports/services and activities:

- · Hosting family child care peer groups.
- · Connecting family child care providers with mentors and coaches.
- Providing or hosting trainings, including CPR, pyramid model, health, safety, play-based learning and education techniques.
- Connecting family child care providers with the appropriate career, certification or professional development pathways through the Community College System of New Hampshire or other certification programs aligned with the requirements of the Department of Health and Human Services for family child care providers.
- Developing tools and resources to support family child care providers in serving families, including hand books, policies, etc. Visits to educators' homes to offer technical assistance or coaching.
- Creating opportunities for providers to engage, reflect and establish relationships which are collaborative and foster mutual problem-solving.
- · Providing and helping to gain access to materials and equipment.

### collaboratives for family child care providers in NH? Online Early Childhood Focused Collaborative Meetings with Childhood

#### Collaborative Meetings with Child Care Aware of NH

6.2 Are there groups or

Child Care Aware of NH provides opportunities to join many different collaboratives and groups across NH. Focused collaboratives are meetings that are held once a month from September to June. Each of these meetings focus on a specific topic and service area.

#### These meetings are group-driven to reflect the participant's needs and interests and to provide:

- Child Care Aware of NH program updates.
- Essential local and state information.
- Professional development opportunities.

## Topics for Early Childhood Focused Collaborative Meetings

- Infant and toddler programming and curriculum.
- Family engagement and communication.
- Business management practices.
- Preschool programming and curriculum.
- Family child care.
- Exploring social emotional topics.

NH-Connections.org/Providers/Collaboratives-and-Groups/





## Other Regional, State and National Networks

#### The NH Alliance of Early Childhood Coalitions NHAECC.org/

The New Hampshire Alliance of Early Childhood Coalitions (Alliance) promotes, supports and builds the capacity of early childhood coalitions across the Granite State.

#### Welcome Families NH

welcomefamiliesnh.com

Parents and caregivers of young children can both feel welcome in the Granite State and also learn easily about the many valuable resources that can be of benefit to them and their children.

#### **Childcare Network Collaborative**

<u>ChildCareNetworkCollaborative.org/</u> The Childcare Network Collaborative, established in 2023, is a unified effort by child care networks across New Hampshire to enhance the state's child care infrastructure through collaborative problem-solving, establishing best practices, and promoting operational cohesion across the state in order to ensure a high standard of care and support for both families and providers.

## National Association Family Child Care <u>NAFCC.org/</u>

With a focus on home-based child care, this is the only national professional association dedicated solely to promoting high-quality early care and education in home-based settings.

## **6.3 What is Technical Assistance and what are the benefits?**

#### Child Care Aware of NH currently provides three technical assistance options to providers throughout the state.

#### Technical Assistance, Coaching and Consultation

This is an enhanced professional development service that can support your program through mentoring and coaching early childhood professionals in a wide variety of early childhood topics. Using a strength-based approach, Training and TA Specialists focus on improving program quality by working with child care providers on focused and targeted state initiatives. These services can be provided by Training and Technical Assistance Specialists through Child Care Aware of NH via phone, email, virtually and/or onsite.

#### Progressive Training and Technical Assistance Program

This option offers child care programs an opportunity to participate in focused and facilitated training and technical assistance. This program provides individualized technical assistance to improve program quality. Programs commit to work with Child Care Aware of New Hampshire (CCAoNH) on a long-term basis to improve quality and practices around one of seven state initiatives.

#### Early Childhood Cohorts

CCAoNH's Early Childhood Cohorts use an approach that brings multiple programs together that want to work on the same specific state initiative. Participants have the opportunity to collaborate with peers, as they obtain resources



and support through professional development and technical assistance in a cooperative group setting.

# Related state initiatives and resources that have been and still are being utilized include:

- Business Management Practices
- Developmental Screening/Assessment
- Emergency Preparedness
- Health and Safety
- Infant and Toddler Care
- NH Early Childhood Professional Development System
- NH Early Learning Standards
- NHCIS Professional Registry
- Shared Services
- Strengthening Families
- Teacher Competency
- Teaching Dual Language Learner

#### **Benefits of Technical Assistance (TA)**

Receiving technical assistance has many benefits to educators and child care programs. **Benefits include:** 

- Establishing clear goals with measurable outcomes.
- Establishing clear action steps to reach goals.
- Supporting guided self-reflection.
- Improving program quality.
- · Increasing teacher and professional competency.
  - Building relationships between Training & TA Specialist and Teacher/Program.
  - NAEYC/NACCRRA Glossary: <u>naeyc.org/</u> <u>sites/default/files/globally-shared/downloads/</u> <u>PDFs/our-work/public-policy-advocacy/new\_</u> <u>glossary.pdf</u>

#### **Non-profit Agencies**

There are also several non-profit agencies, director networks and emergent family child care networks throughout the state that also can provide technical support, training, mentorship, grants and stipends relevant to early childhood business and educational needs. Below is a list of agencies offering support activities and services.

#### Early Care and Education Association (ECEA): ECEAUV.org/

The mission of the ECEA, is to provide an opportunity for professionals working with children birth to five, to collaborate in an effort to enhance the lives of children and families in the Upper Valley.

#### The Bringing It Home Project:

Monadnockedc.org/childcare

This is a new initiative to improve childcare accessibility by creating and supporting homebased providers in the Monadnock Region. The program aims to create at least 10 licensed, homebased providers by 2025, adding an additional 60 to 120 child care slots and creating 25 new jobs. Tax credits will be leveraged for facility startup expenses in the form of home improvements required for licensure and health safety upgrades.



#### **Small Business Advising**

NH Department of Business and Economic Affairs <u>nheconomy.com</u>

NH Small Business Administration sba.gov/district/new-hampshire

NH Small Business Development Center <u>nhsbdc.org</u>

NH Small Business Technical Assistance Providers <u>nhcommunitynavigator.org/partners</u>

Center for Women and Enterprise <u>cweonline.org/our-centers/cwe-new-hampshire</u>

NH SCORE score.org/nh-vt



### 7 Professional Development/Training

#### 7.1 Where do I manage my professional development training as a family child care provider?

Training is essential for all early childhood providers. Not only is professional development required by the Child Care Licensing Unit, but it is also important to stay current on topics in the field. What follows are some required and/ or recommended training for family child care providers. Training and professional development can be found on your NH Connections Portal. Once you have registered in NHCIS you will receive a REGISTRY ID which will be used to access training in the ProSolutions training website.

## 7.2 What is ProSolutions and how do I get free health and safety trainings?

The Bureau of Child Development and Head Start Collaboration and the CCLU are pleased to offer a free web-based NH Health & Safety Training Program on ProSolutions that will help child care providers to meet CCLU's health and safety training requirements. The NH Health and Safety Training Program is now available in both English and Spanish. You will need to maintain a total of nine health and safety training hours.

NH ProSolutions (FREE Health and Safety Training): <u>ProSolutionsTraining.com/</u> <u>content/?id=166/Home/</u>

#### 7.3 Are there other professional development training programs approved by the Child Care Licensing Unit?

Yes, in addition to the list of the following websites, there are many opportunities throughout the state to obtain professional development hours. Child Care Aware of NH facilitates many training opportunities throughout the year. For a current calendar of training please visit the NH Connections provider professional development tab: <u>NH-Connections.org/Providers/Professional-Development/</u>

#### 7.4 Is there funding available to help cover the cost of professional development?

There are many ways to obtain free or reduced cost training. Some resources include:

#### Lending Library

A lending library can be accessed by providers looking for resources, books, videos, etc. to support their needs as an early childhood educator.

#### Referrals to Community Resources and Supports

Referrals to community supports and resources can be provided to providers seeking assistance with their work caring for and educating NH's children and families.

Be sure to contact Child Care Aware of New Hampshire to take advantage of all these services and more. <u>snhs.org/services/child-care-aware</u>

#### **Professional Development Resources**

NH Connections Portal Login NH-Connections.org/Providers/NH-Connections-Information-System/

NH Connections Professional Registry NH-Connections.org/Providers/NH-Professional-Registry/

#### NH Connections Information System (NHCIS) Quick Guide

<u>dhhs.nh.gov/sites/g/files/ehbemt476/files/</u> <u>documents2/nhcis-licensing-basics-quick-guide.pdf</u>

Link to NHCIS Registry FAQ's NH-Connections.org/wp-content/uploads/2023/10/ Oct-27-23-NHCIS-Registry-FAQs.pdf

#### **Professional Training Resources**

Better Kid Care extension.psu.edu/programs/betterkidcare/ early-care/ccdbg

National Center on Early Childhood Health and Wellness

<u>childcareta.acf.hhs.gov/center/national-</u> <u>center-health-behavioral-health-and-safety-</u> <u>partner</u>

Early Childhood Investigations Webinars EarlyChildhoodWebinars.com/Webinars/

Early Childhood Learning and Education Center ECLKC.ohs.acf.hhs.gov/Upcoming-Events

Smart Horizons SmartHorizons.org/Landing/snhs/ Training is essential for all early childhood providers. Not only is professional development required by the Child Care Licensing Unit, but it is also important to stay current on topics in the field.





#### 7.5 What are the state requirements for professional development?

#### He-C 4002.33 Professional Development

All center directors, agency administrators, site coordinators, or site directors, and all other child care staff who are responsible for the supervision of children, or who are necessary for the staff to child ratios, shall keep on file documentation of completion of a minimum of 6 hours of professional development, which shall be completed in accordance with the following:

- Within 90 days of the first date of employment;
- Within two weeks for programs operating three months of the year or less; or
- By providing documentation of previous completion.

#### The six hours of required professional development shall include:

- Child care licensing orientation;
- Prevention and control of infectious diseases, including immunizations;
- Prevention of SIDS and use of safe sleep practices;
- Medication administration;
- Prevention of and response to emergencies due to food and other allergic reactions;
- Building and safety of physical premises, including identification of and protection from hazards that can cause bodily injury such as electrical hazards, bodies of water and vehicular traffic;
- Prevention of shaken baby syndrome and abusive head trauma;
- Emergency preparedness and response planning;
- Handling and storage of hazardous materials and the appropriate disposal of bio-contaminants;
- Appropriate precautions in transporting children for child care personnel who will provide transportation or accompany children during transportation;
- First aid and CPR:
- Prevention, recognition, and reporting of child abuse and neglect;
- Child development, including cognitive, physical, social and emotional development; and
- Training on all required components in the emergency operations plan as specified in He-C 4002.16(g) (3).

#### Prior to working with infants 12 months and younger, child care staff shall take training on prevention of SIDS and use of safe sleep practices.

The center director, agency administrator, site coordinator, site director and all child care staff shall complete 18 hours of professional development within their first 12 months of hire, and annually thereafter, in accordance with the following:

A minimum of three hours shall be in health and safety topics listed in (b) above; and

The remaining 15 hours shall be in any other areas listed to the right.

- Health and safety;
- Caring for children with exceptionalities;
- Nutrition;
- Any child care related courses sponsored or funded by the department;
- Indoor and outdoor learning environments;
- Behavior guidance;
- Leadership, child care administration, or mentoring;
- Financial management;
- Working with families; or
- · Legal issues in child care.

### 8 Education and Advanced Career Opportunities

#### 8.1 I want to further or continue my education, where do I start?

There are many opportunities to start or continue your education. If you have completed some college courses, you may be able to apply those to your current degree. To transfer your credits to another school or apply those credits to your credential, you will need to submit OFFICIAL transcripts from your previous high school or higher education school.

You will need to contact your school directly to have by making it possible for them to afford both the your transcripts mailed. If your school is closed, you time and expense of going to school. will need to contact the state in which your school was located in order to request your transcript. We Recipients enroll in courses at local colleges while have supplied the link to a few of the surrounding working at least 30 hours per week. In exchange for states for quick reference. An official copy is mailed receiving increased compensation, recipients also in a stamped, sealed envelope to a destination agree to remain at the sponsoring program for as requested. An official copy can also be mailed at least six months to a year following the directly to you, but will arrive in a stamped, sealed completion of their scholarship contract. The envelope that cannot be opened. If opened, it is no commitment period will vary by the type of longer considered official and cannot be used for scholarship that is awarded. Interested in the transfer of credits or verification of a degree. learning more? Email: teachnh@snhs.org

**New Hampshire:** <u>education.nh.gov/who-we-are/</u> The following table summarizes this division-of-educator-support-and-higher-education/ Scholarship: The scholarship contract consists closed-school-transcripts of an agreement to complete 9-12 credit hours

over the course of a year, usually three semesters. Maine: Maine.gov/doe/learning/highered/transcripts The family child care provider must sign and commit to the contract, as a scholarship recipient and as a family care provider. After completing the contract, the family child care provider must agree to continue operating a family child care program for at least one year. Contracts are renewable, pending funding, so that family child care providers can continue taking classes until an associate degree is earned.

Massachusetts: mass.gov/info-details/closedoccupational-schools-and-student-records Vermont: sos.Vermont.gov/vsara/request/studenttranscripts/

	Tuition	Books	Release Time Paid to Family CCP	Travel/Access Stipend per Semester Paid to Family CCP	Compensation upon Contract Completion
T.E.A.C.H. Pays	95%	75%	\$15/hr up to 6 hrs a week, depending on contract	\$100	\$300
Family Child Care Provider (CCP) Pays	5%	25%	n/a	n/a	n/a



#### 8.2 What is the T.E.A.C.H. program?

The T.E.A.C.H. Early Childhood® (Teacher Education and Compensation Helps) Initiative is a national, evidence-based strategy that creates access to higher education for teachers, directors and family child care providers working with young children in out-of-home settings.

T.E.A.C.H. Early Childhood<sup>®</sup> New Hampshire (T.E.A.C.H. NH) provides comprehensive scholarships to enable early educators to take coursework leading to credentials and degrees



**Associate Degree** Scholarship **Application** 

**Associate Degree Sponsor Participation** Agreement





### **9** Business Management

#### **9.1** How do I market my program?

#### **Marketing Your Program**

Developing a marketing plan will help you think about why families should choose your program over other child care providers in your community. It also gives your program a sense of identity or brand.

#### Understand the Child Care Market

Use the findings from your needs assessment to help you answer questions about the need for family child care in your area, which age groups need care and where parents live and work.

#### **Know Your Competitors**

It's important to know who else is providing family child care services in your area. If possible, visit other child care programs to get a sense of what they offer to children and families. Use this resource to help you compare the programs in your area.

#### **Target Your Audience**

Consider all the ways you can reach parents in your community. Think about where parents are likely to look for information and reach out to other businesses to get the word out about your program. Also think about what type of families would benefit most from your program.

Ask your local Child Care Resource and Referral (CCR&R) agency for help in reaching your target audience.

#### **Develop Strategies**

Think about the different strategies you can use to attract parents to your program. You may want to create a logo or a sign in front of your child care business for prospective parents, develop a social media presence and distribute brochures/flyers about your program. Whatever strategies you develop, think about the budget you may need for each strategy.

#### Set Objectives

Implementing your marketing plan is a big step, but you also need to evaluate your plan to know what types of strategies work for you.

#### **Create the Plan**

Your marketing plan should highlight the unique aspects of your program, including strategies to attract families to your program and your marketing budget. You should market your program whether you are just opening or if you have been open for years.

> **Marketing Resources:** Tom Copland's Taking **Care of Business Blog**



#### 9.2 What is my WHY? What is the mission and vision of my program?

Think about what makes your program unique and how it can meet the needs of children and families. What benefits beyond the hours of operation and the ages of children you plan to serve will you offer to families? Think about how your program will meet the needs of children and families.

A child care center's mission statement describes what the center is currently doing, while its vision statement describes what it hopes to achieve in the future. A mission statement can focus on meeting children's needs, educational goals, projects and activities, child development areas and promises and obligations to parents and the community.

These statements, although very personal, allow you to share with prospective parents what you can offer them not only to their family but to their child. Having these statements written out and available to parents shows your level of commitment and understanding of their needs as you grow together and support the development of their child.



A child care center's mission statement describes what the center is currently doing, while its vision statement describes what it hopes to achieve in the future.



#### 9.3 Will I need handbooks, contracts and policies? Why?

Policies and procedures are important to outline for families. They are a guidebook to how you will conduct yourself as a professional as well as what expectations you have of the families. It is important that families know what to expect before a situation occurs, although you will not be able to address all instances you will be able to step up action steps to take when something comes up. The following are best practices to include in your materials.

#### Family child care homes may have policies and procedures for:

#### Child abuse and neglect:

Child care providers are required to report suspected abuse or neglect to the local CPS agency. They should also receive training every two years on how to identify and report abuse or neglect.

#### Admission requirements:

This policy should include the requirements for admission and enrollment, such as age, required forms and fees.

#### Supervision:

Staff should be able to supervise children at all times and have easy access to them. Some strategies for active supervision include:

- Setting up the environment
- Positioning staff
- Scanning and counting
- Listening
- Anticipating children's behavior
- Engaging and redirecting

#### Medical and dental emergencies: This policy may include what to do if a child has a medical or dental emergency, such as calling 911, contacting the child's parents and taking the child to the hospital.

#### Family child care homes may have policies and procedures for:

#### Family handbooks:

Handbooks often include information about the program's mission, hours and the ages of children served. They may also include:

- Whether the program is accredited or part of the state's quality rating and improvement system
- Payment due dates and late payment policies
- The curriculum and daily schedule
- Family engagement activities

#### Tuition and payment:

This policy should include tuition rates, billing, payment methods and late payment policies.

#### You may also want to consider:

- □ Does the program provide a written contract before you enroll your child?
- □ Does the program provide a copy of the parent handbook prior to enrollment?
- □ Does the program clearly outline the cost of care, field trip or special program fees and any other fees? Does the program have a policy regarding drop-off and pick-up times, including who can pick up your
- child? Are there fees for late pick-up?
- weather or in case of emergencies?
- □ Does the program have a policy regarding termination of your child care agreement?
- □ Does the program have a written policy for when the provider is allowed to give medications?
- □ Does the program have a written supervision policy or plan that ensures children are supervised at all times?
- □ Does the program provide a written guidance and discipline policy?

#### Holidays:

This policy may include which holidays the center is closed and whether regular fees are charged on holidays.

#### Sicknesses:

This policy may cover what illnesses are allowed and not allowed at the center, what to do when your child is sick, how you will be notified and how you will notify the provider. This may also cover what happens when the provider themself is sick.

Does the program have a policy for times when it may close, such as for certain holidays, inclement

#### **9.4 What is business** management software and how can it improve my business?

Child Care Management Software (CCMS) is specifically designed to help child care providers automate their dayto-day operations, allowing staff to have more time to spend with children and to monitor and manage their program proactively. CCMS tools will help streamline enrollment and manage your waitlist, track and report daily attendance, generate invoices and collect payment electronically, monitor and manage classroom ratios, manage staff records including professional development certifications and payroll and communicate with families easily and consistently.

#### **Child Care Business Software Resources Brightwheel**

#### mybrightwheel.com

The complete preschool and childcare management software that integrates automatic billing and payments, real-time communication, classroom management, and so much more.

#### **Procare Software**

#### ProcareSoftware.com

Easily manage every part of your child care business by letting Procare organize family information, track attendance, automate tuition collection and do more for you!

#### Kidcare

#### kidkare.com

For over 30+ years, KidKare has provided innovative Food Program software solutions to CACFP sponsors, owners, directors, sites, & providers.

CCMS can be linked to accounting software, like QuickBooks (QuickBooks.intuit.com), to give you accurate and timely financial reports that you can use to make sound business decisions, critically needed during a time of unstable enrollment.

**CCMS Frequently Asked Questions** 





#### Business supports, initiatives, and resources for NH Family Child Care

#### NH Connections/Child Care Aware of NH

NH Connections is the consumer education website for the NH Department of Health and Human Services (DHHS), lead agency for the US DHHS Child Care and Development Block Grant.

#### For child care providers

Child Care Aware of NH provides quality professional development opportunities through our training and technical assistance services to improve program quality and increase teacher competency. Their training and technical assistance specialists strive to ensure that providers and programs are receiving consistent, high-quality professional development services either through training, phone or email consultation or through onsite visits. Early childhood collaboratives are designed for directors, administrators, teachers and other early childhood professionals and are offered on a monthly basis.



#### Small Business Advising

NH Department of Business and Economic Affairs nheconomy.com

NH Small Business Administration sba.gov/district/new-hampshire

NH Small Business Development Center nhsbdc.org

NH Small Business Technical Assistance Providers nhcommunitynavigator.org/partners

Center for Women and Enterprise cweonline.org/our-centers/cwe-new-hampshire

NH SCORE score.org/nh-vt





Preparation Phase



### 10 Developing a Budget

**10.1 What does a sample budget look like?** 

Budget Template



Business Self Assessment





#### Simple Family Child Care Business Health Checklist (Checklist B):

Here are the steps to take when creating an operating budget for your child care center:

## Step 1: Calculate your child care's monthly income.

It's important to calculate your average monthly income to know your profit. As a child care business, you'll make most of your income from the weekly or monthly child care costs that families (or state programs) pay you for child care services.

#### Step 2: Create a list of monthly expenses.

As you're detailing your child care's list of expenses, separate the list into operating expenses and capital expenses. Operating expenses include things that your center needs to run properly. Examples include utilities, staff salaries, supplies, insurance and additional costs related to program activities, licensing fees and maintenance. Capital assets are the major pieces of property you purchase for your child care, such as cars, equipment and buildings that are subject to depreciation. Calculating them into your capital expenses means calculating depreciation. **Follow these steps to do so:** 

- 1. Determine the initial cost of the capital asset.
- 2. Decide on a suitable depreciation method (e.g., straight-line, declining balance).
- 3. Calculate the monthly depreciation by dividing the total depreciation by the asset's useful life in months.
- 4. Subtract the monthly depreciation from the initial cost to get the monthly capital expense.

## Step 3: Calculate net income using a child care budget template.

To calculate your net income for your budget, start by recording your child care center's expenses, tax bills and interest payments. Subtract those amounts from your total revenue to determine your net income. Keeping this amount updated helps you understand your center's profitability or its ability to turn a profit relative to its amount of expenses.

## **10.2** How do I know how much to charge for my services?

This is a very tricky subject because what you charge has a huge impact on families and as caregivers it is natural for providers to shortchange and not charge what they are worth, because we know that families struggle to afford child care. With that being said, you are running a business and need to ensure that you are charging enough to make the business sustainable.

Setting the right tuition fees is one of the most difficult and important decisions you'll make when starting your child care center. Before setting



your prices, consider all your financial costs such as your salary, utilities, rent payments, supplies, advertising costs and other operational expenses, and how many children you'll be caring for to ensure your prices allow you to stay profitable.

It's also a good idea to gauge what competitors in the area are charging, as families will likely compare prices to ensure what you're charging is fair. If your tuition fees are higher, explain why and show parents the added benefits your center will provide over others.

### Sustainability Phase



## 11 Maintaining Licensing

## **11.1** How often will the Child Care Licensing Unit visit my program?

The Child Care Licensing Unit (CCLU) in New Hampshire ensures that children attending NH child care programs are in safe and healthy environments. They provide care, supervision and developmentally appropriate activities that meet each child's physical and emotional needs. Here's what you need to know about licensing lvisits and maintaining your child care program:

#### During the visit, they will:

- Review the licensing rules with you.
- Evaluate your compliance with licensing rules.
- Answer any questions regarding licensing rules that you may have.

Federal and state law requires monitoring visits at least once a year, with a re-licensing visit every three years. However, the Child Care Licensing Unit may also conduct monitoring visits as necessary or if there is a complaint reported to their office.

During these visits your licensing coordinator will walk through your program, ask questions,



and check through paperwork. Although the visits may seem daunting and overwhelming, they are very necessary and should be used as a learning and growing opportunity. Your licensing coordinator should be seen as a source of information and partnership, they are always available to answer questions to help your business thrive.

#### **11.2 What is emergency** planning and what are the requirements for my program?

An Emergency Operations Plan (EOP) establishes your Child Care Center's (CCC's)/Family Child Care's (FCC's)/School Age Program's (SAP's) strategy to prevent, prepare for and protect from, mitigate, respond to and recover from the impacts of a wide variety of disasters and other emergencies unique to your program. It provides emergency planning steps, content, format and resources. More information can be found through these resources:

NH Emergency Planning Child Care Aware NH-Connections.org/Providers/Emergency-Planning/

New Hampshire Child Care Center Family Child Care & School Age Program Emergency Operations Plan Template https://www.nh-connections.org/wp-content/ uploads/2020/11/NewHampshire\_CCC-FCC-SAP\_ EOP-Template\_Final\_August\_2017.docx

### 12 Child and Adult Care Food Program (CACFP)

#### 12.1 What is the CACFP?

The CACFP provides funds to child care programs to help them provide healthy meals and snacks to the children in their care. It is very similar to the school lunch program that is offered in public schools. The CACFP doesn't provide the food, but they provide a financial stipend that can be used by the program to buy food. If you are planning to provide any meals or snacks, it's a great way to cover the costs.

The CACFP will pay a stipend for up to two meals and one snack (or two snacks and one meal) each day.

CACFP Eligibility Guidance for Family Day Care Homes



The CACFP provides funds to child care programs to help them provide healthy meals and snacks to the children in their care.

## 12.2 What are the pros and cons to registering with CACFP?

CACFP is a great benefit for children, families and providers, however it can be overwhelming and hard to navigate, which is why all family child care programs are assigned a "sponsor." The sponsor is paid by the state to offer support to providers, explain the program regulations in depth and help with the reimbursement process. You never have to pay for the work the sponsor does for you, it is entirely covered by federal funds. If you are curious about the CACFP, the Department of Education can connect you with a sponsor.

## **12.3** How do I apply to/contact CACFP?

## Further information can be found on the NH Department of Education CACFP website:

education.nh.gov/who-we-are/division-of-learnersupport/bureau-of-student-wellness/office-ofnutritional-services/child-adult-care-food



### 13 NH Child Care Scholarship

#### 13.1 What is the NH Child Care Scholarship Program?

The NH Child Care Scholarship Program helps eligible families afford the high costs of child care tuition. It is a combination of state and federal funds, and it doesn't cost you anything extra to participate in the program.

#### 13.2 Who qualifies for the NH Child Care Scholarship?

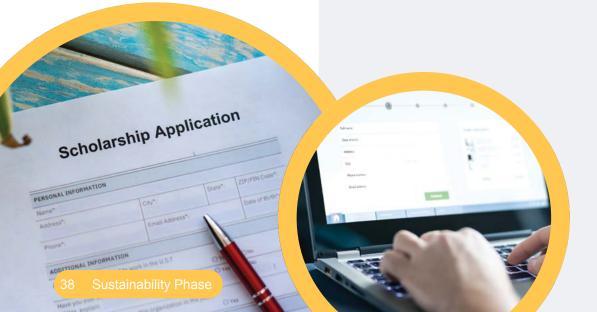
There are several different ways for families to qualify for child care scholarship. This includes having an income within the guidelines, participation in a work program with the state or going to school. Unfortunately, many families do not realize it is an option, and pay the full cost of care even though it is a financial struggle. You are providing a significant service to your families if you discuss the availability of the scholarship with them and encourage them to apply. The benefit to you is that it will help your clientele pay their tuition bills in full and on time.

## 13.3 How do I apply to accept the NH child care scholarship at my program?

#### **Enroll to Accept Child Care Scholarship**

#### NH-Connections.org/Child-Care-Scholarship/

- 1. Create an account in the NHCIS Professional Registry: NH-Connections.org/Providers/NH-Professional-Registry
- 2. Apply for a criminal background check: <u>Services.dos.nh.gov/chri/cpo/</u>
- 3. Complete health and safety trainings: <u>NH-Connections.org/Providers/Health-and-Safety-</u> <u>Trainings</u> List of Local First Aid & CPR Trainers: <u>NH-Connections.org/wp-content/uploads/2020/11/</u> Resource-List-for-CPR-and-First-Aid-1.pdf
- 4. Complete required forms: <u>nh-connections.org/wp-content/uploads/2021/07/Forms-</u> <u>For-Child-Care-Scholarship-by-Program-Type.pdf</u>
- 5. Apply for a vendor: <u>apps.das.nh.gov/vendorregistration/</u> <u>(S(I3v33ncz2I1bgoe15djfkqyw))/welcome.aspx</u>
- Receive a monitoring visit from NH Child Care Licensing Unit. LE (licensed exempt) Facility Based Self Checklist: <u>NH-Connections.org/wp-content/uploads/2024/02/LE-Facility-Site-Visit-Checklist-He-C-6916.pdf</u> LE (license exempt) Friend or Neighbor Self Check List: <u>NH-Connections.org/wp-content/uploads/2024/02/LE-FN-Site-Visit-Checklist-He-C-6917.pdf</u>



## **13.4** How do I help families apply for NH Child Care Scholarship?

#### Apply for Benefits: nheasy.nh.gov/#/

When a family is "opened" for a child care scholarship, you will receive a letter from the state called a "notice of decision" (NOD). This letter will tell you how much the family cost share is, which is the amount that you should collect from the family and how many hours they are authorized for care based on their work activities. It will also tell you the dates that the family is authorized to receive the scholarship. These dates are important, and you should implement a system for tracking them. The state will not pay the scholarship after those dates, which could cause you to be in a situation where you do not get paid. Most of the time, families are authorized to receive the scholarship funds for one year and then they must reapply.

The state uses the Market Rate Survey to determine how much they will pay in child care scholarship: <u>nh-connections.org/wp-content/</u><u>uploads/2024/08/New-Hampshire-MRS-</u><u>Report-6-9-24.pdf</u>

There are four different types of rates explained on this form, but you will want to look under "licensed family home" or "license-exempt family home", depending on what kind of program you run. Each type is then broken down into "level of service" which will either be full-time, half-time or part-time. Most children are authorized for fulltime care, which essentially means they are at your program every day, all day. Some children are authorized for half-time, which means that the state will only pay for the child to be at your program less than 30 hours a week, and if the parent wants the child there full-time, the parent will have to pay the remainder of the cost. The part-time level of service is less than 15 hours each week, and it is usually used by school aged children or for children whose parents are looking for work.

You will also see on this form that there are different rates based on the ages of the children.

Keep in mind that the rates listed on this form are the maximum amount the state will pay for child care, and if your rates are higher, the parent will be responsible for the difference.



#### Here are a couple of examples:

Let's say you accept three-year-old Billy into your program, and his parents are given a \$100 scholarship with a \$90 "cost share" from the state. That means that the state will pay \$100, and they expect Billy's parents to pay the \$90 cost share. Say your tuition is \$200, in that case, Billy's parents will pay \$100, because they need to make up the \$10 difference. You can't charge state scholarship families any more than you charge families who don't receive scholarships, but that doesn't mean you need to charge them less. Remember, it shouldn't cost you anything to enroll families who qualify for state scholarship.

- Remember that the state will never pay you more than you charge other families. So, in the case of Billy above, the state will pay up to \$100 per week as a scholarship, and they expect Billy's parents to pay \$90. If your tuition is only \$150 each week,
   Billy's parents will still pay \$90 and the state will pay the other \$60, making up the \$150 per week in tuition. Please keep this in mind when you are setting your tuition rates. You will want to maximize the amount you get from the state, because that will increase your cash flow and help make your business more successful.
- Child care scholarship can be confusing, but there are many groups out there who can help you make sense of the program. NH Child Care Aware, Early Learning New Hampshire and the Child Care Advisory Council all have people who can help you, in addition to the state Child Development Bureau and Head Start Collaboration. All these groups aim to ensure your program can successfully enroll children whose families receive scholarships.

#### 13.5 Billing for NH Child Care Scholarship

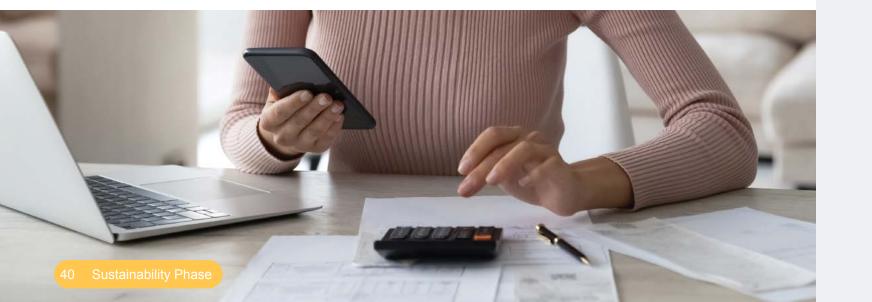
Once a week, you will bill the state for their share of the tuition costs. These costs will be different for each family because it is based on their individual incomes. There is a webinar offered by the state that will explain how to bill and all the regulations around doing so. The billing is completed completely online, but there are resources available if you are not able to do so online. When you complete your state paperwork to enroll families who receive state scholarships (explained above), be sure to inform them of your situation so the state can provide assistance. Remember, you are providing a valuable resource to the state by being willing to enroll children who receive child care scholarships; therefore, the state wants to ensure your success.

#### Please make sure to bill the state every week.

Not only does it keep the money flowing into your business, but it also helps you keep track of the children whose parents might need to reapply for their scholarship. You will want to avoid any delays in billing in order to ensure that you will be paid for all the children you have been providing care for. State child care scholarship is a wonderful thing for families, and providers, but it needs to be monitored just as closely as the rest of your business.



There is a webinar offered by the state that will explain how to bill and all the regulations around doing so.



### 14 Statewide Organizations and Agencies

#### ACROSS NH

#### AcrossNH.org

ACROSS NH is a project dedicated to supporting afterschool professionals in their work to create high-quality, innovative programs for New Hampshire's school-age children during out-of-school time hours.

#### **Breathe New Hampshire**

#### BreatheNH.org

Breathe New Hampshire's Asthma Care for Kids™ program is helping child care providers, teachers, parents and coaches to better understand asthma.

#### **Children NH**

#### ChildrenNH.org

Children NH makes health care accessible starting from prenatal and postnatal assistance that is needed in delivering children in perfect condition.

## Community College System of NH: Tuition Assistance

<u>CCSNH.edu/Paying-for-College/Early-Childhood-</u> <u>Education-Tuition-Assistance/</u>

#### Early Learning NH

#### EarlyLearningNH.org

Early Learning NH is a 501(c)(3) non-profit organization committed to ensuring that all New Hampshire children have the opportunity to reach their full potential.

#### **New Hampshire Afterschool Network**

#### NHAfterschool.org

New Hampshire Afterschool Network: Actively Supporting Afterschool in New Hampshire.

#### **New Hampshire Family Voices**

#### NHFV.org

New Hampshire Family Voices provides free, confidential services to families and professionals caring for children with chronic conditions and/or disabilities.

#### NH Child Care Advisory Council

DHHS.nh.gov/Programs-Services/Child-Protection-Juvenile-Justice The NH Child Care Advisory Council was created by a state law. The group responds to child care issues. The group also gives information on early care and education in New Hampshire.

## NH Department of Health and Human Services

<u>DHHS.nh.gov</u> New Hampshire Department of Health & Human Services Home Page.

#### NH Regional Public Health Network

#### <u>NHPHN.org</u>

The goal of the New Hampshire Regional Public Health Networks is for all NH residents to be healthy and safe. Currently, there are 13 Regional Public Health Networks statewide, each serving a defined Public Health Region.

#### **Parent Information Center**

PICNH.org The Parent Information Center assists families, schools and communities to increase family engagement in children's learning and development.

#### Preschool Technical Assistance Network

<u>PyramidModel.org/Affiliate/New-Hampshire/</u> PTAN is a grant-funded statewide technical assistance and support network that promotes quality, developmentally appropriate and culturally competent early childhood education and special education programs.

#### The Bureau of Child Development and Head Start Collaboration

DHHS.nh.gov/Programs-Services/Child-Protection-Juvenile-Justice

The Bureau of Child Development and Head Start Collaboration (BCDHSC) is dedicated to enriching the lives of children and their families.

#### **Statewide Resources**

<u>NH-Connections.org/Resources</u> NH Connections organizations and agencies with resources throughout the state.



#### Welcome to NH Connections

Providing New Hampshire's most trusted Consumer Education Webs' care, early learning and afterschool resources & referrals for familie and communities.



### **15 NH Connections Information System**

NH Connections is the consumer education website for the NH Department of Health and Human Services (DHHS), lead agency for the US DHHS Child Care and Development Block Grant. The preparation and maintenance of this website is financed under a contract with the NH DHHS, Division of Economic and Housing Stability, Bureau of Child Development and Head Start Collaboration, with funds provided in part by US DHHS and the State of New Hampshire. <u>NH-Connections.org</u>

### **16 Quality Programming and Credentialing**

Quality early childhood programs provide experiences that optimize each child's development, learning and health, engage families and communities in partnerships while cultivating life-long learners and productive members of society.

#### NH's Quality Recognition and Improvement System (QRIS)

NH has a new voluntary quality recognition system for licensed child care providers, known as Granite Steps for Quality (GSQ). Formerly, NH had three designations for quality child care: licensed, licensed plus and accreditation (accredited programs). With this new QRIS, programs will focus on two quality standards which will promote a culture of continuous quality improvement. This focus will help improve the overall quality of early care and education and out-of-school time programs in the state, thereby improving outcomes for children and families.

Guide to GSQ Incentive Funds



The Licensed Plus Quality Rating is a visible way of recognizing child care programs who are working to improve quality of care for young children by exceeding minimum child care licensing rules and documenting compliance with defined, researchbased standards that can be measured and communicated to parents and families. Programs that are designated as Licensed Plus receive an incremental payment for each child on the NH Child Care Scholarship they are serving at the time of billing. Programs not serving children on the NH Child Care Scholarship do not receive any funds.

#### NH Connections Licensed Plus Overview

NH-Connections.org/Licensed-Plus-Program/

#### **NH Licensed Plus Application**

nh-connections.org/wp-content/uploads/2023/06/ LP-Application-Family-Child-Care-Home-June-2023-Final.pdf

#### National Association for the Education of Young Children (NAEYC):

The National Association for the Education of Young Children is a professional membership organization that works to promote highquality early learning for all young children, birth through age eight, by connecting early childhood practice, policy and research. They advance a diverse, dynamic early childhood profession and support all who care for. educate and work on behalf of young children. The association comprises nearly 60,000 individual members of the early childhood community and 52 affiliates, all committed to delivering on the promise of high-quality early learning. Together, they work to achieve a collective vision: that all young children thrive and learn in a society dedicated to ensuring they reach their full potential.

> NAEYC comprises nearly 60,000 individual members of the early childhood community and 52 affiliates.



#### Benefits to becoming an accredited program:

- Every child deserves access to high-quality early learning experiences. NAEYC-accredited early learning programs are exceptionally well equipped and meticulously measured for indicators of quality in the classroom and beyond. From guidelines for teacher preparation through safety standards, NAEYC accreditation ensures that programs are safe, well prepared and intentional about ensuring children's success. As a reputable indicator of quality, NAEYC accreditation correlates with children's greater readiness and success in school and beyond, increased educational attainment rates, and overall healthier lifestyles.
- Teaching staff and administration as a facilitator of quality-improvement initiatives in classrooms across the country, NAEYC accreditation is dedicated to ensuring that teaching staff and administrators have access to the latest research and use the best practices in the early learning field. With over 7,000 accredited programs nationwide, NAEYC offers new programs pursuing accreditation access to a vast network of high-guality accredited programs and research to learn from. Staff at NAEYCaccredited programs report enhanced team spirit and commitment to workplace success resulting from the self-study and preparation processes for accreditation. By ensuring that all aspects of their work environment meet NAEYC's researchbased program standards and criteria, staff have a direct hand in establishing their professional environment and contributing to its success.
- Families and Community Relationships
   Programs that pursue NAEYC accreditation
   join a community invested in ensuring quality
   early learning opportunities for young children
   everywhere. In addition to program accreditation,
   NAEYC has an expansive system of affiliate
   offices across the country who represent 60,000
   early learning professionals worldwide who
   advocate on behalf of young children everywhere.
   NAEYC's resources for families, practitioners
   and programs create a web of support and
   connectivity, making NAEYC the foremost
   association in the field of early learning.

## Appendix -Checklists

		Yes	Νο	Comments
	Are you consistently meeting your enrollment goals?			
<ul> <li>Is My Home Ready? (Checklist A)</li> <li>Is there enough room in the environment for children and providers to move around?</li> </ul>	Does your business have a waitlist?			
Are there different areas for resting, quiet play and active play?	Does your space			
<ul> <li>Is the atmosphere pleasant?</li> <li>Is the environment clean? What measures have been taken to keep outside contaminants from coming into the child care areas?</li> </ul>	meet or exceed your expectations?			
<ul> <li>Are there enough toys and learning materials for the number of children?</li> <li>Do the classroom materials change based on what children are interested in?</li> </ul>	Do you have maintenance or space updates?			
<ul> <li>Does the program use TV, computers or other types of technology with the children?</li> <li>If so, how often are these materials used?</li> </ul>	Did your business			
□ Is there a space for outdoor play?	meet its financial goals last year?			
Is the outdoor play area fenced in?				
Is the outdoor play area regularly inspected?	Will your business meet its financial goals			
□ Is the outdoor area clean?	this year?			
Is the equipment the right size and type for the age of children who use it?				
Are children taken outside on a regular basis?	Do you use a budget?			
Do providers actively supervise (play with) children outdoors?	Do you use business software to manage your business?			
Notes:	Do you have an accountant or meet with a business advisor?			
	Notes:			

#### **Contacts:**

Name:	Name:	
Company:	Company:	
Phone:	Phone:	

## (Checklist B)

Health Inspection (Checklist C)	Notes:	
Is the indoor space safe, clean, free of clutter and in good repair?		
Is the indoor space free from electrical hazards? (overloaded extension cords or outlets; frayed/cracked/ crimped cords/unprotected outlets?)		
Is there ventilation via unobstructed mechanical ventilation system or open windows with screens?		
Is there light sufficient for the supervision of children, and to move about safely?		
Is the indoor environment free of damp conditions, visible mold/mildew or musty odor?		
Are there heavy furnishings or items not secured to the wall or floor that could easily tip, or are unstable?		
Are there fumes from toxic or harmful chemicals or materials?		
Are there tripping hazards?		
Are there any poisonous plants in the program?		
Are harmful items stored out of reach of children, including but not limited to matches, lighters, chemicals, materials labeled "harmful if swallowed," flammable materials, sharp objects or staff's personal belongings?		
Are substances labeled "harmful if swallowed" or "flammable", and all containers of cleaning materials labeled with the contents and stored separately from food items and medications?		
Are cords and strings long enough to encircle a child's neck (window blinds, cords on curtains or shades) kept out of reach of children?		
Are there reptiles, amphibians and birds (including chicks and ducklings) in rooms or outdoor spaces regularly occupied by children? Are cages/habitats clean?		
Are pets (dogs/cats/ferrets) vaccinated against rabies, with proof of current vaccination available for review?		
Are sinks, toilets, footstools, potty chairs and adaptors clean?	Contacts:	
Are bathroom floors and surfaces adjacent to toilets clean?		
Is there toilet paper, individual cloth or paper towels and liquid soap from a dispenser available and accessible to children and staff?	Name:	Name:
Do bathrooms have a functional means of outside ventilation?	Company:	Company:
Are there signs of insects or rodents?		
Is garbage disposed of in a lined and covered container and emptied daily?	Phone:	Phone:
Is there a safe, functional heating system, with a temperature maintained at 65 F, and protection from heat sources (pipes/radiators, etc.)?		
□ Are fuel-burning stoves (wood/coal/pellet/gas) used per local codes, and do they have protections to	Name:	Name:
keep children safe from injury?	Company:	Company:
Was the building built prior to 1978? If yes: Are the interior or exterior surfaces in deteriorating condition where children play or have access?		
Is there information or evidence indicating the building may contain asbestos hazards?	Phone:	Phone:
□ Is there running water under pressure, and is the hot water temperature between 60 F – 120 F?		
Is the program on a city or town public water system? If no: Does the program have its own water supply with a U.S. EPA ID number issued by NH Department of Environmental Services (DES) on file?	Name:	Name:
For programs with independent water supplies that are not required to be registered with NH DES, has the water been tested and are the lab results on file for review?	Company:	Company:
Are potty chairs and diaper changing areas away from food preparation/service areas, and are they located adjacent to a handwashing sink?	Phone:	Phone:

□ Is food stored at not less than 32 F, nor more than 40 F?

Name:		
Company:		
Phone:		
Name:		
Company:		
Phone:		
Name:		
Company:	 	 
Phone:		

### **Emergency Kit Supplies (Checklist D)**

- □ Three day water supply (at least a gallon per person per day)
- □ Three day supply of non-perishable food (dried fruit, canned tuna fish, peanut butter, etc.)
- □ Manual can opener
- □ Mess kits, paper plates, plastic cups, utensils
- Paper towels
- □ First aid kit
- □ Flashlights with extra batteries
- □ Battery-powered or hand-cranked radio with extra batteries
- □ Whistle to signal for help
- □ Local maps
- □ Sleeping bag or warm blanket for everyone in your family
- □ Cell phone with charger, extra battery and solar charger
- □ Extra set of car keys and house keys
- □ Change of clothes appropriate for your climate and sturdy shoes for each person in the house
- □ Matches in a waterproof container or re-sealable plastic bag
- □ Hand sanitizer
- Copies of important documents in waterproof, portable container
- □ Family and emergency contact information
- □ Books, games, puzzles or other fun things to do
- □ A favorite stuffed animal or blanket
- □ Paper and pencil/markers/crayons
- □ Identification to be carried by each child in case your family members become separated
- □ A well-stocked diaper bag (at least one pack of diapers, at least two packs of baby wipes, diaper rash cream, baby wash and lotion, and re-sealable plastic bags (gallon size) for stashing dirty diapers and clothes)
- □ Ready-to-feed infant formula in single serving cans or bottles (for formula-fed infants only)
- □ Disposable cups
- □ Burp rags or smaller blanket
- □ Pacifiers (at least two)
- □ Teething tablets or gel
- □ Infant pain reliever with Acetaminophen
- □ Bulb syringe
- □ Toddler snacks
- □ Extra clothes
- □ Extra emergency blankets (at least two)
- □ Receiving blankets (at least two)
- □ Thermos (to keep formula cool or warm longer)

#### Tips and reminders to make sure your family emergency kit is always ready to go:

- □ Store boxed food in tightly closed plastic or metal containers.
- □ Replace water supply every six months.
- personal records at least once per year).
- an emergency happens.
- staff at emergency shelters or service centers.

#### Items I need to get



□ Keep canned or packaged food in a cool, dry place (check the expiration dates at least twice per year).

□ Review your needs every year and update your kit as your family's needs change (update medical and

□ Prepare separate kits for your home, work and your vehicle since you never know where you'll be when

□ If you can't contact your doctor or pharmacy in a disaster, ask for help from emergency responders or

### First Aid Kit Checklist (Checklist E)

Items I need to get

#### The Red Cross recommends that all first aid kits for a family of four include the following:

- $\square$  2 absorbent compress dressings (5 x 9 inches)
- □ 25 adhesive bandages (assorted sizes), also found within our Family First Aid Kit
- $\Box$  1 adhesive cloth tape (10 yards x 1 inch)
- □ 5 antibiotic ointment packets (approximately 1 gram)
- $\Box$  5 antiseptic wipe packets
- □ 2 packets of aspirin (81 mg each)
- □ 1 emergency blanket
- □ 1 breathing barrier (with one-way valve)
- □ 1 instant cold compress
- $\Box$  2 pair of non-latex gloves (size: large)
- □ 2 hydrocortisone ointment packets (approximately 1 gram each)
- □ 1 3 in. gauze roll (roller) bandage



## Licensing Site Visit Checklist (Checklist F)

#### **Trainings and Annual Professional Development**

training requirements, CPR and First Aid

#### **Building and Physical Premises Safety**

- □ Indoor and outdoor premises safe, clean, free of clutter, in good repair
- □ Electrical hazards
- □ Fire hazards
- Well ventilated indoor space, opened screened windows with no holes in screens
- □ Guns/weapons/ammunition kept in locked storage
- □ Knives/sharp objects out of reach unless used with adult supervision
- □ Heavy furnishings/items secured
- □ No evidence of loose/flaking paint (walls, floors, windows, doors, outdoor equipment)
- Well-lit for supervision and safe movement
- No visible mold/mildew/musty or damp odor
- □ No evidence of poisonous plants
- □ No trampolines except for small indoor for individual use with adult supervision
- □ Items labeled "keep out of reach of children" unless non-toxic and used with adult supervision
- □ Stairways with three or more steps are equipped with handrails
- □ No construction or remodeling hazards (work not done during operating hours)
- □ Safe, functioning heating system
- □ Protection from heat sources
- □ Working smoke detectors on each level
- bear UL or ETL certificate on label
- □ Outside areas which are accessible to children are free from unprotected pools, wells, bodies of water, trash, litter, debris, animal feces, lawn or farm machinery, other dangerous substances or items □ Fencing required if adjacent to road, pool, river, pond, stream, active RR, steep inclines, etc. □ Outside play structures are not on hard surfaces and have appropriate fall height absorptive material □ Wading pools are inaccessible to children without adult supervision, empty and clean after use and only

- have a max of 10 inches of water when filled
- □ No standing water in buckets, tires, play equipment □ Water under pressure and safe for drinking and household use
- Toilets attached to functioning sewage system
- □ Handling, Storage and Disposal of Hazardous Material □ Toxic, flammable, tobacco products locked or inaccessible to children Pesticides not in use while children are present, parents are notified when pesticides are applied

- □ No lead paint or asbestos concerns
- □ Designated diaper changing area adjacent to hand washing sink with not barriers to access of sink

Documentation of completion of 18 hours of professional development including health and safety

□ Portable electric space heaters (if applicable) inaccessible, used accordance with manufacturer's specs,

- □ Non-porous, washable changing surface which is sanitized after each use
- Covered hands-free receptacle, plastic bag lined and within reach of diaper changing area
- Diapering area not in kitchen, food prep or food service areas or surfaces
- □ Diapering area allows for unobstructed view of play/activity areas

#### **Emergency Planning and Response Planning**

Child registration and emergency information form are on file; beginning on their first day

- □ Operable telephone
- □ Emergency Operation Plan (EOP)
- □ Contains all required procedures
- □ Practice evacuation & relocation one time per year with all staff
- Practice two components with all staff and children per year
- □ Review all EOP with staff and volunteers twice a year
- □ Written log of practice drills to include; date, time, method of review or practice (in-person, online, etc.), names of participants, date and signature of person completing drill
- Reunification and communication procedures provided to families upon enrollment and disseminated with updated
- □ Monthly fire drills each month the program is in operation; documentation for review including, date, time, number of children evacuated, number of staff, total number of persons,
- □ Written record of fire drills are maintained at the program for one year, available for review, include date, time, exits, number of kids, total number of people, time take to evacuate and person conducting drill
- □ Fire drills or EOP may be requested in presence of DHHS staff upon request
- □ Missing child occurrence; called 911, reported to DHHS within 24 hours
- □ Serious injuries (required medical treatment by physician) reported to parents immediately, reported to the Child Care Licensing Unit within 48 hours, written report (CCLU injury report) to the Child Care Licensing Unit within one week

#### **Prevention, Response and Administration of Medication**

- □ If applicable, allergy care plan signed by child's physician that includes instructions regarding the allergens and steps to take to avoid them, symptoms to indicate the need for medicine, name, dose and method of administering medication, posted with permission of caregiver, notice to contact parent if contact with allergen is made and 911 called if Epinephrine (Epi-Pen) is administered
- Medication administered in accordance with the following: per ADA requirements, valid prescription or signed and dated instructions from physician (prescription label), signed and dated parental authorization to administer both prescribed and over the counter medication, updated written parental authorization kept on file
- □ In the case of medication errors, notify the parents immediately if administration error or notify by the end of the day if medication documentation error
- □ Chronic condition requiring medication a yearly parental authorization is completed
- □ Written log of medication administered maintained and on file for review
- □ All medication is to; remain inaccessible to children, stored per label/prescription, labeled with child's name, kept in original container with script or in pharmacy packaging
- □ Insulin/inhalers/Epi-Pens immediately accessible by staff
- □ Safe food served to children

- Bathrooms are cleaned and disinfected daily or when visibly soiled.
- □ Immunizations are on file, updated when necessary, signed and notarized release for religious exemptions.

#### Handwashing is being done by both children and staff before and after the following:

- □ Diaper changing
- □ Toileting
- □ Bodily fluids clean-up
- Trash
- Outdoor play
- □ Before and after eating
- □ Before medication administration
- □ Before and during food preparation and service

#### **Child Development**

- □ Parents are able to communicate with staff during operating hours
- □ Staff supervise every child in care at all times
- □ Supervision exceptions for children 72 months and older; okay to go inside to toilet without staff with notification of staff, okay to leave premises with written parental permission on file
- □ Privacy for each child toileting with age-appropriate supervision
- □ Daily opportunities for outdoor physical activity when no extreme weather conditions
- □ Media and electronics are age and developmentally appropriate and comply with parental use restrictions regarding their child's use
- □ Behavior guidance follows NH Child Care Licensing Rules guidelines
- Parents are allowed access during operational hours while their child is in care unless there is written court orders
- □ Parents are informed in a timely manner of any physical, mental or health and safety instances regarding their child
- □ Safety measures and rules are followed for transportation of children and parents are notified when their child is off premise
- □ Group size and ratios are maintained according to NH CCLU rules and regulations □ Confidentiality is maintained at all times between staff and families





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