

Rhode Island Child Care Facilities Fund **RESOURCE GUIDE**



for
**Family
Child Care
Providers**



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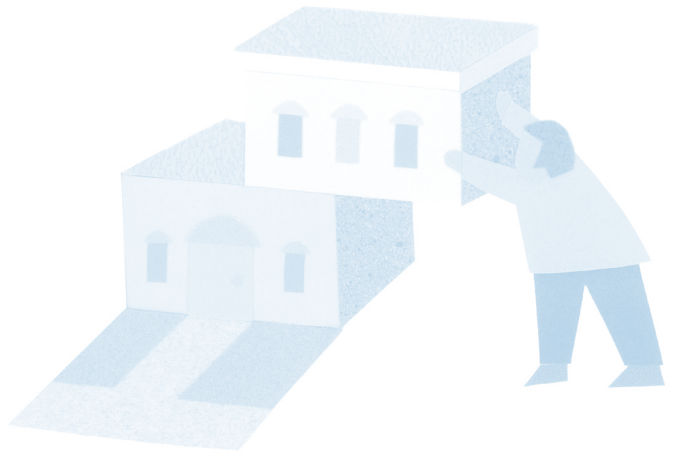
Making Room For Play written by Mav Pardee

Thanks to Amy Rainone, Rhode Island Housing,
for her assistance with **Funding Resources**

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1

MAKING ROOM FOR PLAY



A Guide to Planning a Family Child Care Environment

Your home was originally designed as a place to live. As a child care provider, you want and need it to function as a child care environment as well as a family home.

Some providers can dedicate a portion of their home for child care. They may have a finished basement or live in a multi-family house where one floor can be used for child care. In some cases, providers have both the land and the resources to renovate or add on to their house to create space for child care.

However, none of those situations is the norm. Most often family child care providers care for children using the same space in which their family lives. With planning and organization, you can create a comfortable space that does double duty, working for child care as well as family life. This guide offers suggestions for planning and furnishing your child care space and a list of helpful catalogs and resource materials.

Organizing Your Family Child Care Home

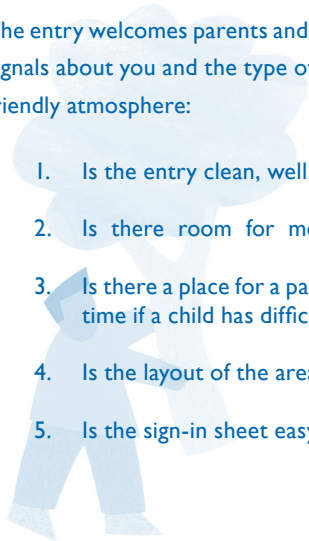
When you consider how to organize the space, begin by looking at your daily schedule, the number of children, and the various activities related to child care.

Function	Activities	Typical Location
Entry	Arrivals and departures, greeting, separation, parent communication	Front door or front entry hall
Children's Storage	Store outerwear, extra clothing, toys from home, and items to take home	Cubbies or hooks, shelves, closets, bins
Learning Centers	Children's activities and play, with display and storage of toys and materials	Living room, dining room, kitchen, playroom
Caregiving	Meals, naps, diapering and toileting, health and hygiene	Kitchen, dining room, bathroom, bedroom

ENTRY

The entry welcomes parents and children into your home. It sets the tone and provides important signals about you and the type of care you offer. In this area, think about how to create a family-friendly atmosphere:

1. Is the entry clean, well lit and clutter-free?
2. Is there room for more than one family to arrive or depart at the same time?
3. Is there a place for a parent to sit while helping a child with coats and boots, or to spend time if a child has difficulty with separation?
4. Is the layout of the area clear and easy to understand?
5. Is the sign-in sheet easy to locate and equipped with a pen or pencil?



CHILDREN'S STORAGE

Organization and personalization are important in developing effective storage for children's personal belongings. Providers typically use cubbies, plastic bins, milk crates, or a small chest of drawers, depending on the amount of space available.

1. Organize the storage: If possible, put storage close to the point of use by thinking about where children will use each item. Store coats and boots near the door to the outside, pillows and blankets close to the nap area, and changes of clothing near the bathroom. One way to help children learn your storage system is by using color. You might use one color per child (Example: Greta's toothbrush, tote bag, towel and milk crate are green, but Andre's are blue). Another choice is to use the color to designate a particular type of storage (Example: all extra clothing is stored in red bins; blankets and sheets are stored in green bins). Anything that helps you and the children develop and maintain a storage system will help in organizing the space.

Providers are quite creative about developing storage spaces. Some use a cabinet in the garage or weather-tight storage bins on the back porch for items they don't need every day. Some dedicate a closet or an armoire to child care materials. Others use a combination of a shelf in the linen closet, a low kitchen cabinet, and bins in the hall closet. Just be sure that your system works for you, the children, and your family.

2. Use picture and name labels: Identify storage with picture and name labels. Photographs work well for children who can't read their names. Since most children love finding photos of themselves, these can be a popular label for all ages. Some providers use a photo of each child's family over coat hooks or cubbies, so children can look at the photo if they're missing a parent. Another helpful strategy is to keep photos of each person who picks a child up from care. As the child's coat is hung up in the morning, post the photo of the person doing pick up that day. This is especially helpful for children whose routines shift often because of parents' work schedules or multiple care arrangements.
3. Plan for drying snowsuits and mittens: If the children wear bib-style snow pants, fasten the straps over a shower curtain rod or mount a towel rack in a convenient location. Mittens can be hung on a line or on a plastic chain with clips (one brand is called Chain Gang) that can be purchased at home and linen stores for about \$10.

TIP

If storage space is tight, a **plastic tote bag** for each child's extra clothing saves space and money. Label and date the tote bag. Ask parents to exchange the clothing in November and May to be sure the clothing still fits the season and the child.

LEARNING CENTERS

Providing different learning centers encourages children to try new materials and skills, helps promote cooperative behavior, and allows them to choose activities that are fun, interesting and productive. Well-designed space encourages children's independent access to toys and materials, and facilitates clean up. It can also help children learn what level of movement and noise are appropriate for indoor play.

It can be challenging to develop learning centers in your family's living space. For that reason, try to choose only a few specialized furnishings that make the learning center work for child care. Store the extra materials and props in bins or cabinets that can be put away at the end of the day. Many providers remove the child care furnishings from their living space every weekend to reclaim the home for their family. This requires a closet, attic, or other storage space that can store the items, but is convenient when it's time to set up for child care again.

As you plan learning centers, be sure to lay out pathways for children to use as they move from one learning center to another. In placing furniture and equipment, give children cues about moving through the space. Avoid long straight pathways that encourage running. If children run in a circle from room to room, think about blocking a doorway with a chair or bookshelf to discourage that behavior. A simple barrier is more effective than constant reminders. Look for ways to place equipment to naturally direct children through the space without interfering with another child's play.

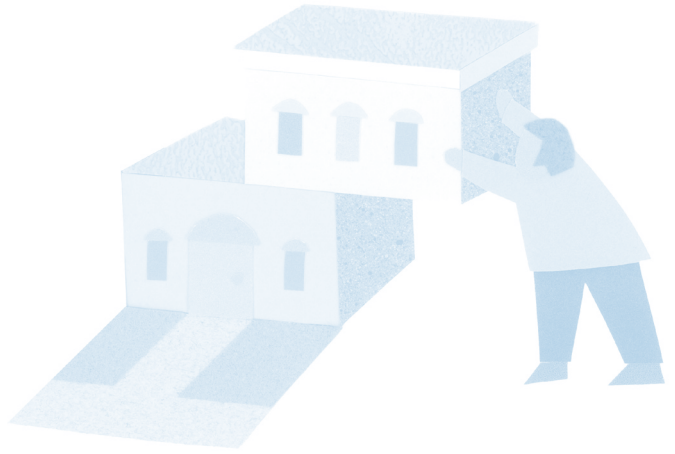
There are five things to keep in mind in setting up a learning center:

1. **Location:** Find a space that is suitable for the activity. Consider the floor surface and walls in deciding where to place different activities. Think about the type of light needed and whether it's an activity that should be close to a window, or one that needs a convenient electrical outlet. Quiet activities should be placed in protected areas and can be located near each other. Noisier play should be in a separate area or planned for a different time of day.

TIP




If your group has trouble with transitions, consider using a **singing bird clock** with 12 birds in place of numbers on the clock face. Children love them and providers report that it's easier to end an activity using the bird songs as the signal for the transition. The clocks cost about \$25 and are available from nature catalogs, in home and bath shops, or on the Internet.







2. **Places to sit and play:** Children often prefer playing on the floor and moving their whole body during activities, so be sure the space is comfortable for each activity. Think about how children use their bodies and plan the lay out of each learning center for the ages and development of the children in your group.
3. **Storage and display:** Place the toys and materials needed for each activity at the point where children will be using them. Organize the materials on shelves or in bins and baskets, with picture and word labels. Aim for an attractive and uncluttered display of materials so that children can see what's available and can learn to keep the space neat and orderly.
4. **Unique identity:** Individual learning centers should have different moods that help children understand that different types of play take place in each area. For example, turn the book area into a cozy space for quiet, individual activity with one or two low, comfortable children's seats and appropriate lighting in a quiet corner of the house. On the other hand, locate dramatic play in a noisier area in or near the kitchen and invite lively interactions by having enough space and materials to encourage children to play freely together.
5. **Clear boundaries:** Children need to know where one learning center ends and another begins so they can adapt their play to the appropriate area. Furniture arrangement, shelf units, walls, and use of specialized equipment help create the boundaries for each learning center.

FIVE LEARNING CENTERS

Learning Center	If you buy just one item...	Enhance the area with...
<p>Art: Some art activities are messier than others, so think about the type of art as you develop the art center. Paper and crayons, collage and glue, play dough and clay are activities that can take place at a table. Messy activities with paint or shaving cream may be best at an easel. Store the tools and supplies (including smocks) nearby, and put it close to water for ease of clean up. Plan a drying rack or line for paintings and think about where to display children's artwork.</p>	 <p>Sturdy double easel (\$75 to \$200)</p>	<p>Sponge shapes, rollers, Q-tips, and different types of paint brushes that help children experiment with color and texture. Provide interesting items like feathers, natural materials, and pipe cleaners for use in collage and clay.</p>
<p>Blocks: Block play works best in a protected area on a smooth floor or low-pile carpet. Store the props that are used in block play close to the blocks. If most of your children are infants and toddlers, soft blocks and small unit blocks are great. If they are older preschoolers, you may want to invest in a beginner set of standard unit blocks and a block cart or storage shelf.</p>	 <p>Small unit blocks with basket for storage (\$35 to \$115)</p>	<p>Add props – small animals, people, vehicles, doll house furniture.</p>
<p>Book Area: A good book corner is soft, cozy and inviting. Display board books and other children's books where children can reach them on their own. Stand the books on end so children can see the front cover and begin to recognize their favorites.</p>	 <p>Book display rack (\$67 to \$175)</p>	<p>Special lighting – a clip lamp, spotlight or table lamp that is secured for safety but adds warmth and light to the area, and stuffed animals or toys that are favorite characters from children's books.</p>

Learning Center	If you buy just one item...	Enhance the area with...
Dramatic play: The dramatic play corner has child-sized furniture and props that help children with fantasy and role-play. Use realistic items from your own home or ask parents for donations. Be sure to include props for both boys and girls.	 <p>Child-sized kitchen set (Plastic \$90; Wooden \$150+)</p>	Add a full-length acrylic mirror (\$80-\$90) and a child-sized table and chairs.
Sand and water play: These are messy activities but very soothing and absorbing. If you care for just one or two children, you can use the kitchen sink for water play as long as the area has been made child-safe with a sturdy step stool and removal of dangerous and breakable items. If the group is larger, think about using individual plastic dishpans placed on the kitchen table or on the floor. The pans can be filled with a couple of inches of water one day and with play sand or rice another day. Protect the area with a plastic floor cloth. Sanitize the washtubs after every use.	 <p>One plastic dishpan per child</p>	Funnels, ladles, water wheels, rubber animals and people, whisks, plastic dishes, cups and small bottles.

Rotate materials in the learning centers on a weekly or monthly basis, and display only the items necessary for that time period. Store additional toys and materials out of children's sight.

ADDITIONAL RESOURCES

The Creative Curriculum for Family Child Care, by Diane Trister Dodge and Laura J. Colker, published by Teaching Strategies, 2001. In addition to great curriculum ideas, this manual has information on setting up your home for family child care and selecting furnishings and materials.

Clip art picture and word labels are available online at www.discoveryschool.com. They're free and can be printed and used as labels for shelves and bins in your learning centers.

TOYS AND MATERIALS CATALOGS

The list of catalogs includes several consumer catalogs aimed at families and some school or child care center catalogs. In comparing prices, be sure to check on shipping costs. Some companies charge for shipping and others do not.

Catalog	Phone Number	Web Site
Leaps and Bounds	1-800-477-2189	www.leapsandboundscatalog.com
ABC School Supply	1-800-669-4222	www.abcschoolsupply.com
Back to Basics Toys	1-800-999-0398	www.backtobasicstoys.com
Community Playthings	1-800-777-4244	www.communityplaythings.com
Hearthsong	1-800-533-4397	www.hearthsong.com
Jonti-craft	1-800-334-2014	www.jonti-craft.com
Kaplan Early Learning	1-800-334-2014	www.kaplanco.com
Lakeshore Learning	1-800-778-4456	www.lakeshorelearning.com
Voyco Toy Company	401-765-7726	

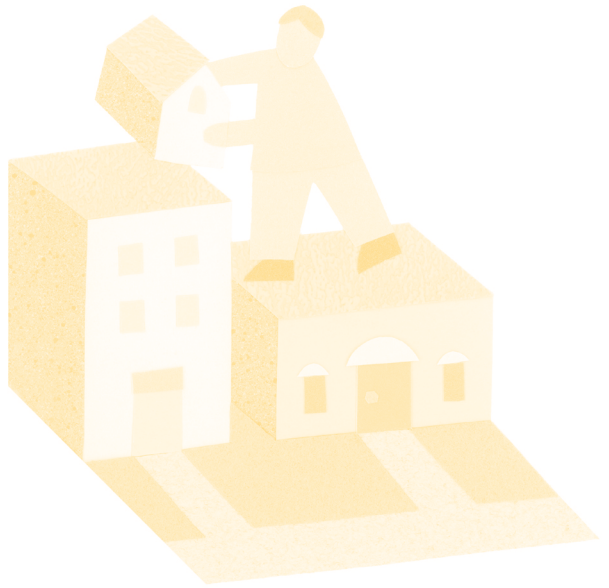


TIP

Be selective at yard sales or with donated items. Accept toys and equipment which will enhance your program, but resist taking things just because they are free or very cheap. Too many materials can lead to a cluttered and confusing environment.

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FUNDING RESOURCES FOR FAMILY CHILD CARE



A Guide to Funding a Family Child Care Environment

Family child care homes are unique in that they function as both homes and businesses. As such, there are many potential ways to fund needed improvements. Many individuals seek out conventional banks and mortgage lenders to access home equity loans and lines of credit.

These loans can provide you with the capital that you need to purchase equipment, make renovations or expand your space. To find out more about what you may qualify for, contact your current mortgage company or banks in your local area.

There are also many “non-traditional” sources of capital. Most of the resources that follow are available to individuals who meet certain income guidelines and other criteria. Some are also targeted to family child care providers who accept low income, DHS subsidized children in their program. Finally, while many of the programs are geared to home owners, others are available for providers who currently rent their home and either want to make improvements there or work towards purchasing a home of their own.

Home Purchase and Repair

Rhode Island Housing Mortgage and Finance Corporation

FIRST HOMES PROGRAM

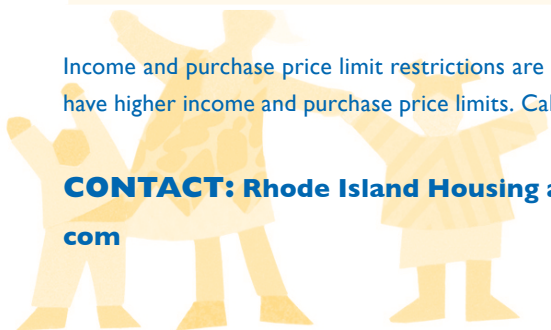
Rhode Island Housing's FIRST HOMES program is a mortgage program that combines low-interest rates with low down payment requirements. For lower-income borrowers, help is available with the down payment and closing costs. To participate in the program you must be a first-time home buyer (someone who has never owned a home or has not had an ownership interest in his or her primary residence for at least three years). There is no first-time-buyer requirement in certain areas of Pawtucket, Providence and Woonsocket. The house you buy must be located in Rhode Island and you must live in the house as your primary residence as long as you have a mortgage with Rhode Island Housing. There are also income and purchase price restrictions. Currently, household income cannot exceed \$67,900 for one or two persons or \$78,000 for three or more persons.

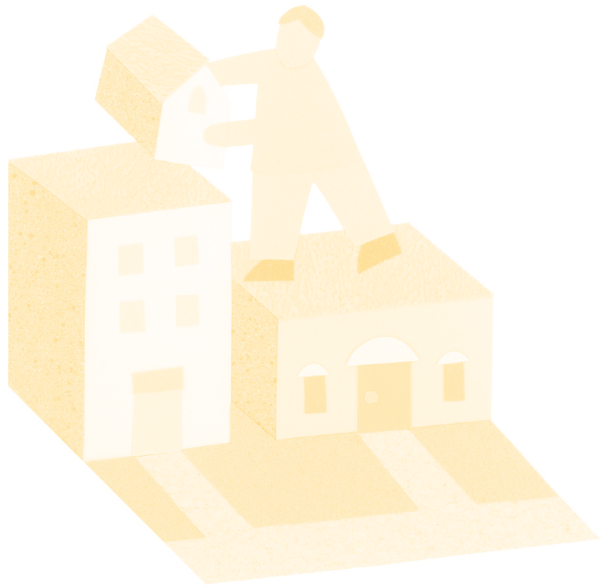
Current purchase price limits for most of Rhode Island are:

Home Description	Price Limit
Existing single family homes or condos	\$330,000
New single family homes or condos	\$330,000
Existing two-family homes	\$360,000
Two-family homes in targeted areas	\$440,000
Existing three-family homes	\$500,000
Existing four-family homes	\$500,000

Income and purchase price limit restrictions are subject to change. Some areas of the state also have higher income and purchase price limits. Call for more details.

CONTACT: Rhode Island Housing at 450-1344 or loaninfo@rihousing.com





Rhode Island Housing Mortgage and Finance Corporation

PURCHASE PLUS PROGRAM

The “Purchase Plus” Program enables you to borrow the money to buy a house and make up to \$10,000 of repairs or improvements all in one loan at one low FIRST HOMES interest rate.

CONTACT: Rhode Island Housing at 450-1344 or loaninfo@rihousing.com

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Rhode Island Housing Mortgage and Finance Corporation

PURCHASE REHABILITATION PROGRAM

The Purchase Rehabilitation Program enables you to borrow the money to buy a house and make major repairs and improvements all in one low-interest loan. The total cost of buying the house and making the repairs and improvements cannot exceed Rhode Island Housing’s purchase price limits.

CONTACT: Rhode Island Housing at 450-1344 or loaninfo@rihousing.com

Rhode Island Housing Mortgage and Finance Corporation

HOME REPAIR LOANS

The Home Repair Loan program can be used to correct building code violations and make other necessary repairs, and to finance the removal of hazardous substances such as lead paint and asbestos from your home. The maximum loan is \$25,000. To participate in the program your household income cannot exceed \$67,900 for one or two persons, or \$78,000 for three or more people.

Only owner-occupied, one-to-four-family properties are eligible. If your home has more than one unit, at least half the households living there must earn no more than 80% of HUD's median family income for their community and household size.

The Home Repair program's interest rates are tied to household income. The lower your income, the lower your rate. These are 20-year, fixed-rate loans. There are no points, application fees or other charges. Call 457-1111 to get the latest rates 24 hours a day.

CONTACT: Rhode Island Housing at 450-1344 or loaninfo@rihousing.com

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Rhode Island Housing Mortgage and Finance Corporation

BUY MORE MORTGAGE

"Buy More" can increase your buying power by 17%. It features a five year interest-only period followed by a 30 year mortgage. In total, you get our low FIRST HOMES rate for 35 years. You may qualify for closing cost assistance. Other FIRST HOMES assistance package components are not available.

CONTACT: Rhode Island Housing at 450-1344 or loaninfo@rihousing.com



An illustration in the top right corner shows a person in a yellow silhouette moving a large box. Below them are several smaller boxes, some of which are shaped like houses. The entire illustration is in shades of yellow and orange.

100% FINANCING PROGRAMS

Provides 100% financing for the purchase of a single or two-family home or approved condo.

CONTACT: Rhode Island Housing at 450-1344 or loaninfo@rihousing.com

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Lead Paint Remediation

Rhode Island Housing Mortgage and Finance Corporation

LEAD HAZARD REDUCTION PROGRAM

To participate in the Lead Hazard Reduction Program you must own the property where the work will be done. There must also be at least one child under the age of six living in your property or visiting regularly. The property must have been built before 1978, test positively for lead and have no building code violations other than those that relate to lead. If you're a landlord, the rent you charge cannot exceed HUD's Fair Market Rents and you may own no more than 12 units. Homeowners can earn no more than 115% of HUD's median family income for their community and household size (currently \$63,020 for a family of four).

Eligible repairs include replacing windows, removing lead-contaminated soil and exterior and interior painting. RI Housing will pre-qualify you, take your application, help determine what work needs to be done and solicit bids from licensed contractors. There is no cost to you for these services. The final selection of the contractor is your decision. A state-certified lead inspector will determine whether there is a lead hazard and whether work will be necessary. At the completion of the work, a state-certified lead inspector will issue a lead-safe certificate for the property. There are no points, application fees or other charges. These are deferred-payment loans, so there are no monthly mortgage payments to make. You make no payments as long as you own the property. The loan must be repaid only if you sell or transfer ownership of the property.

CONTACT: Rhode Island Housing at 450-1355 or mpaul@rihousing.com

Homebuyer / Homeowner Education Classes through the Homeownership Education Center

The Homeownership Education Center is a collaborative initiative of the Housing Network of Rhode Island and its members, and other public and private partners. The Center offers educational programs to promote homeownership throughout the state. Programs are geared to meet the needs of low and moderate income families. Classes are held across the state in all regions. They are offered at varying times, including days, evenings and weekends in order to accommodate the needs of interested participants. All programs of the Homeownership Education Center are offered in both English and Spanish.

HOMEOWNERSHIP EDUCATION CENTER PRE-PURCHASE CLASSES

The Homeownership Education Center currently offers four pre-purchase courses:

Course Title	Length	Description
Homebuyer Education	8 sessions, 16 hours	Covers homeowner readiness, credit, budgeting and saving, the mortgage process, the purchase process, inspections, lead, insurance, legal issues, and post purchase considerations.
Landlord Training	3 sessions, 6 hours	Includes topics such as marketing your apartments, responsibilities of building ownership, tenant selection and legal issues.
Homebuyer Education/Landlord Training Combo	10 sessions, 20 hours	Offers the complete combined Homebuyer Education and Landlord Training programs.
Homebuyer Education Fast-Track	4 sessions, 8 hours	Is for individuals with pre-approval and a purchase and sales agreement. This is a condensed version of the Homebuyer Education Program.



HOMEBUYER COUNSELING

One-on-one counseling opportunities are available to both prospective and current homeowners.

INDIVIDUAL DEVELOPMENT ACCOUNTS (IDAS)

The IDA program is a matched savings program designed to build assets for low and moderate income families who desire homeownership. Participants benefit from one-on-one monthly financial counseling sessions, monthly group workshops, and a 200% match of the individual's savings for a period of six months to two years. For example, an individual putting \$1,000 into savings towards homeownership would receive \$2,000 through this program.

POST-PURCHASE CLASSES

The following post-purchase classes are currently being offered:

- 🔗 Home Repair and Maintenance
- 🔗 Foreclosure Prevention
- 🔗 Predatory Lending
- 🔗 Financial Fitness (a 5-session, 10-hour class which covers budgeting and saving, credit, taxes, insurance and the role of financial institutions)

CONTACT: The Housing Network of Rhode Island at 521-1461,
toll free 1-888-722-1461 or www.housingnetworkri.org

Energy and Weatherization Programs

Low Income Home Energy Assistance Programs (LIHEAP) and Home Weatherization Programs are available across the state. These programs help with energy needs, including low-cost residential weatherization, energy-related home repair, and crisis intervention.

The following agencies offer Weatherization and LIHEAP programs:

Agency	Phone
East Bay Heating Assistance / Self-Help, Inc.	437-1000
South County Heating Assistance / South County Community Action	789-3016
Westbay Heating Assistance / Westbay Community Action	732-4660
Blackstone Valley Heating Assistance / Blackstone Valley Community Action, Pawtucket	LIHEAP: 725-8707 Weatherization: 723-4520
Northeast Heating Assistance / Tri-Town Community Action Program	351-2750
Providence Heating Assistance / Providence Community Action	LIHEAP: 273-0882 Weatherization: 273-2000
Comprehensive Community Action, Cranston	467-9610
Department of Elderly Affairs, (Providence - age 60+)	222-2858
Family Resources / CAP, Woonsocket	766-0844

An illustration in the top right corner shows a person in a yellow silhouette moving a box. The person is carrying a box and another is on the floor. The background is a light yellow house shape.

Equipment Purchase and Facilities Improvements through the Rhode Island Child Care Facilities Fund (RICCFF)

From time to time the RICCFF is able to make grant funds available to non-profit organizations working in communities with family child care providers so that they in turn can make small grants (generally from \$200 - \$1,000) to individual family child care providers. These grants are used to purchase equipment or make minor home repairs that directly benefit the quality of care that children receive. Please contact the RICCFF for additional information on how you can access these grants.

In addition, the RICCFF periodically offers training programs geared to family child care providers and focuses on things such as designing and setting up a high quality early childhood environment within your home.

CONTACT: RICCFF at 331-0131 or clarson@lisc.org for additional information on programs which may be available.

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Minority Investment Development Corporation (MIDC)

MIDC provides creative financing in amounts from \$2,000 to \$250,000 for start up or existing businesses. Types of loans provided include:

- 🔗 Working capital
- 🔗 Capital assets (equipment, furnishings, improvements)
- 🔗 Business acquisitions
- 🔗 Start-up funding to establish new businesses
- 🔗 Real estate financing

CONTACT: MIDC, 216 Weybosset Street, Providence, RI 02903.
351-2999 or MIDC_loans@efortress.com

Center for Women and Enterprise (CWE)

The mission of CWE is to empower women to become economically self-sufficient and prosperous through entrepreneurship. The Center for Women & Enterprise – Providence Office is nationally recognized as Rhode Island's Center of Excellence for Finance and focuses on improving access to capital and credit for aspiring and existing women business owners. CWE Rhode Island offers women the opportunity to build their business skills, further their financial well being, and develop a lifetime of key resources and contacts. CWE helps women achieve success through training, education, technical assistance and access to debt and equity capital. CWE offers a comprehensive range of programs and services designed for women at all stages of business development. As a non-profit organization, CWE is affordable and accessible to all.

CONTACT: CWE, 55 Claverick Street, Suite 102, Providence, RI 02903.
277-0800 info@cweprovidence.org



Rhode Island Child Care Facilities Fund

Project Director: Cindy Larson
Telephone: 401.331.0131
clarson@lisc.org

Rhode Island Office

229 Waterman Street, Providence, RI 02906

A Project of LISC

Local Initiatives Support Corporation
501 Seventh Avenue, 7th Floor, New York, NY 10018

RICCFF FUNDERS

State of Rhode Island Department of Human Services
The Rhode Island Foundation
The Alan Shawn Feinstein Family Fund
U.S. Department of Education
United Way of Rhode Island
Rhode Island Housing and Mortgage Finance Corporation
Hasbro Charitable Trust
U.S. Department of Health and Human Services
Local Initiatives Support Corporation



The RICCFF provides the capital and technical expertise that child care programs need to improve the quality and capacity of their physical space.