STARTUP GUIDES FOR
EARLY CARE AND
EDUCATION BUSINESSES

FAMILY
CHILD CARE HOMES
Thanks to the groups that contributed to the development of this startup guide, including the Appalachian Regional Commission, early care and education providers, the West Virginia Department of Health and Human Resources, KEYS 4 HealthyKids, West Virginia University, The Ross Foundation and the Claude Worthington Benedum Foundation.
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BEFORE YOU BEGIN

We’ve developed a comprehensive guide to opening a family child care home in West Virginia with a brief overview of the process as a whole.

THINGS YOU NEED TO KNOW BEFORE YOU GET STARTED

BEFORE YOU COMMIT TO OPEN A FAMILY CHILD CARE HOME:

If you’d like to open a family child care home, the first thing you need to do is contact a regulatory specialist with the West Virginia Department of Health and Human Resources (DHHR) and your local Child Care Resource & Referral (CCR&R) agency. They are the go-to people to obtain a certificate of registration for your family home. They will support you and answer any questions you might have along the way.

Click HERE to contact a regulatory specialist.

Click HERE to contact a CCR&R agency.

To obtain a certificate of registration, you will need to fill out and submit an Initial Application. The application involves multi-step processes and will be submitted at a later stage.

WHEN YOU’RE SOMEWHAT COMMITTED TO OPENING A FAMILY HOME:

Now it’s time to consider how you will develop your business and marketing plan. A business and marketing plan is key to the success of your child care home.

These plans are important because they will help you maintain your child care home for years to come and grow it when you’re ready. Child care homes often operate on very thin margins, and a business and marketing plan will help you make ends meet. In addition, these plans can help you:

• Expand your program over time
• Increase the number of families you’re able to serve
• Increase your pay
• Stay in business even if something out of your control happens

A FASTER WV Initiative business coach will help you work on a plan. Below is the contact information for the coaches.

Jules Bills, FASTER WV Business Coach
304-697-3007
jules@unlimitedfuture.org

Tyler Brandstetter, FASTER WV Business Launch Specialist
304-553-9692
tyler.l.brandstetter@wv.gov
WHEN YOU’RE COMMITTED TO OPENING A FAMILY HOME:

INITIAL APPLICATION PHASE:
Now that you’re sure you want to open a family home, it’s time to submit your Initial Application to the DHHR. At this stage, you’ll continue to work with a regulatory specialist and FASTER WV Initiative business coach. If the DHHR approves your application, you will receive a certificate to operate.

Once you’re ready to open, there are a few things you should keep in mind.

We’ve asked many top-notch providers what the keys are to running a successful ECE business. Here is what they had to say:

• Create a solid budget for your family home and stick to it (a business coach can help you).
• Focus on the quality of your program, and let quality guide your decisions.
• Make sure you always do what’s best for the child.
• Have someone or some sort of tool to manage your family home’s budget; for example, an accountant or a tool like QuickBooks.
• Get parents and the community involved, which can help you get in-kind support and donations.

USING THIS GUIDE

This guide explains how to obtain a certificate of registration to open a child care home. It includes helpful tips, resources and ways to supplement your prospective family home’s budget as well.

We’ve created a checklist that you can find at the end of this document to help ensure you won’t miss any important steps.

Remember, you can always lean on the regulatory specialist, local CCR&R agency and business coach to guide you. They’ll make sure you have access to everything you need to succeed in your business.
INTRODUCTION
The early care and education (ECE) industry is essential to growing West Virginia’s economy. Access to ECE is an essential service and a key piece of our infrastructure. Its services allow families to work or go to school. Providers not only care for children and keep them safe; they also support their development and school readiness. ECE providers educate and prepare the next generation of workers, which directly impacts the size and quality of the future workforce.

KEY WORDS AND ACRONYMS:

(AV)
Advantage Valley

(AV REGION)
Boone, Braxton, Cabell, Clay, Kanawha, Lincoln, Putnam and Wayne

(CHILD CARE HOME OR FAMILY HOME)
Family Child Care Home

(CONNECT CCR&R)
Connect Child Care Resource & Referral

(DHHR)
West Virginia Department of Health and Human Resources

(ECE)
Early Care and Education

(HD)
Local Health Department

(INITIAL APPLICATION)
Application to Operate a Registered Family Child Care Home

(LINK CCR&R)
Link Child Care Resource & Referral

(MOUNTAINHEART SOUTH CCR&R)
MountainHeart Community Services South

(SBA)
Small Business Administration

(WV STARS)
West Virginia State Training and Registry System

(WVSBDC)
West Virginia Small Business Development Center
West Virginia has many child care deserts, which are areas where there are more than three children under age five for every licensed ECE slot.

The Child Care Analysis map offers a clear picture of ECE deserts, which can be great locations for new family homes. There is an urgent need for new ECE providers, which help support local businesses and ensure that employers have access to a reliable and productive labor force.

Families, in turn, can find the services they need in order to work and provide for their loved ones.

Currently, West Virginia has a total of 1,111 ECE providers, including the following in the Advantage Valley (AV) region: Boone (5), Braxton (4), Cabell (74), Clay (0), Kanawha (107), Lincoln (10), Putnam (21) and Wayne (13).

The map includes all licensed ECE providers in West Virginia. It also includes detailed data on the number, type and capacity of providers by region. You’ll also find salaries for ECE workers by county and much more.

You can use the Provider County, Provider City and Provider Zip Code filters to select areas in the AV region.

In addition, the map also provides relevant workforce data, like information regarding the number of single and married individuals who are in the labor force.

The map will be updated annually by The Ross Foundation.

STEP-BY-STEP: HOW TO APPLY FOR A CERTIFICATE TO OPEN A CHILD CARE HOME

OVERVIEW
The West Virginia Department of Health and Human Resources (DHHR) oversees the issuance of a certificate of registration to operate a family home. A certificate is valid for up to two years from the date of issuance.

DEFINITION
A family child care home is a provider’s home used to offer ECE services for compensation for four to six children, including children who are living in the household and are under six years of age.

• If you’d like to care for more than six children in your home at one time, you’ll need to open a facility. That is, you’ll need to apply for a license to operate a child care facility.

• A facility allows you to care for up to 12 children at one time. Yet, you’ll need to have enough space and hire a staff to keep the 1:6 staff-child ratio. See Space and Staff Needs for more details.

HOW TO OBTAIN A CERTIFICATE TO OPERATE
If you’d like to open a family home, it’s a good idea to start by reading the Family Child Care Home Information Packet. It has general information, basic requirements and answers to common questions.

Throughout the certification process, make sure you read the Family Child Care Homes Registration Requirements, which explains regulations for child care homes.

REGULATORY SPECIALIST AND LOCAL CCR&R AGENCIES
The first step in applying for a certificate to operate a family home is to contact a regulatory specialist with the DHHR and your local CCR&R agency. That is, the CCR&R agency that covers the county where you live.

The CCR&R agencies offer technical assistance and training to new and existing providers. They also manage the subsidy program and connect families with child care services and financial aid. Below is a list of CCR&R agencies that serve the AV region.
The CCR&R agencies offer technical assistance and training to new and existing providers.

- **Connect Child Care Resource & Referral** (Connect CCR&R): Clay and Kanawha
- **Link Child Care Resource & Referral** (Link CCR&R): Boone, Cabell, Lincoln, Putnam and Wayne
- **MountainHeart Community Services South** (MountainHeart South CCR&R): Braxton

The CCR&R agencies also have a list of best practices in opening a family home. Below are links with helpful tips on how to get started and a brief description of their contents.

- **Connect CCR&R**: answers to frequently asked questions from new providers.
- **Link CCR&R**: information you need to know before opening a child care home, which includes getting started, business issues and facilities and equipment.
- **MountainHeart South CCR&R**: information on how to become a child care provider.

A regulatory specialist and your local CCR&R agency will help you with the paperwork you must complete in order to receive a certificate from the DHHR. Once you go through new provider training, you can fill out an Initial Application.

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**APPLICATION TO OPERATE A REGISTERED FAMILY CHILD CARE HOME (INITIAL APPLICATION)**

To get a certificate, you’ll need to fill out an Application to Operate a Registered Family Child Care Home (Initial Application). The regulatory specialist will help you get an Initial Application from the DHHR. The Initial Application, which has 8 sections, asks for more details about your family home. You will need to provide relevant documentation.

Be sure to read the Family Child Care Homes Registration Requirements, which describes the regulations you must follow. At this point, you’ll be working more closely with the regulatory specialist.

The Initial Application comes with instructions. Below is a summary of the information requested in each section.

**SECTION A**: Select the type of registration you’re applying for. In your case, you will check “Family Child Care.”

**SECTION B**: Since you’d like to open a new family home, you will select Initial Application.

**SECTION C** has 13 subsections.

1: Asks for general information about you and your home. That includes your name, date of birth, phone number and social security number. You need to include all previous married names, nicknames and aliases.

- You also need to include your mailing and/or physical address and directions to your home. It could be directions from the closest major street or highway.

2 and 3: Ask for information about your race and ethnicity. You need to include this information due to Federal reporting standards.

4: Ask for information about the people living in your home, including current residents and part time residents. List their names, their relationship to you, their social security numbers and their birth dates.
(5): Asks for the names of the children you plan on caring for in your home. Please include their birth dates and relationship to you.

- If you care for children at no charge in your home, you’ll also need to include them in the list.

- This section can be left blank since this is an Initial Application.

(6): Please add the number of children for whom you get paid to provide care.

- This section can also be left blank since this is an Initial Application.

(7): Asks if you also provide other services in your home, including adult or foster care.

(8): If you work outside of your home, please check “Yes.”

(9): Asks if you receive benefits from the DHHR, which includes the Supplemental Nutrition Assistance Program (SNAP) and/or Temporary Assistance for Needy Families (TANF) program. The State calls its TANF program WV WORKS. Both programs provide cash aid to eligible families.

- You cannot transfer your certificate to a new address or to another person. If you’d like to change your address, you’ll need to contact the regulatory specialist to help with the paperwork needed when moving.

- You can only provide care for up to six children at one time, including up to two infants/toddlers. See Definition for more details.

- A certificate to operate a child care home is valid for two years. At the end of the two years, you’ll need to submit a Renewal Application to the DHHR.

SECTION G lists all documents you’ll need to attach to your application. You’ll only need to submit the documents listed under “1.a). Family Child Care Home only.” Below are more details about each attachment.

**Child Care Provider Medical Report**

- The DHHR needs to have a Child Care Provider Medical Report for you on file. You must hand in a copy of the Report within 30 days of submitting your Initial Application.

- You can also submit a similar medical exam if it was completed within the past six months. That is, six months before the date you submitted your Initial Application.

**Child Care Provider Information Form**

- You need to submit a Child Care Provider Information form. This form asks information about your child care program, including how much you’ll charge per age group and the type of care you’ll provide.

- You will specify whether or not you’d like to have parents referred to your program, and if you’ll accept subsidized children. Please include the planned days and hours of operation for your family home.

- The form also asks if you’re registered with WV STARS. WV STARS has information on training available to providers online and across the state. WV STARS can help you complete basic training for family child care providers.

- You’ll only fill out the last section if you plan on accepting referrals.

**Registration Requirements for Family Child Care Homes Checklist**

You don’t need to submit a Checklist form with your Initial Application. The regulatory specialist will complete the form when visiting your home.
First Aid/Choke Saving Verification
• You must provide proof that you are certified in CPR or have completed first aid training, which includes rescue breathing and first aid for choking. As an alternative, you can submit a statement on how you plan to complete this training within three months of submitting your Initial Application.

• The American Red Cross provides CPR and first aid training. The Red Cross offers both hybrid and in-person training. You can click on Red Cross Training in West Virginia to search for training near you.

• For more details, read the Family Child Care Homes Registration Requirements. It has information on training you’ll need to complete.

Tax Identification Form (W-9)
• The DHHR needs a Tax Identification Form W-9 for you. You’ll need to fill out a Provider Tax Identification Reporting Form. The Form asks for your social security number and other tax information.

• The Form is pretty simple, but if you have questions, the regulatory specialist or your local CCR&R agency can help you.

Background Checks
• You and all residents living in the home must complete a few background checks, including a state and federal criminal check, an adult and child protective services check and a check of both the state and federal sex offender registries.

• Those who have lived out-of-state during the past five years must also submit an out-of-state background check.

• WV CARES handles state and federal background checks for ECE businesses. WV CARES also checks the state and federal sex offender registries. You can contact WV CARES by phone at 304-558-2018 or email at wvcares@wv.gov.

• WV CARES will email you an eligibility determination letter based on the results of the background checks.

• To request an adult and child protective services check, complete an Authorization and Release for Protective Services Record Check.

• Before you can open your family home, you and all residents living in the home must have an eligibility determination letter from WV CARES. You’ll attach the letter(s) to your Initial Application.

SECTION H is the signature section. Once you fill out your Initial Application, you should mail it to the address below. There’s currently no processing fee for the Initial Application.

West Virginia Department of Health & Human Resources
Division of Early Care & Education
350 Capital Street, room B-18
Charleston, WV 25301

The DHHR has 60 days to issue a certificate. The DHHR can only decide if your certificate will be granted or denied if you turn in a complete Initial Application.

For the duration of the pandemic, all child care homes need to register to become a Temporary Crisis Child Care Site. To do that, you’ll need to fill out a Registration for Temporary Crisis Child Care Site and a Child Care Site Self-Certification Checklist. Please send these documents to ECEProviders@wv.gov. See more details in Additional Steps Due to COVID-19.

OTHER NEEDS NOT LISTED IN THE INITIAL APPLICATION

EMERGENCY AND EVACUATION PLANS
• Please include emergency and evacuation plans for your family home. These plans are required for the initial inspection from the DHHR. Your plans must be specific to the county and region where you’d like to open your family home.

• The Family Child Care Homes Registration Requirements can guide you as you create your plans. You can use the DHHR Emergency Plan form for your family home’s plans or create your own form.

• The West Virginia Emergency Management (WVEM) can help you put together an evacuation plan. Each county has an Emergency Management (EM) department. You can use these contact numbers to get in touch with your local EM department. You must fill out an evacuation plan annually with the regulatory specialist.

• The DHHR also has information for providers who are developing plans. You can read more details in the DHHR Emergency Preparedness Resources (scroll all the way to the bottom).
SPACE AND STAFF NEEDS

- A child care home can serve no more than six children at one time. The DHHR requires a child care home to be run by one person. The staff-child ratio is 1:6 (one staff per six children, including up to two infants/toddlers).

- To follow regulations, your home needs to have 35 square feet of activity space per child. For more details, see Family Child Care Home Registration Requirements.

- You must have access to a clean and safe outdoor play area. It can either be on your property or within short walking or driving distance.

- This information will help you determine the number of children you can actually serve. Be sure you include your own children who are under the age of six in your calculation.

- If you are planning on moving to a new home, do not sign a lease or enter into a contract until you are certain the home has enough space to serve the number of children you’d like to have in your program.

- Some property owners don’t allow tenants to run a business out of the home. Make sure you check this with the owner before signing a lease.

- Be sure to contact the regulatory specialist before you sign a lease. They will ensure your home is in line with regulations.

HEALTHY MEALS

- You’re required to serve healthy meals to children in your care. The goal is for you to meet or work toward meeting the current USDA Dietary Guidelines for Americans, which includes making sure that all children are fed regularly.

- You need to include proof that you are enrolled in the Child and Adult Care Food Program. See Participation in the Food Program for more details.

ADDITIONAL STEPS DUE TO COVID-19

Due to COVID-19, family homes that are preparing to open need to take extra steps to receive a certificate. That includes registering as a Temporary Critical Child Care Site.

- First, start by reading the Centers for Disease and Control Prevention (CDC) Guidance for Child Care Programs that Remain Open. Then, review the DHHR
Guidelines for COVID-19 Outbreaks in Childcare Facilities. These links have guidance on how to operate as a critical child care site during the pandemic.

- Once you review these links, fill out the SG-101 Child Care Checklist Form and the SG-101A Child Care Checklist. Then send the SG-101 and SG-101A to the regulatory specialist. You can’t schedule an opening inspection without turning in these documents.

- You must have a plan to protect yourself as well as the children and families served by your family home. The plan needs to include how your family home will maintain social distancing and provide safe pick up and drop off. Your family home will need to have enough cleaning supplies and Personal Protective Equipment.

- The steps listed above are common to all counties in the AV region. Depending on the city where you’d like to open your family home, there might be more fees and regulations.

CHILD CARE SUBSIDY PROGRAM AND FINANCIAL AID TO FAMILIES

CHILD CARE SUBSIDY PROGRAM

A good way to supplement your family home’s budget is to take part in the child care subsidy program. The DHHR calls it the tiered reimbursement system.

In this program, providers that meet higher standards of care receive higher subsidies. Once you get a certificate for your family home, you’ll be eligible to receive Tier I rates. You will only receive subsidy payments for children who qualify for subsidies. After your first year, you’re eligible to apply for Tier II or Tier III rates. Tier II and Tier III programs receive $3.00 and $6.00 extra daily per full day of care per child.

Subsidy amounts also depend on the age of the child in care. Tier III providers must be nationally accredited through the National Association for Family Child Care (NAFCC).

If you’d like to enroll, please submit a Tiered Reimbursement Application for Family Child Care Homes.

You can also ask questions about the program by email.

FINANCIAL AID TO FAMILIES

Families in West Virginia have access to financial support to help them pay for child care. The State gives child care certificates to eligible families to pay for services. Families may receive financial help if their monthly gross income is below 150 percent of the annual Federal Poverty Level (FPL). Monthly gross income is income before taxes and deductions. Financial help is also based on the size of the family. Eligible families receive financial aid until their income exceeds 185 percent of the annual FPL. Families with incomes below 40 percent of the FPL are eligible for free child care. Families with incomes between 40 percent and 185 percent of the FPL pay an increasing tuition fee.

You may want to consider working with your local CCR&R agency to connect eligible families to the financial support they need to pay for child care services. CCR&R agencies have many resources for parents and caregivers.

TECHNICAL SUPPORT AND RESOURCES

FASTER WV INITIATIVE BUSINESS COACHES:

Jules Bills, FASTER WV Business Coach
304-697-3007
jules@unlimitedfuture.org

Tyler Brandstetter, FASTER WV Business Launch Specialist
304-553-9692
tyler.l.brandstetter@wv.gov

Starting and Operating a Child Care Business – Resource Guide:
The Child Care State Capacity Building Center has developed a guide with many helpful resources. It has basic steps for starting and operating a successful child care home.

Child Care Business Resources: Estimated Start-up Costs:
This webpage includes information on startup costs for child care businesses. It can help you better plan your finances as you take steps to open your family home.

West Virginia Early Childhood Training Connections and Resources:
The WVECTCR is a program that offers professional development opportunities for ECE workers. It is a network of information with training and technical help for providers. The WVECTCR can offer the support you need to start a quality program. You can contact them at 304-529-7603 or by email at tcr@rvcds.org.
West Virginia Family Home Care Association:
The WVFCCA offers services and support for family child
care providers. The goal is to help providers who want
to offer quality family child care in West Virginia. The
WVFCCA has grant money to pay for your membership. If
you’d like to join, you can contact them by email.

TRAILS (Traveling Resource and
Information Library System):
TRAILS is an outreach program that offers resources of
interest to providers. That includes one-on-one support
and tools to improve the quality of their programs. Tools
include books, games, age-appropriate toys and assistive
technology for special needs children. TRAILS is a free
program offered by CCR&R agencies. Those in the program
receive visits from specialists who travel in a medium sized
van. Van visits take place every six to 12 weeks. If you’d like
to participate, once you get your certificate, please contact
your local CCR&R agency.

Child Care Provider Orientation Forms:
The DHHR has created a central location for forms for
new provider orientation. Please contact your local CCR&R
agency to schedule a phone orientation.

BEST PRACTICES IN
MANAGING A CHILD
CARE BUSINESS

Managing a successful child care business can be
challenging. Providers often have access to limited funding
and face high operational costs. However, it is still possible
to run a sustainable child care home. You can improve
your chances of success by following best practices. A solid
business and marketing plan can also increase your chances
of long term sustainability and success.

A business plan is a document that has your business’
goals and explains how and when you will achieve these
goals. Your business plan will need to include short term,
long term and alternative plans for various situations, like
unexpected expenses/events.

A FASTER WV Initiative business coach can help you
put together a business plan. You can find their contact
information under Technical Support and Resources. The
information in the next sections can help you save on
startup and operational costs.
PARTICIPATION IN THE FOOD PROGRAM
A great way to supplement your family home’s budget is taking part in the Child and Adult Care Food Program (CACFP). The CACFP is a federal program managed by states. CACFP reimburses providers who serve healthy meals and snacks to children.

The WVDE Office of Child Nutrition manages the CACFP in West Virginia. To take part in the CACFP, you need to have a certificate to operate a family home. Also, children must be receiving nonresidential child care in a private home. You must also be willing to follow the meal patterns of the USDA CACFP Nutrition Standards.

On average, in-home providers received $100 a month per child. You may be eligible to receive Tier I or Tier II reimbursement rates. Tier I rates are higher than Tier II rates. You may qualify for Tier I rates if your home is located in a low-income area or if you serve low-income children. You must sign an agreement with a sponsoring organization to enroll in the program. For more information on how to enroll, contact your local Child Care Food Program Sponsor:

- Central Child Care of WV, Inc.: Boone, Clay and Kanawha
- River Valley Child Development Services: Cabell, Lincoln, Putnam and Wayne

HELPFUL TIPS AND COST CALCULATOR TOOL

HELPFUL TIPS
Managing a child care business requires a unique combination of skills. You’ll need to have a strong knowledge of ECE as well as business management. You won’t be just caring for and educating children, but also running a small business.

Consider taking advantage of the SBA free online training opportunities. The SBA Learning Center has great courses you can take at your own pace and time.

Be sure to create a budget from the get-go, and make sure that you stick to it. It will help you better control your finances and avoid going into debt.

Be sure that your primary focus is on the quality of your program, and that you let quality guide your business decisions.

You’ll need to build a culture of quality and safety as well as make sure you always do what is best for the child. ECE training can help you achieve that.

Avoid attempting to expand your business too soon, which can harm both your finances and your chances of succeeding.

SMALL BUSINESS TOOLS AND SUPPORT
Managing a child care business requires you to be pennywise. You’ll need to know how to manage your finances well to succeed. This is so important: it can make or break your business.

Thankfully, you don’t need to worry about taking care of all of this by yourself!

There are online tools that can help you do your own accounting and financial management. QuickBooks is an example of a useful online tool that can help you manage your family home budget. It helps new and existing businesses handle their cash flow, track expenses and much more.

WVSBD can help you learn how to use and operate QuickBooks.

COST CALCULATOR TOOL
Another excellent resource for providers is a Cost Calculator Tool. The purpose of the tool is to help those interested in opening or expanding ECE businesses plan their budgets, i.e., better estimate revenue and expenses.

The tool can be edited based on the features of a child care center, facility or home, including provider type, location, tier level, whether you own or rent the space and more.

The tool was developed by MBA students with the Encova Center. If you would like to get more information, please contact a FASTER WV Initiative business coach.

CACFP reimburses providers who serve healthy meals and snacks to children.
### CHECKLIST FOR THE CERTIFICATION PROCESS: FAMILY CHILD CARE HOMES

#### BEFORE YOU GET STARTED:
- Contact a regulatory specialist
- Reach out to local CCR&R agency
- Contact FASTER WV Initiative Business Coach
- Read the Information Packet

#### HAVE YOUR HOME EVALUATED:
- Check with the regulatory specialist to make sure your home meets spatial requirements (sq/ft/child)
- Ask the property owner (if rented) if you can run a business out of the home

#### APPLICATION TO OPERATE A REGISTERED FAMILY CHILD CARE HOME
- Get Initial Application from the DHHR
- Read Registration Requirements
- Meet basic training/education needs
- Fill out an evacuation plan with the regulatory specialist

#### BACKGROUND CHECKS:
- WV CARES eligibility determination letter for you
- WV CARES eligibility determination letter for all residents (if needed)

#### COVID-19 PAPERWORK YOU NEED TO SEND TO THE REGULATORY SPECIALIST:
- SG-101: child care checklist form
- SG-101A: child care checklist

#### APPLICATION ATTACHMENTS
- Child Care Provider Medical Report
- Child Care Provider Information Form
- First Aid/Choke Saving Verification form
- Tax Identification Form (W-9)
- CACFP Enrollment
- Emergency disaster and evacuation plans
- Turn in a complete Initial Application to the DHHR

#### ONCE YOU GET YOUR CERTIFICATE, THE DHHR NEEDS YOU TO:
- Register as a Temporary Crisis Child Care home
- Submit a Child Care Site Self-Certification Checklist

#### OTHER NEEDS NOT CONNECTED TO THE CERTIFICATION PROCESS (TOGETHER WITH A FASTER WV INITIATIVE BUSINESS COACH):
- Create a budget for family home
- Create a business plan