

Child Care

1 BUSINESS PLANNING

The New Bedford Economic Development Council (NBEDC) offers technical business assistance, loan opportunities, workshops, and site location assistance once you have drafted a business plan.

*New Bedford Economic Development Council
1213 Purchase Street, Third Floor
New Bedford, MA 02740
508-991-3122
info@nbedc.org
<http://www.nbedc.org>*

Before contacting the NBEDC draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? Contact the Southeastern Massachusetts Regional Small Business Development Center for a detailed business plan guide with a sample business plan:

*Southeastern Massachusetts Regional SBDC
200 Pocasset Street
Fall River, MA 02721
508-673-9783
www.msbdc.org/semass*

TIP: This guide concerns the regulations and licensing requirements for starting a sole proprietorship with no employees. If planning on hiring employees, consult "Become an Employer."

2 LOCATION

The New Bedford Economic Development Council Real Estate Assistance Program (REAP) maintains a list of commercial property for sale, rent, or lease to help business owners find property in New Bedford or relocate within the city.

*New Bedford Economic Development Council
Real Estate Assistance Program
1213 Purchase Street
New Bedford, Massachusetts 02740
Tel: 508-991-3122 Fax: 508-991-7372
info@nbedc.org
<http://www.nbedc.org>*

Draft a detailed floor plan, ensuring that your property conforms to **Department of Early Education and Care (DEEC)** guidelines. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work has been completed. The floor plan does need not be prepared professionally, but must show all planned furniture, doors, windows, equipment, plumbing, and electrical outlets. You must have a minimum of 150 square feet of usable indoor space if caring for one or two children and a minimum of 225 square feet of approved usable floor space if caring for three to six children. Bathroom, hallways, and adult only zones do not count for square footage requirements.

2a. The following home safety questions need to be addressed in your child care providers'

license application and should be taken into consideration as you draft a floor plan.

Outdoor Space

Are you using your own yard for an outdoor play area? Do you have at least 75 square feet per child? (required)

Is the yard fenced, and, if so, how high is the fence? Is it on a busy street?

Do you have a porch that is more than three feet high?

Do you own a swimming pool (not a wading pool)? How is this pool kept safe for children?

Do you have a private well? (Well water must pass State purity and quality tests)

Is there standing water, steep drop offs, railroad tracks or other hazards on or near your property?

Indoor Space

How many exits are in your home? Where are they located?

Do you have smoke and carbon monoxide detectors on each floor of the establishment?

Do you have a written evacuation plan in case of fire, gas leak, or other emergency?

Do you have locks on all bathroom and closet doors? Are these locks easily opened from inside and out?

Do you have to pass through someone else's living space to leave the facility?

Are all accessible windows securely screened, barricaded, or do they open only from the top?

Is there a working flashlight on each floor of the home?

Is there peeling, flaking, or chipped paint on the premises? Do you have broken plaster? (Must be addressed before you may operate a child care center.)

Was your property constructed prior to 1978? Have you checked for lead paint? (Must be professionally removed before you may operate a child care center.)

Do you keep firearms or ammunition in your home? How do you store these firearms and ammunition so they are inaccessible to children?

Are all potentially hazardous materials (cleaning supplies, razors, cosmetics, medications, etc.) stored so they are inaccessible? The state will inspect the facility room by room to ensure this, particularly bathrooms and kitchens.

Are all heating sources (e.g. radiators, hot water pipes, fuel-burning stoves, and fireplaces) inaccessible to children?

Are all accessible unused electrical outlets covered?

Are all stairways of four or more stairs barricaded? (Required when caring for children under three.) Do you have pressure gates? Where will they be located? (Not allowed at the top of stairs.)

- 2b. Your child care facility must have an operable telephone. Next to the telephone a list of emergency telephone numbers (including Fire, Police, Ambulance, Poison Control Center, and the nearest emergency health care facility), the names and numbers of two emergency contacts, and your name, address, and phone number must be posted.
- 2c. Before you are permitted to open for business, **DEEC** will inspect your facility to determine if it meets state standards. The inspector will indicate any changes that need to be made to the property, or certifications you must obtain before you can open for business. Ask for copies of any paperwork from the inspection(s). If you are certified, your license will be valid for up to three years.

There are different requirements for center based day care and home based day care.

4 **LICENSING**

Before you begin providing child care services, you must be licensed by the **Department of Early Education and Care (DEEC)** as a child care provider:

Massachusetts Department of Early Education Central Office

600 Washington Street, Suite 6100
Boston, MA 02111
617-988-6600
<http://www.eec.state.ma.us/>

Call the Boston Regional Office to learn more about becoming a licensed childcare provider. If yours is to be a center-based daycare there are additional regulations regarding certification of the director and staff.

*Massachusetts Department of Early Education Southeast and Cape Office
21 Spring Street, Suite 2
Taunton, MA 02780
Phone: (508) 828-5025*

- 4a. Complete the **DEEC New Provider Orientation Program**. DEEC has a number of Child Care Resource and Referral agencies (CCR&R) throughout Massachusetts. These organizations offer information, referral, education, training, technical assistance, and resource development to parents, child care providers, employers, and community groups.
- 4b. Request a copy of the **Massachusetts Child Care Provider's License** for Home Providers application from **DEEC** or download the forms online:

http://www.eec.state.ma.us/kr_licensing.aspx

The child care license application you should obtain will depend on the number and ages of children that you intend to watch in your home:

Regular Family Child Care License: up to six children.

Family Child Care Plus License: up to six children under the age of 7 and two children over the age of 7.

Large Family Child Care: up to 10 children.

Different licenses are required for center based child care. Before you submit the application to open your facility, there are number of requirements you will have to meet. For additional guidance, call the DEEC or read their electronic guide online:

http://www.eec.state.ma.us/oo_licensing.aspx

Medical requirements:

Obtain current certification in basic first aid and CPR for infants and children.

Obtain measles, mumps, and rubella immunizations.

Have a recent, negative test on record for tuberculosis (TB) on a Mantoux TB test.

Receive a complete physical.

Have your physician fill out the medical form in the application packet.

Information requirements:

Submit a list of persons living in your household and detail any physical, mental, or emotional problems that could affect your provision of day care.

Submit a Criminal Offender Record Information (CORI) Form. Every individual 17 or older who regularly visits or lives in the house must undergo this background check. Certain criminal offenses may disqualify a home for a Family Child Care license. You can file CORI forms electronically.

For further information, contact your regional DEEC representative at 617-472-2881.

Compile a list of references.

Compile a list of child care jobs that you have held in the past.

Find two persons who live within ten minutes of your day care location who could help you in case of an emergency.

Submit a written activities plan in compliance with the requirements of the state law listed under Section 102 CMR 8.12 to your DEEC inspector.

- 4c. Submit the application and a signed check or money order in the amount of the licensing fee to DEEC as specified in the application packet.

NOTE: You will be required to maintain health and attendance records for each child that you or an assistant supervises. For more information on licensing and operating regulations, visit the DEEC website:

http://www.eec.state.ma.us/kr_regulations_main.aspx

- 4d. If you serve 20 or more children, then the facility meets the definition of a small public water supply and should obtain a **Drinking Water permit** through **MassDEP**. For details, please contact MassDEP *South East Region Drinking Water Program*
- 4e. If you are serving food or snacks, you may need **food safety permits** from the **Inspectional Services Division:**

*Inspectional Services Division
New Bedford City Hall, Room 308
133 William Street
508-979-1540*

5 **BUSINESS CERTIFICATE**

Prior to opening, you must acquire a **Doing Business As (DBA) Certificate**. Complete an application and submit it to the **City Clerk** with the \$30 application fee (an additional \$10 is required for your own copy):

*City Clerk
New Bedford City Hall, Room 118
133 William Street
New Bedford, MA 02740
508-979-1450*

TIP: Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth. If possible get a debit card with your account to help you with back up record keeping.

6 **TAXES**

A **Form of List** is used to document the property owned by your business, so that it may be assessed and taxed by the city. It is required that you file one with the New Bedford City **Assessor's Office:**

*Assessor's Office
New Bedford City Hall, Room 109
133 William Street
New Bedford, MA 02740
508-979-1440*

7 **INTERNAL REVENUE SERVICE**

You must also file all necessary tax forms with the **United States Internal Revenue Service**. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

*Internal Revenue Service
JFK Federal Building
15 New Sudbury St.
Boston, MA 02203
617-316-2850
<http://www.irs.gov>*

8 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts' sales tax.

*Massachusetts Department of Revenue
Data Integration Bureau
PO Box 7022
Boston, MA 02204
<http://www.dor.state.ma.us>*

- 8a. Call the DOR's Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-392-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

<http://www.dor.state.ma.us/forms/formlist.htm>

- 8b. After you have completed the forms either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

9 INSURANCE

Do a thorough risk assessment and determine what coverage best suits your business's needs.

Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, "key man," automobile, and home office.

The U.S. Small Business Association (SBA) publishes a booklet called "Small Business Risk Management Guide, #MP-28," which contains information about insurance requirements for business owners. It is available from the SBA by calling 617-565-5590 or you can download it from their website at http://www.sba.gov/idc/groups/public/documents/sba_homepage/serv_pub_mplan_mp28eng.doc

If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.

Source: Navigating through Regulations and Licensing Requirements: A Guide for Entrepreneurs in New Bedford in Twenty Occupations, Pioneer Institute for Public Policy Research. www.pioneerinstitute.org