



# **RURAL CHILD CARE INNOVATION PROGRAM**

## **COMMUNITY SOLUTION ACTION PLAN FOR CHILD CARE**

**KOOCHICHING COUNTY, MINNESOTA**

MARCH 28, 2019

**The Rural Child Care Innovation Program is possible due to generous funding from the Minnesota Department of Human Services.**



This Community Solution Action Plan is designed to be a deep dive into the Rural Child Care Innovation Program. You will step through every stage of the community engagement process through solution development and implementation. Please visit [www.ruralchildcare.org](http://www.ruralchildcare.org) for continued updates on community progress.

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## EXECUTIVE SUMMARY

**The Rural Child Care Innovation Program (RCCIP), is a community engagement process designed to develop right-sized solutions to address the needs of early care and education in Minnesota's rural communities.** The goal of RCCIP is to help communities identify the scope and size of their child care challenges, and to empower and support communities to develop solutions to address these challenges.

The Community Solution Action Plan for Koochiching County in northeastern Minnesota, intends to outline the child care challenges identified in the community, and the proposed solutions to improve the state of child care in the area. A Core Team Koochiching County, with the support of First Children's Finance, conducted a thorough investigation and analysis to uncover the factors creating the child care shortage in the area through focus groups, individual interviews, and surveys with a multitude of stakeholders in the community.

To understand the potential need for child care in the Koochiching County, First Children's Finance conducted a Supply and Demand Gap Analysis, which showed a child care shortage of 352 slots. The analysis revealed that it's very difficult to be a child care provider due to numerous rules and regulations, low pay and no benefits, long hours, and high operating costs. Staffing is a significant expense for many child care programs, resulting in 60-80% of overall expenses. This heavily influences the ability of child care providers to sustain their child care operations.

The analysis revealed that the child care shortage has severely impacted parents living in Koochiching County. Nearly 39% of survey respondents declined employment or withdrew from the workforce due to child care issues. Absence from work (when a provider is closed for the day), inability to work a flexible schedule, inability to work different shifts, and tardiness to work hinders the ability of parents to advance in their careers.

Some of the major factors contributing to the child care shortage in Koochiching County include; the lack of available childcare (especially for infants), difficulties of being a child care provider and lack of community recognition for child care providers. Furthermore, there is a lack of business supports and business incentives in the area, including parent support and parent education.

**Through the RCCIP, Koochiching County identified six goals to address the child care challenges. These goals include:**

- Look at potential locations for child care to be located
- Reach out to find multiple new in home providers
- Provide training incentives and support through local business funding
- Start a forgivable loan program for providers who start a child care
- Explore a pod model option with the local CAP agency to oversee it
- Hold a community event to show appreciation for providers and raise money for child care

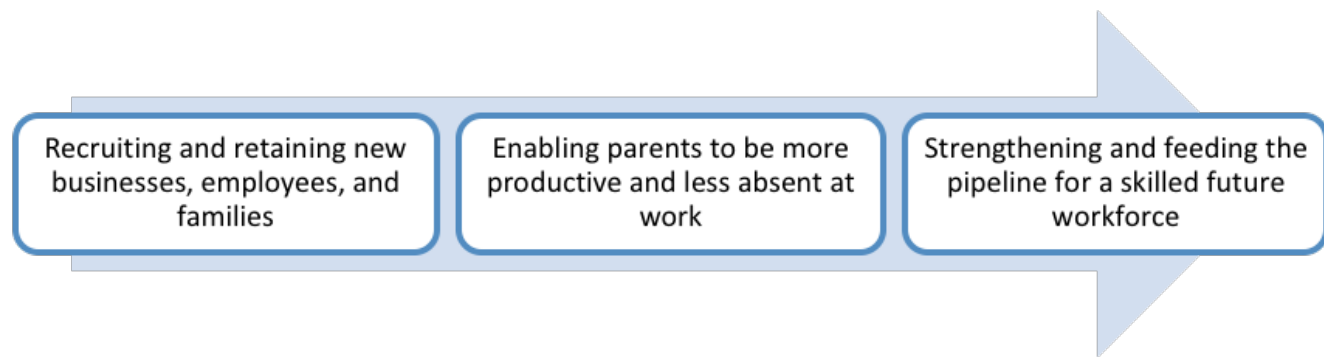
In implementing these goals, Koochiching County will improve the state of child care, empower local child care providers through continuous community support, provide parents with more care options, and providers with better resources to run and operate their child care businesses. In the next 12 months, First Children's Finance will support the core team in implementing these goals and measuring outcomes of their efforts.

**“If employees can't find quality care for their children, they won't work for you. They won't move to your community, or they'll be forced to move away, or they might have to consider quitting their job to stay home with their children because they have no other option.”**

**Kris Bevell**  
Editor  
Prairie Business Magazine

# THE IMPORTANCE OF HIGH QUALITY CHILD CARE IN COMMUNITIES

In rural communities, ebbs and flows of the local economy greatly influence the sustainability of a community's child care supply, and vice versa. That's why the Rural Child Care Innovation Program addresses child care and early education challenges through a framework of regional economic development. A robust supply of high quality child care fosters community growth through:



The connection is clear: when our children thrive, so do our communities. Investing in early care and education is not only the right thing to do for our youngest citizens, but the best thing to do for our economic growth and prosperity.

# INTRODUCING THE RURAL CHILD CARE INNOVATION PROGRAM

Child care is an economic driver for rural communities across the United States but many communities are facing shortages of high quality child care. The Rural Child Care Innovation Program is based on the fundamental idea that rural communities are greater than their size in numbers and greater than their current challenges. By mobilizing and empowering rural communities, the landscape of early care and education is changing in rural America.

## PROGRAM FOCUS

Children living in rural areas are more likely to come from low-income households than children in urban areas, and are more likely to be living in poverty for longer periods of time. Many rural areas struggle to attract and retain a young, educated workforce, while others lack the resources to keep up with their own growth and success. Although rural communities face many challenges, they are also resilient. They have the innovation it takes to develop nimble, creative solutions that will be effective in rural areas. The Rural Child Care Innovation Program leverages communities' independent, can-do attitudes to address early care and education in Greater Minnesota.

## PROGRAM ACTIVITIES AND GENERAL TIMELINE

APPLICATION PHASE		
ACTIVITIES	TIMING	DETAILS
Webinar	April 2018	Information session on RCCIP
Application Deadline	May 2018	
Selection of Communities	May 15, 2017	Communities notified via email
Program Setup	May 2017	FCF connected by phone with the main community contact to set up first Core Team meeting.

PLANNING PHASE		
ACTIVITIES	TIMING	DETAILS
Core Team Onboarding Retreat	October 2018	Face-to-face meeting with FCF and the Core Team to discuss project details and expectations.
Core Team Planning Meeting	October 2018	Face-to-face meeting to map out community engagement activities and fully develop the program timeline.
Community Engagement Activities	October 2018-February 2019	Implementation of engagement activities within the community.
Child Care Provider Trainings-Family Child Care Providers	May 2019	Series of business trainings and one-on-one consultations conducted by FCF.
Town Hall Event	March 23, 2019	Community wide event to identify and develop community solutions.

IMPLEMENTATION PHASE		
ACTIVITIES	TIMING	DETAILS
Implementation Planning Retreat	March 26 , 2019	Face-to-face meeting to map out smart goals and implementation activities with project teams.
Community Solution Action Plan	March 2019	Report detailing community data, types of solutions, and community identified projects.
Regular Project Team Meetings	April 2019 - September 2020	Implementation of community solutions.
Regular Core Team Meetings	April 2019-September 2020	Connect with FCF to discuss Project Team outcomes.
Technical Assistance Support	September 2018-September 2020	FCF available to provide ongoing business support
Final Report	September 2020	Core Team submits final report to FCF.

## EXPECTED OUTCOMES AND IMPACT

The Rural Child Care Innovation Program is designed to support fundamental change in the overall conditions for child care in the areas that it is delivered. This is accomplished through various methods that include:

- A thorough analysis of the current child care supply and demand, and evaluation of community factors impacting the local child care supply
- Events that educate community members about the link between quality child care, rural economic development and viable communities.
- A Community Solution Action Plan that includes innovative solutions generated through a facilitated Town Hall process
- Support and business improvement services to existing family child care providers and child care centers
- Access to First Children’s Finance’s expertise, resources and tools, including research and financial modeling
- Links to other communities working on similar issues

Measurements of success are determined through a tactical project management grid that provides guidance to the Core Team about the involved participants and their projected steps and progress towards project completion.

## ABOUT KOOCHICHING COUNTY IN NORTHEASTERN MINNESOTA



Koochiching County is on the far northern edge of Minnesota and it shares a border with Canada. It covers a large area, but has only about 13,000 residents county wide. International Falls is the county seat and has the largest workforce and population. Primary industries are tourism and timber, with paper and fiber board being a major portion of the timber industries.

The child care shortage in Koochiching County is estimated to be 352 slots. The availability of quality, affordable childcare limits the ability of many parents to be able to go to work and for employers to attract and retain staff. Shift work and school age care have been identified as being of critical importance.

Through the Rural Child Care Innovation Program, the community is working towards creating sustainable solutions that increase the supply of affordable and high quality child care. The rural communities included in the RCCIP are Big Falls, Birchdale, International Falls, Littlefork, Loman, Margie, Mizpah, Northome, Ranier and Kabetogama. Currently there are 16 home based licensed child cares in Koochiching County, but there is presently no child care center care available.

## LOCAL CORE TEAM REPRESENTATION

The Core Team was identified locally and asked to commit to investigating the child care challenges in Koochiching County. The Core Team has and will continue to support development of solutions to support high quality and sustainable child care infrastructure in the local area.

- JoAnn Smith - Team Lead: KEDA
- Amy Mortenson - KOOTASKA
- Maureen Rosato – ED KOOTASKA
- Rachel Amdahl - Community Ed ISD 361
- Renae Whitlock - Koochiching Co Public Health and Human Services
- RoxAnne Kelly - RCC Provost
- JoAnn Kellner - Ranier City Council
- Beth Anne Slatinski - ISD 361
- Kyra Hasbargen – KEDA
- Janelle Feller – Friends Against Abuse
- Carrie Clabundy – Koochiching Health Services
- Dawn Flesland – Friends Against Abuse
- Roxanne Skogsted-Ditsch - Family Freedom Corp
- Tricia Heibel - International Falls Chamber President
- Paul Nevanen - Director KEDA
- Kathy LaFrance - Koochiching County Public Health and Human Services Director

## CHILD CARE DATA AND EARLY EDUCATION TRENDS

As part of the Rural Child Care Innovation Program, the local communities were provided with various forms of support to understand the contributing factors for the child care challenges. First Children’s Finance leveraged different data sources to pull together an illustrative picture of the impact of child care in the local area. These data sources include US Census Information, MN Child Care Licensing Records, Minnesota Department of Education, MN DEED, and other internal research tools including First Children’s Finance data.

### POTENTIAL NEED OVERVIEW

First Children’s Finance conducted a supply and demand gap analysis which provided a view of potential child care needs.

This analysis was conducted in Mid-2018 and showed a shortage of 342 child care slots in Koochiching County. Additional focus on International Falls showed a gap of 254 slots.

ZIP CODE	CITY	# OF CHILD CARE CENTERS (CCC)	# OF FAMILY CARE CENTERS (FCC)	PLUS/ MINUS/ TOTAL
56627	BIG FALLS	0	0	-13
56629	BIRCHDALE	0	0	-7
56649	INTERNATIONAL FALLS	0	14	-254
56653	LITTLEFORK	0	2	-23
56654	LOHMAN	0	0	0
56658	MARGIE	0	0	0
56660	MIZPAH	0	0	-10
56661	NORTHOME	0	1	-32
56668	RANIER	0	0	-14
56669	KAPTOGEMA	0	0	0

## FAMILY CHILD CARE – BY THE NUMBERS

First Children’s Finance evaluated the current supply of family child care to identify trends that needed further examination.

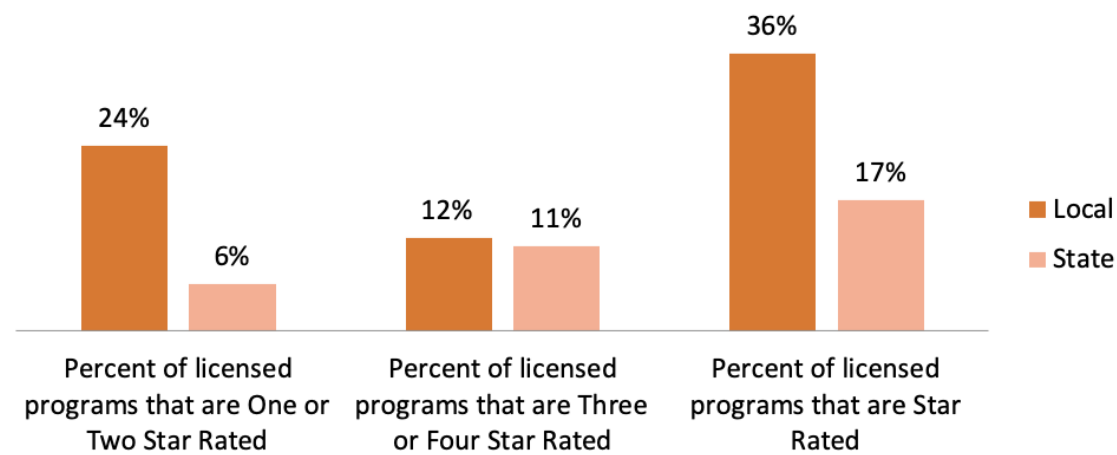
The average length of service is lower than the state average which indicates a population of providers with shorter lengths of service. Providers with less than 5 years of service and those with more than 20 years of service are most at risk for turnover in an industry that already sees tremendous employment turn-over rates.

	LOCAL	STATE
Total Family Child Care Providers	17	8,156
Average Length of Service	10.9 years	12.7 Years
Less than 5 years / Service	3 / 17.6%	2,392/ 29.3%
More than 20 years / Service	6 / 35.2%	2,231/ 27.3%
Non-Owner Occupied	0/ 0%	169 / 2.0%
Non-Residential Dwelling	0/ 0%	85 / 1.0%

## QUALITY CHILD CARE OVERVIEW

First Children’s Finance examined state-wide information about the number of child care programs that are participating in the Parent Aware program.

Parent Aware is Minnesota’s Quality Rating and Improvement System that identifies programs that go above and beyond the general licensing requirements to obtain higher quality in their child care programs.



The chart above demonstrates that child care providers in Koochiching County in MN are ahead of the state average when it comes to Parent Aware enrollment. This is a critical component when we evaluate the quality child care program offerings in the area.

## AVERAGE COST OF CHILD CARE

Child care is a large investment for families with children. A market rate survey of child care providers was conducted as part of the RCCIP to inform child care investments in the area. The following chart shows the average cost of child care investment on a weekly basis at the 75th percentile for each age group in both a center and family child care setting. It means that 25% of child care programs charge more than the market average and 75% of child care programs charge less.

### AREA MARKET RATES – KOOCHICHING COUNTY

AGE GROUP- CHILD CARE CENTER	WEEKLY RATE	ANNUAL RATE
75TH PERCENTILE - INFANT WEEKLY	UNASSIGNED	UNASSIGNED
75TH PERCENTILE - TODDLER WEEKLY	UNASSIGNED	UNASSIGNED
75TH PERCENTILE - PRESCHOOL WEEKLY	UNASSIGNED	UNASSIGNED
75TH PERCENTILE - SCHOOL AGE WEEKLY	UNASSIGNED	UNASSIGNED

AGE GROUP- FAMILY CHILD CARE	WEEKLY RATE	ANNUAL RATE
75TH PERCENTILE - INFANT WEEKLY	\$ 125.00	\$ 6,500
75TH PERCENTILE - TODDLER WEEKLY	\$ 120.00	\$ 6,240
75TH PERCENTILE - PRESCHOOL WEEKLY	\$ 115.00	\$ 5,980
75TH PERCENTILE - SCHOOL AGE WEEKLY	\$ 110.00	\$ 5,720

*Results of the 2016 Child Care Market Rate Survey: Minnesota Child Care Provider Business Update*

While rates of investment for child care are high for families, many child care operations run on very slim margins due to the high cost of care. Family Child Care providers invest significant portions of tuition revenue back into their operations leaving providers with less than minimum wage for compensation, according to research by First Children’s Finance in 2016.

## OTHER LOCAL SUPPORTING DATA

As part of the overall collection and review of data, First Children's Finance highlighted additional data outcomes that can impact third grade reading levels and local graduation rates. There are multiple studies that indicate a link between early education and school readiness with third-grade reading levels and high school graduation rates. Lower achievement levels can be an early indicator of future challenges with high school graduation rates, engagement in higher education, and teen pregnancy rates.

### THIRD GRADE READING LEVELS

DISTRICT	2018 PROFICIENCY RATE
Little Fork-Big Falls	54.2%
South Koochiching	48.0 %
International Falls	70.7%
<b>Statewide</b>	<b>56.2%</b>

### LOCAL GRADUATION RATES

DISTRICT	2018 GRADUATION RATE
Little Fork-Big Falls	91.70%
South Koochiching	78.30%
International Falls	91.70%
<b>Statewide</b>	<b>82.70%</b>

## ABILITY TO PAY FOR CHILD CARE

Many families working on the lower end of the wage spectrum have difficulty paying for child care. The following charts provide an overview of local economic factors that can further impact child care:

### Local Poverty and Household Income Information - Koochiching County

Total Population Living Below Poverty Threshold in Last 12 Months	2,139
Related Children Under Age 18 Living with Income Below Poverty Threshold	539
Families With Related Child Under Age 5 Living Below Poverty Threshold	114

### Household Income -Koochiching County

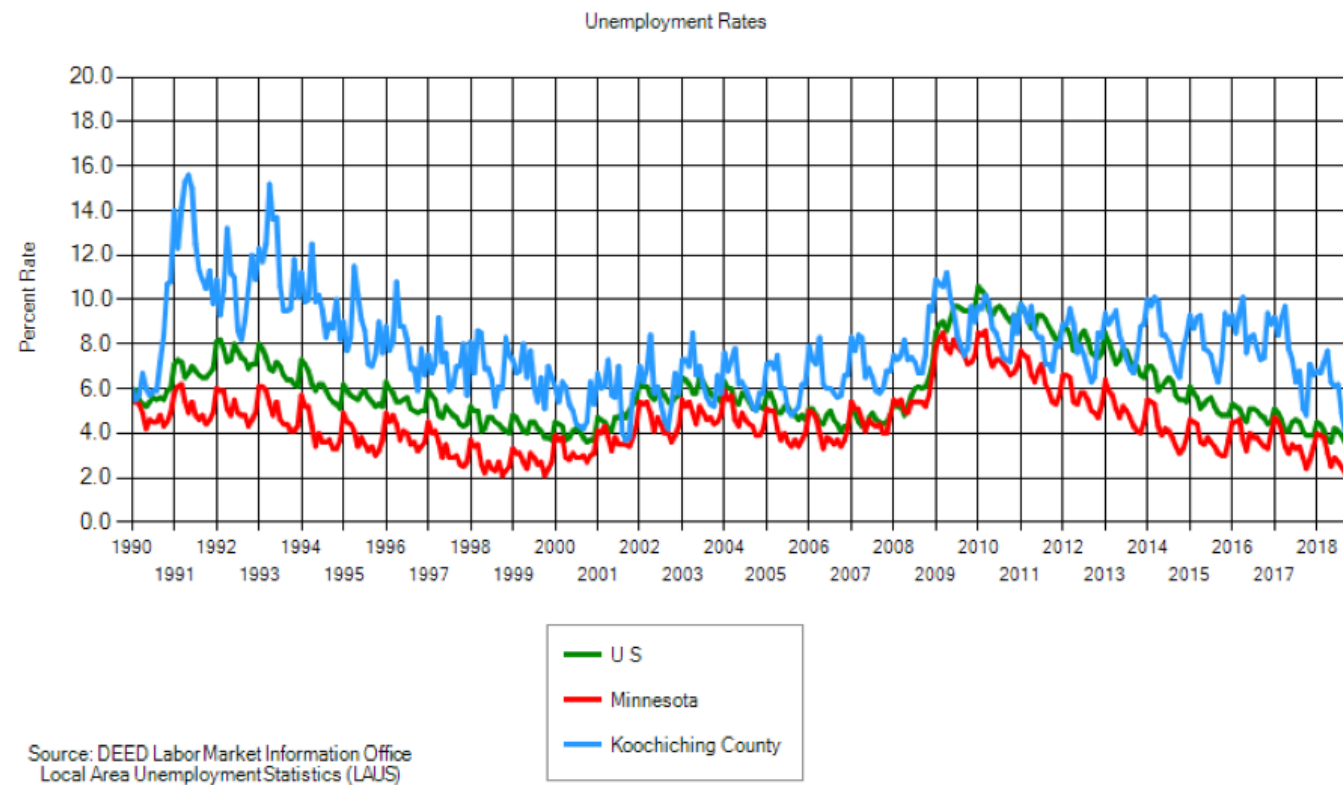
TOTAL HOUSEHOLDS ACS 2009-13 ESTIMATE	6,134	% OF TOTAL POPULATION
HOUSEHOLDS: INCOME LESS THAN \$10,000	474	7.7%
HOUSEHOLDS: INCOME \$10,000 TO \$14,999	647	10.6%
HOUSEHOLDS: INCOME \$15,000 TO \$24,999	838	13.7%
HOUSEHOLDS: INCOME \$25,000 TO \$34,999	778	12.7%
HOUSEHOLDS: INCOME \$35,000 TO \$49,999	851	13.9%
HOUSEHOLDS: INCOME \$50,000 TO \$74,999	1,045	17%
HOUSEHOLDS: INCOME \$75,000 TO \$99,999	685	11.2%
HOUSEHOLDS: INCOME \$100,000 TO \$149,999	628	10.2%
HOUSEHOLDS: INCOME \$150,000 TO \$199,999	78	1.3%
HOUSEHOLDS: INCOME \$200,000 OR MORE	110	1.8%
<b>MEDIAN HOUSEHOLD INCOME</b>	<b>\$ 41,108</b>	

## Local Employment Conditions

Employment data was considered as it can be an indicator that additional child care is needed to support the employment needs of the community since there are more two-parent families employed.

### Unemployment Rates - Koochiching County

- **4.1% Unemployment Rate**



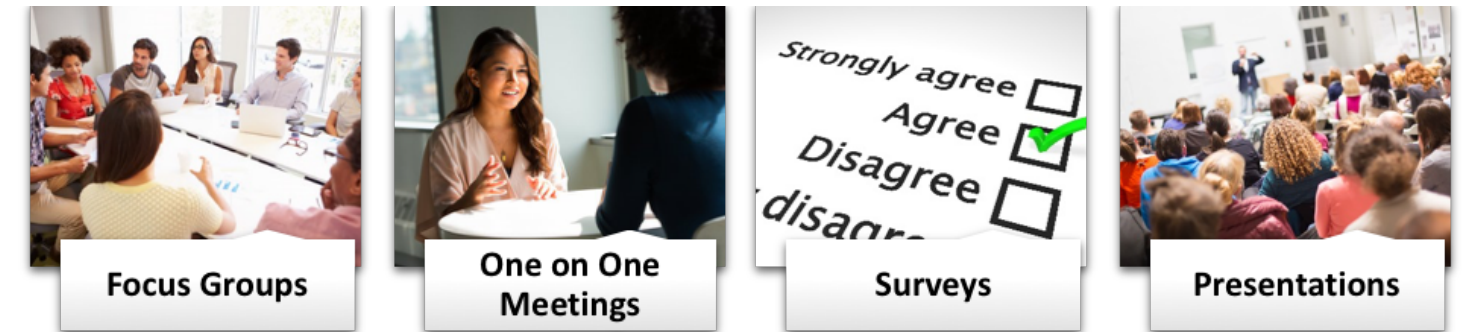
### Top Local Industries - Koochiching County

The largest employers were invited to participate in the child care conversation since they are impacted by absenteeism and less productivity when child care is a challenge.

<b>INDUSTRY: EDUCATIONAL SERVICES, AND HEALTH CARE AND SOCIAL ASSISTANCE</b>	<b>1300</b>	<b>21.90%</b>
<b>INDUSTRY: MANUFACTURING</b>	<b>1039</b>	<b>17.10%</b>
<b>INDUSTRY: RETAIL TRADE</b>	<b>818</b>	<b>13.50%</b>

## COMMUNITY INSIGHTS

Extensive outreach was conducted by the Core Team to engage the community about child care. This work included one-on-one stakeholder meetings with various community leaders, parent and provider electronic surveys, focus groups and presentations about child care. Through these various inputs, the Core Team was able to better understand the underlying causes of the local child care challenges.

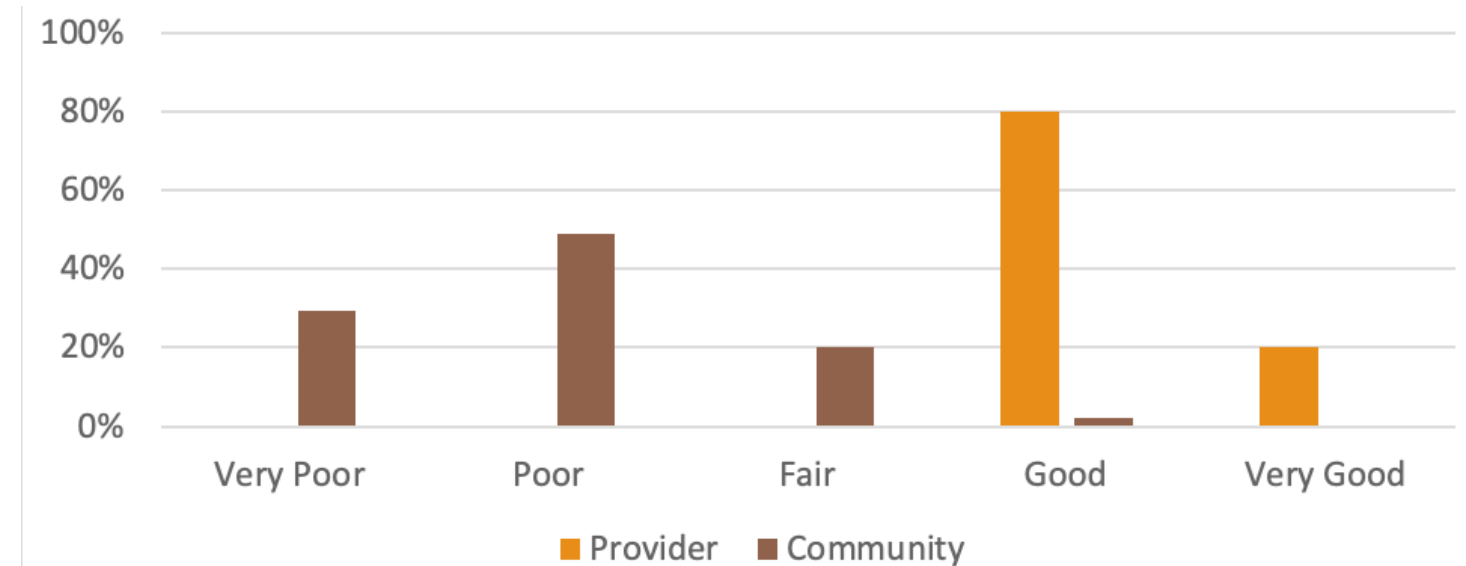


### COMMUNITY SURVEYS - SELECTED PERSPECTIVES

The general community was invited to participate in a comprehensive survey about child care in Koochiching County. Over 190 individuals participated in the community survey.

The following chart represent some highlighted perspectives within the community:

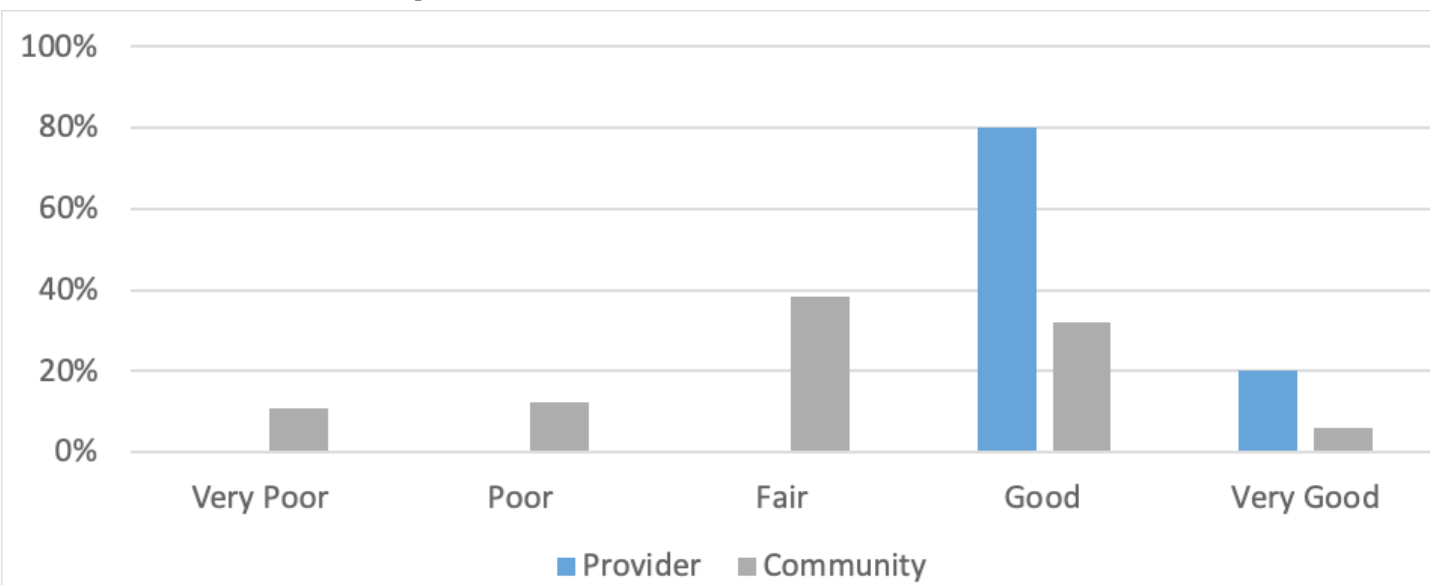
#### PERCEPTIONS: AVAILABILITY OF CHILD CARE IN THE LOCAL AREA



Survey respondents indicated that they were traveling great distances to find appropriate child care. Nearly 30% indicated that they were traveling more than 11 miles for child care



**PERCEPTIONS: QUALITY OF AVAILABLE CHILD CARE IN THE LOCAL AREA**

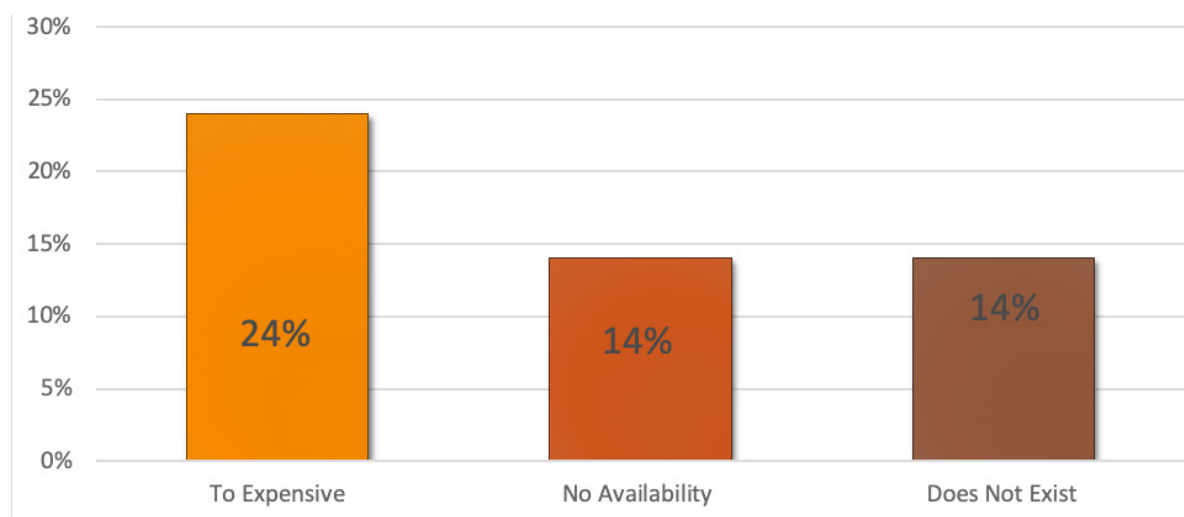


While specific questions about quality were not part of this survey, it was noted that there is a disconnect between child care providers, and the local community on the availability of high quality child care in the area. When survey participants were asked about what is important for them in a child care program, they ranked their preferences as follows (1 being the most important):

1. Safe and healthy environment
2. Licensed by DHS
3. Educational curriculum
4. Conveniently located
5. Provider has high level of education
6. Provider is Parent Aware Rated



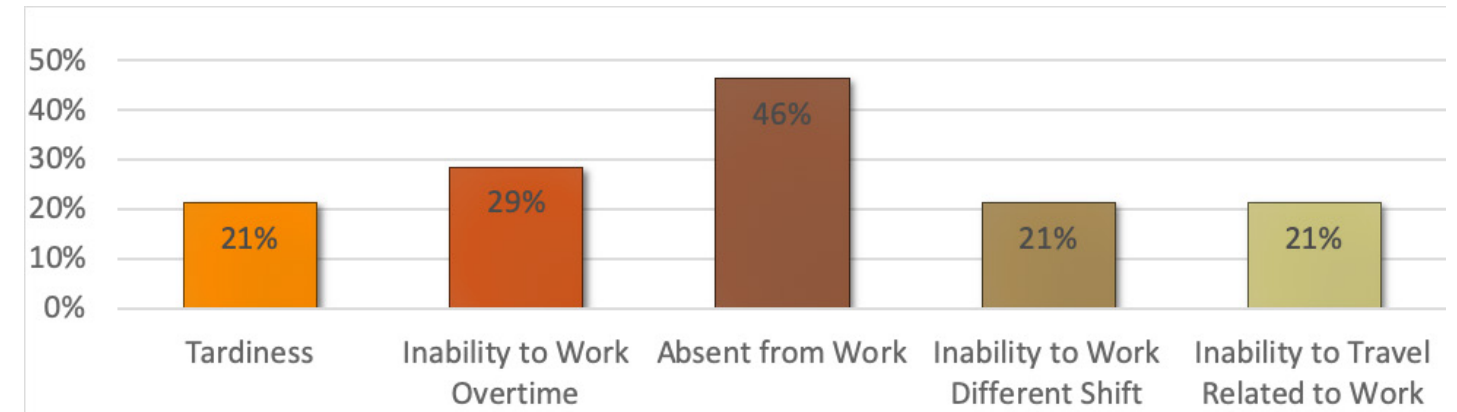
**REASONS FOR NOT ENROLLING IN PAID CHILD CARE**



**COMMUNITY AND BUSINESS IMPACTS OF THE CHILD CARE ISSUE**

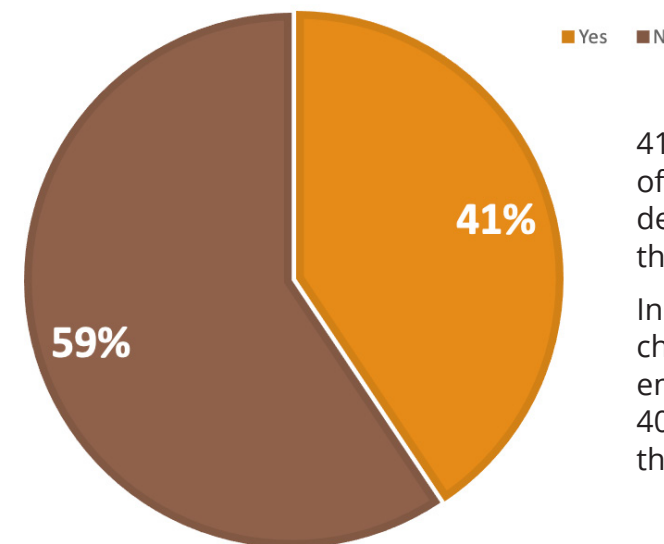
Beyond families and children, the greater community and local businesses can also be impacted by child care challenges and issues. Child care is often framed as an economic development issue by communities facing declining populations or challenges with the work force. These issues can compound and further extend into the business community by causing loss of workers due to the low availability of child care or by businesses relocating to environments with better availability of care.

**WORK ISSUES OCCURRED DUE TO CHILD CARE ARRANGEMENTS IN THE LAST 12 MONTHS**



Normal work environments can be adversely impacted when child care is a challenge for employers and workers. As illustrated, the biggest impact of child care limitations include absence from work (when a provider is closed for the day), inability to work overtime or work different shifts, and tardiness to work. A study in 2004 showed the national impact of child care issues in the economy, and it was valued at over \$3 billion dollars annually

**IMPACT ON FAMILY PLANNING - KOOCHICHING COUNTY**



41 percent of respondents said that the availability of their preferred child care option impacted their decision to have another child/limit the size of their family.

In addition to the impact on family planning child care shortages can also impact the local employment environment. In the survey, nearly 40% had declined employment or withdrawn from the workforce due to child care issues.

## UNDERSTANDING THE UNDERLYING CHALLENGES

The Core Team in The Koochiching County spent several months investigating the underlying reasons for the local child care challenges. This work involved engaging with many members of the local area to determine the underlying causes for the identified shortage of care. The needs of community members can sometimes be different from what the current child care market offers. Working to understand needs of specific populations and their child care needs can better position the community and the existing provider network to better respond to those needs.

The Core Team identified the following factors impacting the child care system in Koochiching County:

### • PARENTS ARE SEEKING NEW CHOICES AND QUALITY IN THE COMMUNITY

“I have ten year old twins now but had to change my hours at work to accommodate child care and had to take days off whenever my daycare took a day off.” -Local Parent

“There is only one daycare in my city and it is impossible to get an infant spot.” Local Parent.

- ◇ More variety of child care choices and locations
- ◇ More after school programs and extended hour programs
- ◇ Support from local businesses
- ◇ Incentives for providers to start up
- ◇ Increasing recognition in the community about the importance of high quality child care options
- ◇ More awareness of the rules and regulations

With 24 hour industries located in the county, residents indicated the desire to have more choices and quality offerings available to select from with extended hours. While some of this desires was in the form of new child care options, many also would like enhanced offerings within existing child care.

Leveraging interaction and engagement with existing families can provide additional insights as to the child care program offerings that are most important to families. As child care quality increases, the community should expect increased family investments in child care.

### • IT'S DIFFICULT TO BE A FAMILY CHILD CARE PROVIDER

“Some of the biggest challenges are getting your home set up for child care. It is a huge expense – even with grants, you have to purchase items before getting reimbursed.” -Local Provider

- ◇ Rules and regulations - ratios
- ◇ High amount of training
- ◇ Long hours/no flexibility
- ◇ Damage to home/space
- ◇ Stressful career

The challenges of being a family child care provider are well-documented and come in a variety of ways. Licensing and regulations have changed over the years along with increasing expectations around outcomes for children entering the primary school system. Many family child care providers operate their businesses with minimal business supports which can sometimes lead to issues with overall sustainability.

### • LACK OF COMMUNITY RECOGNITION AND SUPPORT

“We are not treated as our own business but are expected to bend hours and process to fit the family's needs” – Local provider

- ◇ Lack of respect and understanding of the child care business
- ◇ Not an easy career
- ◇ Providers work a lot more hours than just when the kids are in care

Family child care providers have a tough job – one that often comes with very few benefits and recognition. Local providers and other community organizations have an opportunity to recognize the ongoing contributions, and continuous innovation of family child care providers in the child care industry. This could be achieved through recognition programs and other material support such as training.

### • DELIVERY OF INFANT AND TODDLER CARE IS HIGHLY REGULATED AND EXPENSIVE

“There are simply not enough child care providers available and they are limited to the number of kids they can take” -Local Parent

- ◇ There aren't enough infant and toddler slots in the community

It is clear that a big part of the shortage of child care can be attributed to infant and toddler slots that are often difficult to find. Provider ratios for infants and toddlers are much less than preschool and school age children. Additional focus on ensuring these slots are created as part of larger community solutions is critical to address overall child care needs in the community.

### • INCREASING NEED FOR NON-TRADITIONAL CHILD CARE HOURS

“There just aren't many providers who are willing to operate the same hours as the largest employer in our community does.” -Local Parent

- ◇ 2nd and 3rd shift workers have a very difficult time finding available child care

Koochiching County is home to several companies and health organizations that employ local residents beyond traditional day shift hours. In many cases, these workers find balance with split shifts with partners or family members who pitch in to help. Even in this case, there are workers who don't have access to these options and require non-traditional care. Encouraging niche service delivery with new and existing providers could be an option to address this challenge.

### • PRICES FOR PARENTS ARE HIGH, AND COST OF DELIVERY FOR CHILD CARE PROVIDERS IS HIGH

- ◇ Many families struggle to afford quality licensed child care
- ◇ In-home family providers invest much of their program income into delivery of services, leaving providers with less than minimum wage take home pay

There is no clear answer to the ongoing challenge of cost of providing care versus family investment to get quality child care. Additional support in helping families with low-to-moderate incomes become acquainted with existing support systems such as CCAP and Early Learning Scholarships can help bridge the gap.

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## TOWN HALL MEETING & GATHERING

The Town Hall meeting is designed to provide an opportunity for the Core Team and the community to interact and understand the findings of the extensive focus groups and surveys. Participants shared ideas about how to address the child care challenges in the local community.

### COMMUNITY DEVELOPED SOLUTIONS

#### FUNDING AND SUPPORT

- Employer based scholarships in the community
- Information about child care to employers
- Develop a provider network/support system

#### LOCATIONS AND TYPES OF OPTIONS FOR NEW CHILD CARE

- Pod model in Little Fork
- Potential church locations
- Teacher/Para summer care
- Before school, after school, and summer care options
- St. Thomas pod location
- Provider appreciation

#### LICENSING, REGULATION AND POLICY

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## IMPLEMENTATION PROJECTS

The Town Hall meeting is an opportunity to leverage multiple view points and ideas related to addressing the local child care challenge. After the Town Hall meeting, the Core Team met to discuss all ideas and formulated an action plan to move forward. The following SMART goals were developed.

### SMART GOAL ONE – EXPLORE IDEA FOR KOOTASKA TO COLLABORATE ON A POD MODEL

**CORE TEAM LEAD** – JoAnn Smith

Contact a CAP agency who would be willing to oversee a pod model.

#### Expected Outcomes and Impact

This new program would open up another option for care in the community along with an opportunity for potential child care providers who may not want to do child care in their home. It will also help to decrease the shortage of available slots.

### SMART GOAL TWO – TO HAVE MULTIPLE NEW FAMILY PROVIDERS IN KOCHICHING COUNTY

**CORE TEAM LEAD** – JoAnn Smith

Look at potential non-residential locations

#### Expected Outcomes and Impact

This project is focused on increasing supply of child care in the local community.

### SMART GOAL THREE – PROVIDE TRAINING INCENTIVES THROUGH LOCAL BUSINESS SUPPORT

**CORE TEAM LEAD** – JoAnn Smith

The team will reach out to entities like the fire department, hospital, local college to see if they are willing to provide training free of charge to providers.

#### Expected Outcomes and Impact

Goal three is designed to provide training that is free for providers which will save them money from this cost area.

### SMART GOAL FOUR– FORGIVABLE LOAN PROGRAM FOR PROVIDERS

**CORE TEAM LEAD** – JoAnn Smith

The group will reach out to local businesses and entities in the community to start a forgivable loan fund for providers.

#### Expected Outcomes and Impact

This loan fund will assist in the financial costs for child care providers to start up or invest funds into their businesses which will increase quality and also availability of child care in the county.

### SMART GOAL FIVE – COMMUNITY EVENT TO RAISE MONEY AND SHOW SUPPORT FOR PROVIDERS

**CORE TEAM LEAD** – JoAnn Smith

This fall there will be a community event to raise money to support providers.

#### Expected Outcomes and Impact

The expected outcome from this work is to raise money for a loan fund for providers.



## ABOUT FIRST CHILDREN'S FINANCE

Founded in 1991, First Children's Finance is a multi-state nonprofit organization. We work with communities, and early care and education businesses to increase the supply of high quality early care and education in urban and rural areas. We do this through business management training, one-on-one consulting, and financing. For more information about First Children's Finance, please visit: [www.firstchildrensfinance.org](http://www.firstchildrensfinance.org)

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