



COUNTY OF SANTA CRUZ HUMAN SERVICES DEPARTMENT



Child Care Developer Fee Loan Program 2025 Loan Application Packet – Family Child Care Homes

Attending a Child Care Developer Fee Loan Program
Application Workshop is required to apply.
Workshop details are on the back page of this application packet.



santacruzhumanservices.org/Home/FundingOpportunities/CCDFLoanProgram

Child Care Developer Fee Loan Program

2025 Loan Application Packet

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**County of Santa Cruz Human Services Department
Child Care Developer Fee (CCDF) Loan Program
2025 CCDF Loan Program Guidelines**

Purpose of CCDF Loan Program

The purpose of the Child Care Developer Fee (CCDF) Loan Program is to offset the costs to the child care system generated by new development by augmenting or improving the supply of licensed child care in Santa Cruz County, as established in [Chapter 15.04](#) of the Santa Cruz County Code.

Specific project funding principles, priorities and criteria are developed each cycle in which CCDF Loan Program funds are disbursed, based on an assessment of the county's most currently documented child care needs.

General Description

CCDF Loan Program funding is restricted to projects that will expand or maintain the supply of licensed child care in Santa Cruz County.

In 2025, \$380,000 in CCDF funds will be available for allocation during the application process.

The CCDF Loan Program funding priorities and principles are:

- To improve the health, safety, and general welfare of children in care, so as to enhance access to and quality of care, and/or to prevent the loss of available child care.
- To augment high quality child care through increased enrollment and/or increased licensed child care slots.
- To maintain or expand equitable access to affordable high quality child care in a safe and culturally appropriate environment, for low-income families as defined by the California Department of Education's [August 2024 Schedule of Income Ceilings](#) for eligibility of the California State Preschool Program (see schedule below for family income criteria).

Low Income Criteria by Family Size*							
Family Size	1-2	3	4	5	6	7	8
Monthly Income (\$)	7,759	8,790	10,249	11,889	13,529	13,837	14,144
Annual Income (\$)	93,110	105,482	122,993	142,672	162,350	166,046	169,730
*Based on California Dept of Education, Schedule of Income Ceilings for Child Care and Development Programs, 100% of State Median Income (August 2024, Management Bulletin 24-05)							

CCDF Loan Conditions:

The CCDF Loan Program is a “forgivable loan program”. Instead of making loan payments to the County, CCDF fund recipients agree to complete their approved project and to continue providing child care services as noted in the approved application and loan agreement, for a designated period – typically two to five years depending on the loan amount. The amount of the loan decreases monthly over time until services are provided for the period of time designated in the loan agreement. After providing services for the designated period of time, CCDF fund recipients are no longer required to repay either the loan’s principle or interest.

If any recipient of funds fails to obtain or maintain licensed status for the designated period of time, the balance of their loan must immediately be returned, payable to the County.

CCDF fund recipients receive half of their award following the signing of their loan agreement. The remainder is provided to recipients when the County receives a signed letter of project completion, receipts documenting project expenditures, and photos of the completed work.

Child Care Provider Eligibility Requirements

To be eligible for CCDF Loan Program funding, child care providers must:

- Be located in Santa Cruz County
- Serve families who live and/or work in Santa Cruz County
- Possess a valid child care license from the State of California Community Care Licensing Division or have a license pending
- Be registered in the Child Development Resource Center (CDRC) database

Eligible CCDF Loan Program Projects

CCDF Loan Program funds may be used for one-time capital expenses to expand or maintain the supply of licensed child care in Santa Cruz County. Examples (in no priority order) of eligible fund uses include:

- Expansions, additions, or capital improvements to existing facilities, owned or operated by licensed child care providers, to augment and increase their enrollment.
- Purchase, construction, and/or rehabilitation of new child care facilities to expand an existing program’s enrollment and/or licensed child care slots, or to increase licensed capacity through a new program.
- Improvements required to meet health, safety, or licensing requirements that mitigate the potential loss of existing child care slots or enables full utilization of existing slots through increased enrollment.
- Purchase of essential health or safety equipment that mitigates the potential loss of existing child care slots or enables full utilization of existing slots through increased enrollment.

Ineligible Uses of CCDF Loan Program Funds

- Daily operating expenses, including consumable goods and personnel costs
- Indirect or administrative costs
- Costs for provider professional growth trainings and/or education
- Purchase or replacement of nonessential equipment such as televisions and DVDs

Criteria for Funding

- Applicants must demonstrate their child care program's viability for the term of the loan agreement, including:
 - ✓ Holding an active license to operate with California Community Care Licensing, with no serious or pending infractions that would jeopardize licensure, for the duration of the loan agreement
 - ✓ Obtaining a pending license to operate with California Community Care Licensing, with no serious infractions that would jeopardize licensure, for the duration of the loan agreement
 - ✓ Financial statements and/or tax returns for established licensed programs or operators that demonstrate that the business is financially well managed
 - *Example: typical monthly child care revenue meets or exceeds typical monthly expenses without jeopardizing health and safety of children in care*
- Funds must be identified in the application, to meet all of the costs of the proposed project. Applications will not be considered without attachments verifying project costs including **three bids from licensed contractors or three price quotes for equipment purchases. All work must be completed by a licensed contractor.**
- If the applicant leases the site, the *Certification by Facility Owner/Landlord* must be completed by the property owner and included with the application.
- If the applicant is a nonprofit organization, a Board of Directors letter of support signed by the Board president must be included with the application.
- **Applicants must have obtained all necessary permits for the proposed project before loan funds will be disbursed.** All renovations and construction must conform to applicable building, licensing, and fire codes. All new and/or renovated facilities constructed with CCDF Loan Program funds shall be fully accessible to individuals with physical disabilities.

Application Deadline and Process

Application materials are available online at the County of Santa Cruz Human Services Department website: <http://www.santacruzhumanservices.org/>

For hard copy materials please contact:
HSDInfo@santacruzcountca.gov, 831-454-4661

Child care providers interested in receiving CCDF Loan Program funding must complete an application and submit it along with **ALL** required attachments by the application deadline.

Applications must be received by 5:00 p.m. on August 6, 2025. Late or incomplete applications will not be considered for funding.

Santa Cruz County Human Services Department staff may request additional information from applicants as needed.

Funding Process:

All applications meeting the CCDF Loan Program requirements will be considered for funding. While Geography is one factor in determining funding needs, it is not a criteria used to rate applications.

Applications will be reviewed by a committee consisting of representatives from First 5 Santa Cruz County, the Santa Cruz County Childhood Advisory Council, the Santa Cruz County Office of Education and the County of Santa Cruz.

Once applications are reviewed, the committee will provide funding recommendations to the Santa Cruz County Human Services Department (HSD) for approval. HSD will submit CCDF Loan Program funding recommendations to the Santa Cruz County Board of Supervisors (Board) for final approval before finalizing loan agreements with approved applicants.

Approved CCDF Loan Program Project Requirements
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In order for loan program funds to be deemed “forgiven” at the end of the loan agreement term, CCDF fund recipients must sign a loan agreement, and must fulfill all of the loan agreement terms, including, but not limited to:

- Submitting and complying with a timeline for which the funded project activities will be completed, as will be specified in the loan agreement—typically within 1 year of signing a loan agreement
- Submitting a copy of required permits, as applicable, prior to the release of any funds
- Spending funds according to the budget submitted in the application
- Submitting, no later than 30 days after the funded work is completed, receipts that document project expenditures, photographs of the completed work, and a signed letter of completion from the contractor or other person as applicable
 - ✓ All work must be conducted by one of the licensed contractors from whom you received a bid
 - ✓ All equipment purchases must be from one of the entities from which you provided a quote

- Maintaining Worker's Compensation Insurance in accordance with all applicable laws and regulations, as noted in the signed loan agreement
- Maintaining Comprehensive or Commercial General Liability insurance with a minimum combined single limit of \$2,000,000.00, including bodily injury, personal injury, broad form property damage and contractual liability coverage. The insurance will need to include language adding the County of Santa Cruz as additional insured.
- Maintaining a child care license in good standing for the term of the loan agreement, in which no serious or pending infractions would jeopardize licensure
- Submitting, on an annual basis, a CCDF Loan Program Annual Report that indicates the number of children offered child care service hours for the previous year by quarter (enrolled regardless of daily attendance), and that it meets the agreed upon number of children to be enrolled as outlined in the approved application and loan agreement
- Submitting, on an annual basis, a copy of the current Child Care license with documentation of maintenance of agreed upon service levels
- Submitting, on an annual basis, a copy of current Worker's Compensation and Comprehensive or Commercial General Liability insurance
- Notifying HSD immediately of any changes in:
 - ✓ Recipient contact information (location, phone number, email address)
 - ✓ Decline in service provision below the minimum amount required by the loan agreement
 - ✓ Program or child care licensing status
 - ✓ Ability to complete the funded construction project or other requirements as stated in the signed loan agreement with the County

Loans in excess of \$20,000 must be secured with a deed of trust against the applicant's property. The County will take action to recover outstanding loan funds including, but not limited to, referral to the County Collections Department.

All loan agreements for funded projects will be completed in English, with Spanish translation and interpretation made available to funded recipients as requested.

---END DOCUMENT---

**County of Santa Cruz Human Services Department
Child Care Developer Fee (CCDF) Loan Program
2025 CCDF Loan Program Application Checklist**

Please complete and include this checklist with your completed application.
Applications missing any of the required items will not be considered for funding.
Please organize your application documents in the order listed below:

CHECKLIST ITEMS	COMPLETED & INCLUDED	
1. Application checklist of required documents		
2. Application (Application may be either for a family child care home operator, or for a child care center operator)	<input type="checkbox"/>	
3. Description (page 4 of application, plus 1 additional page if necessary) of project for which you are seeking funds, including how the proposed project improves the health, safety, and/or general welfare of children in care; augments high quality child care; and/or promotes access to child care for low income families	<input type="checkbox"/>	
4. Detailed project budget, including source(s) of matching funds, if applicable, using CCDF Loan Program Budget Template	<input type="checkbox"/>	
5. Required bids, price quotes, and/or cost documentation (check a, b or c below):		
a. <u>For physical construction (new or remodel)</u> : Three bids for construction costs, prepared and signed by a licensed contractor. Each bid must include the licensed contractor's contact information including name, address and phone number and license or professional certification number. Bids must include detailed, itemized estimates of project costs. <input type="checkbox"/>	b. <u>For equipment purchases</u> : Provide three price quotes which include a description of the product, and other information such as safety rating. <input type="checkbox"/>	c. <u>For non-construction uses</u> : Provide a copy of the application, contract or other documents that define requirements for matching funds or other specific requirements applicable to the proposed project. <input type="checkbox"/>

6. Project photos of (check a, b or c below):		
a. <u>For physical construction, new or remodeling</u> : the areas for which you are seeking funding. <input type="checkbox"/>	b. <u>For equipment purchases</u> <input type="checkbox"/>	c. <u>For non-construction uses</u> <input type="checkbox"/>
7. Most recent Financial Statements & Tax Records (check a, b, c or d below):		
a. <u>Nonprofit Organizations</u> : Most recent financial statements or financial report presented to Board of Directors <input type="checkbox"/>	b. <u>For Profit Organization</u> : Most recent financial statements or IRS tax return <input type="checkbox"/>	
c. <u>Sole proprietorships & Partnerships</u> : Most recent IRS tax return, including joint return or both returns if spouses filed separately, for proprietor and spouse) and for each individual partner with more than a 20% partnership share <input type="checkbox"/>	d. <u>Corporations</u> : Most recent U.S. Corporation tax return (Form 1120 & attachments) <input type="checkbox"/>	
8. Fee Schedule & Record of Low Income Family Participation, if applicable		<input type="checkbox"/>
9. Approval from the property owner for renovation or construction work, if applicable		<input type="checkbox"/>
10. If a nonprofit, letter of support from Board of Directors signed by the Board president		<input type="checkbox"/>

Applications are due August 6 2025, at 5:00 pm.

No late applications will be accepted.

Email, mail or hand deliver applications to:

Santa Cruz County Human Services Department

Attn: Adam Spickler

HSDInfo@santacruzcountyca.gov

1000 Emeline Avenue

Santa Cruz, CA 95050

831-454-4661

Did you make a copy of your application for your records? ☐

County of Santa Cruz Human Services Department
Child Care Developer Fee (CCDF) Loan Program
2025 CCDF Loan Program Application for Family Child Care Homes

Completed applications must be received by 5:00 p.m. on August 6, 2025.
Late applications will not be accepted.

Applicant Information

What is your name? (first and last)

What is your Email address?

What is your cell phone number?

What is your business phone number?

What is your Business or Facility Name? (listed on your Community Care License)

What is your Community Care License Number? If you are applying for multiple sites, submit one application for each site:

What is the address of your child care site?

Street address:

City:

Zip Code:

What is your business or mailing address if different from the child care site address?

Business street address:

City:

Zip Code:

Who is the business Director/Owner? (if different from person completing the application)

Name:

Have you received Child Care Developer Fee Loan funds in the past? ☐ Yes ☐ No ☐ Unsure

If yes, please provide the year(s) you were funded and the amount:

Year: Amount \$

Year: Amount \$

Year: Amount \$

If unsure, feel free to comment:

Child Care License Information

Is your family child care home license active? ☐ Yes ☐ No

- If yes, please indicate the type of license: ☐ Small ☐ Large
- How many years have you operated under this license?
- If not licensed, is it because you're developing a new, first-time business? ☐ Yes ☐ No
- If no, please provide the reason and timeline expected to activate your license:

Are you on probation? ☐ Yes ☐ No - If yes, please explain:

Please complete the chart below based on your enrollment for May 2025

License Capacity/Enrollment	
Number of total licensed slots across all ages:	
	Enrollments by age group*
Number of Infants & Toddlers (0 to 24 months):	
Number of preschool (2 to 5 years):	
Number of school-age (6 to 11 years):	
Total number of children:	
<i>*Enrollment numbers are as of May 2025</i>	

Program Operations

What are the days and hours of your family child care home's operation?

During the calendar year, when does your child care operate? Check all that apply

- ☐ Year round (Jan – December)
 ☐ School Year (Aug – June)
 ☐ Seasonal (May – Oct)
 ☐ Other (please describe)

What types of child care slots does your facility provide?

- ☐ Full Time (over 6.5 hours/day) |
 ☐ Part Time (under 6.5 hours/day) |
 ☐ Both Full & Part Time

Do you rent, own, or lease your family child care home? ☐ Rent ☐ Lease ☐ Own

What is your Tax ID #:

- ☐ Sole Proprietor |
 ☐ Partnership SSA #: _____ |
 ☐ Corporation Tax ID #: _____

Please complete the chart below for your facility as of May 2025:

Child Care Payment or Subsidy Type	
Payment/Subsidy Type	# Enrolled
Head Start / Early Head Start Program:	
State Funded Program (includes PVSUD CSPP, CCTR,):	
Migrant & Seasonal Head Start Program (contract with PVUSD)	
Private Pay:	
GoKids Voucher (including CalWORKs Stages 2 & 3):	
CalWORKs Stage 1 County of Santa Cruz:	
Foster Bridge Program	
Scholarships:	
Provider's own children:	
Other:	

Purpose of Project

If your application is funded, how will the funds be used? (check all that apply):

☐ **To improve** the health, safety, and/or general welfare of children in care (example: repairs or improvements to facilities in order to ensure safety of children per Community Care Licensing regulations, enhance access and quality, and/or to prevent loss of enrollment or licensed child care slots).

☐ **To improve** the ability to provide equitable access of affordable high quality child care in a safe and culturally appropriate environment, for low-income families (example: repairs or improvements to facilities in order to increase access to and/or prevent loss of enrollment made available to low-income families).

☐ **To augment** high quality child care (examples: increase enrollment, or to increase licensed child care from small to large (select all that apply):

Licensed Slots	Enrollment	From:	Up To:
I plan to increase from a small group license to a large group license: <input type="checkbox"/>	Number of Infants & toddlers (0 to 24 months):		
	Number of preschool-age (2 to 5 years):		
	Number of school-age (6 to 11 years):		

Project Cost and Funding Request

Total project cost: \$

Amount of funds requested: \$

Please provide a description of your proposed project here, including how it supports the use of the funds to accomplish what you say it will do in the boxes you checked above:

PLEASE PROVIDE: A full description of the proposed project for which you are seeking funds in the box above. If additional space is needed, please attach no more than 1 page of further information as an attachment. See page 6, item C, under “Required Documents” for more information.

PLEASE NOTE: 2025 CCDF Loan Program award amounts will be granted based on availability of funds, the amount requested relative to the project as describes, and in comparison to all requests meeting the rating criteria included in this application packet.

Applicant Certification

I/we hereby certify that:

1. The child care program for which funds are requested in this application is/will be located in Santa Cruz County and provides/will provide equal access and opportunity to families which live and/or work in the unincorporated areas of Santa Cruz County;
2. There are no current or future plans to close, sell, or transfer ownership of the child care program for which funds are sought in this application, within the next 5 years;
3. If a CCDF loan is awarded for this project, the recipient program will not discriminate against any employee or applicant for employment because of race, color, religion, creed, national origin, ancestry, disability, medical condition (cancer related and genetic characteristics), marital status, sex, sexual preference, gender identity, age (over 18), veteran status, or any other non-merit factor unrelated to job duties. Such action shall include, but not be limited to employment, promotion, demotion, or transfer; recruitment or advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeships;
4. If a CCDF loan is awarded for this project, no person shall, on the grounds of race, color, religion, creed, national origin, ancestry, disability, medical condition (cancer related and genetic characteristics), marital status, sex, sexual preference, gender identity, age (over 18), or veteran status be excluded from participation in, be denied the benefits of, or be subjected to discrimination in the child care program for which funds are loaned;
5. I understand that the California Department of Social Services (CDSS), Community Care Licensing Division will be contacted to verify my child care license status, and any record of complaints about my program;
6. I understand that if the family child care home for which funds are being requested is pending a license and I am not the provider, the County must be notified of the approved child care provider prior to release of funds;
7. I understand that documentation to determine financial health must be provided as part of this application.
8. I understand that if my project is selected for funding, I will have to sign a binding contract for the awarded funds, and the terms of the binding contract will indicate that if all aspects of the contract are met, the full loan amount will be forgiven; and
9. All information in this application is accurate to the best of my knowledge; I am authorized to provide it to the County; and the County has my permission to examine any applicable credit or financial records which may be relevant to this CCDF loan application.

Each person (or current authorized signer if applicant is a nonprofit entity) listed on your license must sign this application:

Signature: _____ Date:

Print Name _____ Title:

Phone: _____ Email:

Signature: _____ Date:

Print Name _____ Title:

Phone: _____ Email:

Signature: _____ Date:

Print Name _____ Title:

Phone: _____ Email:

Required Documents

Please review the 2025 CCDF Loan Program Guidelines and criteria for funding as you complete this application and assemble the required documents.

The following items must be included in your application. Applications missing any of the required items will NOT be considered for funding. Please organize the documents in the order listed below:

- A. Application checklist of required documents
- B. Application
- C. A full *description of the project for which you are seeking funds, including how the proposed project meets one or more of the following priorities:
 - 1) Improves the health, safety, and/or general welfare of children in care for infants, toddlers, preschool age children, or school age children
 - 2) Promotes equitable access to child care for low income families
 - 3) Augments high-quality licensed child care services by increasing from a small to large group license, and/or increasing enrollment, for infants, toddlers, preschool age children, or school age children

**Please use the space provided on page 4 of this application to describe your project in full. If additional space is needed to describe your project, you may attach additional information to this application, keeping it to no more than one additional page in length.*

- D. Detailed project budget (please see sample budget)

- E. Project bids, price quotes, and/or cost documentation:
- a. For physical construction, new or remodeling: three bids for construction costs, prepared and signed by a **licensed contractor** (please see sample bid)
 - Each bid must include the licensed contractor's contact information including name, address and phone number, and license or professional certification number
 - Each bid must include a detailed, itemized estimate of project costs
 - **Please note:** Should you get funded, the project work must be completed by one of the licensed contractors whose bids you submit as part of your application. You must get prior approval from County staff to use an alternative contractor
 - b. For equipment purchases: provide three price quotes which include a description of the product, warranty, and/or other provisions as applicable (please see sample price quote)
 - **Please note:** Should you get funded, the equipment must be purchased from one of the entities from which you provided a quote. You must get prior approval from County staff to purchase the equipment from an alternate entity
 - c. For non-construction uses: Provide a copy of the application, contract or other documents that define requirements for matching funds, or other specific requirements applicable to the proposed project
- F. Photos:
- a. For physical construction, new or remodeling: Photos of the areas for which you are seeking funding.
 - b. For equipment purchases or non-construction uses: Any photos of the items that will be purchased and any areas where purchased item will be placed once installed that would support your funding request.
- G. If your license is pending, a copy of the first page of the license application.
- H. Most recent Financial Statements & Tax Records:
- a. For-Profit Organization: Financial statements or IRS tax returns for the last two years
 - b. Sole Proprietorships and Partnerships (for example family day care providers): IRS tax return for the last two years, including joint return or both returns if spouses filed separately, for proprietor and spouse and for each individual partner with more than a 20% partnership share
 - c. Corporations: U.S. Corporation tax return for the last two years (Form 1120 & attachments)
 - d. New/First-Time Operators: W2, tax returns, and/or a business plan
- I. Fee schedule: Documentation supporting the fee schedule charged to enrolled families.
- J. Signed Facility Owner/Landlord Certification approving renovation or construction work, if applicable

Contact & Application Submission Information

Please direct questions to: Adam Spickler
Senior Human Services Analyst
Santa Cruz County Human Services Department
Phone: (831) 454-6441
HSDInfo@santacruzcountyca.gov

Email, mail or hand deliver applications to:
Santa Cruz County Human Services Department
Attn: Adam Spickler
1000 Emeline Avenue
Santa Cruz, CA 95060
HSDInfo@santacruzcountyca.gov

**Applications must be received by 5:00 pm on August 6, 2025.
No late applications will be accepted**

County of Santa Cruz Human Services Department
Child Care Developer Fee (CCDF) Loan Program
2025 CCDF Loan Program Proposed Project Budget

Name of Family Care Home / Childcare Center:	
Applicant Name:	
Brief project description*:	
<i>*For applications with multiple distinct projects, please complete a separate budget page for each distinct project</i>	

Bid or Price Quotes	
Name of Contractor	Amount of Bid or Price Quote

All additional project costs not included in bids or price quotes	
Type of cost	Amount
Total additional costs:	

Total Project Cost:	
---------------------	--

Project Funding	
	Amount
CCDF amount requested for (from application):	
Owner Contribution (costs incurred but not seeking to be covered by CCDF funds):	
Other/Leveraged Funding (if applicable):	
Total Funding** :	
<i>**Total funding should equal the total project cost</i>	

**County of Santa Cruz Human Services Department
Child Care Developer Fee (CCDF) Loan Program
2025 CCDF Loan Program Facility Owner/Landlord Certification**

Required if Applicant LEASES or RENTS facility

I, *(name)*:

own the property at *(address)*:

where child care services are or will be provided by *(applicant)*:

I hereby certify that I approve in concept the project, which is described in this application,
although I reserve the right to approve final plans before the project is carried out.

For Child Care Centers only: I also agree that, if a Child Care Developer Fee loan is granted for
this project, I will amend the lease/rental agreement for this property, assigning the right of first
refusal to the County of Santa Cruz to arrange for continued child care services at the site for the
remaining term of the lease, in the event that the applicant defaults under the lease.

My agreement with the tenant is a (check one):

Lease

Please give dates: Beginning date

End date

Month to month rental

Owner's signature:

Date:

Name (print):

Address:

Phone:

**County of Santa Cruz Human Services Department
Child Care Developer Fee (CCDF) Loan Program
2025 Proposal Evaluation Criteria**

The following criteria will be used when reviewing proposals, with a maximum score of 80 possible points per funding request.

1. Project's funding priorities (up to 45 total points):
 - a. Improves the health, safety, and/or general welfare of children in care through facilities improvements, to ensure safety of children per Community Care Licensing regulations and/or enhance access and quality of care (up to 10 points)
 - b. Improves the health, safety, and/or general welfare of children in care through facilities improvements, to prevent the loss of licensed child care slots or current enrollment levels (up to 10 points)
 - c. Augments high-quality licensed child care services, maintaining current licensing capacity but increasing enrollment (up to 10 points)
 - i. for infant or toddler increases (up to 5 points)
 - ii. for preschool age increases (up to 3 points)
 - iii. for school age increases (up to 2 points)
 - d. Augments high-quality licensed child care services by increasing both licensing capacity and enrollment (up to 15 points)
 - i. for infant or toddler increases (up to 7 points)
 - ii. for preschool age increases (up to 5 points)
 - iii. for school age increases (up to 3 points)
 - e. Demonstrates equitable access of affordable high quality child care in a safe and culturally appropriate environment, for low-income families as defined by the California Department of Education's [August 2024 Schedule of Income Ceilings](#) (up to 10 points).
2. Organizational health (up to 5 total points):
 - a. For existing program operators: Holds a currently active license to operate with California Community Care Licensing, with no pending serious infractions that would jeopardize licensure (up to 5 points)
 - b. For new / first-time program operators: Provided copy of CDSS licensing application, has verification of taking any additional trainings reflected in the applicant's CA Workforce Registry (up to 5 points)

3. Financial health (up to 5 total points):
 - a. For existing program operators: Financial statements indicate that the typical monthly revenue of the center or business meets or exceeds the typical monthly expenses without jeopardizing health and safety of children in care (up to 5 points)
 - b. For new / first-time program operators: Provided past business financial verifications, personal financial health verification such as a W2 or tax returns, and/or a business plan or other verification of business health planning. (up to 5 points)
4. Application strength (up to 10 total points):
 - a. Attended a CCDF loan program application workshop and utilized workshop tools toward efficacy of application (up to 5 points)
 - b. Application is thorough and accurate in its budget and narrative explanation of the project request (up to 5 points)
5. Cost vs. benefit (up to 10 total points):
 - a. Project leverages other funding sources, maximizing use of CCDF funds to prevent the loss of child care slots or enrollment (up to 5 points)
 - b. Project leverages other funding sources, maximizing use of CCDF funds to increase the number of licensed child care slots or enrollment (up to 5 points)

Child Care Developer Fee Loan Program

Interested applicants must attend one of three application workshops, held in English and Spanish, to be eligible.

2025 Loan Application Workshop Schedule



Mid County Application Workshop

July 1, 2025, 6:00 p.m. – 7:30 p.m.

Cabrillo College Small Business Development Center
6500 Soquel Ave., Aptos

North County Application Workshop

July 8, 2025, 6:30 p.m. – 8:00 p.m.

Santa Cruz County Office of Education
400 Encinal St., Santa Cruz

South County Application Workshop

July 9, 2025, 6:00 p.m. – 7:30 p.m.

El Pajaro Community Development Corporation
23 East Beach St., Watsonville

For more information or to RSVP attendance, please email:
HSDInfo@santacruzcountyca.gov