The Child Care Coalition has been monitoring the number of high-quality, safe, accessible, and affordable child care spaces in Pasadena, California, since 1989. In addition, the Coalition has worked to expand the availability of child care through such programs as the Northwest Child Care Trust Fund Loan Program, which offers loans to child care providers at a 5% interest rate; the Stone Soup Project, an after-school program offered at four elementary schools; the Model Employer program, which focuses on issues including maternity and parental leave, subsidized child care, and parent education; and individual assistance. This collection of materials about child care in Pasadena includes: (1) an annual report covering Child Care Coalition activities in 1991 and a brief report on alternatives for voluntary contributions to child care; (2) a report by the Child Care Project entitled "Child Care Needs Assessment for the City of Pasadena," which documents shortfalls in available child care for infants/toddlers, preschool children, and school-age children; (3) "A Resolution of the Board of Directors of the City of Pasadena Setting Forth and Implementing the City's Child Care Policy"; (4) the City of Pasadena's Child Care Policy; and (5) information for loan applicants concerning Northwest Trust Fund child care loans, including a loan application. (AC)
ANNUAL REPORT

CHILD CARE PROJECT

October, 1991

CITY OF PASADENA
Human Services
234 East Colorado Blvd.
Suite 205
Pasadena, CA 91101

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

Anne M. Broussard

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

Submitted by:
The Child Care Coalition and
Anne M. Broussard,
Program Coordinator II - Child Care

BEST COPY AVAILABLE
The Commission on Children and Youth

The Child Care staff continues to assist the Commission on Children and Youth in the implementation of the "Stone Soup" project. That is, the after school programs to be started on four elementary school sites in September. Child Care staff has written a press release, coordinated with the Communications Department on publicity, and coordinated the mailing of the invitations, the programs, and other arrangements for the Stone Soup Opening Ceremonies. The Child Care staff will continue to work with the Commission in setting up curriculum enrichment activities such as the City Arts program and in fund-raising mailings and publicity. The Child Care Coordinator serves on the Stone Soup Advisory Committee.

The Child Care Coordinator also works on several subcommittees of the Commission on Children and Youth (For more details about this work, see the Annual Report of the Commission on Children and Youth):

Communications Subcommitteee is presently devising a public awareness campaign to get the community involved with the City’s goal of making this "A Family Community".

Policy Subcommittee continues collecting the data to write a "report card" of Pasadena to monitor the progress of the implementation of the recommendations in the Family Policy. The Child Coordinator wrote the chapter on child care and have assisted in the data collection and formatting of some of the other chapters.

School Age Subcommittee is examining the needs of older children and is seeking to find programs to fit their interests and fill their non-school time with meaningful activities.

Business Consortium

The Business Consortium got a very good start with the guidance and support of Burud and Associates. The Child Care Coalition received a local planning grant from the State Department of Education from which Burud and Associates was hired.

The Business Consortium offered three breakfast meetings during the year. At each meeting information and materials were offered on the many different options companies have to offer family-sensitive policies. Each meeting offered increasingly specific opportunities for both small and large corporations. Approximately 45 different companies participated.

The Business Consortium also conducted a morning tour of three employer-related child care centers, both on-site and near-site in the Pasadena area. Many participants had expressed an interest in such an event and those that attended were very impressed and gained a lot from participating.

Burud and Associates produced a packet of information on employer-sponsored child care options which will be given to every member of the Business Consortium. This packet will also be available to any business on request. The Child Care staff is also producing a quarterly newsletter for Business Consortium members with articles of interest and information on new regulations relating to business and child care.
The Business Consortium is currently planning joint parent support/education classes. This would involve businesses hosting lunch-time forums for employees. The companies may have to contribute to the shared costs of the presentations.

The Child Coordinator attends the monthly meetings of the Chamber of Commerce Education Committee. This subcommittee advocates that the Chamber could be particularly helpful in advertising the programs and work of the Business Consortium.

The Business Consortium will join with other groups, notably the Junior League of Pasadena, the Chamber of Commerce, P.U.S.D., the Commission on Children and Youth, the Armory Center for the Arts, and others in a "Child Advocacy Coalition". The focus of the group is the health and well-being of children in Pasadena. This group has created a brochure for businesses and is planning a business seminar for November 19, 1991. Councilmember Katie Nack will be speaking at this seminar on behalf of the City.

Child Care Coalition

The Child Care Coalition now maintains a membership of over 300 businesses, providers, City staff, educators and various interested activists. The Child Care Steering Committee is a group of approximately twenty of the members who meet monthly to support and give guidance to Child Care staff. The Steering Committee membership list is as follows:

- Rick Phelps, Consultant
- Louise Schuck, P.U.S.D.
- Jil Sheldon, Co-Chair
- Deborah Owens, Pacific Oaks
- Dr. Elizabeth McBroom, League of Women Voters
- Nadine Rondinella, South Lake Business Assn.
- Eric Nelson, Consultant
- Judy Wolfe, Staff Commission on Children and Youth
- Susanna Miele, Pasadena City College Trustee
- Dierdre Miller, Partnership Project
- Janet Hinton, Police Dept.
- Nan Hatch, Community Volunteer
- Bob Monk, Boys Club of Pasadena
- Marge Wyatt, Community Volunteer
- Morgan Bromley, San Gabriel Valley Learning Centers
- Anne Broussard, Child Care Coordinator
- Denise Knight, Headstart
- Maggie Causey, Junior League
- Valerie Coachman-Moore, Consultant
- Louis Richards, Chamber of Commerce
- Carolyn Devlin, Child Care Information Service
- Beth Calleton, Commission on the Status of Women, Co-Chair
- Cindy Kunisaki, Staff Commission on the Status of Women
- Betty Lujon, Retired Family Day Care Provider
- Duncan Baird, Fire Dept.

The Fall Event of the Child Care Coalition was held on October 23, 1991. The program included a report from Burud and Associates on the work with the Business Consortium, information on the Federal Block Grant reported by the Los Angeles County Child Care Coordinator Kathy Malaske-Samu, and an update of the City's own Model Employer program presented by Pasadena's Child Care Coordinator.
The Coalition continues its work for the implementation of Phase III of the Model Employer Program. It has been adopted with the FY 92 City budget, under the Benefits Section of the Human Resources Department. Child Care staff wrote a brochure to advertise the program to City employees. The brochure is designed to function as a marketing tool for the Human Resources Department, as well as a means to share the policy with other Cities. The Child Care office works with the Benefits Department to coordinate the implementation of the program. (See Model Employer Section for more details.)

The Coalition is planning for the Federal Child Care and Development Block Grant which the State will receive in October. The Child Care Coordinator was appointed to serve on the Los Angeles County Planning Council in June. The Child Care Coordinator arranged for one of the statewide meetings to be held in Pasadena. Unfortunately this event was marred by a double-booking of Las Casitas, and the Child Care meeting was obliged to move and pay for over $150 worth of unbudgeted parking.

The Child Care Coordinator planned the San Gabriel Valley Regional Hearing for Federal Block Grant Funds and arranged for Pasadena to host the event in July. The Child Care Coordinator organized the materials to be presented, compiling data from six resource and referral agencies. Child Care staff obtained the complimentary Doubletree Hotel meeting place, arranged parking, created and distributed flyers, designed work sheets for the process, and provided staffing for the event itself. The Child Care Coordinator also attended two other regional meetings as facilitator and two additional regional meetings to voice Pasadena's resolution to increase the quality, affordability, and accessibility of child care.

During the summer and fall the Child Coordinator assisted in the review of the County's plan; participated in a presentation of the plan to representatives of the County Supervisors; and contributed in drafting the County's response to the lack of dollars allocated for quality in the State Plan. The Child Care Coordinator arranged for the L.A. County Child Care Coordinator to speak and answer questions about the County Plan and what it means to local agencies at two area meetings. The Child Care Coordinator made the County and State Plans available to any Pasadena agency expressing interest and continues to assist those local agencies in applying for Federal Block Grant Funds. The Child Care Coordinator eagerly awaits the arrival of the Request for Applications so that all local agencies can be assisted in the process.

**Needs Assessment**

The Child Care Coalition Steering Committee has been assisting the Child Care staff in the update of a thorough needs assessment of child care in the City. The purpose of this assessment is two-fold. First, staff wanted to develop a system for determining the child care needs throughout the community that could easily be replicated in ensuing years. Second, staff needed a more accurate figure of the true availability of spaces than was available from past studies. It was known that simply counting the number of licensed spaces was not enough as many programs do utilize the maximum number of spaces they were licensed for. There is also a need to take into account the spaces being used by non-Pasadena residents, as this leaves a fewer number of spaces available for residents.
Staff conducted a telephone survey to determine the number of child care spaces available, the cost of that care, and an estimate on the number of spaces in Pasadena used by non-Pasadena residents. A report on the findings is included at the end of this report.

**Northwest Child Care Trust Fund Loan**

The Northwest Child Care Trust Fund Loan Program was established by the City Council in May of 1990 to provide loans to child care providers in the Northwest at a 5% rate of interest for three years.

Administration of the loan program began in March, 1991 when staff advertised the availability of the loans to the public. A flyer was included in the Child Care Information Service newsletter, a direct mailing was done to all the licensed child care programs (both Family Day Care Home Providers and Centers) located in the Northwest, flyers were posted throughout the local area, and flyers were placed in the KIOSK located in City Hall. Child Care staff handled over forty telephone inquiries regarding the program. Approximately twenty-five applications were mailed to eligible providers and seven applications were received. Child Care staff offered assistance to applicants in understanding the requirements of the application forms. Many of the phone requests were from providers not located in the Northwest, but rather in Altadena and other parts of Pasadena. Many prospective eligible applicants declined to participate when the conditions of the loan repayment were explained. It was clear that many of the providers were very interested in a grant to support their program, but a loan was not viable, even at the low interest rate offered.

A Review Committee was established, under the guidelines set forth by the City Council, which consists of a representative from the City’s Finance Department, the Northwest Manager, the Commission on Children and Youth, the Child Care Coalition, and an outside financial institution. The Review Committee evaluated the applications and made recommendations to the City Council.

Of the seven applications received, one was disqualified because it did not meet the requirements of the loan program - it was not a child care program and it was not located in the Northwest. Five of the remaining applications were from Family Day Care Home Providers and one application was a Child Care Center. The Review Committee carefully weighed the criteria established by the City Council on each of the applications. Three of the applications were recommended for funding and another three for conditional approval pending the receipt of specific supporting information. One of the conditional applications was able to provide the additional requirements and was included in the recommendation package. Letters were written, with the assistance of the City Attorney’s Office, to each of the applicants relating the decision of the Review Committee.

The recommendations of the Review Committee were unanimously approved by the Northwest Commission. The recommendations were then presented to the City Council where the four programs were once again approved for funding. Each applicant was granted a $2500.00 loan for a total of $10,000.00 approved for distribution.
Contracts were then created by the City Attorney's Office. It was decided by that office that a guarantor, a co-signatory, would be required as the City was not asking for collateral. The applicants were asked to come with their co-signer to City Hall to notarize the signatures on the loan documents. That done, the process moved to the Finance Department.

The Finance Department set up a monthly invoice system following standard procedures. They then expeditiously cut the checks and Child Care staff distributed them to the approved applicants. Child Care staff continues to work closely with the Finance Department to monitor any report of serious delinquency in payments so that problems can be investigated.

The numerous challenges that were experienced in the first batch are being addressed by the Review Committee and for future administration of the loan program. The criteria has been tightened up and possible points for each criteria have been established so that a more impartial assessment of the applications can be made. The application materials now include more precise language and additional information that the Review Committee will expect to receive. Applicants will now be required to show receipts for materials purchased with the loan funds. The most frustrating aspect of this process was the incredible amount of time that each step entailed. The announcements were distributed in March and April with a filing deadline given for June 7, 1991. The Review Committee met the following week and made its recommendations. Processing of the Review Committee's recommendations took until the last week of August to complete. Some delays were expected as this was the first round of the loan offering and every effort was made to create an equitable and lasting structure. It is hoped that future processes will be considerably easier and quicker.

Announcements for the second batch of the Northwest Child Care Trust Fund Loan were sent out even before the first batch was awarded. The same procedure of mailings was repeated and an article in the Star News was helpful in advertising the program. Announcements were distributed in July and August with a filing deadline set for the middle of September. During the previous months the staff was also able to personally visit many child care programs and speak to several family day care networks to discuss the loan program. In Batch II Child Care staff received over twenty telephone inquiries about the loan program and distributed approximately ten applications to eligible candidates. Only one new application, from a child care center located in the Northwest, was submitted by the established deadline. Letters were sent to the two programs who were put on conditional approval status during the first batch. One of the conditional applications was completed and submitted for re-consideration. One of the first batch recipients asked to be re-considered during the second batch - she received a $2,500.00 loan as a family day care home provider and is now requesting a $25,000.00 loan to open a child care center, intending to return the first loan.

The three applications for Batch II are currently being evaluated by the Review Committee. The recommendations will then be taken to the Northwest Commission and the City Council for approval. If approved as recommended by the Review Committee the total $50,000.00 allocated for this fiscal year may be disbursed. Announcements will again be distributed in April, 1992 for new fund distribution in June of that year. In the meantime the Northwest Manager and Child Care staff will coordinate efforts to recruit more applications from deserving child care providers in the Northwest.
Interdepartmental Team

Child Care staff continues to maintain the City Interdepartmental Team for Child Care. It was decided by the former Assistant City Manager to temporarily cease convening of this Team as there were several interdepartmental teams in operation at the time. Since her departure it was reconsidered and permission to proceed was received.

Department heads have all been asked to re-assign a member to the Team which is scheduled to meet this month. One of the first priorities of this group will be to look at the City fees for Centers and Large Family Day Care Homes which now total between $2000.00 and $3000.00. The time constraints of processing minor and conditional use permits will also be addressed.

The Interdepartmental Team will also look at the implementation of the Model Employer Program including the third phase just added this fiscal year.

Child care project staff have discussed collaboration with the Transportation staff on planned park-and-ride stations. Proposition A funds may be used for child care as employees often drive many extra miles for child care. The Interdepartmental Team will be asked to advise and assist in this venture.

The Model Employer Program

Phase II

Phase II of the Model Employer Program was implemented during this past year. Notably maternity leave benefits were extended to nine months with paid benefits up to six months; the child care D-CAP program was expanded in January to subsidize child care expenses on a sliding scale for employees with household incomes of $40,000.00 or less; parent education workshops were offered to City management and parent employees; an information KIOSK was installed in City Hall to display child care information for City employees and the public; and a proposal is being written by the Child Care Information Service to offer enhanced referral services to city employees.

Phase III

Phase III of the Model Employer Program was developed by Child Care staff to include extending maternity leave benefits to parental leave; City employees will be offered $5,000.00 adoption assistance; and a "Get Well" program will be created to vendor with a company who will place bonded child care providers in an employees home to take care of a sick child so that the employee can go to work. Child Care staff worked with the Assistant City Manager and the Finance Department to include the funds for the Phase III projects in the 1992 City budget. The funds were approved for this program with the budget. Staff is now working with the Benefits Division of the Human Resources Department to notify the unions of the program, announce to City employees the additional benefits offered, vendor with a company to offer the in-home care services, and overall implementation of the entire program. A brochure has been developed to explain the entire Model Employer Program, which will be produced as soon as the unions are notified. The Child Care Coordinator has also been working to be included in the monthly New
Employee Orientations during which staff could explain the benefits and increase employee participation in the program.

**Child Care for City Employees**

Child care staff will be included in the planning for the new Water and Power Building and the Hale Building. Both plans will consider including a child care facility for City employees. The Child Care Coordinator looks forward to this exciting challenge and appreciates the City Manager’s foresight to consider child care and to include this division from the beginning. Staff has also been exploring other alternatives for child care for City employees such as working with developers in creating a consortium with other businesses in the community and using trailers on vacant city property near City Hall or in the Northwest.

**Community Assistance**

Child Care staff has been listening carefully to the needs of many organizations and has been helpful in making connections that will enhance programs. Staff has received and responded to many calls for assistance in dealing with other City departments, it has been extremely rewarding to be able to make things easier for child care programs working with various City entities. Staff has also assisted programs in quality enhancement measures and expansion of existing services of both family day care homes and centers. Staff has worked with child care consultants and developers seeking to create new programs within the City limits.

All requests for child care referrals are directed to the Child Care Information Service. The Child Care Coordinator has provided community education on child care issues, speaking to several community groups such as Women At Work, the CBIA Nutritional Education program, the Child Care Consortium, and the Chamber of Commerce.

**Mitigating the Impact of Development on Child Care**

**Growth Management**

Child Care staff has worked all year with the growth management team. Child Care staff finalized the criteria for child care with the growth management staff. The first batch of the growth management projects included two projects applying for child care points. These projects were evaluated by Child Care staff in March. Child Care staff reviewed the applications and created the conditions to be imposed on the projects, working closely with the growth management staff and the applicants during this process. Child Care staff rated the applications using the criteria established and assigned points to be earned by each project.

Growth management staff expressed concern regarding the administration of the funds collected from the various projects. Child Care staff quickly offered to administer the funds collected for child care. It was ruled by the City Attorney’s Office that the interest earned on funds collected could be used for administration of the funds. The Child Care staff suggested a trust fund be created with a separate account for each growth management project. A Review Committee could create a Request For Proposals and review the proposals making recommendations to the City Council, much like the Northwest Child Care Trust Funds are administered. Administration of the funds to be collected for child care by the Child Care staff was included in the Agenda Report presented to and accepted by the City Council. In Batch I
one project elected to contribute funds to an existing child care program near the development
site. Total funds to be collected prior to the permit of occupancy is $14,000.00. Another
developer that opted to contribute funds to child care just prior to the growth management
implementation is the Corson Street project. This project will contribute over $100,000.00 to
child care at the time of their occupancy permit. These funds will also be administered by the
Child Care staff.

Child Care staff has continued to work with the Growth Management Team in revising
the child care criteria for the second batch of the program. The revised criteria was presented
and accepted by the Planning Commission. The new criteria will be much simpler and easier
for developers to use and will give more input from local experts in the funds use.

Proposed Criteria for Growth Management Projects (excerpts)

5. CHILD CARE

Mandatory requirements of the City. There are no mandatory requirements.

Proposed optional criteria. Pending future adaption of a developer ordinance on child care, the
proposed criteria for projects is set forth in the formulas presented below.

ALTERNATIVES FOR VOLUNTARY CONTRIBUTIONS TO CHILD CARE

A. CONTRIBUTION TO CHILD CARE TRUST FUND. Charge per square foot based
upon the type of use:

<table>
<thead>
<tr>
<th>TYPE OF USE</th>
<th>CHARGE PER SQUARE FOOT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial</td>
<td>$1.06</td>
</tr>
<tr>
<td>Offices</td>
<td>$1.02</td>
</tr>
<tr>
<td>Retail</td>
<td>$0.58</td>
</tr>
<tr>
<td>Personal Services</td>
<td>$0.79</td>
</tr>
<tr>
<td>Eating/Drinking</td>
<td>$1.47</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>$0.40</td>
</tr>
</tbody>
</table>

This calculation provides a voluntary monetary contribution level.

B. CHILD CARE FACILITY REQUIREMENTS.

1. Include floor area of at least 1,000 square feet for a child care facility, located
either on-site or within one-half mile of the project.

   a. Floor area provided for a child care facility shall be used for such purpose
      for the life of the Project.

   b. The square footage devoted to a child care facility shall be located on the
      Ground Floor.
2. In addition to the floor area requirements contained in section B.1. above, there shall be a minimum of 75 square feet of on-site outdoor play area per child care slot provided by the child care facility.

3. A minimum of 30% of the child care slots in all child care facilities shall be reserved for families who qualify as low or very low income households. The child care fee for these reserved slots shall be consistent with the Family Fee Schedule published by the California State Department of Education for child day care as determined by the City's Child Care Coordinator.

C. COMBINED CHILD CARE FACILITIES.

The requirements of B above may be satisfied through the development of combined child care facilities by Applicants for two or more individual Projects or by combining with an existing child care facility, provided the standards for minimum floor area, outdoor play area, reserved affordable child care slots, and maximum distance from the Project are met.

D. ENFORCEMENT.

1. The staff for the Child Care Project shall be responsible for the monitoring and enforcement of the requirements of the Section.

2. All owners of Projects choosing to provide a child care facility shall submit an annual report to the Child Care Coordinator. The report shall document the number of children served, the number of reserved affordable child care slots and the fees charged. The first report shall be due 12 months after issuance of any certificate of occupancy for the child care facility or facilities.

E. POINTS. The points will be awarded based on the following:

5 points - A contribution equal to or greater than 100 percent of the voluntary contribution level.

4 points - A contribution between 70 and 100 percent of the voluntary contribution level.

3 points - A contribution between 50 and 69 percent of the voluntary contribution level.

2 points - A contribution between 30 and 49 percent of the voluntary contribution level.

1 point - A contribution between 10 and 29 percent of the voluntary contribution level.

Child care staff look forward to collaborating with the growth management staff in reviewing future projects and in administering funds collected for child care by growth management projects.
Nexus Report

Child Care staff has been working with the Planning Department staff on the Nexus report and the recommendations to be made to the City Council as a result of the findings of this assessment. A strong nexus was established between child care and new development in the City. Child Care staff concurred with Planning Department staff in their recommendations to the City Council. The established square footage charge was cut in half to address the economic climate of today and several exemptions were included in the staff recommendations to encourage development in the Northwest and other areas. The recommendations were taken to the City Council for discussion only. The City Council decided to hear the arguments again in six months time.

Child Care staff continues to work with the Planning Department on the proposed developer fees, including the criteria for child care. Creative alternatives to developer fees are being considered as the economy slows.
CHILD CARE NEEDS ASSESSMENT

FOR

THE CITY OF PASADENA

November 20, 1991
Human Services
City of Pasadena
234 E Colorado #205
Pasadena, CA 91101

Submitted by:

The Child Care Project
Anne Broussard, Program Coordinator
Human Services
City of Pasadena
234 E Colorado #205
Pasadena, CA 91101
EXECUTIVE SUMMARY

INTRODUCTION
The Child Care Coalition has been monitoring the number of quality, safe, accessible, and affordable child care spaces in the City of Pasadena since 1987. The Child Care Policy, adopted by the City Council in 1989, recognizes the "negative impact upon the excellence of life and economic well-being of the community" caused by the shortage of child care spaces. The Policy "acknowledges the need to assure quality, safe, accessible, and affordable child care to children of all ages as an essential element of an environment that promotes and sustains family life in Pasadena". The Child Care Coalition is committed to continue its efforts to impact this important issue and is proud of advancements such as the Northwest Trust Fund Loans, the Stone Soup Project, the Model Employer program, the Business Consortium, and individual assistance (see the annual report for further details).

The shortage of quality, affordable child care in Pasadena has many suspected causes including the influx of many young families into the area, the increasing number of families with young children where both parents work outside of the home, the increase of single-parent families, and the number of non-resident families utilizing child care in Pasadena. The shortage is also caused by the increase in operating costs of quality programs including liability insurance, decent salaries for workers, low adult/child ratios, and medical benefits for employees. Many families choose a variety of child care arrangements including half-day preschool, centers, Family Day Care Homes, licensing-exempt after-school programs and family members. This is an attempt to look at all possible figures.

The shortfall of child care spaces is expected to be more critical in some age brackets than others. To establish this conclusion the data will be divided into three age categories: 0-2, 3-5, and 6-12. In this manner a clearer picture will be presented of exactly where the need is.

The process by which annual assessments can be generated is an important one for the Child Care Coalition. This study has engendered a systematic methodology by which ensuing reports can be made. It is also recommended that ensuing reports be conducted in the spring (preferably after Spring breaks and before June) when programs and enrollments are stable.

METHODOLOGY
Child Care Staff and volunteers from the Child Care Coalition Steering Committee created an instrument and conducted a telephone survey of all licensed child care centers and private schools in the City. The survey was conducted during the summer and the results are noted below. The survey asked the standard questions such as: How many are you licensed for and How much are your fees? It also included questions such as: How many do you serve when your enrollment is full? and What percentage of your clients are Pasadena residents. It became evident that it is not enough to merely count the number of children in Pasadena, estimate the number needing care, and subtract the number of licensed spaces. This is because many program directors do not choose to operate at their licensed capacity and many spaces are used by non-Pasadena residents.
Demographics from the 1990 census and the Donnelly Demographics were used to yield the total number of children in Pasadena by age groupings 0-2, 3-5, 6-12. The number of licensed and licensing-exempt infant, preschool, and school-age program spaces was gathered by Child Care Information Service, Pasadena Unified School District (PUSD) and telephone surveys of private schools.

The demand for child care was estimated using data from the U.S. Department of Labor, Bureau of Statistics. The unmet demand for child care in Pasadena was arrived at by comparing the total supply of child care with the total demand for care in the City, taking into account an approximation of the percent of child care used by non-residents.

**FINDINGS**

**INFANT/TODDLER (0-2YRS.)**

<table>
<thead>
<tr>
<th>TOTAL # OF CHILDREN</th>
<th>8305</th>
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<tbody>
<tr>
<td>% WITH WORKING MOTHERS</td>
<td>52%</td>
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<tr>
<td># OF CHILDREN NEEDING CARE</td>
<td>4317</td>
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<tr>
<td># OF LICENSED SPACES</td>
<td>595</td>
</tr>
<tr>
<td># OF SPACES UTILIZED</td>
<td>539</td>
</tr>
<tr>
<td>% USED BY NON-RESIDENTS</td>
<td>43%</td>
</tr>
<tr>
<td># OF ACTUAL SPACES AVAILABLE</td>
<td>307</td>
</tr>
<tr>
<td>PREDICTED SHORTFALL</td>
<td>4010</td>
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</table>

**NUMBER OF CHILDREN NEEDING CARE:**

Pasadena has 8305 residents under the age of two years. Approximately 52.0% of parents of infants were in the labor force in 1987, according to the U.S. Department of Labor Bureau of Statistics or 4317 children in Pasadena under the age of two need child care.

**NUMBER OF LICENSED CHILD CARE SPACES:**

However, according to the local resource and referral agency, Child Care Information Service (CCIS), a total of only 110 infant spaces exist in child care centers. Of over forty child care centers located in the City, only seven are licensed to serve infants or toddlers but only six of these currently choose to serve this population. Only two of these centers serve infants under 18 months; and four of the centers begin enrollment at 18 months (considered a "toddler option" by state licensing). These seven infant/toddler centers are licensed for a total of 166 licensed spaces however, they only intend to serve 110 children (81 infant, 26 toddler option) when their enrollment is full. The survey did not find any openings for infants or toddlers. In fact, the waiting list for subsidized infant care is over 1088 eligible children.
Family Day Care Homes (FDCH) are licensed for either 6 or 12 children. Only three of the total number of children cared for in each home can be under the age of two. In Pasadena there are 143 licensed FDCH, this is a maximum of 429 spaces for infants. We cannot be sure that all FDCH take the maximum number of infants allowed, but the potential spaces will be counted.

PERCENT OF CHILD CARE USED BY NON-RESIDENTS:

Approximately 57 percent of infant/toddler center spaces in the City are used by residents, that means that 43 percent is used by non-residents.

SHORTFALL:

With only 539 total infant/toddler spaces available in Pasadena and 43% being used by non-residents, there are only 307 spaces available. The total number of residents needing child care is 4317 minus 307 spaces leaves a total shortfall of 4010. Even considering that half of the parents in the work force may not use licensed care, that still leaves a shortfall of 2005 spaces for infants and toddlers.

### PRESCHOOL AGE (3-5 YRS.)

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<th>TOTAL # OF CHILDREN</th>
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<tr>
<td>% USED BY NON-RESIDENTS</td>
<td>34%</td>
</tr>
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<td>PREDICTED SHORTFALL</td>
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</table>

NUMBER OF CHILDREN NEEDING CARE:

Pasadena has 7708 residents between the ages of three and five years. Approximately 55.2% of parents of preschool age children were in the labor force in 1987, according to the U.S. Department of Labor Bureau of Statistics or 4255 children in Pasadena between the ages of three and five need child care.

NUMBER OF LICENSED CHILD CARE SPACES:

There are 58 licensed child care centers in the City, according to CCIS. These 58 centers are licensed for a total of 3352 spaces however, they only intend to serve 3084 children when their enrollment is full. Both half-day and full-day programs were counted in this survey because many working families use both kinds of care in their arrangements.
FDCH are licensed for either 6 or 12 children. In Pasadena there are 143 licensed FDCH, this is a maximum of 1026 spaces. We cannot be sure that all FDCH take the maximum number of children allowed, nor do we know the ages of the children they serve, but the potential space will be counted.

Combining the total licensed spaces in centers and FDCH gives a total of 4378 licensed spaces but only 4110 spaces are intended to be utilized by providers when their enrollments are full. The survey did find some openings for preschool age children, both in centers and FDCH. Cost is suspected to be the underlying reason for these openings because the waiting list for subsidized care on CCIS’s Alternative Payment Program is over 1800 eligible preschool children.

PERCENT OF CHILD CARE USED BY NON-RESIDENTS:
Approximately 66 percent of preschool center spaces in the City are used by residents, that means that 34 percent is used by non-residents.

SHORTFALL:
With only 4110 total preschool spaces available in Pasadena and 34% being used by non-residents, that only leaves 2713 spaces available. This leaves a shortfall of 1542 licensed spaces. Even considering that half of the parents in the workforce may not use licensed care, that still leaves a shortfall of 771 spaces for preschool age children.

SCHOOL-AGE (6-12 YRS.)

<table>
<thead>
<tr>
<th>TOTAL # OF CHILDREN</th>
<th>21,635</th>
</tr>
</thead>
<tbody>
<tr>
<td>% WITH WORKING MOTHERS</td>
<td>62.5%</td>
</tr>
<tr>
<td># OF CHILDREN NEEDING CARE</td>
<td>13,522</td>
</tr>
<tr>
<td># OF LICENSED OR EXEMPT SPACES</td>
<td>4,018</td>
</tr>
<tr>
<td># OF SPACES UTILIZED</td>
<td>4,018</td>
</tr>
<tr>
<td>% USED BY NON-RESIDENTS</td>
<td>30%*</td>
</tr>
<tr>
<td># OF ACTUAL SPACES AVAILABLE</td>
<td>4,018</td>
</tr>
<tr>
<td>PREDICTED SHORTFALL</td>
<td>9,504</td>
</tr>
</tbody>
</table>

* Private school enrollments

NUMBER OF CHILDREN NEEDING CARE:
Pasadena has 21,635 residents between the ages of six and twelve years. Approximately 62.5% of parents of school age children were in the labor force in 1987, according to the U.S. Department of Labor Bureau of Statistics or 13,522 children in Pasadena between the ages of six and twelve need child care.
NUMBER OF LICENSED CHILD CARE SPACES:

A total of only 4,018 school age spaces in child care centers exist in the City. PUSD offers subsidized after school programs on five elementary school sites, fee based programs on four elementary school sites and low cost care on four additional sites. Of the twenty-four private elementary schools polled in this survey, seventeen, or 71% offer before or after school care for their students. There are five private organizations that also offer school age care in the City.

FDCH in the City may also take school age children before and after school. We cannot be sure how many school age children are cared for in FDCH and we counted this potential space with infants and preschool children, so they will not be counted again in this category.

PERCENT OF CHILD CARE USED BY NON-RESIDENTS:

This is not applicable to the PUSD figures because all of the children are not Pasadena residents, including Altadena and Sierra Madre. Children attending private schools in Pasadena often utilize child care on their school site and approximately 30% of these children are non-residents.

SHORTFALL:

With only 4,018 total school age spaces available in Pasadena available and the total number of residents needing child care is 13,522 leaving a total shortfall of 9,504. Even considering that half of the parents in the workforce may not use licensed care, that still leaves a shortfall of 4,752 spaces for school age children.

THE NEED FOR AFFORDABLE CARE

Throughout the conducting of this survey, the demand for affordable or subsidized care was voiced in every age category. It is clear that while there is a tremendous need for all types of child care, the overwhelming need is for affordable or no cost care. CCIS is contracted by the State of California to administer an Alternative Payment Program where families who are income-eligible can receive a voucher for their child care costs, based on a sliding fee scale. While the program is only funded for approximately 115 children, CCIS has between 2,500 and 3,000 eligible families on the waiting list for this program.

Community Housing Services operates both Pasadena Headstart, the federally funded half-day program for three and four year olds, and Rainbow Child Care Center for full-day state funded programs. They report that they could easily double the Headstart programs if additional funding were available and that the Rainbow Child Care Center has over 680 children on a waiting list for 64 spaces. The waiting list for subsidized care PUSD for both preschool and school age is over 1800 eligible children.

The total number of licensed or exempt utilized spaces available for all age groups in Pasadena is 8585. The total number of those spaces which are currently subsidized is 917 with 115 Alternative Payment children for a total of .1032 spaces. According to a report for the Los
Angeles Children’s Roundtable, 20% of the children in Pasadena live in poverty; yet only 12% of the child care spaces available are subsidized.

AVERAGE CHILD CARE COSTS

The average cost found in this study for infant/toddler care in the City is $502.00 per month; the average cost for full-day preschool care is $473.00 per month; and the average non-subsidized care for school age children is $237.00.

ANNE BROUSSARD
Human Services Dept.
Child Care Coordinator

Security Pacific Building
234 E. Colorado Blvd., Suite 205
Pasadena, California 91101
818/796-6926
818/405-4371 (TTD)
FAX 818/796-5766
RESOLUTION #6074
January 17, 1989

Introduced by Director Kathryn Nack

A RESOLUTION OF THE BOARD OF DIRECTORS OF THE CITY OF PASADENA SETTING FORTH AND IMPLEMENTING THE CITY'S CHILD CARE POLICY

WHEREAS, the shortage of available quality, safe, accessible, and affordable child care has a negative impact upon the excellence of life and economic well-being of the community; and

WHEREAS, the City of Pasadena Board of Directors acknowledges the need to assure quality, safe, accessible, and affordable child care to children of all ages as an essential element of an environment that promotes and sustains family life in Pasadena; and

WHEREAS, the Pasadena Child Care Project was initiated by the Board of Directors in June 1987, following the presentation of the Child Care Report to the Board by the Commission on the Status of Women and the Toward 2000 Committee; and

WHEREAS, the Board convened the Child Care Coalition, a group of over 100 individuals representing child care
professionals, the business community, community organizations, the citizenry-at-large, and City staff in December 1987, and requested it develop a comprehensive child care policy; and

WHEREAS, the Board of Directors unanimously adopted on April 11, 1988 a child care policy recommended by the Coalition.

NOW, THEREFORE, BE IT RESOLVED BY the Board of Directors of the City of Pasadena that the City adopts the Child Care Policy attached hereto as Exhibit 1 and incorporated herein by reference and authorizes and directs the City Manager to implement said policy.

Adopted by the following vote:

Ayes: Directors Crowley, Glickman, Hughston, Nack, Paparian, Thomson
Noes: None
Absent: Director Cole

Approved As To Form:

[Signature]
Deputy City Attorney
CITY OF PASADENA
CHILD CARE POLICY

PREAMBLE

The goal of this policy is to assure quality, safe, accessible, and affordable child care for children of all ages as an essential element of an environment that promotes and sustains family life in Pasadena by the year 1993.

Children are important. Good quality care is developmentally sound, physically challenging, cognitively stimulating and occurs in a nurturing environment. This Child Care Policy expresses the will of the City to promote the optimal development and maintenance of families by assuring that quality, safe, accessible, and affordable child care is available for all children.

The City recognizes the changing dynamics of the American family. The "traditional family" wherein the father works and the mother stays at home to take care of the children is now less than one-fifth of all families and steadily decreasing. Economic trends requiring dual incomes in two-parent families and the financial stresses placed on one-parent families have had an impact on the need for and provision of quality child care. Statistics indicate that by 1995, two-thirds of all preschool children and four-fifths of all school-age children will have mothers in the work force.

The City of Pasadena will be a catalyst to address the child care needs of the Community using its resources as model employer, educator and facilitator to attain the goal of quality, safe, accessible and affordable child care by the year 1993. The City will foster and support the provision of child care services for residents, employees, and employers.

This policy statement expresses the City's commitment to expand child care services throughout Pasadena. All relevant City departments, commissions, committees, and boards are hereby directed to foster and support this policy.

STATEMENT OF NEED

In the City of Pasadena the shortage of available quality, safe, accessible, and affordable child care has a negative impact upon the quality of life and economic well being of the community. The provision of child care services to families may include a variety of options such as parental leave, resource and referral programs, flexible benefit policies, reimbursement programs and direct care services in family day care homes or centers.
Quality, safe, accessible and affordable child care is essential for working parents. Many families are headed by single parents who provide the sole income for the household. In two-parent families where both parents work, child care can also be a disproportionately large component of the budget, especially in households of two or more children. The provision of quality, safe, accessible and affordable child care is a responsibility that must be shared among parents, employers, child care professionals, employee organizations, schools, churches, business and community leaders, and government officials. Public and private partnerships will succeed through cooperative, voluntary, and coordinated efforts.

CHILD CARE COALITION

The City of Pasadena supports the continuation of the Child Care Coalition. Membership of the Coalition will be broad based and include representatives from business, public and private community agencies, and organizations concerned with the needs and welfare of children and families.

The Coalition will be advisory to the Commission on the Status of Women, its oversight body, which will report directly to the Board of Directors. The Coalition will work closely with the Commission on Children and Youth and other official bodies including the Library Commission, Planning Commission, Human Relations Commission, Parks and Recreation Commission, Transportation Commission, and the Community Development Committee. All commissions, committees, and boards will keep informed about and involved in issues that affect child care in Pasadena and appoint, as needed, representatives who will assure open and on-going communication. The coalition's progress will be reported to the Board of Directors annually. Each year, the Board of Directors shall hold a public hearing to examine a report by the Coalition on progress made toward the goal of meeting the need for quality child care for all of Pasadena's youth by 1993.

The City of Pasadena will maintain support of the Interdepartmental Child Care Advisory Team composed of representatives from all relevant departments within municipal government. This Advisory Team will facilitate the development, evaluation, monitoring, problem resolution, nurturing, and promotion of quality, safe, accessible, and affordable child care services throughout the community.

The City will continue its support of the Child Care Project Manager and other staff established within the Commission on the Status of Women operation.
MODEL EMPLOYER

The City of Pasadena will be a model provider of quality, safe, accessible, and affordable child care for its own employees. In order to do so, the City will explore aggressively and comprehensively all options available to meet the child care needs of its employees. Other public agencies in the Community will be encouraged to provide child care for their employees.

ECONOMIC BENEFIT

The City acknowledges that reliable child care affects both large and small employers who must depend on the labor of working parents. In addition to the benefit for children and families, there are potential benefits to employers. These benefits include increased productivity, raised morale, less absenteeism, longer retention, more competitive recruitment, stress reduction, improved company image, and greater worker satisfaction.

The participation of employers in addressing the child care needs of their employees may take many forms. These may include employee education programs, benefits programs, resource and referral services, and involvement in the direct provision of child care services. Employer support of these activities may involve direct cash investment or the provision of in-kind services. Such support often provides certain tax advantages to the employer and may require no out-of-pocket expenditures.

INFORMATION AND REFERRAL SERVICES

The City recognizes that resource and referral information is a benefit to families and employers and will not duplicate the work of existing agencies. The City also recognizes that Child Care Information Services (CCIS) is the major child care resource and referral agency serving the Pasadena area. CCIS and other child care professionals in the community can also provide information and referral services, technical assistance and information regarding child care regulations, programs, models, providers, data, and consumer information.

PARTNERSHIPS

The City of Pasadena will promote and support opportunities for cooperative relationships between businesses, child care providers, public and private community organizations, educational institutions, religious bodies, and other groups. The purpose of the relationships fostered is to develop creative, cost effective and affordable solutions to the problem of the shortage of quality child care within the Community.
FACILITATING PROCEDURES

The City of Pasadena will facilitate the establishment of quality, safe, accessible, and affordable, child care services by reviewing and, where necessary, revising City regulations that unduly inhibit or otherwise interfere with the establishment of these services. Invisible barriers may include zoning statutes, permits and licensing procedures, application fees, transportation, and other administrative regulations affecting child care.

RESOURCE DEVELOPMENT

The City of Pasadena will promote and facilitate strategies to use under-utilized facilities and properties throughout the Community working especially with Pasadena Unified School District, Pasadena City College and other public and private agencies and organizations. The City will integrate planning for child care into the annual goals and workplans of City departments to assure that all available properties, resources, and planning strategies contribute to the development of quality, safe, accessible, and affordable child care services for the community.

LAND/PROPERTY USE

Where possible, under-utilized City and other public and privately owned facilities and vacant properties will be made available to qualified child care providers, developers, businesses, and institutions through lease, purchase, or other feasible arrangements. The City will also explore the use of county, state, and federally-owned facilities, properties, and resources via cooperative arrangements.

TRANSPORTATION

The City of Pasadena recognizes that quality child care must be accessible to both residents and commuting employees. The City will encourage child care providers, developers and employers to create child care facilities which are accessible to public transit and pedestrian traffic. A network for safely and efficiently transporting children will be developed by collaborating with the City's Public Works and Transportation Department, the Transportation Commission, the Pasadena Unified School District, child care providers, other public and private sector organizations, and commuter and transportation agencies/firms to reduce child care related trips and the harmful impacts of such trips on traffic congestion and air pollution. Resources will be channeled to resolve this problem.
INCENTIVES

The City of Pasadena will explore and encourage adoption of all reasonable incentives such as off-site parking options, tax credits, land swapping, and other methods to support the development of child care services by builders, developers, businesses and institutions. The City will continue to work in a positive manner with the private sector to facilitate on-going cooperation to encourage quality, safe, accessible, and affordable child care.

FUNDING OPTIONS

The City recognizes that in many instances quality, safe, accessible and affordable child care costs more than the public and private sectors can or are willing to spend. These costs also represent a large proportion of the family's budget and subsidies will be needed for some children. In order to help solve these funding difficulties, the City will explore public and private funding options, which may include a Child Development Endowment, to help offset the costs of quality child care.

LEGISLATION

The City recognizes that child care is a vital component of emerging federal and state family policies. The City will support actively national and state legislation that is consistent with the intent and goals in this policy.

INFANT CARE

The City recognizes that the demand for quality infant care exceeds the supply in Pasadena. Economic, social and psychological costs must be carefully weighed in considering solutions to this infant care crisis. The City will promote the development of viable alternatives from which families can choose options suited to their individual circumstances. These alternatives may include parental leave, flexible work hours, job sharing, in-home care, family day care and center-based care. Collaboration between Child Care Information Services, child care providers, higher educational institutions, health agencies and other community-based organizations will be promoted to resolve this problem.

SCHOOL-AGE CHILD CARE

The City recognizes that care for school-age children during non-school hours (before-school, after-school, holidays, and summer vacation) is a problem of increasing magnitude and affects the well being of families and workers. The City will encourage a team effort to resolve school-age child care needs. Public partnerships with Pasadena Unified School District and Pasadena City College will be encouraged, including resumption of an
after-school recreation enrichment program conducted cooperatively with the school district. Private partnerships with the YMCA, YWCA, Girls and Boys Clubs, non-public schools, the Youth Agencies Consortium and other community agencies and organizations will also be fostered.

Within City government, the Community and Recreational Services Department, the Commission on Children and Youth, the Parks and Recreation Commission, the Commission on the Status of Women, the Library Commission, the Transportation Commission and other city departments and their constituent commissions, committees and boards will be encouraged to foster, and where feasible, allocate resources to promote these public and private partnerships.

SPECIAL CONCERNS

The City of Pasadena will foster and support programs to meet child care needs of special groups. These include infants and children who are sick or have disabilities or other needs for specialized care. The existence of these groups, plus the need for before and after-school care, and extended or drop-in care for shift workers highlight the necessity for a wide range of options and flexibility. These options could include parental leave, flex-time, and job sharing, as well as some family care homes and child care centers prepared to offer quality care on a round-the-clock basis. The City will make concerted efforts to eliminate barriers and develop methods for resolving these problems. Furthermore, partnerships between public and private entities will be pursued to offer health screening for children in care programs.

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Within City government, the Community and Recreational Services Department, the Commission on Children and Youth, the Parks and Recreation Commission, the Commission on the Status of Women, the Library Commission, the Transportation Commission and other city departments and their constituent commissions, committees, and boards will be encouraged to foster, and where feasible, allocate resources to promote these public and private partnerships.

SPECIAL CONCERNS

The City of Pasadena will foster and support programs to meet child care needs of special groups. These include infants and children who are sick or have disabilities or other needs for specialized care. The existence of these groups, plus the need for before and after-school care, and extended or drop-in care for shift workers highlight the necessity for a wide range of options and flexibility. These options could include parental leave, flex-time, and job sharing, as well as some family care homes and child care centers prepared to offer quality care on a round-the-clock basis. The City will make concerted efforts to eliminate barriers and develop methods for resolving these problems. Furthermore, partnerships between public and private entities will be pursued to offer health screening for children in care programs.

ADOPTED,
April 11, 1988
The City of Pasadena has made a commitment to increasing safe, quality, affordable, and accessible child care in our community. Because the greatest number of the City’s children live in Northwest Pasadena, the City is offering a low interest loan program for child care in Northwest Pasadena.

Enclosed in this mailing is a program description, an application form, a form to detail your proposed use of funds, a proposed program plan, and a list of documents required for a complete loan application. We hope that this type of loan can benefit your program.

Successful applicants will be required to obtain a second signature as a guarantor, and later may be required to show the receipts for items purchased with the award. Applicants may be asked to verify the number of clients who reside in Northwest Pasadena.

Applications should be submitted by April 1, 1993. Recommendations for funding will be made by the Child Care Coordinator to a Review Committee who will make the final loan decisions.

Please call the office at 796-6926 if you have further questions or if we can be of assistance to you. Completed applications should be mailed to:

The Child Care Project
City of Pasadena
234 E. Colorado Blvd. Suite 508
Pasadena CA 91101
CITY OF PASADENA
NORTHWEST TRUST FUND LOAN PROGRAM
LICENSED CHILD CARE PROVIDERS

PROGRAM DESCRIPTION:
The Northwest Trust Fund Loan Program is a low interest (5% for three years) loan program established by the Pasadena City Board of Directors to promote quality licensed child care services in Pasadena by preserving, improving, expanding, and/or initiating new child care programs in Northwest Pasadena. The ultimate goal of the program is to increase the number and enhance the quality of child care spaces available to low and moderate income residents in Pasadena.

USE OF FUNDS:
Funds shall be used for direct expenses associated with preserving, improving, expanding, and/or initiating new licensed family day care homes or child care centers.

ELIGIBILITY CRITERIA:
Applicants must reside or operate their child care center in Northwest Pasadena (geographical area as defined by the City Development Department). Applicants must either possess a valid child care license, or have submitted a license application to the State of California. Loan will be granted based on criteria to determine program quality, community need, commitment to child care, fiscal responsibility, and availability of funds. A loan fund review committee will assess recommendations of the City's Child Care Coordinator before loans are granted.

MAXIMUM LOAN TERM:
The maximum loan amount for a family day care home is $2500. Child care centers will receive loans on an as-needed basis, although no loan request shall be more than $10,000.

INTEREST RATE:
The interest rate shall be 5% per annum.

TERM:
The maximum loan term shall be three (3) years. The actual term shall be determined on a case by case basis based upon the financial status of the borrower.

COLLATERAL:
The Northwest Trust Fund Loan shall be fully collateralized. Acceptable collateral may include:
   a) Interests in real property, equipment and/or other personal assets
   b) Qualified guarantors

HOW TO APPLY:
For information contact:
The City of Pasadena
Child Care Coordinator
(818) 796-6926
1. Applicant Name: ____________________________

2. Other names previously used: ____________________________

3. Address: ____________________________ How Long: __________


5. Telephone #: __________ Birthdate: _______ Social Security #: _______

6. Previous Address: ____________________________ How Long: __________

7. City: ____________________________ State: _______ Zip Code: __________

8. Do you own your own home? Yes_____ No_____

9. If you rent, do you have your landlord's permission to operate a family day care home? Yes_____ No_____

10. Spouse's Name: ____________________________

11. Spouse's Social Security #: ____________________________

12. Are you currently licensed by the State of California to provide daycare services in your home? Yes_____ No_____ License #: __________
   Expiration date: __________
   a. If yes, for how many children? (1-6) ______ (7-12) ______
   b. If you are not currently licensed, have you applied for one? Yes_____ No_____
   c. If you have applied, what date was the application submitted/accepted? __________
      PLEASE ATTACH A COPY OF THE APPLICATION

13. Do you currently have (liability insurance)? Yes_____ No_____. IF YES, PLEASE ATTACH A COPY OF THE POLICY.

14. Do you currently provide daycare services in your home? Yes_____ No_____ If yes, how many children in your care, including your own? ______

15. How many children do you plan to care for, including your own? _____

16. List any courses or seminars taken in early childhood education or small business management.
   __________________________________________
   __________________________________________
   __________________________________________

PLEASE ATTACH A COPY OF TRANSCRIPTS OR OTHER DOCUMENTATION
17. Have you attended a family day care orientation with State Licensing?
   Yes [ ] No [ ] Date [ ] Location [ ]

18. Please list all bank accounts below:
   Type (Savings/Checking)
   
<table>
<thead>
<tr>
<th>Bank</th>
<th>Branch</th>
<th>Account #</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

19. What do you owe? Please list all your loans, including home loans (1st and 2nd mortgages), credit card balances, personal loans, etc.
   Monthly Payment
   
<table>
<thead>
<tr>
<th>Creditor</th>
<th>Account #</th>
<th>Balance</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

   Please use separate sheet if necessary

20. List three (3) references (other than relatives) who have known you for at least 3 years.
   
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

21. Employment history (Please list all employers during the last 5 years)
   
<table>
<thead>
<tr>
<th>Date</th>
<th>Name of Employer</th>
<th>Address</th>
<th>Job Title</th>
<th>Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
22. Please list all assets.

Assets:
- Cash (on hand & in banks)
- Real Estate
- Automobile
- Personal Property
- Other

**TOTAL**

23. Sources of Household Income (Monthly)

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount (value)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary(s)</td>
<td>$_____________</td>
</tr>
<tr>
<td>Business Income</td>
<td></td>
</tr>
<tr>
<td>Real Estate Income</td>
<td></td>
</tr>
<tr>
<td>Other Income (describe)</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL INCOME</strong></td>
<td>$_____________</td>
</tr>
</tbody>
</table>

24. Household Expenses (Monthly)

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent or Mortgage</td>
<td>$_____________</td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
</tr>
<tr>
<td>Taxes</td>
<td></td>
</tr>
<tr>
<td>Total other loan payments</td>
<td></td>
</tr>
<tr>
<td>Food/Clothing/Entertainment/etc.</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td>$_____________</td>
</tr>
</tbody>
</table>

25. Have you ever been sued?  
   Yes  No

26. Have you ever been convicted of a felony?  
   Yes  No

27. Have you ever been convicted of a misdemeanor?  
   Yes  No
I certify under penalty of perjury that the foregoing is correct and complete to the best of my knowledge. I understand that a credit report is required, and I hereby authorize the City to obtain a credit report from TRW or other authorized agencies. I also understand that the City reserves the right to require security for the loan and to proscribe the form of documents creating the loan obligation. In addition, if I am awarded the loan, but fail to meet the requirements, I understand that I will not receive the loan.

Signed:  
Applicant  
  
Spouse  

Date  

CITY OF PASADENA/NORTHWEST TRUST FUND LOAN PROGRAM/LICENSED CHILD CARE PROVIDERS
**USE OF FUNDS**

1. Equipment (e.g. cribs, playground equipment, smoke alarms, etc.) Please list:
   - a. ___________________________  
   - b. ___________________________  
   - c. ___________________________  
   - d. ___________________________  
   - e. ___________________________  

   **ESTIMATED COST**
   - $______________________
   - $______________________
   - $______________________
   - $______________________
   - $______________________

2. Improvements necessary to meet licensing requirements (safety)
   - a. ___________________________  
   - b. ___________________________  
   - c. ___________________________  

   $______________________
   $______________________
   $______________________

3. Insurance

   $______________________

4. Supplies (toys, etc. --- Attach list)

   $______________________

5. Other costs (please list):
   - a. ___________________________  
   - b. ___________________________  
   - c. ___________________________  
   - d. ___________________________  

   **Cost**
   - $______________________
   - $______________________
   - $______________________
   - $______________________

6. Total Expenses

   $______________________
PROGRAM PLAN

1. How do you advertise your services?

2. What is your fee structure? (Proposed fee structure, if this is a new license)

3. Will you have a written parent-provider agreement for provision of services, payment of fees, and other operations of your child care business? Yes____ No____

4. Will you serve infants (ages 0-2 years)?
   Yes____ No____ How many? ____

5. Will you serve school-age children (ages 6-13)?
   Yes____ No____ How many? ____

6. Describe your program in the following time segments:

7. What will you do with the children between 8 a.m.-10 a.m.?
   Between 10 a.m. and lunch?

   Between 1 p.m. and 3 p.m.?

   Between 3 p.m. and when parents arrive?

8. What resources will you utilize to assist you in your business?

9. Have you contacted Child Care Information Services for information and assistance? Yes____ No____
COMPLETED LOAN PACKAGE SHOULD INCLUDE THE FOLLOWING:

1) COMPLETED LOAN APPLICATION.

2) COPIES OF SIGNED FEDERAL INCOME TAX RETURNS.

3) COPY OF STATE LICENSING APPLICATION, OR COPY OF STATE DAY CARE LICENSE.

4) COPY OF CURRENT LEASE AGREEMENT.

5) SOURCES OF COLLATERAL, INCLUDING COPIES OF GRANTS AND DEEDS.

6) COST ESTIMATES/PRICE QUOTATIONS FOR EQUIPMENT, SUPPLIES, AND OTHER EXPENSES.

7) COPY OF LIABILITY INSURANCE POLICY.

8) COPY OF TRANSCRIPTS OR OTHER DOCUMENTATION LISTING EARLY CHILDHOOD EDUCATION AND/OR SMALL BUSINESS MANAGEMENT COURSES.

9) FOR CHILD CARE CENTERS ONLY COPY OF PERSONAL AND/OR PROPERTY INSURANCE.

CITY OF PASadena/NORTHWEST TRUST FUND LOAN PROGRAM/LICENSED CHILD CARE PROVIDERS