



## To get started with building or starting up...

- USDA REDLG program (zero interest loan of up to \$2 Million\* for 10 years) – your electric or telecom cooperative applies on your behalf; we will walk you through this process and put the application together for you
  - This amount may fluctuate depending on USDA's budget and other factors
- Blue Cross Blue Shield Caring Foundation (Grant) – [Caring Foundation | BCBSND](#)
- RDFC's revolving loan fund; low interest, flexible, easy to apply – [RDFC – Rural Development Finance Corporation | North Dakota Association of Rural Electric Cooperatives \(ndarec.com\)](#)
- North Dakota Development Fund, Inc (Child Care Loan Program – Maximum of \$100,000 per location or based on availability of fund, interest 2.5% – Fixed, term 1-10 years, dependent upon project.) – [Child Care Loan Program \(nd.gov\)](#)
- Formation of employer-assisted childcare cooperatives (formed as a 501c3) where the employers provide financial support for the startup of a childcare and are able to take a tax deduction for their contribution.

## Let's focus on the childcare workforce...

- Child Care and Development Block Grant (CCDBG) – to increase compensation and benefits for childcare workforce – [Child Care and Development Block Grant \(CCDBG\) & Child Care and Development Fund \(CCDF\) Overview – Child Care Aware® of America](#)
- Head Start – grant recipients can receive cost-of-living adjustment and funds for quality improvement; use to improve compensation and benefits – [Office of Head Start \(OHS\) | The Administration for Children and Families \(hhs.gov\)](#)
- Preschool Development Grants Birth through Five (PDG B-5) – retention bonuses/wage supplements, mental health support, child care benefits, apprenticeships, financial support for degrees/credentials, support for multilingual educators – [Preschool Development Birth through Five \(PDG B-5\) | The Administration for Children and Families \(hhs.gov\)](#)

## Resources

- ACF – USDA Rural Development Joint Resource Guide – [Early Childhood Development \(ECD\) | The Administration for Children and Families \(hhs.gov\)](#)
- Monthly e-blast & webinar series
- Best in Class program <https://www.hhs.nd.gov/cfs/early-childhood-services/best-in-class>

**Contact us with any questions and we will do our best to get you connected with the right program!**

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