



Family child care homes are a large and critical segment of the child care and early education supply in most communities. They often offer unique services during nontraditional hours, for infants and toddlers, for multiple ages birth-12 years, and in home-like settings that match the cultural and linguistic needs of local families.

The “facility” issues and needs for Family Child Care Home Providers (FCCs) are different from child care/early education centers since the facility in which they provide care is also their residence, whether owned or rented/leased. As with centers, lack of ownership is destabilizing for FCC providers who must be relicensed and may lose clientele when they move to another location. Lack of affordable housing is a statewide crisis that affects all populations, and particularly lower-income residents and people of color. Though support programs exist, they are in short supply. **This brief describes housing-related programs and services in San Mateo County.** Similar programs may be available in other communities since many are supported by federal and/or state funds; specific agency contacts will be different in other counties.

## HOME OWNERSHIP

The sustainability of Family Child Care businesses depends on stable housing. Yet, purchasing a home in San Mateo County is out of reach for many. A few resources include:

### First-time Homebuyer Programs

Low- and moderate-income renters who live or work in San Mateo County may be eligible to purchase a condo or single-family home. Assistance with home buyer readiness, down payment assistance, and connections to mortgage lenders is provided through [HEART \(Housing Endowment and Regional Trust\) of San Mateo County](#). Providers (and other ECE professionals) should attend/view the First-time Homebuyer Workshop to understand more.

[Bay Area Affordable Homeownership Alliance \(BAAHA\)](#) also provides education and counseling as well as a clearinghouse on affordable homeownership opportunities in the Bay Area.

[Habitat for Humanity – Greater San Francisco](#) builds homes with and for selected working families that earn between 40-80% of Area Median Income and invest many hours of their own labor to help build their homes in exchange for a subsidized mortgage. Habitat also offers a Home Repair Program for low-income homeowners in East Palo Alto and Belle Haven (Menlo Park).



## HOME REPAIR/REHABILITATION

The HUD-CDBG entitlement cities of Daly City (650-991-8068), Redwood City (650-780-7229) and South San Francisco (650-829-6620) offer home ‘rehab’ loan programs for low-income homeowners and landlords who rent to them in their cities. The [County’s website](#) lists several other agencies that offer repair programs, including those below.

[Rebuilding Together Peninsula](#) engages teams of volunteers to repair and renovate homes and community facilities. Both Family Child Care Homes and Centers may qualify if they serve a percent of lower-income families. Programs include National Rebuilding Day, Special Projects and Safe at Home. See the [applications](#) for more details. Improvements or additions to outdoor spaces (gardens, fences, etc.) as well as indoor play areas and support spaces (bathrooms, kitchens) can improve the care and education environment for children.

## RENTAL SUPPORT AND PROTECTIONS

[San Mateo County Office of Housing](#) offers information about affordable housing eligibility and availability, and resources to find subsidized apartments. Many cities’ websites also have lists of “below-market-rate” (BMR) housing developments, with many in the pipeline. Typically, a housing developer uses a lottery system to select tenants for affordable units since demand is so great. Interest is building in the model of incorporating specifically designed apartments for Family Child Care Home providers in new housing developments. The Low Income Investment Fund (LIIF) is preparing an information brief on this topic.

During the pandemic, the [California State Covid-19 Rent Relief Program](#) provided emergency rental assistance for income-eligible renters and property owners. Limited emergency rent payment assistance is available from core service agencies around the county.

## HOUSING DISCRIMINATION AND FAMILY CHILD CARE HOMES

Licensed family child care homes are considered a residential use of property in California—both Small FCC for up to 8 children and Large FCC for up to 14. It is not considered a business or commercial use. Protections are spelled out in Health & Safety Code §1597.40 et seq. Landlords, mobile home parks, and Homeowners Associations (HOAs) cannot prohibit, refuse to rent/sell to, evict or otherwise treat FCC renters/owners differently from other residents (with limited exceptions). Local governments also cannot require use permits or business licenses.

The [Child Care Law Center](#) provides information and support for Family Child Care Home Providers, including publications “Know the Law about Family Child Care Homes in Rental Property” for providers and for landlords. Other information about SB234, effective 1/1/2020, is available there as well as on the CA DSS/CCL page [Family Child Care Home Providers: Remedies for Housing Discrimination](#).

In San Mateo County, [Project Sentinel](#) is contracted by cities to provide Fair Housing Counseling services, including for FCC discrimination cases. Resources like the [Housing Discrimination against Licensed Day Care Providers](#) serves as a guide for providers. Additional resources and individualized assistance are available in multiple languages.

