



Strengthening

Childcare

Ecosystems in the Strafford Region



Our Team



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Our Project

This project is a collaboration of NYU and SRPC, which examines gaps in childcare supply, policy barriers, and business support systems to improve access to affordable childcare in New Hampshire.

The next steps for this project are to utilize the project deliverables to support child care providers and help municipalities reduce barriers for providers and expand child care capacity and affordability.



Our Objectives



Identify gaps in childcare supply and accessibility



Assess regulatory & zoning barriers



Evaluate support resources for providers



Develop a financing resource guide to improve childcare providers' access to capital

Methodology



- 1 Data analysis on supply, demand, and capacity
 - 2 Survey + stakeholder interviews (providers and partners)
 - 3 Zoning audit across 18 municipalities and Model Ordinance development
 - 4 Development of a childcare financing resource guide
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Findings



- 1 Childcare supply does not consistently meet demand across the region.
- 2 Zoning, financing, and resource barriers limit childcare provider growth and sustainability.
- 3 Childcare costs are unaffordable for many families.
- 4 Business support resources are valuable but difficult to access and use.



- Licensed Family Child Care Program
- Licensed Group Child Care Program



Part I

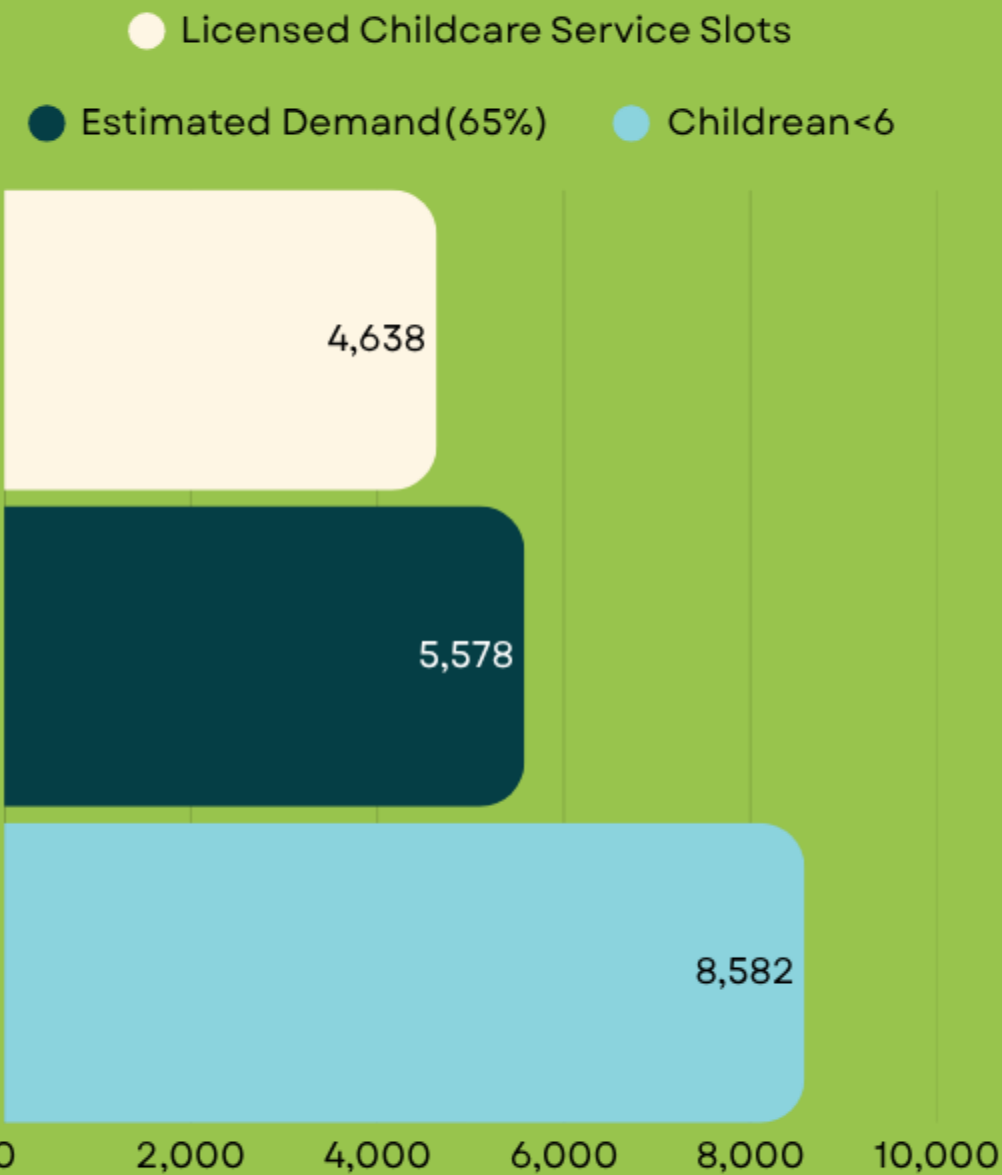
Understanding Supply and Demand
in the Region

**Developed with the support of UNH's Carsey School of
Public Policy**



Supply & Demand Gaps

Estimated Childcare Demand vs Licensed Childcare Capacity



Source: Carsey School of Public Policy analysis of Child Care Licensing Unit data, via NH DHHS BCDHSC, October 2025

Demand estimates assume a 65% participation rate, consistent with benchmarks used in U.S. childcare supply and demand analyses (e.g., U.S. Census Bureau ACS-based studies; Child Care Aware of America; Bipartisan Policy Center).

Limited Growth in Program Capacity

- Family-Based: 138 → 139 (+1)
- Center-Based: 4,358 → 4,499 (+141)

Limited Growth in Program Number

- Family-Based: 13 → 12 (-1)
- Center-Based: 64 → 64 (no change)

Source: Carsey School of Public Policy analysis of Child Care Licensing Unit data, via NH DHHS BCDHSC, October 2024 & October 2025



Affordability



In all states, the price of child care in most settings, for most age groups, remains higher than what is considered affordable.

The price of child care remains too high for many families.

In Strafford Region:

In NH, the average price of child care is:

The median household income in 2024 was \$88,570, which means center-based child care for an infant would use 18% of family income.

\$11,708 per year

For an infant in family child care

\$11,432 per year

For a toddler in family child care

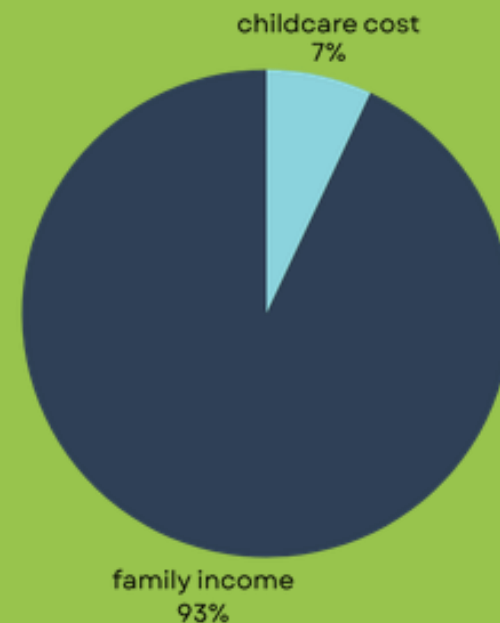
\$16,040 per year

For an infant in center based childcare

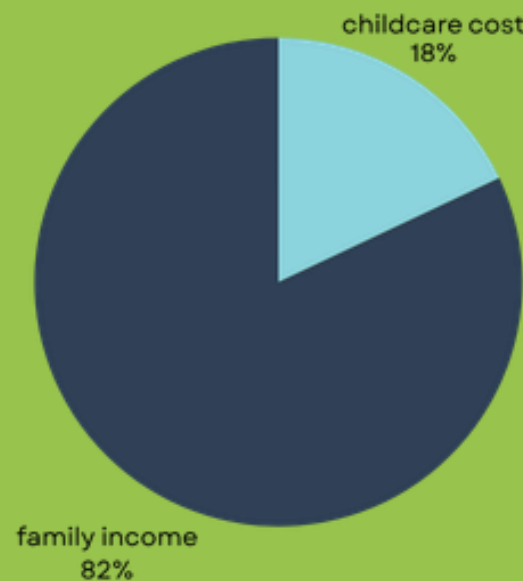
\$14,870 per year

For a toddler in center-based childcare

Recommended by Dept of Health and Human Services



Of Median Income for Strafford County



Source: Child Care in America: 2024 Price & Supply Report



Part 2

Understanding community outreach to better understand the usefulness, accessibility, and gaps in existing childcare business resources, particularly for Family Child Care (FCC) providers

In collaboration with the Community Development Finance Authority (CDFA)

CDFA's Small Business Resources for Family Child Care Providers

Guide to Becoming a Family Child Care Provider



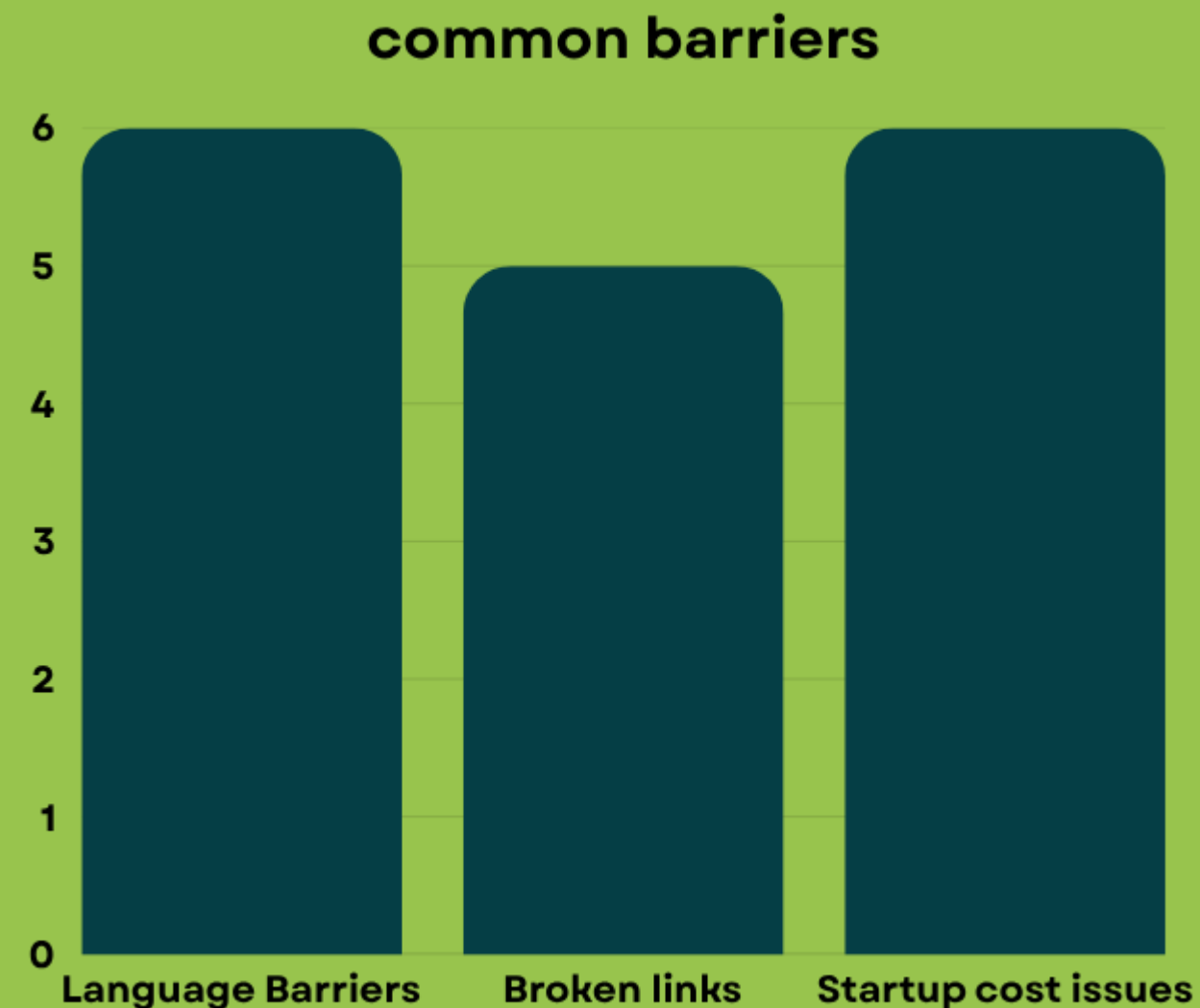
Family child care programs provide essential support to families and play a vital role in New Hampshire communities. The New Hampshire Guide to Becoming a Family Child Care Provider is a resource for those at all stages of small business ownership. The guide is broken down into three phases: explorative, preparation and sustainability. Within each phase there are subcategories that outline various resources, information, checklists and links to further guide you through the process. Development of the guide was a collaboration between the New Hampshire Child Care Advisory Council and Andylex Youth Enrichment Company.

DOWNLOAD THE GUIDE

- Small Business Pathways for Family Child Care Providers
- Business Health Assessment Tool
- Starting a Small Business
- Business Operation
- Managing Business Finances
- Taxes

Survey Results

Most respondents found key CDFA resources helpful, especially for starting and managing childcare businesses.



However, barriers are widespread, including:

- Limited language accessibility
- Broken or confusing links
- Unrealistic startup cost estimates

Resources are often too long and technical, reducing usability for new providers.

There is a strong demand for mentorship, technical assistance, and clearer guidance pathways

Although CDFA resources are valuable, usability and accessibility gaps limit their effectiveness for new providers.



Part 3

Model ordinance development and conducted a zoning ordinance audit across SRPC municipalities to assess compliance with HB 1567 and identify regulatory barriers to home-based childcare.

In collaboration with the NH Office of Planning and Development (OPD)

Zoning Audit

1 Policy Context

- HB 1567 which allowed childcare by right in residential zones
- To reduce regulatory barriers and expand supply

2 Methodology

Zoning audit across 18 municipalities by comparing local ordinances to HB 1567 requirements

3 Key Findings

Compliance varies across municipalities.
Common barriers:

- Discretionary approvals (site plan review, special exception)
- Not explicitly permitted or unclear
- Not allowed in all principal residential areas
- Additional home occupation rules (e.g., parking minimums, traffic caps, lot size requirements, frontage requirements, etc.).

4 Deliverable

Model zoning ordinance



Part 4

Development of a business financing guide, focused on helping providers navigate alternative lending options and technical assistance resources.

In collaboration with Strafford Economic Development Corporation (SEDC)



Funding Resources




Childcare providers face significant barriers in accessing capital due to complex and fragmented financing options. We developed a financing resource guide to simplify funding pathways and support providers in starting and sustaining their businesses.

FUNDING FOR CHILD CARE PROVIDERS IN THE STRAFFORD REGION

APRIL 2026

This guide was developed through a collaborative effort between the NYU Wagner School of Public Policy, the Strafford Regional Planning Commission, and the Strafford Economic Development Corporation as part of a broader initiative to support childcare availability and affordability in the Strafford Region. It provides a high-level overview of funding sources available to childcare providers in a clear, easy to navigate format.

For more information, visit <https://straftordrpcnh.gov/projects/regional-childcare/>

Funding Readiness Cycle



- 1 Learn and Plan**
 - Get guidance from business advisors
 - Take workshop or classes
 - Learn to build/improve a business plan and financial statements
 - Talk to an attorney/accountant
 - Visit <https://www.nhsbdc.org/> for these services free.
- 2 Set Up Your Business**
 - Choose a business structure (LLC, sole proprietorship, etc)
 - Understand taxes and basic requirements
 - Establish your business with the State of NH
 - <https://www.nhbusinessgateway.gov/s/> has many resources to start.
- 3 Access capital successfully**
 - Know how much personal equity you can invest and what collateral you have, to secure funding
 - Explore a mix of traditional (banks) and non-traditional funding options, such as SEDC.

Capital Access Program

nhBFA
New Hampshire Business Finance Authority

A simple and flexible credit enhancement for small businesses utilized statewide by New Hampshire banks.

Loan For: <ul style="list-style-type: none"> ✓ Non-profit and for-profit businesses ✓ Under \$5M annual revenue 	Loan Size: Up to \$500,000
At-A-Glance: <ul style="list-style-type: none"> ✓ Provides 100% guarantee on term loans ✓ Total CAP loan enrollment may not exceed \$500,000 	Learn More: https://nhbfa.com/loans/cap/



Recommendations

Reduce Regulatory Barriers to Provider Entry

- Disseminate Model Ordinance amongst municipalities
- Utilize zoning audit to identify municipalities requiring zoning amendments to comply with HB 1567
- Provide municipalities with technical assistance in updating their ordinances

Redesign Business Support Systems for Usability

- Utilize outreach findings to support CDFA with simplifying provider resource materials
- Add roadmap/checklist/visual guides
- Improve multilingual accessibility

Improve Provider Access to Startup and Growth Capital

- Disseminate financing resource guide
- Help connect child care providers with technical assistance providers such as SEDC and SBDC
- Explore and disseminate local startup grant/microgrant programs

Build Ongoing Provider Support Infrastructure



- Create or enhance peer learning networks
- Establish regional technical assistance coordination
- Use SRPC/partners as ecosystem conveners





Conclusion

Childcare is essential for economic growth. While the Strafford Region shows some capacity strength, significant gaps remain in access, affordability, and distribution. Addressing regulatory, financial, and accessibility barriers is key to strengthening the region's childcare ecosystem.





Acknowledgements

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BEA New Hampshire Department of
**BUSINESS AND
ECONOMIC AFFAIRS**

 **CDFFA**
COMMUNITY DEVELOPMENT FINANCE AUTHORITY