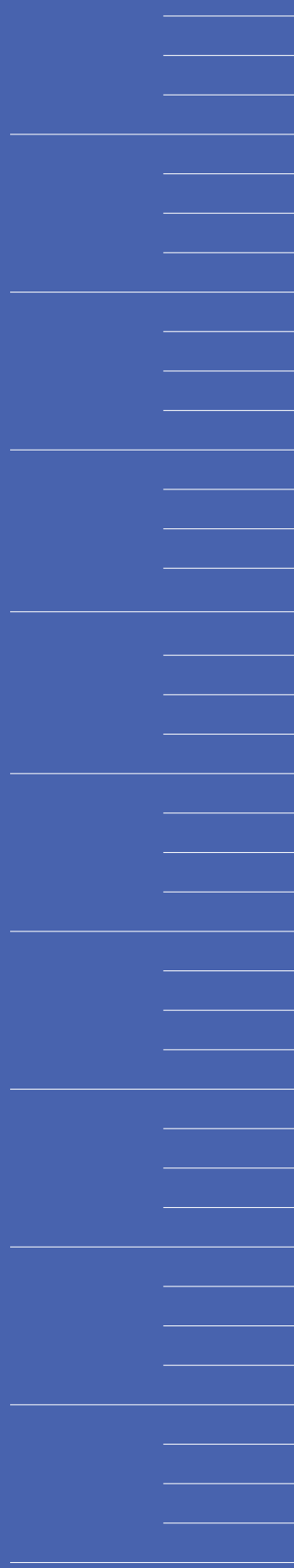




A report to the community on
IFF's work in the field of
nonprofit child care in Illinois

By Any Measure





**“Well placed, well planned,
well designed, well financed. It’s not
an ideal. It’s what should be.”**

Trinita Logue
President, IFF

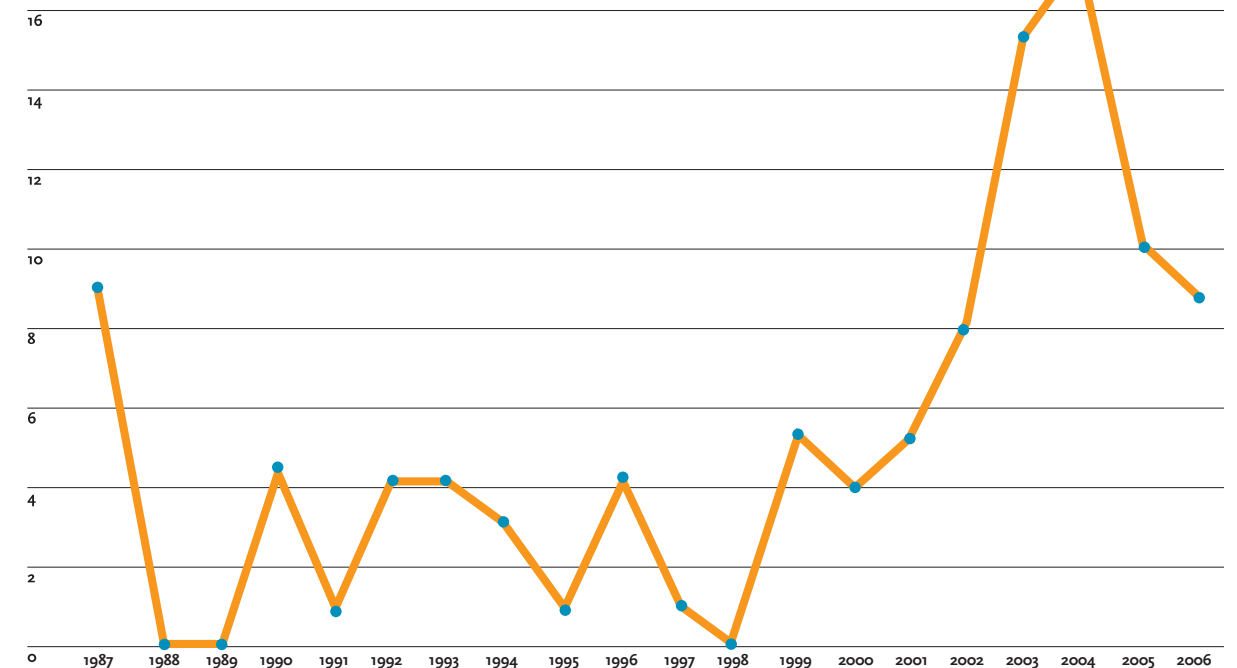
When IFF was formed we inherited a portfolio of loans made by the Chicago Community Trust, but the first loan we approved as an independent corporation in 1990 was for \$200,000 to North Avenue Day Nursery in the Wicker Park neighborhood of Chicago.

The loan covered the cost of renovation of the 10,620 square foot facility, resulting in expanded services for 120 children from low-income families.

Since that first loan to North Avenue, IFF has made over 100 loans to child care centers in Illinois, totaling more than \$27 million.

Child Care Lending

Number of Loans



IFF lending to child care has grown steadily over the past ten years. You will read about the Empowerment Zone projects that required financing in 1999 and the Children's Capital Fund projects, and projects supported by the federal government's faith-based initiative that account for the high points in 2003 and 2004. Beginning in 2003, lending throughout Illinois increased as a result of additional marketing. From 1997 through 2006, 71 new loans were made totaling more than \$22.5 million. Child care loans today represent the largest concentration in IFF's loan portfolio. For more detailed information, see the tables at the end of the book.

IFF's relationship with the field of child care represents the broadest and deepest partnership we have in carrying out our mission. Strategic facility planning, financing, development, management assistance, leadership in design standards, fundraising, research, and community planning—all have been undertaken with the purpose of strengthening and assisting the nonprofit corporations whose mission is the care and education of very young children. While most of our work has been and continues to be for child care centers offering full-day full-year care to support the needs of low-income working parents, our research and planning activities touch every participant in the mixed delivery system that is the hallmark of child care in Illinois.

In addition to providing affordable real estate financing, IFF's mission is to reduce the burden of real estate development for nonprofit corporations. Few child care administrators are trained in real estate planning and development, and even executives of large nonprofit corporations understand that while facilities maintenance is part of their work, new real estate projects can be a serious distraction from programs.

“IFF has been a partner to the field of nonprofit child care for almost twenty years. As in all our work, nonprofit corporations working in high need, low-income communities are our priority.”

Tom Kim
Chair, IFF Board of Directors

While the field of child care has benefited from the IFF's finance, real estate development, and research, the field has played no small part in stimulating the IFF's emergence as a leader in demographic research and child care center design. The needs of the field have challenged us to grow and learn, to increase our skills and to improve our processes as we help agencies respond to increasing complexity.

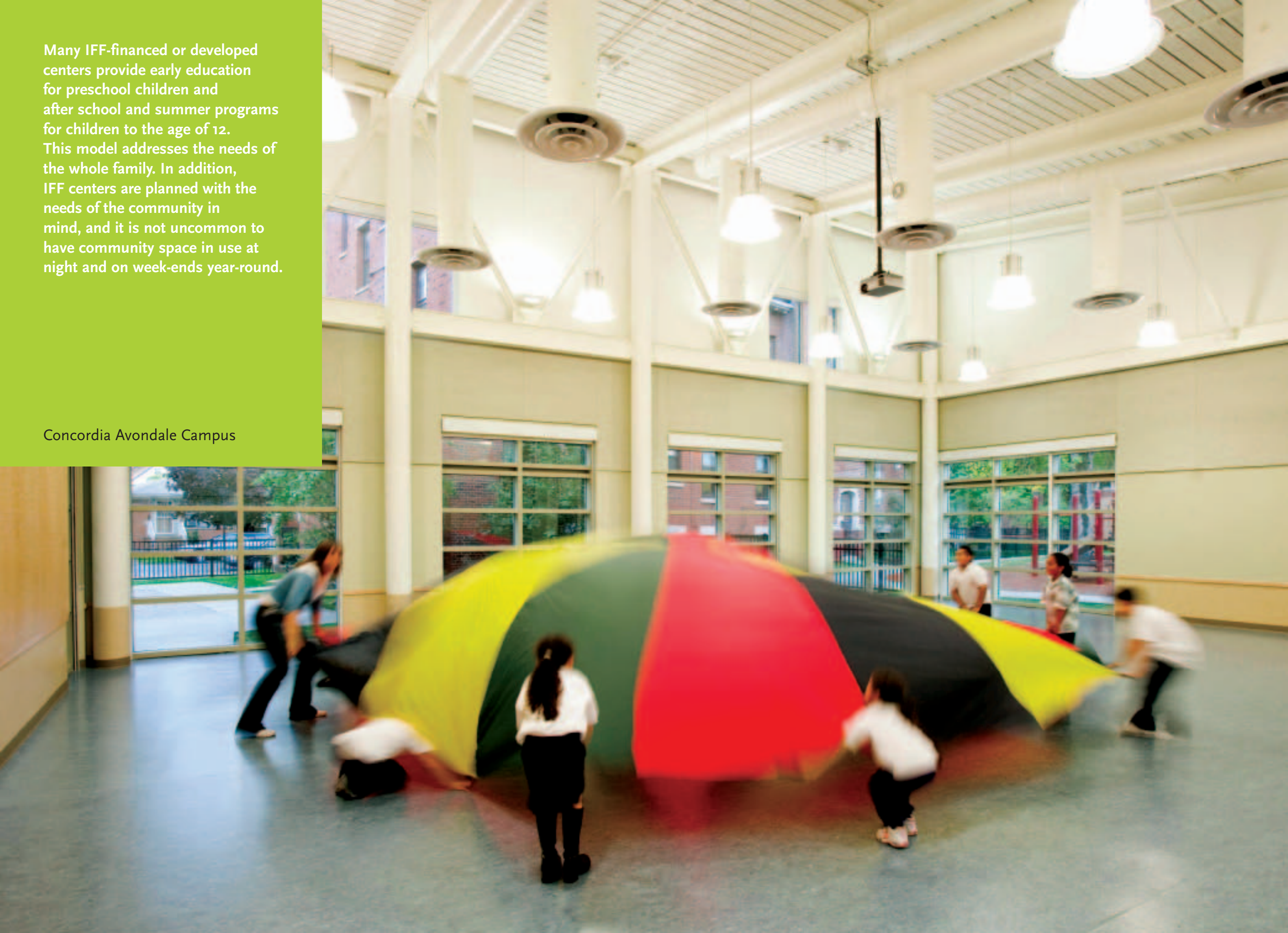
Financial partners have been part of our growth and have made our work possible. Research for both practitioners and government, real estate technical assistance and consulting, and capital funds for a field whose resources have always been stretched thin, have been supported by funders and investors for 20 years and have made the critical difference in our ability to offer financing, build on experience, seek and communicate knowledge, and play a role at the policy table.

In most of our child care work we have three primary goals:

- to build financially stronger nonprofits
- to allow parents to work or attend school, and
- to improve care and developmentally appropriate education for children from birth to age 12.

Many IFF-financed or developed centers provide early education for preschool children and after school and summer programs for children to the age of 12. This model addresses the needs of the whole family. In addition, IFF centers are planned with the needs of the community in mind, and it is not uncommon to have community space in use at night and on week-ends year-round.

Concordia Avondale Campus



Today, “early childhood development” and “early care and education” are terms that encompass a variety of program types.

Employers, private and public schools and school districts, nonprofit organizations, religious organizations, home-based care givers and national franchisers now provide care and learning opportunities for young children. This mixed delivery system is recognized as a strength—it supports parent choice and reflects the complexity and change in the lives of children and families. As knowledge has increased about early learning, greater emphasis has been placed on teaching practices for all ages—including infants—that stimulate learning and an interest in learning. The evolving child care industry has embraced goals for physical, organizational and quality early childhood development attributes that together support an ideal learning environment.

For center-based care, these goals are best achieved in facilities that are planned and designed specifically for children, teachers, parents and administrators. The facility typically presents the greatest financial obstacle to would-be providers. It may also be the greatest opportunity to make a difference in the lives of families and communities.

In the early 1990s IFF led a movement of purpose-built family resource centers in communities where in some cases new construction hadn’t been undertaken in decades, but where thousands of families had no child care options. Working with the State of Illinois, IFF committed \$2 million of its own funds to make possible the first ever tax-exempt bond issue for the sole purpose of constructing child care centers in low-income communities. Agencies in East St. Louis, Decatur, Rockford, Markham and three Chicago neighborhoods were selected to participate in the program. The architectural firm Boyer Hoppe sent associates throughout the United States and Europe to observe high quality child care meeting the developmental needs of children and the professional needs of teachers and administrators. They also sought the ideal relationship between a building for children and the community.

The resulting designs by Boyer Hoppe established a new standard in child care center design. Highlights include parent reception spaces, private meeting and evaluation rooms, professional office environments, children’s toilets contiguous to classrooms with easy observation, community meeting space, gross motor skills rooms, and outdoor space for infants.

“The term *family resource center* evolved as we determined that the comprehensive design of these new facilities should be supportive of the needs of the entire family and also meet the needs of the community to gather, meet and share.”

Joe Neri
Vice President, IFF

This initiative’s primary program goal was full-day full-year child care for working families, family support, and services for children up to age 12 after school and during the summer. Over 1,600 additional children and their families were the immediate beneficiaries. The primary financial goal was to transfer a new debt-free building to the balance sheet of the child care agency, while the agency management devoted time and resources to staffing and building the right board of directors. The debt on the funds borrowed by IFF for construction was paid by the State over ten years, during which IFF owned the property. When the debt was repaid, the nonprofit agencies took title to the buildings. Job creation and economic impact on neighborhoods are added benefits of every real estate investment in communities with a high number of low-income families. In the 15 years since the project was launched, many of the neighborhoods have changed dramatically. Millions of dollars of new construction led to beautiful buildings for families in disinvested communities; in some cases the child care center spurred these changes.

In 1994 the IFF worked with a group of colleagues from throughout the country to establish the National Children’s Facilities Network. This group shares information and ideas, and has worked together to obtain federal commitments to capital investment. Twenty-four organizations representing 15 states are members of the Network, which meets annually.

**Child Care Facility
Development Program**

Decatur
New Horizon Family and Child
Development Center



Chicago, Uptown
Christopher House



Chicago, West Humboldt Park
The Nia Family Center



East St. Louis
Lessie Bates Neighborhood House



The Nia Family Center accommodates and supports the famed Reggio Emilia curriculum from Italy, and represented the first time Reggio, emulated world wide, was offered in a city setting to disadvantaged children. The Reggio Emilia method believes in symbolic language of children and requires community support and parental involvement.

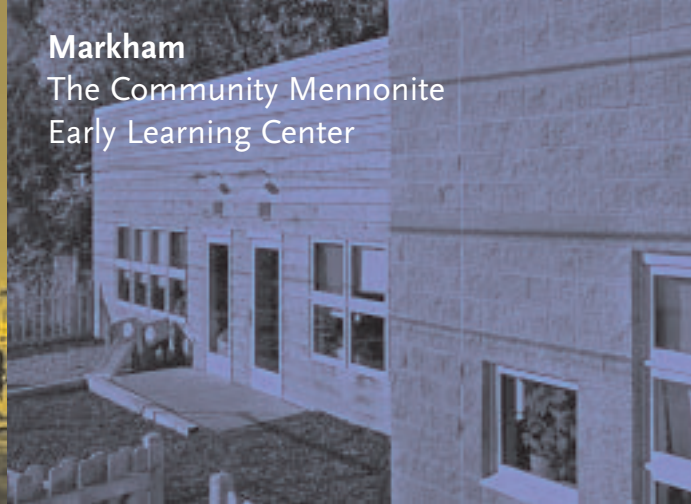
Chicago, West Town
Erie Neighborhood House



Rockford
North Main Street Child Care Center



Markham
The Community Mennonite
Early Learning Center



In 1995 Lawndale Christian Development Corporation and The Resurrection Project in the neighboring community of Pilsen discussed with IFF the need for child care for working parents in their Chicago communities. These community development corporations were also interested in jobs and in additional Head Start programs for the children in North Lawndale and Little Village. Child care is a natural economic development strategy with a high local impact—it is facilities-intensive and labor-intensive—both for permanent jobs as well as construction opportunities and community redevelopment. IFF worked to identify sites that were appropriate and well located for the needs of working parents. The Family Resource Center Partnership was created, resulting in three new buildings. IFF assisted each organization in identifying high quality child care providers to join the Family Resource Center Partnership—the Carole Robertson Center for Learning owns and operates both the Little Village Family Resource Center in Little Village and the Jubilee Family Resource Center in North Lawndale. The Chicago Commons Association operates the Paulo Freire Center in Back of the Yards which is owned by The Resurrection Project. Working closely with these partners, IFF led the effort to structure the public and private financing for the three centers, selected architects with expertise in child care facility design, and managed construction.

These three projects resulted in space for more than 600 children and created close to 200 permanent jobs. Other economic development projects benefited, including the redevelopment of the Ogden corridor in North Lawndale.

Empowerment Zone funds provided the necessary equity to launch the Family Resource Center Partnership. Other capital sources included the Community Development Float Loan, CSBG loans, IFF and The Northern Trust. The Northern Trust participation may represent the first major bank commitment to new construction of a child care center in a low-income neighborhood in Chicago. (A few years later other banks accepted child care agencies as viable borrowers when IFF created an investor consortium that included many child care loans.)

The Family Resource Center Partnership was IFF’s second major initiative for child care centers, combining our real estate expertise and our innovative financing capacity with the goal of locally controlled assets in low-income communities. These periodic initiatives represent a point in time when alignment of political, financial and community goals will support an organized response to the need for a capital infusion. IFF continually works with state and federal government agencies to promote a child care capital program.



Carole Robertson Center for Learning

Little Village Family Resource Center

190 children
21,000 square feet
Total cost \$3.39 million

Revenue sources

State Child Care Assistance Program,
Head Start, Pre-K

Capital sources

59% public / 41% private
\$1,500,000 Empowerment Zone Grant
\$580,691 The Northern Trust Loan
\$550,000 IFF Loan
\$326,219 CDHS CSBG Loan
\$180,000 CDHS CSBG Grant
\$250,571 Owner Equity



The Resurrection Project

Paulo Freire Family Center

194 children
22,000 square feet
Total cost \$3.86 million

Revenue sources

State Child Care Assistance Program,
Head Start, Early Head Start, Pre-K

Capital sources

57% public / 43% private
\$1,800,000 Empowerment Zone Grant
\$ 713,159 The Northern Trust Loan
\$500,000 IFF Loan
\$326,000 CDHS CSBG Loan
\$415,000 Owner Equity

Lawndale Christian Development Corporation

Jubilee Family Resource Center

217 children
22,755 square feet
Total cost \$3.63 million

Revenue sources

State Child Care Assistance Program,
Head Start, Pre-K

Capital sources

59% public / 41% private
\$1,500,000 Empowerment Zone Grant
\$ 652,874 The Northern Trust Loan
\$550,000 IFF Loan
\$326,219 CDHS CSBG Loan
\$314,749 CDHS CSBG Grant
\$284,661 Owner Equity



When welfare reform was piloted in Illinois two years prior to its passage by the U.S. Congress, fundamental changes in the child care field were keys to its success. Women on welfare with young children were eligible for a child care subsidy provided they leave welfare and accept employment. Thousands of women moved into jobs rapidly. Implementation required the growth of license-exempt care (typically in a caregiver's home), temporarily reducing the emphasis on quality care and center-based initiatives. Contracts for all providers were replaced with parental choice vouchers, called certificates.

Family income in Chicago began to exceed the Head Start income caps, and in many cases child care centers lost valuable Head Start revenue even as families were doing better economically. The Child Care Assistance Program (CCAP), the state reimbursement to a provider, is calculated on a sliding scale of family income and size. CCAP's income ceiling was reached rapidly in a growing economy, forcing many families to choose between accepting a better job and qualifying for the child care subsidy.

For many child care centers—particularly in Chicago—operating budgets just won't work without the addition of the well-funded federal Head Start program, for which only very low-income families qualify. The opportunity presented by the growing, part-day Pre-Kindergarten (Pre-K) program (now Preschool for All) offsets this change.

Some centers benefit from Pre-K funds through school districts that subcontract funds or provide teachers to community-based agencies. The constant challenge of matching Pre-K, Head Start and other sources of funds to qualifying children to achieve a workable budget has a dynamic set of variables as parents change job status and income levels.

By the late 1990s welfare reform and changes in public housing, along with rapid immigration, reflected the fact that families qualifying for subsidized child care were dispersed throughout the region rather than concentrated in disinvested neighborhoods. The new environment coupled with these demographic changes resulted in a need for data to respond to this complexity and better inform decisions. In 1997, the newly established Grand Victoria Foundation asked IFF for assistance in identifying child care gaps and assets in Elgin. The foundation used the resulting findings to design a strategic approach to grant making.

IFF designed a research model that documented the location of “supply” against concentrations of low-income families needing full-day, full-year care in order for parents to work. The study provided not just absolute numbers but geographic mismatches and program silos. The same methodology was used under contract to Evanston, Aurora and Chicago, as well as Cook County.





Elgin Mayor Edward Schock, IFF President Trinita Logue, IFF Vice President of Real Estate Services Gabriella DiFilippo and Kids Hope United Executive Director Marty Sinnott tour the Elgin facility.

Architect Heidrun Hoppe explains the center's design principles to IFF President Trinita Logue, Grand Victoria Foundation Executive Director Nancy Fishman, and Elgin Mayor Edward Schock.

The Elgin research project pointed to a clear need for a family resource center model, in light of a rapidly growing Latino population.

After presenting the data to local government and the community, and at the request of the Grand Victoria Foundation, IFF began to work with the civic and business leaders in Elgin on a new family resource center. Location was a key to success to meet the needs of low-income working families, many of whom used public transportation. Property leased by the City of Elgin to the Grand Victoria Casino for overflow parking was underutilized and, with support from the Casino, this land was donated to the project. The location was near a Metra train station and on a Pace bus route.

After securing the site IFF worked with a local team, including the Grand Victoria Foundation, to raise sufficient equity for the project before selecting an owner/provider through a competition. The City provided \$250,000, Kane County made a grant of \$500,000, and the Grand Victoria Foundation made a grant of \$750,000. Kids Hope United was selected as the provider, and a loan of \$1.4 million from IFF and the agency's capital contributions completed the financing.

Construction costs totaled \$3.6 million for this 21,400-square-foot facility. Architect Heidrun Hoppe worked with Elgin partners Dahlquist and Lutzow Architects and Shales McNutt General Contractors to design and build the facility, which serves close to 200 children.

The Elgin Child and Family Resource Center opened in 2004.

In 1998 the City of Chicago asked IFF for assistance in planning resource allocation decisions for subsidized child care in the context of welfare reform, public housing changes and a rapidly growing Latino population. The Chicago Child Care Needs Assessment ranked the 77 community areas according to the number of children needing care and the level of available child care resources.

This research supported a new strategy for setting priorities for distributing child care subsidy. IFF worked with the Chicago Department of Human Services (CDHS) to establish the Children's Capital Fund. The goal: to increase licensed child care in the 20 community areas with the highest unmet need for licensed care through a major capital investment initiative. IFF developed community plans, identified land and buildings for development, assisted CDHS to select child care agencies for the program, selected architects and contractors, and managed the design and the construction of the facilities. Between 2003 and 2007, IFF completed nine projects with eight nonprofit agencies creating 70 classrooms for 1,194 children.

Children's Capital Fund
Projects



Howard Area Community Center
Sheila Berner Community Center



Chicago Commons Association
New City Child Care Center



Catholic Charities of the Archdiocese of Chicago
St. Joseph Early Childhood Center



Concordia Avondale Campus



Metropolitan Family Services
Children's Center



Children's Home + Aid
Mitzi Freidheim Englewood Child + Family Center



Centers for New Horizons
Effie Ellis Center



Catholic Charities of the Archdiocese of Chicago
Our Lady of Lourdes Early Childhood Center

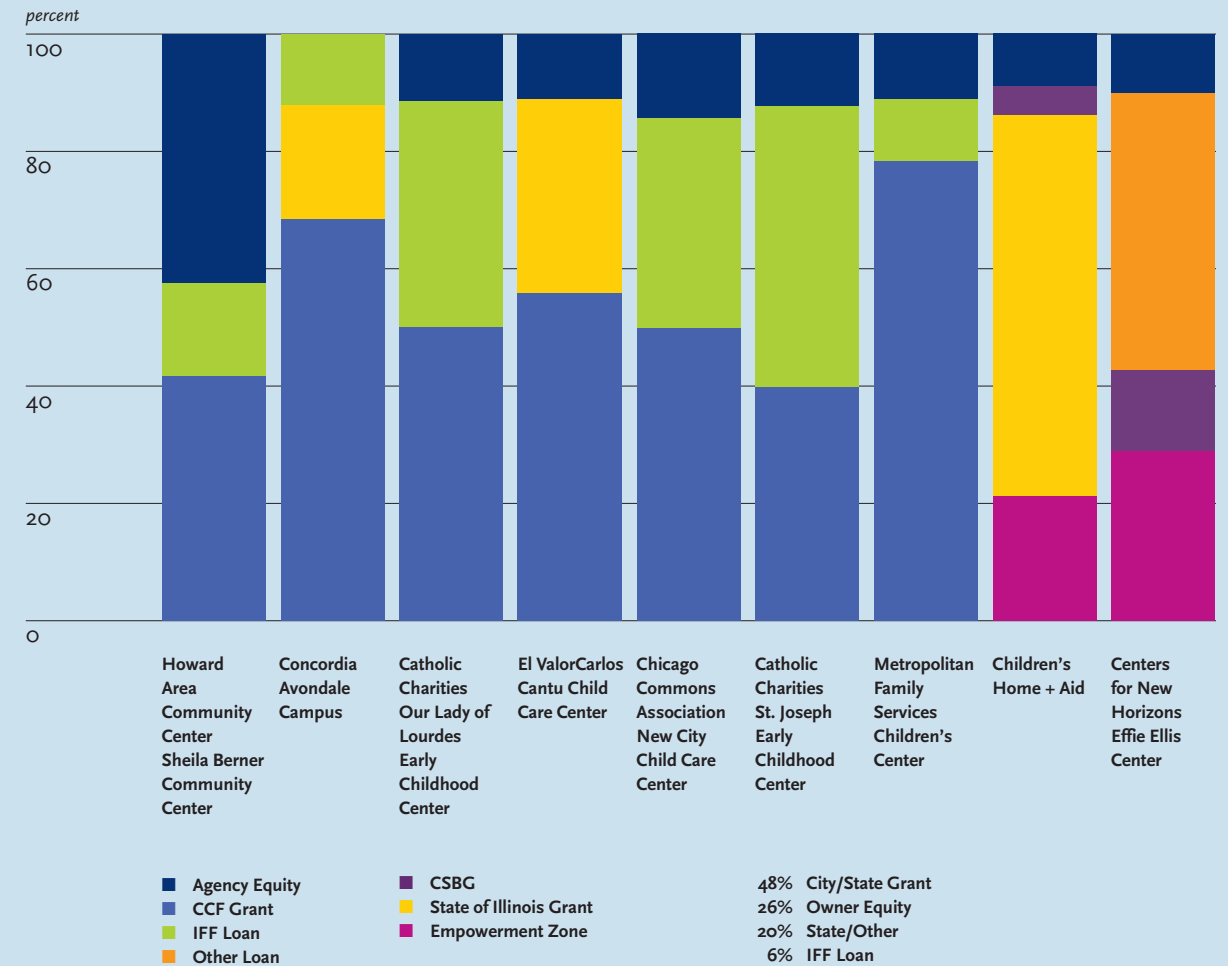


El Valor Carlos Cantu Child Care Center

“A consistent source of capital should be available to support rational nonpolitical planning for development to assist child care centers and families in low-income communities. Periodic initiatives aren’t enough.”

Ricardo Estrada
President, Erie Neighborhood House

Children’s Capital Fund Financing Sources



“We Need More Day Care Centers” was the cry heard from Latina mothers who participated in a series of focus groups held in 2000 as part of the planning for the Children’s Capital Fund. The study established two important issues facing Latinas in the Chicago metropolitan area. First, the mothers view child care centers favorably for toddlers and preschool-age children, and want their young children to be prepared for school by learning English. Second, these mothers believed there were no affordable child care options in their neighborhoods. The critical finding was that communication systems are weak, even when services are available. These findings were repeated in a 2007 study conducted by IFF of nonprofits serving Latinos in the Chicago metropolitan area.

On September 25, 2001, IFF staff presented the results of a needs assessment to city staff in Aurora – the second largest city in Illinois with a population of 160,000 – located 40 miles from downtown Chicago.

As with all our work, IFF determined the areas of greatest need and recommended to Aurora officials a focus on the growing population of working, Latino families on the east side. The needs assessment results were later confirmed in *Moving Towards a System*, the statewide study that ranked Aurora second in the state for needing child care for low-income working families. Civic leaders, nonprofit agencies, elected officials, and the business community have become involved with IFF in developing plans for a large family resource center that will meet the pressing need for full-day, full-year care for infants, toddlers and pre-schoolers. The City of Aurora is donating land for the project as well as committing Community Development Block Grant funds. The state, through IDHS, has made a grant of \$1 million.

In 2001 the Illinois Department of Human Services (IDHS) saw the need to set priorities for the strategic use of each dollar in an environment of rapid growth and increasing complexity. Building on the methodology developed in the Elgin, Evanston and Chicago studies, IFF began *Moving Towards a System*, the first ever comprehensive needs assessment documenting the distribution of supply and demand of all early childhood education and care resources, including market rate and subsidized child care, Head Start, and Pre-K programs in licensed centers and homes, schools, and in license-exempt homes.

Funded by IDHS and the John D. and Catherine T. MacArthur Foundation and published in November 2003, the study identified communities where demographics were changing rapidly and where there was critical need for additional subsidized child care. Among other results, the study led to a capital commitment by IDHS to IFF for the Aurora Family Resource Center and a Pre-K funding commitment by the Illinois State Board of Education to a number of these communities.

***Moving Towards a System* helped set priorities for tackling the very complex challenges associated with bringing resources and needs into alignment, both physically and financially, on the micro level—the community.** IFF’s work in communities experiencing rapid growth of Latino families led to further discussions with the Grand Victoria Foundation about replicating the successful Elgin project. Working with foundation staff, Building Blocks was designed to provide support in several strategic ways. In absolute numbers,

“Building Blocks is a proven approach for communities to plan and coordinate smart systems to deliver high quality and affordable early childhood education. It is a model that can easily be applied throughout Illinois to prepare communities to make the most of available resources. Building Blocks has allowed us to see things in a variety of communities as the Preschool for All program has rolled out.”

Nancy Fishman
Executive Director, Grand Victoria Foundation

demand for child care far exceeds supply—either full-day or part-day – for low-income families across the state. But there are many cases in which there is over-capacity or under-capacity of a particular type of child care in a particular community and the complex dynamics on the community level must be understood in order to respond to the needs of parents. Long standing relationships, financial factors, political priorities, demographic issues, transportation, and competition must all be understood throughout a community in order for productive planning to take place.

Launched in 2003, Building Blocks set out to improve and increase capacity in a dozen local systems of early childhood development by involving representatives of education, child care, government, and community leaders right from the start. Good data form the basis for each planning process; good data support the definition of issues and empower individuals.

As a commitment to quality classrooms that meet the needs of children, teachers and parents, Building Blocks also provided classroom improvements through direct grants from the Grand Victoria Foundation to the child care centers. The Fresh Spaces initiative works hand in hand with the community planning activities and links the teachers and parents to the vision of better child care, starting with their own classrooms.

Building Blocks and Fresh Spaces highlights include:

Light, Color, Play!

Fresh Spaces has helped 25 agencies improve the functionality, appearance and energy efficiency of 120 classrooms in 20 different communities throughout Illinois.

Design Leadership

A conference on the principles of child care facility design was held in Joliet in October 2004. The accompanying design manual—*The Building Blocks of Design*—a compilation and documentation of child care design best practices that IFF has promoted throughout the course of its work, remains one of our most popular publications.

Capacity building to meet higher standards

Building Blocks staff conducted training workshops in Lake, DuPage and Peoria counties to instruct child care nonprofits on how to apply for Preschool for All funds, and has published a compact disk with step-by-step instructions on how to plan for program space.

New facilities in high need neighborhoods

In addition to the Aurora Family Resource Center, a child care facility serving more than 200 children was developed in Berwyn on behalf of Catholic Charities of Metropolitan Chicago.

Supporting Planning and Coordination

Building Blocks has led planning processes in ten communities, helping to identify and address child care and early education capacity needs. Each community brings its own distinctive set of challenges, priorities, and resources. The result is a diverse set of action plans.

Fresh Spaces

Orchard Street
Christian Day Care Center,
Blue Island

Before



After



The Children's Center
of Tazewell Co., Inc.,
Creve Coeur

Before



After





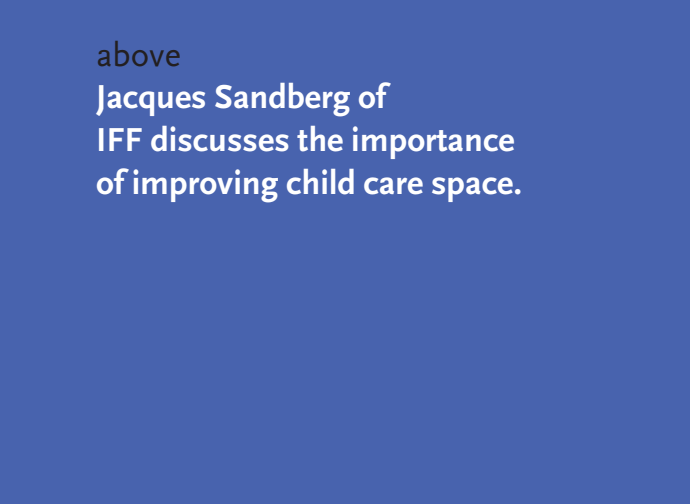
right
Heather Heaviland, Senior Project Manager at IFF, and Theresa Hawley, Early Childhood consultant, at a meeting to discuss child care needs in Addison, Illinois.



above and below
Nancy Fishman, Executive Director of the Grand Victoria Foundation, awards Fresh Paces Grants to Daisy's Nursery in North Chicago and Little Bear Development Center in Waukegan.



left
Community representatives in DuPage County meet to plan a strategy for child care facilitated by IFF.



above
Jacques Sandberg of IFF discusses the importance of improving child care space.



right
Trinita Logue and Linda Saterfield, Chief, Bureau of Child Care and Development, Illinois Department of Human Services, discuss IFF's role in community planning.



Case Studies

New funds were appropriated for the state's Pre-K program and later into its successor program, Preschool for All, just as the Building Blocks Program was being designed. Many of the communities with the greatest need for preschool programs are also the least prepared to provide them. Small, suburban communities including Round Lake, West Chicago, and Willowbrook Corners have been experiencing rapid growth, putting pressure on both child care centers and schools. The Building Blocks planning process was designed to help communities respond.

West Chicago

West Chicago's population grew by nine percent between 2000 and 2005, mostly immigrants from rural Mexico. In 2006, the school district reported that 40 percent of students had limited English proficiency. According to IFF's estimates, 1,700 children need full-day, full-year child care and 20 percent of these children are from low-income families. In a survey of parents, 79 percent reported that finding quality, affordable child care was a barrier to working or pursuing further education yet many child care programs report vacancies. Anecdotes suggest that many local families are undocumented immigrants and reluctant to apply for subsidy programs that would help make child care affordable. According to child care providers, many other families have incomes just above the subsidy cut-off but cannot afford the full cost of child care.

The Building Blocks planning process revealed that the location of many child care programs is a barrier – most full-day child care programs are not located in the highest need neighborhoods and low-income families do not have transportation. Accurate information about options does not reach parents.

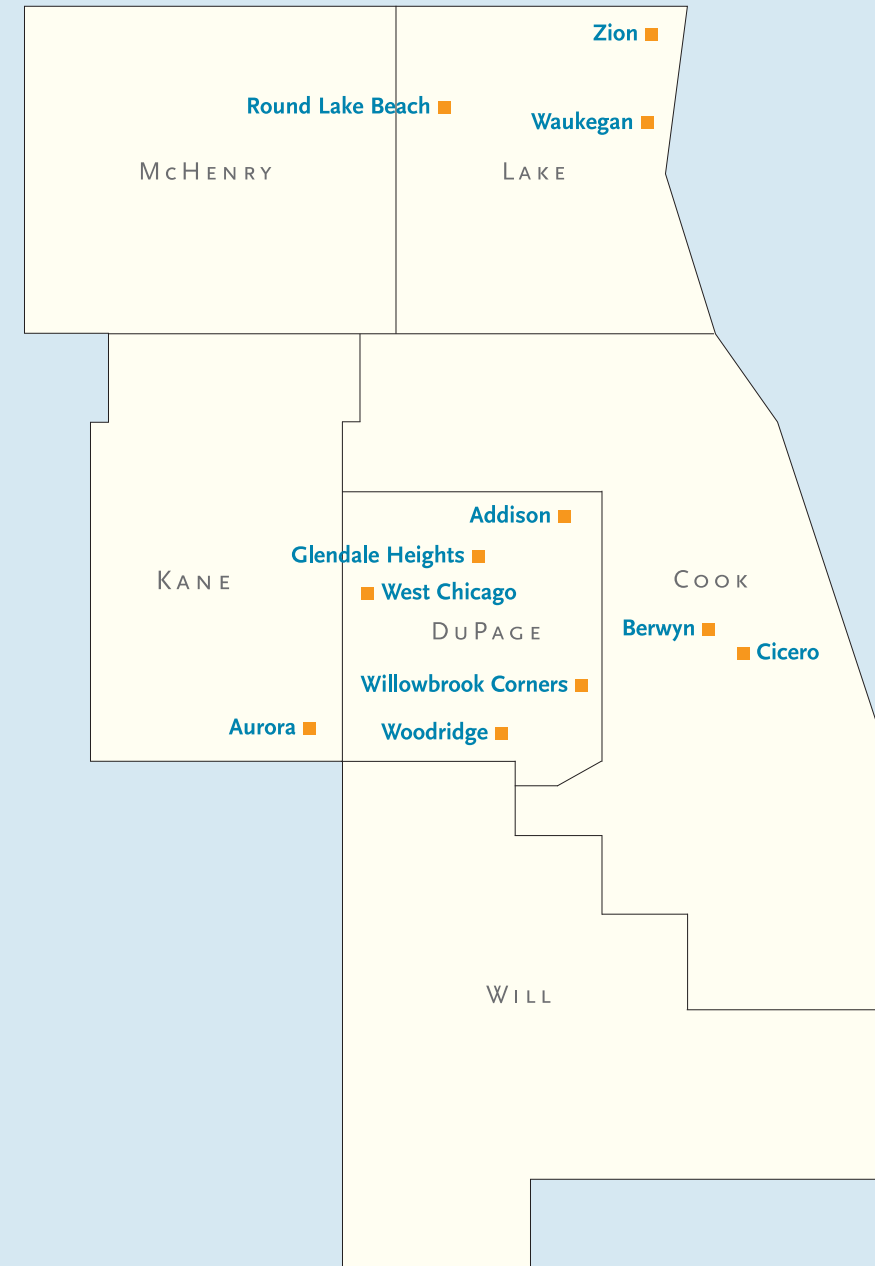
The community stakeholders agreed that staff at a neighborhood resource center in West Chicago with close ties to the immigrant community and other providers should be educated about subsidized child care.

The community also agreed to improve the quality of informal child care and to assist these providers to become licensed.

Transportation is a major barrier to child care. Local stakeholders have agreed to work on this issue and the community will lead new child care programs to the neighborhoods with the greatest need. The planning process empowered individuals and identified leaders.

Building Blocks Community Planning

Building Blocks has helped nearly a dozen communities build a system around early childhood care and education and Preschool for All. Hundreds of other communities and their child care leaders are building capacity and quality to obtain and succeed at Preschool for All in other early childhood care and education programs. In 2008, IFF expects to work on plans with six other communities in the area.



Willowbrook Corners

Willowbrook Corners, in unincorporated DuPage County has absorbed former residents of Chicago's public housing. In 2004, 23 percent of students attending the local elementary school were from low-income families. By 2005, this number was 70 percent. For the approximately 600 children who need full-day, full-year care, most parents rely on family, friends, or neighbors. Additional full-day, full-year child care is not needed: parents are not working or have support systems. School District Preschool for All serves 40 children with a wait list of 30. One classroom is dedicated to preschool, with a morning and an afternoon session.

Most Willowbrook Corners children do not participate in formal early learning programs. The School District wants to prepare more children for kindergarten but has no space to expand. The Building Blocks planning process revealed that a local nonprofit providing before- and after-school care is interested in sharing space and also has funds available to acquire property.

Stakeholders agreed that the School District should add a third shift and serve 60 children, as well as work with nonprofits to either share or acquire new space to meet the growing demand.

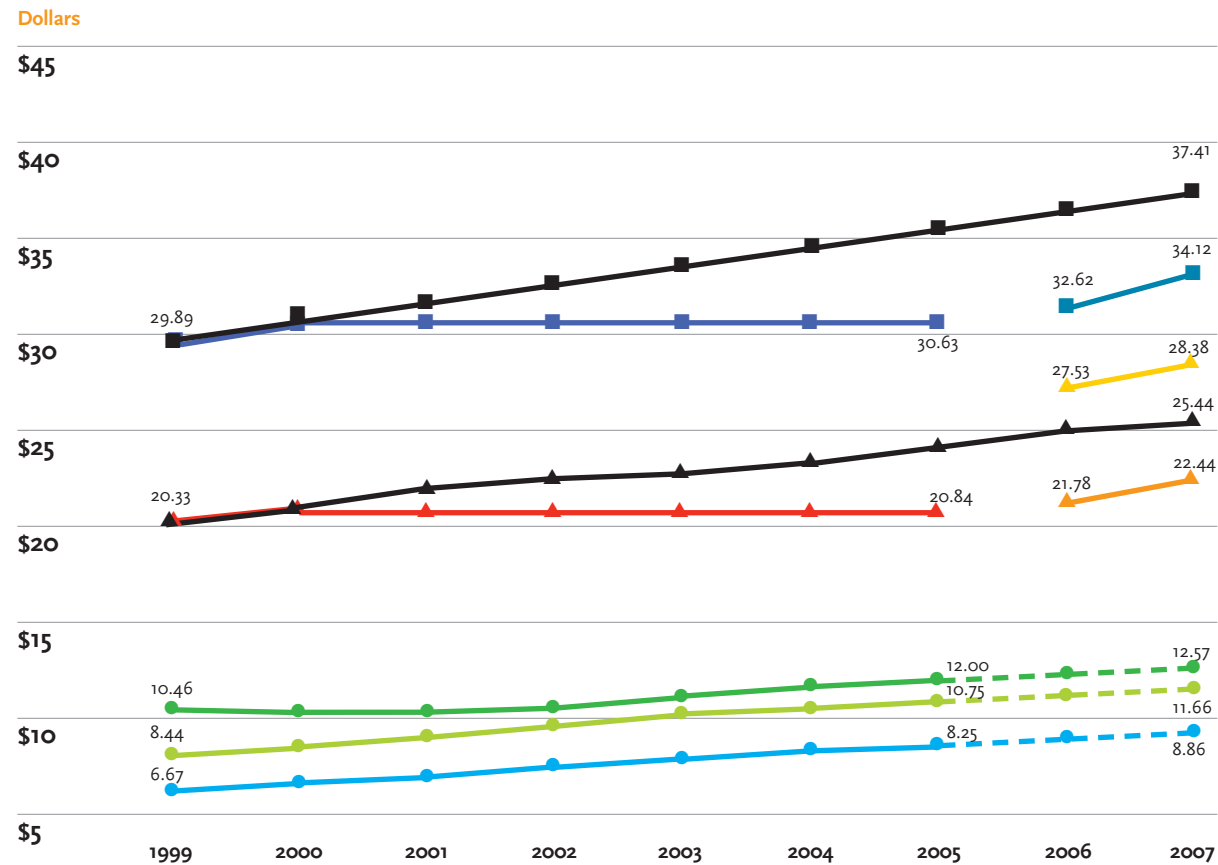
As these case studies show, highly detailed coordination and local leadership is required to bring about the change that starts to build a system. Beginning with small changes builds the confidence of a community to respond to large issues faced by many communities unprepared for rapid growth and new demands on support systems.

We know that today many child care centers are not able to take advantage of the Head Start program, still restricted to very low-income families. However, if they are able to meet the standards of Preschool for All and obtain funding, their operating budgets will remain stable as they increase quality. IFF, as partner and lender, watches these operating budgets carefully. The child care reimbursement for the cost of care for working parents has increased significantly over the last ten years, but expenses have increased too. In the typical budget, salaries claim 75 percent of expenses, leaving the occupancy budget for lease payments or debt service and maintenance stretched and competing with other administrative and education expenses. It has always been a challenge for child care centers serving low-income families that qualify for government subsidy to cover operating costs on these revenues. When pressure to grow is added, executives face an impossible goal. Preschool for All funding can make the difference, and when added to a full-day full-year program, many families are also able to change their own economic status while their children are participating in school readiness programs.

“In the field of child care we continue to find severe under funding on the revenue side. IFF pricing of loans for child care centers has been held stable for almost 15 years in order to encourage asset building.”

Nicole Mandeville
Loan Officer, IFF

Average Maximum Statewide Child Care Reimbursement Rates Relative to Inflation and Average Hourly Wages of Illinois Child Care Employees



- Inflation-Adjusted 2.5+ Rate ('99 dollars)
- Full-Day 0-2.5
- Full-Day 0-2
- ▲ Inflation-Adjusted 0-2.5 Rate ('99 dollars)
- ▲ Full-Day 2**
- ▲ Full-Day 2.5+ School
- ▲ Full-Day 3+
- Teacher
- Director/Teacher
- Assistant Teacher
- Teacher (Estimated)*
- Director/Teacher (Estimated)
- Assistant Teacher (Estimated)

** State added rate for full-day two year-old care

*Based on average change over 1999-2005 period

Data from Market Rate Survey of Child Care Programs in Illinois FY 2004 and Illinois Salary and Staffing Survey of Licensed Child Care Facilities: FY 2005 both prepared by Philip Garnier

This chart details State of Illinois reimbursement rates to child care centers for qualifying families in the Child Care Assistance Program. Rates are based on family income and size. The average hourly wages of teachers from 1999 to 2007 are also shown. Inflation increased 17 percent from 1999 to 2005, while reimbursement rates remained unchanged. During that same period, child care center management salaries rose 15 percent and teaching salaries rose 27 percent. Given that personnel costs make up 75 percent of a center's budget, child care agencies were filling the gap between the reimbursement rate and their increasing expenses through fundraising. Rate increases in 2006 and 2007 reduced the gap from 14 percent to 10 percent for infants and toddlers, but only reduced the gap to 13 percent for children age three and older.

*This chart may change in the near future as the state is considering tiered reimbursement, which will connect payment rates to quality of care and facilities. Wages after 2005 are estimated.

Advocates and child care centers scored a huge victory in 2006 when the General Assembly passed a bill to index reimbursement rates to inflation. The benefit is clear in an analysis of three years of financial results for 16 child care centers that are IFF borrowers.

Over the three years between 2004, 2005 and 2006, there was an average growth rate of nine percent. Half of this small sample operated at a deficit in 2004 and 2005, as managers were torn between cutting expenses and responding to new demand. In 2006 only three had deficits. This turn-around is a result of the state's rate increase.

The cost of construction for all building types has escalated at an even faster pace than operating expenses. A standard IFF prototype new construction child care center cost \$75 per square foot to build in 1995. In 2007, the same prototype costs \$175 per square foot, an increase of 133 percent. Not only is the cost of new construction higher—renovation is also affected by these increased costs in the construction industry. This increase in the funds needed for growth means capital campaigns and loan amounts are larger, resulting in barriers for smaller nonprofits working to maintain their position in the child care industry. In the IFF prototype, even the largest nonprofits are unable to borrow more than about 40 percent of construction costs if the repayment of this debt—even at IFF’s below-market rates—is coming from the state child care revenue. Few child care centers are able to mount capital campaigns for the remainder, so there is a labor-intensive search for government grants, which can take years and significant human resources. Those that begin capital campaigns also spend years and valuable staff resources on these campaigns, while children are waiting for early education and parents are unable to bring stability into the lives of their families.

The growing role of school districts with their access to public school construction funds makes a considerable difference in the overall capital planning picture for early education, but these funds will be very competitive, and fail to address the policy issue of the need for full-day, full-year child care for working families. As the Building Blocks work shows, many school districts build preschool infrastructure without coordinating with full-day, full-year child care centers or Head Start. Even if coordination improves, subsidized child care can neither grow nor obtain and maintain quality facilities without consistently-available capital resources, or significantly increased reimbursement rates.

“The rate of change in this field has been almost unprecedented in the past five years. While agencies continue to do good work, have a clear sense of their own business model and work hard to adapt to change, the recent pace means nonprofits need help to keep up. The need for smart planning and appropriate capital investment has never been more important.”

Gabriella DiFilippo

Vice President of Real Estate Services, IFF

Illinois is known nationally for its strong leadership in the field of child care and early education. A network of advocates, including the Ounce of Prevention Fund, Action for Children and Voices for Illinois Children, have worked tirelessly for many years to reflect in public policy the knowledge that a healthy community is one that provides for its children and families. The Early Learning Council, created by the Illinois General Assembly in 2003, was charged with designing a high quality comprehensive early learning system. The Council began immediately to coordinate, improve and expand all existing early childhood programs and services, including Pre-K and the Child Care Assistance Program. The needs of three- and four-year-olds, as well as infants and toddlers and their families, were addressed and included. Over the following years, reimbursement rates were increased for providers, home care providers were given the opportunity to join a collective bargaining entity, and the needs assessment model designed by IFF was used as the basis for a web-based interactive tool for planning purposes. Between 2003, and 2006 Governor Rod Blagojevich and the General Assembly increased the Early Childhood Block Grant by \$90 million and the Child Care Assistance Program by \$80 million.

“Illinois has a strong group of planning bodies: the Birth to Five Project, the Mental Health Partnership, and the Good Start, Grow Smart Team are just a few. We all work together for funding and sensible regulations to serve low-income families whose children may be at risk. This work is paying off: Governor Blagojevich has responded to our unified efforts by requesting new funds in the state budget every year of his administration.”

Maria Whelan
President and CEO, Action for Children

In recent years the business community has taken a greater interest in child care and early education, both from the point of view of employee assistance and from the larger view of long term societal impact. Business leaders from throughout Illinois were eager to hear the results of the study, *The Economic Impact of Early Care and Education in Illinois*, published in January 2005, which documented an annual impact of over \$2 billion from the early education industry. Findings of the report were useful in advocating for increased government funds. Sponsored and funded in part by the National Economic Development and Law Project, local partners included Action for Children and Metropolis 2020, as well as IFF.

In 2006, the Early Learning Council released its *Preschool for All* report and submitted legislation that was approved by the legislature, making Illinois the first state in the nation with the goal of offering voluntary, high-quality preschool to all three- and four-year-olds, and with a comprehensive program for at-risk children beginning at birth.

The fiscal 2008 budget includes an additional \$45 million in new funding for early childhood education. On August 16, 2007, Governor Blagojevich signed a bill changing income eligibility guidelines for CCAP from 50 percent of State Median Income to 185 percent of the Federal Poverty Level. This will immediately increase the income ceiling but also means more predictable annual increases to the guidelines in the future.

“Without an organized response on the capital financing side working hand-in-hand with efforts to increase the operating revenue, it is impossible for a field such as child care to take giant steps towards growth and stability.”

Mark McHugh
Executive Director, Kids Hope United–Northern Region

IFF representatives have served on the Early Learning Council since its inception. The Governor's Summit on Early Childhood was held on October 16, 2006 (funded by a grant from the National Governors Association) to develop action plans to address the challenges in implementing Preschool for All over the following five years.

In the face of serving a projected 65,000 additional children in three- and four-year-old programs as well as reaching infants and toddlers in a variety of settings, school districts, child care centers, homes, and all other types of entities will be working together.

The Governor's Summit addressed the need for adding space throughout Illinois and for the first time there has been broad support for a capital bill for child care.

Throughout Illinois there are examples of large new family resource centers built with public and private funds. In too many cases it takes years to raise the funds, delaying services to children and families. Recently, several national foundations have begun to consider large capital requests for child care centers that focus on very high-risk children.

But the nonprofit agencies and communities benefiting are the fortunate few. There is no established capital program open to all centers or targeting all high-need communities. The General Assembly of the State of Illinois is considering a capital program in the fall of 2007 and it may contain an appropriation for child care centers and school districts opening new Preschool for All classrooms. This is a huge step and will be an important beginning. The field requires a dedicated capital stream just as our public education system does. Through good data, planning and advocacy we can shape this much-needed program together.

Almost 1 million square feet for more than 15,000 children, with \$27 million in loans from IFF, leveraging over \$93 million in public and private funds from other sources.

Countless hours of care, counseling and family support. Jobs for parents, growth for teachers. Economic development for communities through increased real-estate values and community beautification. A plan for each child.

By any measure, this performance validates the need, confirms the commitment, and keeps the promise—a tireless effort to build on our past experience to improve the position of child care.

IFF Child Care Lending

Organization	Closing Date	Principal Amount	Project City	Estimated Project Cost
Chinese American Service League	1/7/87	\$35,000	Chicago	\$1,090,360
Broadway Children's Center	1/12/87	\$33,800	Chicago	\$33,800
El Hogar del Nino-Cuidar	1/12/87	\$34,152	Chicago	\$34,152
Little Bo-Peep Child Care Center	1/12/87	\$29,875	Chicago Heights	\$29,875
Lutheran Family Mission	1/12/87	\$24,300	Chicago	\$24,300
Chicago State University	1/14/87	\$14,000	Chicago	\$14,000
Lutheran Social Services of Illinois	1/14/87	\$43,280	Chicago	\$43,280
Hephzibah Children's Association	2/3/87	\$231,658	Oak Park	\$231,658
Proviso Day Care Center	6/8/87	\$44,200	Melrose Park	\$44,200
New Earth Child Care	1/1/90	\$50,000	Chicago	\$50,000
North Avenue Day Nursery	3/1/90	\$200,000	Chicago	\$200,000
Jane Addams Hull House Association	6/29/90	\$157,438	Chicago	\$162,088
Chicago Administrative Services	11/14/90	\$125,000	Chicago	\$280,000
New Hope Center	8/15/91	\$200,000	Dolton	\$354,078
Hephzibah Children's Association	1/7/92	\$300,000	Oak Park	\$350,000
Chicago Commons Association	3/3/92	\$32,000	Chicago	\$200,000
Jane Addams Hull House Association	3/30/92	\$41,000	Chicago	\$213,497
New Hope Center	3/30/92	\$60,000	Dolton	\$90,000
Ezzard Charles Montessori Day Care Center	6/25/93	\$163,000	Chicago	\$326,000
Reba Early Learning Center	7/9/93	\$100,000	Evanston	\$373,000
Reba Early Learning Center	11/1/93	\$24,000	Evanston	\$373,000
Jane Addams Hull House Association	12/20/93	\$109,544	Chicago	\$129,000
Jane Addams Hull House Association	1/20/94	\$15,960	Chicago	\$264,574
First Presbyterian Church of Chicago	2/24/94	\$124,376	Chicago	\$161,376
The Resurrection Project	4/28/94	\$450,000	Chicago	\$1,200,000
Ezzard Charles Montessori Day Care Center	8/16/94	\$10,000	Chicago	\$326,000
Reba Early Learning Center	8/1/95	\$98,602	Evanston	\$135,000
Bloomington Day Care Center, Inc.	1/12/96	\$315,000	Bloomington	\$1,265,000
The International Learning Center for Early Childhood Development	3/28/96	\$107,000	Harvey	\$157,700
Ezzard Charles Montessori Day Care Center	6/3/96	\$233,154	Chicago	\$458,092
Abraham Lincoln Centre	12/31/96	\$171,000	Chicago	\$180,000
Horizons Children's Center	8/7/97	\$87,210	Wheeling	\$162,210
Carole Robertson Center For Learning	6/16/99	\$550,000	Chicago	\$2,600,000
Youth Service Bureau of Illinois Valley	9/24/99	\$109,300	LaSalle	\$113,000
Infant Welfare Society of Evanston	9/27/99	\$140,000	Evanston	\$340,000
Carole Robertson Center For Learning	11/10/99	\$550,000	Chicago	\$2,500,000
Lawndale Christian Development Corporation	11/10/99	\$550,000	Chicago	\$2,500,000
School for Little Children of Evanston	3/28/00	\$147,200	Evanston	\$250,000
Alton Day Care and Learning Center	9/18/00	\$30,000	Alton	\$38,353
Easter Seal Jayne Shover Center	11/29/00	\$500,000	Elgin	\$3,800,000
The Resurrection Project	12/7/00	\$500,000	Chicago	\$3,700,000

IFF Child Care Lending

Organization	Closing Date	Principal Amount	Project City	Estimated Project Cost
Before and After School Enrichment, Inc.	2/16/01	\$500,000	Park Forest	\$2,822,820
Gads Hill Center	6/29/01	\$500,000	Chicago	\$1,455,000
Love Community Church	7/3/01	\$250,000	Hazelcrest	\$1,300,000
Horizons Children's Center	7/30/01	\$110,000	Wheeling	\$120,000
Almost Home Child Care, Inc.	11/16/01	\$25,000	Litchfield	\$27,000
Southside Educational Center for Youth	4/26/02	\$208,500	Chicago	\$209,000
Chipper Pre-School and Kindergarten	7/2/02	\$75,000	Chicago	\$150,000
Bethesda Community Children's Center	8/27/02	\$31,601	Elgin	\$1,203,025
Bethesda Community Children's Center	8/27/02	\$441,428	Elgin	\$1,203,025
Community Childcare and Services Center Association	8/27/02	\$237,000	Jacksonville	\$537,000
Embarras River Basin Agency	9/10/02	\$250,000	Greenup	\$350,000
The Resurrection Project	10/1/02	\$180,188	Chicago	\$528,770
PUKA Preschool	12/19/02	\$500,000	Carbondale	\$540,000
First United Methodist Church of Jerseyville	7/18/03	\$750,000	Jerseyville	\$750,000
Howard Area Community Center	7/22/03	\$495,178	Chicago	\$4,143,000
Metropolitan Family Services	8/5/03	\$95,000	Chicago	\$724,000
East Moline Citizens for a Community Center--Aldridge Child Development Center	8/21/03	\$491,321	East Moline	\$1,079,000
Chicago Commons Association	9/19/03	\$250,000	Chicago	\$182,000
Catholic Charities	9/25/03	\$62,738	Chicago	\$262,000
Catholic Charities	9/25/03	\$274,314	Chicago	\$722,580
Little Bear Child Development Center	10/20/03	\$400,000	Gurnee	\$2,600,000
Nehemiah Expansion	10/30/03	\$125,500	Springfield	\$250,000
Wee Care Christian Learning Center	11/12/03	\$190,000	Harvey	\$190,000
Kids Hope United	11/19/03	\$400,000	Elgin	\$3,500,000
Kids Hope United	11/19/03	\$1,000,000	Elgin	\$3,643,647
Young Women's Christian Association of Peoria (YWCA)	11/24/03	\$121,183	Peoria	\$1,435,000
Lutheran Family Mission	12/12/03	\$150,000	Chicago	\$140,000
Lutheran Family Mission	12/12/03	\$50,000	Chicago	\$160,000
Fifth City Child Development Insitiute, Inc.	1/14/04	\$75,000	Chicago	\$85,000
Equipping the Saints Ministry International, Inc.	3/17/04	\$260,000	Auburn	\$988,300
New Life in Christ Interdenominational Church	4/9/04	\$1,000,000	Lebanon	\$1,615,520
Children's Center of Cicero-Berwyn	4/29/04	\$250,000	Cicero	\$280,000
Community Opportunities, Inc.	5/20/04	\$121,468	Pana	\$457,000
Maranatha Christian Pre-School Academy, Inc.	6/2/04	\$555,000	Chicago	\$795,000
Child Life Community Day Care and Kindergarten	6/4/04	\$1,000,000	Burnham	\$1,051,815
Southside Educational Center for Youth	6/15/04	\$25,000	Chicago	\$214,712
Covenant Christian Academy of Chicago	7/29/04	\$70,000	Naperville	\$365,000
The Kids University and Daycare Center, Inc.	11/1/04	\$352,950	Olympia Fields	\$390,000
First United Methodist Church of Jerseyville	11/5/04	\$278,000	Jerseyville	\$456,000
Jellybean Learning Center	11/8/04	\$100,000	Chicago	\$106,000
HGDC Child Care Center	12/10/04	\$113,681	Chicago Heights	\$190,000
Marilyn Queller Child Care Center	12/10/04	\$12,000	Urbana	\$45,000

IFF Child Care Lending

Organization	Closing Date	Principal Amount	Project City	Estimated Project Cost
Jellybean Learning Center	12/14/04	\$20,000	Chicago	\$25,000
HGDC Child Care Center	12/22/04	\$180,000	Chicago Heights	\$190,000
Parent Place	6/6/05	\$3,000	Springfield	\$3,000
First United Methodist Church of Jerseyville	6/15/05	\$145,000	Jerseyville	\$163,000
Abraham Lincoln Centre	7/13/05	\$500,000	Chicago	\$545,000
Abraham Lincoln Centre	7/13/05	\$618,000	Chicago	\$618,000
East Moline Citizens for a Community Center–Aldridge Child Development Center	7/13/05	\$178,749	East Moline	\$200,000
The Sinai Family Life Center	7/22/05	\$25,000	East St. Louis	\$27,000
Greater Gillespie Temple Church of God In Christ, Inc.	8/15/05	\$87,000	Carbondale	\$90,000
Concordia Avondale Campus	8/25/05	\$700,000	Chicago	\$8,500,000
Just Kids Child Care Inc. d/b/a Just Kids Early Care & Education Centers	10/4/05	\$15,000	Milan	\$65,000
Just Kids Child Care Inc. d/b/a Just Kids Early Care & Education Centers	12/13/05	\$202,750	Milan	\$210,000
The Kids University and Daycare Center, Inc.	1/3/06	\$35,460	Olympia Fields	\$65,000
Carole Robertson Center For Learning	9/27/06	\$609,078	Chicago	N/A
Carole Robertson Center For Learning	9/27/06	\$189,782	Chicago	N/A
The Resurrection Project	11/29/06	\$595,034	Chicago	\$595,034
Sanctuary of the Living God Church	12/15/06	\$182,000	Chicago	\$165,000
Good Shepherd School For Children	12/20/06	\$453,000	St. Louis	\$453,000
Chaddock	12/21/06	\$100,000	Quincy	\$113,000
Chipper Pre-School and Kindergarten	12/22/06	\$53,829	Chicago	\$57,000
The Resurrection Project	12/29/06	\$595,034	Chicago	\$595,034
Just Kids Child Care Inc. d/b/a Just Kids Early Care & Education Centers	1/9/07	\$35,000	Milan	\$40,000
Giving Real Opportunities to Women	4/12/07	\$569,000	Trout Valley	N/A
Catholic Charities	9/6/07	\$1,000,000	Berwyn	\$2,761,122
First United Methodist Church of Jerseyville	9/7/07	\$874,815	Jerseyville	\$874,815

IFF has made more than \$27 million in loans to nonprofits that have improved facilities for nearly 6,000 children and development of 1 million square feet of new space serving 3,500 children.

IFF Real Estate Services Child Care Clients

Organization	Location	Project	Year
Catholic Charities of the Archdiocese of Chicago	Chicago	Strategic Facilities Plan	2000
Chicago Department of Human Services	Chicago	Head start facilities assessment	1996
Chicago Department of Human Services	Chicago	City-wide child care needs assessment	1998
Chicago Department of Human Services	Chicago	Site assessments and recommendations for 37 child care centers	2001
Chicago State University	Chicago	Feasibility Assessment of new child care facility	2001
Child Care Network of Evanston	Evanston	Feasibility Analysis and site search	2005
Children's Center of Cicero Berwyn	Cicero	Capital improvements assessment	2004
Children's Center of Cicero Berwyn	Cicero	Construction management	2005
City of Aurora	Aurora	Feasibility Assessment of new family resource center	2006
City of Chicago	Chicago	Program Manager for Children's Capital Fund	2000
Community and Economic Development. Assoc. of Cook County	Chicago	Child care needs assessment of 51 Cook County municipalities	2006
Gads Hill Center	Chicago	Feasibility Assessment of new child care center	1997
Gads Hill Center	Chicago	Construction management of new child care center	2001
Heartland Human Care Services	Chicago	Facility Feasibility	2004
Horizons Children's Center	Chicago	Predevelopment work on new facility	2004
Howard Area Community Center	Chicago	Real Estate Consulting	2004
Onward Neighborhood House	Chicago	Feasibility Assessment of new child care facility	2003
The Ounce of Prevention Fund	Chicago	Facilities Assessment	1997
Project Hope	Chicago	Feasibility Assessment of new child care facility	2001
State of Illinois	Springfield	Management of Child Care Facility Development Program	1996
Two Rivers Head Start	Batavia	Child Care Needs Assessment and Strategic Facilities Plan	1999
Village of Oak Park	Oak Park	Child Care Plan Facilitation	2002
Department of Health and Human Services ACYF Program			
Albany Park Community Center	Chicago	Strategic Facilities Plan	2002
Catholic Charities Joliet	Joliet	Strategic Facilities Plan	2002
Children's Center of Cicero/Berwyn	Cicero	Strategic Facilities Plan	2002
Community and Economic Development Association of Cook County	Arlington Heights	Strategic Facilities Plan	2003
Henry Booth House	Chicago	Strategic Facilities Plan	2002
Lifelink - DuPage County	Bensenville	Strategic Facilities Plan	2002
Lutheran Family Mission	Chicago	Strategic Facilities Plan	2004
McHenry County Head Start	Woodstock	Strategic Facilities Plan	2001
Town of Cicero	Cicero	Feasibility assessment of new family resource center	2002
Village of Oak Park	Oak Park	Feasibility assessment of new family resource center	2002
Center for Early Education Management and Finance			
Ada S. McKinley	Chicago	Classroom Improvements/Facility Assessment	2003
Albany Park Community Center	Chicago	Facility Assessment	2003
Bethel New Life	Chicago	Facility Assessment	2003
Centers for New Horizons	Chicago	Facility Assessment	2003
Chinese American Service League	Chicago	Facility Assessment	2003
Erie Neighborhood House	Chicago	Facility Assessment	2003
Howard Area Community Center	Chicago	Facility Assessment/Classroom Layout Planning	2003
Jane Addams Hull House	Chicago	Facility Assessment	2003
Lutheran Social Services	Chicago	Facility Assessment	2003

IFF Real Estate Services Child Care Clients

Child Care Facility Development Program

Agency	Location	Year	Children Served	Development Costs	Square Feet	Classrooms
Lessie Bates Davis Neighborhood House	East St. Louis	1995	150	\$1,300,000	18,000	10
Decatur Macon County Opportunites Corp.	Decatur	1995	176	\$1,900,000	18,400	7
Community Mennonite Church of Markham	Markham	1995	186	\$1,900,000	16,500	13
Orton Keyes Day Care Center	Rockford	1995	153	\$1,700,000	15,300	9
Chicago Commons	Chicago	1995	224	\$2,600,000	20,800	12
Erie Neighborhood House	Chicago	1995	205	\$3,203,331	25,214	10
Christopher House	Chicago	1995	257	\$2,656,640	24,000	14
Grand Total			1,351	\$15,259,971	138,214	75

Children's Capital Fund

Agency	Location	Year	Children Served	IFF Funds	Development Costs	Square Feet	Classrooms
Chicago Commons	Chicago	2004	49	\$250,000	\$650,000	1,776	3
Catholic Charities--St. Joseph Day Care	Chicago	2004	40	\$359,936	\$720,724	1,870	2
Catholic Charities--Our Lady of Lourdes	Chicago	2004	12	\$105,102	\$262,754	754	1
Metropolitan Family Services--Chicago Lawn	Chicago	2004	69	\$95,000	\$960,000	5,000	4
Howard Area Community Center	Chicago	2004	148	\$623,077	\$4,140,000	12,600	11
El Valor Corporation	Chicago	2007	282	N/A	\$7,500,000	12,000	10
Concordia Avondale Campus	Chicago	2006	191	\$700,000	\$7,900,000	28,750	11
Children's Home + Aid	Chicago	2007	226	N/A	\$7,051,310	31,986	16
Centers for New Horizons	Chicago	2006	196	N/A	\$5,043,863	21,218	12
Total			1,213	\$2,133,115	\$34,228,651	115,954	70

Empowerment Zones

Agency	Location	Year	Children Served	IFF Funds	Development Costs	Square Feet	Classrooms
Lawndale Christian Development Corp.	Chicago	2002	217	\$550,000	\$3,630,000	22,755	12
Carole Robertson Center for Learning	Chicago	2001	190	\$550,000	\$3,390,000	21,000	12
The Resurrection Project	Chicago	2001	194	\$500,000	\$3,860,000	22,000	12
Total			601	\$1,600,000	\$10,880,000	65,755	36

Making the Most Out of School Times--After School Classroom Makeovers

Agency	Location	Year	Children Served	Development Costs	Square Feet	Classrooms	
Bethel Educational Services	Chicago	2001	35	\$3,500	1,000	1	
Catholic Charities--St. Gelasius	Chicago	2001	20	\$3,000	1,000	1	
Chicago Fellowship of Friends	Chicago	2001	40	\$3,500	1,000	1	
El Hogar del Nino Cuidar	Chicago	2001	40	\$2,500	1,000	1	
New City YMCA	Chicago	2001	50	\$1,600	1,000	1	
Tots 'n' Tales Preschool	Chicago	2001	44	\$3,225	800	1	
Total			229	\$17,325	5,800	6	
Grand Total			3,394	\$3,733,115	\$60,385,947	325,723	187

IFF Real Estate Services Child Care Clients

Building Blocks

Agency	Location	Year	Children Served	Construction Costs	Square Feet	Classrooms
The Children's Center of Cicero-Berwyn	Cicero	2004	160	\$90,000	5,600	8
St. Anne Early Learning Center	Hazel Crest	2005	104	\$33,506	4,200	6
Orchard Street Christian Day Care Center	Blue Island	2005	66	\$31,679	21,000	3
Wee Care Christian Learning Center	Harvey	2005	64	\$12,305	2,800	4
Anabel Huling Early Learning Center Too	Rantoul	2005	68	\$35,156	4,200	6
Marilyn Queller Child Care Center	Urbana	2005	83	\$41,297	3,500	5
Urban League of Champaign County	Champaign	2005	35	\$11,719	1,400	2
Center for Children's Services	Danville	2005	95	\$41,015	4,900	7
Just Kids Early Care & Education Centers, Inc	Milan	2005	72	\$73,640	2,911	5
Bright Beginnings Childcare, Inc.	Aledo	2006	36	\$32,988	2,723	4
Skip-A-Long Child Development Services, Inc.	Moline	2006	115	\$90,334	4,956	7
Daisy's Nursery-Resource and Development Center	North Chicago	2006	23	\$38,501	1,164	2
Little Bear Child Development Center	Waukegan	2005	80	\$24,061	3,404	5
Y-Pals Child Care and Learning Center	Waukegan	2005	50	\$1,000	1,400	2
Crittenton Centers	Peoria	2006	90	\$5,000	4,535	7
Neighborhood House	Peoria	2006	101	\$85,998	3,456	6
Peoria Citizens Committee for Economic Opportunity, Inc.	Peoria	2006	40	\$35,277	1,164	2
Catholic Diocese of Peoria-St. Martin DePorres	Peoria	2006	122	\$50,939	3,015	3
YWCA Peoria	Peoria	2006	99	\$122,431	4,128	6
The Children's Center of Tazewell Co., Inc.	Creve Coeur	2006	45	\$91,911	5,204	4
YWCA Pekin	Pekin	2006	135	\$34,001	4,913	7
A Bright Beginning Academy	Glendale Heights	2007	74	\$175,258	4,900	7
Lifelink Bensenville Head Start	Bensenville	2007	136	\$80,535	4,200	6
Lifelink Carol Stream Head Start	Carol Stream	2007	44	\$33,474	1,400	2
Kids in Need	Addison	2007	16	\$27,129	700	1
YWCA Addison Child Development Center	Addison	2007	70	\$56,412	2,100	3
Grand Total			2,023	\$1,355,566	103,873	120

Many thanks to the government, civic, nonprofit, foundation, volunteer and professional partners who have worked with IFF in the child care field for many years.

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