



MULTIFAMILY IMPACT COUNCIL

RESOURCE GUIDE

Early Child Care Resource Guide for Multifamily Operators

Unlocking Economic Health & Mobility



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I. Introduction

When most of us think about upward mobility and economic health, we think of a good job with opportunity to grow and be rewarded with better pay. We think of having enough income to save money for a rainy day and ultimately build wealth. But income is only half of the equation. The other half is not about how much we make, but how we must spend to meet the rising costs of our most basic needs. This side of the equation is especially challenging for the millions of families across the United States who call multifamily apartment buildings home. And, while it is no secret that rising housing costs are the primary obstacle to economic health and mobility for renter households, the limited availability and high cost of child care is only making matters worse.

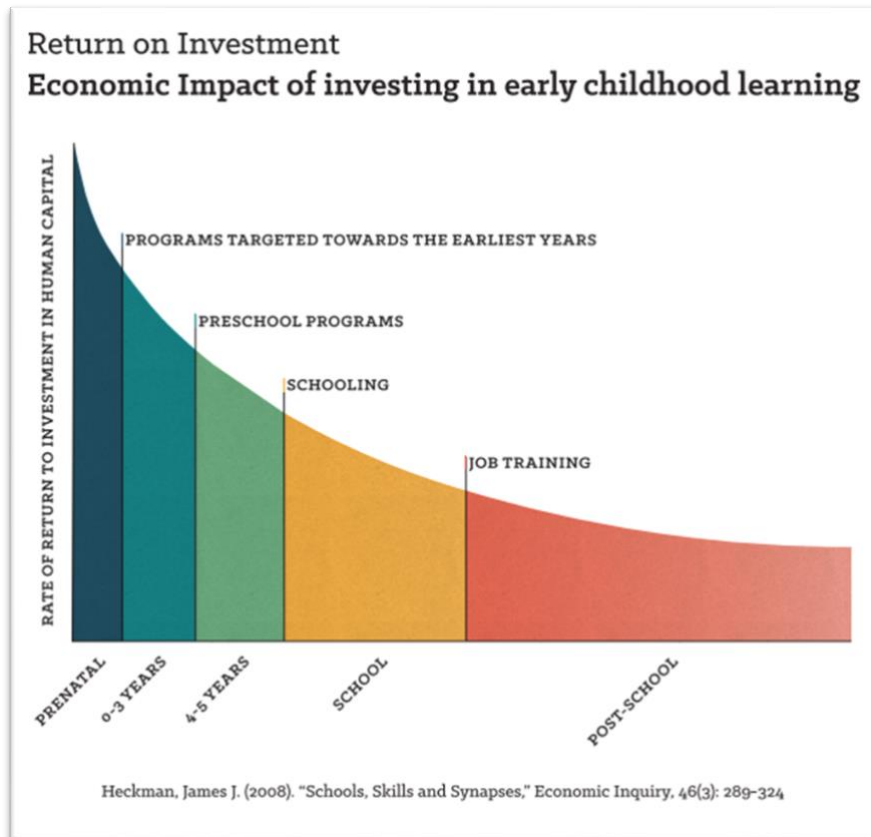
According to [Research from the Center for American Progress](#), 35% of low- and moderate-income households with children under six have dropped out of the middle class due to the cost of child care. Today, families with young children are spending **over 20% of their income on child care alone**.¹ Given the fact that nearly a quarter of all renter households are paying more than 50% of their income for rent, this leaves little room in the family budget to buy groceries or gas – let alone build wealth. Not surprisingly, the impacts are more severe for households at the lowest end of the income spectrum.² For impact-driven multifamily investors and property owners, the consequences are clear. When a renter’s child care costs go up, their housing stability goes down.

Recognizing these risks and the opportunity for coordinated action, the Multifamily Impact Council convened a working group of MIC members and child care experts in the spring of 2025 to uncover programmatic solutions that could increase access to early childhood care in affordable housing communities. Our conversations began focused on three types of actions: 1) resource navigation; 2) support for in-unit, family-based child care; and 3) commercial partnerships for onsite, center-based care. Over time, the working group also identified the importance of advocacy for policy solutions and maintaining a family friendly culture across property operations. Across these discussions it became clear that resident trust, deep local knowledge, strong business partners, and adequate financial resources are essential to the long-term success of early childhood care initiatives.

¹ [Cost of Care Report 2026, Care.com](#)

² [Childcare Costs, Reduced Work, and Financial Strain: New Estimates for Low-Income Families, U.S. Department of Commerce, 2024.](#)

The current state of our nation’s early childhood care has negative implications that extend far beyond the family level. Public health and academic research offer clear evidence that the most effective time to invest in the health, education, and socialization of our children is during the first five years of their lives.³



When low- and moderate-income families do not have access to early childhood care, it becomes that much harder for those children and our country to reach their full potential. It also places more pressure on working parents – two-thirds of whom will be forced to reduce hours or leave the workforce to provide care.³ This additional layer of financial stress creates housing instability which can increase a property’s operating expenses and make it harder to successfully maintain and manage our much-needed existing supply of affordable housing.

The Multifamily Impact Council’s Early Child Care Resource Guide for Multifamily Operators seeks to demystify the process of providing early child care resources in

³ Bipartisan Policy Center, *Nationwide Child Care Poll: Child Care Costs Impact Families’ Employment, Savings, and Future Planning*, 2019.

affordable housing communities. We hope it enables investors and property owners who are interested in providing these resources to support the families who live in their properties. It is organized by the types of early childhood care activities that have been successfully implemented in affordable housing communities in the past. These interventions are presented in order of those which require the most physical modifications to a property to those which require the least.

We are deeply grateful to our working group members and case study authors, **Community Economic Development Assistance Corporation, Comunidad Partners, FCP[®], Jair Lynch Real Estate Partners, Low-Income Investment Fund, Mirza, Mission Driven Finance, MRK Partners, Nuveen, Rainbow Housing, Related Companies, UpMetrics, and Viva Benefits**, for their time and effort on this initiative and for their dedication to building economic health and mobility more broadly. Thank you for leading this charge. We hope that the options presented here spark creativity and encourage others to continue iterating on what is possible to allow children and families to thrive.

ABOUT THE MULTIFAMILY IMPACT COUNCIL:

The [Multifamily Impact Council \(MIC\)](#) is a national non-profit membership organization with a singular mission: to increase the flow of capital to create and preserve affordable, sustainable rental housing in the United States. The Multifamily Impact Framework™ is the nation's only comprehensive standard for impact investing in the multifamily sector. It outlines seven impact principles with defined thresholds for performance and 20 associated reporting metrics. This investigation into co-located early child care falls within the Framework's Economic Health & Mobility principle and drives forward our members shared goal of improving their resident's financial condition, standard of living and economic future while living in their rental unit.

II. Forms of intervention

A. Co-located Commercial Child care Center

Co-located commercial child care centers are professionally managed and run daycares and preschools embedded within affordable housing properties. Often, there is a long-term lease agreement in place between the child care operator and the multifamily property owner. These centers may be situated on the ground floor of a high-rise property, within the leasing office or clubhouse in a garden style community, or in a standalone building within the property's borders. This intervention type requires the most physical modifications to the property: child care licensing has strict requirements around square footage, outdoor space, egress, and bathroom modifications. For example, most states require 35 square feet (about the area of a queen sized bed) of indoor space and 75 square feet of outdoor space per child enrolled, with some exceptions. State by state licensing requirements can be found here: <https://licensingregulations.acf.hhs.gov/>

Given these space considerations, it is often easiest to achieve a co-located commercial space in a ground-up development context. Having an explicit focus in the property design can create efficiency and intentionality, but acquisition strategies can also transition existing space to meet child care needs through rehab. Recognizing the massive shortage of affordable child care slots, some states have elected to prioritize LIHTC applications for projects co-locating child care, making the costs associated with the child care construction worth it for the developer. [These benefits appear in the Qualified Allocation Plan \(QAP\) processes for each state.](#)

What we heard from the group and through research was as follows:

What To Do

- Assess need and demand via community demographics and resident survey
- Engage child care partners early in the design process – ensure provider buy-in and licensing compliance
 - *If selecting a specific child care provider early in the development process presents daunting or not feasible, [Mission Driven Finance's CARE fund](#) can act as an intermediary, supporting space design, provider selection, and site control.*

- [On pages 14 and 15 of this co-location guide from Children First Collective San Diego, you can find an excellent approach to phasing community impact the project to ensure success.](#)
- After lease up, assess peak need periods including third shift workforce and weekend care.
 - *This assessment may be performed by the property owner, child care provider, or 3rd-party resident service provider. The closer the relationship, the better the information flow, amenity use, and resident satisfaction will be.*
 - *24-hour onsite child care is a possibility. [See this proof-of-concept case study from Kalamazoo for more.](#)*
- Set child care pricing to maintain affordability for residents – consider the 7% of income target set by HHS
 - *When setting pricing consider a balance between creating ownership and pride in services purchased, meeting program budget needs, and preserving residents' free cash flow*
- Once operational, fine tune program messaging to build trust, motivate participation, and encourage consistency.
- Consider making child care available for both resident and non-resident families – may be required by some financing sources.

What Not To Do

- Don't launch without known community demand and a clear operational plan
- Don't design a single-use space with no future flexibility
 - *In high retention environments, as children onsite age, supply in the onsite center may eventually exceed demand.*
 - *Consider expanding the ratio of non-resident children enrolled OR*
 - *Condo-ing the child care portion of the project to sell to a child care real estate owner who will assure long term child care access such as such as [Mission Driven Finance's CARE fund.](#)*

Key Questions to Consider

- Can the commercial lease allow for a ramp up period as the provider enrolls students and validates the ideal service structure?

- What is the best mechanism to assess the work shifts of parents and caregiver residents so that services align to resident needs?
- How will enrollment of non-resident families be handled? LIHTC and other funders may require guaranteed spots for the residents - where can you be flexible outside of regulations?
- Where will drop-off and pick-up occur? How will you provide secure entry and egress to the facility? What other safety mechanisms must be established?
- If there is a resident playground onsite, can access be shared?
- Will the housing operator carry additional insurance for the commercial space? How will they set insurance requirements for the child care provider?
- What messaging and marketing techniques are most successful? How does this differ by region and who should own program marketing?

Areas for Continued Systems Level Exploration

1. Is there a database of LIHTC QAP processes such that an operator could easily identify which markets are most supportive of co-located care?
2. Where can programmatic partnerships with groups like CARE and LIIF support design, capital stack formation, and build-out or redevelopment process

CASE STUDY | CIF

The [Children's Investment Fund \(CIF\)](#) is a nonprofit community development financial institution (CDFI) that supports high-quality learning environments for young children in Massachusetts. CIF provides financing, training, and technical assistance to child care centers serving children from low-income families. Its affiliate, the Community Economic Development Assistance Corporation (CEDAC), invests in affordable housing developments across the state.

YWCA South Sixth Street Project (New Bedford, Massachusetts)

The YWCA Southeastern Massachusetts owns the Levi Standish House, a historic building over 100 years old. In 2017, the organization constructed a new wing to consolidate its licensed afterschool program, its supportive women's housing, and its administrative offices into one location. The building offers eight single room occupancy rental homes with supportive services for women experiencing homelessness, along with a new center serving up to 50 children. Children's Investment Fund provided an \$800,000 grant to the project, thanks to a [unique state-funded grant program for child care centers](#) in Massachusetts, and CEDAC provided loan financing to cover early-stage planning costs.





Shattuck Child Care Center at Brooke House (Boston, Massachusetts)

Shattuck Child Care Center is partnering with 2Life Communities on the [Brooke House](#) project—a new senior housing development that will include space on the ground floor for a 4,200 square foot child care center. This project will create a permanent home for the Shattuck Child Care Center, which has been in shared space since being displaced in 2017 from its long-term home. The new space at Brooke House will allow Shattuck to expand, adding a second toddler classroom and increasing total capacity from 46 to 55 toddlers and preschoolers.

Brooke House is part of the Olmsted Village redevelopment of the former Boston State Hospital site in Mattapan. 2Life is one of several developers creating new housing and other facilities on the final portion of the former hospital site. In addition to 127 new affordable apartments for seniors, the six-story Brooke House will include a 1,500 square foot health clinic operated by the Harvard Street Neighborhood Health Center, a small convenience store, and three different outdoor spaces, including a 1,700 square foot dedicated outdoor play space for the child care program. This project received a \$1M state grant through Children’s Investment Fund and the Massachusetts Department of Early Education and Care. It will begin construction in 2026.

B. In-Unit Licensed Family Care

Referred to as Family Child Care or FCC, the next intervention type is child care provided within a caregiver's home. You may first think of a single-family home where the common areas have been outfitted to serve anywhere from a few to a dozen children, and the living spaces are retained for the daycare provider's private use. However, this can include apartment buildings or multi-dwelling buildings as well. FCC licensure also differs by state and is typically overseen by the same licensing entity as commercial daycare centers in that state. In some states, having children from two or more unrelated families receiving care in the home requires licensure. In other states, licensure requirements are based simply on the number of children receiving paid care at the same time. In most states, a minimum of 35 square feet of indoor space is required for FCC as it is for commercial care settings. Outdoor space requirements vary more.

Supporting in-unit FCC within multifamily housing may be one of the fastest ways to increase resident access to child care. It can require physical modifications to the unit or not, depending on the number of children being cared for and the state. Regardless, there are some important considerations to keep in mind as the landlord or housing operator, further outlined below. In buildings operated by landlord's focused on impact, you may elect to take a more active role connecting child care providers in your communities with technical assistance or facilitating marketing of the program to residents to support enrollment. Taking a hands-on approach can improve the quality of care provided and enhance the care provider's financial stability and income, ultimately making them a more stable, loyal tenant.

What to Do

- Meet with your fire inspector to ensure that their interpretation of building code aligns with child care licensing requirements
 - *This is often a non-issue, but it is important to confirm early*
- Update lease policies to permit in-unit businesses if they are associated with child care, adhere to state and local licensing requirements, and maintain the necessary insurance associated with their business
- Speak with your insurance provider to ensure necessary coverage is in place
 - *Additional coverage is required in some states, but not all. In California, for ex., landlords are explicitly not liable for risks associated with FCC*
- Introduce residents to child care technical assistance partners such as [Opportunities Exchange](#), [Wonderschool](#) or [Home Grown](#)

- Explore rent discounts for licensed providers
 - *If resident is utilizing a HUD housing voucher, you may be able to apply for a rental increase to the voucher for the care provided onsite*
- Convert adjoining units into continuous space if demand exists

What Not to Do

- Don't allow informal care without licensing
- Don't assume residents can navigate the licensing process alone

Areas for Continued Systems Level Exploration

1. Who can support monitoring and compliance?
2. Is there a national partner who can connect owner-operators to insurance and other resources?

CASE STUDY | LIIF

The [Low Income Investment Fund \(LIIF\)](#) is a valued member of the Multifamily Family Impact Council and is a nonprofit community development financial institution (CDFI) that mobilizes capital and partnerships to expand access to funding for more Americans. LIIF invests, partners and advocates based on its belief that high-quality affordable housing, early care and education, educational opportunities and good jobs are key to individuals' and communities' well-being. The following case study is excerpted from their thorough and highly recommended publication "[Including Family Child Care in Affordable Housing: Policy, Design, and Financing Considerations.](#)" It also features fellow MIC member, [Mercy Housing](#).

1180 Fourth Street (San Francisco, California)

Located in the Mission Bay neighborhood of San Francisco, an area classified by the Urban Displacement Project as experiencing "advanced gentrification," Mercy Housing's 1180 Fourth Street development opened in 2015 to provide affordable housing to very-low and low-income families and formerly homeless households. Two of the 150 units in the building were specifically designed for FCC providers and have supported child care opportunities for 15-20 children consistently since the building opened. Both units have expanded floor plans and open layouts that allow caregivers to maintain lines of sight with children between the play area, living and dining spaces, and kitchen. FCC units have one more bathroom than other units in the building, so providers can designate one bathroom exclusively for children's use. 1180 Fourth Street was also designed to make parent pick-up and drop-off easy and to encourage quality outdoor learning experiences. The FCC units are located on the ground floor with direct access to a private patio that opens to a shared courtyard and green space for play and activities.

Wan Siu Wong has lived in 1180 Fourth Street and operated her child care business from her home there since 2015. She has been a licensed child care provider since 2011 and now serves six children ranging in ages from 0-5 from her home. One of the children lives in a unit at 1180 Fourth Street and five live in the surrounding neighborhood. The families of the children enrolled in her program use vouchers provided by the San Francisco Office of Early Care and Education (OECE) to subsidize the costs of child care. Local reimbursement rates for San Francisco ECE providers have increased significantly in recent years to truly reflect the costs associated with providing high-quality child care. Wan Siu says the combination of the reduced monthly housing expenses and increased compensation for her work has been a huge benefit to her business and livelihood.

CASE STUDY | Mission Driven Finance

Mission Driven Finance launched the [Care Access Real Estate \(CARE\)](#)[®] real estate investment fund in 2023 to address the barriers to consistent, reliable real estate that many child care providers face. This instability limits their ability to grow, contributing to the child care supply challenges which underpin many of the issues laid out in this guide. CARE is dedicated to expanding and stabilizing the supply of quality child care for working families and supporting the growth of child care entrepreneurs through stable, mission-aligned real estate partnerships. By purchasing, renovating, and leasing a national portfolio of commercial and residential properties specifically designed for child care, CARE acts as a child care-friendly landlord, committed to expanding existing quality child care and supporting center- and home-based providers achieve their dreams. CARE partners with multi-family developers by purchasing ground floor or pad-site child care facilities and leasing them to providers aligned with the needs of residents and near-by neighbors.

Waterview Homes (Ouray CO)

Affordable housing for workers is scarce in mountain communities in Colorado. Affordable housing developer Rural Homes tackles this shortage by building modular homes on donated or inexpensive land, deed restricted for purchase by or rent to LMI families. In the Waterview development outside Ouray, CO, Rural Homes included two units specifically designed for large family child care operations, responding to both the housing shortage in the town as well as its severe lack of licensed child care slots. The designs were previewed by child care licensing to ensure they meet regulatory standards.

Recognizing that child care providers would be unlikely to afford to purchase the units, even with affordable pricing and mortgage assistance, Rural Homes partnered with Care Access Real Estate (CARE). CARE purchased the two units and leases them to providers selected as tenants in partnership with the local child care council. Philanthropic grants provided start-up funds for the providers and discounts the rent for three years, with long-term rents adhering to the state's affordable rent table. The selected provider tenants have full enrollment after just one year of tenancy, roughly doubling Ouray County's licensed child care capacity.

C. Family Friendly Common Areas

Behind facilitating structural changes to common areas and units to support onsite care, there are lighter lift modifications owner operators can make to support families with young children. This might include specific soft goods or furniture for leasing centers, community rooms and outdoor spaces such as changing tables, art supplies, books, or shared toys. While these soft touches might appeal to families with children of all ages, these kinds of amenities can be especially useful for parents who are forgoing paid care and are seeking ways to provide developmentally appropriate enrichment at home. The costs associated with this intervention type can be covered by relatively modest adjustments to property FF&E budgets and/or in-kind donations from property vendors and community programs.

What to Do

- Use materials that are resilient and easy to clean
- Train staff on appropriate care for multiuse items such as toys and books
- Utilize resident survey data to match expenditures to reported age demographics and interests reported
- Pursue partnerships with groups like [KaBOOM!](#) and [Imagination Playground](#) for indoor and outdoor play equipment
- Include sinks, fridges, and flexible layouts in community rooms which can support nursing parents and food preparation for residents of all ages
- Evaluate underused outdoor space for “nature and play” activation
- Consider reading corners with soft seating and a wide range of books, which highlight the importance of literacy and can create a warm, welcoming feeling
 - *Books can often be secured through partnerships with local libraries or national groups like the [Book Rich Environment](#) program or [Dolly Parton’s Imagination Library](#)*

What Not to Do

- Don’t invest in fixed installations that reduce future flexibility
- Don’t overlook ADA and health and safety precautions spaces may require
- Don’t ignore other resident groups when making these design choices

- *If these are common areas that a wide range of residents will use, ensure that other resident interests are also represented*
- Don't purchase toys that are loud or may be disruptive to other residents
 - *Research has found that wooden and mechanical toys promote better problem solving, turn taking, and language development than toys with electronic features such as lights and sounds*

Areas for Continued Systems Level Exploration

1. How can innovations in material science and health be communicated back to onsite teams so that purchases are durable, safe, cost-effective, and sanitary?
2. How can multifamily housing better connect children and families to nature through play area design?

CASE STUDY | Comunidad Partners

Based out of Austin, Texas with investments across the country, [Comunidad Partners](#) is a vertically integrated, impact focused real estate firm. A founding member of MIC, Comunidad focuses on unique partnerships and responsive program design to meet the needs of their residents. While not specific to young children, the following case study illustrates creative ways to use furniture and space to achieve program goals.

The Villas at Alameda (Fort Worth, Texas)

At our community in Fort Worth, we launched an after-school program designed to provide students with nutritious snacks and academic tutoring right within our community center. When we first started, we faced a few hurdles, particularly regarding the use of our shared space. Since our community room is the primary area for leasing activities, we had to be intentional about how a youth program would coexist with professional tours. We also experienced a slow start in terms of attendance as it took time for the news to reach every household, but we remained committed to the program until the word spread.



To solve the space constraints, we used furniture to create a natural separation that allowed the program and leasing operations to function simultaneously. This setup was made possible through a partnership with a local nonprofit that is deeply connected with the school district. Because this partner provides the tutoring staff and resources, we are

able to offer this high-impact service at no cost to our property budget. This allows us to provide a safe and supportive environment for resident children while maintaining our focus on efficient property management.

The program has grown significantly and now serves more than thirty students during peak afternoon hours. We have seen a wonderful shift in the community dynamic where parents often bring their kids over and stay to study or work alongside them. This serves as a testament to the value of the program, as it has transformed a standard amenity space into a lively hub of activity. Beyond the educational benefits for the students, the program has become a powerful asset for our leasing team, as prospects can see firsthand that they are moving into a vibrant and supportive community.

D. Resource Connection & Referral

The Multifamily Impact Framework’s Resident Engagement principle guides property owners to design an approach that includes 1) communication and feedback loops to measure renter satisfaction, program outcomes, and identify resident priorities and needs; 2) a process to identify and leverage existing community resources; and 3) initiative to enhance information sharing and communications between renters and on-site staff. Accordingly, undertaking the process of connecting residents with early care resources can adopt a stepwise approach by which onsite teams assess resident child care needs and local services, before making appropriate referrals. Some owner-operators may elect to take on this work via internal staff, while others may contract with a 3rd-party resident service provider instead. The focus on early care may be a standalone service residents enroll in or can be part of a standard process that a resident undertakes with resident services staff. Whenever possible, teams are encouraged to leverage technology to conduct resident outreach and service enrollment to streamline data collection and minimize burden on staff. Outcomes and resident satisfaction with services provided should be assessed on a recurring basis.

What to Do

- Perform a community scan of local providers, including district schools
- Identify and connect with your local [resource and referral agency](#) – they exist to connect families to non-profits, child care, and related resources
- Host resource fairs and benefit enrollment events to help residents access healthcare, SNAP / WIC, and early head start resources whenever possible
- Provide document completion support such as translation services
- Help resident access needs supplies such as furniture (cribs, dressers, etc.), gear (car seats, strollers, highchairs, etc.) diapers, wipes, formula, books, toys, and food through in-kind donations and partnerships
- Survey resident needs annually – include evaluation of referrals made to ensure quality of service
- If multiple residents are enrolled at the same offsite child care, consider establishing the property as a pickup / drop-off location

What Not to Do

- Don’t assume families know how to access local programs

- Don't overlook transportation and non-traditional-hour needs

CASE STUDY | Jair Lynch

Jair Lynch Real Estate Partners is an investment manager and real estate firm focused on developing and preserving mixed-income and affordable housing, with a long-standing emphasis on community outcomes alongside financial performance. As an MIC member since 2022, Jair Lynch helps advance impact-aligned practices across the multifamily sector and contributes to shared learning through MIC programming and case studies.

Berkdale Apartments (Herndon, VA)

The Berkdale program is modeled after the national Mothers of Preschoolers (MOPS, now MomCo) approach, focusing on connecting mothers to early childhood resources, providing peer support, and advocating for family-friendly policies within the apartment community. Located in Herndon, Virginia, the region's strong network of community organizations (Cornerstones, FCPS, All Ages Read Together, local libraries) and a high proportion of working families and immigrants created fertile ground for launching the program. The presence of green spaces and a business center enabled onsite meetings and child care, while the local School Readiness Project identified a need for outreach to families not yet engaged in early childhood programs. The program's adaptability (language access, flexible timing, child care) was key to its success in a diverse, working-class community.

Implementation

- **Partners Involved:** Neighborhood Ambassador (lead facilitator), Herndon staff (logistics and outreach), Neighborhood School Readiness Project, Clearview Pre-K Program staff, All Ages Read Together, Spanish Early Literacy, HIPPY, and Herndon Community Center. Upcoming sessions will include CSB, providing mental health resources for moms, and the Herndon Library.
- **Resident Engagement Process:**
 - Monthly meetings on the third Monday, focused on mothers with children ages 0–5
 - Outreach via flyers, WhatsApp messages, and word-of-mouth
 - Snacks, beverages, and small toys for children; household supplies and raffles for mothers
 - Presentations from partner organizations, with flyers and contact info distributed
 - Consistent communication and reminders through WhatsApp group

- **Time to Implement:** Approximately two months to organize the first sessions, including scheduling partners and developing materials
- **Budget Required:** Modest budget for snacks, beverages, toys, and raffle prizes (e.g., \$25 Visa gift card per session). Partner organizations provide resources and presentations at no cost. Child care during group sessions funded through community partnerships.

Key Considerations

- **Time and Space Limitations:** Meetings are held in the apartment business center, which is cozy but small. Sessions are scheduled from 4–5 p.m., but many mothers arrive closer to 4:30 due to work schedules. The group must vacate by 5:30, limiting flexibility for extended discussions.
- **Resident Engagement:** Despite strong leadership from the Neighborhood Ambassador, consistent participation has been a challenge. Some mothers remain hesitant or unsure about joining.
- **Work Schedules:** Many mothers work multiple jobs, making attendance difficult.
- **Language Access:** The group is conducted in Spanish, with interpretation provided as needed.
- **Child care:** Child care is provided during meetings, but space and resources sometimes restrict group capacity and comfort.

Outcomes

- **Resident Feedback:**
 - Mothers report increased access to early childhood resources and community programs
 - Positive feedback re supportive environment, snacks, and child care
 - WhatsApp group and monthly reminders help maintain engagement
 - Some mothers remain hesitant, but consistent outreach and incentives (raffles, goodies) have improved participation
- **Economic Benefits for the Property:**
 - Enhanced resident satisfaction and retention, especially among families with young children
 - Improved sense of community and safety, as reported by Neighborhood Ambassadors
 - Increased engagement with property management and local organizations

- Positive reputation for Berkdale as a family-friendly, supportive community, contributing to stable occupancy rates and reduced turnover

CASE STUDY | Viva Benefits

Viva Benefits is a mission-driven resident services and technology platform that partners with affordable and workforce housing owners and operators to deliver measurable economic mobility outcomes while strengthening asset performance. Viva currently serves more than 55,000 households across the United States, offering flexible, scalable service models that range from fully virtual multilingual support to staffing on-site Community Success Managers (CSMs) with public health or social work experience. An MIC member since 2024, Viva's model is rooted in one core principle: resident services must create measurable value for both residents and housing partners (owners, operators).

Implementation Best Practices: Early Child Care (ECC) Programs

1. *Resident Needs Assessment (RNA)*
 - a. Before recommending Early Child Care (ECC) programs, Viva conducts a Resident Needs Assessment (RNA) to evaluate resident demand.
 - b. This process typically includes a multi-channel resident survey (email, SMS, in-app, phone outreach, and in-person engagement) including targeted engagement with at-risk residents who are often underrepresented.
 - i. *Viva has found that pre-existing surveys may be outdated or reflect low participation rates (often < 5%).*
 - ii. *Viva expects a participation range of 20–40% for all households, with intentional outreach to families facing the highest child care barriers.*
 - c. The RNA process compares the projected impact of ECC programs against other potential uses of finite staffing and monetary resources designed to benefit residents (e.g., food distribution, rent relief).
 - d. Viva will also evaluate ECC alignment with applicable regulatory and compliance expectations (e.g.: LURA, LIHTC QAP).

2. *Program Design & Launch*
 - a. Viva's operating philosophy is simple: remove almost all lift from property management staff
 - b. If it is determined an ECC strategy is ideal, Viva will help identify, recruit, and manage coordination of child care providers, including adaptation and oversight of the use of on-site space (where applicable).
 - c. Viva will leverage consistent resident engagement capacity to support resident enrollment and multilingual marketing and communications.

- d. Viva will manage the documentation required for compliance reporting.
3. *Data Measurement & Return On Investment (ROI)*
- a. A core differentiator in Viva’s approach is the integration of resident impact and property performance metrics to determine ROI.
 - b. Resident impact metrics include:
 - i. *Program participation rates.*
 - ii. *Documented cost savings (“dollars saved”) per household.*
 - iii. *Effects on resident satisfaction.*
 - c. Property Performance Metrics include:
 - i. *Program effects on resident delinquency.*
 - ii. *Effects on resident renewal rates (retention).*
 - iii. *Impact to occupancy and NOI.*

Viva consistently finds that communicating ROI is key to scaling ECC and other resident service programs portfolio wide. As one housing operator described the internal approval process for resident service program budgets: **“If it doesn’t save dollars, it won’t make sense.”**

E. Policy & Advocacy Support

The last level of intervention requires no physical modifications to a property. Instead, it relies on an individual's or organization's ability to encourage local, state, and national leaders to invest in child care. This investment may be to train more early educators, create more subsidized child care slots, or provide more funding for child care facilities. Advocacy can seem abstract at first but can have tangible effects as our case studies below illustrate. Advocacy efforts are often enhanced by 1) strong public support and 2) validated, reliable data. Data on the positive impact of child care access, and the risks of underinvestment, can be found at the links included in this guide's appendix.

CASE STUDY | LIIF

The Low Income Investment Fund (LIIF) is a valued member of the Multifamily Family Impact Council and is a nonprofit community development financial institution (CDFI) that mobilizes capital and partnerships to expand access to funding for more Americans. LIIF invests, partners and advocates based on its belief that high-quality affordable housing, early care and education, educational opportunities and good jobs are key to individuals' and communities' well-being.

California Assembly Bill 752

LIIF and its project Build Up California led an effort in California to pass AB 752, a bill that requires that child care co-located with multifamily housing be allowed by-right in residential zones. It also disallows charging fees associated with child care development. California's legislature has taken multiple actions that supersede local government regulations in an effort to streamline housing production and to support expansion of family child care. For example, in 2019 the legislature passed the "Keeping Kids Close to Home Act" that allows family child care by-right in residential zones. The law also prohibits cities from charging fees or creating any requirements beyond what would be required of any residential home.

Building on that foundation, Build Up worked with Assemblymember Avila-Farias, a housing champion, to introduce the bill. Legislative committee staff provided valuable insights and guidance in shaping the bill, and the California Department of Social Services, which oversees child care licensing, gave input to ensure bill provisions did not conflict with licensing. LIIF and Build Up assembled a strong coalition of over 25 child care providers and advocates, affordable housing developers and advocates, as well as CDFIs, including the state's CDFI Coalition, Cal CCI. In addition, strategically the team brought an affordable housing developer who has co-located sites and a mayor to testify in front of committee hearings. As a result, the bill passed with only one "no" vote in both houses. The Governor signed the bill, and the first city changed its code to comply one month prior to enactment. The bill aims to streamline procedures and reduce costs, thereby increasing the number of multi-family housing developments that include child care centers.

III. Conclusion

The child care crisis demands action now. By co-locating early care and education with affordable housing, housing owners can create pathways to economic mobility for working families, strengthen community stability, reduce tenant turnover, and build lasting and generational social impact.

No single entity can solve this challenge alone, and no single solution will be right for every asset or portfolio. The most successful programs emerge from intentional collaboration between developers, child care providers, local agencies, and community stakeholders. When housing operators, early education experts, and families work in partnership, the results transform community rooms and apartments into places of deep learning and growth. When that focus is shifted towards policy and advocacy, the transformation can reach a whole new level.

To continue shaping how this work unfolds and to connect with the Multifamily Impact Council, please contact mic@multifamilyimpactcouncil.org. Thank you for your time and your commitment to quality child care, affordable housing, and economic mobility for families across the U.S.

IV. Appendix: Resources

1. Guides, Toolkits, & Databases

For Owner Operators

- [LIIF Co-Location Handbook](#) and [Resource Center](#)
- [ECE Typologies Guide for Developers \(CA Licensing Compliant\)](#)
- [LIHTC 2026 QAPs and Applications by State](#)
- KaBOOM!
 - [Apply for a playspace](#) (availability depending on location)
 - [Play Everywhere Playbook](#) on how to design spaces to be more kid-friendly
- [Imagination Playground](#)

For Child Care Providers

- [Opportunities Exchange](#): Helping the early childhood field achieve financial stability and strong child outcomes; includes management practices and licensing support
- [Wonderschool](#): Startup that supports providers with technology and licensing processes. May require FCC is open to families who are not property residents
- [Child Care Aware of America](#): A leading national nonprofit in this space and has an "[Opening a Family Child Care Home Business Guide](#)"
- <https://licensingregulations.acf.hhs.gov/>

For Resource Connection

- [Childcare Aware of America](#)- In addition to support for providers mentioned above, network of on-the-ground Child Care Resource and Referral (CCR&R) organizations working in states and communities.
- [National Diaper Bank Network](#)
- <https://www.211.org/>
- <https://www.findhelp.org/>: Under the Goods category, they have a sub-category for Baby Supplies

For Advocacy Efforts

- LIIF and National Children's Facilities Network “*Building Better for Families: Policy Strategies for the Co-Location of Early Care and Education Facilities and Affordable Housing*” [paper](#) and [website](#)
- State & Local Policy Examples:
 - [Oregon incentivizes co-located ECE and AH](#)
 - [Why Developers Think Child Care Is Good for Business - New York Example](#)
 - [Urban Institute ECE Findings Across 11, Multi-yr State Grants](#)
 - [New Mexico announces ECE Cabinet](#)
 - [San Diego Co-Location Findings 2023](#)
- Think tanks and news sources:
 - [Capita](#)
 - [Early Learning Nation](#)
- Angela Blanchard [TEDx](#)

2. Sample Child Care Resource Needs Survey

The following survey comes from [Rainbow Housing Assistance Corporation \(Rainbow\)](#) is a nonprofit that provides service-enriched housing programs for residents of rental housing communities. They partner with owners and operators to design and deliver tailored supportive services that help residents build stability, connect to resources, and strengthen community wellbeing. Rainbow provides services to over 38,000 units across 270+ buildings in 25 states and has been an MIC member since 2023. Through their work, Rainbow helps improve resident outcomes while supporting housing stability and property performance across the communities they serve.

1. *Of the resident:*
 - a. What specific challenges or barriers to accessing child care are you facing? (examples: cost, transportation, hours of care)
 - b. Why are you not currently using neighborhood centers or local resources?
 - c. Are you willing / able to provide emergency and ad hoc support for your neighbors? (examples: child care, grocery pickup, food preparation, transportation support)

2. *Across the community:*

- a. How many residents have the same child care need? What are the different barriers by family?
 - b. What are the ages of children onsite?
 - c. What child care exists in a 1mi, 3mi, and 5mi radius from a site? (examples: community child care partners nearby, licensed FCC, etc.)
 - i. *Should be reassessed annually*
3. *Across the portfolio:*
- a. What are the differences between communities? Can learnings from one community be generalized across another?
 - b. What are the short-term and long-term costs and risks associated with each solution?
 - i. *Ex. If service utilization dropped to 0% in 2 years based on the changing demographic of residents, how would we respond?*
 - ii. *For reciprocity-based models of resident support, such as neighbor emergency care, how does the owner prepare for and protect against liability risks? This may include first aid certification, basic background check, and signed participation waiver and liability release from participating families.*

3. What comes next? *How to Age with your Resident Population:*

FCP[®], a subsidiary of Federated Hermes, Inc., is a real estate investment company that has invested in or financed more than \$14.8 billion in gross asset value since its founding in 1999. FCP invests directly and with operating partners in commercial and residential assets. The firm is one of the founding members of the Multifamily Family Impact Council. The following outlines how FCP, in some communities, may approach creating common areas that can age with their resident population, from families with young children to older adults.

Depending on average length of stay, broader social and economic factors, and more, the needs of a resident community may change over time. Where early care services may have once been needed, there may be a time when it is no longer so. As the hold period continues, different services, like after school tutoring, financial education, and broader community engagement, may better suit evolving resident needs. When implementing any on-site resident service, particularly those that require physical space, considerations around flexibility of that space for future use are important discussions. This ensures that

any capex or amenities implemented serve the immediate purpose for early child care and future purposes. Some considerations may include:

- Providing on-site amenities such as playgrounds, soccer fields, and basketball courts that are accessible to all residents and can be leveraged by any resident service provider
- Future- proofing the physical space for programming so it allows for future modifications/ uses
- Flexibility
 - Create a finished shell that can be easily converted to different uses
 - Utilize furniture, décor, etc. that can be easily removed or adjusted for use beyond early child care
 - Access to features that are beneficial to a variety of resident service types, including access to a restroom and a kitchen/kitchenette or pantry
- Durability
 - Consider utilizing construction materials and room equipment that is designed to be long lasting
- Occupancy/Comfort
 - Consider the square footage of your space and how occupancy limitations and comfort considerations may shift if the use of that space changes
- Explore virtual offerings to supplement your on-site programming and reach more residents
- If applicable, consider the flexibility and adaptability of the resident service provider(s) programming during the diligence process. Establishing the resident to provider relationship can take time, and having a consistent provider can be helpful for maintaining engagement even as programming may be changing.



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