



county of Santa Cruz

HUMAN RESOURCES AGENCY

CECILIA ESPINOLA, ADMINISTRATOR

1000 EMELINE ST., SANTA CRUZ, CA 95060

(408) 454-4130 OR 454-4045 FAX: (408) 454-4842

March 13, 2002

Agenda: April 9, 2002

BOARD OF SUPERVISORS

County of Santa Cruz

701 Ocean St.

Santa Cruz, California

RECOMMENDATIONS FOR CHILD CARE FEES LOANS

As you will recall, the Human Resources Agency administers the Child Care Fees Loan Program for the County, as mandated by Ordinance 4124, County Code Section 15.04. The Funding Guidelines were developed by the Human Services Commission/Children's Commission, approved by your Board in 1992, and revised in 1993. These Guidelines specify that revenues may be used only for projects which directly increase or maintain (i.e., prevent a decrease in) the supply of licensed child care in Santa Cruz County. Awards are made in the form of low-interest loans. In lieu of making loan payments to the County, each awardee agrees to continue providing child care services for a designated period, over which time the loan is depreciated. When the agreed level of services has been provided for the designated period, both the principal and interest are forgiven. The Guidelines further specify the criteria that must be met by applicants, and criteria for evaluation of applications for the loans.

During the ten years this program has been in effect, over \$1,060,000 has been awarded to family day care homes and day care centers to increase or prevent the loss of licensed child care slots. The Human Resources Agency estimates that there is approximately \$150,000 available for loans this year. (The amount is approximate as it continues to accumulate during the year.) The purpose of this letter is to request your approval of the loans recommended by the Human Services Commission and to request authority to sign standardized loan documents with the borrowers.

Last summer, meetings were held with representatives from the Human Service Commission, Commission on Children and Youth, the Local Planning Council and Child Development Resource Center (CDRC) to review current demand and vacancy demographics, and need met by current facilities. Priorities for the loans were updated based on this information. Workshop materials were also reviewed and updated, including a new application fact sheet and checklist for potential applicants, and improved rating tool for the Loan Subcommittee.

BOARD OF SUPERVISORS

Agenda: April 9, 2002

Recommendations for Child Care Fees Loans

In September, 2001, an ad hoc loan review subcommittee (loan committee) was formed, composed of members of the Human Services Commission, the Commission on Children and Youth, the Central Coast Small Business Development Center and the Human Resources Agency Director. Loan applications were made available in September and were due on November 1, 2001. Eighteen applications were received requesting over \$500,000 in funding. In December, HRA staff conducted site visits to the facilities. In January, 2002, the loan committee evaluated the proposals based on the mandates of the Ordinance, as well as the established criteria and priorities, and recommended funding the proposals that most clearly meet the evaluation criteria of increasing or maintaining licensed capacity. Because of the limited loan resources available, it was not possible to fund all of the applications. The projects recommended for funding this year either directly increase much needed capacity, or will maintain capacity by keeping these facilities from having to close or reduce the number of children served.

The loan committee's recommendations were considered by the Human Services Commission at its March 20, 2002 meeting, adopted unanimously, and are presented to your Board for approval at this time. The department is in accordance with these recommendations. Brief summaries of the loan applications and the loan committee recommendations are included as Attachment 1. As requested by your Board last year, the report includes all applicants.

<u>Applicants</u>	<u>Request</u>	<u>Recommended Loans</u>
Baer, Una FDC	\$27,260	\$0
Bright, Veronica FDC	\$ 4,960	\$ 4,960
Cabrillo College Children's Center	\$40,048	\$20,000
Fernandez, Rosalia FDC	\$25,000	\$0
Gallegos, Teresa FDC	\$ 12,000	\$0
Gutierrez, Maria FDC	\$ 30,000	\$0
Little People's School	\$ 15,950	\$ 12,632
Mercy Housing	\$ 50,000	\$ 35,000
Rocha, Aracele FDC	\$ 30,000	\$0
Rocha, Berta FDC	\$ 17,352	\$0
Rocha, Lilia FDC	\$42,300	\$0
Ruiz, Elvira FDC	\$ 32,607	\$ 15,000
Sanchez, Leticia FDC	\$ 4,600	\$ 4,900
Santa Cruz Toddler Center	\$ 9,674	\$ 9,674
Smith, Bobbie FDC	\$22,543	\$ 6,500
Sweet Dreams Day Care Center	\$ 6,960	\$ 6,960
Walnut Ave. Women's Center	\$100,000	\$ 25,000
Walsh, Karen FDC	\$ 30,000	\$ 10,000
Totals	\$501,194	\$150,566

BOARD OF SUPERVISORS

Agenda: April 9, 2002

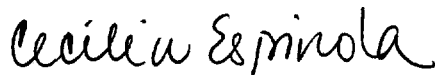
Recommendations for Child Care Fees Loans

The Human Resources Agency is requesting authorization to sign the standardized loan documents with the borrowers on behalf of the County. The standardized documents have been approved by County Counsel and Risk Management, and are on file with the Clerk of the Board.

IT IS THEREFORE RECOMMENDED that your Board:

1. Approve \$150,566 in Child Care Fees Loans; and
2. Authorize the Human Resources Agency Director to sign standard loan documents with the borrowers on behalf of the County.

Very truly yours,



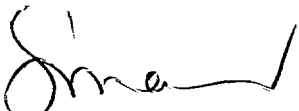
CECILIA ESPINOLA

Director

CE/BL/N:BoardLetters\FY01-02\CareerWorks\ChildCareOnly\CCDeveloperFeeLoans_4-02

Attachment

RECOMMENDED



Susan A. Mauriello
County Administrative Officer

cc: County Administrative Office
Auditor Controller
Planning Department
County Collections
Human Services Commission
Commission on Children & Youth

**CHILD CARE FEE LOAN RECOMMENDATIONS
AD HOC LOAN REVIEW SUBCOMMITTEE
January 2002**

Application Review Process

On January 17, 2002, the Ad Hoc Loan Review Subcommittee (loan committee) met to review applications and determine which applications for child care developer fee loans would be recommended for funding. This year it was decided that the loan committee would not conduct site visits to the child care centers and family day care homes of the applicants. Brenda Lane, staff to the loan committee, did visit each of the child care facilities/homes in operation. Human Services Commission members Nancy Pringle and Marilyn Moore, Patty Quillin and Debra Lohrey of the Commission on Children and Youth, Ellyce Hoeger (for Teresa Thomae) of the SBDC, and Cecilia Espinola, Human Resources Agency Administrator comprise the loan committee, and participated in the review.

In total, eighteen applications were received from: Jill Brown/Sweet Dreams Child Care Center, Cabrillo College Children's Center, Little People's School, Mercy Housing, Santa Cruz Toddler Center, and Walnut Ave. Women's Center, and the following family day care homes: Una Baer, Veronica Bright, Rosalia Fernandez, Teresa Gallegos, Maria Gutierrez, Aracele Rocha, Berta Rocha, Lilia Rocha, Elvira Ruiz, Leticia Sanchez, Bobbie Smith, and Karen Walsh. The total loan amount requested was over \$500,000. All of the applications represent important and valuable projects to improve child care facilities in our community. Because of the limited loan resources available, \$150,000, it will not be possible to fund all of the applications. The loan committee evaluated the proposals based on the mandates of the Child Care Fees and Exactions Ordinance as well as the criteria and priorities recommended by the Children's Commission and Local Child Care Planning Council. All requests which correct current deficiencies are recommended for funding. All proposals that increase actual licensed capacity are recommended for at least partial funding. The loan committee recommends funding the proposals which most closely met the evaluation criteria, for a total loan amount this year of \$150,566. The proposals are summarized in the following section.

Applications Recommended for Funding:

Applicant: Veronica Bright, Family Day Care Home

Total Project Cost: \$25,660

Amount Requested: \$4,960

Proposal Summary: This family day care home, located in Live Oak, is licensed to care for 14 children. She is currently caring for 14 children ranging in age from 7 months to 6 years (1 infant, 5 toddlers, 7 preschool and 1 school age child). She is

requesting reimbursement for a project that was undertaken over the past year, which resulted in increasing her license from 6 to 12 in August, 2001. She built a playroom to accommodate the larger number of children, at a cost of \$20,700. She borrowed an additional \$4,780 at 9 percent interest to finish the project, by creating and fencing a new outdoor area adjoining and visible from the playroom. This way they are able to supervise children both inside and outside at the same time. She is requesting the loan in the amount of \$4,960 to pay off the Santa Cruz Community Credit Union loan.

Recommendation: \$4,960 This project increases available capacity by 6 spaces.

Applicant: Sweet Dreams Day Care Center, Jill Brown

Total Project Cost: \$6,900

Amount Requested: \$6,900

Proposal Summary: This day care center, located in Santa Cruz, is presently licensed to care for 15 children, from 2 years old to first grade. The proposed project would add a bathroom, including a sink and toilet, so that they may increase the licensed capacity to 30 children. State Licensing regulations provide that there must be a bathroom for every 15 children. There is an existing nook that will be used to house the bathroom. Jill Brown, the owner/operator operated a family day care home for 10 years, prior to expanding to become a day care center four years ago.

Recommendation: \$6,900 This project will increase available capacity by 15 spaces.

Applicant: Cabrillo College Children's Center, Janis Keyser

Total Project Cost: \$583,032

Amount Requested: \$40,048

Proposal Summary: This request is for funding to develop a yard, including a deck, storage shed and weather protection awning for the new Infant Facility. Construction of the infant center, which is part of the Cabrillo College Children's Center, located in Aptos, is nearly complete with an expected opening date of February or March, 2002. The infant care license will be increased from 12 to 18 infants. Funds were raised for the building construction, but not for the outdoor environment. Cabrillo College Children's Center provides culturally competent care to a diverse group of children and families, with more than 50% bilingual staff. The majority of the student families served are low-income families, with 10% of the families with children with special needs. The infant center will be one of the state's six model sites for an infant demonstration program. The center received a Child Care Developer Fee Loan of \$15,000 in 1994.

Recommendation: \$20,000 This project will increase available capacity by 6 spaces. The amount recommended for funding is less than the amount requested as there are not sufficient funds in the Developer Fee Trust Fund to support the full amount.

Applicant: Little People's School, Dancy Girot

Total Project Cost: \$15,950

Amount Requested: \$15,950

Proposal Summary: Dancy Girot currently has a license to care for 27 preschool children. This project would add a second site, where she would care for 24 toddlers at the United Methodist Church in Boulder Creek. She has leased a school room with an adjoining napping/nursery room and two bathrooms (one for adults/staff and one for the children). In order to use the napping room, she will have to install a second door, so that people using the church will not have to walk through the nursery to get to the adult rest room. The project also includes repairing the playground fence to meet Building Code requirements, upgrading the playground to meet licensing standards, and purchasing playground equipment (\$8,000). As there was no estimate provided for the playground equipment, it was requested that a written estimate be submitted. Ms. Girot reports that she currently turns down 2-3 people a day who call looking for child care in the area.

Recommendation: \$12,632 This project will increase available capacity by 24 spaces. The amount recommended for funding *is* less than the amount requested, as the written estimate for the playground equipment totaled \$4,682, rather than the \$8,000 first estimated.

Applicant: Mercy Housing, Elizabeth Vogel

Total Project Cost: \$403,830

Amount Requested: \$50,000

Proposal Summary: Mercy Housing is requesting funds for the development of a new child development center in the Beach Flats area of Santa Cruz. It is part of a larger project that includes 48 units of housing *for* low-income people and a new City operated community center to replace the existing community center trailer in the beach flats. This center will provide care for 32 children, between the ages of 24 months and 5 years. They are in the process of selecting an operator for the center. In addition, two of the apartments have been designed as family day care homes, to allow greater flexibility in the age groups to be served.

Recommendation: \$35,000 This project will increase available capacity by 32 spaces. The amount recommended for funding is less than the amount requested, as there are not sufficient funds in the Developer Fee Trust Fund to support the full amount.

Applicant: Elvira Ruiz, Family Day Care Home

Total Project Cost: \$32,607

Amount Requested: \$32,607

Proposal Summary: This family day care home, located in Watsonville, is currently licensed to care for 14 children. She is currently caring for 6 children ranging in age from 20 months to 7 years old. She is caring for less than 14 because the Head Start program just ended for the season. After the project, she plans to advertise to fill the rest of the spaces. The proposed project is to add an activity room and bathroom at the side of the house, accessed from a door that will be added to the living room. The new room will also be used for naps. She can currently only fit one crib in the room, but will be able to add two more with the additional room, so she can care for more infants. The breezeway outside the dining room will still be used for the preschool activities.

Recommendation: \$15,000 This project will enable Ms. Ruiz to care for an additional two infants. The amount recommended for funding is less than the amount requested because there are not sufficient funds in the Developer Fee Trust Fund to support the entire amount. There was \$15,000 left after higher priority projects were funded.

—

Applicant: Leticia Sanchez, Family Day Care Home

Total Project Cost: \$4,900

Amount Requested: \$4,900

Proposal Summary: This family day care home, located in Watsonville, is currently licensed to care for 14 children. She is currently caring for 12 children ranging in age from 2 months to 8 years old. The proposed project is to remove and build a new fence to provide a bigger space for the children to play in. The fence was in disrepair at the time of application, but since then high winds during a storm blew over a tree, destroying part of the fence and damaging part of the roof. The roof damage caused a leak in the room used primarily for child care. Ms. Sanchez has submitted a revised estimate for the fence and roof repair.

Recommendation: \$4,900 Repair of the fence and roof are critical to the health and safety of the children, and will result in maintaining 12 child care spaces.

Applicant: Santa Cruz Toddler Center, Sandy Davie

Total Project Cost: \$10,076

Amount Requested: \$9674

Proposal Summary: The Santa Cruz Toddler Center is licensed to care for 20 toddlers. The loan request is make repairs caused by a drainage problem. It would be used to repair failed pavement at their driveway that has created a hole about 4 feet

across and 1 foot deep; replace the floor covering in the diaper change room, as the current floor has holes down to the cement; and replace two sections of the fence in the children's play area that has rotted. They have not been cited by Licensing, but are concerned that if the repairs are not made they will result in a licensing violation due to health and safety issues. It was raining during the site visit, and there was standing water in the driveway and parking area. The changing area linoleum is damaged, whereas the same linoleum installed concurrently in the kitchen shows no damage. They believe water is seeping up through the cement foundation in the changing area, causing the damage. The project would correct the drainage problem, as well as replace the floor covering and damaged parts of the fence.

Recommendation: \$9,674 Repair of the drainage problem, floor and roof are critical to the health and safety of the children, and will result in maintaining 20 child care spaces.

Applicant: Bobby Smith, Family Day Care Home

Total Project Cost: \$22,543

Amount Requested: \$22,543

Proposal Summary: This family day care home, located in the City of Santa Cruz, is licensed for 12 children, including up to 4 infants. She cared for 13 children prior to the project, and 14 after the project was completed, ranging in age from 3 months to 4 years. The loan is requested to reimburse the provider for repairs needed to maintain the license, and prevent loss of capacity due to black mold and water damage resulting from a leaking roof over the areas used for childcare. The repairs consisted of replacing the roof (\$13,135), replacing tile and sheet rock in the bathroom (\$5,908), and replacement of the refrigerator (\$3,500). There has not been a citation from Licensing, but she was concerned that the conditions could be hazardous to the health of infants, toddlers, and the adults utilizing the area. The mold problem was in the bathroom off the master bedroom, which is used for a napping infant. The mold was caused by the leaking roof. Ms. Smith states that both bathrooms are used by the children and day care providers, and that the whole house is used for child care. The current refrigerator door is being held closed by velcro. Ms. Smith has found a replacement Subzero refrigerator at below retail cost. She states that this type of refrigerator is needed to store enough food for the day care needs and family for the week. With other types, she would have to shop several times a week for perishables. Ms. Smith received a Child Care Developer Fee Loan of \$2,188 in 1998.

Recommendation: \$6,500 This project resulted in maintaining 14 spaces. The amount recommended for funding is less than the amount requested, as the loan committee recommends funding only the cost of the roof replacement, and prorating that amount between the family day care business and the personal use of the home. The committee is recommending funding approximately half of the cost of the roof replacement.

Applicant: Walnut Ave Women's Center, Jennifer O'Brien-Rojo

Total Project Cost: \$1,300,000

Amount Requested: \$100,000

Proposal Summary: This child care center is currently licensed to care for 16 children between the ages of 2 and 6. They propose to build a new childcare center that will expand their capacity from 16 to 30 children. It will also serve as a family literacy center, and contain employee housing for the child care workers. The loan would be used for development and construction costs including architecture and construction fees, required surveys/reports, site improvements, and financing and legal costs. Indirectly, the funds will be used to leverage funding from other sources requiring local support of the project.

Recommendation: \$25,000 This project will result in an increase of 16 spaces. The amount recommended for funding is less than the amount requested as there are not sufficient funds in the Developer Fee Trust Fund to support the entire amount. The \$25,000 is being approved for development costs, and to use to demonstrate community support for the project to leverage other funds. Since they are still very early in the development process, it is recommended that they apply for additional funds in next year's cycle.

Applicant: Karen Walsh, Family Day Care Home

Total Project Cost: Karen Walsh,

Amount Requested: \$30,000

Proposal Summary: This family day care home, located in Aptos, is currently licensed to care for 6 children. She is currently caring for 6 children ranging in age up to 4 years old. The proposed project adds a nursery, bath and patio to the existing home. The project is approximately 80% complete, to be finished in early 2002. Adding the nursery allows them to add two additional infant cribs, so that she can accommodate 3 infants rather than the one infant she can currently care for. Adding the bath enables her to supervise children when they use the rest room, rather than having to take them all with her into the home to use the rest room. During the site visit she decided that it would also enable her to increase her licensed capacity to 12. She has since called to report that she has applied for the increased licensed capacity. The day care operation is run separate from her home, with a separate entrance, due to her husband's home-based business.

Recommendation: \$10,000 This request has been recommended for funding because the project will result in an increase of available capacity by six spaces (including 2 infant spaces), and because she primarily provides part time child care, responding to a high demand for such service. The amount recommended for funding is less than the amount requested as there are not sufficient funds in the Developer Fee Trust Fund to support the entire amount, and because the project has been substantially completed without the funds.

Applications Not Recommended for Funding:

Applicant: Una Baer, Family Day Care Home

Total Project Cost: \$28,460

Amount Requested: \$27,260

Proposal Summary: This family day care home, located in Santa Cruz, is currently licensed for 14. She presently cares for 14 children, ranging in age from 1-10, primarily from low-income families, in a multicultural, bilingual program. She recently purchased a home in Beach Flats, with a second unit on the property. She is currently operating the child care out of the front home, where she resides. She uses the living room, kitchen, and yard area for child care. She intends to move the child care operations to the second building, in back of the home. This building is a “granny unit”, consisting of a main room and bathroom. Ms. Baer stated that the Fire Marshall told her that this will require the addition of a second exit from the unit, in order to keep her license for a large family day care home, but that it would be OK for a small family home. Santa Cruz County HRA Licensing Division was contacted and reported that, in general, a second door is not required, and that a window or other alternative entry could be used. (They had not been advised of this proposed change, and haven't inspected the unit for this purpose.) When advised of what Licensing reported, Ms. Baer said that she would check into it. She is also going to try to obtain another estimate for the door relocation, as \$28,000 seems excessive to add an opening. She said the contractor explained that the cost was high as he was going to have to do other work in order to accommodate the door, such as changing the roofline.

Recommendation: \$0. This proposal is not recommended for funding as the amount to add the second exit appears unreasonably high, and Ms. Baer did not provide the second estimate, as requested at the site visit.

Applicant: Rosalia Fernandez, Family Day Care Home

Total Project Cost: \$25,000

Amount Requested: \$25,000

Proposal Summary: This family day care home, located in Watsonville, is presently licensed for care of 14 children. She is currently caring for four children between the ages of 8 months and 4 years old. She is caring for less than the 14 children she is licensed to care for because she cares for children of migrant workers, who have left to work in other counties due to lack of work here. Many children will return in May. The proposed project would add a room at the back of the home, which she will use for the children to nap in. She currently used the living room for the child care activities and sleeping. After the room is added, she expects to care for 12 to 14 children.

Recommendation: \$0 This proposal is not recommended for funding. There are not sufficient funds in the Developer Fee Trust Fund to fund projects that do not correct deficiencies or increase actual licensed capacity.

Applicant: Teresa Gallegos, Family Day Care Home

Total Project Cost: \$19,000

Amount Requested: \$12,000

Proposal Summary: This family day care home, located in Watsonville, is licensed to care for up to 14 children. Ms. Gallegos currently contracts to provide migrant care. She is currently caring for 8 children, and is looking for more children to care for. Ms. Gallegos is requesting the loan in order to enclose the carport to add additional space for child care, and create an area for toddlers and babies. The home's living room, dining area, and kitchen are currently used to provide the child care, as well as the carport area. Ms. Gallegos did not complete and return a request sent to all family day care home applicants for additional information. At the site visit, it was requested that the information be completed and submitted.

Recommendation: \$0 This proposal is not recommended for funding, as the applicant did not submit the required additional information, as requested.

Applicant: Maria Gutierrez, Family Day Care Home

Total Project Cost: \$33-60,000

Amount Requested: \$30,000

Proposal Summary: This family day care home, located in Watsonville, is currently licensed for 14 children. They are presently caring for up to 20 children (no more than 14 at one time) ranging in age from 10 months to 6th grade (2 infants, 3 toddlers, 7 preschool, 1 kindergarten, and 6 school age children). Child care is being provided in the converted garage downstairs. They also use the living room, dining room and kitchen. The proposed project consists of fencing off the area adjacent to the playroom to provide a play area for the children; provide awnings to keep water off the sidewalk used by the children leading to the back patio; enclosed this back patio area to provide a separate space for the older/after school age children; and fence off a portion of the large rear yard and add a play structure for the younger kids. There was no estimate provided with the application, as required. In fact, two applications were submitted, one indicating that the total cost of the project was \$33,000 and one indicating that the total cost was \$60,000. At the site visit it was requested that a written estimate be submitted, as specified on the application.

Recommendation: \$0 This proposal is not recommended for funding, as a written estimate was not submitted as required.

Applicant: Aracele Rocha, Family Day Care Home

Total Project Cost: \$44,800

Amount Requested: \$30,000

Proposal Summary: This family day care home, located in Watsonville, is currently licensed to care for 14 children. She is currently caring for 8 children, between the ages of one and 7. She is caring for less than 14 because she needs more space in the bathroom and sleeping area. She expects to care for 14 children after the project is completed. The proposed project would enlarge the bathroom to make more room for diaper changing and dental hygiene. The changing table currently blocks access to the bathtub and part of the sink in the bathroom used for child care. Mss Rocha found out that the second bathroom, in the master bedroom, does not meet code as it is too small, and must be removed (it was built by the previous owner without a permit). She is proposing to remove a storage shed attached to the back of her home, and in its place build a room and bathroom to use for child care, which will be accessible from inside the house. She is currently using the living room and kitchen for child care activities, and the bedroom for naps. Ms. Rocha has previously received child care loans in 1997 (\$5,000) and 1999 (\$2,850 to make repairs to the mobile home she was then using).

Recommendation: \$0 This proposal is not recommended for funding. There are not sufficient funds in the Child Care Developer Fee Trust Fund to support projects that do not correct current deficiencies or increase actual licensed capacity.

Applicant: Bertha Rocha, Family Day Care Home

Total Project Cost: \$17,352

Amount Requested: \$17,352

Proposal Summary: This family day care home, located in Watsonville, is currently licensed to care for 14 children. She is currently caring for 6 children, between the ages of 18 months and 11 years. She is caring for less than 14 because she doesn't feel like she has enough space for more, but expects to care for 12 after the project is completed. Ms. Rocha has converted the garage of her new home to use for her child care business. It is fully carpeted. The back area of the garage was an "optional extra bedroom" in the housing development. This area is currently being used for child care. The project consists of adding a wall between the garage and this area, creating this extra room. (Creates a separate room, does not increase the size of the space.) The room created will be used for sleeping infants, so the noise of the older children won't bother them. She is also planning to add a bathroom to this area, so they will not have to use the bathroom in the house.

Recommendation: \$0 This proposal is not recommended for funding. There are not sufficient funds in the Developer Fee Trust Fund to support projects that do not correct current deficiencies or increase actual licensed capacity.

Applicant: Lilia Rocha, Family Day Care Home

Total Project Cost: \$45,000

Amount Requested: \$42,300

Proposal Summary: This family day care home, located in Watsonville, is currently licensed to care for 14 children. She is currently caring for 8 children (2 toddlers, 2 preschool, 4 school age). She is caring for less than **14** because of the migrant program ending and because she needs more space for the children to sleep, an area for babies, and more space for activities during the rainy weather. The project consists of adding on to the back of the home, which will enlarge the kitchen and eating area, and add a playroom for the children to sleep and play in. She currently has to separate the children and babies at naptime

Recommendation: \$0 This proposal is not recommended for funding. There are not sufficient funds in the Child Care Developer Fee Trust Fund to support projects that do not correct current deficiencies or increase actual licensed capacity.

Summary of Loan Applications			
Applicant	Total Project Cost	Requested	Recommend
Baer, Una FDC	\$28,460	\$27,260	\$0
Bright, Veronica FDC	\$25,660	\$4,960	\$4,960
Brown, Jill/ Sweet Dreams Day Care Center	\$6,900	\$6,900	\$6,900
Cabrillo College Childrens's Center, Janis Keyser	\$583,032	\$40,048	\$ 20,000
Fernandez, Rosalia FDC	\$25,000	\$25,000	\$0
Gallegos, Teresa FDC	\$19,000	\$12,000	\$0
Gutierrez, Maria FDC	\$33-60,000	\$30,000	\$0
Little People's School, Dancy Girot	\$15,950	\$15,950	\$12,632
Mercy Housing, Elizabeth Vogel	\$403,830	\$50,000	\$35,000
Rocha, Aracele FDC	\$44,800	\$30,000	\$0
Rocha, Berta FDC	\$17,3552	\$17,352	\$ 0
Rocha, Lilia FDC	\$45,000	\$42,300	\$ 0
Ruiz, Elvira FDC	\$32,607	\$32,607	\$15,000
Sanchez, Leticia FDC	\$4,600	\$4,600	\$4,900
Santa Cruz Toddler Center, Sandy Davie	\$10,076	\$9,674	\$ 9,674
Smith, Bobbie FDC	\$22,543	\$22,543	\$6,500
Walnut Ave. Women's Center	\$1,300,000	\$100,000	\$ 25,000
Walsh, Karen FDC	\$67,038	\$30,000	\$ 10,000
TOTALS	\$2,684,848	\$501,194	\$150,566

Total Amount Available: \$150,000