Montgomery County Early Care and Education (ECE) Facility Loan Program

Pre-Development Loans Quick Guide

The Montgomery County ECE Facility Loan Program provides financial help to child care providers in Montgomery County, Maryland, through two main types of loans:

- Forgivable Loans (do not need to be paid back if requirements are met over time)
- 0% Interest Loans (must be repaid, but with no interest)

This one-pager only explains predevelopment loans, which are a special kind of forgivable loan for planning costs. For details on the other loans, see their separate documents.

What Are Pre-Development Loans?

Pre-Development loans help pay for early planning costs for big projects, like hiring architects or getting permits. These loans are fully forgiven after one year if requirements are met.

Who Can Apply?

- Continuously Licensed child care providers in Montgomery County, MD who remain in compliance with the Office of Child Care licensing regulations
- Family child care, large family child care, and child care centers
- Providers with a published Maryland EXCELS rating
- Providers who offer full-time and full-year care

Please note, if you received an award during the last cycle your program is ineligible to receive funding for the same project site.

What Can Be Funded?

- Zoning contracts
- Architect contracts
- Building permits
- Other planning expenses needed before construction starts

Loan Details

Maximum Amounts:

- Homes: $1,000–$10,000
- Centers: $5,000–$50,000

Repayment:

- Fully forgiven after one year if requirements are met

Application/Funding Process

The application/funding process has four main steps:

- Step 1. Submit a Letter of Intent (LOI): Short form to confirm eligibility.
- Step 2. Submit your loan application: If eligible, this step includes details on the business and project.
- Step 3. Underwriting & Approval: If selected, this step includes completing site visits with program staff and the construction monitor to confirm a feasible project scope.
- Step 4. Loan Closing: If your loan request is approved, during this step the applicant completes paperwork, shares insurance certificates with Lender named, and signs loan documents.

Technical assistance is available to help at every step.

If you have any questions, email Laura Montas-Brown, ECE Program Manager, at laura.montas-brown@reinvestment.com

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