

Montgomery County ECE Facility Loan Program Priority Points Rubric (Expansion Projects)					
Priority Area	Detailed Description	Max Score	High Points	Medium Points	Zero Points
Business Plan Feasibility (Max Score 18 pts)		18			
Years of Experience	Counts the number of years the applicant has operated as a licensed child care provider based on the license.	3	10+ yrs operating the child care program [3 pts]	5-9 yrs operating the child care program [2 pts]	Less than 5 years [0 pts]
Enrollment History & Stability	Measures how consistently the program fills its licensed capacity. Requires two years of enrollment records. Average enrollment/licensed capacity.	5	85% + average enrollment (2-year average) [5 pts]	75% to 84% average enrollment (2 year average) [2 pts]	Below 74% average enrollment [0 pts]
EXCELS Rating	Maryland's official quality rating for child care programs. Level 1 (lowest) to Level 5 (highest) based on the latest unexpired EXCEL Rating Certificate.	3	EXCELS Level 4 or 5 [3 pts]	EXCELS Level 2 or 3 [2 pts]	EXCELS Level 1 [0 pts]
Strength of Business Financial Health	Assesses the financial stability of the business. Requires 1 year of business tax returns and a complete 1 year budget projection, depicting Year 1 of expanded operations, from all applicants. Centers must also provide a current Profit & Loss (P&L) statement.	5	Positive net income (greater than 10%) and complete budget projection [5 pts]	Net income (less than 10%) or break-even operations, and a complete budget projection. [3 pts]	Negative net income, or incomplete budget or financial statement [0 pts]
Strength of staffing	Assess whether the program has the staff necessary to operate.	2	Fully staffed, no vacancies [2 pts]	1-2 vacancies [1 pts]	3+ vacancies [0 pts]
Project Readiness (Max Score 19 pts)		19			
Project Specificity	Looks for a clear project description with activities, scope of work, and confirms the number of new seats created, rather than general statements of intent.	5	Project description clearly defines specific renovations, defined scope of work, and new seats created and aligns with quote(s) obtained [5 pts]	Project description is clear, but does not align with quote(s) obtained [3 pts]	Project description is not clear or not provided [0 pts]
Contractor Quotes/Bids	Confirms the applicant has real, itemized pricing for the project. Quotes must come from an identifiable contractor (business name, license number, and contact information). Important to note, provider or AI generated quotes are not accepted and will receive zero points.	4	Detailed, itemized quotes with clear scope of work; quotes come from a contractor include contractor identifying information [4 pts]	Preliminary quotes/estimates obtained, scope mostly defined (missing some elements from the project description) [2 pts]	No quotes obtained, or quotes are AI-generated and cannot be validated [0 pts]
Permits & Approvals (incl. HOA)	Confirms the applicant has an understanding or is actively pursuing permits and approvals needed, including HOA approval where applicable.	3	Fully approved, or truly n/a [3 pts]	In progress/ has professional working on this/ clear understanding and plan [1 pts]	None obtained, and no plan in place [0 pts]
Project timeline	Measures how quickly the project (permits, approvals, and construction) can be completed after an award.	2	Project be completed within 6 months (all permit/approvals/construction) [2 pts]	Project be completed within 7-12 months (all permit/approvals/construction) [1 pt]	Longer than 12 months, or no timeline provided [0 pts]
Financing Secured (if needed)	Confirms the applicant can cover any remaining cost beyond the award. Gap equals total project minus the loan amount requested.	5	Fully secure/available funds for gap, or no gap (with contingency) [5 pts]	N/A	No gap funding secured [0 pts]
Increase Infant/ Toddler Capacity (Max Score 25 pts)		25			
New Infant/Toddler Slots Created	Confirms the project adds new licensed Infant/Toddler seats (0 to 3 years old)	25	Project creates new licensed Infant/Toddler slots [25 pts]	N/A	Project does not create any new Infant/Toddler slots [0 pts]
Equity (Max Score 18 pts)		18			
Economically Marginalized Children Enrolled	Verifies subsidy/voucher subsidy funding accepted: - Equicare (Montgomery County) - PreK/Blueprint Expansion Grants (MSDE) - Child Care Scholarship (MSDE) - WPA (Montgomery County) - Head Start/Early Head Start (Montgomery County/Federal) - Military Tuition Assistance - Child and Adult Care Food Program - Other sources	6	Accepts subsidy funding (e.g., Child Care Scholarship, WPA, participates in CACFP) [6 pts]	N/A	Only accepts private pay [0 pts]
Economically Marginalized Areas	Checks the facility address against HUD's Qualified Census Tract lookup tool: https://www.huduser.gov/portal/sadda/sadda_gct.html	5	Facility address is in low-income census tract [5 pts]	N/A	Facility address is not in low-income census tract [0 pts]
Care for Children with Special Needs	Checks whether applicant in the past five years, cared for children with a diagnosed disability, formal IEP or IFSP or referred children for early intervention services.	5	In the past five years, program has cared for children with a diagnosed disability, formal IEP or IFSP or referred children for early intervention services. [5 pts]	N/A	In the past five years, the program did not care for children with a diagnosed disability, formal IEP or IFSP or referred children for early intervention services. [0 pts]
Licensed for Non-Traditional Hours (Evenings/Weekends)	Verifies whether provider is licensed to offer evening (after 6pm) or weekend care	2	Licensed and offers care for evening and/or weekend care (after 6pm or on weekends) [2 pts]	Licensed but does not offer care for evening and/or weekend care (after 6pm or on weekends) [1pts]	Not licensed for non-traditional hours [0 pts]
Geographic Need (Max Score 20 pts)		20			
Location's shortage classification	Based on the FY25 State of Supply & Demand for Childcare in Montgomery County study. Classification is determined by the facility's address.	20	Highest-priority shortage area [20 pts]	High-priority shortage area [10 pts]	Lowest-priority / no shortage identified [0 pts]
Total sum of all scored criterias above		100			