



MONTGOMERY COUNTY, MARYLAND  
WOMEN'S DEMOCRATIC CLUB

P.O. Box 34047, Bethesda, MD 20827

[www.womensdemocraticclub.org](http://www.womensdemocraticclub.org)

**Senate Bill 0919 – Child Care Capital Support Revolving Loan Fund - Established  
Budget and Taxation & Education, Health, and Environmental Affairs– March 15, 2022  
SUPPORT**

Thank you for this opportunity to submit written testimony concerning an important priority of the **Montgomery County Women's Democratic Club (WDC)** for the 2022 legislative session. WDC is one of the largest and most active Democratic Clubs in our County with hundreds of politically active women and men, including many elected officials.

**WDC urges passage of SB0919 – Child Care Capital Support Revolving Loan Fund - Established.** This bill will establish a Child Care Capital Support non-lapsing revolving loan fund to be administered by the State Department of Education. The purpose of this fund is to provide no-interest loans for capital expenses to child care providers, including center-based and family child care providers, who participate in the Maryland's Child Care Scholarship Program (CSS). The CSS provides financial assistance with child care costs to eligible working families in Maryland. Eligible capital costs include acquisition, expansion, renovations and new construction. Priority shall be given to child care providers that are located in rural communities, underserved communities, child care "deserts," or serve primarily low-income families residing in high-poverty areas, children with special needs, or children age two or younger. Recipients have five years to repay the loans, but additional time may be granted for demonstrated financial hardship. For Fiscal Year (FY) 2023, the Governor's budget shall include an appropriation of \$15,000,000, for FY 2024 an appropriation for \$10,000,000 and for FY 2025 an appropriation for \$5,000,000.

The childcare industry is in crisis. Many childcare businesses are small businesses that operate with tight financial margins. According to the Maryland Early Childhood Advisory Council, there are 855 fewer child care providers in Maryland than in March 2020. The availability of affordable, predictable, quality childcare is a significant factor in a woman's ability to remain in the workforce and provide for her family, especially for low-and moderate-income families. This legislation will provide much needed low-cost financial assistance to childcare providers so that they can expand and/or renovate their facilities, as well as help new providers finance the development of additional facilities that serve families that qualify for Maryland's Child Care Scholarship Program.

**We ask for your support for SB0919 and strongly urge a favorable Committee report.** To maintain our competitive edge as a State, we need to keep women in our workforce.

Respectfully,

Leslie Milano  
President