

119TH CONGRESS
2D SESSION

H. R. 8453

To establish a low-interest loan program to support the renovation, retrofit, expansion, and adaptation of structures to increase the availability of child care in rural communities.

IN THE HOUSE OF REPRESENTATIVES

APRIL 22, 2026

Mrs. MCCLAIN DELANEY (for herself, Mrs. MILLER-MEEKS, and Mr. SORENSEN) introduced the following bill; which was referred to the Committee on Agriculture

A BILL

To establish a low-interest loan program to support the renovation, retrofit, expansion, and adaptation of structures to increase the availability of child care in rural communities.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Rural Child Care Fa-
5 cility Expansion Act”.

1 **SEC. 2. LOW-INTEREST LOAN PROGRAM TO SUPPORT THE**
2 **RENOVATION, RETROFITTING, EXPANSION,**
3 **AND ADAPTATION OF STRUCTURES TO IN-**
4 **CREASE THE AVAILABILITY OF CHILD CARE**
5 **IN CERTAIN RURAL AREAS.**

6 (a) IN GENERAL.—Beginning 1 year after the date
7 of the enactment of this Act, the Secretary may, subject
8 to this section, make a low-interest loan to a covered child
9 care provider in accordance with this section.

10 (b) DEFINITIONS.—In this Act:

11 (1) COVERED CHILD CARE PROVIDER.—The
12 term “covered child care provider” means—

13 (A) a child care service provider who—

14 (i) is primarily engaged in providing
15 child care services for children from birth
16 to compulsory school age;

17 (ii)(I) provides child care services for
18 school-age children outside of school hours
19 or outside of the school year; or

20 (II) offers pre-school or pre-kinder-
21 garten educational programs;

22 (iii) is in compliance with the licens-
23 ing requirements for child care services
24 providers of the State in which the pro-
25 vider is located; and

1 (iv) has conducted a criminal back-
2 ground check that meets the requirements
3 of section 658H(b) of the Child Care and
4 Development Block Grant Act of 1990 (42
5 U.S.C. 9858f(b)) with respect to each em-
6 ployee and regular volunteer of the pro-
7 vider; and

8 (B) any other child care service provider
9 that the Secretary deems to be qualified to re-
10 ceive a loan under this section.

11 (2) CHILD CARE DESERT.—The term “child
12 care desert” means a census tract in which—

13 (A) the number of residents who are chil-
14 dren is not less than 3 times the number of
15 children for whom the licensed child care pro-
16 viders in the census tract are capable of pro-
17 viding child care; or

18 (B) there are no licensed child care pro-
19 viders.

20 (3) RURAL COMMUNITY.—

21 (A) IN GENERAL.—The term “rural com-
22 munity” means any census designated place
23 with a population of less than 20,000, subject
24 to subparagraph (B).

1 (B) AUTHORITY TO MODIFY DEFINI-
2 TION.—The Secretary may, as the Secretary
3 deems necessary, modify the definition set forth
4 in subparagraph (A).

5 (4) LOW-INTEREST LOAN.—The term “low-in-
6 terest loan” means a loan which bears interest, at a
7 rate fixed at the time of each advance, equal to the
8 Treasury constant maturity rate, as published by the
9 Department of the Treasury for a maturity com-
10 parable to the term of the loan on the business day
11 that precedes the advance date, plus 1/8 of 1 per-
12 cent.

13 (5) SECRETARY.—The term “Secretary” means
14 the Secretary of Agriculture, acting through the
15 Deputy Under Secretary for Rural Development.

16 (c) APPLICATION.—An entity desiring a loan under
17 this section may submit to the Secretary an application
18 for the loan, at such time, in such manner, and containing
19 such information as the Secretary deems appropriate.

20 (d) APPLICATION PROCESSING.—

21 (1) NOTICE OF APPLICATION STATUS.—Within
22 30 days after receipt of an application for a loan
23 under this section, the Secretary shall provide to the
24 applicant a written notice as to whether the applica-

1 tion is complete or additional information is needed
2 to complete the application.

3 (2) NOTICE OF APPROVAL OR DISAPPROVAL.—

4 Within 90 days after receipt of an application for a
5 loan under this section, the Secretary shall provide
6 to the applicant a written notice as to whether the
7 application has been approved or disapproved.

8 (e) APPROVAL.—The Secretary may approve an ap-
9 plication for a loan under this section for a project if the
10 Secretary determines that—

11 (1) the applicant is a covered child care pro-
12 vider; and

13 (2) the application demonstrates that comple-
14 tion of the project will increase the availability of
15 child care in a child care desert in a rural commu-
16 nity.

17 (f) USE OF LOAN.—

18 (1) IN GENERAL.—An entity to which a loan is
19 made under this section may use the loan to facili-
20 tate the renovation, retrofitting, expansion, and ad-
21 aptation of a structure to increase the availability of
22 child care services in a rural community.

23 (2) LIMITATION ON USE FOR PRE-DEVELOP-
24 MENT ACTIVITIES.—Such an entity may use not
25 more than 10 percent of the loan to facilitate the

1 pre-development phase of a new facility, including
2 planning and design.

3 (g) LOAN TERM.—

4 (1) IN GENERAL.—A loan under this section
5 shall be made for such term as the Secretary may
6 determine, which shall not exceed 25 years.

7 (2) REPAYMENT SCHEDULE.—The Secretary
8 shall establish a repayment schedule for a loan made
9 under this section.

10 (h) REPORTS TO CONGRESS.—Within 1 year after
11 the date of the enactment of this Act, and annually there-
12 after, the Secretary shall submit to the Committee on Ag-
13 riculture of the House of Representatives and the Com-
14 mittee on Agriculture, Nutrition, and Forestry of the Sen-
15 ate a written report regarding implementation of this sec-
16 tion, which shall—

17 (1) specify the number of loans awarded under
18 this section;

19 (2) describe the activities funded under this sec-
20 tion;

21 (3) specify the number of child care slots cre-
22 ated as a result of providing loans under this sec-
23 tion, including the number of child care slots serving
24 children from low-income families or children who
25 are dual language learners;

1 (4) specify the number of child care slots at
2 risk of elimination due to a child care center closing
3 or proposed price increases, that have been pre-
4 served as a result of providing loans under this sec-
5 tion;

6 (5) specify the number of staff employed by
7 covered child care providers to whom a loan has
8 been made under this section;

9 (6) include demographic data about the commu-
10 nities served by the covered child care providers to
11 whom a loan has been made under this section; and

12 (7) specify the number of providers of pre-kin-
13 dergarten child care services to whom a loan has
14 been made under this section.

○