

STEDWICK HOMES CORPORATION

FAMILY DAY CARE POLICY

The Stedwick Homes Corporation (SHC) supports registered family day care in its community. Many parents in Stedwick need day care for their children. SHC wants to be assured that the day care offered in Stedwick is operated in a safe and healthful environment, and that day care providers have adequate insurance. Proper registration and this policy provide this assurance.

Registration is required by the State of Maryland if care is provided for one or more unrelated children on a regular basis. At any given time, a day care provider may not care for more than six (6) children, of whom no more than two (2) children may be under two years old. *(From Annotated Code of Maryland Regulations, Family Law Article #5-550 -- 5-557).*

SHC will abide by House Bill No. 464 concerning "Homeowner Associations and Family Day Care Homes, which became law July 1, 1989.

1. We hereby regulate the number of day care homes operating in Stedwick to not more than 7.5% of our 1,260 homes, which is a maximum of 94 day care homes permitted in Stedwick. *(See pg 9 (E) (1) of Bill No. 464.)*
2. As stated in the law, we will require all residents who are providing, or who plan to provide family day care, to notify the Stedwick Community Manager at the Montgomery Village Foundation office. *(See pg 10 (F) of Bill 464.)*
3. As stated in the law, a family day care provider may not operate in Stedwick without proper liability insurance. A day care provider shall obtain the liability insurance described under article 48A, #481D of the Code in **at least** the minimum amount described under that statute; that is \$300,000. *(See pg 10 (G) of Bill No. 464.)* The day care provider **must** present proof of liability insurance to the Montgomery Village Foundation office. This proof of liability will become part of the unit owner's permanent file.
4. There have always been family day care providers in Stedwick. Stedwick has never experienced an increase in its insurance related to this activity. Therefore, we do not anticipate any increase in Homes Corporation insurance. If, in the future, there should be an increase in insurance costs that are solely and directly attributable to the operation of family day care homes in Stedwick, the day care homes may be required to pay that increase. *(See pg. 9 (E) (2) of Bill 464.)*
5. Some residents may not agree with SHC support for family day care, but according to the law, family day care in Stedwick could only be prohibited by a majority vote of homeowners. That would require 631 (one vote per home) in Stedwick. *(See p. 9 (D) (2) of Bill 464.)*

If a significant number of homeowners wish to contest this policy, they may petition the Stedwick Board for a Special Election, according to the guidelines of the Stedwick By-laws, available at the Montgomery Village Foundation office.

For registration information, to report a problem with a provider or to make a formal complaint, contact the State Department of Education, Office of Child Care Licensing and Regulation, Region 5, 51 Monroe Street, Suite 200, Rockville, Maryland 20850 (telephone: 240-314-1400).

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