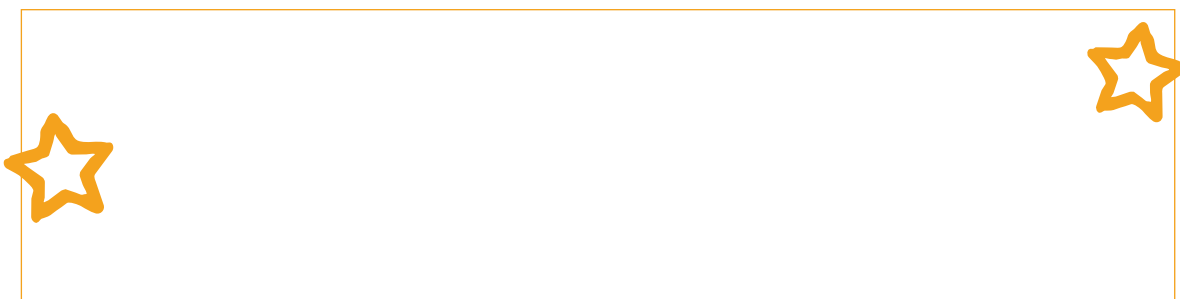


Nj Child Care Assistance Program



Parent Handbook

If you have questions about any of the information in this handbook contact your Child Care Resource and Referral (CCR&R) agency by calling **1-800-332-9227** or at the contact info below:



Welcome to New Jersey's Child Care Assistance Program, also known as CCAP!



This handbook covers information you need to know about how the program works and will help you stay in compliance with program regulations and maintain your child care assistance benefits.

New Jersey's Child Care Assistance Program is here to:

- ☆ Assist you with paying for child care services;
- ☆ Give you information about providers and programs so you can make informed decisions about quality child care;
- ☆ Connect you to other supportive services; and
- ☆ Help child care programs provide quality services and educational opportunities for your family.

The New Jersey Department of Human Services (DHS), Division of Family Development (DFD) is the state agency responsible for overseeing the Child Care Assistance Program, or CCAP.

DHS/DFD contracts with Child Care Resource and Referral agencies, or CCR&Rs, to administer CCAP in every county.

There is a CCR&R in every county. To find your CCR&R, visit ChildCareNJ.gov/Parents/CCRR or call the NJ Child Care Hotline at **1-800-332-9227**.

CCR&R staff can tell you about how the assistance program works, explain program rules and go over how to use your benefits. They also will give you information on finding quality child care and help you find a provider who will accept CCAP benefits.



YOUR CCAP HANDBOOK

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The information in this handbook is current as of June 2025.



If any changes are made to the New Jersey Child Care Assistance Program before the next version of the handbook is released, updated information will be available on ChildCareNJ.gov/Parents/CCAP.



SECTION I

YOUR CHILD CARE ASSISTANCE BENEFITS

Selecting a Quality Child Care Provider

Now that you have been found eligible for child care assistance, you are approved for **12 months** of child care. From the date you were approved, you have **60 days** to start using your **12 months** of benefits.

If you have not already chosen an eligible, quality child care provider, it is important to find one that meets your child care needs. Your benefits may be accepted at any of the following types of programs, that are approved by the state and that participate in CCAP, including:

- ☆ Licensed Child Care Centers (including before- and after-school care)
- ☆ Registered Family Child Care Providers
- ☆ Approved Home Providers (In-Home and Family, Friend and Neighbor)
- ☆ Summer Youth Camps



Once you've selected a provider, your CCR&R will send you some forms that must be completed and signed by both you and your provider before payment will begin. More information about these forms can be found on page 8. For more information on types of providers, visit ChildCareNJ.gov/Parents/Types.

When looking for a provider, consider a Grow NJ Kids program. Programs that choose to participate receive resources that help them raise their quality and continuously improve their programs. Grow NJ Kids rated programs provide a higher quality of care and are implementing standards above New Jersey's licensing requirements.

You can search for child care in your area, see which providers accept CCAP, check your estimated copay and view licensing information and inspection reports at ChildCareNJ.gov, or you can contact your CCR&R for help selecting a provider.



Here are some things to think about when choosing a child care provider:

- ☆ Plan for the full year of child care. Your child care needs may be different in the summer than during the school year.
- ☆ Be sure to get a schedule of the days that your provider will be closed since you will need to make other arrangements.
- ☆ Review all of your provider's policies and make sure that you understand their rules on different situations and your rights and responsibilities, such as late pickup and termination of services.
- ☆ Providers all charge different rates. Make sure you know what your provider charges and what CCAP will cover on your behalf. If your provider's rate is more than the maximum allowable rate the state will pay, you will have to pay the difference. **This is called an overage.** This overage is separate from the copay and other fees your child care provider charges for specific purposes (e.g., field trips and late fees). Overages and/or any other fees are owed directly to your chosen provider.
- ☆ Know that you can choose another provider at any time; however, you must notify your CCR&R and your current provider **10 calendar days** before the change. CCAP payments cannot be made to two providers for the same period of service.
- ☆ Ask about providers who meet higher-quality standards (like Grow NJ Kids).



For a printable checklist to use when looking for a quality child care or early learning program, visit ChildCareNJ.gov/Parents/Types.



Commitment to Safe, Reliable, Affordable and High-Quality Child Care

In New Jersey, all child care and early learning programs that accept, or wish to accept, child care assistance payments must comply with the requirements set forth by the federal Child Care and Development Block Grant (CCDBG) Act. These requirements define health and safety standards, including comprehensive criminal background checks, training and annual inspections.

In addition to all of the federal CCDBG requirements, child care providers receiving payment through CCAP must be licensed or registered by the Department of Children and Families (DCF), Office of Licensing (OOL), approved by the Department of Human Services (DHS), Division of Family Development (DFD) or certified by the Department of Health (DOH). These include child care centers, home-based providers (family child care providers and approved homes) and summer youth camps.

Programs that are license-exempt, such as public and charter schools or faith-based organizations, must become licensed and must comply with CCDBG requirements in order to receive CCAP payments.

The DCF Office of Licensing inspects every licensed child care center annually to enforce health, safety and educational program requirements.

Registered family child care providers and approved home providers (In-Home and Family, Friend and Neighbor) are inspected annually by the CCR&Rs.

Summer youth camps must register annually with the Department of Health (DOH), Public Health and Food Protection Program. Inspections of summer youth camps are conducted by both the DOH and local departments of health.

You can search for quality child care in your area (including programs participating in Grow NJ Kids) and view inspection reports at ChildCareNJ.gov/Search or by contacting your CCR&R (ChildCareNJ.gov/CCRR).

If you would like more information about these federal requirements, visit ChildCareNJ.gov.



Your Cost for Child Care

Federal law requires families to share the cost of child care using a sliding fee scale (meaning cost is adjusted depending on your income). This fee is known as a copayment or copay. Other copay amount factors are family size, hours of care (part- time or full-time), and the number of children receiving services.

If you are assessed a copay, that amount will be listed on your Parent/Applicant and Provider Agreement (PAPA) issued by your CCR&R. Copays are waived for families with income at or below 100% of the Federal Poverty Level (FPL) and families with a child in protective services.

Even after paying your copay, you may still owe money to your provider. This is because the state has set payment rates for CCAP. These rates vary depending on several factors including the age of your child and the type of provider (e.g., whether you are using a licensed child care center or a registered family child care provider) and whether the provider meets Grow NJ Kids high-quality standards.

The state payment rate may cover the entire cost of your child's care. However, if your provider charges more than what the state covers, you are responsible for paying the difference. **This is called an overage.**

This overage is separate from the copay and fees your child care provider charges for specific purposes (e.g., field trips and late fees). In certain situations, if your child care provider



charges more than the state payment rate, they may choose not to charge you the overage or otherwise negotiate a lower rate.

CCAP payments cannot be issued to a provider whose License, Certificate of Registration or Approval is revoked, suspended or expired, or if there is an imminent health or safety danger. In the event that your provider is not eligible to provide services, you will be contacted by your CCR&R and they will help you find alternative child care.

The state pays your chosen child care provider directly for your child's care.

If you have to pay a copay, overages and/or any other fees - you are responsible for paying those directly to your provider.

Child Care Agreements

Once you are approved for child care assistance, your CCR&R will send you the following documents:

- ☆ Parent/Applicant and Provider Agreement (PAPA)
- ☆ e-Child Care Parent/Provider Responsibilities and Agreement

You will need to complete a separate PAPA for each child and for each provider (e.g., before/after care provider and/or summer youth camp).

Your PAPA will need to be signed by both the parent/applicant and the child care provider and must include:

- ☆ Name and address of your provider;
- ☆ The start and end dates of child care services;
- ☆ Days and hours care is needed;
- ☆ The state's CCAP payment rate; and
- ☆ Your copayment amount, which is your share of the cost of child care.

The PAPA also provides important information about CCAP rules and your rights and responsibilities. It tells

you about the reasons your CCAP benefits could be terminated or how you could become ineligible for the program (e.g., if you did not follow the program rules or if your family's income exceeds program requirements).

It is very important that you complete and return the PAPA to your CCR&R within **10 calendar days** of receipt.

The e-Child Care Parent/Provider Responsibilities and Agreement covers your responsibilities, the providers' responsibilities and e-Child Care policies and rules. You must have a signed e-Child Care Parent/Provider Responsibilities and Agreement for every provider you are using.

These forms must be completed before payments will be made for your child's care.

If you don't return the required paperwork and documents within **10 calendar days**, you will lose your benefits and will need to restart the application process. If you need additional time to sign the agreements, contact your CCR&R to request an extension.

Attendance

DFD is required to monitor attendance by verifying children are enrolled and receiving child care services. Your provider will be taking daily attendance.

Providers will continue to receive full payment even when your child is periodically absent (e.g., absent once a week) during the month. If your child is absent from care for more than **five consecutive days** you must notify both your provider and your CCR&R. If the absence is due to illness, you must provide both your provider and your CCR&R with a doctor's note.

SECTION II

REPORTING CHANGES

Changing Child Care Providers

If you need to change your child care provider, you are required to notify your current provider and your CCR&R as soon as possible (but no less than **10 calendar days**) before making the change.

It's important to make sure the new provider is eligible to receive payment through CCAP before changing providers.

You will receive a new PAPA (Parent/Applicant and Provider Agreement) and e-Child Care Parent/Provider Responsibilities and Agreement to sign with your new provider. Once the new forms have been approved, your CCR&R will let you know what date you can start care with the new provider.

If you change child care providers without approval from your CCR&R, you need to pay for the full cost of the service until you receive the approved CCAP start date on your new PAPA and e-Child Care agreements.

REMEMBER: Before you begin care with your new provider, you must honor all contract agreements with the previous provider, including proper notification requesting the end of child care and paying in full everything you may owe.



Things You **MUST** Report

Report the following to your CCR&R with in **10 calendar days** of the change:

- ☆ You no longer need child care assistance.
- ☆ Your child no longer lives with you.
- ☆ You moved to a different county or state.
- ☆ You are changing from part-time to full-time care or from full-time to part-time care.
- ☆ You want to change providers (must also report to your current provider).
- ☆ Your family's income exceeds 85% of the State Median Income. You can find the current Income Eligibility Chart at ChildCareNJ.gov/Parents/CCAP.

SECTION III

YOUR RIGHTS AND RESPONSIBILITIES

Your Rights

When you apply for the New Jersey Child Care Assistance Program, and while you are receiving benefits, you are entitled to certain information and services.

- ☆ You have the right to choose an eligible licensed child care center, registered family child care provider, approved home provider (in-home or family, friend and neighbor) or summer youth camp.
- ☆ You have the right to visit your child any time they are in the provider's care.
- ☆ If at any time you are dissatisfied with your current provider, you have the right to choose a new provider.
- ☆ If it becomes necessary to terminate your benefits, your CCR&R will provide notice **10 days** before the effective date of the termination of your child care assistance. This termination notice will be submitted to you and all child care providers providing services to your family.
- ☆ You have the right to a CCR&R case review and then a DHS/DFD administrative review (appeal) regarding any decision that results in the denial or termination of your child care assistance, as long as that decision is not due to the lack of funding.
- ☆ You have the right to make a complaint or discuss areas of concern by calling the Child Care Helpline at **1-800-332-9227**.

Your Responsibilities

It is your responsibility to follow all rules and regulations of the New Jersey Child Care Assistance Program. You must:

- ☆ Comply with all program rules and policies;
- ☆ Complete and return all applications and agreements to your CCR&R within the given time frames;
- ☆ Provide accurate information and documentation;
- ☆ Pay any additional rates/fees on time and maintain a record of payments or keep receipts; and
- ☆ Provide a doctor's note informing your provider and your CCR&R if your child is sick and unable to attend child care for more than **five days** in a row.



SECTION IV

CONTINUED CHILD CARE ASSISTANCE

Redetermination of Eligibility

Once every **12 months**, you will be asked to complete an Application for Redetermination. You will need to provide updated information about your child care needs, income, employment, school or job training.

At redetermination, you can be making more money than when you initially applied. Your income can be at or below 250% of the Federal Poverty Level (FPL) and you will remain eligible for child care assistance as long as you continue to meet all other eligibility requirements.

If your income exceeds 250% of the FPL, but remains below 85% of the State Median Income (SMI) you will be granted one year of additional child care assistance. More information on redetermination and income limits is available at ChildCareNJ.gov/Parents/CCAP.

If you do not provide the required information, you will no longer be eligible to receive child care assistance.

Your CCR&R will review your redetermination paperwork and notify you if child care assistance has been approved and will continue for the next **12 months** or if you have been found ineligible.



SECTION V

THINGS TO KNOW

Reasons for Termination

Your family and/or a specific child may be terminated from the NJ Child Care Assistance Program if:

- ☆ Your family's income exceeds 85% of the State Median Income for your family size. You can find the current Income Eligibility Chart at ChildCareNJ.gov/Parents/CCAP.
- ☆ You no longer reside in New Jersey.
- ☆ Your child no longer lives with you.
- ☆ You stop using child care or your child has been excessively absent.
- ☆ You provided inaccurate information on your application that affects your eligibility.

If You Disagree With a CCR&R Action

If your child care services are negatively affected by a CCR&R action, such as denial or reduction of child care benefits, termination of child care assistance or you are required to repay any child care benefits, you may request a CCR&R case review and then a DFD administrative review (appeal).

If you wish to contest the CCR&R action, you must first request a case review by the CCR&R Review Committee. You must contact your CCR&R within **10 calendar days** of the date of the notice or letter about the action.

If you are not satisfied with the CCR&R case review decision, you also may request an administrative review by DFD's Bureau of Administrative Review and Appeals (BARA). Administrative review requests must be submitted within **90 calendar days** of the date of the notice or letter about the action. Submit your request along with copies of all documentation concerning the action to:

Bureau of Administrative Review and Appeals
Division of Family Development
PO Box 716
Trenton, NJ 08625-0716

If child care assistance to your family is terminated or you are disqualified from receiving CCAP benefits, payments to your provider will end on the effective date of the termination and/or disqualification and will not continue during the appeal and review process. If the outcome of the CCR&R case review and/or the BARA administrative review is in your favor, services will be restarted or resumed as long as funding is still available.

Concerns About Your Child's Care

If you believe a child is in immediate danger, call **911**.

If you have a concern or complaint about your child care provider, you have the right to file a complaint with the Department of Children and Families (DCF), Office of Licensing (OOL) by calling **1-877-667-9845** or going online at **[NJCCIS.com/njccis/public-complaint](https://njccis.com/njccis/public-complaint)**. Complaints may be made anonymously.

If you have reasonable cause to believe that a child has been subjected to abuse or acts of abuse, you should immediately report this information to the State Central Registry (SCR) at **1-877 NJ ABUSE (652-2873)**. A concerned caller does not need proof to report an allegation of child abuse and can make the report anonymously.



Additional Support

DHS/DFD works in partnership with service providers and other state and municipal agencies to help families access other programs and services. These include Work First New Jersey (WFNJ) - Temporary Assistance for Needy Families (TANF), Head Start and Early Head Start, Low Income Home Energy Assistance Program (LIHEAP), Supplemental Nutrition Assistance Program (SNAP), Supplemental Nutrition Program for Women, Infants and Children (WIC), Medicaid and Early Intervention Services.

You can find information on these programs and more on the DHS website at **NJ.gov/humanservices** or you can visit **ChildCareNJ.gov** for links to other support services and resources.

DID YOU KNOW?: The Families First Discovery Pass program provides families and individuals with a Families First EBT card or eWIC card free or steeply discounted admission to museums, theaters, historic sites, cultural events and more across the state.

For more info and a list of offers visit **FamiliesFirstDiscoveryPass.com**.

Non-Discrimination

The Department of Human Services, the Child Care Resource and Referral agencies, and their subcontractors are prohibited from discriminating based on race, color, national origin, sex (including gender identity and sexual orientation), religious creed, disability, age, political beliefs, or reprisal or retaliation for prior civil rights activity in the New Jersey Child Care Assistance Program under Federal and State law.

If you believe you have been discriminated against by the New Jersey Child Care Assistance Program you may file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights through the Office of Civil Rights Complaint Portal at <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf> or by mail or phone at:

**Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, DC 20201**

**1-800-368-1019
1-800-537-7697 (TDD)**