



**NJ Child Care  
Assistance Program**

# Parent Handbook

If you have questions about any of the information in this handbook, contact your local Child Care Resource and Referral (CCR&R) agency.



# 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 improve so they 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 locally.

There is a CCR&R in every county. To find your CCR&R, visit [ChildCareNJ.gov/Parents/CCRR](https://ChildCareNJ.gov/Parents/CCRR) or call the NJ Child Care Hotline at [1-800-332-9227](tel: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. Your CCR&R also will help you find a child care provider who will accept your benefits and give you information on finding quality child care.



# YOUR CCAP HANDBOOK

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The information in this handbook is correct as of April 2024.



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](https://ChildCareNJ.gov/Parents/CCAP).



# SECTION I

## YOUR CHILD CARE ASSISTANCE BENEFITS

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 benefits.

### Selecting a Quality Child Care Provider

If you have not already chosen an eligible, quality child care provider, it is important to find one that meets your child care needs. You can use your benefits 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



For more information on types of providers, visit [ChildCareNJ.gov/Parents/Types](https://ChildCareNJ.gov/Parents/Types).



To search for eligible providers in your area (including programs participating in Grow NJ Kids), visit [ChildCareNJ.gov/Search](https://ChildCareNJ.gov/Search) 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.
- ☆ Child care benefits cannot pay for religious instruction.
- ☆ 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.
- ☆ Payments will be made directly to your provider as indicated on your Parent/Applicant and Provider Agreement (PAPA).
- ☆ 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 cost of care is more than the maximum allowable rate the state will pay, you will have to pay the difference.
- ☆ Ask about additional fees (e.g., field trips and late fees) as CCAP benefits may not be sufficient to cover anything additionally charged by providers.
- ☆ 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. 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](https://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](https://ChildCareNJ.gov/Search) or by contacting your CCR&R ([ChildCareNJ.gov/CCRR](https://ChildCareNJ.gov/CCRR)).

If you would like more information about these federal requirements, visit [ChildCareNJ.gov](https://ChildCareNJ.gov).





**Participating Program**

**Committed to Quality Child Care**

Grow NJ Kids, New Jersey's Quality Rating Improvement System, is an initiative to raise the quality of child care and early learning across the state. Programs that choose to participate are provided with training along with on-site quality improvement technical assistance and access to information on the most current evidence-based practices.

For parents, Grow NJ Kids helps you select a quality provider so you can make the most of your child's early learning opportunities.

To find a Grow NJ Kids rated or participating program near you, visit [ChildCareNJ.gov/Search](https://ChildCareNJ.gov/Search).

# 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 must complete, sign and return these agreements within 10 calendar days. If you need additional time, you must contact your CCR&R.

Your PAPA will need to 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 (**please note that copays have been suspended through June 30, 2024**).

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. You will need to complete a separate PAPA for each child receiving child care assistance.

The e-Child Care Parent/Provider Responsibilities and Agreement covers your responsibilities, the providers' responsibilities and e-Child Care policies and rules. You must sign this document agreeing to use the e-Child Care daily attendance system, either through the Point of Service (POS) electronic swipe machine or the Interactive Voice Response (IVR) phone system, depending on what type of system your provider uses. **Please note that use of the e-Child Care attendance system is suspended through June 30, 2024.** However, you need to have a signed e-Child Care Parent/Provider Responsibilities and Agreement for every provider you are using.

Before payment for your child's care can start, both you and your provider must sign the PAPA and the e-Child Care Agreement. 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, you can contact your CCR&R and request an extension.



If you have more than one provider (e.g., a summer youth camp and a before/after care provider) you will need to complete separate agreements for each provider.



## Paying for Child Care

The state has set rates for what it pays for child care assistance. These rates vary depending on several factors including the age of the child and the type of provider. Your benefit may cover the entire cost for your child's care; however, if your provider charges more than what the state covers, you are responsible for paying the difference. CCAP payments are made directly to your chosen child care provider.

Payment will cover the period of eligibility determined by your CCR&R.

Payment 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.

There may be other fees your child care provider charges for specific purposes (e.g., field trips and late fees). You are responsible for paying these fees.

## Copayment (Copay)

Some families eligible to receive child care assistance are required to share the cost of child care, this is known as a copayment or copay. Copay amounts are determined by family income, family size and the hours of care needed. Copays are separate from other fees. If a copay is assessed, that amount will be listed on your PAPA. **Please note that all copays are suspended through June 30, 2024.**





## 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 fewer than 10 calendar days) before making the change.

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.

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 payment in full of everything you may owe.

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 start date on your new PAPA and e-Child Care agreements.

## Reasons for Termination

Your family and/or a specific child can 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](https://ChildCareNJ.gov/Parents/CCAP).
- ☆ You no longer reside in New Jersey.
- ☆ Your child no longer lives with you.
- ☆ You stop using child care.
- ☆ You failed to comply with program rules.

# SECTION II

## ATTENDANCE

### Your Families First Child Care Card

You will receive a Families First card in the mail. Your card is mailed in a plain, white unmarked envelope with a PO Box address from Lexington, KY.

**PLEASE DO NOT THROW YOUR CARD AWAY.**

You must hold onto this card even though at this time, you do not need to activate it, or create a PIN number.

**Please note that use of the e-Child Child Attendance system has been suspended through June 30, 2024.**

Both the Point of Service (POS) electronic swipe machine and the Interactive Voice Response (IVR) phone system have been temporarily deactivated, which means you do not need to use your Families First card to check your child into and out of care.

The Division of Family Development is required to monitor child attendance by verifying children are enrolled and receiving child care services. Your provider will be taking daily attendance.

During this temporary enrollment-based payment period, 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.



**DID YOU KNOW?:** Your Families First electronic benefits card can be used to receive free or highly discounted admission to arts and history organizations, venues and programs. For more information and a list of participating organizations visit [FamiliesFirstDiscoveryPass.com](https://www.familiesfirstdiscoverypass.com).

# SECTION III

## REPORTING CHANGES

### Things You *MUST* Report

Immediately report the following to your CCR&R:

- ☆ Your child no longer lives with you.
- ☆ You moved to a different county or state.
- ☆ You no longer need child care assistance.
- ☆ You want to change providers (report to CCR&R and current provider 10 days prior to change). It's important to make sure the new provider is eligible to receive payment through CCAP before changing providers.
- ☆ Your family's income exceeds 85% of the State Median Income. You can find the current Income Eligibility Chart at [ChildCareNJ.gov/Parents/CCAP](https://www.childcarenj.gov/Parents/CCAP).



# 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, and employment, school or job training.

If at redetermination your income is at or below 250% of the Federal Poverty Level (FPL) 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 these income limits is available at [www.ChildCareNJ.gov/Parents/CCAP](http://www.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

## 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 a Department of Human Services (DHS), Division of Family Development (DFD) 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 she or he is 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 or 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](tel: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 VI

## THINGS TO KNOW

### 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/or a DFD administrative review (appeal).

If you wish to request a case review before the CCR&R Review Committee, please contact your CCR&R within 10 calendar days of receiving the notice or letter about the action.

You also may request an administrative review by DFD's Bureau of Administrative Review and Appeals (BARA). You can request this without a CCR&R case review, or if you are not satisfied with the decision of the CCR&R Review Committee.

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**



Administrative review requests must be submitted within 90 calendar days of you receiving the notice or letter about the action.

If child care assistance to your family is terminated or you are disqualified from receiving benefits from CCAP, payments to your child care 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, Office of Licensing 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 (1-877-652-2873)**. A concerned caller does not need proof to report an allegation of child abuse and can make the report anonymously.

## Additional Support

The NJ 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](https://nj.gov/humanservices)** or you can visit **[ChildCareNJ.gov](https://childcarenj.gov)** for links to other support services and resources.

## Non-Discrimination

The DHS, CCR&Rs, and their subcontractors shall not discriminate against any parent/applicant, their children, or child care provider in any aspect of child care assistance program administration, including, but not limited to, the issuance of benefits, the conduct of administrative reviews, or any other program service, for reasons of age, race, color, sex, disability, religious creed, national origin, or political belief, and as otherwise prohibited by State and Federal law. The DHS, CCR&Rs, and their subcontractors shall comply with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d et seq.), Title IX of the Education Amendments of 1972 (20 U.S.C. 1681 et seq.), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), the Age Discrimination Act of 1975 (42 U.S.C. 6101 et seq.), and the New Jersey Law Against Discrimination (N. J. S. A. 10:5-1 et seq.).

If you believe you have been discriminated against by the New Jersey Child Care Assistance Program because of race, color, disability, religion, national origin or another reason, you can contact the U.S. Department of Health and Human Services, Office for Civil Rights by mail, phone or through the complaint portal:

**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)**

**<https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>**