

Child Care Connection presents...

New Jersey Child Care Assistance Program (CCAP)

(An Overview for Applicants)

What Is CCAP?

The New Jersey Child Care Assistance Program (CCAP) provides child care subsidies to low- and moderate-income families who meet the eligibility criteria for services.

Eligibility for CCAP

- In all instances, the parent and/or applicant must document that there is a need for child care services in order to:
 - Accept full-time employment
 - Remain employed full-time
 - Attend a full-time training/education program
 - Participate in a combination of part-time activities equaling full-time
- Eligibility for subsidy is determined for the family. Therefore, any violation of the terms of the program will result in termination of subsidy for all members of the family.

Income Eligibility

Initial Eligibility

 Annual gross income for family at or below 200% of the Federal Poverty Level

Continued Eligibility at Redetermination

- Child care subsidy may continue until the gross annual income of the family exceeds 250% of the Federal Poverty Level (FPL).
 - If a change results in the gross annual income of the family to exceed 250% FPL but does not exceed 85% of the State Median Income (SMI) regulations will allow for a 12-month phase out period during which child care subsidy will continue. At the end of this one time only phase out period the family may reapply but must meet the 200% FPL to be found eligible.

Income Eligibility (Initial @ 200% FPL)

(Effective 3/1/2024)

FAMILY SIZE	NJCK INITIAL ELIGIBILITY	NJCK - KINSHIP (APPLICANTS UNDER AGE 60)	NJCK - KINSHIP (APPLICANTS OVER AGE 60)
2	40,880	71,540	102,200
3	51,640	90,370	129,100
4	62,400	109,200	156,000
5	73,160	146,860	209,800
6	83,920	146,860	209,800
7	94,680	165,690	236,700
8	105,440	184,520	263,600
9	116,200	203,350	290,500
10	126,960	222,180	317,400



Work



- Full-time employment
 - Employment that totals 30 or more hours per week
- Part-time employment
 - Employment that totals less than 30 hours per week (Not eligible unless combined with another part-time activity to equal full-time requirement.)



School

(Must include some classroom credits)



Full-time school

- Minimum 12 college credits (spring/fall semesters): at least 6 credits must be in-class (not online)
- Minimum of 9 credit hours (summer): at least 5 credits must be in-class (not online)

Part-time school

 Anything less than the defined full-time (Not eligible unless combined with another part-time activity to equal fulltime requirement.)



Job Training



- "Job training" is a vocational or occupational program that includes classroom instruction, on the job training, and/or apprenticeships
- Full-time training
 - 20 hours or more per week
- Part-time training
 - Less than 20 hours per week (Not eligible unless combined with another part-time activity to equal full-time requirement.)

The Application

- Obtaining an application
 - Download an application from Child Care Connection's website: https://childcareconnection-nj.org/families/financial-assistance/nj-cares-for-kids/
 - Pick up an application by coming in to Child Care Connection
 - Request an application to be mailed or emailed by either calling 609-989-7770 (select option 2), or sending a request to subsidy@ccc-nj.org
 - Available through county agencies, DYFS
 District Offices, DFD, Mercer County Board ¹⁰
 of Social Services, and community child care agencies

Application Process

- The parent/applicant (and co-applicant if applicable) completes the application following the instructions provided with the document.
- The parent/applicant (and co-applicant if applicable) may mail or hand-deliver the completed application along with the required documentation to Child Care Connection.
- The application must be fully completed (all questions and sections must be answered). Incomplete applications will be denied.

VERIFICATION OF ELIGIBILITY

Eligibility must be verified for both the applicant and co-applicant.

Verification of Employment & Earned Income

- Submit pay stubs covering the four consecutive weeks immediately prior to the date of the application.
- In the absence of pay stubs due to new employment, there are some documents that may be submitted to verify income and hours worked that may lead to an assessment of *temporary* eligibility. The applicant (and co-applicant if applicable) must follow up with pay stubs within a specified time frame or risk losing the subsidy for the family. Such documents include:
 - Income Tax Return
 - IRS Form W-2
 - Award or benefit letter
 - Letter from an employer on employer's official letterhead may be used for <u>new</u> employment only and must be followed up with pay stubs as they are received.

Other Income To Be Verified (Unearned Income)

- Pensions
- Retirement
- Child Support
- Alimony
- Social Security

- Unemployment
- Worker's Compensation
- Public Assistance
- Any other income required for federal and/or state tax reporting purposes

Verification of School or Training

- Submit a current letter of acceptance* or an official registration form* from the appropriate program indicating:
 - Start and ending date
 - Number of credit hours per semester or clock hours per week

*Signed and dated by a school official

Eligible Families

- If the family is determined to be eligible but funds are not available
 - The family is placed on the waiting list.
- If the family is determined to be eligible and funds are available
 - The parent/applicant will receive Preliminary Parent/Applicant/Provider Agreements (PAPAs) and Parent Handbook.

Client Co-pay

- Co-pay
 - Based on family's gross annual income and family size
 - Assessed for a maximum of two children in one family
 - Paid directly to the child care provider(s)

Changes In Family Circumstances

- Families are required to report changes in family circumstances within 10 days of the occurrence. Reportable changes include:
 - Change in family income
 - Change in marital status
 - Change in family size
 - Change in address/email address
 - Extended absence from child care
 - Child is not going to start care on the designated start date
 - Child has stopped care with designated provider

Re-determination of Eligibility

- Parents who are receiving a child care subsidy will be required to reapply for continued eligibility annually or as changes in the family's circumstance occur.
 - Application for Re-determination of Eligibility and new Preliminary PAPAs must be completed and returned for processing to determine the family's eligibility for continuation of subsidy.

Termination of CCAP

Termination of CCAP results when:

- The parent fails to submit co-payment fees to the appropriate provider.
- The family no longer resides in New Jersey. Families who move within New Jersey may have their cases transferred to their new county of residence.
- The family no longer meets the eligibility criteria for income, age of child, or participation in employment, training, or school requirements.
- The family no longer wants/needs the subsidy.

Termination of CCAP (cont.)

- Unexplained absence from the child care arrangement for more than 10 consecutive days.
- The child(ren) have exhibited a pattern of excessive unexcused absences.
- The family fails to supply required materials or documentation for continued eligibility.
- The family fails to return required materials or documentation within the established time frames.
- The parent fails to inform Child Care Connection of changes in family circumstances (see slide 18 for examples) within 10 days of the occurrence.
- Failure to use the ECC attendance system (*temporarily suspended due to Covid-19*)

Notification of Termination

 Termination notice is issued to both the parent and provider(s).

Parent/Applicant/Provider Agreement (PAPA)

PLEASE NOTE:

There is no contract between Child Care **Connection and any provider!** The PAPA is an agreement between the eligible parent/applicant and the provider. The Preliminary PAPA is submitted by the parent to Child Care Connection for the sole purpose of identifying to whom subsidy payments should be made on behalf of eligible families.

Preliminary PAPA

- Parent is responsible for the completion of the Preliminary PAPA for each child for whom a subsidy is requested.
- Parent is responsible for returning all completed Preliminary PAPAs with the Certification Pages signed by both the parent/applicant and provider to Child Care Connection on or by the due date indicated on the upper left side of the Pre-PAPA (10 days from issue).
- Information from the Preliminary PAPA is entered onto the State's computer system and a system-generated PAPA is distributed to both the parent and provider(s).

The PAPA – Part E

- Parent Certification Indicates parent's responsibilities under the Child Care Assistance Program (CCAP) and requires:
 - Name of Parent/Applicant
 - Signature of Parent/Applicant (implies agreement to all information contained in the agreement)
 - Date

The PAPA – Part F

- Provider Certification Indicates provider's responsibilities under the Child Care Assistance Program (CCAP) and requires:
 - Name of Child Care Provider
 - Signature of Provider (implies agreement to all information contained in the agreement)
 - Date

The PAPA – Parent/Provider Certification Addendum

- Parent/Applicant must sign and date this form
- Co-Applicant (if applicable) must sign and date this form
- Provider must sign and date this form
- Once processed, Child Care Connection will identify the start date of subsidy and issue system-generated PAPAs to the applicant and provider.

Payment of Subsidy - ECC

- All payments are issued through the State of New Jersey Electronic Child Care (ECC) System.
- Parents are required to electronically record attendance each day via the IVR (call-in) or POS (swipe machine).
- Parents must immediately report problems with recording attendance via the IVR or POS machine to the Child Care Connection ECC staff by calling (609) 989-9010.
- Failure to properly record attendance may result in nonpayment to the provider and termination of subsidy for the entire family.

Parent/Applicant Overpayments

- Parent/Applicant Overpayments
 - Such overpayments occur when funds have been erroneously paid, on behalf of a family, to a provider(s) when the family and/or child(ren) were not eligible to receive benefits from the CCAP program. These types of overpayments generally occur as a result of a parent/applicant not reporting a change in family circumstance that would cause a reduction or termination of benefits.
 - All assessed overpayments must be repaid; a Repayment Agreement would be established identifying the repayment schedule.
 - Should the applicant fail to comply with the terms established in the Repayment Agreement, the amount owed would be reported to SOIL (the State's automated collection system).

Should you have any questions or require assistance in completing paperwork, please feel free to contact our Subsidy Eligibility Team at (609) 989-8035.

