



Child Care
Financial
Assistance
for Vermont Families

2023/24
PROGRAM GUIDE

Our mission

The mission of the Child Development Division is to improve the well-being of Vermont's children.

Our vision

All Vermont children are healthy and successful. Vermont is a great place to be a child and raise a family.

Child Development Division
Department for Children and Families
Vermont Agency of Human Services

Table of Contents

Click any item below to jump directly to that page.

- 04** What is the Child Care Financial Assistance Program?
- 04** Am I eligible?
- 05** Approved Service Needs
- 06** Income Guidelines Chart
- 06** How do I apply?
- 07** Appealing a decision
- 08** CDD Information System - Family Portal
- 08** After I'm Approved
- 10** My Family Share
- 10** What if everything isn't covered?
- 12** Case Examples
- 13** Rate Caps & Important Definitions
- 14** Choosing a provider
 - 14** Registered Family Child Care Home Program
 - 14** Licensed Child Care Programs
 - 14** Afterschool Programs
 - 15** Approved Relative Child Care Providers
 - 17** Finding the Best Provider for My Child (STARS)
 - 18** Children With Special Health or Development Needs
- 20** Changing providers
- 20** What if my situation changes
- 21** Community Child Care Support Agencies

What is the Child Care Financial Assistance Program?

The Child Care Financial Assistance Program is administered by the Child Development Division (CDD) as part of its mission to improve the well-being of Vermont's children.

To do so, the program provides some or all the cost for early care, early education, and school age care for eligible families. This helps ensure all children, ages 6 weeks to 13 years (19 years for those with special needs), have access to quality child care.

The program assists many different types of families whether caregivers are students, looking for work, retired, or working. In fact a family of 3 with a household income of \$87,012 a year qualifies for some assistance.

Am I eligible?

To be eligible for Child Care Financial Assistance, your family must:

- Have a reason for child care (see Approved Service Needs)
- Meet income guidelines (see Income Guidelines)
- Be a Vermont Resident
- Child receiving care must be a legal resident of United States

Approved service needs

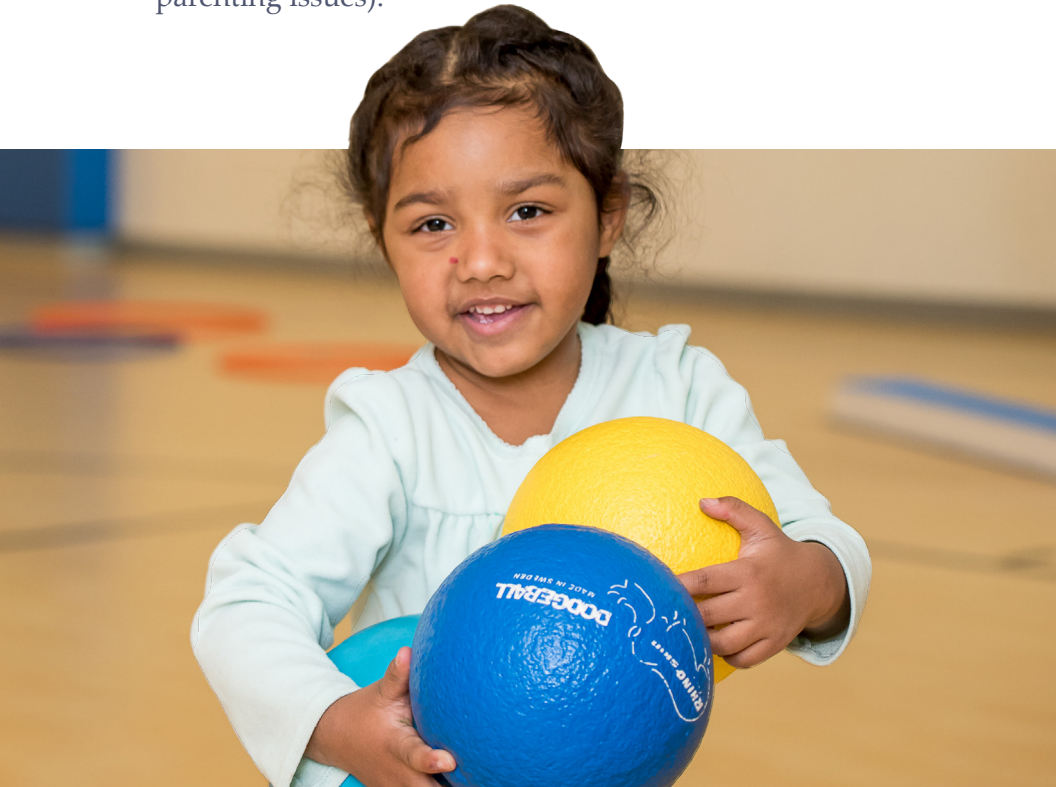
FOR CARETAKERS

(biological, adoptive, or foster parent, legal guardian or person legally responsible for child's welfare)

- Has a job
- Is self-employed
- Is actively looking for work
- Is attending school or training
- Is participating in Reach Up activities
- Has special health needs and need help with caring for their child

FOR CHILD RECEIVING SERVICES

- Has significant health or specialized developmental needs;
- Has an open case with the Family Services Division and child care is part of the safety plan;
- Has a family experiencing significant stress (shelter, safety, emotional stability, substance use, children's behaviors, and parenting issues).



Income guidelines

The most recent chart can be found on our website at dcf.vermont.gov/benefits/ccfap and will show you if your family meets income guidelines. Please contact your local eligibility specialist if you have any

How do I apply?

Contact your Community Child Care Support Agency (see back cover) and ask for the eligibility specialist. They will give you a list of documents you'll need to provide to be sure your family is eligible (paystubs, etc).

Once these documents are submitted, the eligibility specialist will determine if your family meets the requirements to be part of the Child Care Financial Assistance Program.

Appealing a decision

If your application is denied or you are not satisfied with the assistance you receive, you may request an appeal with the Child Development Division **OR** a Fair Hearing with the Human Services Board.

If you request an appeal, the Child Care Financial Assistance Unit at the Child Development Division will review the appeal and notify you of a decision. If you are not satisfied with the decision, you still have the option to request a Fair Hearing.

You must request an appeal within 30 days of the eligibility determination.

Send appeal request to:
Child Development Division
280 State Drive, NOB 1 North
Waterbury, VT 05671-1040

Send Fair Hearing request to:
Human Services Board
6 Baldwin Street, Suite 305
Montpelier, VT 05633-4302



CDD Information System - Family Portal

If you provided an email on your child care financial assistance application, notices regarding your application, such as a missing items letter, will be sent to that email. To view the details of the notice, you must log in to the Child Development Division Information System (CDDIS) Family Portal at [cddfammy.my.vermont.gov](https://cddfammy.vermont.gov).

You **will not** receive notices through postal mail.

To set up your CDDIS Family Portal account, please submit a CDDIS Help Desk Request at cddhelp.my.vermont.gov.

After I'm Approved

You'll get a letter from the State letting you know if your family is eligible for the program.

If you are, this **Statement of Eligibility shows your weekly Family Share of child care costs**. Think of it like a deductible. You pay your Family Share directly to your child care provider(s) weekly. After you pay your weekly family share, any balance owed is paid by the State directly to the provider(s) up to a capped rate (see Rate Caps & Important Definitions). This Family Share is the total amount you'll pay for child care every week, and it covers all of your children*.

If your family uses more than one provider, the Statement of Eligibility will tell you how much of your Family Share to pay each provider.



Department for Children and Families
 Child Development Division
 NOB 1 North, 280 State Drive
 Waterbury, VT 05671-1040
<http://dcf.vermont.gov/cdd>

Agency of Human Services

[toll free] 800-649-2642
 [fax] 802-241-0846

Child Care Financial Assistance Program Statement of Eligibility

10/07/2021

Test Test
 1 Main Street
 Anywhere, Vermont, 00000

Dear Test,

The Child Development Division (CDD) within the Department for Children and Families has determined you are eligible for Child Care Financial Assistance.

- Payment will be made directly by the CDD to your child care provider after your child care provider submits a bill for the services they deliver.
- Family Share amounts are paid directly to your child care provider.
- CDD will only pay for the authorized hours in this Certificate. If you use additional hours, you are responsible for paying for those hours.
- It is important that you review the actual Family Share that you will be charged with your child care provider and understand what you are responsible to pay.
- Please report any changes that may affect your eligibility as soon as they happen to the Eligibility Specialist listed below. Changes include a change in family income, address, marital status, household size, or employment/training, etc.

Child Name: Test Child
Child Age Category: Infant
Schedule: Full-Time

Payment start date

Start of Child Care Payment: Oct 03, 2021

End of Child Care Payment: Aug 31, 2022
Child Care Provider Name: Registered Account Example
Child Care Provider License Type: Registered
Child Care Provider STARS: 5-STARs

Amount CCFAP will Pay to Your Program: 200.00
CCFAP Assigned Family Share (Family Responsibility): 0.00

State weekly payment
 & your weekly Family
 Share

The Child Care Financial Assistance is authorized for twelve months. The start and end date are printed on your Statement of Eligibility. To continue receiving assistance beyond your end date, you must reapply. To be sure there's no lapse in assistance reapply before your end date.

My Family Share

Your Family Share covers all the children in your family (up to a certain amount*).

Based on your family size, income, and the age of your youngest child (usually the highest cost for care), this is the amount paid by you to your provider(s) weekly.

Pay your youngest child's provider first.

If there is any Family Share money left over, it goes to the next provider. Any balance owed to providers after you pay your weekly Family Share is paid by the State directly to the provider(s) up to a capped rate (see Rate Caps & Important Definitions).

The State will pay up to the provider's rate or the capped rate, whichever is lower, after subtracting your family share. If your family's share is more than your provider's rate, no payment from the State will be made.

*What if everything isn't covered?

The State does not set the provider's rate. So, there may be instances the total of what you and the State pay won't cover your provider's costs for your entire family.

In these instances, you are required to pay the extra amount to the provider.



EXAMPLE



“The Greens”

A family with one child care provider

A **Fayston family of four** with children ages one and four and a household income (HHI) of \$80,000. **Both children are enrolled 5 days at a local center** with a total weekly tuition of \$520 (\$280/wk infant, \$240/wk pre-K).

Based on income and family size, the Greens are eligible for the Child Care Financial Assistance Program and have a **weekly Family Share of \$125.**

The Greens pay their **\$125 Family Share to the children’s center** with the remaining balance covered by the Child Care Financial Assistance Program.



EXAMPLE

“The Mountains”

A family with multiple providers

A **single mother** from Barre with children ages one and three and an HHI of \$60,000. **The three-year old is in a child care center 5 days a week** (weekly tuition \$250) **the infant is at a registered family child care home 1 day a week** (\$75).

Based on income and family size, the Mountains are eligible for the Child Care Financial Assistance Program and have a **weekly Family Share of \$100.**

This weekly Family Share is **paid by the parent to the infant’s facility first (\$75). The balance of the Family Share (\$25) is paid by the parent to the toddler’s facility.** The remaining tuition is covered by the Child Care Financial Assistance Program.

Rate Caps

The State's capped rates are the maximum amount the State will pay to a child care provider on behalf of a family receiving child care financial assistance. The State will pay the lesser of the two: up to the provider's rate or the State's capped rate.

Visit our website at dcf.vermont.gov/benefits/ccfap for a list of current rate caps.

IMPORTANT DEFINITIONS

AUTHORIZED HOURS OF CARE:

Full-Time Weekly - 26 to 50 hours a week

Part-Time Weekly - 1 to 25 hours a week

Extended Time - more than 50 hours a week

CHILD'S AGE

Infant - birth up to 24 months old

Toddler - 2 up to 3 years old

Pre-school - 3 up to 5 years old

School Age - 5 up to 13 years old (19 if child has special needs)

Choosing a provider

Families can choose any registered family child care home or licensed program in the State or an Approved Relative Child Care provider certified by CDD. Your provider will notify the CDD of your child's enrollment and submit their attendance to the State to receive payment for the remainder of their charges.



REGISTERED FAMILY CHILD CARE HOME PROGRAM

In-home child care business provided by person living in the home where care is provided for up to six children (two younger than two years and up to four part-time school-age children).



LICENSED CHILD CARE PROGRAMS

Child care centers, preschools, or licensed family child care homes follow CDD standards for safe and healthy care that contributes to a child's development.



AFTERSCHOOL PROGRAMS

Located in public buildings, often public schools for school-age children before and/or after school and sometimes during school vacations.

If you need help finding a provider in your area or for more information, contact your Community Child Care Support Agency or visit dcf.vermont.gov/cdd/families/find-care



APPROVED RELATIVE CHILD CARE PROVIDERS

Families may choose a relative (grandparent, great-grandparent, siblings not living in the residence, aunts or uncles) to care for their child. Care is limited to no more than two relative family units in the provider’s or the child’s home. Providers and their household members must be screened against the Child Protection Registry, Adult Abuse Registry, and Vermont Criminal Information Center and approved by the CDD before being reimbursed for care.

Applications for approved relative care are available from the eligibility specialist at the Community Child Care Support Agency.

IMPORTANT DEFINITIONS

AUTHORIZED HOURS OF CARE:

Full-Time Daily - 6 to 10 hours a day
 Part-Time Daily - 1 to 5 hours a day

Daily Reimbursement Rates at 100% (ARCC)		
	full-time	part-time
Infant	16.03	9.16
Toddler	16.03	9.16
Pre-school	13.39	7.84
School Age	13.39	7.84



Finding the best provider for my child (STARS)

Child care should enhance the healthy growth, development, and learning of young children. So it's important to find care that both meets your needs and provides a good experience for your child.

TIPS TO FINDING THE BEST PROVIDER

- ✓ **Start early.** Many providers fill up months ahead of time, so it's smart to start the conversation as early as possible.
- ✓ **Gather information.** Find out the program's enrollment process, availability, regulatory information, accreditation, and quality indicators like a STARS* status to narrow your search. To start your search, visit www.brightfutures.vermont.gov and click "Find a Provider" or call the Child Care Consumer Line at 1-800-649-2642 or (802) 241-3110.
- ✓ **Visit several programs.** It's always best to visit a program in person so you can observe how they interact with children and ask questions. However, if that's not possible, you can always do a phone or video "visit" to get a sense if the program is right for your child.
- ✓ **Get recommendations.** Talk to people you trust about their experiences. Remember that every child is different – what works for one family might not work for another.
- ✓ **Get a referral.** Your Community Child Care Support Agency has a child care referral specialist trained to help you find the best provider based on your child's needs and your preferences.

** Step Ahead Recognition System (STARS) is Vermont's quality recognition and improvement system for child care, preschool, and after-school programs. Find out about a child care provider's STARS status, accreditation, and more on our website stars.vermont.gov*

Children with special health or development needs

Some providers are specially trained to care for children with special needs.

You may want to find one of these providers if:

1. You or your child has significant health or specialized developmental needs.
2. Your family is experiencing significant stress (shelter, safety, emotional stability, substance abuse, children's behaviors, and parenting issues).
3. If your child is involved with the Family Services Division of the Department for Children and Families, and child care is part of the safety plan, your child care provider may be asked to have special training.

For help finding a specialized child care provider, call your Community Child Care Support Agency and speak to a specialist.



Changing providers

It is important for children to develop strong positive relationships, so staying with the same provider is always recommended.

But if your circumstances change, or you feel your child's relationship with the provider is not working, you can change providers without losing financial assistance.

First, make arrangements with a new provider. Next, notify your eligibility specialist so the new provider is listed on your Statement of Eligibility. Lastly, inform your current provider you are making a change—two weeks' notice is generally expected. Then notify your eligibility specialist.

What if my situation changes?

It is your responsibility to immediately report any change that may affect your eligibility for assistance to the child care eligibility specialist (see inside back cover). This includes any change in household size, marital status, unemployment/employment/training status, address, or income.

Community Child Care Support Agencies

For more information on Child Care Financial Assistance, help applying, or finding child care in your area, contact or visit your local Community Child Care Support Agency. For contact information for your local agency, please visit our website at dcf.vermont.gov/contacts/partners/cccsa.



dcf.vermont.gov/cdd