

Colorado Child Care Assistance Program

Parent Handbook



Prepared by:
Colorado Department of Human Services
Child Care Division

Parent Information and Education

Welcome to the Colorado Child Care Assistance Program (CCCAP). This material is provided to inform you of your responsibilities under the CCCAP program and to help you in making your child care choices.

Please keep this information on hand and refer to it as you have questions about the program and about child care, in general. There is also information about other services that you may choose to access based on your family's needs. The staff at the county department of human services may have additional information about services and programs available locally.

Working with Your County Child Care Worker

SUBMITTING EMPLOYMENT INFORMATION

When you apply for Low-Income child care assistance, your child care worker may contact your employer by phone to verify your hours and wages. You have 30 days to supply written verification of your employment or education program. This is important. If it is not submitted, you may not receive benefits. If you cannot get the information for some reason, let your worker know immediately.

NOTIFYING THE COUNTY OF CHANGES

In the Low-Income child care program, you must notify your child care worker of any change in your employment or income within 30 days of the change. Most counties require that you give them that information in writing and will give you a Change of Eligibility Form (SS-7A). If you change jobs or your income changes, sit down and write what has changed immediately and get it to your child care worker so you do not forget. This will avoid bigger problems later. Notify your worker if any of the following things change:

- | | |
|--|---|
| <input checked="" type="checkbox"/> the hours you work | <input checked="" type="checkbox"/> the members of your household |
| <input checked="" type="checkbox"/> your rate of pay or wage | <input checked="" type="checkbox"/> your address |
| <input checked="" type="checkbox"/> your child support income or payment | <input checked="" type="checkbox"/> your child care provider |
| <input checked="" type="checkbox"/> your employment status (termination) | <input checked="" type="checkbox"/> your education status |

Any change in your income must be verified by a letter from your employer or by your pay stubs within 30 days of the change. Make sure you get this information to your worker as soon as possible. Changes may impact your eligibility.

In any child care assistance program, when you change child care providers, you should notify your worker **before** you make the change. Your worker will need the name, address and phone number of the provider as well as information regarding whether this provider is licensed to provide child care.

If you are looking for work, your county will request verification of job search. Your worker will have more information on your county's job search policy.



FILING YOUR LOW-INCOME REDETERMINATION

Every 6 months in the Low-Income program, you will be sent a redetermination form. This information is required for the county to determine if you still meet the eligibility requirements of the program. You must turn in this information on the form along with copies of your pay stubs or education verification in the time specified. The form needs to be complete and you must sign it. If you do not return this information, your benefits will be terminated.

PAYING YOUR PARENTAL FEES

You are required to pay a portion of your child care costs called the parental fee. This amount is set based on your income and the number of people in your household. Your fee should be paid directly to your provider at the beginning of each month. If you fail to make this payment, your benefits may be terminated. If a complaint is received from your provider that your fees have not been paid, you must make acceptable arrangements to pay those fees or your benefits may be terminated. You must pay your parental fee even if you change child care providers.

Your fee covers the hours agreed upon and shown on your Child Care Certificate. Your provider can charge you for any other hours used beyond what is authorized on the Certificate. They can also charge you late fees if you arrive for your child after hours. They cannot charge you for any additional amounts above the county's rate even though their rates for private clients are probably higher than the county's rate.

If you change work hours or have to work overtime, you must notify your worker or these hours may not be covered by the county.

MOVING FROM ONE COUNTY TO ANOTHER

If you move from one county to another, there is no guarantee that your Low-Income child care benefits will transfer. Each county may have different eligibility criteria for Low-Income child care. Before you move, you must inform your child care worker about your move. Your worker may call the county you are moving to and find out if your services can be transferred to the new county. Your child care worker may be able to give you more information on this.

Child Support Enforcement

Many children and custodial parents face poverty because absent parents neglect their responsibility to provide adequate financial support for their children. When children do not receive financial support, everyone suffers, and the children and custodial parents may be forced to seek assistance from the human services programs available including Temporary Assistance to Needy Families (TANF) and Child Care Assistance. As a client of the CCCAP program, you are encouraged to enroll in and cooperate with the Child Support Enforcement program in your county if you are entitled to child support.

Your county may require that you cooperate with the county Child Support Enforcement unit in order to receive benefits. Please talk with your county worker to find out if this is required by your county and what you need to do in order to cooperate.

WHAT IS THE CHILD SUPPORT ENFORCEMENT PROGRAM AND HOW DOES IT WORK?

The Child Support Enforcement Program was established by federal and state law to locate absent parents and to obtain from them financial support for their children. The Division of Child Support Enforcement (CSE) of the Colorado Department of Human Services supervises the administration and operation of county child support enforcement units, which provide the following services:

- Locate absent parents and their assets
- Enforce support orders and collect child support payments
- Establish and modify child support and medical support orders
- Enforce medical support orders
- Establish paternity

The CSE program does not handle custody or visitation enforcement, or other divorce issues.

WHO IS ELIGIBLE TO RECEIVE CHILD SUPPORT SERVICES?

All parents with minor children who need or are owed child support can apply for CSE services. There is a one time \$20 application fee. Families receiving child care assistance are encouraged to apply for services and cooperate with their local CSE unit to collect child support owed the family.

All families receiving CSE services have the right to request their child support orders be periodically reviewed to ensure the amount is still appropriate based on the current income of both parents.

WHAT ENFORCEMENT REMEDIES ARE AVAILABLE TO COLLECT CHILD SUPPORT?

- Wage withholding
- Garnishment of wages and bank accounts
- Interception of federal and state income tax returns or unemployment compensation benefits
- Notification of child support debts to consumer reporting agencies
- Revocation of driver's licenses
- Liens placed on personal and real property

WHAT INFORMATION IS NEEDED TO COLLECT CHILD SUPPORT?

The absent parent's social security number, date of birth, address, name of employer, bank account number, and property holding documents are helpful sources of income.

WHERE CAN THIS INFORMATION BE FOUND?

- State and federal tax returns
- Unemployment records
- Military records
- Hospital or medical records
- Check stubs
- Insurance policies

If you cannot find this information and you do not know where the absent parent lives or works, the CSE unit will attempt to find the absent parent through federal, state and local agencies such as:

- Social Security Administration
- Colorado Dept. of Revenue
- Internal Revenue Service
- Colorado Div. of Motor Vehicles

- Veteran's Administration

- Colorado Dept. of Labor and Employment

Finding an absent parent through these sources may take several weeks to several months depending on the accuracy and reliability of the information you provide. When new information about the absent parent's address, employment or other income is identified, this information should be mailed to the county child support worker.

WHAT IF THE ABSENT PARENT LIVES IN ANOTHER STATE?

All state CSE agencies must cooperate with each other in processing requests for absent parent locate, paternity establishment of support and medical orders, and enforcement of support and medical orders. Each state has enacted laws, Uniform Reciprocal Enforcement of Support Act (URESAs), authorizing establishment and enforcement of child support orders across state lines. When an action is filed in the state of the absent parent's residence, the court and the CSE unit in that state will pursue the action on Colorado's behalf

WHAT IF MY ORDER HASN'T BEEN CHANGED IN YEARS, BUT THE ABSENT PARENT MAKES MORE MONEY NOW?

If you are currently receiving TANF, your order will be automatically and periodically reviewed. If you are not receiving TANF, either you or the absent parent has the right to request a review of the child support order. Contact your local CSE unit for more information.

Child Care for Your Family

As a parent, you will want to choose the best possible care for your child and your family. In making this choice, there are several things you should consider including the type of care (licensed or legally exempt), the location of the provider, and the setting of care (home or center). To make the best choice for your family, you should know the difference between the types of care available and what you should expect from each.

CARE IN YOUR HOME

You may choose to employ someone to care for your children in your home. This type of care does not require a child care license. The person doing the care could be a relative, neighbor or friend. The provider can not be a parent or step-parent of the child or children in care and must be at least 18 years old.

CARE IN SOMEONE ELSE'S HOME

You may choose to place your children in care in someone else's home. If your children are the only ones for whom care is being provided, no license is required. This caregiver could be a relative, friend or neighbor who is at least 18 years old.

Licensed family care homes are also an option if you would like care in a home setting. Licensed homes provide care for up to six children plus two additional school age children. Child care may be available during any part of the day including weekends on a part-time or full-time basis. Licensed home providers sets their hours, plan their curriculum and set their own policies on discipline, meals, potty training and other similar child rearing issues. You should look for a home provider that shares your views on these important areas. Licensed home providers have first aid and CPR training as well as training in the care of children.

CARE IN A CHILD CARE CENTER

Child care centers provide care for five or more children in a non-residential setting. Child care centers must be licensed to provide child care services and must comply with state regulations. The ages of children in care are specified on the license but may include infants, toddlers, preschoolers or school-age children. Child care centers are inspected by the State Health Department and local fire officials in addition to child care licensing inspectors. This setting should provide activities to promote your child's development while interacting with other children the same age.

Selecting A Child Care Provider

Once you have determined the type of care that best meets your family's needs, you should choose several providers in your area to interview and observe. To find a provider in your area, you can contact your local child care resource and referral agency (R&R). To find the R&R servicing your county, call Qualistar at 1-303-290-9088, visit the web at www.qualistar.org, or ask your county child care worker.

Regardless of the child care provider you select, you should also have a backup plan in case that provider is not available one day. For example, if you select a family care home and the provider is ill, you will need to have a plan for your child care for that day.

OBSERVING THE CHILD CARE SETTING

Visit the child care provider during child care hours. Watch the children already in care and observe how the caregiver interacts with the children. When you look at the activities that are taking place, think about your own child's age and current level of development. Children in a good child care setting should have the following characteristics:

- Feel comfortable in the child care setting, free to touch things and move about.
- Be happily occupied in activities with other children.
- Approach the caregiver easily when they need help or attention.
- Be able to request food or drink when they are hungry or thirsty.
- Not cling to you for attention.

You should see caregivers who:

- Help children find enjoyable activities.
- Talk and play directly with children at their level.
- Respond promptly if a child is in distress or has a question or problem.
- Resolves disputes between children fairly and calmly.
- Serve food in an appetizing manner. There should be flexibility about snacks and mealtimes, particularly for very young children, who may ask for juice or snacks frequently and may not be able to wait for a designated meal or snack time.
- Change diapers promptly. The caregiver should wash her hands after each diaper change. Young children learning to use the toilet should be able to do so whenever they need and should be assisted cheerfully by the caregiver. If a child soils his/her clothes, this should be handled calmly, without embarrassing the child. The caregiver should have the children wash their hands after using the toilet.
- Welcome suggestions and drop-in visits.

You should see a schedule that includes active play both inside and out, quiet play like reading books or doing crafts, a nap or rest period depending on the age of the children and planned snacks or meals. Providers should let you know, in advance, that field trips or outings are

scheduled. Outdoor play space should be safe, well-attended, fenced and large enough for children to play.

You should not see children left unsupervised, even briefly. Children should not look bored as if there is nothing to do. Children should not be left with the television to entertain them. Toys should be available and appropriate to the age of the children in care.

Under no circumstances should physical discipline like slapping or spanking be used by the caregiver. You may find it necessary to use this type of discipline but no one else should use this on your children.

Licensed child care providers are required to post a copy of their last inspection report for your review. In addition, child care centers are required to post each room's capacity and staff to child ratio. You should observe child care that is within those specifications.

AFTER YOUR CHILD IS IN CARE

Even when you have been careful in your selection of a child care provider, you may still wonder if you have made the right choice. Here are some things you should watch as you monitor your child care provider.

Does your child:

- | | |
|--|--|
| <input checked="" type="checkbox"/> respond to the caregiver warmly? | <input checked="" type="checkbox"/> settle into play easily with a favorite toy or a friend? |
| <input checked="" type="checkbox"/> ask to stay to finish play? | <input checked="" type="checkbox"/> show you or tell you about the day's activities? |

Do you as a parent:

- feel comfortable spending time in the child care setting?
- find the caregiver responsive to your comments or suggestions?
- feel your instructions are being followed?

WHAT TO WATCH FOR

Parents worry about their children whenever they are in someone else's care. You should be aware of some of the signs that may indicate that a child has experienced some abuse.

- You see or hear your child saying or doing things in play that seem to be a reenactment of some kind of mistreatment.
- Your child is afraid to go to the child care program or afraid of one particular caregiver and you do not know why.
- Your child begins to act withdrawn, nervous, depressed, develops fears, begins having nightmares or physical symptoms like headaches or stomachaches.
- Your child is suddenly clingy or fearful of being away from you.
- Your child is afraid of using the bathroom, undressing or bathing.

If you have concerns about the possibility of your child having been abused, you should contact your county department of human services.

Community Resources

Your community may offer a variety of child care services and children's programs which may benefit your family. Both Head Start and the Colorado Preschool Program offer free preschool education to children ages 3 to 5. Your local school district may have more information about these programs in your area.

Some areas have Family Centers that help families access a variety of services including housing, education, medical care and human services. To find out if there is a family center in your area, ask your child care worker.

Earned Income Credits and the IRS

WHAT IS EITC

The Earned Income Tax Credit (EITC) is a special tax benefit for working people who earn low or moderate incomes. At the federal level, the Internal Revenue Service (IRS) refers to the EITC as the Earned Income Credit (EIC). Workers who qualify for the EITC and file a federal tax return can get back some or all of the federal income tax that was taken out of their pay during the year. They may also get additional cash back from the IRS. Even workers whose earnings are too small to pay taxes can get the EITC.

WHO IS ELIGIBLE FOR EITC?

Single or married people who work full or part time can qualify for the EITC, depending on their income.

- Workers who were raising one child in their home and had a family income of less than \$24,396 in 1995 could get an EITC of up to \$2,094.
- Workers who were raising more than one child in their home and had a family income of less than \$26,673 in 1995 could get an EITC of up to \$3,110.

HOW DO YOU GET THE EITC?

To get the EITC, eligible workers must file a federal tax return. Workers raising children must file a Form 1040 or 1040A (not Form 1040EZ) and attach Schedule EIC. They must include a correct and valid social security number for every person listed on the tax form. After the return is filed, the EITC comes in a check from the IRS.

Workers who are raising children can choose to get part of their EITC in their paychecks throughout the year and part in a check from the IRS after they file their tax returns. This is called advance EITC payment. To get advance EITC payments, workers must file a Form W-5 with their employer. Form W-5 should be available from employers.

In most cases, Earned Income Tax Credit will *not* affect eligibility or benefit levels for federal assistance programs including TANF, Medicaid, SSI, food stamps or public or subsidized housing. EITC will not affect your child care assistance benefits.

WHERE DO YOU GET MORE INFORMATION?

To get free help filing your tax return and for more information about the Earned Income Tax Credit, call the IRS at 1-800-829-1040.