



## Department of Children and Youth Memo 25-065

**TO:** DCY Partners

**FROM:** Laura Graf, Policy Division Director

**DATE:** September 2, 2025

**SUBJECT:** 2026 Child Care Cred Program

### **Background**

Amended Substitute House Bill 96 of the Ohio's 136th General Assembly created the Child Care Cred Program within the Department of Children and Youth (DCY) authoring \$10 million in State Fiscal Year (SFY) 2026. This program helps make child care more affordable by splitting the costs between participating employees, their employers, and when funding allows, the state. The program has the following goals: enabling employers to attract and retain talent; assisting employees with child care costs; and sustaining the businesses of child care programs.

### **What is the Child Care Cred Program and who is eligible?**

The **Child Care Cred Program** helps working families afford child care by sharing the costs. Families qualify if their household income is between 200% and 400% of the federal poverty level, based on how many people live in the home.

Under the Child Care Cred Program, the cost of monthly child care is shared among employees, their employers, and DCY. Employees pay 40 percent, employers contribute another 40 percent, and the department covers the remaining 20 percent, as funding allows through June 30, 2026.

To take part in the Child Care Cred Program, several eligibility requirements must be met:

- Employees must live in Ohio and have a household income between 200% and no higher than 400% of the federal poverty level, based on family size. In addition, the employee must be chosen by their employer to participate. Below outlines family incomes:



| Family Size | Monthly Income must be above (200% FPL) | Monthly Income must be below (400% FPL) |
|-------------|---|---|
| 2           | \$3,525                                 | \$7,050                                 |
| 3           | \$4,442                                 | \$8,884                                 |
| 4           | \$5,359                                 | \$10,717                                |
| 5           | \$6,275                                 | \$12,550                                |
| 6           | \$7,192                                 | \$14,384                                |
| 7           | \$8,109                                 | \$16,217                                |
| 8           | \$9,025                                 | \$18,050                                |

- Employers must also be based in Ohio and must select one or more employees for the program.
- Early Care and Education programs must be a child care center, preschool, or school age child program, licensed under chapter 5104 or certified by a county department of job and family services under section 5104.12 of the Ohio Revised Code.
- Families who receive Child Care Choice Voucher Program (CCVP), Early Childhood Education Grant (ECE) or Publicly Funded Child Care (PFCC) subsidized early care and education services are not eligible for the Child Care Cred Program.

To participate in the Child Care Cred Program, the employee, employer, and child care program must submit a joint application to DCY. DCY will review each application to determine if the applicants meet the eligibility requirements. Once approved, eligibility remains valid as long as all involved, the employee, employer, and child care program, continue to meet the program's conditions. An application between the employer, employee, and child care program is required to apply for the Child Care Cred Program and must be emailed to [childcarecred@childrenandyouth.ohio.gov](mailto:childcarecred@childrenandyouth.ohio.gov).

### What happens after the employee and employer are approved for the Child Care Cred Program?

- **Child Care Selection and Enrollment:** The employee, supported by DCY, will choose a licensed child care program and enroll their child. If the employee already uses a licensed program, they may continue with that arrangement.



- **Employer Contributions:** In addition to the employer's required share of child care costs, the employer may choose to contribute to the employee's portion, either partially or fully.

### **What are the child care program qualifications?**

The child care program shall either hold a license issued under chapter 5104 of the Ohio Revised Code or be certified by a county department of job and family services under section 5104.12 of the Ohio Revised Code, be in "open status" as verified in the Ohio Licensing and Quality System (OCLQS), and have an active DCY Provider Agreement for Early Care and Education Services.

### **How will the employee, employer, and department pay the child care program for the monthly child care services?**

The employee (40%) and employer (40%) will pay the child care program directly for the monthly child care costs as required by the child care program. The employer may agree to contribute some or all of an employee's share of child care costs. The child care program will invoice the department (20%) each month for the child care services after receiving payment from both the participating employee and employer. A program must be in an "open status" and have an active DCY Provider Agreement for Early Care and Education Services in the department's Ohio Child Licensing and Quality System (OCLQS) to receive payment.

### **What is the application and funding timeline for the Child Care Cred Program?**

The funding period for the Child Care Cred Program is July 1, 2025 through June 30, 2026. Program guidance will be posted on the department's website and application submissions will be accepted beginning September 1, 2025 through May 1, 2026.

### **What happens if an employee, employer, or child care program misrepresents their payment commitment?**

If the department finds that an employee, employer, or child care program has committed fraud, misrepresentation, or deception in applying to participate, or in participating, in the program, the employee, employer, or child care program is permanently ineligible to participate, or continue to participate, in the program. The department reserves the right to pursue repayment of funds disbursed.

### **How do I find child care programs in Ohio?**

To search for child care programs in Ohio: <https://childcaresearch.ohio.gov/>.



**Who do I contact for questions on the Child Care Cred Program?**

Please email your questions to [childcarecred@childrenandyouth.ohio.gov](mailto:childcarecred@childrenandyouth.ohio.gov).



## Child Care Cred Questions and Answers September 2025

### 1. What is the Child Care Cred Program (CCCP) and who is eligible?

The **Child Care Cred Program** helps working families afford child care by sharing the costs among employees, employers, and when funding permits, the state. Families qualify if their household income is between 200% and 400% of the federal poverty level, based on how many people live in the home.

| Family Size | Monthly Income must be above (200% FPL) | Monthly Income must be below (400% FPL) |
|-------------|---|---|
| 2           | \$3,525                                 | \$7,050                                 |
| 3           | \$4,442                                 | \$8,884                                 |
| 4           | \$5,359                                 | \$10,717                                |
| 5           | \$6,275                                 | \$12,550                                |
| 6           | \$7,192                                 | \$14,384                                |
| 7           | 8,109                                   | \$16,217                                |
| 8           | \$9,025                                 | \$18,050                                |

### 2. What is the Child Care Cred Program (CCCP) cost sharing commitment?

Under the **Child Care Cred Program**, the monthly cost of child care is shared among employees, their employers, and the Ohio Department of Children and Youth. Employees pay 40 percent, employers contribute another 40 percent, and the Ohio Department of Children and Youth covers the remaining 20 percent, as funding permits.

### 3. What are the eligibility requirements of the Child Care Cred Program (CCCP)?

- Employees must live in Ohio and have a household income between 200% and 400% of the federal poverty level, based on family size. In addition, the employee must be chosen by their employer to participate.
- Employers must be based in Ohio and must select one or more employees for the program.



- Early Care and Education programs must be a child care center, preschool, or school age child program, licensed under chapter 5104 of the Ohio Revised Code or certified by a county department of job and family services under chapter 5104.12 of the Ohio Revised Code. Providers do not need to be enrolled in the "Step Up to Quality" program to qualify for the Child Care Cred Program.

#### 4. How do an employer and employee apply for the Child Care Cred Program (CCCP)?

To participate in the Child Care Cred Program, the employer must submit an application to the Department of Children and Youth that includes the employer, employee, employee's child(ren), and child care program information. The department will review each application to determine if the applicants meet the eligibility requirements. Once approved, eligibility remains valid as long as all involved, the employee, employer, and child care provider, continue to meet the program's conditions.

#### 5. When is the deadline for submission?

All applications are to be submitted to [childcarecred@childrenandyouth.ohio.gov](mailto:childcarecred@childrenandyouth.ohio.gov) by May 1, 2026, to be considered for funding. Funding cycle ends June 30, 2026.

#### 6. What happens after the employee and employer are approved for the Child Care Cred Program?

- **Child Care Selection and Enrollment:** The employee, supported by DCY, will choose a licensed child care program and enroll their child. If the employee already uses a licensed program, they may continue with that arrangement.
- **Employer Contributions:** In addition to the employer's required share of child care costs, the employer may choose to contribute to the employee's portion, either partially or fully.

#### 7. What are the requirements for the employee's child care program?

The child care program shall either hold a license issued under chapter 5104 of the Ohio Revised Code or be certified by a county department of job and family services under section 5104.12 of the Ohio Revised Code, be in "open status" as verified in the Ohio Licensing and Quality System (OCLQS), and have an active DCY Provider Agreement for



Early Care and Education Services. The department shall not require participation in the Step Up To Quality Program to be an eligible program.

**8. For the participating child care program, what are the terms and conditions of the Provider Agreement for Early Care and Education Services?**

Please review terms and conditions of Ohio Department of Child and Youth Provider Agreement for Early Care and Education Services [here](#).

**9. What happens if an employee, employer, or child care program misrepresents their cost sharing payment commitment?**

If the department finds that an employee, employer, or child care program has committed fraud, misrepresentation, or deception in applying to participate, or in participating, in the program, the employee, employer, or child care program is permanently ineligible to participate, or continue to participate, in the program. The department reserves the right to pursue repayment of funds disbursed.

**10. Are families who receive other state child care subsidies eligible to apply?**

Families who receive Child Care Choice Voucher Program (CCVP), Early Childhood Education Grant (ECE) or Publicly Funded Child Care (PFCC) subsidized early care and education services are not eligible for the Child Care Cred Program.

**11. If there are additional questions, who should I contact?**

Please direct any additional questions pertaining to the Child Care Cred Program to [childcarecred@childrenandyouth.ohio.gov](mailto:childcarecred@childrenandyouth.ohio.gov).



## CHILD CARE CRED PROGRAM: APPLICATION

This Child Care Cred Program Application outlines the terms of participation between the employer, employee, and child care program in the Child Care Cred Program, established by House Bill 96, passed by Ohio's 136th General Assembly and administered by the Department of Children and Youth (DCY). The program is designed to make child care more affordable for working families by sharing costs among employees, employers, and—when funding allows—the state. The program advances three key goals:

- Supporting employers in attracting and retaining a skilled workforce
- Assisting employees with the financial burden of child care
- Sustaining the operations of child care programs across Ohio

Eligible families must have household incomes between 200% and 400% of the federal poverty level, adjusted for household size. Eligibility is subject to verification and continued compliance with program guidelines. Under the cost-sharing model, employees contribute 40% of monthly child care expenses, employers contribute another 40%, and DCY covers the remaining 20%, as funding allows through June 30, 2026. Below outlines income guidelines by family size:

| Family Size | Monthly Income must be above (200% FPL) | Monthly Income must be below (400% FPL) |
|-------------|---|---|
| 2           | \$3,525                                 | \$7,050                                 |
| 3           | \$4,442                                 | \$8,884                                 |
| 4           | \$5,359                                 | \$10,717                                |
| 5           | \$6,275                                 | \$12,550                                |
| 6           | \$7,192                                 | \$14,384                                |
| 7           | \$8,109                                 | \$16,217                                |
| 8           | \$9,025                                 | \$18,050                                |

### 1. **Employer** [Please enter the following information.]

|                                   |  |
|-----------------------------------|--|
| Employer Name                     |  |
| Street Address                    |  |
| City                              |  |
| State                             |  |
| Zip Code                          |  |
| Federal Tax Identification Number |  |
| Contact First & Last Name         |  |
| Contact Telephone Number          |  |
| Contact Email Address             |  |

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2. **Employee** [Please enter the following information.]

|  |  |
|--|--|
| Employee First & Last Name                     |  |
| Street Address                                 |  |
| City   |  |
| State  |  |
| Zip Code                                       |  |
| Contact Telephone Number                       |  |
| Contact Email Address                          |  |
| Child(ren) First, Last Name &<br>Date of Birth |  |
| Household Monthly Income                       |  |

3. **Child Care Program** [Please enter the following information.]

|   |  |
|---|--|
| Child Care Program Name                     |  |
| Street Address                              |  |
| City  |  |
| State                                       |  |
| Zip Code                                    |  |
| Child Care Program<br>License Number        |  |
| Contact First & Last Name                   |  |
| Contact Telephone Number                    |  |
| Contact Email Address                       |  |
| Child Care Monthly Tuition<br>Cost by Child |  |

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## ACKNOWLEDGEMENT & COMMITMENT

### 1. Employer [Please attest and check the following information.]

|                                    |   |
|------------------------------------|---|
| <input type="checkbox"/>           | Employer is based in Ohio.  |
| <input type="checkbox"/>           | Employer agrees to pay 40% of the monthly child care costs for the abovementioned employee and employee's child(ren) as listed in this application through June 30, 2026.   |
| <input type="checkbox"/>           | Employer agrees to report any employee status changes (income, employment status, etc. to the Department of Children and Youth).  |
| <input type="checkbox"/>           | By signing, employer represents and warrants the information provided on this application is true and accurate. Employer acknowledges and agrees that if the Department finds the employer, employee, or child care program has committed fraud, misrepresentation, or deception in applying to participate in the Child Care Cred Program, including but not limited to the employee's household income eligibility, the Department may immediately terminate the employer, employee, or child care program from participating in the Program and may pursue any other penalties and remedies permitted by law, including but not limited to repayment of funds. |
| Employer Contact First & Last Name |   |
| Employer Contact Title             |   |
| Employer Contact Signature         |   |
| Date Signed                        |   |

### 2. Employee [Please attest and check the following information.]

|                                    |   |
|------------------------------------|---|
| <input type="checkbox"/>           | Employee lives in Ohio and has a household income between 200% and 400% of the federal poverty level, based on family size.   |
| <input type="checkbox"/>           | Employee agrees to pay 40% of the monthly child care costs for the abovementioned employee and employee's child(ren) as listed in this application through June 30, 2026.   |
| <input type="checkbox"/>           | Employee agrees to report any employee status changes (income, employment status, child care monthly tuition cost etc. to the Department of Children and Youth).  |
| <input type="checkbox"/>           | By signing, employee represents and warrants the information provided on this application is true and accurate. Employee acknowledges and agrees that if the Department finds the employee, employer, or child care program has committed fraud, misrepresentation, or deception in applying to participate in the Child Care Cred Program, including but not limited to the employee's household income eligibility, the Department may immediately terminate the employee, employer, or child care program from participating in the Program and may pursue any other penalties and remedies permitted by law, including but not limited to repayment of funds. |
| Employee Contact First & Last Name |   |
| Employee Contact Title             |   |
| Employee Contact Signature         |   |
| Date Signed                        |   |

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**3. Child Care Program [Please attest and check the following information.]**

|  |   |
|--|---|
| <input type="checkbox"/>                     | Child Care Program is a child care center, preschool, school age child program, licensed under Chapter 5104 of the Ohio Revised Code or certified by a county department of job and family services under section 5104.12 of the Ohio Revised Code.   |
| <input type="checkbox"/>                     | Child Care Program has confirmed the monthly child care costs for the abovementioned employee and employee's child(ren) as listed in this application through June 30, 2026.  |
| <input type="checkbox"/>                     | Child Care Program agrees to report any employee status changes (income, employment status, child care monthly tuition cost etc. to the Department of Children and Youth).  |
| <input type="checkbox"/>                     | By signing, the child care program represents and warrants the information provided on this application is true and accurate. The child care program acknowledges and agrees that if the Department finds the child care program, employee, or employer has committed fraud, misrepresentation, or deception in applying to participate in the Child Care Program, including but not limited to the employee's household income eligibility and the actual Child Care Monthly Tuition Cost, the Department may immediately terminate the child care program, employee, or employer program from participating in the Program and pursue any other penalties and remedies permitted by law, including but not limited to repayment of funds. |
| Child Care Program Contact First & Last Name |   |
| Child Care Program Contact Title             |   |
| Child Care Program Contact Signature         |   |
| Date Signed                                  |   |

The Department of Children and Youth's share of the child care cost for eligible participants under the Child Care Cred Program is subject to available funds. If funding for the Program becomes unavailable, the Department's obligations immediately terminate.

Please email completed application with signatures of employer, employee, and child care program to direct to the Child Care Cred Program to [childcarecred@childrenandyouth.ohio.gov](mailto:childcarecred@childrenandyouth.ohio.gov).

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