

## Pay It Off 2021 Frequently Asked Questions (FAQ) Sheet

Note: To be eligible for Pay It Off, noncustodial parents must have debt that is permanently owed to the NYC Department of Social Services (NYC DSS). See FAQ #3 for more information.


### 1. Why did I get this flyer?

You received this flyer because you have at least \$400 in child support debt and at least \$200 of that debt is owed to the NYC government/Department of Social Services (DSS). NYC is making a time-limited offer to help you reduce the amount of child support debt that you owe.

### 2. How does this program work?

From March 1, 2021 through March 31, 2021 (**extended to April 30, 2021**) you have to make a minimum payment of \$200 towards debt that is permanently owed to the NYC DSS and sign and submit the Pay if Off agreement. After satisfying your current support for the months of March and April, we will then match your payment by reducing your debt by the same amount.

Here is an example:

	EXAMPLE	Payment(s) made in March and April	\$300
	Minus (-)	Total current support or monthly obligation in March and April (if any)	\$75
	Equals (=)	Remaining amount	\$225
	Plus (+)	<b>Matched amount</b>	<b>\$225</b>
	<b>Total (=)</b>	<b>Total applied to reduce child support debt</b>	<b>\$450</b>

The easiest way to earn a reduction is by:

- making one or more payments during the months of March and April (see FAQ #9); and
- submitting a copy of the signed Pay It Off Agreement to OCSS before April 30, 2021 (see FAQ #10).

### 3. What do you mean by debt permanently owed to the NYC Department of Social Services (DSS)?

Child Support debt owed to DSS is generally built up when a child is on Cash Assistance or if a child is in Foster Care and the noncustodial parent falls behind on making the payments toward the court order.

To participate in Pay It Off, you must have a minimum of \$200 in child support debt permanently assigned to the NYC DSS. You will receive the full match, if you owe at least \$400 because if you only owe \$200 and pay the full \$200 there is no match. If you only have unassigned debt or debts owed to the custodial parent, you cannot participate.

Participation in a mediation program may spur conversation with the custodial parent to consider reducing debt owed to him/her. Refer to the Mediation Services flyer on our website: [nyc.gov/hra/ocss](http://nyc.gov/hra/ocss).

**(Turn Over)**

**4. Why don't I qualify for the program if I only owe debt to the custodial parent and not to DSS?**

We only have the authority to reduce debt that is owed to the government/DSS.

**5. What if I can't pay a minimum of \$200?**

This particular program requires that you pay a minimum of \$200 toward arrears to take advantage of the time limited offer. However, making any payment toward your child support debt would benefit you in other ways. You may be able to avoid other enforcement actions where applicable. You can also sign up for our Arrears Credit Program, which requires only that you pay your current monthly child support obligation. You can find out more about this program by reading FAQ #6 below.

**6. What is the Arrears Credit Program?**

The Arrears Credit Program allows you to qualify for up to \$5,000 credit toward permanently-assigned DSS arrears after consistently paying your court ordered obligation amount in full for one full year beginning on the day that you sign the Arrears Credit Program agreement. You may qualify for up to 3 years and earn a credit of up to \$15,000 in total.

If you enroll in the Arrears Credit Program at the same time you sign up for Pay It Off and are found eligible, you qualify for an additional reduction of up to \$1,000 in debt owed to the NYC government/DSS.

Here is an example:



EXAMPLE	Payment(s) made in March and April	\$300
Minus (-)	Total current support or monthly obligation in March and April (if any)	\$75
Equals (=)	Remaining amount	\$225
Plus (+)	<b>Matched amount</b>	<b>\$225</b>
Plus (+)	<b>Signed Arrears Cap Agreement</b>	<b>\$1,000</b>
<b>Total (=)</b>	<b>Total applied to reduce child support debt</b>	<b>\$1,450</b>
Plus (+)	<i>In March or April 2022 if all child support payments were made</i>	<i>\$5,000</i>
Plus (+)	<i>In March or April 2023 if all child support payments were made</i>	<i>\$5,000</i>
Plus (+)	<i>In March or April 2024 if all child support payments were made</i>	<i>\$5,000</i>
<b>Total (=)</b>	<b>Total applied to reduce DSS debt</b>	<b>\$16,450</b>

For noncustodial parents with multiple accounts, additional credits may be applied to each individual account as appropriate.

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**7. Does this mean that I get an additional \$5,000 reduced in arrears if I sign up for the Arrears Credit program when I sign up for Pay It Off?**

No. It takes a year's worth of consistent and full current child support payments to receive the \$5,000 credit that you can qualify for through the Arrears Credit Program. That year begins on the day that you sign the Arrears Credit Program agreement. You may qualify for up to 3 years and earn a credit of up to \$15,000 in total. See example in FAQ #6 above.

As mentioned in FAQ #6, You will get an additional bonus debt reduction of up to \$1,000 for signing up at the same time as Pay It Off.

**8. What methods of payment can I use?**

You can make a payment by:

- certified check, personal check, or money order made out to NYS Child Support Processing Center, with your Case I.D. and "Pay It Off" written in the memo section, and mailed to NYS Child Support Processing Center, PO Box 15363, Albany, NY 12212-5363
- debit card (must be Visa or MasterCard) or credit card, Fridays 9am to 5pm, by phone at 929-252-5201 (no fees will be charged)
- online payment services, see [https://www.childsupport.ny.gov/dcse/non\\_custodial\\_parent\\_services.html#payOL](https://www.childsupport.ny.gov/dcse/non_custodial_parent_services.html#payOL)

NOTE: Payments collected through a garnishment, seizure, or tax intercept will not be matched. Also, current child support (the amount the court order says must be paid monthly) gets paid first. Any money paid above the court ordered monthly amount will be matched and used to reduce debt.

**9. Can I make more than one payment during the months of March and April? For example, if I pay \$1,000 in the 1st week of the program and in the second week of the program I can come up with another \$1,000, could I make two payments?**

Yes, you can make more than one payment as long as the payments post to your account by the program end date which is April 30, 2021 and you have signed and sent in your agreement before the program end date.

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### **10. How do I submit the Pay It Off Agreement and/or the Arrears Credit Program application?**

To begin, download the Pay It Off Agreement at [nyc.gov/payitoff](http://nyc.gov/payitoff). Complete and sign the agreement, and then submit it as follows:

By Email to [dcse.cseweb@dfa.state.ny.us](mailto:dcse.cseweb@dfa.state.ny.us)

or

By Mail to:

Office of Child Support Services  
Pay It Off  
PO Box 830  
Canal Street Station  
New York, NY 10013

You can download the Arrears Credit Program application at [nyc.gov/ocss-debt-reduction](http://nyc.gov/ocss-debt-reduction). Submit it via email or mail as noted above along with the Pay It Off application.

### **11. How much do I owe in debt?**

Contact OCSS to find out your account balance:

- EMAIL [dcse.cseweb@dfa.state.ny.us](mailto:dcse.cseweb@dfa.state.ny.us). Please include your Child Support case number in your email inquiry.
- REQUEST a phone appointment with a Customer Service caseworker by emailing [dcse.cseweb@dfa.state.ny.us](mailto:dcse.cseweb@dfa.state.ny.us). Please provide your name, Child Support case number, a description of your concern(s), phone number, and the best time to reach you. Enter "Requesting a Customer Service Appointment" in the subject line of your email.
- CALL 888-208-4485, the New York State Child Support Helpline.
- MAIL us at OCSS, PO Box 830, Canal Street Station, New York, NY 10013.

### **12. If I pay \$500, how much will be credited toward my debt?**

That will depend on the particulars of your specific case. For example, if you pay \$500, your debt could be reduced as much as \$1,000 up to the amount that you owe. The example in FAQs #2 and #6 may be helpful.

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**13. Who gets the money if I owe debt to both DSS and the custodial parent?**

The money will be distributed in accordance with federal distribution rules. Generally, payments received are first disbursed to the custodial parent and then to DSS. To learn more about the details of your case, you can:

- EMAIL [dcse.cseweb@dfa.state.ny.us](mailto:dcse.cseweb@dfa.state.ny.us). Please include your Child Support case number in your email inquiry.
- REQUEST a phone appointment with a Customer Service caseworker by emailing [dcse.cseweb@dfa.state.ny.us](mailto:dcse.cseweb@dfa.state.ny.us). Please provide your name, Child Support case number, a description of your concern(s), phone number, and the best time to reach you. Enter “Pay It Off Requesting a Customer Service Appointment” in the subject line of your email.
- CALL 888-208-4485, the New York State Child Support Helpline.
- MAIL us at “OCSS – Pay It Off, PO Box 830, Canal Street Station, New York, NY 10013”.

**14. What if I submit my payment(s) only and do not complete an agreement?**

You will not qualify for the Pay It Off match without a signed agreement. You must complete, sign and return the agreement before April 30, 2021. See FAQ #10.

**15. If I owe money to another state or another county, am I still eligible for the program?**

No, the match for this program is limited to money owed to the NYC government/Department of Social Services.

**16. Am I eligible to participate in the Pay It Off Program this year if I participated in previous years?**

Yes.



**Do you have a medical or mental health condition or disability?** Does this condition make it hard for you to understand this notice or to do what this notice is asking? Does this condition make it hard for you to get other services at HRA? **We can help you.** Call us at **212-331-4640**. You can also ask for help when you visit an HRA office. You have a right to ask for this kind of help under the law.