

## Pay It Off 2022 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 at the time of the mailing you had at least \$1,000 in child support debt and at least \$500 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 October 17, 2022 through October 31, 2022 make a minimum payment of \$500 towards debt that is permanently owed to the NYC DSS and sign and submit the Pay It Off agreement. OCSS will then match your payment by reducing your debt by the same amount (up to the amount you owe).

Here is an example:



EXAMPLE	Pay It Off payment made between October 17 and October 31, 2022	\$600
Plus (+)	Matched amount	\$600
<b>Total (=)</b>	<b>Total applied to reduce child support debt</b>	<b>\$1,200</b>

If your court order is actively charging, you must first pay the total amount of your most recent current support court ordered obligation that is due in the month of October, if that has not yet been satisfied. The amount taken to pay current support will not be matched. If the remainder no longer exceeds \$500, it will not be matched based on the Pay It Off criteria.

Here is an example:



EXAMPLE	Pay It Off payment made between October 17 and October 31, 2022	\$600
Minus (-)	Total current court ordered support obligation in October	\$100
Equals (=)	Remaining amount	\$500
Plus (+)	<b>Matched amount</b>	<b>\$500</b>
<b>Total (=)</b>	<b>Total applied to reduce child support debt</b>	<b>\$1,000</b>

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

It is Child Support debt owed to DSS 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.

#### 4. How can I pay?

Whichever way you decide to pay, we cannot match a payment without having received a signed Pay It Off Agreement. A separate Agreement is required per case to receive a credit.

There are three ways to pay:

- 1) **In person** with a check or money order -  
151 W. Broadway, 4<sup>th</sup> floor  
New York, NY 10013  
Monday – Friday, between 9 am and 7 pm (except holidays and weekends)
- 2) **Mail** a check or money order  
OCSS - Pay It Off  
PO Box 830  
Canal Street Station  
New York, NY 10013
- 3) **Call** 929-252-5201 to make a credit card payment over the phone
  - Payments must be received no later than October 31, 2022 to receive the credit and the total amount of your most recent court ordered current support obligation that is due in the month of October must be paid first and will not be matched. Learn more about how to make a payment at [on.nyc.gov/paymentmethods](https://on.nyc.gov/paymentmethods).
  - Payments should accompany the agreement. When submitting the agreement separately, indicate when and how the payment will be submitted.
  - For multiple cases, submit a separate payment per case.
  - Make payments payable to the “NYS Child Support Processing Center”.
  - Include case I.D. and indicate “Pay It Off” on your payment.



NOTE: Payments collected through a garnishment (such as Unemployment Insurance and paycheck 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 with the payment you make.

#### 5. 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.

To participate in Pay It Off, you must have a minimum of \$500 in child support debt permanently assigned to the NYC DSS. You will receive the full match, if you owe at least \$1,000 because if you only owe \$500 and pay the full \$500 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 them. Refer to the Mediation Services flyer on our website: [bit.ly/MediationBrochure](https://bit.ly/MediationBrochure).

**6. What if I can't pay a minimum of \$500?**

This particular program requires that you pay a minimum of \$500 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 court ordered monthly child support obligation. You can find out more about this program by reading FAQ #7 below.

**7. 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 between October 17 and October 31, 2022	\$600
Minus (-)	Total current support or monthly obligation in October	\$100
Equals (=)	Remaining amount	\$500
Plus (+)	<b>Matched amount</b>	<b>\$500</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>\$2,000</b>
Plus (+)	<i>In Oct 2023 if all child support payments were made</i>	\$5,000
Plus (+)	<i>In Oct 2024 if all child support payments were made</i>	\$5,000
Plus (+)	<i>In Oct 2025 if all child support payments were made</i>	\$5,000
<b>Total (=)</b>	<b>Total applied to reduce DSS debt</b>	<b>\$17,000</b>

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

**8. 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 #7 above.

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

**9. Can I make more than one payment between October 17 and October 31, 2022? 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 between October 17 and October 31, 2022 as long as the payments post to your account by the program end date which is October 31, 2022, they are more than \$500 each, and you sign and sent an agreement per payment by the program end date.

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

To begin,

1. Download the Pay It Off Agreement at [nyc.gov/payitoff](http://nyc.gov/payitoff). You may have received one by mail.
2. Complete and sign the agreement. A separate Agreement is required per case to receive a credit.
3. Submit it as follows:

**By Email** to [dcse.cseweb@dfa.state.ny.us](mailto:dcse.cseweb@dfa.state.ny.us), be sure to include your case ID and “Pay It Off” in the email

**By Mail** to:

OCSS – Pay It Off  
PO Box 830  
Canal Street Station  
New York, NY 10013

**In person** to:

151 W. Broadway, 4<sup>th</sup> floor  
New York, NY 10013  
Monday – Friday, between 9 am and 7 pm (except holidays and weekends)

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

**11. 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 October 31, 2022. See FAQ #10.



**12. How much do I owe in debt?**

Contact OCSS to find out your account balance:

- **EMAIL** 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. 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.
- **VISIT** 151 W. Broadway, 4<sup>th</sup> floor, New York, NY 10013 (Monday – Friday, between 9 am and 7 pm except holidays and weekends)

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

That will depend on 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 #7 may be helpful.

**14. 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. To learn more about the details of your case, you can:

- **EMAIL** dcse.cseweb@dfa.state.ny.us. Please include your Child Support case number in your email inquiry. Someone will call you or respond to you by mail.
- **REQUEST** a phone appointment with a Customer Service caseworker by emailing 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”.
- **VISIT** 151 W. Broadway, 4<sup>th</sup> floor, New York, NY 10013 (Monday – Friday, between 9 am and 7 pm except holidays and weekends)

**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.

**17. What if I have a money judgment with interest payable to DSS?**

If the money judgment principle owed to DSS without interest is paid in full, then OCSS will also eliminate all the interest owed to DSS.

**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 718-557-1399. 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.