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## **CITY PROGRAM GIVES PARENTS A LIMITED-TIME OPPORTUNITY TO REDUCE CHILD SUPPORT DEBT**

*Pay it Off Program To Offer Up To \$5,000 In Debt Reduction for the Next Three Years To  
Encourage More Parents To Participate*

NEW YORK—The New York City Human Resources Administration today announced that the Pay It Off program, which gives parents \$2 in credit for every \$1 dollar they pay toward child support debt permanently owed to the New York City government for providing cash assistance to their children, will now offer special incentives to help further reduce debt for parents paying child support. To qualify, parents need to make a minimum payment of \$500 by August 30. Studies show that for children to have a more positive relationship with both parents when child support is at issue, “right sized” orders that encourage regular, reliable child support payments help alleviate burdens and strengthen relationships.

The new special incentive allows qualifying parents to potentially receive as much as \$5,000 in additional debt reduction per year for the next three years. Under this part of Pay It Off, parents who sign up for HRA’s [Arrears Credit Program](#) will receive an immediate additional reduction of 10% of their payment amount. That means qualified parents who pay \$500 against their City child support debt and sign up for the Arrears Credit Program will receive \$500 in debt reduction and an additional \$50 credit, bringing their total reduction to \$1,050.

“The Child Support program helps hundreds of thousands of New York City children avoid poverty every year,” said **Department of Social Services Commissioner Steven Banks**. “We want to help both custodial and noncustodial parents provide the best outcomes for their children, and our Pay It Off program for noncustodial parents helps them meet their obligations so that both parents can focus on the child’s wellbeing.”

“The impact of this program goes well beyond ameliorating debt,” said **HRA Administrator Grace Bonilla**. “Providing noncustodial parents with the opportunity to fulfill their responsibilities not only impacts the quality of life of the children, but also strengthens the family bond, which plays a crucial role in child development.”

If the noncustodial parents who sign up under the Arrears Credit Program then make their regular child support payments for at least one year, they will receive a \$5,000 credit against the child support debt they owe the New York City government. Participants can qualify for that credit two more times, bringing them a total of \$15,000 in potential debt reduction. Parents were notified about the program on July 28.

“We support New York City’s efforts to engage noncustodial parents and help ensure that child support orders reflect the parent’s actual earning ability.” said **New York State Office of Temporary and Disability Assistance Commissioner Samuel D. Roberts**. “Pay It Off helps eligible noncustodial parents reduce their debt, while promoting reliable and sustainable payments to support children.”

The 2017 version of Pay It Off builds on the success of the initiative in prior years, when HRA’s Office of Child Support Enforcement (OCSE) collected a combined total of about \$3.4 million and reduced the debt owed by parents who pay child support by nearly \$6.8 million.

As a result of the 2016 program, about half of the program’s participants eliminated all the child support debt they owed the City government. In the three months after the end of that program, participants who continued to owe current child support paid an average of 54% more every month. This is further evidence that a thoughtful approach to child support debt-reduction can help both the noncustodial parents who owe the debt and the children who depend on the support.

Child support debt can accumulate when not paid consistently or in full which may happen when the debt exceeds a noncustodial parent’s ability to pay. When this happens with noncustodial parents whose children receive cash assistance, the debt is owed to the government to reimburse it for the cash benefits the family received.

To participate in Pay It Off, parents with child support debt permanently owed to New York City should visit the OCSE Customer Service Walk-In Center by August 30, 2017, and make a minimum payment of \$500.

OCSE will then match their payment and reduce the child support debt owed to the government up to the total amount of child support debt owed to New York City.

Participants will also have their cases reviewed by child support caseworkers who can potentially connect them to employment services, mediation services, and OCSE’s other debt-reduction programs.

Parents with questions about Pay It Off should call 929-252-5200. Additional information about the Pay It Off program is also available in [English/Spanish](#), [Arabic](#), [Bengali](#), Chinese ([Traditional](#) and [Simplified](#)), [French](#), [Haitian Creole](#), [Korean](#) [Polish](#) [Russian](#) and [Urdu](#).

The OCSE [Customer Service Walk-In Center](#) is located at 151 West Broadway in Lower Manhattan. Payments can be made by money order, certified or personal checks, credit card, and debit card (provided the debit card carries a Visa or MasterCard logo).

To learn more about the child support program, visit [www.nyc.gov/hra/ocse](http://www.nyc.gov/hra/ocse).

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