

M E M O R A N D U M

DATE: May 23, 2023

TO: Benefits Access Center (BAC) Directors, Supplemental Nutrition Assistance Program (SNAP) Center Directors, Regional Managers, and HIV/AIDS Services Administration (HASA)

FROM: DSS Office of Procedures

SUBJECT: The Child Support Pay It Off Program

The purpose of this Center Director (CD) memorandum is to inform Benefits Access Center (BAC), Non-Cash Assistance (NCA) Supplemental Nutrition Assistance Program (SNAP), and HIV/AIDS Services Administration (HASA) staff of the Pay It Off Program that is being offered from June 1, 2023 through June 30, 2023 by the Office of Child Support Services (OCSS). It is informational for all other staff.

The Pay It Off Program provides Non-Custodial Parents (NCP) who have child support debt permanently owed to the New York City (NYC) Department of Social Services (DSS) an opportunity to have their payment matched by the Human Resources Administration (HRA); therefore, significantly reducing their debt. Over the years, approximately \$17 million in child support debt has been reduced through this program.

In order to take advantage of this opportunity, NCPs must pay their court-ordered current child support amount for June 2023 and a minimum of \$500 toward their NYC DSS child support debt, and HRA will reduce their debt by double, up to the amount that is owed. NCPs who pay their DSS money judgement principal in full will have their DSS interest waived.

To help encourage consistent child support payments, which are relied on by low-income families, NCPs may also be eligible for an additional \$2,500 debt reduction to arrears owed to NYC DSS when applying for the Arrears Credit Program (ACP) during the month of June 2023. The ACP can be used to reduce up to \$15,000 of child support debt owed to NYC DSS over a three-year period. The NCP must inquire about this program. They can also inquire about other debt reduction programs that are offered by OCSS throughout the year.

Helping NCPs reduce debt is important to individuals and families. Debt from any source can have a negative impact on an individual's mental and physical health. Studies have shown that high amounts of child support debt can discourage connection to formal employment among NCPs. Reducing child support debt may also lower NCP child support payments. Additionally, child support debt has been connected to higher levels of parental discord and lower levels of father involvement, which can impact the well-being of a child.

To learn more about the Pay It Off program, visit nyc.gov/payitoff. The Pay It Off Flyer (**FLY-960**) provides further information about the Program. A copy of the **FLY-960** is attached to this memo and is available on the website.

Effective Immediately

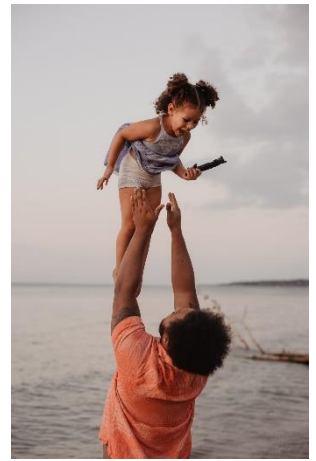
Attachment:

FLY-960 (E) Pay It Off Flyer (Rev. 5/08/23)

Pay off NYC child support debt twice as fast.

PAY IT OFF

June 1 - 30, 2023



More than 3,000 noncustodial parents have participated in a Pay It Off (PIO) program. The average debt reduction to arrears owed to NYC DSS per case is \$4,625.

How much debt can we erase for you? Take action now to find out.

Step 1 Sign an Agreement

Submit the completed and signed agreement between June 1 - 30 either by email, mail, or in person. A separate agreement is required **per case** and per payment to receive a credit.

Email: dcse.cseweb@dfa.state.ny.us, subject "Pay It Off"

Mail to:

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

In person:

OCSS Customer Service Walk-In Center
151 West Broadway, 4th Floor
New York, NY 10013
Business Hours: Mon - Fri, 8 AM - 6 PM (except holidays and weekends)



Download
agreement

Step 2 Make a payment(s)

- [Make a payment](#) of \$500 or more intended for Pay It Off between June 1 - 30. Payments must be received no later than June 30, 2023 to receive the credit.
- 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 your child support case I.D. and indicate "Pay It Off" on your payment.



Payment
Methods

Step 3 Get your qualified payment dollar-for-dollar match

OCSS will send you a summary of action taken 4 to 5 weeks after the agreement and payment(s) are received.

Step 4 Lower your debt even more

Sign up for the Arrears Credit Program (ACP)

Receive a one-time \$2,500 debt reduction to arrears owed to NYC DSS when applying for ACP in June 2023.

Pay your monthly court ordered obligation in full for a year and get \$5,000 off your NYC DSS debt at the end of 12 months. Stay in the program for up to three years, and get a total of \$15,000 taken off your NYC DSS debt. See details at nyc.gov/ocss-debt-reduction.

Money Judgment Interest

If you pay off the principal on your money judgment payable to NYC DSS, your interest will be eliminated.



See an example of how much debt could be reduced and learn more at nyc.gov/payitoff.

Don't miss this chance to reduce your debt!
Questions? Email dcse.cseweb@dfa.state.ny.us, subject "Pay It Off"