

Pay It Off 2025 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 March 3, 2025 through March 14, 2025 make a minimum payment of \$500 and sign and submit the Pay It Off Agreement. The Office of Child Support Services (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 March 3 and March 14, 2025	\$600
	Plus (+)	Matched amount	\$600
	Total (=)	Total amount of government/DSS debt reduced	\$1,200

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 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 four ways to pay:

- 1) **In person** with a check, credit/debit card, or money order -
 151 W. Broadway, 5th floor
 New York, NY 10013
 Monday – Friday, between 9 am and 5 pm (except holidays and weekends)

You can also visit one of our five OCSS Family Court office locations and make a credit/debit card payment: <https://on.nyc.gov/contactocss>.

- 2) **Online** using the NYC ACCESS HRA Child Support Mobile App: www.nyc.gov/childsupportmobile
- 3) **Mail** a check or money order to -
 - OCSS - Pay It Off
 - PO Box 830
 - Canal Street Station
 - New York, NY 10013
- 4) **Call** 929-252-5201 between 9 am and 5 pm to make a credit/debit card payment over the phone.
 - Payments must be received no later than March 14, 2025 to receive the credit. Learn more about how to make a payment at <https://on.nyc.gov/paymentmethods>.
 - Payments should accompany the agreement.
 - For multiple cases, submit a separate payment per case and a separate agreement.
 - Make checks payable to the “NYS Child Support Processing Center”.
 - Include your child support Case ID and indicate “Pay It Off” on your payment.



NOTE: Payments collected through a garnishment (such as Unemployment Insurance and paycheck garnishment/income withholding order (IWO), seizure, or tax intercept will **not** be matched.

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

OCSS only has the authority to administratively reduce debt that is owed to the NYC government/DSS.

If you only have 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.

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 that you pay your court ordered monthly child support obligation for a year and at the end you receive up to a \$5,000 debt reduction. If you sign up during the Pay It Off period, you will get up to an additional \$2,500 reduction. You can find out more about this program by reading FAQ #7 and #8 below.

7. What is the Arrears Credit Program?

The Arrears Credit Program (ACP) allows you to qualify for up to \$5,000 debt reduction toward permanently-assigned DSS arrears after consistently paying your court ordered obligation amount in full for one entire year (12 months) beginning on the day that you sign the Arrears Credit Program agreement. You may qualify for up to 3 years and reduce debt up to \$15,000 in total.

If you enroll in the Arrears Credit Program at the same time you participate in Pay It Off, and are found eligible, you qualify for an additional reduction of up to \$2,500 in debt owed to the government/DSS.

Here is an example:



EXAMPLE	Payment(s) made between March 3 and March 14, 2025	\$500
	Plus (+) Matched amount	\$500
	Plus (+) Signed Arrears Credit Agreement	\$2,500
	Total (=) Total applied to reduce government/DSS debt during PIO	\$3,500

And each year, for three years, up to an additional \$5,000 of debt will be reduced when you comply with the Arrears Credit Program.

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

8. Does this mean that I get an additional \$2,500 reduced in arrears if I sign up for the Arrears Credit Program when I sign up for Pay It Off?

Yes. The additional up to \$2,500 debt reduction for signing an ACP agreement during Pay It Off happens right away. It takes a year’s worth (12 months) of consistent and full current child support payments to receive the additional credit of up to \$5,000 that you qualify for at the end of the year. 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.

9. Can I make more than one payment between March 3 and March 14, 2025? 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 March 3 and March 14, 2025 as long as the payments are received by March 14, 2025, and all together they are more than \$500, and you sign and send an agreement per payment by the program end date. See FAQ #4 for instructions on how to make qualified payments.

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

You can get a copy of the Pay It Off Agreement and submit it as follows:

1. Download the Pay It Off Agreement at <https://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 the agreement and a copy of your photo ID as follows:

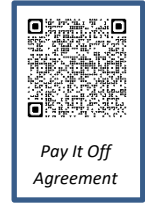
By Email to dcse.cseweb@dfa.state.ny.us, be sure to include your full name, and Case ID, and "Pay It Off" in the email.

By Mail to:

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

In person to:

151 W. Broadway, 4th floor
New York, NY 10013
Monday – Friday, between 8 am and 6 pm (except holidays and weekends)



You can download the Arrears Credit Program application at bit.ly/ArrearsCreditApp.
Submit it as noted above along with the Pay It Off Agreement.

**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 March 14, 2025. 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 full name and Child Support case number or date of birth 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 or date of birth, 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, Pay it Off, PO Box 830, Canal Street Station, New York, NY 10013.
- **VISIT** 151 W. Broadway, 4th floor, New York, NY 10013 (Monday – Friday, between 8 am and 6 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 by 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 full name and Child Support case number or date of birth 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 full name, Child Support case number or date of birth, 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, 4th floor, New York, NY 10013 (Monday – Friday, between 8 am and 6 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 (DSS).

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 principal owed to NYC DSS without interest is paid in full, then OCSS will also eliminate all the interest owed.

18. If I pay the money judgement principal owed to DSS in full, will all of my interest be eliminated?

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 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.