# The Two Faces of COAP, Do You Qualify?

### **One of These Programs May Be For You**

In November 2002, the State of California created a program called Compromise of Arrears Family Reunification to help relieve families of child support debt that accrued during a foster care separation between a parent and his or her child(ren).

In 2003, the state expanded the COAP concept to include multiple arrears only cases.

In 2005, the State continued to expand and created another more flexible Compromise of Arrears Program (COAP) that allows parents with current child support and arrears debt to be considered for the COAP program.

In 2008, the State continued to revise the program eligibility to include those who have multiple arrears and current support cases in the State of California and who have the ability to pay a lump sum dollar amount towards the debt he or she owes.

The Kern County Department of Child Support Services (KCDCSS) wants to work with non-custodial parents who may qualify for one of these programs. The compromise or relief of some of your arrears debt, may allow you to have a fresh start (financially) with the child support office.

Are you interested?

# **COAP Family Reunification**

### ELIGIBILITY

- · No minimum arrears balance required.
- The child must have lived with the noncustodial parent at one time, been removed from the home (via CPS or Foster Care), and been returned to the non-custodial parent.
- If the non-custodial parent qualifies (due to income level), <u>all</u> arrears are compromised or forgiven.

# **The COAP Program**

### ELIGIBILITY

- Current Support cases are eligible.
- Multiple arrears only child support cases in California are eligible to apply.
- The non-custodial parent may owe current and arrears on multiple cases.
- The total arrears balance owed to the State must be at least \$501.
   The local child support agency (LCSA) does not have the authority to compromise any arrears owed to the custodial party.

### **ELIGIBILITY CONTINUED**

- All arrears owed directly to the custodial parent must be paid in a lump sum payment at the time of compromise.
- If the non-custodial parent qualifies for the COAP program, he or she will be required to pay the compromised payment amount in either a lump sum payment for multiple cases or make payments over a 12 to 36 month period if only one case exists in California.
- If the non-custodial parent misses an arrears payment, a current child support payment, or only makes a partial payment during the COAP agreement period, the COAP agreement will be rescinded and the arrears balance (minus the recent payments) will be re-applied to the non-custodial parent's account.

Applications are available at the Child Support office in which the debt is owed. Please make sure to request the appropriate application or ask a case worker to determine which program the non-custodial parent would most likely qualify for.

The application and review process can be very detailed and may take a lengthy amount of time to complete. The non-custodial parent's honesty, timeliness, and thoroughness is vital in the review and acceptance process.



The COAP programs are <u>not</u> guaranteed for all those who apply. Applicants must meet very strict income and financial criteria. Payments may vary from non-custodial parent to non-custodial parent based on their financial situations and the amount of arrears owed.

If a non-custodial parent does qualify for one of the COAP programs, the payment schedules might be strict and exacting but the program can also be a chance for a fresh start regarding one's child support debt.

All recipients need to be realistic about their financial abilities when entering into any of the COAP programs. If a non-custodial parent's COAP agreement is rescinded due to a missed or partial payment, the non-custodial parent cannot re-apply for the COAP programs for a minimum of two (2) years.



## **Contact Us**

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# DO YOU QUALIFY TO HAVE SOME OF YOUR ARREARS COMPROMISED OR FORGIVEN?



AN EXPLANATION OF THE CALIFORNIA STATE COMPROMISE OF ARREARS PROGRAMS (COAP)