

## Collections Relief Related to COVID-19

If you owe the state of Oregon money and have a payment agreement with the Department of Revenue, below are ways to minimize the impact of the coronavirus (COVID-19) crisis on your payment plan. Most important: DO NOT just skip or reduce payments to the department. Call us at the appropriate phone number to discuss your options:

- Individual tax collections: 503-945-8200.
- Business tax collections: 503-945-8100.
- Other Agency Accounts collections: 503-945-8199.

**Existing Payment Agreements**—If you're unable to comply with the terms of your existing payment agreement between now and December 31, 2020, you can request a modification to your payment plan. Do not skip or reduce payments without reaching out to us to make formal arrangements. Formal arrangements will prevent potential issues later. Call us at least five business days before your payment due date. By law, interest will continue to accrue on any unpaid balances.

**New Payment Agreements**—The department reminds people who are unable to pay their debt in full that they can resolve outstanding debt and avoid automated collection actions by entering into a payment agreement with the department. To provide further relief, the department now offers extended payment plans of up to 36 months for most debt types collected by the department when the ACH payment option is selected. See the following links:

- [Personal income payment plan.](#)
- [Other Agency Accounts.](#)
- [Resources for businesses.](#)

**Garnishments**—The department has taken temporary steps to reduce the automatic issuance of garnishments. If your household is experiencing a financial hardship due to the COVID-19 pandemic and your wages are currently being garnished by the department, you can request a temporary wage garnishment hold if you contact us prior to December 31, 2020. There are limited situations where the temporary hold will not be granted, such as if another garnishment is pending to attach to your wages.

The department will not garnish any amount received from the CARES Act Economic Recovery Rebates (up to \$1200 for individuals plus \$500 per qualifying child). This applies to garnishments issued on or before December 31, 2020. Contact the department if you believe we have garnished your CARES Act Economic Recovery Rebate from your bank account.

**Tax Liens**—The department has reduced the circumstances under which it will automatically issue a tax lien. The department reminds those who have an outstanding tax debt with the state that you can avoid a tax lien by entering into a payment agreement with the department.

**Dishonored Check or Payment Penalties (Insufficient Funds (NSF) Penalties)**—If you made a dishonored check or payment to the department on or after March 8, 2020 that resulted in an NSF penalty assessed by the department, the department will automatically waive the NSF penalty. This relief will apply to any NSF penalty assessed through 90 days after the end of the state of emergency in Oregon related to COVID-19.

We will monitor the COVID-19 situation and evaluate the need to extend or modify these collections-related relief provisions further. Reach out to us for assistance. We're here to help during this difficult time.