

# Oregon State Overpayment Waiver Application



Full Name: (last, first, middle initial)

Other Names Used:

Social Security Number:

Phone Number:

Email Address:

Home Address:

City:

State:

Zip Code:

County:

(if different than home address)

Mailing Address:

City:

State:

Zip Code:

The Oregon Employment Department (OED) is an equal opportunity agency. OED provides free help so you can use our services. Some examples are sign language and spoken-language interpreters, written materials in other languages, large print, audio, and other formats. To get help, please call 877-668-3204. TTY users call 711. You can also send an email to [UIOverpayments@employ.oregon.gov](mailto:UIOverpayments@employ.oregon.gov).

El Departamento de Empleo de Oregon (OED) es una agencia de igualdad de oportunidades. El OED proporciona ayuda gratuita para que usted pueda utilizar nuestros servicios. Algunos ejemplos son intérpretes de lengua de señas e idiomas hablados, materiales escritos en otros idiomas, letra grande, audio y otros formatos. Para obtener ayuda, por favor llame al 877-668-3204. Usuarios de TTY pueden llamar al 711. También puede enviar un correo electrónico a [UIOverpayments@employ.oregon.gov](mailto:UIOverpayments@employ.oregon.gov).

## Why Request An Overpayment Waiver?

Overpayments of state unemployment insurance benefits are eligible for waiver (forgiveness) if paying them back would cause financial hardship and if the overpayment is not the result of fraud. You can apply for an overpayment waiver of regular unemployment insurance benefits, regardless of who is at fault for the overpayment. Many types of benefits are eligible for this type of waiver. If you do not know for sure which form to use, you can use this form.

We consider repayment to be a financial hardship if at least 90% of a household's income is spent on basic living expenses. We assume a claimant's expenses are the same as the IRS National and Local standards, described more at the end of this form.

If you want to request a waiver, fill out this application and follow the instructions on Page 2. If you are eligible, we will eliminate your debt and stop all collection efforts on all eligible balances. If you do not qualify for a waiver, we will use the information you provide to determine if other debt relief is available. This could include pausing collection efforts for up to six months or reducing offset of current benefits by half.

Please return your overpayment waiver application as soon as possible. If approved, a waiver is effective the week you submit it to the department. It is not retroactive. You will receive a written decision after we review your application. It will include instructions for how to appeal the decision, if it's denied.

## Instructions For Completing A Waiver Application

- Complete the waiver application with your signature and date. You must sign the application for us to process it.
- Provide proof of all income. This includes income for everyone you listed as part of your household. You must submit supporting documents with your application. Failure to include them may result in a denial of the waiver (examples of supporting documents start on Page 4).

### Waiver Request Submission Instructions

You can submit your overpayment waiver application in a variety of ways:

- Email: UIOverpayments@employ.oregon.gov– Subject: “Waiver Request”
- Electronically: Contact Us oedcontactus.oregon.gov/hc/en-us/request/new
- Fax: 503-947-1811 – ATTN: BPC Waiver Requests
- Mail: BPC Overpayment Waivers PO Box 14130, Salem, OR 97311

If you have questions regarding the waiver application form, or need help filling it out, please call us at 503-947-1995 or toll free: 877-668-3204, Monday-Friday 8 a.m. to 5 p.m. If you need help in a language other than English, we will provide an interpreter for you.

### Who is in your household?

Your “household” includes Claimant (yourself), your spouse or domestic partner, and your children or dependents. If you rent from someone, only take into account your household’s (outlined above) income. If you are living with your parents or relatives or have roommates, you do not need to include their income unless they are considered a spouse, domestic partner, or dependent.

### Household Information

List all the people in your household, including yourself.

**WE WILL NEED PROOF OF INCOME FOR ALL PERSONS LISTED BELOW.** If you need to add more people than spaces provided, please enter that information in the notes section on the last page.

First Name	Last Name	Relationship to you	Age

**How Many Automobiles Does Your Household Own or Lease:**

### Income Information

Include proof of income with your waiver application when you submit it. Acceptable proof is described on the last three pages of this form.

Provide monthly income information for everyone in the household, including yourself, who is earning wages from an employer and from other sources. For income that is not received monthly, you must provide a monthly average.

### Employment Income Information

First and Last Name	Employer Name	Employer City and State	How Often Are They Paid	How Much Are They Paid

### Other Income Information

Provide a summary of other income in the household, including yourself, that is not from wages. For income that is not received monthly, provide a monthly average.

Source	Gross Monthly Income	Source	Gross Monthly Income
Net Business Income	\$	Net Rental Income	\$
Investment Income	\$	Retirement Distributions	\$
Pension Income	\$	Social Security Income	\$
Child Support	\$	Alimony	\$
Public assistance (e.g., Supplemental Nutrition Assistance Program/Food Stamps, Energy Assistance, WIC)	\$	Other (Describe): _____ \$ _____ \$	

### Certification and Authorization to Release Information

I swear or affirm that the information provided is true and complete. I authorize the release of any financial information to the Oregon Employment Department to verify the accuracy of the above information. I understand providing false information will result in denial of my request for waiver of overpayment recovery.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Extraordinary Circumstances:  Please check this box, if you believe you have basic living expenses that may exceed the IRS National and Local standards. We may request additional information as needed.

*IRS National and Local standards: When reviewing your waiver application to see if an overpayment would cause you a financial hardship, we assume your expenses are the same as the combined total of the food, clothing, health care, housing, utilities, and transportation IRS National and Local standards ([irs.gov/businesses/small-businesses-self-employed/collection-financial-standards](https://www.irs.gov/businesses/small-businesses-self-employed/collection-financial-standards)).*

**NOTES:** Please use this section to explain and clarify any details of your income documentation that will help us understand your circumstances when we conduct our review (i.e. name discrepancies, etc.).

## Supporting Documentation Examples

**Refer to the information below for documentation we may require you to provide.**

### Income Documentation

Please provide the most up-to-date documents possible. We may not accept documents that are more than 90 days old.

Type of Income	Documentation Examples
<b>Employment income</b>	<ul style="list-style-type: none"> <li>• OPTION A               <ul style="list-style-type: none"> <li>&gt; One month's worth of the most recent pay stubs                   <ul style="list-style-type: none"> <li>— If someone is paid less frequently than monthly, the most recent pay stub is sufficient</li> </ul> </li> </ul> </li> <li>• OPTION B (if the employee has been working less than one month or does not receive pay stubs)               <ul style="list-style-type: none"> <li>&gt; A letter from the employer containing the name of the employer, the employee's start date, the rate of pay, and the number of hours the employee is expected to work each week</li> </ul> </li> <li>• OPTION C (if the employee does not receive pay stubs)               <ul style="list-style-type: none"> <li>&gt; Two months' worth of the most recent bank statements showing employment income                   <ul style="list-style-type: none"> <li>— If employment income is paid in cash, money order, or in any way that does not involve making a deposit, payment receipts are acceptable in lieu of bank statements</li> </ul> </li> </ul> </li> </ul>
<b>Net business income</b>	<ul style="list-style-type: none"> <li>• OPTION A               <ul style="list-style-type: none"> <li>&gt; A full copy of the federal tax return from the most recent filing year (no greater than 18 months since the end of the filing period), including schedules and attachments</li> </ul> </li> <li>• OPTION B (if no recent tax return is available or the income is too new)               <ul style="list-style-type: none"> <li>&gt; PROVIDE ALL OF THE FOLLOWING                   <ul style="list-style-type: none"> <li>— A signed and dated profit and loss statement of the most recent six months of business activity                       <ul style="list-style-type: none"> <li>- Do not include any expenses from the Personal Expenses Information section in the profit and loss statement</li> </ul> </li> <li>— AND two months' worth of the most recent bank statements showing business activity                       <ul style="list-style-type: none"> <li>- If business income or expenses are paid in cash, money order, or in any way that does not involve making a deposit, payment receipts are acceptable in lieu of bank statements</li> </ul> </li> </ul> </li> </ul> </li> </ul>
<b>Net rental income</b>	<ul style="list-style-type: none"> <li>• OPTION A               <ul style="list-style-type: none"> <li>&gt; A full copy of the federal tax return from the most recent filing year (no greater than 18 months since the end of the filing period), including schedules and attachments</li> </ul> </li> <li>• OPTION B (if no recent tax return is available or the income is too new)               <ul style="list-style-type: none"> <li>&gt; PROVIDE ALL OF THE FOLLOWING                   <ul style="list-style-type: none"> <li>— A signed and dated current (not expired) rental agreement                       <ul style="list-style-type: none"> <li>- If the tenants are paying month to month, a signed and dated written statement is sufficient as long as it contains the tenant's name, rental property address, the date when the month-to-month arrangement began, the amount the tenant is required to pay, and the tenant's signature</li> </ul> </li> </ul> </li> </ul> </li> </ul>

<b>Net rental income continued</b>	<ul style="list-style-type: none"> <li>— AND a signed and dated rental property expense statement showing expenses (home loan payments, maintenance costs, etc.) for each rental property associated with each provided rental agreement <ul style="list-style-type: none"> <li>- Do not include any expenses from the Personal Expenses Information section in the rental property expense statement</li> </ul> </li> <li>— AND two months' worth of the most recent bank statements showing rental income and expenses <ul style="list-style-type: none"> <li>- If rent or expenses are paid in cash, money order, or in any way that does not involve making a deposit, payment receipts are acceptable in lieu of bank statements</li> </ul> </li> </ul>
<b>Investment income</b>	<ul style="list-style-type: none"> <li>• OPTION A <ul style="list-style-type: none"> <li>&gt; A full copy of the federal tax return from the most recent filing year (no greater than 18 months since the end of the filing period), including schedules and attachments</li> </ul> </li> <li>• OPTION B (if no recent tax return is available or the income is too new) <ul style="list-style-type: none"> <li>&gt; Two months' worth of the most recent bank statements showing investment income</li> </ul> </li> </ul>
<b>Retirement distributions</b>	<ul style="list-style-type: none"> <li>• OPTION A <ul style="list-style-type: none"> <li>&gt; A full copy of the federal tax return from the most recent filing year (no greater than 18 months since the end of the filing period), including schedules and attachments</li> </ul> </li> <li>• OPTION B (if no recent tax return is available or the income is too new) <ul style="list-style-type: none"> <li>&gt; PROVIDE ALL OF THE FOLLOWING <ul style="list-style-type: none"> <li>— A copy of the most recent account statement for each retirement account showing the current monthly distribution amount and remaining balance</li> <li>— AND two months' worth of the most recent bank statements showing retirement distributions</li> </ul> </li> </ul> </li> </ul>
<b>Public assistance (SNAP, TANF, etc.)</b>	<ul style="list-style-type: none"> <li>• An official letter, statement, or other document from the benefit provider that describes the benefit amount, frequency, and duration of the public assistance</li> </ul>
<b>Pension income</b>	<ul style="list-style-type: none"> <li>• OPTION A <ul style="list-style-type: none"> <li>&gt; A full copy of the federal tax return from the most recent filing year (no greater than 18 months since the end of the filing period), including schedules and attachments</li> </ul> </li> <li>• OPTION B (if no recent tax return is available or the income is too new) <ul style="list-style-type: none"> <li>&gt; PROVIDE ALL OF THE FOLLOWING <ul style="list-style-type: none"> <li>— A copy of the most recent account statement for each pension account showing the current monthly benefit amount</li> <li>— AND two months' worth of the most recent bank statements showing pension income <ul style="list-style-type: none"> <li>- If pension income is paid in a way that does not involve making a deposit, payment receipts are acceptable in lieu of bank statements</li> </ul> </li> </ul> </li> </ul> </li> </ul>

<b>Social Security income</b>	<ul style="list-style-type: none"> <li>• OPTION A <ul style="list-style-type: none"> <li>&gt; A benefit verification letter or 1099 from most recent tax year</li> </ul> </li> <li>• OPTION B (if option A is not available or the income is too new) <ul style="list-style-type: none"> <li>&gt; PROVIDE ALL OF THE FOLLOWING <ul style="list-style-type: none"> <li>— A copy of the most recent account statement for each source of Social Security income showing the current monthly benefit amount</li> <li>— AND two months' worth of the most recent bank statements showing Social Security income</li> </ul> </li> </ul> </li> </ul>
<b>Child support/ alimony</b>	<ul style="list-style-type: none"> <li>• PROVIDE ALL OF THE FOLLOWING <ul style="list-style-type: none"> <li>&gt; A copy of the current (not expired) signed court or administrative order with the details of the child support or alimony amount, payment frequency, and term duration</li> <li>&gt; AND two months' worth of the most recent bank statements showing child support and alimony income <ul style="list-style-type: none"> <li>— If child support and alimony is paid in cash, money order, or any way that does not involve making a deposit, payment receipts are acceptable in lieu of bank statements</li> </ul> </li> </ul> </li> </ul>
<b>Other income</b>	<ul style="list-style-type: none"> <li>• PROVIDE ALL OF THE FOLLOWING <ul style="list-style-type: none"> <li>&gt; A signed and dated written statement describing the type of income, frequency, duration, and any other relevant specific details</li> <li>&gt; AND two months' worth of the most recent bank statements showing the income <ul style="list-style-type: none"> <li>— If other income is paid in cash, money order, or any way that does not involve making a deposit, payment receipts are acceptable in lieu of bank statements</li> </ul> </li> </ul> </li> <li>• Other forms of documentation may be requested, if necessary</li> </ul>