

# Dealer

**OVDA**  
Oregon Vehicle Dealers Association

# Solutions



**September / October 2020**

## In this Issue

**Info for dealerships impacted by wildfires**

**How to get trip permits from DMV2U**

**Timely TOD invoice payments**

**Oregon OHSU COVID-19 rules start November 1st (probably)**

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**NOTE: NOTHING IN DEALER SOLUTIONS SHOULD BE CONSIDERED LEGAL OR TAX ADVICE. CONSULT YOUR ATTORNEY OR TAX ADVISOR IF YOU HAVE ANY QUESTIONS.**

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DAA Seattle discount	+\$200	+\$975

**NEW!**

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or email [OVDA@ORDealers.com](mailto:OVDA@ORDealers.com) for details.**

(Presale, post sale or detailing)

# From the Editor's Desk

## A message for our readers...

Fellow Dealers,

We think of you when we make changes to the association, and one of the biggest things that we hear regularly is how old school and antiquated paper billing is. We get it, you are busy, and the last thing that you want to think about is dealing with your association renewals. To that end, we are currently working on converting it to auto-billing. It will be like a Netflix or Hulu subscription with auto-billing and access slated for the year that it was purchased. Not the calendar year, but the running 365 days from when you purchase a new bill hitting your card.

We will still be doing paper billing until the majority are on the auto-renewal system, but we want you to know that we are thinking about you and what we can do to make your time more efficiently used. If there are any issues with this system, make sure to contact us so that we can resolve that issue as quickly as possible. Please note that refunds for the auto-renewals will only be given for the first 7 days and that if you complete your education during that time, you will not get a refund.

We are also pleased to announce memberships will now grant \$1200 in local auction credits.

While on the subject of change, we are currently in the process of updating our Renewal Course to a more user-friendly format and are also hoping to soon add a new course. This new course will focus on educating dealers on how to protect them-

selves from lawyers who target local dealers, such as the lawyers at:

[ISueCarDealers.com](http://ISueCarDealers.com).

Our lobbyist is still working hard for our industry, despite the new challenges this year has brought. Your membership is valuable in protecting dealers all across the state from attempts to over-regulate the industry. We thank you for your membership and are excited to keep honing our services and our systems to suit your needs!

**For further questions  
feel free to call or  
email us!**

**OVDA**

**Phone:**

**503-399-9199**

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**[OVDA@ORDealers.com](mailto:OVDA@ORDealers.com)**

# Reminders from DMV

## How dealers can ensure timely TOD invoice payments

Dealers should expect a longer than usual turnaround time for vehicle transactions as DMV catches up with a large backlog of mail, including title and registration work, due to COVID-19.

It is important to include the attention line to ensure delivery to the DMV TOD Desk.

To ensure payment for transitional ownership document (TOD) invoices are processed in a timely manner, please send your check to this address:

Department of Transportation  
DMV Services  
**ATTN: DMV FINANCIAL  
and ACCOUNTS UNIT TOD  
Desk**  
1905 Lana Ave. NE  
Salem OR 97314-0001

You can receive a receipt for the TODs you have submitted by email, regular mail or fax. It is not mandatory for the submitter to use the email-based receipt program; a space is provided on the form to enter the email where they would like the receipt sent.

You can download Form 735-227 here:

[www.oregon.gov/odot/Forms/DMV/227fill.pdf](http://www.oregon.gov/odot/Forms/DMV/227fill.pdf)

Form 735-6950 was updated to include the name and address

of the unit that processes new TOD billing accounts: DMV Financial and Accounts Unit – TOD Desk.

You can download that form here:

[www.oregon.gov/odot/Forms/DMV/6950.pdf](http://www.oregon.gov/odot/Forms/DMV/6950.pdf)

## Registration, license grace period extended to Dec. 31

Vehicle registrations and temporary permits that expire during the pandemic are included in a law enforcement grace period through the end of the year under a bill passed this summer by the Legislature.

Last spring, the Oregon Department of Transportation has partnered with Oregon law enforcement agencies to exercise discretion in their enforcement of vehicle registrations and trip permits that expire during the COVID-19 emergency.

On July 7, Gov. Kate Brown signed into law Senate Bill 1601, which creates a moratorium on citations for certain DMV-related activities due to the COVID-19 pandemic and the subsequent reduction of DMV services effective between March 1, 2020 and Dec. 31, 2020.

This means that a police officer cannot issue a citation for the following DMV products if they expired during the March 1

through Dec. 31, 2020, time frame:

- Driver license and identification cards
- Passenger vehicle registrations
- Commercial vehicle registrations
- Trip permits and temporary registration permits
- Disabled parking permits

Read a public notice about the grace period here:

[www.oregon.gov/odot/DMV/docs/Citation\\_Moratorium\\_Memo.pdf](http://www.oregon.gov/odot/DMV/docs/Citation_Moratorium_Memo.pdf)

## DEQ and Registration

In the Portland and Medford areas where Oregon requires passage of a DEQ emissions test before registration renewal, you can renew registration at the DEQ or online at:

[DMV2U.Oregon.gov](http://DMV2U.Oregon.gov).

Most DEQ testing stations reopened in June. Check out: [Oregon.gov/DEQ](http://Oregon.gov/DEQ) for information on hours.

DEQToo™ businesses also provide DEQ testing. Visit: [DEQToo.org](http://DEQToo.org) for more information. Once you pass the test with one of these partner businesses, you can renew online at DMV2U.

# Oregon Wildfire Update

## Dealership Wildfire Clean Up

If your dealership has been impacted by wildfires, we know this is a tough time. We understand that it will be a long time before you or community fully recovers—and we are here for the long-haul. Whichever path you take—cleaning up and rebuilding at your prior location, finding a new location, or taking another direction entirely—we want to make sure that you have every chance to succeed. Below are some resources and information that may be helpful to you at this time.

### **Insurance Assistance**

*Important reminder:* Remember to reach out to your insurance agent as soon as possible to start the claims process. Whether for personal or business property losses, policies require starting a claim within a certain period of time.

If you need help or have questions about your insurance, the Department of Consumer and Business Services Division of Financial Regulation provides free consumer help for Oregonians who have questions or complaints about their insurance. You can contact a consumer advocate at 888-877-4894.

DCBS also has tips for filing a fire claim on their website: <https://dfr.oregon.gov/insure/home/storm/Pages/wildfires.aspx>

**FEMA Assistance** FEMA federal disaster individual assistance applies to households only. If your home was impacted, FEMA can help with uninsured losses and housing assistance. Go to: <https://www.disasterassistance.gov/> or call 800-621-3362.

**Debris Removal** All commercial debris is assumed to be potentially hazardous due to asbestos. At this time, it is unclear what, if any, debris removal assistance will be available to businesses. Contact your area debris removal service for details. The Oregon Department of Environmental Quality also has information about debris removal: <https://www.oregon.gov/deq/wildfires/Pages/After-the-Fire.aspx>

**Business Services** If you have business property loss or experienced interruptions to your business because of the fire, you may be covered by your business insurance. Speak with your agent and check to see if you have business property insurance and business interruption insurance. These benefits can pay to replace your lost equipment, help pay for payroll, and even pay for a temporary work space while you rebuild.

Connect with Worksource Oregon to discuss strategies to

stabilize employment and maintain a relationship with your employer/employees. The Oregon Employment Department offers a variety of programs to help employers and employees.

The [Oregon Work Share](#) program can help while allowing an employer and employee to maintain a relationship and avoid a layoff. Employers must apply for a Work Share plan by contacting the UI Special Programs Center at 1-800-436-6191 (toll-free) or you can learn more about the program online at [www.OregonWorkShare.org](http://www.OregonWorkShare.org). Contact or visit your local [WorkSource Oregon Center](#).

**Your local SBDC** can provide technical assistance to help your business come up with a recovery plan and assess economic injury. This includes: (1) Summarizing past performance in a format more understandable to lenders, insurance companies, and other programs that provide resources to businesses impacted; (2) Developing cash flow forecasts moving forward; and (3) Understanding documentation requirements for various loan and grant application. Counseling is confidential and at no charge to the affected businesses. <https://bizcenter.org/centers/>

### **Potential lending sources for businesses**

The Small Business Administration has made Economic Injury Disaster Lending (EIDL) available to businesses impacted by the wind driven fires that began on September 7. To begin that process, work with your local SBDC (above), work on-line, or access assistance through the SBA Virtual Recovery Center.

Virtual Business Recovery Center and Virtual Disaster Loan Outreach Center, Monday – Sunday (7 days/week) 5 a.m. – 5 p.m. [FOCWAssistance@sba.gov](mailto:FOCWAssistance@sba.gov) / (800) 659-2955

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance.

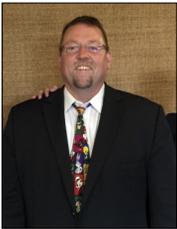
Your local SBDC may be able to suggest alternative lenders that may be able to assist you: <https://bizcenter.org/centers/>

**Business Oregon** also offers flexible loan products for traded sector business (i.e., businesses that produce a good or service that is sold outside the area, not retail). Interested businesses should contact Blair Sundell at (503) 798-7307 or [Blair.Sundell@oregon.gov](mailto:Blair.Sundell@oregon.gov).

# Dealer Industry Leadership

## Your Oregon Vehicle Dealer Assn Board

The OVDA Board is comprised of active dealers. You likely see them at the auctions. They are volunteering some of their time to ensure the auto industry has a strong voice in Oregon. Would you like to be an industry leader? We are especially looking for dealers in southern, central and eastern Oregon, and for dealers who represent the large minority community of dealers. Are you passionate about the auto industry? Are you willing to donate a little of your time to improve the business in which you work? If you would consider joining our board, please email [OVDA@ordealers.com](mailto:OVDA@ordealers.com) or call 503-399-9199. Thank you for your interest.



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# Corporate Activity Tax



**It's time to change  
your approach to F&I compliance**

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Subscribe to *Spot Delivery* and, at no additional charge, we will send you a copy of your choice of any of our legal compliance books, *CARLAW*,<sup>®</sup> *CARLAW*<sup>®</sup>II *Street Legal* or *CARLAW*<sup>®</sup>III *Reloaded*.



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## Retail Installment Contract Update

OVDA Dealers please note:

The Retail Installment Agreement Form has been changed. It adds a line to the 4-K Section to account for Oregon's new Corporate Activity Tax (CAT).

The additional line has caused issues with a number of computer systems. We are exploring options to obtain the 300.8 Contract that was discontinued in January, 2020. We will update our forms users as we obtain additional information. For further questions feel free to call or email us.

Phone: 503-399-9199 Email: [OVDA@ORDealers.com](mailto:OVDA@ORDealers.com)

**IF NOT YOU, WHO? IF NOT NOW, WHEN?**

Join OVDA today and protect your livelihood by being a part of something that is already making a difference for your dealership every day. Join at [www.ordealers.net](http://www.ordealers.net), call 503-399-9199, or email [OVDA@ORDealers.com](mailto:OVDA@ORDealers.com) for details.

# More DMV reminders

## How to order trip permits on DMV2U

As of July 6, 2020, dealers can purchase trip permits through their DMV2U dealer account.

If you have not set up an automated clearing house (ACH) debit to your DMV2U account, you will need to contact the Business Licensing Unit at 503-945-5052 if you do not have administrator or “Full Control” access. The account administrator must have Full Control access in order to add bank account information on DMV2U.

The administrator has the ability to update the account access for all logins. The login (even though it may be for the admin login) still must to be granted the correct account access to be able to add a bank account. The administrator must log in and then update account access to allow all access.

Follow the steps below:

1. Login to your DMV2U account.
2. Once logged in click on the “Manage My Profile” hyperlink. The link is located to

the right of the screen.

3. Click on the “More...” tab.
4. Click on the “Manage Your Access” from the Access

that to Full Control by clicking on the drop-down menu and select “Full Control.”

6. Click “Save.”

*As of July 6, 2020 dealers can purchase trip permits on DMV2U. In order to be able to issue trip permits you must setup your bank account information that will allow the DMV to automatically configure a payment method for your account. When registering your DMV2U account, please make sure you select Yes in the Add Bank Info section.*

*Once the account has been setup and you sign in you will be able to issue trip permits.*

Management panel.

5. If you currently do not have Full Control access you need to click on the “Submit Requests” and “Make Payments” hyperlink. Change

7. Click on the home icon on the left of the screen.
8. In the “Notices” panel you should now see the option to “Add or update a bank account.”

# COVID On My Mind

## OHSA COVID-19 Rules For Business Are A Nearly Complete Work-In-Progress

OVDA is a member of the Oregon Employer Roundtable, which has been negotiating on behalf of employers across Oregon to make these COVID-19 rules reasonable. They are much, much better than the original draft, but “reasonable” is probably a ways off. And they are not done tweaking these rules, and they are still working on industry-specific rules.

OVDA will keep dealers updated on our website, including a link to final rules once they are adopted. We have included the most recent draft available of the rules, which is very close to what we believe the final rules will look like. They will more than likely go into effect on **November 1st**. This draft is available on our website under *Sept/Oct Dealer Solutions* and under the *Latest News* tab.

If you have any questions about specific portions, email [ovda@ordealers.com](mailto:ovda@ordealers.com) and we will do our best to answer your questions based on the latest available information. But be prepared for a lot of “We don’t know. No one does. Do your best.” It is the world we live in right now.

### **THE GOLDEN RULE:**

### **HE WHO HAS THE GOLD MAKES THE RULES.**

**The Oregon Vehicle Dealer’s Association has a campaign fund. We use donations from dealers to support candidates who: support a free market, lower taxes, fewer rules, and government getting out of the way of small businesses trying to grow.**

**Will you help OVDA by making a donation today?**

**Call 503-399-9199 or email [OVDA@ORDealers.net](mailto:OVDA@ORDealers.net) for details or to make a donation.**

# The CARLAWYER

## *The CARLAWYER©*

*By Eric Johnson and Tom Hudson*

We hope you and your loved ones are all safe and healthy. We're certainly glad that NCAA college football is mostly back, with a few postponed games here and there. Like last month, there isn't a great deal going on this month by way of business and legal developments, but there have been a few. Here's our monthly article on selected legal developments we think might interest the auto sales, finance, and leasing world. This month, we note developments at the Federal Reserve, the Consumer Financial Protection Bureau, and the Federal Trade Commission.

As usual, our article features the "Case of the Month" and our "Compliance Tip." Note that this column does not offer legal advice. Always check with your lawyer to learn how what we report might apply to you or if you have questions.

### Federal Developments

**CFPB Releases Report Examining Effects of COVID-19 on Consumer Credit.** On August 31, the CFPB issued a report examining the early effects of the COVID-19 pandemic on consumer credit outcomes, including delinquencies, payment assistance, credit access, and account balances. The report uses data from the CFPB's Consumer Credit Panel, a nationally representative sample of approximately five million de-identified credit records maintained by one of the three nationwide consumer reporting agencies. The report focuses on mortgage loans, student loans, vehicle financing, and credit card accounts from March to June 2020.

**FTC's Settlement Requires Cessation of Dealership's Business.** On September 4, the FTC announced a settlement with a group of Arizona and New Mexico dealerships, resolving allegations that they falsified consumers' income and down payment information on vehicle financing applications and failed to include required disclosures in ads for vehicle financing and leasing, in violation of the Consumer Leasing Act and its implementing regulation, the Truth in Lending Act and its implementing regulation, and Section 5 of the FTC Act. The defendants are currently in Chapter 7 bankruptcy proceedings. The settlement requires permanent cessation of the defendants' business activities and imposes a judgment of \$7,203,227.

**CFPB Releases Supervisory Highlights.** On September 4, the CFPB released the Summer 2020 issue of Supervisory Highlights, which shares key findings from the Bureau's supervisory work in the areas of consumer reporting, debt collection, deposits, fair lending, mortgage servicing, and payday lending that were completed between September and December 2019. The information in Supervisory Highlights is provided to help financial institutions better understand how the CFPB examines institutions for compliance with federal consumer financial laws and regulations.

**CFPB Files Two Lawsuits Alleging FDCPA Violations.** On September 8, the CFPB announced a lawsuit against a network of five New York-based companies, two of their owners, and two of their managers, alleging that they used illegal debt collection methods in violation of the Fair Debt Collection Practices Act and the Consumer Financial Protection Act. The complaint, filed with the New York attorney general, alleges, among other things, that the defendants threatened consumers with arrest or legal action they had no intention of taking or could not legally take, threatened to contact or did contact consumers' employers, friends, and family to disclose the debt, claimed that consumers owed more than they actually did, harassed consumers during collection phone calls, and failed to give requisite notices disclosing the amount of the debt and consumers' ability to dispute the debt. The CFPB also sued Encore Capital Group, Inc., and its subsidiaries, alleging that the companies' debt collection practices violated the FDCPA and the CFPA and violated a 2015 consent order based on the CFPB's findings that the companies violated the FDCPA, the CFPA, and the Fair Credit Reporting Act. The complaint alleges, among other claims, that Encore and its subsidiaries violated the consent order by suing consumers without possessing required docu-

# The CARLAWYER Cont.

mentation, using law firms and an internal legal department to engage in collection efforts without providing required disclosures, and failing to provide consumers with required loan documentation after consumers requested it. The complaint also alleges that the companies sued to collect time-barred debts.

**Federal Reserve Seeks Comment on Modernizing CRA Regulations.** On September 21, the FRB issued an advance notice of proposed rulemaking requesting public comment on ways to modernize the regulations that implement the Community Reinvestment Act in order to more effectively meet the needs of low- and moderate-income communities and address inequities in credit access. The FRB also is seeking feedback on how it should consider the economic impact of the COVID-19 pandemic when modernizing its CRA regulations. Comments are due 120 days after publication in the *Federal Register*.

## Case of the Month

**Car Buyer Granted Default Judgment Against Dealership for Violations of TILA, Connecticut Retail Installment Sales Finance Act, and State's Unfair Trade Practices Act:** A consumer saw a 2012 BMW 750i listed for sale for \$15,900. After he visited the dealership, test-drove the BMW, and completed a credit application, the salesman told him that the car price was \$16,500, explaining that the increased price was due to the consumer's credit rating. The consumer agreed to buy the car and to make a \$6,500 down payment. Without the buyer's knowledge, the dealership prepared a retail installment contract, electronically forged his signature, and submitted the forged contract to a finance company.

The contract included a down payment of \$6,250, even though the buyer had not yet paid the down payment and agreed to pay \$6,500, and a \$395 GAP policy that he had not requested. Three days later, the buyer returned to the dealership to pay the down payment, finalize the purchase, and sign the contract. The buyer signed the contract next to the forged electronic signature. When he questioned the GAP charge, the dealership told him that GAP was required by the lender. The dealership asked the buyer to pay the \$6,500 down payment, even though the contract listed a down payment of only \$6,250, explaining that the extra \$250 would be applied to registration costs and his first payment.

The buyer experienced problems with the car almost immediately and paid \$3,429 to fix it. He served notice on the dealership that he was rescinding the transaction and demanded a return of all sums paid under the contract. The finance company agreed to rescind the contract, returned all amounts paid to it under the contract, and agreed to release the title if ordered by a court. However, the dealership failed to return any amounts paid by the buyer. The buyer then sued the dealership for violations of the Truth in Lending Act, the Connecticut Retail Installment Sales Finance Act, and the Connecticut Unfair Trade Practices Act. When the dealership failed to answer the complaint, the buyer moved for a default judgment.

The U.S. District Court for the District of Connecticut first addressed the buyer's claims that the dealership violated TILA by inflating the car's sale price to account for the finance company's fees, listing the GAP charge as part of the amount financed rather than as part of the finance charge, improperly listing the amount of the down payment, failing to provide disclosures to him prior to forging his name on the contract, inaccurately listing the payment schedule, and failing to properly disclose the true annual percentage rate.

The court agreed with the buyer that the dealership improperly included the finance company's fees in the price of the car rather than as part of the finance charge, improperly listed the GAP charge as part of the amount financed rather than as part of the finance charge because the buyer did not sign or initial an affirmative request for coverage after receiving disclosures regarding the option and cost to buy GAP, inaccurately listed the amount of the down payment, inaccurately listed the first date payments were due, and improperly disclosed the APR due to the underdisclosed finance charge and the timing of the first payment.

# The CARLAWYER Cont.

However, the court found that the dealership made the financial disclosures timely. According to the court, the buyer did not become contractually obligated on the contract until he signed it, not when it was allegedly forged, and because the dealership made the required disclosures before the buyer signed the contract, those disclosures were made prior to consummation of the transaction.

Next, the court addressed the buyer's claims that the dealership violated the CRISFA by violating TILA, failing to include all essential provisions in the contract, and charging an APR greater than 19%. The court agreed with the buyer that the dealership's TILA violations constituted violations of the CRISFA, the dealership should have included in the contract the parties' agreement that \$250 of the \$6,500 the buyer paid would be applied to registration costs and his first payment, and, when calculated correctly to include the GAP charge and the finance company's fees, the APR exceeded the CRISFA's maximum. Finally, the court addressed the buyer's claims that the dealership violated the CUTPA by understating the finance charge and including other inaccurate information in the contract and agreed, without much discussion, that those failures were unfair practices that violated the CUTPA.

The court rescinded the contract but refused, without further briefing, to require the finance company to release title to the buyer so that the buyer may sell the car and apply the proceeds to the judgment in this case. The court referred the case to a magistrate judge to conduct a hearing on the issue of damages. See **Conley v. 1008 Bank Street, LLC**, 2020 U.S. Dist. LEXIS 152507 (D. Conn. August 22, 2020).

## This Month's CARLAWYER® Compliance Tip

Dealers should pay particular attention to the Case of the Month above. The Federal Trade Commission and the Consumer Financial Protection Bureau have shown significant interest in how items like voluntary protection products are sold, financed and disclosed to consumers,. In addition, you shouldn't charge more for the vehicle than its advertised price - don't increase the price of the vehicle because of the consumer's credit. Also, don't add products to the contract the consumer didn't request, make sure the down payment amount lines up and never forge any signature to a contract.

So, there's this month's article. See you next month!

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## Don't Forget:

For the latest information from our industry, check the "Latest News" tab on our website. We post news bulletins and letters from our team to keep you up to date. The latest article we added addresses the changes to the Pacific Wonderland license plates.

We also send emails with important updates to our email list. Send us an email if you would like to be added to the list to receive notifications. We typically send emails about once a month, so you are not overwhelmed with announcements.

# News from the Oregon Department of Revenue

## Online Cat Training

This October The Oregon Department of Revenue (DOR) is hosting live online training sessions via Zoom regarding the administrative rules for Oregon's new Corporate Activity Tax (CAT). There are two meetings scheduled, the first is on October 19 from 12 to 2 pm and the second is scheduled the following day on October 20 from 9 to 11 am.

Unfortunately, we recognize this training might be difficult for individuals who are not "tech-savvy". While this is all being held online to comply with social-distancing orders, it may present new difficulties for dealers who want to learn but have never used Zoom before. We here at OVDA are not hosting the event, but we might be able to address questions you have in accessing this training. Our office will be open on the 19th and 20th during the training so we just might be able to assist you if you need technical support! We recognize this is a great opportunity for dealers to ask any questions regarding CAT to the CAT policy team or to address concerns and we don't want anyone to miss out simply because they cannot access it.

For more information on this training session and for the meeting links and passcodes visit the Oregon Newsroom at the [Oregon.gov](https://www.oregon.gov) website and under Agency select "Department of Revenue" and filter your search by the year 2020, and select the article "*Online Corporate Activity Tax Training Sessions Scheduled in October*" (posted October 2, 2020). You can also copy and paste the link below:

[https://www.oregon.gov/newsroom/Pages/NewsDetail.aspx?newsid=37479&utm\\_medium=email&utm\\_source=govdelivery](https://www.oregon.gov/newsroom/Pages/NewsDetail.aspx?newsid=37479&utm_medium=email&utm_source=govdelivery)



## Oregon Wildfire Victims Relief

The Oregon Department of Revenue is also offering relief to victims of the Oregon wildfires and straight-line winds. Individuals and households who have been affected and reside or own a business within the following counties are eligible for the tax relief: Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, and Marion. Other taxpayers may be eligible to receive the same relief as well.

If you are a victim of the Oregon wildfires and straight-line winds, any penalty or interest imposed for late payments or late filing related to due dates that fall on or after September 7, 2020, and before January 15, 2021, will be waived if you file and pay by January 15, 2021.

For more information and to see if you qualify visit the [Oregon.gov](https://www.oregon.gov) website and under Agency select "Department of Revenue" and filter your search by the year 2020 and selected the article "*Department of Revenue Outlines Relief for Wildfire Victims*" (posted September 29, 2020). You can also copy and paste the link below:

<https://www.oregon.gov/newsroom/Pages/NewsDetail.aspx?newsid=37450>

