

Help for Individuals and Businesses with State Taxes Owed to New Jersey

The New Jersey Division of Taxation is taking a number of steps to help financially distressed taxpayers meet their tax obligations. The Division wants to be certain that struggling taxpayers are aware of the available options.

If You or Your Business Owe Taxes

With many individuals and businesses facing financial difficulties, the Division is ready to help those who owe back taxes. We recognize that we must balance our responsibility to enforce the tax laws with the economic realities and hardships facing New Jersey businesses and individuals.

Division employees have flexibility to work with struggling taxpayers to assist them with their particular situations. Depending on the circumstances, taxpayers may be able to establish a payment plan for back taxes, adjust the payment terms and avoid defaulting on an existing payment agreement, or qualify for waiver of penalties. Taxpayers who are behind on their tax payments and need assistance should contact the phone number listed on the bill or correspondence they received from the Division. There could be additional help available if they are facing unusual hardship situations.

Areas Where the Division can Provide Assistance

[Payment Plans](#) | [Missed Installment Payments](#) | [Review of Home Values](#)
[Expedited Levy Releases](#) | [Release/Subordination of Tax Lien](#)

- **Installment Payment Plans:** Individuals and businesses experiencing financial difficulty may initiate the process of establishing payment arrangements for back taxes by completing and submitting the Deferred Payment Request Form available on the Division's Web site. Taxpayers should also review the Deferred Payment Request Guidelines and contact us at (609) 292-6400 if they have questions.
- **Added Flexibility for Missed Installment Payments:** The Division is allowing more flexibility for previously compliant individuals or businesses with existing Installment Payment Agreements. Taxpayers in a difficult financial situation should

contact their assigned representative at the phone number shown on the installment proposal to discuss their circumstances.

- **Additional Review of Home Values:** Certain Division programs require financial disclosure by the taxpayer. The equity taxpayers have in real property can be a barrier to an offer being accepted. With the uncertainty in the housing market, we recognize that the real estate valuations used to assess ability to pay may not be accurate. So in instances where the accuracy of local real estate valuations is in question or other unusual hardships exist, upon request, the Division will perform a second review of the real estate equity information to determine if accepting the offer is appropriate.
- **Expedited Levy Releases:** Upon receipt of documentation supporting hardship reasons, the Division will speed the delivery of levy releases to the financial institution. Taxpayers seeking an expedited release for levies should contact their assigned representative at the phone number shown on the notice of levy to discuss available options.
- **Release or Subordination of Tax Lien for Refinance or Foreclosure of Real Estate:** Upon receipt of documentation supporting hardship reasons, the Division will speed the delivery of a Release of Lien or a Subordination of Lien. Taxpayers seeking such consideration should contact their assigned representative or the Judgment Section at (609) 292-7331 for guidance.