

2016

Oregon Property Tax Deferral for Disabled and Senior Citizens

(ORS 311.666-ORS 311.701)

This booklet includes the application to apply for property tax deferral.

For up-to-date information, check www.oregon.gov/dor/scd.

File your completed application with the county assessor's office **after January 1 and by April 15.**

If approved, the Department of Revenue will begin paying your 2016–17 property taxes on November 15.



Before you mail your application to the county assessor, make sure you:

- ✓ Complete and sign your application.
- ✓ Attach a copy of your 2015–16 property tax statement.
- ✓ Attach a copy of your Power of Attorney form, if you have a designated power of attorney.
- ✓ Attach a copy of your Social Security Disability **award letter** or **eligibility** document, if applying for the disabled program.
- ✓ Check the box at the top of the form to indicate which deferral program you're applying for.
- ✓ Attach a copy of your doctor's statement, if you're not living on the property because of medical reasons.
- ✓ Complete the income and assets worksheet.

Your application can't be processed without this information.

Property Tax Deferral for Disabled and Senior Citizens

As a disabled or senior citizen, you can “borrow” from the State of Oregon to pay your property taxes to the county.

How does the program work?

If you qualify for the program, the Oregon Department of Revenue (DOR) will pay your county property taxes on November 15 of each year.

A lien will be placed on your property and DOR will become a security interest holder. Upon disqualification or cancellation from the program, the following must be repaid before the lien or security interest on the property will be released:

- Your property taxes that have been paid by DOR.
- The accrued interest (6 percent annually).
- The cost of recording and releasing the lien.
- A \$55.00 filing fee on manufactured structures.

How is the value of the lien on my property determined?

The lien amount is an estimate of future taxes to be paid and interest to be charged based on your current tax and life expectancy tables.

Who qualifies?

By April 15, you must apply and meet all of the following requirements.

1. You must be either:
 - 62 years old or older, or
 - A disabled citizen, who’s receiving or is eligible to receive federal Social Security Disability benefits.
2. You must own or be buying the property; have a recorded deed or sales contract in your name or have a revocable trust; and you may not have a life estate interest in the property.

3. You must have owned **and** lived on the property for at least five years. If you lived away from the property due to medical reasons, you must attach a medical statement on letterhead from your healthcare provider. The letter must state that you are required to be away from the home for health-related reasons.
4. If you have not lived in and owned your home for five years, you may still qualify for the program if you downsized. You must meet the following criteria:
 - Your previous home was in the Senior Citizens Deferral program.
 - The new home must have a lower real market value (RMV).
 - You must sell the old home and purchase the new home within a 1-year time frame.
 - You must not finance more than 80 percent of the purchase price of the new home.
 - You must satisfy the deferral lien on the prior homestead.If you meet these criteria, please contact us and we will send you a supplemental worksheet.
5. You must have homeowners insurance that covers fire and other casualty.
6. Your household income must not exceed the annual limit (2016 limit is \$43,000). Household income includes all taxable and non-taxable income of the applicant(s) and their spouse(s) that reside in the home for the prior calendar year.
7. Your net worth is less than \$500,000. This doesn’t include the value of the home under the Property Tax Deferral program or personal property.
8. Either:
 - You don’t have a reverse mortgage, or
 - You have a reverse mortgage and were on the Property Tax Deferral program prior to 2011.

Joint owners

- For the **Senior Citizen program**, if you own the property with someone else, all owners must apply jointly and meet all the qualifications.
- For the **Disabled Citizen program**, only one owner must be disabled, but all joint owners must apply and meet all of the other qualifications.

For both programs, these requirements don't apply to joint owners who are married. The spouse isn't required to apply, but must qualify for the program if they do apply.

Program growth

The number of new applicants accepted into the program is limited to a 5 percent increase of the prior year's new program participants.

Do I qualify if I owe delinquent taxes?

Yes, you may have current and future taxes deferred, but you'll still be responsible to pay any delinquent taxes and interest to your county.

Can my delinquent property taxes be paid under deferral?

If you don't have a deferral account already, your delinquent property taxes can't be covered under the Property Tax Deferral program. However, you can apply for a Delay of Foreclosure with your county for your delinquent county taxes. A Delay of Foreclosure may only be used for real property taxes. It does not apply to taxes on floating homes and manufactured structures, which are considered personal property. If approved by the county, the Delay of Foreclosure prevents the county from foreclosing while you're under the Property Tax

Deferral program. It doesn't prevent your mortgage company from foreclosing.

What if I have a mortgage?

You should inform your mortgage company that the State of Oregon will be paying your property taxes on your behalf. If your mortgage company holds funds to pay the taxes (escrow account), you may want to send them a copy of your deferral approval letter with a letter requesting that the escrow account be withdrawn.

Real market value (RMV) limitation

Your home must be under the RMV limitation for your county. The limitation is based on the median value of residential homes in your county and the number of years you have continually owned and lived in the home.

The county median RMV is determined by the county assessor's office each year and provided to DOR. To view the RMV by county, visit www.oregon.gov/dor/scd.

The prior year's RMV of your home (as shown on your 2015–16 tax statement) is used to determine if you meet this qualification.

May I have property tax deferral and a veteran's exemption?

Yes; see *Disabled War Veteran or Surviving Spouse Property Tax Exemption*, 150-310-676, for more information.

Do I need to apply for deferral each year?

No, but every two years after you're approved, you'll need to certify that you still meet all of the qualifications. When it's time to recertify, we'll send you a recertification application.

Can payments be made on the account?

Yes. You may pay all or part of your deferral account and continue to defer current and future property taxes. Others (relatives or friends) may also make payments on your account if you don't object.

Make your payments to DOR. **Payments are applied first to accrued interest, then to past deferred taxes, and then to fees.**

Disqualifying events

When any of the following events occur, your account will be disqualified, and you must

pay the deferred taxes, plus 6 percent interest, and fees by August 15 of the following calendar year:

- The property is sold or changes ownership.
Example: You add your children to the deed.
- The applicant moves permanently from the property for non-medical reasons.
- The applicant dies.
- The property is moved out of state (manufactured structures or floating homes). When this occurs, the total balance becomes due five days prior to the move.

Have questions? Need help?

General tax information ... www.oregon.gov/dor
Salem.....503-378-4988
Toll-free in Oregon 1-800-356-4222

Deferral Unit.....503-945-8348
Fax 503-945-8737
Email deferral.unit@oregon.gov

Asistencia en español:

En Salem o fuera de Oregon503-378-4988
Gratis de prefijo de Oregon... 1-800-356-4222

TTY (hearing or speech impaired; machine only):

Salem area or outside Oregon ..503-945-8617
Toll-free in Oregon 1-800-886-7204

Americans with Disabilities Act (ADA): Call one of the help numbers above for information in alternative formats.

Household income

Household income includes all income of the applicant(s) and their spouse(s) residing in the home, both taxable and non-taxable. Here are common sources of income for you to include on the household income worksheet.

Alimony	Workers' compensation
Annuities and pensions	Interest, taxable and nontaxable
*Business income, including rental income (reduced by expenses)	*Losses on sales (to extent used in determining adjusted gross income)
*Capital losses (in year determined)	Lottery winnings
Child support	Lump-sum distribution (less cost recovery)
Clergy's rental or housing allowance, in excess of expenses claimed to determine federal AGI	Military and veteran's benefits (taxable and nontaxable)
Compensation for services performed	Pensions and annuities (taxable and nontaxable)
Back pay	Prizes and awards
Bonuses	Railroad Retirement Act benefits (see Social Security and Railroad Retirement Act benefits)
Commissions	Rental income
Severance pay	Retirement benefits (see pensions, Social Security, and Railroad Retirement Act benefits)
Tips	Sales (see gains on sales and losses on sales)
Wages	Scholarships (excess over \$500)
Deferred compensation	Sick pay
Disability income (entire amount)	Social Security and Railroad Retirement Act Benefits (taxable and nontaxable)
Dividends, taxable and nontaxable	Children's benefits paid to parent
*Estate and trust income (also see Inheritance)	Disability pension
Fellowships	Medicare premiums deducted from Social Security
Gains on sales (receipts less cost)	Old-age benefits
Gambling winnings	Supplemental Security Income
Gifts	Survivor benefits
Grants	Trust income
Hobby income	Unemployment compensation
Individual Retirement Arrangement (IRA) payments received	Wages
Inheritance	Welfare benefits
Insurance proceeds	Aid to blind and disabled
Accident and health	Child care payments
Disability payments	Child support included in welfare
Employee death benefits	Direct payments to nursing home
Life insurance	Old-age assistance
Personal injury damages (less attorney fees)	Temporary Assistance for Needy Families (TANF)
Property damage if included in federal income	
Sick pay (employer sickness and injury pay)	
Strike benefits	
Unemployment compensation	

*Losses limited to \$1,000.

Property Tax Deferral application instructions

Please print or type.

Property Tax Deferral program. Check the appropriate box to indicate whether you're applying for deferral as a disabled citizen or a senior citizen.

Applicant section. Check the box to indicate whether you are applying as: an individual, joint applicants, a spouse, or a surviving spouse.

Social Security number (SSN). The request for your SSN is authorized by United States Code Section 405, Title 42. You must provide this information. It will be used to establish your identity for tax purposes.

Current residence address. If your current residence address is different than the property's physical address, please indicate the reason. If you're living away from the property for medical reasons, you must include a letter from your doctor written on letterhead stating that you are required to be away from home for medical reasons.

Property address. List the address or where the property is physically located in the county.

Manufactured structure. If the property is a personal manufactured structure, please complete the following information on the application: square footage, number of bedrooms, number of bathrooms, roofing material, siding type, heating system, and cooling system.

Eligibility questions. Fully complete questions 1–6.

Household income worksheet. Taxable and non-taxable combined household income must be

included on the income worksheet for all applicants (and their spouse) that live in the home.

Asset worksheet. List the total net worth of all applicants. Net worth means the sum of the current market value of all assets including real property, cash, savings accounts, bonds, and other investments after deducting outstanding liabilities.

Don't include the value of your home, the cash value of life insurance policies on the life of an applicant, or tangible personal property owned by an applicant (for example, furniture or vehicles).

Declaration section. Be sure you read this section before you sign.

Signature. All applicants must sign and date the application.

Attach the following to your application:

- A copy of your 2015–16 property tax statement.
- **If you're applying as a disabled applicant, attach a copy of your Social Security Disability award letter or eligibility document. Proof includes: the original award letter, a letter from the Social Security Administration (SSA) stating the type of benefits you are receiving, or a computer printout from SSA. Don't send your 1099 SSA statement or new benefit statement as proof. If you need help getting your award letter, contact SSA toll-free at 1-800-772-1213.**

**Your application must be filed with the county assessor's office
after January 1 and by April 15.**

**Send the original application to the county assessor's office (see county addresses).
DOR will notify you in writing by September whether your application is approved or denied.**

If approved, we will pay your future taxes beginning November 15, 2016.



17491601010000

For official use only	
Date received at county	Date received at Revenue
2015-16 Net property taxes	County #
2015-16 Real market values	

2016

Property Tax Deferral Application for

61 or younger and disabled or 62 or older

(ORS 311.666-701)

- You must attach a copy of your **2015-16 property tax statement**.
- You must complete the **household income and asset worksheets** on the back of this application.
- Individuals with disabilities: Attach proof of eligibility of federal Social Security Disability benefits received before April 15 (we won't accept your 1099 SSA statement or new benefit statement).
- Remember to **sign** and **date** your application.
- File your completed application with the county assessor's office **after January 1 and by April 15**.

Applicant section

Type of applicant Individual* *If individual applicant: Are you married? No Yes Spouse's name/SSN: _____
 Joint spouse Joint other Refiling as surviving spouse. Spouse's SSN/Deferral account number: _____

Applicant's name (last, first, MI)	Social Security number (SSN)	Date of birth	Age on April 15	Are you disabled?
	- -			<input type="checkbox"/> Yes <input type="checkbox"/> No

Joint applicant's name (last, first, MI) <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Joint applicant's SSN	Date of birth	Age on April 15	Are you disabled?
	- -			<input type="checkbox"/> Yes <input type="checkbox"/> No

Current residence address	City	State	ZIP code
Property address (if different than residence address)	City	State	ZIP code

If property address is different than current residence address, explain why: _____

Phone (or message phone)	Email
--------------------------	-------

If you own a **manufactured structure** (mobile home), complete this section:

Model year	Make	Home ID number	Square footage	# of bedrooms
# of bathrooms	Roofing material	Siding type	Heating system	Cooling system

- Have you previously been approved for Property Tax Deferral on this property?..... Yes No
If yes, was this property under the program prior to 2011? Yes No
- Does your property contain multiple units? Yes No If yes, how many units? _____
What is the purpose of the other unit(s)? _____
Describe which homestead (unit) you live in _____
- As of April 15, 2016, how many years have you **owned** the home? _____ years
As of April 15, 2016, how many years have you **lived in** the home? _____ years
If your answer to either of the above questions is less than five years, please see instructions on page 3. If you feel you meet the criteria for the Downsizing Provision, please contact us for the Downsizing Provision worksheet.
- Do you have a reverse mortgage that is secured by this home? Yes No
If your answer to the above question is yes and the property wasn't in the Property Tax Deferral program prior to 2011, **STOP HERE**. You don't qualify for the Property Tax Deferral program.
- Is the home insured for fire and other casualty? Yes No
If your answer to the above question is no, **STOP HERE**. You don't qualify for the Property Tax Deferral program.
- Is the property owned in a trust?..... Yes No
If yes, provide a copy of the trust documents.

Insurance carrier	Policy number
-------------------	---------------

Do you owe prior years' property taxes? Yes (See Delay of Foreclosure application) No **Go to the next page** →



17491601020000

Applicant's last name	First name and MI	SSN
Joint applicant's last name	Joint applicant's first name and MI	Joint applicant's SSN

This section must be completed. List your yearly household income for 2015. Household income consists of all income of the applicant(s) and their spouse(s) that reside in the home. Include income earned in other states or countries. Your household income must be less than \$43,000 (taxable and nontaxable income) to qualify for the 2016–2017 property tax year. We may require verification of the information you provide in this section.

Household income worksheet

1. Wages, salaries, and other pay for work	1		00
2. Interest and dividends (total taxable and nontaxable).....	2		00
3. Business net income (loss limited to \$1,000)	3		00
4. Farm net income (loss limited to \$1,000).....	4		00
5. Total gain on property sales.....	5		00
6. Rental net income.....	6		00
7. Other capital gains (i.e., stocks and bonds) (loss limited to \$1,000)	7		00
8. Total Social Security, Supplemental Security Income (SSI), and railroad retirement before Medicare premium deductions	8		00
9. Pensions and annuities before health insurance premium deductions (total taxable and nontaxable).....	9		00
10. Unemployment benefits.....	10		00
11. Child support	11		00
12. Veteran's and military benefits	12		00
13. Gambling winnings	13		00
14. All other sources. Identify:	14		00
15. Your total household income. Add lines 1-14.....	• 15		00

If your total household income (line 15) is more than \$43,000, **STOP HERE.** You don't qualify for the Property Tax Deferral program.

List the total net worth of all applicants. Net worth means the sum of the current market value of all assets, including real property, cash, savings accounts, bonds, and other investments after deducting outstanding liabilities. We may require verification of the information you provide in this section.

Net worth doesn't include the value of the property for which deferral is claimed, the cash value of life insurance policies on the life of an applicant, or tangible personal property owned by an applicant (e.g., furniture, vehicles).

Asset worksheet (\$500,000 limit, not including your home)

1. Cash, savings, and checking account balances as of Dec. 31, 2015	1		00
2. Amount of investments in qualified retirement plans and individual retirement accounts as of Dec. 31, 2015.....	2		00
3. Net worth of investments as of Dec. 31, 2015	3		00
(Net worth means current value minus debt. Investments include real estate, trust funds, stocks, stock options, bonds, other securities, commodities, etc.)			
4. Your total assets. Add lines 1-3.....	• 4		00

If your total assets on line 4 exceed \$500,000, **STOP HERE.** You don't qualify for the Property Tax Deferral Program.

Declaration

I declare under penalties for false swearing that I have examined all documents and to the best of my knowledge, they are true, correct, and complete (ORS 305.990). I understand a lien will be placed on this property and I will be charged lien recording and/or security interest fees. I understand that 6 percent interest accrues on each years' deferred tax amount (ORS 311.666-701).

Applicant's signature X	Date	Joint applicant's signature X	Date
----------------------------	------	----------------------------------	------



17491601030000

County section (Don't complete. This section will be completed by the county assessor's office.)

Property description	Platted					
	● LOT _____		BLK _____		Legal desc _____	
	Unplatted For all unplatted properties attach a copy of the recorded deed or contract.					
Deed information	● Parcel in: T _____ R _____ SEC _____					
	As described in _____ County Containing _____ acres					
	Current deed information		<input type="checkbox"/> Deed recorded (date) ● _____ <input type="checkbox"/> Contract recorded (date) _____			
		Document/instrument number	Microfilm number	Reel	Book/volume Page	
Earliest deed showing ownership by the taxpayer(s)		Recorded (date) ● _____		Document/instrument number _____		
Assessor's certification	<input type="checkbox"/> Check here for split levy code		Assessor's account number ● _____		Levy code ● _____	
			Assessor's account number ● _____		Levy code ● _____	
	Property described above contains		If the property contains multiple units, what is the percentage of value allocated to the taxpayer's unit (percent to be deferred)? ● _____ %			
	<input type="checkbox"/> A single unit <input type="checkbox"/> Multi-units					
Assessor's (or Assessor's designee's) signature verifying applicant is the owner of record				Date	County number	
X						

— This space for Revenue use only —

<input type="checkbox"/> Application approved	Approved by (initials)	Date approved	<input type="checkbox"/> Application denied	Denied by (initials)	Date denied
Identified cohort					
<input type="checkbox"/> New applicant	<input type="checkbox"/> HB 4039	<input type="checkbox"/> HB 2510	<input type="checkbox"/> Reapplying, not under a house bill		



Application to _____ County, Oregon
 to Delay Foreclosure of Real Property
 Taxes on Deferred Homesteads

County use only
Date received

What is a Delay of Foreclosure?

- If you owe delinquent property taxes to the county, a Delay of Foreclosure prevents the county from foreclosing on your home and will remove your property from the county's foreclosure listing while you're on the deferral program (ORS 311.691). It doesn't remove delinquent property tax debt or accrued interest that you owe to the county. When you receive approval for the Delay of Foreclosure, any delinquent property tax debt remains and will continue to accrue county interest at the rate of 1.333 percent per month (16 percent yearly). A Delay of Foreclosure will not protect you from mortgage foreclosure.
- You may apply to the county for the Delay of Foreclosure after your application for property tax deferral is approved by the Oregon Department of Revenue (ORS 311.693).
- The Delay of Foreclosure covers taxes on your homestead that were delinquent prior to any year paid under the deferral program up until the time that the Delay of

Foreclosure application is submitted and approved by the county.

- If you're approved for deferral, then fail to meet eligibility for continued deferral in any year and your account is inactivated, you're responsible for property taxes to the county for that year. Failure to pay those taxes to the county will result in delinquent taxes that won't be covered by this Delay of Foreclosure.
- When any of the following events occur, you will be disqualified from the deferral program, the Delay of Foreclosure will end, and the delinquent taxes become due to the county by August 15 of the next calendar year:
 - The property is sold or changes ownership.
 - The applicant moves from the property for non-medical reasons.
 - The applicant dies.
- Floating homes and personal manufactured structures that aren't real property don't qualify for Delay of Foreclosure.

Applicant's name (as shown on the Property Tax Deferral application)		Deferral reference number	
Current residence address	City	State	ZIP code
Property address	City	State	ZIP code

Have you received a prior delay of foreclosure on this property? Yes No

If yes, what years were covered? _____

Declaration

I declare under penalties for false swearing that I have examined this document and to the best of my knowledge it is true, correct, and complete.

Applicant signature	Date	Joint applicant(s) signature	Date
X		X	

For assessor's use only (required)

Assessor's account number _____

Application approved Tax years covered under this delay _____

Assessor's or Deputy's signature X _____ Date _____

Application denied

Assessor's or Deputy's signature X _____ Date _____

Reason for denial and years denied _____

County tax collector notified Department of Revenue notified

County addresses

Baker County Assessor

1995 Third Street, Suite 130
Baker City OR 97814
Phone: 541-523-8203

Benton County Assessor

Department of Assessment
4077 SW Research Way
PO BOX 964
Corvallis OR 97339
Phone: 541-766-6855

Clackamas County Assessor/Tax Collector

Development Services Building
150 Beaver Creek Road
Oregon City, OR 97045
Phone: 503-655-8671

Clatsop County Assessment & Taxation

820 Exchange Street, Suite 210
Astoria OR 97103
Phone: 503-325-8522

Columbia County Assessor

230 Strand Street
St. Helens OR 97051
Phone: 503-397-2240

Coos County Assessor

250 N Baxter St.
Coquille OR 97423
Phone: 541-396-7900

Crook County Assessor

County Courthouse
200 NE 2nd Street, Suite 200
Prineville OR 97754
Phone: 541-447-4133

Curry County Assessor

94235 Moore Street, Suite 221
Gold Beach OR 97444
Phone: 541-247-3294

Deschutes County Assessor

1300 NW Wall Street, Suite 200
Bend OR 97701
Phone: 541-388-6508

Douglas County Assessor

County Courthouse
1036 SE Douglas Avenue
Roseburg OR 97470
Phone: 541-440-4222

Gilliam County Assessor

County Courthouse
221 S Oregon Street
PO Box 484
Condon OR 97823
Phone: 541-384-3781

Grant County Assessor

County Courthouse
201 S. Humbolt
PO Box 185
Canyon City OR 97820
Phone: 541-575-0107

Harney County Assessor/Tax Collector

County Courthouse
450 N Buena Vista Avenue, #13
Burns OR 97720
Phone: 541-573-8365

Hood River County Assessor

601 State Street
Hood River OR 97031
Phone: 541-386-4522

Jackson County Assessor

10 S Oakdale, Room 300
Medford OR 97501
Phone: 541-774-6059

Jefferson County Assessor

66 SE "D" Street, Suite D
Madras OR 97741
Phone: 541-475-2443

Josephine County Assessor

County Courthouse
500 NW 6th Street
Grants Pass OR 97526
Phone: 541-474-5260

Klamath County Assessor

305 Main Street, Suite 106
Klamath Falls OR 97601
Phone: 541-883-5111

County addresses

Lake County Assessor/Tax Collector

Lake County Courthouse
513 Center Street
Lakeview OR 97630
Phone: 541-947-6000

Lane County Assessor

Dept. of Assessment & Taxation
125 East 8th Avenue
Eugene OR 97401
Phone: 541-682-4321

Lincoln County Assessor

Lincoln County Courthouse
225 W Olive Street, Room 207
Newport OR 97365
Phone: 541-265-4102

Linn County Assessor

300 SW 4th Avenue, Room 214
PO Box 100
Albany OR 97321
Phone: 541-967-3808

Malheur County Assessor

County Courthouse
251 "B" Street W
Vale OR 97918
Phone: 541-473-5117

Marion County Assessor

555 Court St NE, Suite 2233
PO Box 14500
Salem OR 97301
Phone: 503-588-5144

Morrow County Assessor

100 Court Street, Room 104
PO Box 247
Heppner OR 97836
Phone: 541-676-5607

Multnomah County Assessor

Division of Assessment, Recording & Taxation
501 SE Hawthorne Blvd, Suite 175
Portland OR 97214
Phone: 503-988-3326

Polk County Assessor

850 Main Street
Dallas OR 97338
Phone: 503-623-8391

Sherman County Assessor

County Courthouse
500 Court Street
PO Box 283
Moro OR 97039
Phone: 541-565-3505

Tillamook County Assessor

201 Laurel Avenue
Tillamook OR 97141
Phone: 503-842-3400

Umatilla County Assessor

County Courthouse
216 SE 4th Street
Pendleton OR 97801
Phone: 541-276-7111

Union County Assessor/Tax Collector

1001 4th Street, Suites A & B
La Grande OR 97850
Phone: 541-963-1002

Wallowa County Assessor

101 S River Street, Room 104
Enterprise OR 97828
Phone: 541-426-4543 Ext. 146

Wasco County Assessor

Department of Assessment and Tax
511 Washington Street, Room 208
The Dalles OR 97058
Phone: 541-506-2510

Washington County Assessor

Department of Assessment & Taxation
155 N First Avenue, Suite 130
Hillsboro OR 97124
Phone: 503-846-8741

Wheeler County Assessor

701 Adams Street, Suite 203
PO Box 447
Fossil OR 97830
Phone: 541-763-4266

Yamhill County Assessor

County Courthouse
535 NE 5th, Room 42
McMinnville OR 97128
Phone: 503-434-7521