

# Application to Delay Foreclosure of Real Property Taxes on Deferred Homestead Instructions

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## What is a Delay of Foreclosure?

- If you owe delinquent property taxes to the county on a real property home, 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 assessor 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 are delinquent as of 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 subject to tax foreclosure by 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.
- If the homestead is a multi-unit property where the state only pays a percentage of the taxes through the deferral program, the portion of taxes not paid by the state are not protected by a Delay of Foreclosure.

## Do you have questions or need help?

### Deferral Unit

[www.oregon.gov/dor/deferral](http://www.oregon.gov/dor/deferral)  
503-945-8348 or Fax 503-945-8737  
**Email:** [deferral.unit@oregon.gov](mailto:deferral.unit@oregon.gov)

### General tax information

[www.oregon.gov/dor](http://www.oregon.gov/dor)  
503-378-4988 or 800-356-4222  
**Email:** [questions.dor@oregon.gov](mailto:questions.dor@oregon.gov)

Contact us for ADA accommodations or assistance in other languages.