

# 2013

## Oregon Property Tax Deferral for Disabled and Senior Citizens

(ORS 311.666-ORS 311.701)

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

**Check [www.oregon.gov/dor/scd](http://www.oregon.gov/dor/scd) frequently for up-to-date information on the program.**

**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 2013–14 property taxes on November 15.



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

- ✓ Complete and sign your application.
- ✓ Check the box at the top of the form to indicate which deferral program you are applying for.
- ✓ Complete the income worksheet.
- ✓ Attach a copy of your 2012–13 property tax statement.
- ✓ Attach a copy of your Social Security disability award letter or **eligibility** document (if applying for the disabled program).
- ✓ Attach a copy of your doctor's statement if you are not living on the property because of medical reasons.

**Your application cannot be processed without this information.**



# Property Tax Deferral for Disabled or 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. The following taxes, interest and fees must be repaid before the lien on the property will be released.

- Your property taxes that have been paid by DOR each year.
- The interest rate of six percent compounded annually.
- The cost of recording and releasing the lien.
- A \$55.00 filing fee on manufactured structures.

## Who qualifies?

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

1. Be either:
  - 62 years old, or
  - A disabled citizen, who’s receiving or is eligible to receive federal Social Security disability benefits.
2. You must own or be buying property.
3. Have a recorded deed or sales contract in your name. You may have a revocable trust.
4. Not have a life estate interest in the property.
5. 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 health care provider.

6. Have homeowners insurance that covers fire and other casualties.
7. Your household income must be less than the limit (2013 limit is \$41,500.) Household income includes taxable **and** non-taxable income for the prior calendar year.
8. Your net worth is \$500,000 or less. This doesn’t include the value of your home and personal property.
9. You don’t have a reverse mortgage.

## Real Market Value (RMV) Limitation

Your home must be under the RMV limitation for your county. The limitation is based on the median value for 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 the DOR.

The prior year’s RMV of your home (as shown on your 2012-13 tax statement) is used to determine if you meet this qualification.

## Joint owners

If you own the property with someone else, **all** owners must meet all the qualifications and apply jointly. This requirement does **not** apply to joint owners who are married or registered domestic partners.

## 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, DOR will send you a recertification application.

## 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 life expectancy tables.

## Program growth

The number of new applicants accepted into the program is limited to a 5% increase of the current year program participants.

## Do I qualify if I owe delinquent taxes?

**Yes, you may have current and future taxes deferred, but you are still responsible to pay any delinquent taxes and interest to the county.** You have the option to apply to the county for a Delay of Foreclosure for the delinquent amount you owe the county. This covers real property, but excludes floating homes and manufactured structures, they are considered personal property. If approved by the county, the Delay of Foreclosure prevents the county from foreclosing while you're under the deferral program. It does not prevent your mortgage company from foreclosing.

## 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.**

## What if I have a mortgage?

You should inform your mortgage company that the State of Oregon will be paying your property taxes 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.

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

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

## Disqualifying events

- When you sell the property **or** it changes ownership. **Example:** You deed your property to your children.
- When you move permanently from the property for non-medical reasons.
- When the applicant dies.
- When the property is moved out of state (manufactured structures or floating homes).

**The deferred taxes, plus 6 percent compound interest, and fees must be paid by August 15 of the calendar year following one of the above events.**

## What if I divorce?

For joint applicants a divorce may affect your property tax deferral. Please contact DOR.

## Accounts accrue 6 percent interest compounded yearly

Compound interest means that each year interest is calculated on both the amount of deferred taxes and accrued interest.

The table below shows how deferred property taxes and the compound interest accrue.

	<b>Tax payment</b>	<b>Interest amount</b>	<b>Running balance</b>
	\$1,000	-0-	\$1,000.00
	\$1,000	\$60.00 (\$1,000 x 6%)	\$2,060.00
	\$1,000	\$123.60 (\$2,060 x 6%)	\$3,183.60
	\$1,000	\$191.02 (\$3,183.60 x 6%)	\$4,374.62
	\$1,000	\$262.48 (\$4,374.62 x 6%)	\$5,637.09
<b>Total</b>	<b>\$5,000</b>	<b>\$637.09</b>	<b>\$5,637.09</b>

### Have questions? Need help?

**General tax information** ... [www.oregon.gov/dor](http://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  
 E-mail..... [deferral.unit@dor.state.or.us](mailto:deferral.unit@dor.state.or.us)

### Asistencia en español:

En Salem o fuera de Oregon .....503-378-4988  
 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, both taxable and non-taxable. Here are common sources of income for you to include on the household income worksheet.

Alimony	Unemployment compensation
Annuities and pensions	Workers' compensation
*Business income (reduced by expenses)	Interest, taxable and nontaxable
*Capital losses (in year determined)	*Losses on sales (to extent used in determining adjusted gross income)
Child support	Lottery winnings
Clergy's rental or housing allowance, in excess of expenses claimed to determine federal AGI	Lump-sum distribution (less cost recovery)
Compensation for services performed	Military and veteran's benefits (taxable and nontaxable)
Back pay	Pensions and annuities (taxable and nontaxable)
Bonuses	Prizes and awards
Commissions	Railroad Retirement Act benefits (see Social Security and Railroad Retirement Act benefits)
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	Aid to dependent children
Disability payments	Child care payments
Employee death benefits	Child support included in welfare
Life insurance	Direct payments to nursing home
Personal injury damages (less attorney fees)	Old-age assistance
Property damage if included in federal income	
Sick pay (employer sickness and injury pay)	
Strike benefits	

\*Losses limited to \$1,000.

# Deferral application instructions

**Please print or type.**

**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: individual, joint, Registered Domestic Partner (RDP), surviving spouse, new marriage, or divorce.

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

**Manufactured structure.** If 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, cooling system.

**Eligibility questions.** Fully complete questions 1-4.

**Household income worksheet.** Taxable and nontaxable combined household income must be included on the income worksheet.

**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.

Do not 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 (e.g., furniture, 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 2012–13 property tax statement.
- **If you are an individual with disabilities, attach a copy of your Social Security Disability award letter or eligibility document. Proof includes: 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. (Do not send your 1099 SSA statement or new benefit statement as proof.) If you need help getting your award letter, contact the SSA toll-free at 1-800-772-1213.**
- You may be contacted for additional information, if needed.

• **Send the original application** to the county assessor's office (see county addresses). **DOR will notify you in writing whether your application is approved or denied.** If approved, we will pay your future taxes beginning November 15, 2013.

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





# 2013



## Property Tax Deferral Application for

61 or younger and disabled or  62 or older  
(ORS 311.666-701)

For official use only	
Date received at county	Date received at Revenue
2012-13 Net property taxes	County #
2012-13 Real market values	

### Notice:

- **All new applicants:** You must attach a copy of your 2012-13 property tax statement. You must complete the Household Income and Asset Worksheet on the back of this application.
- **Individuals with disabilities:** You must be determined to be eligible to receive or be receiving federal Social Security disability benefits on or before April 15 of the year in which the claim is filed, **attach proof of your eligibility (we will not 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											
<input type="checkbox"/> Individual		<input type="checkbox"/> Joint		<input type="checkbox"/> RDP		<input type="checkbox"/> Refiling as surviving spouse		<input type="checkbox"/> New marriage		<input type="checkbox"/> Divorce	
Applicant's name (last, first, MI)				Social Security number		Birth date		Age on April 15		Are you disabled?	
●				● - -		●		●		□ Yes □ No	
Joint applicant's name (last, first, MI)				Social Security number		Birth date		Age on April 15		Are you disabled?	
●				● - -		●		●		□ Yes □ No	
Mailing address						Property address (if different than mailing address)					
●											
City			State		ZIP code		Telephone/message no. ( )		E-mail for program updates/contact		
<b>Manufactured Structure</b> (Mobile Home)		Model year	Make			Home number		Square footage		# of bedrooms	
●		# of bathrooms	Roofing material		Siding type		Heating system		Cooling system		

1. As of April 15, 2013, how many years have you owned the home? \_\_\_\_\_ years
2. As of April 15, 2013, how many years have you lived in the home? \_\_\_\_\_ years  
If your answer to either of the above questions is less than five years, **STOP HERE.** You do not qualify for the Deferral Program.

3. Do you have a reverse mortgage that is secured by this home?  Yes  No  
If your answer to the above question is yes, **STOP HERE.** You do not qualify for the Deferral Program.

4. Is the home insured for fire and other casualty?  Yes  No  
If your answer to the above question is no, **STOP HERE.** You do not qualify for the Deferral Program.

Insurance carrier

Policy number

Do you owe prior years' property taxes?  Yes (See Delay of Foreclosure application)  No **NOW GO TO THE WORKSHEET PAGE →**

Applicant's last name	First name and initial	Social Security number - -
Joint applicant's last name	First name and initial	Social Security number - -

**This section must be completed.** List your yearly household income for 2012. Include income earned in other states or countries. Your income eligibility is determined by Oregon law (ORS 311.668). Your household income must be less than \$41,500 (taxable and nontaxable income) to qualify for the 2013–2014 property tax year.

### Household income worksheet

1. Wages, salaries, and other pay for work (on federal Form 1040, line 7).....	1		00
2. Interest and dividends (total taxable and nontaxable) (on federal Form 1040, line 9a) .....	2		00
3. Business net income (loss limited to \$1,000) (on Form 1040, line 12) .....	3		00
a. Do you have a business located on this property? <input type="checkbox"/> Yes <input type="checkbox"/> No Percentage of property used for business purposes _____%			
4. Farm net income (loss limited to \$1,000) (on Form 1040, line 18).....	4		00
Do you have a farm located on this property: <input type="checkbox"/> Yes <input type="checkbox"/> No Percentage of property used for farm? _____%			
5. Total gain on property sales (loss limited to \$1,000).....	5		00
6. Rental net income (loss limited to \$1,000).....	6		00
a. Is part of your property used as a rental? <input type="checkbox"/> Yes <input type="checkbox"/> No Percentage of property used as a rental? _____%			
7. Other capital gains (i.e., stocks and bonds (loss limited to \$1,000) (on federal Form 1040, line 13) .....	7		00
8. Total Social Security, Supplemental Security Income (SSI), and railroad retirement before medicare premium deductions (on Form 1040, line 20a) ...	8		00
9. Pensions and annuities before health insurance premium deductions. (total taxable and nontaxable) (on Form 1040, line 16a).....	9		00
10. Unemployment benefits (on federal Form 1040, line 19).....	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 household income on line 15 is more than \$41,500, **STOP HERE**. You do not qualify for the 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.

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, 2012 .....	• 1		00
2. Amount of investments in qualified retirement plans and individual retirement accounts as of Dec. 31, 2012.....	• 2		00
3. Net worth of investments as of Dec. 31, 2012 .....	• 3		00
(Net worth means current value minus debt. Investments include real estate, trust funds, stocks, stock options, bonds, other securities, commodities, etc.)			
4. <b>Your total assets.</b> Add lines 1-3.....	• 4		00

If your total assets on line 4 exceed \$500,000, **STOP HERE**. You do not qualify for the 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 311.666-701). 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 compound interest accrues on each year's deferred tax amount (ORS.305.990).

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

**County section (Do not complete. This section will be completed by the county assessor's office.)**

<b>Platted</b>	LOT _____   BLK _____   _____ Legal Desc					
<b>Unplatted</b>	<b>For all unplatted properties attach a copy of the recorded deed or contract.</b>					
	Parcel in: T _____   R _____   SEC _____					
<b>Current Deed</b>	As described in _____ County Containing _____ acres					
	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		Recorded (date)		Document/instrument number	
<b>Assessor's Certification</b>	<input type="checkbox"/> Check here for split levy code		Assessor's account number	Levy code		
			Assessor's account number	Levy code		
	Type of residential property described above <input type="checkbox"/> Single family <input type="checkbox"/> Multi-family		If a multi-family building, or business on the property, give percentage of value allocated to the applicant's unit (percent to be deferred):    ● _____ %			
	Assessor's (or Assessor's designee's) signature verifying applicant is the owner of record			Date	County Number	

**— This space for Department of Revenue use only —**

<input type="checkbox"/> Application approved	Approved by (initials)	Date approved	<input type="checkbox"/> Application denied	Denied by (initials)	Date denied
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Application to \_\_\_\_\_ County, Oregon  
 to Delay Foreclosure of Real Property  
 Taxes on Deferred Homesteads

Revenue use only
Date received

**What is a delay of foreclosure?**

- If you owe delinquent property taxes to the county, a **delay of foreclosure** will remove your property from the county's foreclosure listing while you are on the deferral program (ORS 311.691). It does not erase delinquent property tax debt or any accrued interest that you owe to the county. It also does not protect you from mortgage foreclosure. 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).
- You may apply to the county for the **delay of foreclosure only** when your application for property tax deferral is **approved by** the Oregon Department of Revenue (ORS 311.693).

- The delay of foreclosure only covers taxes that were delinquent prior to approval into the deferral program. If you're approved for deferral, and then fail to meet eligibility for continued deferral in any year, you become 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 delay of foreclosure.
- When a deferral disqualification occurs, the **delay of foreclosure** will end. The delinquent taxes become due to the county by August 15 the year following deferral disqualification.
- Floating homes and personal manufactured structures that are not **real property do not** qualify for **delay of foreclosure**.

Applicant's name (as shown on the Property Tax Deferral Application)	Social Security number
Mailing address	
City, state, ZIP code	

**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	Department of Revenue deferral account number
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Application approved

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  
Corvallis OR 97333  
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 200  
Astoria OR 97103  
Phone: 503-325-8522 Ext. 1409

### **Columbia County Assessor**

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

### **Coos County Assessor**

250 N Baxter  
Coquille OR 97423  
Phone: 541-396-3121 Ext. 779

### **Crook County Assessor**

County Courthouse  
200 NE 2nd Street, Suite 200  
Prineville OR 97754  
Phone: 541-447-4133 Ext. 225

### **Curry County Assessor**

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

### **Deschutes County Assessor**

1300 NW Wall Street, Suite 204  
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  
200 S Canyon Blvd  
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: 541-774-6061

### **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  
Klamath Falls OR 97601  
Phone: 1-800-377-6092

## 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: 541-682-3857

### Lincoln County Assessor

Lincoln County Courthouse  
225 W Olive Street, Room 207  
Newport OR 97365  
Phone: 541-265-0306

### Linn County Assessor

300 SW 4th Avenue, 2nd Floor, Room 215  
PO Box 100  
Albany OR 97321  
Phone: 541-967-3808

### Malheur County Assessor

County Courthouse  
251 "B" Street W Suite 2  
Vale OR 97918  
Phone: 541-473-5117

### Marion County Assessor

1115 Commerical St NE  
PO Box 14500  
Salem OR 97309  
Phone: 503-588-5144

### Morrow County Assessor

100 Court Street  
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  
PO Box 68  
Pendleton OR 97801  
Phone: 541-278-6215

### 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. 36

### 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, MS8  
Hillsboro OR 97124  
Phone: 503-846-8741

### Wheeler County Assessor

701 Adams Street  
PO Box 326  
Fossil OR 97830  
Phone: 541-763-4266

### Yamhill County Assessor

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