


## Oregon Senior and Disabled Citizen Program



This program is available to those seniors who will be 62 or older by April 15, 2017. If you are under age 62 and you are receiving Federal Social Security Disability, you may qualify for the Disabled Citizen Deferral Program. **There have been significant changes to this program** and an income limitation to qualify. Applications must be delivered to the Assessor's Office by April 15, 2016.

Under these programs the State of Oregon pays the taxes for you and charges 6% interest. These amounts are deferred and payable upon any change in property ownership.

SIGNIFICANT CHANGES HAVE BEEN MADE TO THE SENIOR DEFERRAL PROGRAM OVER THE PAST FEW YEARS.


If you are on, or have applied for, senior deferral and still have questions, please contact the Oregon Department of Revenue at 503-945-8348 or 1-800-356-4222.

# Town Hall Meetings

Come meet your County Assessor, Scot Langton, and his staff. They will explain how the County appraises property, determines values, and will be available to answer any questions you may have.

City	Date	Time	Location
La Pine	October 29	5:00-6:30pm	51340 Hwy 97 — La Pine City Hall
Redmond	November 3	5:00-6:30pm	341 NW Dogwood Ave— Redmond Fire Hall (Park on Elm Ave, North bldg. entrance)
Bend	November 4	5:00-6:30pm	1300 NW Wall Street — Deschutes Services Bldg, Barnes/Sawyer Room
Sisters	November 9	5:00-6:30pm	520 E. Cascade — Sisters Council Chamber

### Disabled Veteran or Surviving Spouse of a Veteran — Tax Exemption Program




Veterans who are 40% or more disabled or surviving spouses who have not remarried, may be entitled to a reduction in property taxes. Applications are required; the filing deadline is April 1, 2016.


For more information on these programs or to apply for the 2016-17 tax year (next year), please contact the Assessor's office at 541-388-6508.

## Contact Information

For valuation questions, exemptions and deferral information, please contact the Assessor's Office: 541-388-6508. For tax payment or collection issues and address changes, please contact the Tax Office: 541-388-6540.




View your account ONLINE at [www.Deschutes.org/Dial](http://www.Deschutes.org/Dial)



### Questions or Concerns about your property's value?


#### Think you may need to APPEAL?



If you have a question or concern regarding your property's value, please contact the Assessor's Office at 541-388-6508. We welcome the opportunity to explain your values, review your account and, if necessary, walk you through the steps on how to appeal your value.

If you have recently purchased a home, had an appraisal done, or have other evidence that your real market value is less than what is shown on your tax statement, we may be able to adjust your market value without you having to go through the appeal process. All property is valued as of January 1, 2015, so keep that in mind when providing evidence or discussing the condition of your home.

You may appeal your property's value for the 2015-16 tax year with the Board of Property Tax Appeals. Appeals must be filed no later than December 31, 2015. Please refer to the back of your tax statement for more information or call the County Clerk's Office at 541-388-6549.



# 2015-16 PROPERTY TAX & ASSESSMENT Information

1300 NW Wall St. Suite 200 Bend OR 97703

Assessor's Office 541-388-6508 Tax Office 541-388-6540

## Changes Affecting 2015-16 Property Tax Statements

Rates are per \$1,000 of taxable assessed value

**Changes -**

**Countywide Law Enforcement District** levied a tax rate of \$1.02, a \$0.07 **increase** from last year.

**Pinewood Country Estates Road District** levied a tax rate of \$2.50, a \$0.17 **increase** from last year.

**River Bend Road District** levied a tax amount of \$25,000, a \$5,000 **increase** from last year.

**New -**

**Black Butte Ranch Rural Fire Protection District** voters approved a new local option for five years at \$1.76, however they only imposed \$1.56.

**Black Butte Ranch Service District** voters renewed a local option levy for five years at \$0.55.

**Newberry Estates Special Road District** voters approved a new local option for five years at \$0.40.


**Cloverdale Rural Fire Protection District** voters approved a 20 year bond at \$2,475,000.

**City of La Pine** created a new downtown Urban Renewal District.

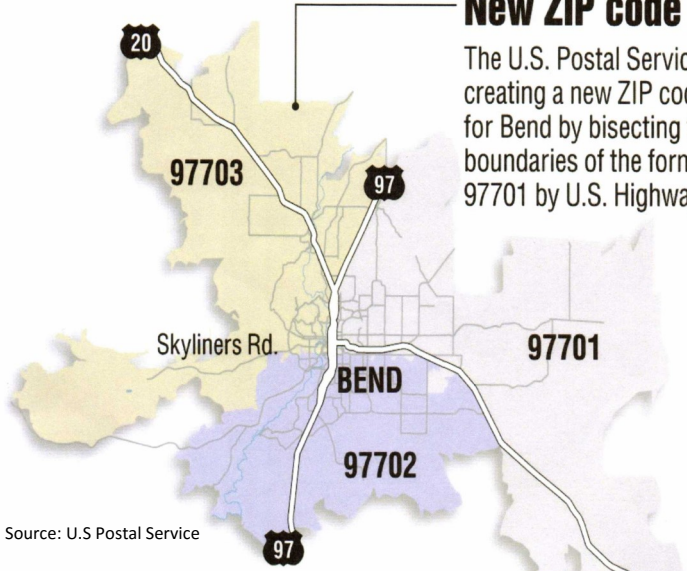
**Expired -**

**Black Butte Ranch Rural Fire Protection District** five year local option at \$1.56 expired.

The U.S. Postal service has created a new zip code for Bend. We have updated the assessment records for the addresses that are within the 97703 zip code boundaries.




Your property tax statement will reflect your new zip code.



**New ZIP code**

The U.S. Postal Service is creating a new ZIP code for Bend by bisecting the boundaries of the former 97701 by U.S. Highway 97.

Source: U.S Postal Service



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## 2015-2016 PROPERTY TAX PAYMENT INFORMATION

1300 NW Wall St, Suite 203

Bend OR 97703

Phone: (541) 388-6540

Website: [Dial.Deschutes.org](http://Dial.Deschutes.org)

OFFICE HOURS – 8am – 5pm; Monday-Friday\*

\*Closed Wednesday, November 11<sup>th</sup> in

observance of Veteran's Day. (Closed on all major holidays)

### Options for Making Your Payment

- **By Mail:** Mail your payments in the envelope provided or to Deschutes County Tax Collector, PO Box 7559, Bend OR 97708-7559. Payments must be postmarked no later than Monday, Nov. 16<sup>th</sup> in order to be eligible for discount and to avoid late penalties (ORS 305.820, ORS 311.505).
- **On the website:** Make your payment via the website at [Dial.Deschutes.org](http://Dial.Deschutes.org). Access your account, click on the blue "Pay Your Property Taxes" link and go to the "Online" section. **Visa, MasterCard, American Express and Discover credit cards, Visa debit cards and electronic checks** are accepted. **NOTE: Convenience fees apply.** Visa debit cards will be charged a flat fee of \$3.95 per transaction. **All other debit card and all credit card** payments will be charged 2.50% of the payment amount with a minimum fee of \$2.00 per transaction. eCheck payments will be charged \$2.00 per transaction; or \$10.00 if the payment is greater than \$10,000. *Deschutes County does not collect or retain any portion of the convenience fee.*
- **By phone:** Call **1-866-871-5856**, 24 hours a day, 7 days a week to pay using a credit or debit card or electronic check. The same fees apply as payments made via the website, as described above.
- **Via online bill pay through your bank account:** A separate payment should be scheduled for each tax account. These payments are posted as of the date the funds are received so please schedule accordingly. If the funds are received after Nov. 16<sup>th</sup>, the discount will be lost and interest will accrue.
- **In person:** Make your payment in person at one of the Tax Office windows at 1300 NW Wall St, Suite 203 or use the drop box located near the east entrance of the County Offices (available 24 hrs/7 days).
- **Pay-at-the-bank option was discontinued in 2014.**

### Escrowed Property Taxes

#### It is the Property Owner's responsibility to know if the lender will be paying the taxes

Generally, if you received a **yellow** statement from the County, this indicates that a lender has requested your information and will be making payment. If you received a **green** statement, no lender has requested your information. If in doubt, please contact your lender.

### Address Changes

All address change requests must be made in writing (ORS 308.212). Address changes can be noted on the remittance portion of your property tax statement or made online at [Dial.Deschutes.org](http://Dial.Deschutes.org). If using the online option, access your account and click the blue "Change of Mailing Address Form" link. You may also call the Tax Office for other options at (541) 388-6540.

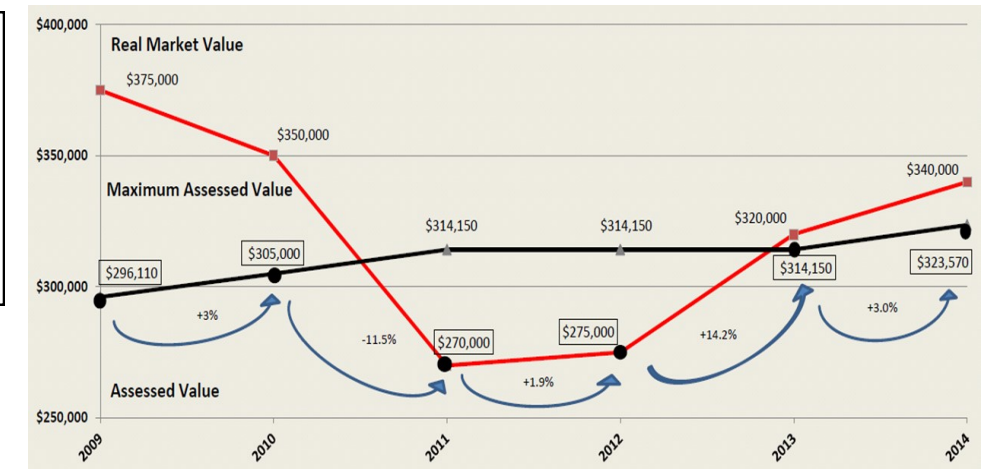
## How a changing market affects your Assessed Value



As the real estate market rebounds, many property owners may see their tax bill increase. The assessed value for a property is the lower of the real market value or the maximum assessed value. While real market value fluctuates with the market, the maximum assessed value increases by a slower and more predictable rate. Therefore in a rebounding market those properties which have had a market value lower than the maximum assessed value will have the assessed value fluctuate with the market until the real market value increases to greater than the maximum assessed value.

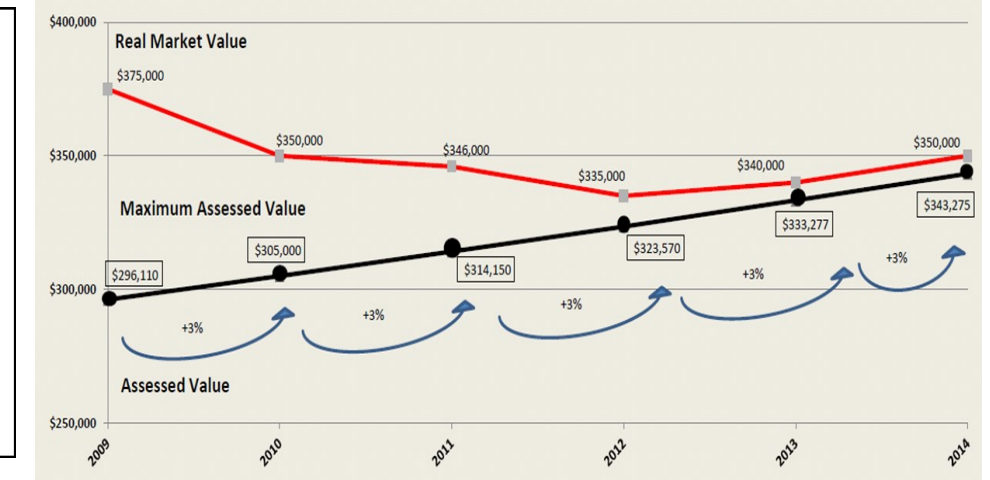
### AN EXAMPLE OF WHAT COULD HAPPEN

A home valued at \$375,000 in 2009 had a maximum assessed value of \$296,110 but by 2011 the real market value had plunged below the maximum assessed value, so the lower number becomes the assessed value.



### BUT WHAT IF YOUR HOME KEPT MORE OF ITS VALUE?

A similar home with a value in 2009 of \$375,000, also had a maximum assessed value of \$296,110, so the tax is based on the lower value. But during the recession the real market value never fell below the maximum assessed value; therefore the assessed value kept a steady 3% annual increase.



### Learn more from the Property Tax Fairy...

We have enlisted the help of the Property Tax Fairy to help explain the affects of a changing market in a short video. It will walk you through how market changes don't have the same affect on all properties. View it now at [www.Deschutes.org/GraphIt](http://www.Deschutes.org/GraphIt)

### Find out how the changing market affects your property

To get more information and see firsthand how the changing market has affected your value, visit our website at [www.Deschutes.org/GraphIt](http://www.Deschutes.org/GraphIt). There you will be able to view a graph of your property values.

View your account **ONLINE** at [www.Deschutes.org/Dial](http://www.Deschutes.org/Dial)

or learn more about the property tax system at [www.Deschutes.org/GraphIt](http://www.Deschutes.org/GraphIt)

