



Property Tax

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Senior and Disabled Property Tax Deferral Program

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How to defer property tax payments

About tax deferral

State residents who are disabled or senior homeowners may qualify for Oregon's tax deferral program if eligible and borrow from the State of Oregon to pay their county property taxes. Qualified homeowners repay the loan amounts with 6% interest.

Read more and get instructions on how to [apply in this booklet \(/dor/programs/property/Documents/2023%20Application%20Booklet.pdf\)](/dor/programs/property/Documents/2023%20Application%20Booklet.pdf).

 [Apply or recertify](#) [An Official Website of the State of Oregon »](#)



(<http://www.oregon.gov>)

- [Application - Oregon Senior and Disabled Citizen Property Tax Deferral \(/dor/programs/property/Documents/2023%20Deferral%20Application.pdf\)](#) 150-490-014. Application to be filed with county assessor's office.

- Recertification for the deferral program is required every two years. The Department of Revenue will mail out a recertification letter to you when you are required to recertify. This letter is mailed in February. You may recertify through Revenue Online (<https://revenueonline.dor.oregon.gov/tap>) using the letter ID number from the recertification letter OR you can fill out the paper copy and return it to the department at the address included with your letter.

Make a payment

You can make payments electronically through [Revenue Online \(https://revenueonline.dor.oregon.gov/tap?Link=MakePayment\)](https://revenueonline.dor.oregon.gov/tap?Link=MakePayment). Revenue Online payment options include credit card, debit card, or bank account withdrawal. [Make a payment now \(https://revenueonline.dor.oregon.gov/tap?Link=MakePayment\)](https://revenueonline.dor.oregon.gov/tap?Link=MakePayment).

Send check or money order payments to:

Oregon Department of Revenue
Deferral Program
PO Box 14380 Salem OR 97309-5075

Program information

New in 2023

- Homestead qualifies if less than the greater of \$271,000 or county-specific limits.
- Income limit of \$55,500 (for 2022 income)

Interest

Deferral accounts accrue interest at the rate of 6 percent yearly. Interest continues to accrue each year on the balance of deferred tax amounts paid by the Department of Revenue [ORS 311.674(3)].

Personal property manufactured homes

A security interest for the Department of Revenue is placed on manufactured structures in the deferral program. Once a deferral account is paid in full, individuals may then make changes to the ownership document or be issued permits to relocate manufactured homes. To make ownership changes, [contact your county assessment \(/dor/programs/property/Pages/county-contact.aspx\)](#) and taxation office. There is a fee to change the ownership.

Reverse (/dor/programs/property/Pages/Senior-and-Disabled-Property-Tax-Deferral-Program.aspx)mortgages

If you entered into a reverse mortgage on or after July 1, 2011 and before January 1, 2017 and have equity in your home of at least 40 percent as of the date of your deferral application, you may qualify for deferral. Details

can be found in the application instructions and forms.

[An official website of the State of Oregon](#)



(<http://www.oregon.gov>)



We record a lien for each property in the deferral program with the county clerk's office on July 1 of the first year of deferral. Note: Beginning each September 1, the department may be required to pay the tax bill in November regardless of a disqualifying event (death, ownership change, or move) occurring from September through November 15. The deferral lien may not be releasable until after the deferral debt including those most-recent deferred taxes are also paid off. (Exception: If the home sells and the outstanding deferral balance is paid off from September 1 through October 30, then the department will not pay the current year property tax in November.) Learn more about [liens \(/dor/programs/property/Pages/Senior-and-Disabled-Property-Tax-Deferral-Program.aspx\)](/dor/programs/property/Pages/Senior-and-Disabled-Property-Tax-Deferral-Program.aspx).

Information for mortgage and title companies

Mortgage companies and other lenders can't prevent applicants from participating in deferral programs [ORS 311.670(3) and ORS 311.700].

Payments

Homeowners on the property tax deferral program may object to third-party payments applied to their deferral account within 30 days of notice of the payment. This can delay releasing tax deferral liens.

For homes with active tax deferral as of September 1, property tax payments are made November 15. If the deferral account is active and you don't want us to pay the property taxes, we must receive a cancellation statement, signed by the participant(s), prior to September 1.

Between September 1 and November 15:

- If the property is disqualified or if a cancellation statement is received, we'll still pay the current year's property taxes.
- We recommend that title companies hold back funds to reimburse us for the current year's taxes. Don't pay the taxes directly to the county. This will cause a double payment with the county tax collector and may delay the lien release process.
- Exception: If a home sells and the deferral account balance is paid in full between September 1 and October 30, the department will release the lien, not pay the taxes in November, and not require payment of the current year's property tax amount. Contact the department for specifics.

If a payoff amount is requested after September 1, the balance may not include the current year's property taxes.

Liens

We record a lien for each property in the deferral program with the county clerk's office on July 1 of the first year of deferral. Lien fees are charged to the deferral account.

We will release the lien on an inactive, cancelled, or disqualified account when payment in full is received. Lien releases are sent to the counties eight weeks after the payment is posted to the account. See above discussion about payments made between September 1 and November 15.

<https://www.oregon.gov/dor/programs/property/Pages/Senior-and-Disabled-Property-Tax-Deferral-Program.aspx>) "cancel" an account is to voluntarily leave the deferral program and requires a [Deferral Cancel Statement \(https://www.oregon.gov/dor/forms/Pubs/deferral-cancel-statement_490-001.pdf\)](https://www.oregon.gov/dor/forms/Pubs/deferral-cancel-statement_490-001.pdf). Once an account is cancelled, the individual is responsible for paying their property taxes unless they cancel between September 1 and November 15. In that situation, we still pay that year's property taxes. We won't release the lien on a cancelled account until the deferred tax amount is paid back.

Deferral program information for counties

Application Process

1. We'll provide application booklets to you. Applications may be timely filed with the county from January 1 through April 15.
2. Mark each application with a received date.
3. Applications may be filed with the county late from April 16 through December 1st, along with a late fee collected by the county. The late fee is based on 10% of taxes from the most recent tax roll, within limits. The fee limits for 2023 are a minimum \$20 and maximum \$160 fee. The county keeps the late fees collected.
4. Sign the application and email all needed documents to the property tax deferral unit.

Recertification

Deferral participants must recertify their eligibility to the department every two years. Recertification should not be filed with the county assessor but should be filed directly with the deferral unit.

If a deferral applicant has missed their recertification deadline, they can reapply for active status with either a Retroactive Deferral Request form or file an application (either late or the next year). Participants can contact the deferral unit to determine which form to use.

Deferral account status

We send monthly status reports showing newly approved accounts and changes to existing accounts. You must include a notation on the county tax roll each year for all accounts that have been approved for deferral or have an outstanding deferral balance owed to the state. This notation should remain until the state tax deferral lien has been released. Please notify the department of any change in status for a tax-deferred property or applicant, including:

- Change of ownership
- Move from the property
- Death of deferral applicant
- Divorce
- Remarriage

Tax payments

Every September we send a report showing the property tax accounts we're paying. Payments are net of the

2% discount. We send electronic funds transfer payments November 15.

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(<http://www.oregon.gov>)



We record a lien with the county clerk's office for each approved property. The lien attaches July 1 of the first year of tax deferral. We'll send a lien release when the deferral account is paid in full and closed.

Partial segregation

An applicant can sell part of their property and remain in the deferral program. You need to send us the value of the segregated parcel, tax rate, and tax amount for each year deferred. We'll calculate the interest and bill the applicant for the deferred taxes for the segregated property only. When the taxes are paid, we'll issue a partial lien release.

Manufactured structures

Manufactured structures taxed as personal property qualify for property tax deferral. Information about the ownership and location of manufactured structures is managed by the Department of Consumer and Business Services through MHODS. We're listed as the security interest holder for deferral program participants' properties. Check the MHODS system and let us know if there are any change of ownership requests on any of these properties.

Delay of foreclosure

Approved applicants with delinquent taxes for years prior to being granted deferral can apply for delay of foreclosure. Personal property, such as manufactured structures or floating homes, doesn't qualify for the delay.

When a deferral disqualification occurs, the delay of foreclosure ends. Delinquent taxes and interest owed to the county become due August 15 of the year following the disqualification. You can start tax foreclosure proceedings at that time. Any amounts owing on a deferral account are paid to us following the foreclosure. See [Revenue Online \(https://revenueonline.dor.oregon.gov/tap/_/\)](https://revenueonline.dor.oregon.gov/tap/_/) to get a calculation of the deferral payoff amount owed by the county at conclusion of a tax foreclosure.

Additional resources

Visit these partner agency websites for additional resources:

Department of Human Services (DHS)

- DHS offers [services and programs for seniors and people with physical disabilities](#), (</DHS/spwpd/Pages/index.aspx>) including:
 - Aging
 - Health-related issues
 - Receiving and providing caregiving services
 - How to get legal, housing, food, and financial help
 - Support and advocacy for senior citizens in Oregon

Social Security Administration

(<http://www.oregon.gov>)

- [Information on services and programs](http://www.ssa.gov/) (<http://www.ssa.gov/>)
- [Social security office locator](https://secure.ssa.gov/ICON/main.jsp) (<https://secure.ssa.gov/ICON/main.jsp>)



Additional services and assistance may be available from area religious community volunteer organizations.

Account look up (https://revenueonline.dor.oregon.gov/tap/_/)

Contact us

Phone: 503-945-8348 or 800-356-4222

Fax: 503-945-8737

Email: deferral.unit@dor.oregon.gov (<mailto:deferral.unit@dor.oregon.gov>)

Mailing addresses:

P.O. Box 14380
Salem, OR 97304

955 Center St NE
Salem, OR 97301-2555

Resources

- [Real Market Value \(RMV\) tables](/dor/programs/property/Documents/Website%20RMV%20Tables%202023.xlsx) (</dor/programs/property/Documents/Website%20RMV%20Tables%202023.xlsx>)
- [Mortgage and title companies](/dor/programs/property/Pages/Senior-and-Disabled-Property-Tax-Deferral-Program.aspx#mortgage_title) (/dor/programs/property/Pages/Senior-and-Disabled-Property-Tax-Deferral-Program.aspx#mortgage_title)
- [Information for Counties](/dor/programs/property/Pages/Senior-and-Disabled-Property-Tax-Deferral-Program.aspx#counties_deferral) (/dor/programs/property/Pages/Senior-and-Disabled-Property-Tax-Deferral-Program.aspx#counties_deferral)

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Newsroom (<https://www.oregon.gov/newsroom/Pages/Agency.aspx?agency=DOR&category=>)

Contact Us

Oregon Department of Revenue

955 Center St NE

Salem, OR 97301-2555

Media Contacts (</dor/Pages/media-contacts.aspx>)

Agency Directory (</dor/contact/Pages/default.aspx>)

Regional Offices (</dor/pages/map.aspx>)

Mailing Addresses (</dor/Pages/mail.aspx>)

Phone: 503-378-4988 or 800-356-4222

TTY: We accept all relay calls

Fax: 503-945-8738

Email: Questions.dor@dor.oregon.gov (<mailto:Questions.dor@dor.oregon.gov>)

Links

Your rights as a taxpayer (</dor/programs/individuals/Pages/Your-rights-as-a-taxpayer.aspx>)

Taxpayer Advocate office (</dor/Pages/Taxpayer-advocate.aspx>)

Website feedback (<https://www.surveymonkey.com/r/F3HY36T>)

Request ADA accommodations (</dor/Pages/accessibility.aspx>)

Report fraud or identity theft (</dor/programs/individuals/Pages/Protecting-your-identity.aspx>)

About Oregon

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State Employee Search (<https://employeeesearch.dasapp.oregon.gov>)

(<http://www.oregon.gov>)

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