

2018-19 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 2018-19 Property Tax Statements

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

New -

Sisters Park and Recreation District - voters approved a \$0.15 five-year local option levy.

Changes -

Deschutes County - imposed a rate of \$1.2183, a \$0.06 reduction in its permanent rate and \$0.03 less than last year.

Countywide Law Enforcement District - imposed a rate of \$1.08, an increase of \$0.06 but less than its permanent rate of \$1.25.

Rural Law Enforcement District - imposed a rate of \$1.34, a decrease of \$0.06. The district has a permanent rate of \$1.55.

Renewed-

Sisters School District - voters renewed the \$0.75 five-year local option levy.

Expired -

City of Redmond retired its bond.

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.

<u>City</u>	<u>Date</u>	<u>Time</u>	<u>Location</u>
Bend	Thurs Nov 1	5:00-6:30pm	1300 NW Wall Street — Deschutes Services Bldg, DeArmond Room
Sisters	Mon Nov 5	5:00-6:30pm	520 E. Cascade — Sisters Council Chamber
Redmond	Tue Nov 6	5:00-6:30pm	341 NW Dogwood Ave— Redmond Fire Hall (Park on Elm Ave, use North bldg. entrance)
La Pine	Wed Nov 7	5:00-6:30pm	51340 Hwy 97 — La Pine City Hall

INSIDE

Changes affecting tax rates

Page 1

How and where to make tax payments

Page 2

Town Hall Meetings in each city

Page 1

Graph It

Page 3

Postmarks! When taxes are due

Page 2

Veterans and senior/disabled information

Page 4

2018-2019 PROPERTY TAX PAYMENT INFORMATION

1300 NW Wall St, Suite 203

Bend OR 97703

Phone: (541) 388-6540

Website: Dial.Deschutes.org

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

*Closed Monday, November 12th in

observance of Veterans 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 Thursday Nov. 15th in order to be eligible for discount and to avoid late penalties (ORS 305.820, ORS 311.505)

If you are mailing your payment close to the due date and using the USPS, it is advised that you get a hand stamped postmark or receipt from the post office showing your payment was mailed on or before the due date.

- **On the website:** Make your payment via the website at 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 using the six digit tax account number. These payments are posted as of the date the funds are received so please schedule accordingly.
If the funds are received after Nov. 15th, 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 convenient drop box located near the east entrance of the County Offices (drop box available 24 hrs/7 days).

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. If using the online option, access your account and click the blue “Change of Mailing Address Form” link. You may also email your address change to taxoffice@deschutes.org.

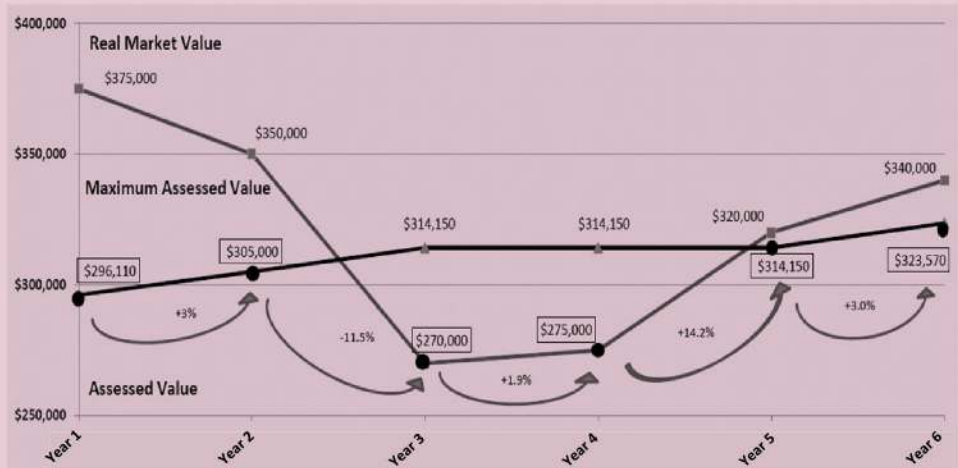
How a changing market affects your Assessed Value



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 year 1 had a maximum assessed value of \$296,110 but by year 3 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 year 1 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

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. There you will be able to view a graph of your property values.

View your account **ONLINE** at www.Deschutes.org/Dial

or learn more about the property tax system at www.Deschutes.org/GraphIt



Oregon Senior and Disabled Citizen Program



This program is available to those seniors who will be 62 or older by April 15, 2019. 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 there is an income limitation to qualify. Applications must be delivered to the Assessor's Office by April 15, 2019.

Under these programs the State of Oregon pays the taxes for you and places a lien on the property that accrues 6% interest annually. These amounts are deferred and payable upon disqualification from the program.

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.

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, 2019.

For more information on these programs or to apply for the 2019-20 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, Tax Office: 541-388-6540.



please contact the

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, 2018, so keep that in mind when providing evidence or discussing the condition of your home.

You may appeal your property's value for the 2018-19 tax year with the Board of Property Tax Appeals. Appeals must be filed no later than December 31, 2018. Please refer to the back of your tax statement for more information or call the County Clerk's Office at 541-388-6549.