Senior Deferral Program

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. Upon disqualification or cancellation from the program, the following must be repaid before the lien or security interest on the property will be released:

- Your property taxes that have been paid by DOR.
- The accrued interest (six percent annually).
- The cost of recording and releasing the lien.
- A $55.00 filing fee on manufactured structures.

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 your current tax and life expectancy tables.

Who qualifies?

By April 15th you must apply and meet all of the following requirements:

1. Be either:
    - 62 years old, or
    - A disabled citizen, who’s receiving or is eligibile to receive federal Social Security Disability benefits.
2. You must own or be buying the property; have a recorded deed or sales contract in your name or have a revocable trust; and you may not have a life estate interest in the property.
3. 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 letter head from your health care provider.

4. Have homeowners insurance that covers fire and other casualties.
5. Your household income must be less than the limit (2015 limit is $43,000.) Household income includes all taxable and non-taxable income of the applicant(s) and their spouse(s) that reside in the home for the prior calendar year.
6. Your net worth is $500,000 or less. This doesn't include the value of the home under the Property Tax Deferral program or personal property.
7. Either:
   • You don't have a reverse mortgage, or
   • You have a reverse mortgage and were on the Property Tax Deferral program prior to 2011.

Oregon Property Tax Deferral for Disabled and Senior Citizens Application