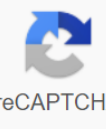


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Photo credit: ©iStock.com/JerryPDXProperty taxes in Oregon are limited by two laws passed during the 1990s: Measure 5 and Measure 50. Together, these two measures place limits on both the total effective rate that applies to any individual property and the growth of the values evaluated, on which taxes are based. Thanks to these limits, Oregon now has property taxes that are just below the national average of 1.08%. More specifically, Oregon's average effective property tax rate is 1.04%. Homeowners in Oregon also enjoy a lot of consistency in the amount of taxes they pay from one year to the next. If you're thinking of buying a house in Beaver State or looking to refinance a property there, check out our Oregon mortgage guide for details on how to get a mortgage. A financial advisor in Oregon can help you understand how the property fits into your overall financial goals. Financial advisors can also help with investments and financial plans, including taxes, home ownership, retirement and more, to ensure you're preparing for the future. As Oregon property taxes work in many states, local assessors in Oregon annually evaluate properties to determine their fair market value. However, taxes in Oregon do not necessarily apply to market value. Instead, they either to the market value or the maximum value evaluated, whichever is lower. The most important aspect of the maximum value assessed is that, as long as it is less than the market value (which it usually is), it is limited to an annual growth of 3%. This means that even when household values are rising, property taxes should remain relatively stable. If the market value falls below the maximum assessed value, the maximum evaluated value may freeze or increase by less than 3%. So, for example, if the market value and the maximum value valued are \$100,000, and the market value increases by 2%, then both the market value and the maximum appraised value will be \$102,000 the following year. On the other hand, if the market value increases by 10%, the maximum appraised value will be \$103,000 (an increase of 3%) While the market value will be \$110,000 Oregon Property Tax RatesJust as Oregon limits the value to which tax rates apply, the state also limits tax rates. For any single property, the school district's total taxes can be no more than \$5 for \$1,000 in market value and total general government taxes cannot be more than \$10 per \$1,000 in market value. (The limits do not apply to bond rates, which voters must approve.) In practice, effective tax rates (annual taxes as a percentage of the house value) in Oregon are limited to 1.5% (GIS tax per \$1,000 property value), plus any bond fees. If the rates on any property exceed this value, the rates on that property are reduced (or compacted) until the total rates no longer exceed the limits. If taxes on a property are above that limit (or compression) on this property can not rise, even if everyone else receive a tax increase. The table below shows the average effective tax rate for each Oregon county. Effective average rates are calculated as a median annual property tax as a percentage of the average house value. CountyMedian Home ValueMedian Annual Property Tax PaymerAverage Effective Property Tax 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