

Making sense of your tax bill, we think

By
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Picture this: Dan Mancuso, publisher of the Illinois Valley News, is sitting around, shooting the breeze with three reporters — yours truly among them — and the subject turns to the question of how our property taxes are calculated.

Twenty minutes later, we still hadn't come up with an answer we could all agree on.

"Aha!" said Dan. "This is telling us something. We need to do a story!"

And then, fixing yours truly with a steely eyed glance, he anoints me with a task that is normally best left to spectacled accountants grinding away behind high desks in dusty back rooms. So, dear reader, fasten your seat belt for a whirlwind tour through one of the driest and dullest — but very, very important — subjects which will affect our collective blood pressure in November: paying our property taxes.

First on my contact list was Josephine County Assessor Connie Roach. I asked her, "Can you explain, in 25 words or less, how Measure 50, passed in 1997, affects the way our property taxes are calculated?"

"Short answer?" she responded. "No."

Roach then continued with the long answer.

"Measure 50 defined the concept of Maximum Assessed Valuation (MAV)," she said. "The 1997 maximum assessed value was 90 percent of the 1995 Real Market Value (RMV). With no new construction [or substantial improvements to the property], the maximum as-

essed value of property grows annually at 3 percent unless the maximum assessed value is greater than the real market value."

That was 51 words, by the way.

So, your property tax rate will be applied to whichever is lower: what you can sell your house for on the open market on the date of the county appraisal — that's your real market value. Or, the real market value back in 1995, increased at the rate of 3 percent every year since then. That's your maximum assessed value.

I took a look at my own property tax bill for this year and see a couple of interesting things. My real market value and my taxable assessed value were both exactly the same. Hmm. That's seems like a bit of a coincidence. Not only that, but my taxable assessed value went up by almost 17 percent since last year. How can that be? Isn't there a 3 percent limit?

So, I called Roach back, and she explained that Josephine County tax statements do not show all the information. The maximum assessed value of my property was actually about 30 percent higher than my market value. And since Measure 50 requires that the tax must always be based on the lower of the two values, my property tax this year is based on only the market value.

Here's an example. Back in 1995, your home was worth \$100,000. Now increase that by 3 percent every year since. Your maximum assessed value is now about \$180,600. But the Illinois Valley economy hasn't been doing all that great, so the market value of your home is only \$120,000. Your property tax bill will be based on \$120,000.

But why doesn't the county show the difference between the market value and the

maximum assessed value on property tax statements? Wouldn't that be helpful information? For an answer to this, I called county Treasurer and Tax Collector Eve Arce.

"Unfortunately it's the limitations of the system," she said, "that we can't show the maximum assessed value. The Oregon system is limited to this little bit of information. Some of the other counties have gone to an 11 x 14 inch form, which allows them to give more information."

"We bought this system in 1997," she added. "We are actually in the process of converting to a different system. But it's going to be a couple of years before we're actually on the system."

Arce could not confirm if the new system will include this missing information.

"But," she said, "better education for our taxpayers is always important to us."

Having solved one mystery, I went back to County Assessor Roach for the next. What about new housing? Or housing with major improvements, like adding on a garage or an additional bedroom? How is the assessed value figured?

Roach replied: "Once the real market value is established, a changed property ratio (CPR) is applied to the value to determine the maximum assessed value. The CPR is the percentage of maximum assessed value to real market value for all unchanged property in the same classification."

Let's try that again, but in English. First, the treasurer's office adds up the real market values (what houses can be sold for) of all similar properties, say in rural Josephine County. Then it adds up the maximum assessed values

(limited by that 3 percent rule, remember?) of those same properties. Then it divides the assessed value total by the market value total to come up with a percentage. (That's the CPR.) The county then multiplies the market value of your new house by that percentage and, voila, you have the value that will be used to calculate your property tax.

Here's an example: If you have built or substantially renovated a home with a market value of \$100,000 and the crucial percentage is 81 percent, then your property tax will be figured on an \$81,000 assessment.

Roach further explains that the actual history of that percentage in rural residential Josephine County has ranged from a high of 89.5 percent to a low of 45 percent, based on changes in local real estate values.

Some of you math geeks out there may be wondering, "What if the assessed value total is greater than the market value total? Wouldn't that result in a greater than 100 percent multiplier?" Not to worry. Remember that your property tax assessment can never be greater than the market value of your house.

Last little item: If you have made substantial improvements to your home, how much can you spend on those improvements before triggering a change in the assessed value? The rule is a little complicated, so the best advice is to check with the Josephine County Assessor's Office, at 541-474-5260, before beginning those improvements.

And there you have it: the lowdown. Are we clear now?

Rollover shuts down 199 at Hayes Hill

According to a release, the Oregon State Police (OSP) is continuing the investigation into Monday afternoon's two-vehicle injury crash that occurred on Highway 199 at Hayes Hill near Wonder in Josephine County. Two people were transported with non-life threatening injuries.

On October 27, 2014 at approximately 4:49 p.m., a 1980 Ford pickup driven by Rodger Kelm, 58, from White City, was southbound on Highway 199 near milepost 15 when his pickup became disabled causing Kelm to pull to the shoulder. The Ford pickup was parked with emergency flashers activated and the left side wheels about two feet into the right southbound lane.

According to witnesses, approaching southbound traffic was able to move to the left lane to get past the stopped Ford pickup. An approaching 1999 Dodge pickup driven by Frank B. Rossi Jr., 43, from Selma, failed to move to the left and crashed into the left rear of the stopped Ford pickup. Both vehicles came to rest in the right southbound lane and shoulder.

Rossi was not using safety restraints and was extricated by fire personnel from Rural/Metro Fire and Illinois Valley Fire District. A minor female passenger, was using safety restraints. Both were transported by AMR ambulance to Asante Three Rivers Medical Center with non-life threatening

injuries. Kelm refused medical transport from the scene.

Initial investigation led OSP to cite Kelm for No Operators License and Driving Uninsured. A decision on other enforcement action for the Dodge pickup's driver is pending further investigation. Senior Trooper Scott Holsworth is the lead investigator.

In addition to fire and medical personnel, OSP was assisted at the scene by Josephine County Sheriff's Office and ODOT. Traffic was diverted past the scene using available traffic lanes for about 2 hours.



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