

CPR? RMV? MAV?

Whaddya' talking about??!

On your assessment and tax documents, you'll see the abbreviations **RMV**, **MAV**, and **CPR**.

What's "RMV"

Whenever new 'improvements value' is added to the tax roll, an estimate is made of the new construction cost. It's usually a calculated, **Estimated Real Market Value**. Often, it's not the exact dollar amount you paid (or spent to do it yourself). It's the conservatively estimated cost as if done by a contractor; hopefully very close, but not necessarily exactly identical. Sometimes, it is a fixed, set amount for an entire category of improvement (such as On Site Development, or "OSD"), averaged for each particular city or county-wide for rural properties.

What's "MAV"

At the same time, you're adding new RMV, a new **Maximum Assessed Value** is also calculated. Maximum assessed value (MAV) is the taxable value limit established for each property. (Remember Ballot Measure 50? It gets a little complicated...) Exactly how MAV is calculated is explained below.

MAV is only calculated once: at the time the new Improvements are first added to the tax roll. After that, as Measure 50 directs us, it is incrementally increased by 3% each year. There **IS** a case when it doesn't increment up by 3%; more about that later. New MAV associated with any added new RMV is the product of RMV multiplied by the CPR. Your new 'Total MAV' is the sum of (the existing MAV) plus (the MAV associated with your newly added RMV).

What's "CPR"

The **ratio of MAV to RMV** is called the **Changed Property Ratio, or "CPR"**. So how do we calculate it?

Step 1) Separate all properties in the county into different **CLASSES**:

- | | | |
|-----------------|---------------------------------|--------------------------|
| 1 - Residential | 4 - Forest (Tract) | 7 - Multi-Family housing |
| 2 - Commercial | 5 - Farm | 8 - Recreational land |
| 3 - Industrial | 6 - Highest & Best Use - Forest | 9 - Exempt from taxation |

Step 2) For each Class, add up all the MAV values for every parcel in that Class. Divide that sum by the number of parcels you just added. Your resultant figure is the **Average MAV**.

Step 3) For each Class, add up all the RMV values for every unchanged parcel in that Class. Divide that sum by the number of parcels you just added. Your resultant figure is the **Average RMV**.

Step 4) Now, simply divide: Avg MAV / Avg RMV. **That ratio is called the CPR.** ie: 0.784 is 78.4%

OK; I have the RMV, the MAV, and the CPR. Now what?

It's a nearly-impossible and a prohibitively expensive, inefficient task to re-assess each and every parcel and structure each and every year. Oregon's 'Mass Appraisal' program uses Trending in between those years when properties actually are re-appraised.

Each year in September, the RMV's that existed nine months earlier on Jan 1st (at 1 AM) are "Trended". (In most cases, any new RMV value added since Jan 1st is generally not trended until the following year.) Land is trended separately from Improvements. The trend factors are calculated from analyzing actual verified sales in the area during the previous calendar year.

Some historic CPR's and Trend factors: (These are for Coos Bay Area Multi-family housing)						
	2020	2021	2022	2023	2024	2025
CPR	.696	.703	.574	.642	.520	.537
Land Trend	1.07	1.01	1.25	1.00	1.21	1.00
Imps Trend	1.07	1.01	1.25	1.00	1.36	1.00

To get a **new MAV** for a newly added Improvement RMV, simply multiply the new RMV by the CPR.

To get a **Trended RMV** for one year from the prior year, simply divide the RMV by the trend factor.

Important NOTE: If you have a question about your RMV, TAV, MAV, or any assessment question, contact us. Sooner is better than later. For MAV adjustments, the clock only ticks for one year once it's established. After that, changes are unlikely.

Assessor's Office: 541.396.7900 **Website:** [Assessor | Coos County OR](#)

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[State of Oregon: Property Tax - How property taxes work in Oregon](#)

About the annual 3% increment: Your taxes are ALWAYS calculated on the lower of two numbers: either the estimated RMV (**Real Market Value**) or the MAV (remember, it's a '**Maximum Assessed Value**'). Whichever value is used, it is formally called "**Taxable Assessed Value, or TAV**". Once each year, after the previous year's RMV has been trended, the 'new' RMV is compared to the MAV. If the RMV is lower than the MAV, the MAV does not increase by 3%. It doesn't increase again until the market conditions have improved once again to the point where your RMV has become higher than the 'frozen' MAV.