

CHECKLIST · OREGON

Moving to Oregon Checklist: The First 90 Days (2026)

Ten days for the USCIS address notice. Your bills sit in two separate legal regimes, renting carries this series' strongest tenant provision, and four income taxes can touch one paycheck.

SHORT ANSWER

In your first three months in Oregon the certain deadlines are on the federal side: **10 days for the USCIS address notice**, and **5 days** if you have a pending case in immigration court. On the state side we have to be honest: **no day count written for a newcomer was found for the driver license or vehicle registration**, so we invent no date and tell you to start both in your first week. On the housing side, know three things up front: your four bills sit in **two separate legal regimes**; the **shutoff moratorium has four triggers** and is the broadest in this series; and renting puts this series' strongest provision in your hands, because **a landlord cannot ask about your immigration status and cannot reject your application because you have no number**. Four separate income taxes can touch your paycheck, and **two of them are not withheld unless you ask**.

Deadlines: we separate the certain from the not-found

TASK	DEADLINE	WHERE
USCIS address notice	10 days. Moving within Oregon requires notice too	Through your online account or Form AR-11
Notice to the immigration court	5 days , if you have a pending case	Form EOIR-33/IC
Transferring your license to Oregon	No day count written for a newcomer was found. We do not say there is none; we say we did not find one. Ask at 1-503-945-5000	State license office, by appointment
Registering an out-of-state vehicle	Likewise not found. The late fees on record are rules written for the sale of an Oregon-titled vehicle	Motor vehicle agency
Use tax on a vehicle bought from an out-of-state dealer	30 days , and the vehicle is not registered until it is paid	The revenue department's online system

Two rows of this table mislead readers often. First: **mail forwarding is not an AR-11**, and satisfying the AR-11 obligation **does not automatically update the address on a pending case**; do both, and enter the receipt number of every pending application. Second: someone moving to Oregon tells three state agencies their address in the first week (the health coverage application system, the motor vehicle agency for the license, the secretary of state if they started a business) but **none of those is an AR-11**; the 10-day federal clock runs

independently of all three. One more 2026 change: account for the federal rule **effective June 29, 2026** that revises alien registration and what counts as evidence of registration, readable in the [federalregister.gov](https://www.federalregister.gov) record.

The first thirty days

TASK	WHERE OR HOW
☐ File the USCIS address notice within 10 days	uscis.gov/addresschange ; update the address on your pending case separately, and if you have a court case use EOIR-33/IC within 5 days
☐ Open the water, sewer and stormwater account yourself	In the Portland example all three sit in one account and one bill , and the start-service page says nothing about a number, a photo ID or a deposit . As a tenant, all you need with you is your landlord's name and the date your responsibility begins
☐ On the first call, ask electricity and gas which document they accept	The rule lists alternatives to the number, but the list is built around U.S.-issued ID ; there is no assurance a passport will be accepted. If you are refused, do not try to settle it on the phone
☐ In a 1-to-4-unit rental, do nothing about garbage	The city's own sentence: owners of residential 1-to-4-unit rental properties are responsible for setting up and paying for service . The hauler is assigned by address; the customer does not choose
☐ Book the license appointment and have your translator request recorded	The knowledge test comes in eight languages and Turkish is not one ; the in-office rule allows you to bring a translator, 1-503-945-5000
☐ Read every deduction line on your first pay stub	The state tax has four brackets (4.75% to 9.9%); withholding for two local income taxes is mandatory only above \$200,000 in wages
☐ Apply for health coverage right away	The state's status-independent program has no annual enrollment window , so you can apply any day of the year; 1-800-699-9075 (TTY 711), weekdays 7 a.m. to 6 p.m. Pacific
☐ If you have a child to enroll, verify the school district from the address	District boundaries do not match city limits; handle the immunization file in your first weeks too

Bills: four items, two separate legal regimes

SERVICE	LEGAL REGIME
Electricity and natural gas	In the Portland example both come from investor-owned utilities and sit under public utility commission regulation : the number alternatives, the deposit cap and the shutoff moratoriums apply
Water, sewer, stormwater	From city bureaus, in one combined city bill . Municipal regime : the commission rules do not apply here
Garbage, recycling, compost	Private firms under city contract, assigned by address . The city sets the price and the territory; the customer does not pick the hauler

- **Do not generalize this to the rest of the state.** Outside Portland, electricity comes either from another investor-owned utility or, in many towns, from a **consumer-owned utility**: a people's utility district, a municipal electric utility or a cooperative. Consumer-owned utilities' rates are generally not regulated by the commission, which means the protections below **do not automatically apply** there. Find out on your first call who supplies electricity at your address.
- **What is accepted in place of the number is written in the rule** (OAR 860-021-0009): a valid **state or federal photo ID** showing the name of the person responsible for payment; an **original or certified birth certificate** plus a **current school or workplace photo ID** plus the name, address and phone of a person who can verify your identity; or **any other information** the utility considers sufficient. The rule **says nothing about immigration status** and does not make status a condition of service.
- **But we state a limit plainly:** the first clause says "state or federal photo identification," and **a passport or consular ID is not named in that clause.** So **we cannot promise you that a Turkish passport will be accepted.** The third clause gives the utility open discretion and it can accept from there; if it does not, an applicant denied service for failing to present acceptable identification has access to the commission's **dispute resolution** process. The commission's consumer services team: **503-378-6600** or **800-522-2404**, relay 711, puc.consumer@puc.oregon.gov.
- **The deposit cap is written in the rule** (OAR 860-021-0200): for energy utilities a deposit cannot exceed **one-sixth of a reasonable estimated 12-month bill** at current rates, which in practice means about two months of billing. Credit can be established three ways (prior service history, a commission-approved credit score, proof of ability to pay), and **two alternatives to a deposit** are named: a **surety** from a responsible person equal to two months of average usage, or a **load limiter or prepayment meter**. If you cannot pay a deposit up front, ask for the prepayment meter by name. **We could not read the refund rule**, so ask the utility about the conditions and timing.

THE SHUTOFF MORATORIUM HAS FOUR TRIGGERS, THE BROADEST IN THIS SERIES

- **Cold:** from November through March, no disconnection for non-payment when forecasts show a temperature below **32 degrees Fahrenheit** or a **winter storm warning** is issued; the moratorium lasts at least until the start of the next business day.
- **Extreme heat:** for electric utilities only. When an excessive heat warning, watch or heat advisory is forecast, no disconnection, **starting 24 hours before the alert**; if the alert comes with less notice, disconnections stop **the moment it is issued**.
- **Air quality:** no disconnection on days when the environmental quality agency issues an advisory or the air quality index is forecast to reach **100**; it covers both electricity and gas, residential and small business.
- **Wildfire evacuation:** while customers are under a **level 2 or level 3 evacuation notice**, utilities commit to **making best efforts** not to disconnect for non-payment, starting when the notice is issued.
- **Duration and reconnection:** moratoriums generally remain in effect for **48 hours** after a qualifying event ends. Customers disconnected shortly before one began **may be eligible for no-cost reconnection**; utilities must make best efforts on request, but **reconnection fees may apply**.
- **We are not hiding two caveats.** First: we **could not read the currently codified text** of the cold rule; the only complete text we could read was a temporary amendment that expired on October 24, 2025. So we carry the November-through-March window, the 32 degree threshold and the storm warning as **highly likely rather than settled**. Second, a genuine **conflict**: the rule text we read says the moratorium applies when the index is **at or above 100** and lasts at least **24 hours**, while the commission's 2026 announcement says it applies when the index is **forecast to reach 100** and generally runs **48 hours**. Measured versus forecast is a material difference; we pick no side, so ask at **503-378-6600** which text governs.
- **And most important: none of this binds the city.** These moratoriums are obligations the commission imposes on investor-owned utilities; we **found no** equivalent moratorium for the city water and garbage bill, and we say neither that one exists nor that it does not.

Renting: a statewide cap, and the city's own layer

- **There is a statewide cap on rent increases** and this is a first in the series. It is not a rent control board but a **ceiling on the annual increase percentage**. The formula is **the lesser of 10% and 7% plus the average annual change in the consumer price index**. **The cap is 9.5% for 2026 and 10% for 2027**, and the second figure is already published. The state administrative department must announce the following year's rate **by September 30 each year**, and it issued a **correction** to the 2026 figures; so look at **the department's current page** rather than an old announcement: oregon.gov/das/oea/pages/rent-stabilization.
- **Notice and the first year:** at least **7 days** for a week-to-week tenancy, at least **90 days** for every other tenancy after the first year. **During the first year of a tenancy that is not week-to-week, a landlord cannot raise the rent at all**. Every notice must state the amount of the increase, the new rent, the effective date and, if it exceeds the cap, the facts supporting the exemption.
- **The cap does not cover four situations, and this is where newcomers are most often wrong: new buildings** whose first certificate of occupancy was issued **less than 15 years** before the increase notice (so rent in a new apartment block can be raised by any amount); housing regulated or certified as affordable; **week-to-week tenancies**; and **between tenancies**, because the cap governs increases **within**

an ongoing tenancy and we **found no** limit on what a landlord may ask a **new** tenant after the old one leaves. Manufactured dwelling and floating home parks are **a separate regime**, and facilities with more than thirty spaces use a flat **6%** instead of the formula.

- **After the first year there is no no-cause termination.** In a month-to-month tenancy a landlord may terminate without cause on 30 days' notice during the first year; after the first year, **only** for a cause attributable to the tenant or for a **qualifying landlord reason** listed in the statute. Qualifying reasons, on 90 days' notice: demolition or conversion to non-residential use; repairs that render the premises unsafe or unfit; the landlord or an **immediate family member** intending to occupy it as a primary residence; and **having accepted an offer to purchase from a buyer who intends to occupy**, with written evidence attached to the notice. **Relocation payment:** a landlord terminating for a qualifying reason must pay the tenant **one month's rent** when the notice is delivered, but a landlord with an interest in **four or fewer residential units** is exempt from that payment. A landlord who terminates in violation of these rules owes the tenant **three months' rent plus actual damages** and the tenant gains a defense against an eviction action; the limitation period is **one year**.
- **On deposits the state sets no cap, the city does.** Oregon law requires a receipt but does not limit the amount; **we do not say "there is no cap," we say the statute does not set one.** What the statute does set: the definition of "deposit" **includes last month's rent**; the lease must itemize the deposit; it **cannot be increased during the first year**; it can be claimed only for the tenant's defaults and **damage beyond ordinary wear and tear**; and the **31-day rule**, meaning a **written accounting** and the refund of any unclaimed balance within 31 days after the tenancy ends and the unit is surrendered. Portland does set a cap: if the deposit **includes last month's rent**, the additional portion cannot exceed **one-half month's rent**, and if it does not, the deposit cannot exceed **one month's rent**; the money must be placed in a **separate account within two weeks**; and deductions cannot cover routine maintenance or ordinary wear and tear. **That cap ends at the city limits.**
- **Portland's mandatory relocation assistance ordinance puts real money on top of state law:** on a rent increase of **10% or more** the tenant may **request relocation assistance within 45 days** of the notice, and the landlord must **pay within 31 days** of the request. The amounts per unit: studio or single room occupancy **\$2,900**, one bedroom **\$3,300**, two bedrooms **\$4,200**, three or more **\$4,500**. **A tenant who does not request within 45 days loses the right; put it on your calendar.** The exemption is not automatic: the landlord must have filed an exemption application, received an **approval letter** from the city housing bureau, and delivered a copy of that letter to the tenant. **A tenant may ask to see that letter.**
- **Source of income discrimination is prohibited statewide with no small landlord exemption** (ORS 659A.421). The definition of "source of income" includes federal rent assistance payments **and any other local, state or federal housing assistance**. The statute's only owner-occupied exception covers renting a space inside a single-family home that is the owner's primary residence and suspends only other prohibitions; **source of income is not on that list**. The landlord's real defense is that the prospective tenant **cannot pay the rent even counting the value of the housing assistance**.

A LANDLORD CANNOT ASK YOUR IMMIGRATION STATUS, OR REJECT YOU FOR HAVING NO NUMBER

- Oregon passed a separate law on this in the 2025 session and the provision now sits inside the landlord-tenant act. **ORS 90.306**, except where required by a federal program providing rent assistance or affordable rent, **prohibits a landlord from asking about the immigration or citizenship status** of an applicant, a tenant or a member of the household, and prohibits discrimination based on actual or perceived status.
- The same section says that if the landlord requests identity verification, it **must accept any of the following or any combination of them**: a Social Security card or evidence that a number exists; a **certified copy of a birth record**; a **permanent resident card**; an **immigrant or non-immigrant visa**; an **ITIN card**; a **passport, driver license or other government identification, regardless of expiration date**; and **any non-government identification or combination** sufficient to reasonably verify identity. **Print this list and take it with your application.**
- **ORS 90.303(6)** adds that a landlord **cannot reject an application because the applicant or a household member cannot produce a number or prove lawful presence**, as long as the applicant agrees to provide the identity documents above. **ORS 90.388** prohibits disclosure: a landlord cannot disclose, or threaten to disclose, status **for the purpose of harassment, retaliation or intimidation.**
- **Portland adds one more layer and it is the provision worth the most money to a newcomer**: a landlord **cannot treat an application as incomplete and reject it** because a number or proof of lawful presence is missing; there is an **income-to-rent ratio ceiling**, meaning that if the rent is below the limit tied to 80% of area median income the landlord may require at most **2.5 times** the rent in gross monthly income, and at or above that limit at most **2 times** (so **demanding three times the rent is unlawful**); and a landlord **cannot reject an applicant for a credit score of 500 or above.**
- **We state the two limits of this win just as plainly.** The prohibition on asking **recedes** where a federal rent assistance or affordable rent program requires the question, so in voucher-type programs the question is still asked. And **this is a tenancy protection, not an immigration enforcement protection**: it binds your landlord, not a federal officer. If a landlord asks about your status, put the conversation in writing: date, time, who said what, screenshots of any messages.

Four income taxes on one pay stub, and two are not withheld unless you ask

LAYER	RATE AND THRESHOLD
State income tax	Four brackets: 4.75%, 6.75%, 8.75% and 9.9% . In the 2026 withholding formula the single-filer breakpoints are \$4,550, \$11,400 and \$125,000, with double those amounts for married filing jointly. Standard deduction \$2,910 single and \$5,820 joint; a \$263 credit per exemption
The federal tax subtraction phasing out	The subtraction for federal tax withheld is capped at \$8,750 and phases to zero between \$125,000 and \$145,000 for single filers and between \$250,000 and \$290,000 for joint filers; so the effective rate climbs not only through the brackets but through that phase-out
Regional housing services tax	1% , only on income above the threshold. The 2026 thresholds are \$128,000 single and \$205,000 joint; in 2027 they rise to \$132,000 and \$211,000 . It is not a city tax but the tax of an elected regional government, and its boundary is not a county line

LAYER	RATE AND THRESHOLD
Preschool tax	1.5% on county taxable income above \$125,000 single and \$200,000 joint, plus another 1.5% on the portion above \$250,000 single and \$400,000 joint. The rate rises by 0.8 points in 2028. It concerns only the county that contains Portland
Arts tax	Not a percentage but a flat amount : \$50, or \$100 for married couples filing jointly. The 2026 thresholds are \$20,000 of Oregon taxable income (single or married filing separately) and \$40,000 (joint, head of household, surviving spouse). Nobody withholds it ; it is paid with the return, and late payment costs \$15, with another \$20 six months later

And here is the detail that costs the most money. Withholding for the two local income taxes is **mandatory only for employees earning more than \$200,000 a year**; below that, the employer withholds only if you ask. Someone who moves to Portland, files single and earns \$150,000 will have neither withheld if they did not ask, yet the tax still accrues: 1% of the amount above \$128,000 for the regional housing tax, 1.5% of the amount above \$125,000 for the preschool tax, plus the full \$50 arts tax because nothing is withheld at all. The base is not gross wages but each tax's own definition of taxable income, so we cannot compute the exact figure here. **The job is not arithmetic, it is going to your employer and requesting withholding for the two local taxes**; you can opt in and out by notifying your employer. One general note: Oregon has **no general sales tax**, so the sticker price is the price you pay. If you are coming from Texas or Florida, there was no state income tax there at all; do not accept a salary offer at face value. Tax records are often requested in green card and citizenship applications, so keep copies every year.

TWO DATES AND ONE PROGRAM NAME IN HEALTH COVERAGE: CALENDAR THEM NOW

- **The status-independent door has a name:** the state's **Healthier Oregon** program provides **the state's full Medicaid benefit package, at any age, regardless of immigration status**. The agency's own sentence: **as of July 1, 2023, immigration and citizenship status do not affect whether a person qualifies for this program**. Green card holders here are also **not subject to the five-year waiting period**. The program provides **the full package**, not a discount program or a sliding-scale clinic, and it has **no separate enrollment window**, so you can apply any day of the year. To apply: the state's online application system, a certified community partner, a state human services office, or **1-800-699-9075** (TTY 711). **The one hard exclusion the state states:** a person who qualifies for the full package **no longer qualifies for marketplace financial help** and must report the new coverage to the marketplace.
- **And there is a fourth door that must not be confused with it: OHP Bridge**, for adults up to 65 with income between 133% and 200% of the poverty level, without access to affordable insurance, and **with a qualifying citizenship or immigration status**. So **a reader without status goes to Healthier Oregon, not to Bridge**. This guide publishes **no income table for the full package**, because the state's combined poverty guideline table would not open by any route during this research; verify your own household at **1-800-273-0557**.
- **October 1, 2026, Medicaid.** Federal law now makes **full federal Medicaid payment** to the state only for a closed list: U.S. citizens and nationals, green card holders, Cuban and Haitian entrants, and people living here under a COFA agreement. **The list is closed; refugees, asylees and parolees are not on it**. Two things survive: **emergency Medicaid for everyone**, and coverage for lawfully residing pregnant people and those under 21, which is **left to the state's option**. **The law cuts the federal payment to the state, not a person's coverage**; the sentence "nothing is left" is not true. Source: [govinfo.gov](https://www.govinfo.gov), section 71109. **Oregon's answer differs from other states'** because its own status-independent program stands alongside: the agency's framing is **"this does not mean people will lose coverage,"** and **in October 2026 roughly 7,000 members were moved to Healthier Oregon with the same coverage**. **In January 2027** those members move to an arrangement that does not run through coordinated care organizations, so **coverage stays the same but the provider network can change**; to keep your doctor, ask before January whether they are in the network. Oregon uses the federal option for lawfully residing **children up to 19**, and in the federal table **pregnant people are not counted**.
- **November 1, 2026, the marketplace.** This line is different in Oregon from other states because the door moves: the federal site's own statement is that **Oregon residents will use the state's own marketplace from November 1 to enroll in 2027 coverage**; the federal site continues to be used for 2026 coverage. **Open enrollment for 2027 runs November 1, 2026 to January 15, 2027**, and because we **could not read those dates on the state's own site we carry them as highly likely**; check again after November 1. Also, **some Oregon individual plans sold in 2026 will not exist in 2027** and the marketplace matched affected enrollees to another insurer's plan for auto-renewal; **do not rely on auto-renewal without checking your plan in November**.
- **January 1, 2027, the subsidy narrows.** The marketplace premium tax credit is limited to three statuses: **green card holder, Cuban or Haitian entrant, COFA migrant**. Asylees, refugees, parolees, work permit holders and people with temporary protected status **can still buy a plan but without the subsidy**; **DACA recipients cannot enter marketplace coverage at all**. We **could not check** whether

the state's new marketplace repeats these categories in the same words, because the site would not open during this research.

The next sixty days

TASK	WHERE OR HOW
☐ Register the vehicle and learn its emissions status	The program covers two metro areas only and the boundary is answered by the agency's lookup tool; no address or ZIP list is published. If the vehicle fails, no test fee is charged
☐ When you get an insurance quote, say that you have no credit file	The statute prohibits using the absence of a credit history to deny coverage, calculate a score or set a premium (ORS 746.661). Oregon quotes also include personal injury protection , so they are not comparable to quotes from pure liability states
☐ Pick the health coverage door that fits you	The status-independent door is Healthier Oregon and it provides the full state package. OHP Bridge is a different door and requires a qualifying status ; do not confuse the two
☐ The marketplace address changes on November 1, 2026	Applications for 2027 coverage are made through the state's own marketplace rather than the federal site; open enrollment runs November 1, 2026 to January 15, 2027 , and because we could not read those dates on the state's own site we carry them as highly likely
☐ If you bought a home, set up the property tax calendar	The statement arrives by October 25 each year; pay in full or in November 15, February 15 and May 15 installments. Paying in full by November 15 earns a 3% discount , and the department's sentence is explicit: there is no other discount. To avoid interest you must pay at least one-third by November 15
☐ Do not expect an exemption	For a working-age buyer there is no general owner-occupied property tax exemption . And buying a home does not reset the assessed value to the sale price ; before you make an offer, ask the county assessor for that parcel's current assessed, maximum assessed and market values
☐ If you have a document for use in Türkiye, start the apostille chain	The apostille comes from the secretary of state at \$10 per document (we read the figure indirectly from the agency's own form, so confirm it); cash is not accepted by mail and you prepare the return envelope yourself
☐ Open every official envelope that reaches your mailbox	We could not verify which records Oregon builds its jury list from, so we do not say "you will not receive a summons." If one arrives, call the county court named on the letter; and if you are not a citizen, write nothing on any voter registration form



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN OREGON

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