ANNUAL PROPERTY TAX IS A COMBINATION OF:

(Assessed value) x (tax rates that are applied to your bill) + (special assessments).

If you think there's an error in the valuation of your property, please contact the office of the Assessor at (925) 313-7400 and ask for an Assessor's review of the evaluation of your property.

Additionally, the Board of Supervisors has established an Assessment Appeals Board for the purpose of resolving valuation problems.

Applications for appeal must be filed within sixty days of the mailing date shown on the assessment notice. If you choose to appeal your assessment, you should still pay your tax installments in full by the appropriate deadlines; otherwise, you may incur penalties while the case is in appeals. If your appeal is granted, a refund will be issued to you.

Information about the appeals process can be obtained by calling (925) 335-1920 or writing to the Clerk of the Assessment Appeals Board, 651 Pine Street, Room 106, Martinez, CA 94553

WHAT ARE SPECIAL ASSESSMENTS?

Special assessments are a legal charge against real estate by a public authority to pay the cost of such public improvements such as streetlights, sidewalks, and storm water drainage as well as for certain public services and school construction. They are collected at the same time and in the same manner property taxes are collected.

WHAT DO I OWE AND WHEN IS IT DUE?

Current secured tax bill:

- 1st installment is due November 1 and is delinquent after December 10
- 2nd installment payable by February 1 and delinquent after April 10
- Both installments can be paid on or before December 10

Paying on time will avoid **penalties**!

If your bill says you have prior taxes owing, you should contact the Tax Collector's Office at (925)

957-5280 to get the current amount due. Please note that these taxes are not included in the total amount due on the bill and additional penalty on them accrues monthly at a rate of 18% per annum.

IS MY LENDER PAYING THIS BILL?

Do you have an impound account with your lender? If so, you should receive a tax bill with the word "COPY" superimposed across the front of the tax bill. If not, call your lender immediately to find out!

If you have refinanced your house since the original billing and either your new lender or you is responsible for paying the bill, you must notify our office immediately of the change and request another bill be sent. The bill must still be paid in full by the due date regardless of the circumstance.

WHAT IS A SUPPLEMENTAL BILL?

- It reflects the difference between the purchase price and the prior value.
- It reflects an increase in value due to new construction.

WHAT DOES "TAX-DEFAULTED" MEAN?

It means you have unpaid prior year taxes! Call us at (925) 957-5280 or e-mail our office at taxinfo@tax.co.contra-costa.ca.us.

IF I DON'T PAY MY TAXES, WHEN WILL YOU SELL MY HOUSE?

Five years after the first year of nonpayment, your property becomes subject to sale.

Don't panic! Prior to the end of the fifth year of default, we have options available for you to bring your taxes current. Give us a call at (925) 957-5280 or e-mail us at taxinfo@tax.cccounty.us

HOW DO I CHANGE MY ADDRESS?

Write your new address on the backside of your property tax coupon and send it with your payment in the self-address envelope provided with the bill, or contact the office of the Assessor's Office at (925) 313-7400.

HOW CAN I LOWER MY TAXES?

Be sure your bill includes any exemptions to which you are entitled. Otherwise, contact the Assessor.

- Homeowner's exemption for owner-occupied residence
- Disabled Veteran's exemption

NEW OWNER INFORMATION

As a new owner, you are responsible for any taxes that were not paid as of the time escrow closed. Even though taxes are prorated between the buyer and seller during escrow and proper credit is given to each, the actual taxes may not have been paid to the Tax Collector by that time. You should read your escrow papers and/or title report to determine if any portion of the annual taxes were paid by the previous owner before the close of escrow.

Annual tax bills, which can be paid in two installments, are mailed once a year by the first of November. Since the bill contains payment stubs for both installments, this is the only bill regularly mailed each year by the Tax Collector. Depending on when the ownership change is placed on the tax roll, the annual tax bill could be sent either to the previous owner or directly to you. If there are any remaining unpaid taxes, and if you did not receive an annual tax bill from either the previous owner or the Tax Collector, you should contact the Tax Collector immediately and request one. It is your responsibility to obtain the bill. State law stipulates that failure to receive a bill does not permit the Tax Collector to excuse penalties on late payments.

In addition to annual taxes, you will probably be responsible for paying Supplemental Property Taxes. Any time property is sold or improved, the value of the property is reassessed. If the property has been reassessed at a higher value, you will receive one or more supplemental tax bills in addition to the annual bill mentioned above. (For more information on supplemental tax bills, please read our section on Supplemental Property Taxes.) If the property has been reassessed at a lower value, you will receive a refund.

AVOID PENALTIES

If you do not pay the first installment of your annual tax bill at the Tax Collector's Office by 5 p.m. on December 10 (if December 10 falls on a weekend or holiday, taxes are not delinquent until 5 p.m. the next business day), or payment is not postmarked by that time and date, then the taxes become delinquent and a 10% delinquent penalty is added to any unpaid balance. If you fail to pay the second installment at the Tax Collector's Office by 5 p.m. on April 10 (if April 10 falls on a weekend or holiday, taxes are not delinquent until 5 p.m. the next business day.), or payment is not postmarked by that time and date, it becomes delinquent and a 10% penalty plus an administrative charge of \$20.00 is added to the unpaid balance. If you pay your second installment without having paid the first, your payment will be applied to the unpaid taxes and penalties on the first installment and will leave your second installment unpaid and possibly delinquent. If you fail to pay either or both installments at the Tax Collector's Office by 5 p.m. on June 30 (if June 30 falls on a weekend or holiday, taxes must be paid by 5 p.m. on the preceding business day), or payment is not postmarked by that time and date, then the property becomes tax defaulted and additional penalties and costs accrue. See our section on Delinquent Taxes for full information.

If you fail to pay the installments of your supplemental tax bill by the applicable delinquency dates, the same penalties accrue as for delinquent annual taxes. Read our section on Supplemental Property Taxes for more information.

EXEMPTION AND ASSISTANCE PROGRAMS

Through the Assessor's Office you can apply for the homeowner's property tax exemption, veteran's exemption, or church and welfare exemption. These programs allow for assessment exemptions that result in tax savings. For further information, contact the Assessor's Office at (925) 313-7400.

DELINQUENT TAXES

This section explains what happens when property taxes are left unpaid, outlines the penalties associated with delinquent taxes, and describes an installment plan to redeem property on which delinquent taxes are owed.

If you do not pay the first installment of your annual tax bill at the Tax Collector's Office by 5 p.m. on December 10 (if it falls on a weekend or holiday, taxes are not delinquent until 5 p.m. the next business day), or payment is not postmarked by that time and date, then that installment becomes delinquent, and a 10% delinquent penalty is incurred. If you fail to pay the second installment at the Tax Collector's Office by 5 p.m. on April 10 (if it falls on a weekend or holiday, taxes are not delinquent until 5 p.m. the next business day.), or payment is not postmarked by that time and date, it becomes delinquent, and a 10% penalty on the unpaid taxes as well as an administrative charge of \$20 are added. Likewise, if you fail to pay any supplemental tax bill installment by the applicable delinquency date, the same penalties and charges accrue as for delinquent annual taxes.

If there are ANY unpaid taxes as of 5 p.m. on June 30, then the property becomes tax defaulted. (If June 30 falls on a weekend or holiday, taxes must be paid by 5 p.m. of the preceding business day.) Once the property has become tax defaulted, a redemption fee of \$15 and additional penalties begin to accrue at the rate of 1 1/2% per month of the unpaid taxes. This monthly penalty is added at 5 p.m. on the last day of each month (or the following business day if the last day of the month falls on a weekend or holiday).

Your taxes can remain unpaid for a maximum of five years following their tax default, after which time your property becomes subject to the power of sale. This means that your property will be sold at a public auction or acquired by a public agency if you do not pay the taxes before the date on which the property is offered for sale or acquisition.

The amount needed to redeem tax-defaulted property in full is the sum of the following:

- 1. The total amount of unpaid taxes for all delinquent years.
- 2. A 10% penalty on every unpaid installment.
- 3. A \$20 administrative charge for each delinquent year.
- 4. Monthly penalties of 1 1/2% of the unpaid taxes accrued date.
- 5. A redemption fee of \$15.

To obtain an estimate of the amount required to redeem your property, you should contact the Tax Collector's Office at (925) 957-5280. When making your request, you will need to provide the Parcel Number, which you can find on any previous tax bill, the Sale ID (SID) found on your Redemption Tax Notice, or the address of the property. Also, be sure to specify the date on which you wish to redeem so that the penalty can be calculated properly. One year's delinquent taxes may not be redeemed separately from other years delinquent taxes. When the redemption amount is calculated, the total taxes owed for all delinquent years are combined together.

PAYMENT PLAN OPTION

If you are unable to pay the full redemption amount (i.e., unpaid taxes for all delinquent years plus penalties and charges), you may open an installment plan of redemption. This plan allows you to make payments on your delinquent taxes over a five-year period beginning the date you open the installment account.

To open an installment plan, you must:

- 1. Make an initial payment of at least 20% of the redemption amount; and
- 2. Pay your current year's taxes.

If you open an installment account between July 1 and the following April 10, the current year's taxes and any supplemental taxes must be paid by April

10 or the account will default. To open an account between April 11 and June 30, the current year's taxes (plus any penalties and charges) must first be paid in full. You can open an installment account after the date on which the property has become tax defaulted (June 30) and within five years of that date (at which time your property becomes subject to the power of sale).

Under the installment plan you are required to make a minimum of one payment each year for five years, in addition to paying each year's annual taxes. By each April 10 of each year you must have made a sum payment of 20% or more of the redemption amount for the year, plus interest (which accrues at the rate of 1 1/2% per month on the unpaid balance once the account has been opened). If you fail to make the required minimum 20% payment of the installment plan and/or fail to pay your current year's taxes or any supplemental taxes that are due on or before April 10 of each year, then your account will default.

NOTE: You may pay the total unpaid balance plus accrued additional penalty any time before the fifth and final payment is due.

If you wish detailed information about an installment plan of redemption taxes, contact the Tax Collector's Office at (925) 957-5280.

ADDITIONAL INFORMATION

Contact the Tax Collector's Office: Room 100, 625 Court Street, Martinez, CA, in person between 8:00 a.m. and 5:00 p.m. or by telephone at (925) 957-5280 between 9:00 a.m. and 4:00 p.m.,

Or write us at P.O. Box 631, Martinez, CA 94553, Attn: Redemption Division.

Or e-mail us at taxinfo@tax.cccounty.us.

RUSSELL V. WATTS

TREASURER-TAX COLLECTOR

Annual Secured Property Taxes

Contra Costa County Tax Collector's Office



Russell V. Watts

Treasurer-Tax Collector 625 Court St, Room 100 County Finance Building Martinez, CA 94553

Telephone: (925) 957-5280

For more information, visit our Web site at:

www.cctax.us