

## WHAT IS AN UNSECURED TAX BILL?

An Unsecured Tax is an ad-valorem (value based) property tax that is the liability of the person or entity assessed for the tax. Because the tax is not secured by real property (such as land) the tax is called "UNSECURED."

## WHAT TYPE OF PROPERTY ARE ASSESSED AS UNSECURED PERSONAL PROPERTY TAX BILL ?

All property that is not real property is considered personal property and therefore are issued an Unsecured tax bill.

Some typical items assessed and collected on the unsecured roll are:

- Boats
- Airplanes
- Improvements on the real estate of others
- Business property
- Most possessory interests
- Escape and supplemental assessments against former owners of real property
- Some fixtures

The lien for unsecured taxes is against the assessee and not against the property. The assessee can be any person owning, claiming, possessing, or controlling the property on the lien date.

## WHEN IS THE UNSECURED TAX ASSESSED?

The Assessor establishes the value of the unsecured property on January 1. This date is often referred to as the Tax Lien date.

Ownership on the lien date, determines the obligation to pay taxes: Disposal, removal, or sale of the object of the assessment after the lien date will not affect the tax bill nor relieve the assessee of liability. No proration is made by the Tax Collector on unsecured taxes. Any proration is strictly a private matter between buyer and seller.

## HOW ARE THE UNSECURED TAX AMOUNTS DETERMINED?

The January 1 value is multiplied by the tax rate (usually 1% plus voter approved indebtedness).

The unsecured tax rate is the prior year secured rate.

## WHAT PERIOD OF TIME DOES AN UNSECURED TAX BILL COVER?

An unsecured tax bill covers a fiscal year. The fiscal year begins July 1 and ends on June 30 of the following calendar year.

## HOW ARE UNSECURED TAXES ISSUED?

The County Assessor determines the person or entity to be assessed and the value of the property being assessed. The Auditor places a record on the *roll* for the Tax Collector to collect. The Tax Collector mails the tax bill to the latest billable address the Assessor has on file from the assessee.

## WHEN SHOULD I EXPECT MY UNSECURED TAX BILL?

Most unsecured bills are mailed July 31. These bills must be paid on or before 5 p.m. on August 31. If the bill is mailed after July 31, the delinquent date is extended to the end of the month following the bill's issuance. In other words, if your bill is mailed in September, the delinquent date would be October 31.

## WHEN UNSECURED TAXES ARE DUE

Most unsecured bills are mailed before July 31st. These bills must be paid on or before August 31st. If the bill is mailed after July 31st, the delinquent date is extended to the end of the month following the bill's issuance. For example, if your bill were mailed in September, the delinquent date would be October 31st. If your payment is not received or postmarked by the delinquent date, a 10% penalty and a \$30.00 collection fee are added to your bill. If your bill remains unpaid for two additional months, a monthly penalty of 1.5% begins to accrue (an **18%** per annum rate). In addition, if a Certificate of Tax Lien is recorded, an additional fee of \$11.00 will be required to release the lien.

Generally, an annual unsecured tax bill is mailed out by June 30th each year. If you do not receive a tax bill by July 10th, contact the Treasurer-Tax

Collector's office immediately. Call (925) 957-5280.

## FAILURE TO RECEIVE A TAX BILL DOES NOT RELIEVE THE RESPONSIBILITY FOR PAYMENT, NOR CONSTITUTES CAUSE FOR CANCELLATION OF PENALTY IF THE TAX BECOMES DELINQUENT.

NOTE: The penalty of 10% shown on the stub of your bill is not applied until the delinquency date. Do not include the penalty if payment is made on or before that date.

## IF I SELL MY UNSECURED PROPERTY BEFORE THE FISCAL YEAR, AM I STILL RESPONSIBLE FOR THE UNSECURED TAX?

**Yes.** Disposal of the property after the January 1 lien date does not eliminate your tax liability. If you sell the property before the unsecured tax bill is issued, make sure you collect an estimated amount for the unsecured tax from the buyer.

## WHAT DO YOU DO IF YOU DO NOT AGREE WITH YOUR BILL?

If the assessee name or the property being assessed is incorrect, contact the Assessor's Office immediately at (925) 313-7600.

If the value of the property is incorrect, contact the Assessor or if between July 2 and November 30 contact the Assessment Appeals Board. In the meantime, *you must still pay the taxes by the due date in order to avoid penalties*, liens and enforced collections. Should the taxes be reduced later, a refund will be issued.

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

If the tax rate is incorrect, contact the Auditor's Office, Property Tax Division, at (925) 646-2236.

For delinquency date or payment information, contact the Tax Collector.

## DEPARTMENT PHONE NUMBER

### Assessor

Business	(925) 313-7600
Commercial	(925) 313-7520
Marine/Aviation	(925) 313-7605
Information	(925) 313-7400

### Auditor

Tax Division	(925) 646-2236
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### Appeals Board

	(925) 335-1920
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### Tax Collector

Unsecured	(925) 957-5820
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## HOW DO I GET A DUPLICATE TAX BILL ?

For Unsecured tax bills, call (925) 957-5280 and ask for a duplicate tax bill.

## IF I DON'T PAY ON TIME, WILL I BE CHARGED A PENALTY?

**Yes.** If your payment is not received or postmarked by the delinquent date, a 10% penalty is added to your bill. If your bill remains unpaid for two additional months, a monthly penalty of 1½% begins to accrue. In addition, if a Certificate of Tax Lien is recorded, an additional fee of \$11 will be required to release the lien.

## CAN I PAY MY UNSECURED PROPERTY TAX BILL WITH MY CREDIT CARD?

**Yes.** For a convenience fee of 2.3% you can pay with your credit card unsecured property taxes either by phone at (925) 957-5280 or on our website at [www.cctax.us](http://www.cctax.us). You can also pay with your debit card for a fee of \$3.95, or as an electronic check payment from your checking account at no service charge.

## CAN PAYMENTS BE POSTMARKED ON THE DEADLINE DATE?

**Yes.** Postmark dates are honored as if the payment were received in the office as of the date of the postmark.

**IS A PRIVATE POSTAGE METER DATE THE SAME AS THE UNITED STATES POSTAL SERVICE POSTMARK?**

**No.** California law requires the Tax Collector to accept the US postmark, not a private meter date, as the date of payment.

**DO I NEED TO PAY THE TAX BILL WHILE APPEALING OR TALKING WITH THE ASSESSOR ABOUT A REDUCTION IN THE VALUE ASSESSED ?**

**Yes.** To avoid penalties, liens or enforced collections the tax must be paid prior to it becoming delinquent. Should the tax be reduced later, a refund will be issued.

**WHAT IF MY CHECK IS DISHONORED BY THE BANK?**

An eighty-five-dollar fee is added to the tax bill and any applicable penalties will be applied retroactively.

**DELINQUENT TAX ENFORCEMENT**

The Treasurer-Tax Collector's Office may enforce the collection of unsecured property taxes at any time subsequent to the entry of the tax lien on the assessment roll. Upon delinquency the following collection methods may be used to collect the tax: bank liens, summary judgments and legal actions.

Delinquent unsecured taxes may also be collected by seizure and sale of any of the following property belonging or assessed to the assessee (Sec. 2951 R&T Code):

- Personal Property
- Improvements
- Possessory Interests

In addition to penalties imposed, the Tax Collector may collect actual costs of collection incurred by the County up to the time the delinquency is paid.

**IF I DON'T PAY MY UNSECURED TAX BILL, CAN THE TAX COLLECTOR TAKE MY PROPERTY?**

**Yes.** California law allows the Tax Collector to seize and sell the unsecured property or any other

personal property owned by the assessee including bank accounts.

**WHAT IS UNSECURED TAX FOUR PLAN?**

Escape bills in excess of \$500.00 may be eligible to be paid on a FOUR YEAR PAYMENT PLAN. The payments are payable over a four-year period as per California Revenue and Taxation Code.

To enroll a bill on the Four Year Plan, you must:

1. File a written request with the Tax Collector's office prior to the due date of the bill.
2. PAY at least 20% of the tax, no later than the due date.

**WHERE DO I MAIL MY TAX PAYMENT?**

Send payment to the address shown on the front of your coupon. If you do not have a tax coupon, then mail payment to:

Contra Costa County  
Treasurer and Tax Collector  
P.O Box 631  
Martinez, CA 94553-0063

**ADDITIONAL INFORMATION** Contact the Tax Collector's Office: Room 100, 625 Court St., Martinez, in person between 8:00 - 5:00, by telephone at (925) 957-5280 between 9:00 - 4:00, by mail at P.O. Box 631, Martinez, CA 94553, or e-mail at [taxinfo@tax.cccounty.us](mailto:taxinfo@tax.cccounty.us)

**RUSSELL V. WATTS**  
TREASURER-TAX COLLECTOR

# Unsecured 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](http://www.cctax.us)**