



## COUNTY OF LAKE TREASURER-TAX COLLECTOR

Barbara C. Ringen, Treasurer-Tax Collector  
255 N. Forbes St. Rm. 215, Lakeport Ca 95453  
Telephone: (707) 263-2234 Fax: (707) 263-2254  
[tax.lakecountyca.gov](http://tax.lakecountyca.gov)

# SECURED PROPERTY TAXES FAQs

### 1. When is the fiscal tax year or tax roll year?

The Lake County fiscal tax year or tax roll year begins July 1 of one year and ends June 30 of the next year (e.g., July 1, 2019 through June 30, 2020). This is the 12-month accounting period used for the calculation and collection of property taxes.

### 2. When are Annual Secured Property Tax Bills mailed?

The Treasurer-Tax Collector mails the Annual Secured Property Tax Bills each year in October to every owner listed on the Secured Tax Roll. Per State law, we must mail all property tax bills no later than November 1.

### 3. When are property taxes due?

The Annual Secured Property Tax Bill has two payment stubs. You may pay each installment individually or both installments simultaneously. The 1st installment payment is due on November 1 and becomes delinquent on December 10. The 2nd installment payment is due on February 1 and becomes delinquent on April 10. If the Treasurer and Tax Collector does not receive your payment by the delinquency date, or if the United States Postal Service does not postmark your payment on or before the delinquency date, the Treasurer and Tax Collector will impose a 10 percent penalty on each installment and a \$10 cost on the 2nd installment. If the delinquency date falls on a Saturday, Sunday, or Lake County observed holiday, by law, the Treasurer-Tax Collector extends the delinquency date to the close of business on the next business day.

### 4. How do I pay my property taxes?

**PAY ONLINE** – To make payments online, go to [tax.lakecountyca.gov](http://tax.lakecountyca.gov). You can make online payments 24 hours a day, 7 days a week until 11:59 p.m. Pacific Time on the delinquent date.

There is a \$3.00 fee to you for electronic check (eCheck) payments. You will need your Assessor's Parcel Number, which you can locate on your Secured Property Tax Bill. Each eCheck transaction is limited to \$999,999.99.

**PAY BY CREDIT OR DEBIT CARD OVER THE TELEPHONE** – We accept major credit card and debit card payments over the telephone. To pay by telephone, call toll-free 1(866) 506-8035. You will need the Assessor's Parcel Number. Each credit/debit card transaction is limited to \$99,999.99, including a service fee of 2.5 percent of the transaction amount.

**BY MAIL** – Please mail payments to:

LAKE COUNTY TAX COLLECTOR  
255 N. FORBES ST., RM 215  
LAKEPORT CA 95453

You should not mail your payments to any other address.

Property tax payments must be received or United States Postal Service (USPS) postmarked by the delinquency date to avoid penalties. If we receive your payment after the delinquency date, with no postmark, the payment is late and we will impose penalties, in accordance with State law. We caution taxpayers who send their payments by mail that the USPS only postmarks certain mail depending on the type of postage used and may not postmark mail on the same day taxpayers deposit envelopes.

To assist taxpayers in understanding how to avoid penalties that could result from postmark issues, we have compiled important information on how to “Avoid Penalties by Understanding Postmarks.” Please visit our website at <http://tax.lakecountyca.gov> for additional information.

### **PAY IN PERSON**

We accept cash, check, money order, and cashier’s check at 255 N. Forbes St., Room 215, Lakeport CA 95453, between 8:00 a.m. and 5:00 p.m. Pacific Time, Monday through Thursday, excluding Lake County holidays.

#### **5. I want to pay by credit or debit card. How much are the service fees?**

For all credit/debit card payments over the phone or online, the Treasurer-Tax Collector’s third-party payment processor charges a service fee of 2.5 percent of the transaction amount. The County of Lake does not receive or retain any portion of the service fee.

#### **6. Why did I receive an Annual Property Tax Information Statement (Assessee Copy) property tax bill?**

Most likely because your mortgage lender pays your property taxes for you. Each year in July, lending institutions provide the Treasurer and Tax Collector with listings of properties with “impound accounts,” and we incorporate that information into our Secured Tax Roll system. As a result, each year in October, we mail the Annual Secured Property Tax Bills for properties with impound accounts to the lending institutions and an Annual Property Tax Information Statement (Assessee Copy) to the property owners. If you no longer have an impound account, you may use the payment stubs to pay your taxes. For questions regarding your impound account, you must contact your lender.

#### **7. I did not receive my Annual Secured Property Tax Bill. How do I get a copy of the bill?**

If you did not receive your Annual Secured Property Tax Bill by November 1, you may request a copy by calling the Treasurer-Tax Collector’s Office (707) 263-2234 or you can print a duplicate copy from our website [tax.lakecountyca.gov](http://tax.lakecountyca.gov).

#### **8. How can I change my mailing address?**

The Treasurer-Tax Collector will continue to mail property tax information to your mailing address on file until you update your address with the Office of the Assessor. You may obtain a Change of Mailing Address form at:

[http://www.lakecountyca.gov/Assets/Departments/AssessorRecorder/Assessor+Forms/Mailing+Address+Change/2016\\_address\\_change.pdf](http://www.lakecountyca.gov/Assets/Departments/AssessorRecorder/Assessor+Forms/Mailing+Address+Change/2016_address_change.pdf)

Please mail the completed Change of Mailing Address form to:  
Lake County Assessor  
255 N. Forbes St., Rm. 223  
Lakeport CA 95453

### **9. I am a new homeowner. What should I know?**

Typically, secured property taxes are prorated between the buyer and the seller during escrow. As a new property owner, you are responsible for any property taxes that were not paid as of the time escrow closed. It is your responsibility to obtain the Annual Secured Property Tax Bill. Failure to receive a property tax bill neither relieves you of your responsibility to pay property taxes on time, nor does it allow the Treasurer-Tax Collector to cancel late-payment penalties.

The Treasurer-Tax Collector mails Annual Secured Property Tax Bills each year in October. This is the only Secured Property Tax Bill the Treasurer-Tax Collector regularly mails each year. Depending on when the Office of the Assessor places the ownership change on the Secured Tax Roll, the Treasurer-Tax Collector could send the Annual Secured Property Tax Bill either to the previous owner or directly to you. If there are any remaining unpaid property taxes, and if you did not receive an Annual Secured Property Tax Bill from either the previous owner or the Treasurer-Tax Collector, you may request a copy by calling the Treasurer-Tax Collector's at (707) 263-2234.

### **10. If I bought my property recently, why were my property taxes not paid during escrow?**

Escrow companies can only pay property taxes if the Treasurer-Tax Collector issues a property tax bill. From July 1 to October 1, the Annual Secured Property Tax Bills are not available. For escrows that settle during this period, escrow companies estimate the property tax amount due and debit/credit these estimated property tax amounts between the buyer and the seller from the proceeds of the sale as costs for the buyer and proceeds to the seller. These debits/credits will be reflected on your Closing Statement, which the escrow company issued. If the escrow company paid any property taxes, you will see the payment amount made to the Lake County Treasurer-Tax Collector on your Closing Statement. Please carefully review your Settlement Statement to ensure that you understand whether or not you received a debit/credit at the close of escrow or if a payment was issued. If for some reason the escrow company overpaid the property tax amount due, we will refund the escrow company as we always refund the payer.

As a new property owner, you are responsible for any property taxes that were not paid at the time escrow closed. If you have an impound/escrow account, please consult with your lender/financial institution and determine who will pay the property taxes.

### **11. Why did I receive a Supplemental Secured Property Tax Bill?**

Lenders/financial institutions do not usually pay Supplemental Secured Property Tax Bills. **Do not ignore the Supplemental Secured Property Tax Bill.** In addition to the Annual Secured Property Taxes, you may also be responsible for paying Supplemental Secured Property Taxes. State law requires the reassessment of property, as of the first day of the month, following an ownership change or the completion of new construction. A change in ownership or a completion of new construction that occurs between January 1 and May 31, results in **two** supplemental assessments and triggers **two** Supplemental Secured Property Tax Bills. The first Supplemental Secured Property Tax Bill is for the remainder of the fiscal tax year

in which the event occurred. The second Supplemental Secured Property Tax Bill is for the subsequent fiscal tax year.

If the Office of the Assessor reassesses your property at a higher value than stated on the Annual Secured Property Tax Bill, you will receive one or more Supplemental Secured Property Tax Bill(s). If the Office of the Assessor reassesses your property at a lower value, you will receive a refund.

If your lender or financial institution pays your Annual Secured Property Tax Bill using an impound or escrow account, contact your lender/financial institution as soon as possible.

## **12. Do I have the right to appeal the Supplemental Secured Property Tax Bill?**

Yes. If you disagree with the assessed value placed on your property, you can file an appeal with the Assessment Appeals Board. The filing date is within 60 days after the mailing date on the Notice of Assessed Value Change or Supplemental/Adjusted/Escaped Assessments Property Tax Bill. To contact the Assessment Appeals Board, please call 1(707) 263-2580.

**Important:** Filing an appeal does not suspend the obligation to pay property taxes. If you choose to appeal your assessment, you must still pay your property tax bills in full by the delinquency dates. Otherwise, you may incur penalties while the case is in the appeals process.

## **13. If my lender pays my Annual Secured Property Tax Bill, will my lender pay my Supplemental Secured Property Tax Bill?**

If your lender or financial institution pays your Annual Secured Property Tax Bill using an impound or escrow account, contact your lender/financial institution as soon as possible. Lenders/financial institutions do not usually pay Supplemental Secured Property Tax Bills. Generally, it takes approximately twelve months for processing Supplemental Secured Property Tax Bills.

## **14. What can I do if I think the assessed value of my property is too high?**

You may discuss the value with the Office of the Assessor and request a review of your current assessed value versus the current market value (based on comparable sales). This process is commonly referred to as a Decline-in-Value review.

## **15. What is a Reassessment Exclusion?**

Your home may be excluded from reassessment if the transfer of property was between parent(s) and your child or children, or from grandparent(s) to grandchild or grandchildren. For additional information, please go to the Assessor's Website. Also, if you are disabled or age 55 or older, and purchased a new home, you may qualify to transfer the assessed value from your original property to your replacement property. Please visit the Assessor's website for more information.

## **16. What is a Direct Assessment?**

A Direct Assessment is a non-ad valorem amount charged on a per parcel basis, which may encompass annual charges for services, improvement district charges, community facilities district charges (Mello-Roos), and special taxes and fees. Special districts or other taxing entities usually apply this charge for a service they provide directly to a property. This charge is included on the Annual Secured Property Tax Bill of the benefited parcel.

Examples of these types of assessments are garbage collection, sewer, lights and landscaping maintenance, mosquito abatement, certain improvements, annual improvement bond amounts, and a special tax authorized by the electorate and other such services/benefits. These assessments are authorized under many State codes such as Streets and Highways, Government, Health and Safety, Water, Public Utilities, and others.

For more information, please contact the special district or taxing agency directly at the telephone number listed next to the Direct Assessment on your Annual Secured Property Tax Bill.

### **17. What is a Homeowners' Exemption and how can it save me money?**

If you own and occupy your home as your principal place of residence, you are eligible for a Homeowners' Exemption that reduces your property taxes by approximately \$70 annually. The Office of the Assessor will send you an application in about three to four months after the Department of Registrar- Recorder/County Clerk records your deed.

### **18. Are there any Assistance Programs or Payment Plans for Property Taxes?**

Yes. Please read below to determine if you qualify for assistance with paying your current or prior year property taxes.

**Current Year Property Tax Postponement Program** – You may be eligible for the California State Controller's Office Property Tax Postponement Program for Senior, Blind, or Disabled Citizens. To review the requirements and access the application online, please visit the State Controller's Office website at [http://www.sco.ca.gov/ardtax\\_prop\\_tax\\_postponement.html](http://www.sco.ca.gov/ardtax_prop_tax_postponement.html).

**Prior Year Installment Plan for Escape Assessments (Four-Pay Plan)** – You may be eligible to open an Installment Plan for Escape Assessments (Four-Pay Plan) and pay your escaped assessment over a four-year period. An "escaped" assessment is a correction to a property's assessed value that the Office of the Assessor did not add to any prior year Annual Secured Property Tax Bill. These bills are usually the result of a taxable event that "escaped" the Office of the Assessor. Pursuant to the California Revenue and Taxation Code Section 4837.5, property taxes due for escaped assessments for a prior fiscal year(s) may be paid without penalty over a four-year period provided the additional property tax is over \$500.00 and provided the Four-Pay Plan is started before the delinquency date of the escaped assessment property tax bill. If your escape qualifies for the four-pay plan you will receive an installment agreement payment plan with your bill.

**Please note that current year Annual Secured Property Taxes and Supplemental Secured Property Taxes are not eligible for this payment plan.**

**Installment Plan of Redemption (Five-Pay Plan)** – You may be eligible to open an Installment Plan of Redemption (Five-Pay Plan) and pay the defaulted property taxes over a five-year period for vacant residential lots or commercial properties that are less than three years in default, and residential or agricultural properties that are less than five years in default. This will prevent the properties from being sold at a public auction.

To start a Five-Pay Plan, please contact our office at (707) 263-2234.

**Please note that current year Annual Secured Property Taxes are not eligible for this payment plan.**

## **19. How do I contact your office?**

The Treasurer and Tax Collector mails over 65 thousand Annual Secured Property Tax Bills each fiscal year, and as a result, you may find it difficult to reach us on the telephone. Before you attempt to telephone or email us, we encourage you to visit our website, where you may obtain answers to the great majority of your questions. Our contact information is listed below.

Website: [tax.lakecountyca.gov](http://tax.lakecountyca.gov)

Email us: [taxcollector@lakecountyca.gov](mailto:taxcollector@lakecountyca.gov)

Call us: 1(707) 263-2234

Write us: Treasurer-Tax Collector, 255 N. Forbes St., Room 215, Lakeport CA 95453

Visit us: Treasurer-Tax Collector, 255 N. Forbes St., Room 215, Lakeport CA 95453

Fax us: 1(707) 263-2254