



## **COUNTY OF LAKE TREASURER-TAX COLLECTOR**

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# **UNSECURED PROPERTY TAXES FAQs**

## **1. WHAT ARE UNSECURED (PERSONAL) PROPERTY TAXES?**

Unsecured (Personal) Property Taxes are ad-valorem (value based) property taxes that the Office of the Assessor assesses to the owner of record as of January 1 of each year. Since the taxes are not secured by real property such as land, these taxes are called "Unsecured." Unsecured (Personal) Property Taxes are taxes on boats, Jet Skis, aircrafts, business fixtures, business furniture, and business machinery.

There are also other types of Unsecured Property Tax Bills:

- **Escape Assessments:** An "Escape" Assessment is a correction to a personal property's assessed value that was not added to the prior year Annual Unsecured Property Tax Bill. These "Escape" bills are usually the result of a taxable event that "escaped" the Office of the Assessor;
- **Supplemental Assessments:** A Supplemental Assessment is a reappraisal of real property due to a change in ownership or new construction. A Supplemental Unsecured Property Tax Bill is created after a subsequent change in ownership of the property or completion of new construction; and
- **Other Assessments** that are by law collected as Secured Property Taxes, but when defaulted are collected as Unsecured (Personal) Property Taxes (e.g., mobile homes and structural improvements on leased land).

## **2. WHAT IS THE LIEN DATE?**

Pursuant to California Revenue and Taxation Code Section 2192, the lien date is January 1. If you owned the unsecured (personal) property on this date, you are the owner of record; therefore, you are responsible for paying the Unsecured (Personal) Property Taxes, even if you sold, disposed of, or removed the property after January 1.

## **3. WHEN ARE ANNUAL UNSECURED PROPERTY TAX BILLS MAILED?**

The Treasurer-Tax Collector mails Annual Unsecured Property Tax Bills in July of each year. If you do not receive your Unsecured Property Tax Bill by August 1<sup>st</sup>, you may contact us at (707) 263-2234, between 8:00 a.m. and 5:00 p.m. Pacific Time, Monday through Thursday, excluding Lake County holidays.

**IMPORTANT NOTE:** Pursuant to California Revenue and Taxation Code Section 2910.1, failure to receive your Annual Unsecured Property Tax Bill shall not relieve you of the obligation to pay the bill, penalties and costs imposed by this Code.

#### **4. WHEN ARE UNSECURED (PERSONAL) PROPERTY TAXES DUE?**

Pursuant to California Revenue and Taxation Code Section 2922, Annual Unsecured (Personal) Property Taxes are due upon receipt of the Unsecured Property Tax Bill and become delinquent after 5:00 p.m. Pacific Time on August 31. If the delinquency date falls on a Saturday, Sunday, or a Lake County holiday, the Treasurer-Tax Collector extends the delinquency date to the close of business on the next business day.

We caution taxpayers who send their payments by mail that the United States Postal Service 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 on our website.

#### **5. WHAT WILL HAPPEN IF I DO NOT PAY MY UNSECURED PROPERTY TAX BILL BY THE AUGUST 31 DELINQUENCY DATE?**

Pursuant to California Revenue and Taxation Code Section 2922, we will impose a 10 percent penalty, if we receive your payment after 5:00 p.m. Pacific Time on August 31 or your payment is United States Postal Service postmarked after August 31. Starting the first day of the third month after the delinquency date, we will also impose a penalty of 1.5 percent per month until the taxes are paid in full. Furthermore, we may record a lien as a collection method.

#### **6. WHAT IF I DISAGREE WITH MY UNSECURED PROPERTY TAX BILL?**

If you disagree with your Unsecured Property Tax Bill, because the assessee name, property being assessed and/or value of the property is/are incorrect, you may contact the Lake County Office of the Assessor at (707) 263-2302.

However, we strongly recommend that you pay your Unsecured Property Tax Bill (property tax bill) while you are inquiring about the validity of the property tax bill with us or with the Assessor to avoid penalties. Should the Assessor cancel your property tax bill or reduce your property taxes, the Lake County Auditor-Controller will issue you a refund.

#### **7. DO I NEED TO PAY MY UNSECURED PROPERTY TAX BILL WHILE APPEALING OR TALKING WITH THE OFFICE OF THE ASSESSOR ABOUT A REDUCTION IN THE VALUE ASSESSED?**

Yes, we strongly recommend that you pay your property tax bills prior to the delinquency date to avoid penalties. Should the Unsecured (Personal) Property Taxes be reduced or deleted later, the Lake County Auditor-Controller will issue you a refund.

#### **8. I SOLD MY PROPERTY (BUSINESS, BOAT, OR PLANE) AND STILL RECEIVED AN UNSECURED PROPERTY TAX BILL. WHAT SHOULD I DO?**

Pursuant to California Revenue and Taxation Code Section 2192, taxes for unsecured (personal) property are for the owner of record as of January 1 (lien date) of each year. If you owned the property on January 1 of any given year and you received an Unsecured Property Tax Bill in July of the same year, you are responsible for the payment of the bill. If you were NOT the owner as of January 1, you should contact the Assessor at (707) 263-2302.

We strongly recommend that you pay your Unsecured Property Tax Bill (property tax bill) while you are inquiring about the validity of the property tax bill with us or with the Lake County Office of the Assessor to avoid penalties. Should the Assessor determine the tax assessment was invalid or reduced, the Lake County Auditor-Controller will issue you a refund.

**IMPORTANT NOTE:** Unlike real property such as your home, sales of unsecured (personal) property such as Jet Skis and boats do not always go through escrow; as such, property taxes may not be considered. For this reason, it is important that you contact the Assessor at (707) 263-2302 to inform the Assessor of the change of ownership.

There is **NO PRORATION** of Unsecured (Personal) Property Taxes based on the ownership period. If you owned the unsecured (personal) property on the January 1 lien date, you are the owner of record; therefore, you are responsible for paying the Unsecured (Personal) Property Taxes, in full even if you sold, disposed of, or moved the property after January 1.

## **9. HOW CAN I CONTACT SOMEONE IN THE DEPARTMENT OF TREASURER-TAX COLLECTOR REGARDING MY UNSECURED PROPERTY TAX BILLS?**

If you have any questions on the issuance and mailing of your Unsecured Property Tax Bill or the collection of your Unsecured (Personal) Property Taxes, you may contact the the Treasurer-Tax Collector at (707) 263-2234, between 8:00 a.m. and 5:00 p.m. Pacific Time, Monday through Thursday, excluding Lake County holidays.

If you have any questions on the ownership change and assessment value of your unsecured (personal) property, you may contact the Lake County Assessor at (707) 263-2302.

## **10. IF I AM UNABLE TO PAY THE ENTIRE AMOUNT DUE, CAN I MAKE PARTIAL PAYMENTS FOR MY UNSECURED (PERSONAL) PROPERTY TAXES?**

Yes, you can make partial payments on your Unsecured (Personal) Property Taxes. However, after the delinquency date, we will impose all applicable penalties, which include the 10 percent penalty and an additional 1.5 percent penalty per month until the taxes are paid in full. Pursuant to California Revenue and Taxation Code Section 2927.6, we apply payments in the following order: costs, penalties, and tax. Therefore, any remaining unpaid tax is subject to all applicable penalties.

## **11. WHERE DO I MAIL MY PAYMENT?**

Please use the envelope enclosed with your Unsecured Property Tax Bill and include the payment stub from your tax bill. Do not attach staples, clips, tape, or correspondence. You must mail unsecured property tax payments to:

Lake County Tax Collector  
255 N. Forbes St., Room 215  
Lakeport CA 95453

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 California Revenue and Taxation Code Section 2922.

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 on our website.

If your payment is returned for any reason, we will charge a \$30 fee to your Unsecured Property Tax Bill and any applicable penalties will be applied retroactively from the delinquency date. Payments mailed to an address other than the address listed above, including any Lake County Office of the Assessor, received after the delinquency date are delinquent and subject to penalties.

**IMPORTANT NOTE: Unsecured Property Tax Bill Numbers change every year.** When making payment, please write the Roll Year/Asmt Number of your Unsecured Property Tax Bill on the face of your check. This will ensure that we apply your payment to the bill you intended.

## **12. CAN I PAY MY UNSECURED (PERSONAL) PROPERTY TAXES WITH A CREDIT/DEBIT CARD?**

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. To pay online go to [tax.lakecountyca.gov](http://tax.lakecountyca.gov).

## **13. CAN I USE MY BANK'S ONLINE BANKING OR ONLINE BILL PAYMENT SERVICES TO PAY MY UNSECURED (PERSONAL) PROPERTY TAXES?**

We recommend that you DO NOT use these services to pay Unsecured (Personal) Property Taxes. The reason is that California Revenue and Taxation Code Section 2512 requires that the Treasurer-Tax Collector process property tax payments, received after the delinquency date, as of the date of the United States Postal Service (USPS) postmark. Banking institutions use permit imprint presorted envelopes, which the USPS does not postmark, i.e., bank envelopes do not have USPS postmark on them. In the absence of a USPS postmark, we apply penalties based on the date that we receive your payment. To avoid paying penalties and costs or to learn more, please read Avoid Penalties by Understanding Postmarks.

## **14. WHAT IF MY BANK RETURNED MY CHECK?**

If your payment is returned for any reason, we will charge a \$30 fee to your Unsecured Property Tax Bill and any applicable penalties will be applied retroactively from the delinquency date.

## **15. WHAT SHOULD I DO IF I MAILED MY PAYMENT, BUT THE CHECK HAS NOT CLEARED, AND THE DELINQUENCY DATE HAS PASSED?**

If you believe your payment is lost, you may contact our office at (707) 263-2234, between 8:00 a.m. and 5:00 p.m. Pacific Time, Monday through Thursday, excluding Lake County holidays. We also recommend that you visit our Avoid Penalties by Understanding Postmarks and Penalty Cancellation Request on our website for more information on how to avoid penalties associated with late payment of your property taxes.

## **16. WHAT IS AN ESCAPE ASSESSMENT?**

An "Escape" Assessment is a correction to a personal property's assessed value that was not added to the prior year Annual Unsecured Property Tax Bill. These "Escape" bills are usually the result of a taxable event that "escaped" the Office of the Assessor. You may be eligible to

pay your property taxes due for escape assessments for prior fiscal year(s) without penalty over a four-year period, by enrolling in a Four-Pay Plan, if the additional tax is over \$500.

## **17. WHAT IS AN UNSECURED (PERSONAL) PROPERTY TAX FOUR-PAY PLAN?**

Property taxes due on escape assessments for prior fiscal year(s) may be paid without penalty over a four-year period if the additional tax is over \$500 and the Four-Pay Plan is started before the delinquency date of the escape assessment property tax bill.

**IMPORTANT NOTE:** Current Annual Unsecured (Personal) Property Taxes are not eligible for a payment plan.

To enroll in the Four-Pay Plan, you must:

- a. Pay all current and delinquent taxes in full;
- b. Complete the Application Form and mail it along with 20 percent of the total escaped taxes due on or before the delinquency date; and

You must keep current on your Four-Pay Plan by:

- a. Paying all current taxes on or before August 31; and
- b. Paying 20 percent or more of the escape taxes on or before the delinquency date on the bill in each succeeding fiscal year for the next four years.

**IMPORTANT NOTE:** If you do not keep your Four-Pay Plan current or if you sell or transfer your property before you pay your payment plan in full, all penalties will revert to the original delinquency date, and the total bill will become due and payable.