

# NEW HOMEOWNERS PROPERTY TAX GUIDE



*Dan McAllister*  
SAN DIEGO COUNTY TREASURER-TAX COLLECTOR

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# A LETTER FROM YOUR TAX COLLECTOR



Dear Homeowner:

Congratulations on the purchase of your new home!

Welcome to the community and thank you for investing in San Diego County.

The opportunity to own property is an exciting experience, but with all real estate purchases, there are many important things you should be well-informed on and be made aware of. Inside, you will find information to answer important questions you may have as a new property taxpayer, such as:

When will I receive my first tax bill?

How is my property tax bill calculated?

When is my bill due?

Where does my money go?

It is my hope that you become familiar with these important topics, as they will empower you as a new homeowner.

Once again, welcome and congratulations!

Sincerely,

*Dan McAllister*

San Diego County  
Treasurer-Tax Collector



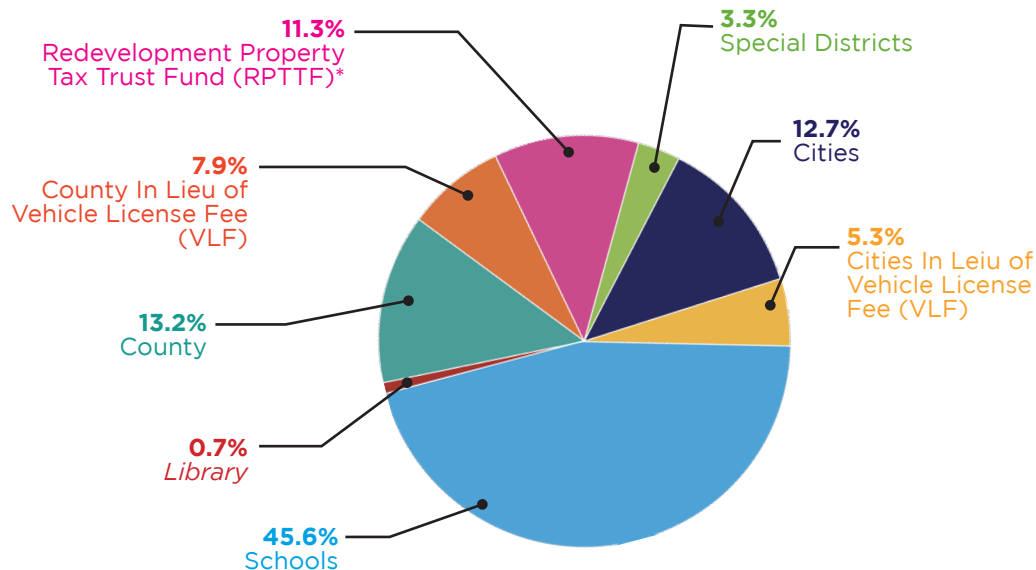
# HOW YOUR PROPERTY TAXES ARE ALLOCATED

## YOUR PROPERTY TAXES HELP STRENGTHEN THE COMMUNITY!

Paying your property taxes promptly is an integral step in supporting your local schools, libraries, and communities.

**LAST FISCAL YEAR:  
2017-2018**

**1% PROPERTY TAX TOTAL REVENUE ALLOCATION:  
\$4,959,528,868**

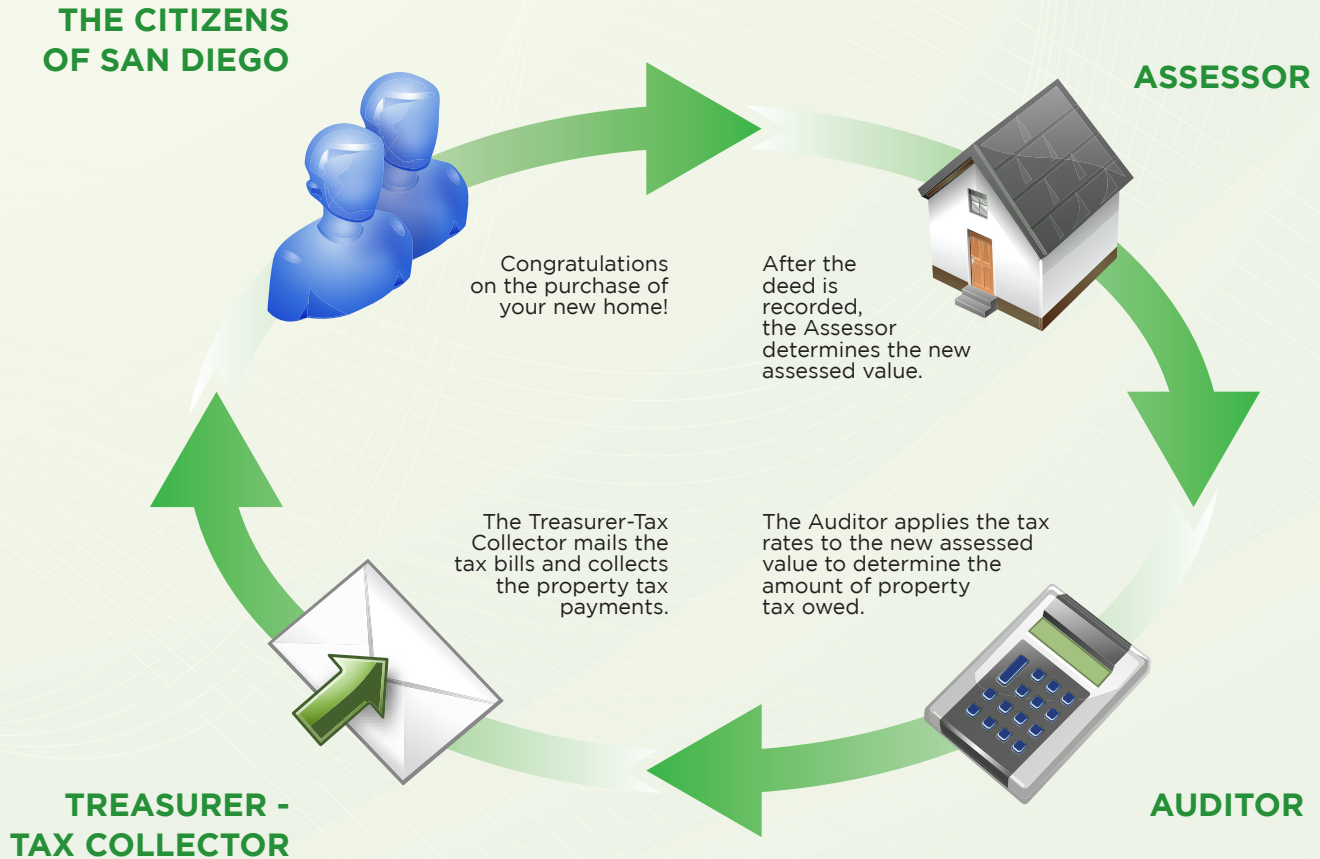


This chart was calculated by the County of San Diego Auditor and Controller's office. For more information on how your 1% Property Taxes are allocated, please contact Property Tax Services at 858.694.2901 or visit: <http://www.sdcounty.ca.gov/auditor/ptspage.html>

\*Funds are distributed to Redevelopment Successor Agencies, County, Cities, Schools, Special Districts, and the State Controller's Office for administrative cost.



# HOW THE PROPERTY TAX SYSTEM WORKS



# HOW PROPERTY TAXES ARE CALCULATED

**1% VALUE + VOTER APPROVED BONDS, FIXED CHARGE SPECIAL ASSESSMENTS,  
(INCLUDING MELLO-ROOS) = PROPERTY TAXES**

## ■ 1% BASE TAX

1% of the full cash value of the property.

## ■ VOTER APPROVED BONDS

Any bond which is approved by the voters in a particular jurisdiction, i.e. bonds approved for school and water districts.

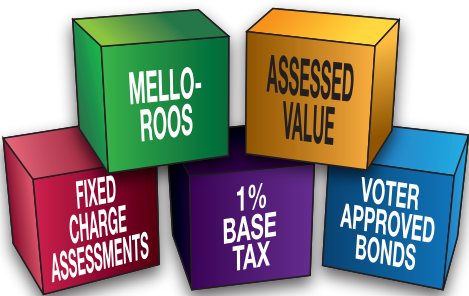
## ■ FIXED CHARGE SPECIAL ASSESSMENTS

Levies on real property to pay for improvements or services, i.e. mosquito surveillance or vector disease control. Mello-Roos is a type of Fixed Charge Special Assessment.

## ■ MELLO-ROOS

A Mello-Roos District is an area where a special tax is imposed on real property within a Community Facility District (CFD). The CFD sells bonds in order to finance public improvements and services such as streets, water, sewage, drainage, infrastructure, schools, parks, police, and fire protection. The special tax you pay is used to make payments of principal and interest on bonds, and is collected as part of your Annual Secured property tax bill.

### THE BUILDING BLOCKS OF PROPERTY TAXES



### ESTIMATED ANNUAL TAX

#### Example

Ms. Jones buys a home for \$300,000. She wants to estimate her annual property taxes and any other charges that may be included on her bill.



Assessed Value .....	\$300,000.00
1% Tax on Net Value .....	\$3,000.00
.12222% Voter Approved Bonds .....	\$366.66
Fixed Charge Special Assessments (may include Mello-Roos) .....	\$725.00
<b>Estimated Annual Tax .....</b>	<b>\$4,091.66</b>





# MY PROPERTY TAX BILL

“Secured” property is any property that can’t be moved like homes or land.

Proposition 13 limits the tax rate to 1% of a property’s current assessed value, plus any voter-approved bonds and assessments. The proposition also states that property values can’t increase more than 2% annually, based on the California Consumer Price Index. However, property is reassessed whenever it changes owners or undergoes new construction.

**2018-2019 SECURED TAX BILL**

**OWNER:** JOHN Q PUBLIC  
12345 ANYWHERE STREET  
SAN DIEGO, CA 92101

**PROPERTY ADDRESS:** 12345 ANYWHERE STREET  
LOT 2509  
MIRA MESA VERDE #100

**MAP NO:** 000661  
**DOCUMENT NO:** 528691  
**DOCUMENT DATE:** 09/09/18

**DESCRIPTION:** LAND IMPROVEMENTS  
TOTAL L & I: 140336  
PERSONAL PROPERTY EXEMPTION: 259993  
HOMESOWNERS: 7000  
OTHER: 252993  
NET TAXABLE VALUE: 252993

**TAXPAYER PROPERTY INC**

**YOUR TAX DISTRIBUTION:**

AGENCY	RATE	TAX AMOUNT
1% TAX ON NET VALUE	NET 1.00000	2529.93
VOTER APPROVED BOND	NET 0.00680	17.20
SAN DIEGO COUNTY	NET 0.00575	14.52
UNITED SCHOOL	NET 0.01786	45.18
COMMUNITY COLLEGE	NET 0.00010	0.25
METRO WARDEN DISTRICT	NET 0.00075	1.90
COUNTY WTR AUTHORITY		
<b>TOTAL ON NET VALUE</b>	<b>1.12726</b>	<b>2851.68</b>

**YOUR TAX DISTRIBUTION:**

AGENCY	RATE	TAX AMOUNT
FIXED CHARGE ASSESSMENT	(858) 694-2888	3.00
CD MORTGAGE LITIGATION	(870) 533-6779	3.76
MIRA MESA MAINT	(602) 755-6864	11.50
MWD WTR AVAILABILITY	(858) 522-6318	10.00
<b>TOTAL DISTRIBUTION AMOUNT</b>		<b>2879.94</b>

**2019-2020 SECURED TAX BILL**

**OWNER:** JOHN Q PUBLIC  
12345 ANYWHERE STREET  
SAN DIEGO, CA 92101

**PROPERTY ADDRESS:** 12345 ANYWHERE STREET  
LOT 2509  
MIRA MESA VERDE #100

**MAP NO:** 000661  
**DOCUMENT NO:** 528691  
**DOCUMENT DATE:** 09/09/18

**TAXPAYER PROPERTY INC**

**YOUR TAX DISTRIBUTION:**

AGENCY	RATE	TAX AMOUNT
1% TAX ON NET VALUE	NET 1.00000	2529.93
VOTER APPROVED BOND	NET 0.00680	17.20
SAN DIEGO COUNTY	NET 0.00575	14.52
UNITED SCHOOL	NET 0.01786	45.18
COMMUNITY COLLEGE	NET 0.00010	0.25
METRO WARDEN DISTRICT	NET 0.00075	1.90
COUNTY WTR AUTHORITY		
<b>TOTAL ON NET VALUE</b>	<b>1.12726</b>	<b>2851.68</b>

**YOUR TAX DISTRIBUTION:**

AGENCY	RATE	TAX AMOUNT
FIXED CHARGE ASSESSMENT	(858) 694-2888	3.00
CD MORTGAGE LITIGATION	(870) 533-6779	3.76
MIRA MESA MAINT	(602) 755-6864	11.50
MWD WTR AVAILABILITY	(858) 522-6318	10.00
<b>TOTAL DISTRIBUTION AMOUNT</b>		<b>2879.94</b>

## WHEN ARE THEY DUE?

The first installment of secured property tax is due on November 1st and becomes delinquent after December 10th. The second installment is due February 1st and becomes delinquent after April 10th. If the delinquent date falls on a weekend or holiday, you have until the close of the next business day to pay your tax bill.

The Annual Secured tax bills are mailed beginning in October of each year.

Please note that failure to receive a bill will not prevent penalties from being imposed on a late payment. If you have not received your tax bill by November 1st, please contact the Treasurer - Tax Collector at **877.829.4732**.

## ONCE I PURCHASE MY NEW HOME...

Now that you have purchased your new property, you should be aware of your property tax obligation once escrow has closed. Escrow may pay some taxes owed. Talk to your Escrow Officer to determine what taxes you may be obligated to pay. For example: If escrow pays the first installment of the current year tax bill, you may be responsible for payment of the second installment.



# THE ANNUAL SECURED PROPERTY TAX BILL

## TOP SECTION



**San Diego County**  
TREASURER - TAX COLLECTOR

**TAX BILL YEAR**  
**2018-2019**

**SECURED TAX BILL**

For Fiscal Year Beginning July 1, 2018 and Ending June 30, 2019

**1** PROPERTY ADDRESS - DESCRIPTION - SUBDIVISION  
12345 ANYWHERE STREET  
LOT 2509  
MIRA MESA VERDE #100

**2** MAP NO.  
000661

**3** DESCRIPTION VALUES & EXEMPTIONS  
LAND \$ 119457  
IMPROVEMENTS 140536  
TOTAL L & I 259993  
PERSONAL PROPERTY EXEMPTIONS  
HOMEOWNERS \$ 7000  
OTHER  
NET TAXABLE VALUE 252993

**4** DOCUMENT NO.  
528689

**5** DOCUMENT DATE  
08-20-98

**6** OWNER OF RECORD ON JANUARY 1, 2018  
TAXPAYER PROPERTY INC

**7** PARCEL / BILL NO.  
123-456-78-90

**8** TAX RATE AREA  
59088

**9** CORTAC NO.  
ZRC5

**10** 1st Installment 11/01/18  
1439.97

**11** 2nd Installment 02/01/19  
1439.97

**12** TOTAL DUE  
2879.94

**13** YOUR TAX DISTRIBUTION

AGENCY	RATE / CONTACT #	TAX AMOUNT
1% TAX ON NET VALUE	NET 1.00000	2529.93
VOTER APPROVED BOND:		
SAN DIEGO COUNTY	NET 0.00680	17.20
UNIFIED SCHOOL	NET 0.09575	242.24
COMMUNITY COLLEGE	NET 0.01786	45.18
METRO WATER DISTRICT	NET 0.00610	15.43
COUNTY WTR AUTHORITY	NET 0.00075	1.70
TOTAL ON NET VALUE	1.12726	2851.68

**14** YOUR TAX DISTRIBUTION

AGENCY	RATE / CONTACT #	TAX AMOUNT
FIXED CHARGE ASSMTS:		
CO MOSQUITO/RAT CTRL	(858) 694-2888	3.00
MIRA MESA MAINT	(619) 533-6779	3.76
MWD WTR STANDBY CHRG	(800) 755-6864	11.50
CWA WTR AVAILABILITY	(858) 522-6518	10.00
TOTAL DISTRIBUTION AMOUNT		2879.94

The Treasurer - Tax Collector mails the Annual Secured property tax bill to homeowners each year in October. If you have not received a tax bill or an information copy for each parcel of property in which you have an interest by November 1st, please contact the Treasurer - Tax Collector at:

**877.829.4732.**

### IMPOUND INFORMATION

If the enclosed bill contains the notation **"Copy of Bill -- See Enclosed Insert,"** this means that a bank, mortgage company or other agent on your behalf has requested the tax bill information. If you are unsure if a lender or other paying agent is paying your bill, please contact your lender. The Treasurer - Tax Collector does not maintain a database of this information.

### BREAKDOWN OF YOUR TAX AMOUNT

A breakdown of your taxes is provided in boxes 13 and 14. It will reflect the 1% tax on the net taxable value, voter approved bonds and Fixed Charge Special Assessments (including Mello-Roos) for the parcel.

\*See "How Property Taxes are Calculated."

### IMPORTANT PHONE NUMBERS

If you have questions concerning the Fixed Charge Special Assessments, call the telephone number provided next to the assessment listed. **The Tax Collector is not able to provide any information on the special assessments.**





# THE ANNUAL SECURED PROPERTY TAX BILL

## BOTTOM SECTION

TO PAY 2nd INSTALLMENT SEND THIS STUB WITH YOUR PAYMENT  
WRITE YOUR PARCEL NO. ON YOUR CHECK  
PLEASE SEPARATE AND INCLUDE BOTH STUBS IF PAYING BOTH INSTALLMENTS

SECURED PROPERTY TAX  
For Fiscal Year 07/01/18 - 06/30/19  
2879.94

PARCEL / BILL NO. TAX RATE AREA CORTAC N

ST23

JOHN Q. PUBLIC  
12345 ANYWHERE STREET  
SAN DIEGO, CA 92101

DUE DATE 02-01-19 DELINQUENT AFTER 04-10-19

AMOUNT DUE FEB. 1, 2019  
\$ 1439.97  
LATE PAYMENT AFTER APRIL 10, 2019  
\$ 1583.97

TO PAY 1st INSTALLMENT SEND THIS STUB WITH YOUR PAYMENT  
WRITE YOUR PARCEL NO. ON YOUR CHECK  
PLEASE SEPARATE AND INCLUDE BOTH STUBS IF PAYING BOTH INSTALLMENTS

SECURED PROPERTY TAX  
Fiscal Year 07/01/18 - 06/30/19  
2879.94

PARCEL / BILL NO. TAX RATE AREA CORTAC N

ST23

JOHN Q. PUBLIC  
12345 ANYWHERE STREET  
SAN DIEGO, CA 92101

DUE DATE 11-01-18 DELINQUENT AFTER 12-10-18

AMOUNT DUE FEB. 1, 2018  
\$ 1439.97  
LATE PAYMENT AFTER APRIL 10, 2018  
\$ 1583.97

### Tax Bills for New Condominiums and Townhomes

If you have a newly constructed or converted condominium or town house, the property tax bill may either be for the parent parcel or for the individual parcel. Please refer to your escrow instructions to see how taxes were paid. If you have any questions please contact the Treasurer-Tax Collector at:

**877.829.4732.**

### DUE DATES TO REMEMBER

The first installment is due on November 1st. The second installment is due on February 1st.

### PROPERTY TAX DELINQUENCY DATES

The first installment becomes delinquent if not paid by December 10th. If the delinquent date falls on the weekend or holiday, the delinquency date is the next business day. The second installment becomes delinquent if not paid by April 10th. Payments received after the delinquent date are assessed a 10% penalty, plus a one time \$10.00 cost on second installment payments.

### INSTALLMENTS AND AMOUNT DUE

(Indicated by red circles)



# SUPPLEMENTAL TAX BILLS

Anytime a property is sold to a new owner or new construction is completed, state law says it must be reassessed by the County. That reassessment will most likely change the assessed value of your property.

When your assessed value changes, the County must recalculate your property taxes, and when those change, we will send you a supplemental tax bill.

## WHY IS A SUPPLEMENTAL TAX BILL ISSUED?


Annual Secured tax bills are based on the taxable value as of January 1st (Prior Taxable Value.) A Supplemental tax bill will be generated based on the difference between the New Taxable Value and the Prior Taxable Value.

Supplemental tax bills are generally mailed six to twelve months after a change of ownership or completion of new construction.


## EXAMPLE:

If the property is purchased on September 15 with a new market value of \$450,000, and it has a prior assessed value of \$350,000, this will result in a supplemental assessment for the difference (\$100,000) prorated for the remaining months in the fiscal year (nine months from October through June):

New Assessed Value	\$450,000
Prior Assessed Value	- \$350,000
Supplemental Taxable Value	\$100,000
Remaining Months in Fiscal Year	x 9/12
Prorated Taxable Value	\$75,000
Approximate Tax Rate	x 1%
<b>Supplemental Tax Bill</b>	<b>\$750</b>



**Dan McAllister**  
SAN DIEGO COUNTY  
TREASURER-TAX COLLECTOR



**PAY ONLINE**  
**sdttc.com**

**TAX BILL YEAR**  
**2015-2016**

**PROPERTY ADDRESS - DESCRIPTION - SUBDIVISION**  
12345 ANYWHERE STREET  
LOT 2509  
MESA MESA VERDE #100

**MAP NO.**  
000661

**PARCEL NO.**  
528689

**DOCUMENT NO.**  
528689

**SUPPLEMENTAL VALUES & EXEMPTIONS**

**CURRENT OWNER**  
JEAN Q PUBLIC  
12345 ANYWHERE STREET  
SAN DIEGO, CA 92101

**SPECIAL MESSAGES**

<b>1</b> SUPPLEMENTAL NO.	<b>2</b> TAX RATE AREA	<b>3</b> PARCEL NO.	<b>4</b> 1ST INSTALLMENT	<b>5</b> 2ND INSTALLMENT	<b>6</b> TOTAL DUE
123-456-78-90	59088	123-456-78-90	36.25	36.25	72.50

YOUR TAX DISTRIBUTION			YOUR TAX DISTRIBUTION		
AGENCY	RATE	TAX AMOUNT	AGENCY	RATE	TAX AMOUNT
1% TAX ON NET VALUE		\$50.00	TOTAL ON NET VALUE	1.12726	619.99
VOTER APPROVED BOND			TOTAL AMOUNT		
SAN DIEGO COUNTY	NET 0.00690	3.74	VALUE PRORATE FACTOR	0.42	
UNIFIED SCHOOL	NET 0.08575	52.66	OWNERSHIP PRORATE FACTOR	0.27648	
COMMUNITY COLLEGE	NET 0.01756	9.52	TOTAL ADDITIONAL TAXES DUE		72.50
METRO WATER DISTRICT	NET 0.00610	3.35			
COUNTY WTR AUTHORITY	NET 0.00075	0.41			

**SUPPLEMENTAL BILL**  
THIS BILL NOT SENT TO MORTGAGE COMPANY - SEE ENCLOSED INSERTS

**2**

**1** SUPPLEMENTAL NO.

**2** TAX RATE AREA

**3** PARCEL NO.

**4** DELINQUENT AFTER

**5** TO PAY BOTH INSTALLMENTS BY DELINQUENT DATE

**6** PAY THIS AMOUNT


**123-456-78-90**

**59088**

**123-456-78-90**

**SEP 2, 2013**

**72.50**



ST02

**Dan McAllister**  
San Diego County Treasurer-Tax Collector  
e-Pay at **sdttc.com**  
**FREE e-Check**

**PAYABLE TO:**  
**SDTTC**  
P.O. Box 129009  
San Diego, California 92112

**\$ 36.25**

**\$ 49.87**

**0100000466512345678901000004665123456789005**

**1**

**1** SUPPLEMENTAL NO.

**2** TAX RATE AREA

**3** PARCEL NO.

**4** DELINQUENT AFTER

**5** TO PAY BOTH INSTALLMENTS BY DELINQUENT DATE

**6** PAY THIS AMOUNT


**123-456-78-90**

**59088**

**123-456-78-90**

**APR 30, 2014**

**72.50**



ST02

**Dan McAllister**  
San Diego County Treasurer-Tax Collector  
e-Pay at **sdttc.com**  
**FREE e-Check**

**PAYABLE TO:**  
**SDTTC**  
P.O. Box 129009  
San Diego, California 92112

**\$ 36.25**

**\$ 49.87**

**0100000466512345678901000004665123456789005**



# NEW HOMEOWNER CHECKLIST



## MAKE SURE YOUR MAILING ADDRESS IS CURRENT AND CORRECT WITH THE ASSESSOR'S OFFICE

The Tax Collector is required to mail tax bills to the address provided on the official tax roll. In order to ensure that you receive your tax bills, you should notify the Assessor of a new mailing address as soon as possible. Change of address forms and forwarding requests submitted to the U.S. Postal Service DO NOT change the mailing address on the tax roll.

You can also submit change of address requests online by going to:  
<https://arcc.sdcounty.ca.gov/pages/coa.aspx>

### ADDRESS CHANGE?

**Please contact the Assessor's Office at:**  
619.531.5556

1600 Pacific Highway, Room 103  
San Diego, CA 92101-2480

[www.sdarcc.com](http://www.sdarcc.com)



## CONFIRM ANY IMPOUND / ESCROW ACCOUNTS WITH YOUR LENDER

Impound / Escrow accounts are funds held by the lender or mortgage company to pay for taxes and insurance. These funds are collected from the property owners as part of the monthly mortgage payments. The lender or mortgage company generally pays the property taxes to the Tax Collector by December 10th and April 10th.

Taxpayers with Impound / Escrow Accounts receive an "information" copy of the tax bill with the notation "**Copy of Bill -- See Enclosed Insert.**" Taxpayers who have paid off their loans or cancelled their Impound

/ Escrow accounts should contact their lender or mortgage company for more information. Ultimately, the property owner is responsible for ensuring that the property taxes are paid in a timely manner.

Important note: Supplemental tax bills are not sent to the lender or mortgage company, they are sent to the new current owner. It is the property owner's responsibility to pay all supplemental bills.



## CHECK FOR ANY SUPPLEMENTAL TAX BILLS



## MAKE A NOTE OF THE DUE DATES AND DELINQUENT DATES FOR ALL TAX BILLS AND INSTALLMENTS



# Q&A ABOUT YOUR PROPERTY TAXES

## **Q: When will I receive my property tax bill?**

**A:** The Treasurer-Tax Collector begins mailing the Annual Secured tax bill each year in October. If you have not received your tax bill by November 1st, please contact the Treasurer-Tax Collector. If you would like to pay your installments online visit:

[www.sdttc.com](http://www.sdttc.com)

## **Q: What is property tax?**

**A:** Property tax is an ad valorem (value based) tax that an owner of real estate or other property pays on the value of the property being taxed. The taxing authority requires and/or performs an appraisal of the monetary value of the property, and tax is assessed in proportion to that value.

## **Q: How does Proposition 13 affect me?**

**A:** Under State law (Proposition 13, June 1978), real property is reappraised only when a change-in-ownership occurs, or upon completion of new construction. Except for these two instances, property assessments cannot be increased by more than 2% annually, based on the California Consumer Price Index.

## **Q: When is it due?**

**A:** Annual Secured tax bill:

- ◆ First installment is due November 1<sup>st</sup> and becomes delinquent after December 10<sup>th</sup>
- ◆ Second installment is due by February 1<sup>st</sup> and becomes delinquent after April 10<sup>th</sup>
- ◆ Late penalties attach by operation of law - paying on time will help you avoid penalties!

Defaulted taxes: Penalties increase monthly!

## **Q: After the purchase of a new home, who will inform me of property tax responsibilities?**

**A:** California law requires that you be responsible for the timely payment of taxes on your property. To find out what taxes are due and owing visit:

[www.sdttc.com](http://www.sdttc.com)

## **Q: What if there are prior year delinquent taxes owing on my new home?**

**A:** Current and prior year taxes should be identified during the escrow process. The escrow agent will be responsible for determining how much of the property tax the buyer and seller will pay. If prior year taxes are not paid during the escrow process, they will remain a lien on the property and become the responsibility of the new owner.





# Q&A ABOUT YOUR PROPERTY TAXES

**Q: What is an impound account?**

**A:** An impound account (also called a reserve or escrow account) is a special account set up by a lender to collect money from the borrower to pay future property tax and insurance bills. Generally, a lender can require an impound account on a mortgage if the loan amount is for 90 percent or more of the purchase price.

**Q: What are my Mello-Roos taxes paying for?**

**A:** Your taxes may be paying for both services and facilities. The services may be financed only to the extent of new growth. Services include: police and fire protection, ambulance and paramedics, recreation, the operation and maintenance of parks, parkways and open space, library services, museums, cultural facilities, and, flood and storm protection services for the removal of any threatening, hazardous substance.

**Q: What is Supplemental tax?**

**A:** The Assessor is required to reappraise property upon a change -in- ownership or completion of new construction. A supplemental tax reflects the difference between the New Taxable Value and the Prior Taxable Value. The supplemental assessment is prorated based on the number of months remaining in the fiscal year ending June 30. A Supplemental tax bill is in addition to the Annual Secured tax bill and is not sent to your mortgage company.

**Q: Do I have the right to appeal the assessed value?**

**A:** Yes. Appeals of assessed value must be filed with the Clerk of the Assessment Appeals Board (not the Assessor) within the time period provided in the information accompanying the bill you receive. The Assessment Appeals Board acts under the direct authority of the Board of Supervisors and its function is to independently resolve valuation disputes between Assessors and property owners. For assessment appeal forms and information, visit the Clerk of the Board of Supervisor's website at [www.sandiegocounty.gov](http://www.sandiegocounty.gov) or call their office at 619.531.5777

**Q: Do I need to pay the tax bill while appealing or talking with the Assessor about a reduction in value?**

**A:** Yes. To avoid penalties, liens and/or enforced collections, all taxes should be paid prior to the delinquent date. If the tax is subsequently reduced, a refund will be issued.

**Q: What if I fail to pay my property taxes by the deadline?**

**A:** Failure to pay each installment by the delinquent dates results in a 10% penalty immediately following the delinquent dates, plus a \$10 charge added to the 2nd installment. If payment is not received for a delinquent first and/or second installment by June 30th, the property becomes tax-defaulted and will begin to accrue additional penalties at a rate of 18% per year (1.5% per month) plus a \$33 redemption fee when the bill is paid.





# Q&A ABOUT YOUR PROPERTY TAXES

**Q: What does “tax-defaulted” mean?**

**A:** It means that there are prior year unpaid taxes.

**Q: What happens if I don’t pay my property taxes?**

**A:** Your property becomes subject to sale five years after the first year of nonpayment or three years in some cases.

Don’t panic! Prior to the end of the fifth year of default, we have options available for you to bring your taxes current.

**Q: If I purchased my property after the annual bills are mailed out in late September, will I receive a bill in my name?**

**A:** While changes in ownership may result in a “New Owner” bill being sent to you during the fiscal year you purchased your property, it is not required by law. It is your responsibility to pay your taxes when they are due and to request a copy of the bill if you have not received one.



# PROPERTY TAX CALENDAR

**OCT. 1<sup>ST</sup>**

Annual Secured tax bill mailing begins.

**APR. 10<sup>TH</sup>**

**SECOND INSTALLMENT  
DELINQUENT DATE**

Last day to pay second installment without penalty (A 10% penalty and a \$10.00 cost attaches thereafter)

**NOV. 1<sup>ST</sup>**

**FIRST INSTALLMENT DUE**

Secured Property Tax due

**MAY 10<sup>TH</sup>**

Treasurer-Tax Collector mails a reminder notice of any unpaid, secured taxes

**DEC. 10<sup>TH</sup>**

**FIRST INSTALLMENT DELINQUENT DATE**

Last day to pay first installment without penalty (A 10% penalty attaches thereafter)

**JUNE 30<sup>TH</sup>**

Last day to pay current taxes and penalties prior to default

**FEB. 1<sup>ST</sup>**

**SECOND INSTALLMENT DUE**

Secured Property Tax due

**JULY 1<sup>ST</sup>**

Delinquent secured accounts are transferred to the defaulted tax roll and an additional 18% annual interest charge (1.5% per month) is applied to the base amount, plus a \$15.00 redemption fee





DAN MCALLISTER  
SAN DIEGO COUNTY TREASURER-TAX COLLECTOR  
1600 PACIFIC HIGHWAY, ROOM 112  
SAN DIEGO, CALIFORNIA 92101

[www.sdttc.com](http://www.sdttc.com)

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