

# Understanding Property Taxes . . .

## The Simple Story



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This pamphlet, produced at the direction of the Treasurer-Tax Collector, provides an overview of the local property tax system in Ventura County. This information will be especially helpful to new homeowners who are paying property taxes for the first time. It will also aid individuals who have discontinued paying their taxes through impounds (i.e., as part of their mortgage payments) and are now paying property taxes directly to the Tax Collector for the first time. Finally, this pamphlet is of general interest to all residents who desire a clarification of how property taxes are billed and collected.

### **How is the amount of my property taxes determined?**

In order for the amount of your taxes to be determined, the County Assessor must first assess the value of your property. Generally, the assessed value is the cash or market value at the time of purchase. This value increases not more than 2% per year until the property is sold or any new construction is completed, at which time it must be reassessed. For more information on how the assessed value is determined, contact the Assessor's Office at (805) 654-2181 or for information online, go to: <http://assessor.countyofventura.org>.

After the Assessor has determined the property value, the Auditor-Controller applies the appropriate tax rates, which include the general tax levy, locally voted special taxes, and any city or district direct assessments. The general tax levy is determined in accordance with State Law and is limited to \$1 per \$100 assessed value of your property. After applying the tax rates, the Auditor-Controller calculates the total tax amount. Finally, the Tax Collector prepares property tax bills based on the Auditor-Controller's calculations, distributes the bills, and then collects the taxes. Neither the County Board of Supervisors nor the Tax Collector determines the amount of taxes.

### **Do I have any recourse if I disagree with the valuation placed on my property by the Assessor?**

Yes. You may take the matter up with the Assessor to see if that office will change the valuation. Additionally, the Board of Supervisors has established an Assessment Appeals Board for the purpose of resolving valuation problems. Appeals on regular assessments must be filed each year between July 2 and September 15 (valuation information is available July 1 at the Assessor's Office).

Appeals on corrected assessments, escaped assessments (assessments that did not take place when they should have), or supplemental assessments must be filed no later than 60 days from the mailing date of the corrected assessment, escaped assessment or the supplemental 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.

Appeals applications and further information about the appeals process can be obtained by calling (805) 654-2251 or writing to: Assessment Appeals Board 800 South Victoria Avenue, Ventura, CA 93009.

For information online, go to: <http://ceo.countyofventura.org/divisions/cob.htm>.

### **I have recently purchased property. What are my responsibilities as far as taxes are concerned?**

You are responsible for any taxes, which 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 at 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.

The Tax Collector will not send you a bill for the remainder of the year in which you acquired the property unless you request it. Annual tax bills, which can be paid in two installments, are mailed once a year by November 1. 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 bill from either the previous owner or the Tax Collector, you should contact the Tax Collector immediately and request one or visit our website to print one. The address is <http://www.ventura.org/taxcollector>. It is your responsibility to obtain a tax bill. A duplicate tax bill may be obtained by calling and requesting one from the Tax Collector's Public Service Department at (805) 654-3744. 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. Anytime property is sold, 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 tax bill mentioned above. (For more information on supplemental tax bills, please read our booklet on supplemental property taxes.) If the property has been reassessed at a lower value, you will receive a refund.

### **When are annual tax bills mailed?**

Annual tax bills are mailed each year on or before November 1. If you do not receive your annual tax bill by November 10, you should request one by calling the Tax Collector's Public Service Department at (805) 654-3744. You will need to provide the Assessor's Identification Number (consisting of map book, page, and parcel number), which you can find on a previous year's tax bill, or the address.

You may also obtain a bill in person at the Tax Collector's Office located on the first floor of the Hall of Administration at 800 South Victoria Avenue, Ventura, CA although this option is not recommended because of the long wait. For information online, go to: <http://www.ventura.org/taxcollector>, click on "Webtax Inquiry" and either enter the parcel number or property address. Again, it is your responsibility to obtain your annual tax bill. Failure to receive a bill does not provide a basis for excusing penalties for late payment.

### **When are supplemental tax bills mailed?**

Supplemental tax bills are mailed throughout the year. For information on delinquency dates or supplemental tax bills, be sure to read our booklet on supplemental property taxes.

## Will I receive a tax bill if I pay my taxes through an impound account?

If your taxes are paid through an impound account (i.e., included with your mortgage payment), your lender will receive your annual tax bill, and you will receive an informational copy. Supplemental tax bills, however, are not sent to your lender, but are mailed directly to you. It is your responsibility to contact your lender to determine who will pay the supplemental tax bill.

## What does my annual tax bill tell me?

The annual tax bill identifies the following:

- The owner of record as of January 1.
- The property location.
- The assessed value of the property.
- The amount and type of exemption, if applicable.
- The amount of taxes due on the first and second installments, as well as the total of taxes due.
- A breakdown of the types of taxes being collected including the general tax levy (the constitutional “1%” levy), locally voted special taxes, and city or district direct assessments.

If your bill carries the legend “Prior Year Taxes Delinquent”, this is an indication that there are prior year delinquent taxes, which are not included in your bill. See our booklet on delinquent property taxes for more information.

## What is the best way to pay my taxes?

The best way to pay your taxes is by mail or the internet. The envelope containing your tax bill also contains payment stubs for each installment and two return envelopes, which ensure prompt handling of your payment. Checks and money orders should be made payable to the Ventura County Tax Collector and should have the Assessor’s Identification Number written on them. Your cancelled check or money order stub serves as your receipt. **NEVER SEND CASH.** Be sure to mail early so that your envelope is postmarked before the delinquent date.

You may also pay online by check, American Express, Discover card, Mastercard, or Visa. Transaction fees may apply.

Please visit [\*\*http://www.ventura.org/taxcollector\*\*](http://www.ventura.org/taxcollector) for more information.

### **When are my annual taxes due?**

You may pay your annual tax bill in two installments. The first installment is due November 1, and becomes delinquent at 5 p.m. on December 10, and the second installment is due February 1 and becomes delinquent at 5 p.m. on April 10. You may, however, elect to pay the entire tax bill when you pay the first installment. If you itemize your income taxes, this may be an advantage to you when calculating the deduction on your Federal and State income taxes.

Supplemental tax bills are mailed throughout the year and, therefore, may not be due or delinquent at the same time as your annual tax bill. Read our pamphlet on supplemental property taxes for information on delinquency dates of supplemental tax bills.

### **What happens if I fail to pay my taxes on time?**

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\* 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,\* or payment is not postmarked by that time and date, it becomes delinquent and a 10% penalty plus an administrative charge of \$30 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,\*\* or payment is not postmarked by that time and date, then the property becomes tax defaulted and additional penalties and costs accrue. See our pamphlet on delinquent property 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 pamphlet on supplemental property taxes for more information.

*\* If either December 10 or April 10 falls on a weekend or holiday, taxes are not delinquent until 5 p.m. the next business day.*

*\*\* If June 30 falls on a weekend or holiday, taxes must be paid by 5 p.m. of the preceding business day.*

### **If I do not have enough money, may I just pay part of an installment?**

No. The full amount of each installment must be paid.

### **If I just pay part of my current taxes, will this stop my property from becoming tax defaulted on June 30?**

No. ANY unpaid taxes as of June 30 will cause the property to become tax defaulted, and further penalties and costs will accrue. See our pamphlet on delinquent property taxes for additional information.

### **Are exemptions and assistance programs available that help defray the amount of taxes due?**

Yes. 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, which result in tax savings. For further information, contact the Assessor's Office, Exemption Services at (805) 654-2287 or send an email to [assessor.info@ventura.org](mailto:assessor.info@ventura.org).