

PROPERTY TAX INFORMATION

WHEN PROPERTY TAXES BECOME DELINQUENT

A CAUSE FOR REDEMPTION

This information, produced by the Trinity County Tax Collector's Office, explains what happens when property taxes are left unpaid, outlines the penalties associated with delinquent taxes, and describes an installment plan to redeem property on which delinquent taxes are owed.

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 that installment becomes delinquent, and a 10% delinquency penalty is incurred. If you fail to pay the second installment by 5 p.m. on April 10*, or payment is not postmarked by that time and date, it becomes delinquent, and a 10% penalty on the unpaid taxes as well as an administrative charge of \$10 are added. Likewise, if you fail to pay any supplemental tax bill installment by the applicable delinquency date, the same penalties and charges accrue as for delinquent annual taxes.

If there are ANY unpaid taxes as of 5 p.m. on June 30 then the tax becomes tax defaulted.** Once the property has become tax defaulted, a redemption fee of \$15 and additional penalties begin to accrue at the rate of 1½% per month (18% per year) of the unpaid taxes. This monthly penalty is added at 5 p.m. on the last day of each month (or the following business day if the last day of the month falls on a weekend or holiday).

WHAT HAPPENS IF I FAIL TO PAY MY DELINQUENT TAXES?

Your taxes can remain unpaid for a maximum of five years following their tax default, at which time your property becomes subject to the power of sale. This means that your property will be sold at a public auction or acquired by a public agency if you do not pay the taxes before the date on which the property is offered for sale or acquisition.

WHAT IS THE AMOUNT REQUIRED TO REDEEM TAX-DEFAULTED PROPERTY?

The amount needed to redeem tax-defaulted property in full is the sum of the following:

1. The total amount of unpaid taxes for all delinquent years.
2. A 10% penalty on every unpaid installment.
3. A \$10 administration charge for each delinquent year.
4. Monthly penalties of 1½% per month of the unpaid taxes accrued date.
5. A redemption fee of \$15.00.

HOW DO I OBTAIN AN ESTIMATE OF THE AMOUNT REQUIRED TO REDEEM MY PROPERTY?

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To obtain an estimate of the amount required to redeem your property, you should contact the office of the Tax Collector. You may also make this request by telephone, by calling the Tax Collector's Office at (530) 623-1251.

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

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

You will need to provide the Assessor's Parcel Number (consisting of the map book, page, and parcel number), which you can find on a previous tax bill. Also, be sure to specify the date on which you wish to redeem so that the penalty can be calculated properly.

CAN I REDEEM ONE DELINQUENT YEAR SEPARATELY FROM OTHER YEARS?

No. One year's delinquent taxes may not be redeemed separately from other years' delinquent taxes. When the redemption amount is calculated, the total taxes owed for all delinquent year's are combined together.

WHAT HAPPENS IF I CANNOT PAY THE FULL REDEMPTION AMOUNT?

If you are unable to pay the full redemption amount, (i.e., unpaid taxes for all delinquent years plus penalties and charges) you may open an installment plan of redemption. This plan allows you to make payments on your delinquent taxes over a FIVE-YEAR period beginning the date you open the installment account.

HOW DO I OPEN AN INSTALLMENT PLAN OF REDEMPTION?

To open an installment plan, you must:

1. Make an initial payment of at least 20% of the redemption amount; and
2. Pay your current year's taxes; and
3. Sign an Agreement and receive estimated payment information.

To open an account the current year's taxes (plus any penalties and charges) must first be paid in full. This is to prevent your new plan from defaulting for non-payment on April 10.

WHEN MAY I OPEN AN INSTALLMENT ACCOUNT?

You can open an installment account after the date on which the property has become tax defaulted (June 30) and within five years of that date (at which your property becomes subject to the power of sale).

If you wish to open an account or wish detailed information about an installment plan of redemption, contact the Tax Collector's office.

HOW OFTEN WILL I BE REQUIRED TO MAKE INSTALLMENT PAYMENTS?

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Under the installment plan you are required to make one payment EACH YEAR for FIVE YEARS, in addition to paying each year's annual taxes. By each April 10 you must make one payment of 20% or more of the redemption amount, plus interest (which accrues at the rate of 1½% per month on the unpaid balance once the account has been opened). If you fail to make any installment payment or fail to pay your current year's taxes or any supplemental taxes on or before April 10 of each year, then your account will default.

You can, however, pay the total unpaid balance plus accrued interest any time before the fifth and final payment is due.

DO MY INSTALLMENT PAYMENTS COVER MY CURRENT ANNUAL TAXES ?

No. Your installment payments NEVER include your current year's taxes, which must be paid separately.

IF MY FIRST INSTALLMENT ACCOUNT DEFAULTS, MAY I OPEN A SECOND ACCOUNT?

If your first account defaults either because of your failure to make at least one installment payment between July 1 and April 10, or because of your failure to pay your current year's taxes in full before April 10, you may open another account. A re-instatement fee and additional interest may be charged.

If you default a second time, you may reopen a third installment account. However, if you default a third time, no further installment accounts will be permitted, and your property will become subject to the power of sale the following June 30. In that case, your property will be sold at a public auction or acquired by a public agency if you do not pay the full redemption amount before the date on which the property is offered for sale or acquisition.

Each time you open an account, you have five years to pay the full redemption amount. However, it is to your advantage not to default on an installment account, since there is an additional penalty. When a second or third installment account is opened, the redemption amount is computed as though no previous payments had been made. This means that you will be charged the 1½% monthly penalty on the unpaid taxes as though none of those taxes had been paid. However, as soon as the first payment on the second or third account has been made, you will be given credit for any previous payments.