



**PHONXAY KEOKHAM, CPA**  
**TREASURER-TAX COLLECTOR**  
**44 N. SAN JOAQUIN ST., SUITE 150**  
**STOCKTON, CA 95202**

# INFORMATIONAL COPY

## 2024-25 SECURED PROPERTY TAXES

FOR FISCAL YEAR BEGINNING JULY 1, 2024 AND ENDING JUNE 30, 2025  
OFFICE HOURS: MONDAY - FRIDAY 8:30 A.M. - 4:30 P.M.

1. FEE PARCEL		2. ASSESSMENT		3. OWNER	
4. TAX RATE AREA		5. TAX YEAR		6. LOCATION	
7. BILL TYPE				8. VOTER-APPROVED TAXES AND DIRECT ASSESSMENTS	

9. MESSAGES	
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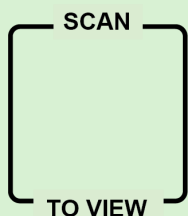
10. ASSESSED VALUES AND EXEMPTIONS
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11. 1ST INSTALLMENT DUE DATE 11/01/24		+	12. 2ND INSTALLMENT DUE DATE 02/01/25		=	13. TOTAL AMOUNT DUE	
DELINQUENT AFTER 12/10/24			DELINQUENT AFTER 04/10/25				

## THIS IS NOT A BILL

Your tax bill has been provided to your lender at their request. Please contact your lender prior to the delinquent dates (December 10, 2024 and April 10, 2025) if you are not sure they will pay your property taxes. Please note that your lender may collect your property tax payment a month before the delinquent date and not submit the payment until days before the delinquent date. If you do not have a lender that will pay your property taxes, you can make a payment at [sjcttc.org](https://sjcttc.org).

Please scan the QR code below to check the payment status of your property taxes, download a tax bill, or make a payment.



**PHONXAY KEOKHAM, CPA**  
SAN JOAQUIN COUNTY TREASURER-TAX COLLECTOR

# IMPORTANT PROPERTY TAX INFORMATION

The Treasurer-Tax Collector bills and collects property taxes but does not determine the amount of your taxes or the value of your property. The Assessor determines taxability, values, and exemptions. The Auditor calculates property taxes by multiplying the net taxable value by the tax rates of taxing agencies. Added to the tax amount are fixed charges levied by the agencies and districts.

## 1. RECEIPT OF TAX BILL

Tax bills are mailed to the address listed on the property owner's recorded document or to an alternate address provided to the Assessor's Office. If you do not receive tax bills for all of your properties, go to the Treasurer-Tax Collector's website at [sjcttc.org](http://sjcttc.org) or call (209) 468-2133 to obtain a copy. Failure to receive a tax bill does not relieve taxpayers of their responsibility of payment nor constitute cause for cancellation of penalties in cases of delinquency.

## 2. CHANGE OF ADDRESS

To change the mailing address shown on this tax bill, go to the Assessor's website at [sjgov.org/departments/assessor](http://sjgov.org/departments/assessor) or call (209) 468-2630.

## 3. PAYMENT OF TAXES

It is recommended that the tax bill be paid online at [sjcttc.org](http://sjcttc.org). Mailed payments are considered received as of the US Postal Service (USPS) postmark date, or if none, on the date delivered. Non-USPS postmarks are not valid for determining the payment mailing date. Make check or money order remittances payable to SJC TTC and mail to SJC TTC, P.O. Box 2169, Stockton, CA 95201-2169. Make payment early to avoid penalty. Checks returned unpaid by your bank will incur a fee and penalties will apply if the check is returned after the delinquent date. Your cancelled check is your receipt.

## 4. RESPONSIBILITY OF TAXPAYER

Examine the tax bill to confirm that it is for the property you intend to pay. The Treasurer -Tax Collector is not responsible for payments made in error.

## 5. EXTENSION OF DELINQUENT DATES

The delinquent date is the last day to pay without penalty. It is the taxpayer's responsibility to ensure that the taxes are paid timely. When the delinquent date falls on a Saturday, Sunday, or legal holiday, the time of delinquency is 5:00 p.m. on the next business day.

## 6. TAX YEAR

The property tax year begins on July 1 and ends on June 30 of the following year. For example, tax year 2024 covers the period from July 1, 2024 to June 30, 2025.

## 7. PROPERTY LIEN AND VALUATION DATE

Taxes are levied on both real and personal property based on its value as of 12:01 a.m. on January 1 preceding the tax year for which the taxes are levied.

## 8. ASSESSED VALUES AND EXEMPTIONS

Assessed values and exemptions are established by the Assessor's Office. If you disagree with the assessed value, you have the right to an informal assessment review and/or formal appeal. To file an informal assessment review, go to the Assessor's Office at [sjgov.org/departments/assessor](http://sjgov.org/departments/assessor). To file a formal appeal with the Assessment Appeals Board, go to the Clerk of the Board's website at [sjgov.org/departments/cob](http://sjgov.org/departments/cob) or 44 N. San Joaquin St., Suite 627, Stockton, CA 95202. The appeal application and fee must be submitted between July 1 and November 30. If an informal or formal assessment review is requested, relief from penalties shall apply only to the difference between the Assessor's final determination of value and the value on the assessment roll for the tax year covered.

## 9. HOMEOWNER'S EXEMPTION INELIGIBILITY NOTICE

If you filed a claim for Homeowner's Property Tax Exemption, you declared under penalty of perjury that you are the owner of this property and that it is your principal place of residence. You are required by law to terminate this claim if either the ownership of the property transferred to another party or your principal place of residence changed to another location prior to 12:01 a.m. on January 1. If you were not eligible for the exemption as of 12:01 a.m. on January 1, you must notify the Assessor's Office in writing on or before December 10 or you will be subject to the amount of taxes the exemption represents, plus applicable penalties and interest. If you have questions regarding exemptions, contact the Assessor's Office at [sjgov.org/departments/assessor](http://sjgov.org/departments/assessor) or call (209) 468-2630.

## 10. TAX RATES

The Proposition 13 tax rate is one percent (1%) of the value after exemptions. Bond tax rates are determined by the twelve (12) month requirement for payment of principal and interest. Voter-approved bonds are added by various agencies and districts. Questions concerning specific voter-approved bonds should be directed to the phone numbers listed on the front of the tax bill.

## 11. DIRECT OR SPECIAL ASSESSMENTS

Direct or special assessments are added by various agencies and districts. Questions concerning specific direct or special assessments should be directed to the phone numbers listed on the front of the tax bill.

## 12. IMPORTANT REMINDERS

### Property Tax Postponement for Senior Citizens, Blind, or Disabled Persons

The State Controller's Office (SCO) administers the Property Tax Postponement (PTP) program, which allows eligible homeowners to postpone payment of current-year property taxes on their primary residence. PTP applications are accepted from October 1 to February 10 each year.

Go to the SCO website at [www.ptp.sco.ca.gov](http://www.ptp.sco.ca.gov) for more information. If you have any questions, call (800) 952-5661 or email [postponement@sco.ca.gov](mailto:postponement@sco.ca.gov).

## 13. SECURED TAXES

Secured property taxes are a lien on the real property. The tax liability is secured by the land, and if applicable, any structure attached to the land. Secured property taxes are taxes which, if unpaid, can be satisfied by sale of the property against which they are levied.

### Annual Secured Taxes Due Dates

First installment taxes are due and payable on November 1 each year. A delinquent penalty of ten percent (10%) is added if not paid by December 10. Second installment taxes are due and payable on February 1; however, they may be paid at the same time or any time after the first installment is paid. A delinquent penalty of ten percent (10%) plus a ten dollar (\$10.00) cost is added if not paid by April 10. If taxes are unpaid after June 30, the taxes will be defaulted.

## 14. SUPPLEMENTAL TAXES

**SUPPLEMENTAL TAXES ARE NOT BILLED TO A LENDING AGENCY. IT IS THE OWNER'S RESPONSIBILITY TO ENSURE PAYMENT.** Supplemental property tax bills are in addition to the annual property tax bill and must be paid by the delinquent date(s). California State Law requires the reassessment of the property as of the first day of the month following an ownership change or the completion of new construction. A change in ownership or completion of new construction that occurs between January 1 and May 31 results in two supplemental assessments and two supplemental property tax bills. The first supplemental tax bill is for the remainder of the tax year in which the event occurred. The second supplemental tax bill is for the subsequent tax year.

### Supplemental Taxes Due Dates

Secured supplemental tax bills are due on the date billed. If the tax bill is issued within the months of July through October, the first installment shall become delinquent if not paid by 5:00 p.m. on December 10 of the same year. The second installment shall become delinquent if not paid by 5:00 p.m. on April 10 of the next year. If the tax bill is issued within the months of November through June, the first installment shall become delinquent if not paid by 5:00 p.m. on the last day of the month following the month in which the tax bill is mailed. A delinquent penalty of ten percent (10%) is added if not paid by first installment delinquent date. The second installment shall become delinquent if not paid by 5:00 p.m. on the last day of the fourth calendar month following the date the first installment is delinquent. A delinquent penalty of ten percent (10%) plus a ten dollar (\$10.00) cost is added if not paid by the second installment delinquent date. If supplemental taxes are unpaid after June 30 following the second installment due date, the taxes will be defaulted.

### Proration Calculation

The Auditor's Office computes all proration adjustments based on period of ownership.

## 15. DEFAULTED TAXES

If a notation on your tax bill indicates **\*\*PRIOR YEAR TAXES UNPAID\*\***, you have defaulted taxes owing. To obtain the amount necessary to redeem, go to [sjcttc.org](http://sjcttc.org) or call (209) 468-2133. If annual or supplemental secured taxes are unpaid after 5:00 p.m. on June 30 following the second installment due date, the taxes will be defaulted. Defaulted taxes are subject to delinquent penalties, costs, a state redemption fee, and redemption penalties (monthly interest) beginning on July 1. If taxes remain unpaid five (5) years after the date of default, the property will become subject to the Treasurer-Tax Collector's power of sale and can subsequently be sold at a tax sale.

## 16. UNSECURED TAXES

Unsecured property taxes (taxes not secured to real estate) become a lien at 12:01 a.m. on January 1 each year. Unsecured property taxes are assessed to the individual or entity who owned, claimed, possessed, or controlled the property on that date. It is not necessary that the taxpayer have legal title. Removal or disposal of the property after the lien date does not relieve the tax liability.

### Annual Unsecured Taxes Due Dates

Unsecured property taxes are due on the date billed. A penalty of ten percent (10%) is added if not paid by August 31. If the taxes are unpaid after October 31, an additional penalty (monthly interest) is added on the first day of each succeeding month.

### Enforcement of Payment

Payment of unsecured property taxes may be enforced by filing of a certificate of lien, intercepting funds, seizure and sale, and other collection actions. The Vessel registration and transfer of title by Department of Motor Vehicles and mobile home transfer of title by Housing and Community Development may be withheld until delinquent taxes have been paid. All delinquent unsecured property taxes will include the cost of collection incurred.

## 17. CONTACTS

Tax Bills and Payments:	Tax Collector	<a href="mailto:tax@sjgov.org">tax@sjgov.org</a> (209) 468-2133
Ownership and Address Changes:	Assessor	Assessor's Website (209) 468-2630
Assessed Values and Exemptions:	Assessor	Assessor's Website (209) 468-2630
Tax Rates and Proration:	Auditor	<a href="mailto:auditorproptax@sjgov.org">auditorproptax@sjgov.org</a> (209) 468-9525
Assessment Appeals:	Clerk of the Board	<a href="mailto:cobappeals@sjgov.org">cobappeals@sjgov.org</a> (209) 468-2350

V24.3

### WHERE YOUR PROPERTY TAX DOLLARS GO\* (Fiscal Year 2023-24)

Schools	53.57%
County	18.86%
Special Districts	18.53%
Cities	9.04%

\*Data provided by the Auditor's Office.