



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

INFORMATIONAL COPY

2025-26 SECURED PROPERTY TAXES

FOR FISCAL YEAR BEGINNING JULY 1, 2025 AND ENDING JUNE 30, 2026

OFFICE HOURS: MONDAY - FRIDAY 8:30 A.M. - 4:30 P.M.

VISIT US ONLINE AT SJCTTC.ORG

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

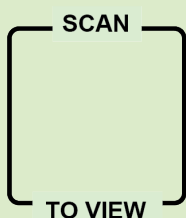


11. 1ST INSTALLMENT DUE DATE 11/01/25		+	12. 2ND INSTALLMENT DUE DATE 02/01/26		=	13. TOTAL AMOUNT DUE	
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THIS IS NOT A BILL

Your tax bill has been provided to your lender at their request. Please contact your lender prior to the delinquent dates (December 10, 2025 and April 10, 2026) if you are not sure they will pay your property taxes. Please note that your lender may collect your property tax payment from your mortgage account one month before the delinquent date and not submit the payment until the delinquent date. If you do not have a lender that will pay your property taxes, you can make a payment at 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 value of your property or the amount of your taxes. 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. SECURED TAXES:

Secured property taxes are a lien on real property (land and attached structures) and are based on the property's assessed value as of January 1, 2025. The tax year 2025 runs from July 1, 2025 to June 30, 2026.

2. MAILING ADDRESS:

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, visit the Treasurer-Tax Collector's website at sjcttc.org or call (209) 468-2133 to obtain a copy. Failure to receive a tax bill does not relieve taxpayers of their responsibility for payment nor constitute cause for cancellation of penalties in cases of delinquency.

3. CHANGE OF MAILING ADDRESS:

To change the mailing address shown on this tax bill, visit the Assessor's Office website at sjgov.org/departments/assessor. Download, complete, and return the "Change of Mailing Address Request" form to the Assessor's Office. For assistance, call (209) 468-2630.

4. 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, visit the Assessor's Office website at sjgov.org/departments/assessor. Download, complete, and return the "Informal Request for Decline in Market Value Review" form. The form may be submitted online or as a hard copy to the Assessor's Office. An informal review must be submitted to the Assessor's Office by September 15, 2025. To file a formal appeal with the Assessment Appeals Board, visit the Clerk of the Board's website at 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, 2025 and November 30, 2025. 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.

5. 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 January 1, 2025. If you were not eligible for the exemption as of January 1, 2025, you must notify the Assessor's Office in writing on or before December 10, 2025 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 or call (209) 468-2630.

6. VOTER-APPROVED TAXES AND DIRECT ASSESSMENTS:

Under Proposition 13, the base tax rate is one percent (1%) of the value after exemptions. Voter-approved bonds are also added by various agencies and districts. Bond tax rates are based on the twelve (12) month requirement to pay principal and interest. Questions about assessments or voter-approved bonds should be directed to the phone numbers listed on the front of the tax bill.

7. DUE DATES AND DELINQUENT DATES:

The first installment payment is due November 1, 2025. It becomes delinquent and will be subject to a ten percent (10%) penalty if payment is not received or postmarked by the United States Postal Service (USPS) on or before December 10, 2025. The second installment payment is due February 1, 2026. It becomes delinquent and will be subject to a 10 percent (10%) penalty and a ten dollar (\$10) cost if payment is not received or USPS postmarked on or before April 10, 2026.

8. EXTENSION OF DELINQUENT DATES:

The delinquent date is the last day to pay without penalty. 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.

9. RESPONSIBILITY OF TAXPAYER:

Review your bill carefully to confirm that it is for the property you intend to pay. You are responsible for timely and accurate payment.

10. PAYMENT OF TAXES:

If you do not have a lender that will pay your property taxes, it is recommended that the tax bill be paid online at sjcttc.org. Mailed payments are considered received as of the 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 your 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.

11. DEFAULTED TAXES:

After June 30, 2026 unpaid amounts are in default and subject to additional penalties, fees, and interest. If your tax bill notes "PRIOR YEAR TAXES UNPAID", visit sjcttc.org to redeem or call (209) 468-2133 for more information. Property with unpaid taxes is subject to sale after five years.

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 for more information. If you have any questions, call (800) 952-5661 or email postponement@sco.ca.gov.

13. CONTACTS:

Assessor-Recorder-County Clerk	Ownership, Address Changes, Assessed Values, Exemptions, & Informal Assessment Appeals	(209) 468-2630 sjgov.org/departments/assessor
Auditor-Controller	Tax Rates & Proration	auditorproptax@sjgov.org (209) 468-9525 sjgov.org/departments/aud
Service Agencies	Bonds, Special & Direct Assessments, & Tax Rates	Phone Number Listed On the Front of the Tax Bill
Treasurer-Tax Collector	Tax Bills & Payments	tax@sjgov.org (209) 468-2133 sjcttc.org
Clerk of the Board	Formal Assessment Appeals	COBappeals@sjgov.org (209) 468-2350 sjgov.org/departments/cob/ assessment-appeals

WHERE YOUR PROPERTY TAX DOLLARS GO* (Fiscal Year 2024-25)

Schools	53%
County	19%
Special Districts	19%
Cities	9%

*Data provided by the Auditor's Office.