



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

**INFORMATIONAL COPY**  
**2023-24 SECURED PROPERTY TAXES**  
 FOR FISCAL YEAR BEGINNING JULY 1, 2023 AND ENDING JUNE 30, 2024  
 OFFICE HOURS: MONDAY - FRIDAY 8:30 A.M. - 4:30 P.M.  
 VISIT US ONLINE AT [SJCTTC.ORG](http://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

Visit [SJCTTC.ORG](http://SJCTTC.ORG) to sign up for e-Tax bills. e-Tax bill PIN:

10. ASSESSED VALUES AND EXEMPTIONS

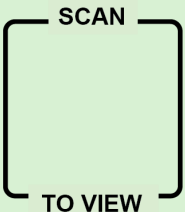
11. 1ST INSTALLMENT DUE 11/01/23	+	12. 2ND INSTALLMENT DUE 02/01/24	=	13. TOTAL AMOUNT DUE

**INFORMATIONAL COPY**  
**THIS IS NOT A BILL**

Your property tax information has been provided to your lender for payment at their request. Please contact your lender prior to the delinquent dates (December 11, 2023 and April 10, 2024) if you are uncertain whether they will pay your property taxes. If you do not have a lender that will pay your property taxes on your behalf, you can pay your taxes or download a tax bill at [sjcttc.org](http://sjcttc.org) or by scanning the QR code below.

Secured property taxes may be paid in two installments. If the first installment is not paid by 5:00 p.m. on December 11, 2023, a ten percent (10%) penalty is applied. If the second installment is not paid by 5:00 p.m. on April 10, 2024, a ten percent (10%) penalty and a ten dollar (\$10.00) cost is applied.

Please note that your lender may not submit your payment until early December 2023 for the first installment and early April 2024 for the second installment. You may scan the QR code below to check the payment status of your secured property taxes or to obtain a copy of your tax bill.



# IMPORTANT PROPERTY TAX INFORMATION

The Tax Collector bills and collects property taxes but does not determine property ownership, mailing addresses, values, exemptions, or tax amounts. The Assessor determines assessed values and exemptions. The Auditor charges taxes based on tax rate area. Ad valorem (value-based) taxes are calculated by multiplying the net taxable value by the tax rate of taxing agencies. Fixed direct assessments levied by taxing agencies are then added.

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/department/assessor](http://sjgov.org/department/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. Any 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**  
It is the taxpayer's responsibility to ensure that the taxes are paid timely. 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**  
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 2023 covers the period from July 1, 2023 to June 30, 2024.
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/department/assessor](http://sjgov.org/department/assessor) or call (209) 468-2630. To file a formal appeal with the Assessment Appeals Board, go to the Clerk of the Board's website at [sjgov.org/department/cob](http://sjgov.org/department/cob) or call (209) 468-2350. 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/department/assessor](http://sjgov.org/department/assessor) or call (209) 468-2630.
10. **TAX RATES**  
The San Joaquin Countywide 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 Taxed 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**  
**IT IS THE OWNER'S RESPONSIBILITY TO ENSURE PAYMENT OF SUPPLEMENTAL TAXES, AS THEY ARE NOT BILLED TO A LENDING AGENCY.** 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 the Treasurer-Tax Collector's website at [sjcttc.org](http://sjcttc.org) or call (209) 468-2133. If annual or supplemental secured taxes are unpaid after 5:00 p.m. 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**  
Unsecured property taxes may be collected by seizure and sale. The renewal of a vessel's registration and the transfer of title may be withheld by the Department of Motor Vehicles until the delinquent taxes have been paid on the vessel. Additional enforcement actions include the filing of a certificate of lien and other collection actions. All delinquent unsecured property taxes will include the cost of collection incurred by the Treasurer-Tax Collector.
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	<a href="mailto:assessor@sjgov.org">assessor@sjgov.org</a>	(209) 468-2630
Assessed Values and Exemptions:	Assessor	<a href="mailto:assessor@sjgov.org">assessor@sjgov.org</a>	(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

Send this stub with payment

**WHERE YOUR PROPERTY TAX DOLLARS GO\* (Fiscal Year 2022-23)**

Schools	53.81%
County	18.88%
Special Districts	18.10%
Cities	9.21%

\*Data provided by the Auditor's Office.

**PAY ONLINE (RECOMMENDED)**  
[sjcttc.org](http://sjcttc.org)



**PAY BY PHONE**  
(877) 777-3839



**PAY BY MAIL**  
SJC TTC  
P.O. Box 2169  
Stockton, CA 95201-2169



**PAY IN PERSON**  
San Joaquin County Treasurer-Tax Collector's Office  
44 N. San Joaquin Street, Suite 150  
Stockton, CA 95202



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