

Your Property and Taxes

Real Estate

Under State law (Proposition 13), real property is reassessed only upon a change in ownership or new construction. Except for these two instances, property assessments cannot be increased by more than 2% annually, based on the California Consumer Price Index. The property tax rate is 1%, plus any bonds, fees or special charges.

Change-in-Ownership Reappraisals

When a sale or transfer of ownership occurs, the Assessor's Office receives a copy of the deed and determines if a reassessment is required under State law. If it is required, an appraisal is made to determine the new market value of the property. The owner is then notified of the new assessment and has the right to appeal.

The transfer of property between husband and wife does **not** require a reassessment for property tax purposes. This includes transfers resulting from divorce or death. In addition, refinancing or creation of a living trust will not cause a reappraisal. There are other exclusions for senior citizens, the disabled, and those involving parent/child transfers. For more information, call (858) 505-6262.

New Construction Reappraisals

Copies of all building permits are sent to the Assessor's Office by the cities and County. If the construction is new (such as a room addition), a reassessment is required. If the construction is for replacement, repair, or maintenance, a reassessment is **not** required. In appraising new construction, the market value of the addition is determined and added to the value of the existing property. The existing property, however, is **not** reappraised. As with a change-in-ownership, the owner is notified of the new assessment and has the right to appeal the value. For more information, call (858) 505-6262.

Supplemental Assessment

State law requires the Assessor to reassess property effective upon change in ownership or completion of new construction. The Assessor's Office must issue a supplemental assessment which reflects the difference between the prior assessed value and the new assessment. The value is then prorated based on the number of months remaining in the fiscal year ending June 30th. This supplemental is in addition to the regular tax bill. To appeal a supplemental assessment, an application must be filed with the Clerk of the Board within 60 days from the mailing of the tax bill. For more information, call (858) 505-6262.

Appealing Your Assessment

Under State law, if the current market value of your property (recent

comparable sales) falls below the assessed or taxable value as shown on your tax bill, the Assessor's Office is required to lower the assessment. There are two periods during the year in which the taxpayer may apply for this reduction:

(1) Between March 1 through May 30:

During this period, the taxpayer may submit a written request to the Assessor, indicating their opinion of value and providing supporting documentation, such as sales of comparable properties or a recent appraisal. Requests should be sent to 1600 Pacific Highway, Room 109, San Diego, CA 92101. For more information, call (858) 505-6262.

(2) Between July 2 and September 15:

During this period, the taxpayer must file an appeal form. Appeal forms can be obtained and must be filed with the clerk of the Board in room 402 at 1600 Pacific Highway, San Diego, CA 92101. For more information, call (619) 531-5777.

Payment of Property Taxes

The Tax Collector's Office is responsible for the mailing of all property tax bills and the collection of all tax payments. Duplicate copies of property tax bills are available upon request. For more information, call (619) 236-2424.

Tax Rates and Assessments

The Auditor's Office is responsible for establishing tax rates and processing all special assessments on the property tax bills. For information, call the phone number next to the special assessment.

Assessment of Unfinished Construction

Unfinished new construction is appraised by the assessor's office each year on the first day of January for property tax purposes. The value of unfinished construction is determined primarily by using construction costs. This taxable value is then reflected on the next regular property tax bill. Only the value of the new, unfinished construction will be appraised. The land and the existing structure will not be reappraised for property tax purposes. The assessor's office will mail a Notification of Value letter to the property owner showing the new assessed value of the property, including the unfinished construction.

Trusts

Real property is frequently placed into a trust for income tax or inheritance purposes. Generally, the creation of a trust does not cause a reassessment for property tax purposes. For more information concerning the possible property tax consequences of a trust, please call the Assessor's Office at (858) 505-6262.

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Special Assessments “Mello-Roos”

Mello-Roos fees are a special assessment that appears on a property-tax bill with the name of the Community Facilities District & Fees. If you have any questions call the Community Facilities District named on your tax bill. If you have questions about Mello-Roos fees, you should call the appropriate city or district identified on your tax bill.

Tax-Exempted Properties

Property used for church, college, cemetery, museum, school, library, or other charitable or religious purposes may be eligible for an exemption from property taxes. In order to qualify, the property must be owned and operated by a non-profit religious, hospital, scientific, or charitable organization. For more information, call (619) 531-5763.

Recording Documents

The Recorder’s Office will record only those documents permitted by State Law. Documents can be recorded by mail or in person at all office locations, except Kearny Mesa. By State Law, County staff is not permitted to give legal advice or to assist in document preparation. Some frequently used document forms are available on the Department’s website. For more information, call (619) 238-8158.

Change-in-Ownership Statement

State law requires that this form be filed with the recording of all property sales and transfers. If it is not filed, a \$20 fee must be charged and the office will send out another form to obtain the required information. This form is used solely for appraisal purposes, and is strictly **confidential**. For more information, call (619) 531-5848.

Boats and Aircraft

Boats and aircraft are taxable and appraised annually at full market value. Their value is determined by reviewing comparable sales. Information on location and ownership is obtained from the Department of Motor Vehicles, the United States Coast Guard, the Federal Aviation Administration, and on-site inspections of all marinas and airports. For more information, call (858) 505-6200.

Mobilehomes

Newly purchased mobilehomes, and those on permanent foundations, are subject to property taxes. As with real property, the assessed value of mobilehomes cannot be increased by more than 2% annually unless there is a change in ownership or new construction. Older mobilehomes bought before June 30, 1980 are generally not subject to property taxes. They are licensed by the State Department of Housing and Community Development. For more information, call (619) 531-5478.

Homeowner’s Exemptions

If you own and occupy your home as your principal place of residence, you may apply for an exemption of \$7,000 off your assessed value for an annual savings of approximately \$70 on your property taxes. New property owners will automatically receive an

exemption application, and thereafter, a notification will be sent to verify your continued eligibility. For more information, call (619) 531-5772.

Parent/Child Exclusion

The transfer of real property between parents and children can be excluded from reappraisal for property tax purposes. The principal place of residence and any additional property up to a maximum of \$1,000,000 in assessed value may be transferred without a tax increase. An application must be filed with the Assessor. For more information, call (619) 531-5848.

Property Tax Assistance

If you are blind, disabled, or 62 years of age or older and on limited income, you may be eligible for one of the following programs:

(1) Property Tax Postponement

If you have a limited annual income, you may be eligible to defer the property taxes on your house, condo, or mobile home. This deferred payment is a lien on the property and generally becomes due upon sale, change of residence, or death. The filing period is from May 15 through December 10. For more information and the necessary application, call the State Controller’s Office at (800) 952-5661 or visit them on the web at www.sco.ca.gov.

(2) Homeowner’s Assistance

If you have a limited annual income, the State may provide for partial reimbursement on the property taxes on your home. Filing for this program will not result in a lien being placed on your property. The filing period is from July 1 through June 30. For more information and the necessary application, call the State Franchise Tax Board (toll free) at (800) 338-0505 or visit them on the web at www.ftb.ca.gov.

Exclusion for Seniors and Disabled

Senior citizens 55 years of age or older, and those who are severely and permanently disabled, can buy a residence of **equal or lesser value** than their existing home and transfer their current taxable value of their new property. This provides property tax relief for seniors and the disabled by preventing a tax increase if they sell their existing home and buy another. This is a one-time only program and you must buy and sell within two years. The properties must be the principal place of residence. An application must be filed with the Assessor. For more information, call (800) 952-5661.

Disabled Veterans

A veteran of the United States military who is rated 100% disabled due to a service-connected disease or disability (or the unmarried surviving spouse of such veteran) may be eligible for an exemption of up to \$150,000 off the assessed value of their home. An application must be filed with the Assessor for this exemption. For more information, call (619) 531-5773.

Builder’s Exclusion

New construction may be excluded from a supplemental assessment. The property must be **for sale** and unoccupied, and the builder must file a claim form with the Assessor’s Office prior to or within 30 days from the start of the construction. For more information, call (858) 505-6262.

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Disaster Relief

Property damaged or destroyed by a calamity (e.g., fire) may be eligible for property tax relief. In such cases, the Assessor's Office will immediately reappraise the property tax to reflect its damaged condition. In addition, when it is rebuilt in a like or similar manner, the property will retain its previous taxable value. To qualify, you must file a claim with the Assessor within 12 months, and the loss must exceed \$10,000 in value. For more information, call (858) 505-6262.

Notification of Taxable Value

The San Diego Assessor's Office frequently mails out Notification of Value letters to taxpayers whose properties taxable values have changed. When the real estate market is in decline, taxpayers who purchased their property during the last few years are also being notified of their properties' taxable value. For more information, please contact the assessor's branch office nearest you or the downtown office at (858) 505-6262.

Documentary Transfer Tax

Documentary Transfer Tax is due on all taxable conveyances in excess of \$100 at a rate of \$.55 per \$500 or fractional portion of real property value; excluding any liens or encumbrances already of record as required, per Revenue and Taxation Code 11911. It is collected at the time of recording on each deed, or instrument. A Documentary Transfer Tax Declaration must be completed and signed for all deeds. When transferring property to ANYONE OTHER THAN A SPOUSE a "Preliminary Change of Ownership Report" IS REQUIRED.

Public Records

The Assessor provides a public information center to assist taxpayers with questions about their property. These records included real estate documents, property ownership information, assessed values, property characteristics, sales information, parcel maps, and property tax information. These documents may be viewed and/or copied (for a fee) in Room 103 at the County Administration Center, 1600 Pacific Highway, San Diego, CA 92101. Much of this information is available on our website at www.sdarcc.com For more information, call (619) 236-3771.

Gregory J. Smith
Assessor/Recorder/Clerk
County of San Diego

Locations To Serve You

SAN DIEGO ASSESSOR MAIN OFFICE

County Administration Center
1600 Pacific Highway, Room 103
San Diego, CA 92101
(619) 237-0502

CHULA VISTA

590 Third Avenue
Chula Vista, CA 91910
(619) 498-2200

EL CAJON

200 S. Magnolia Avenue
El Cajon, CA 92020
(619) 401-5700

KEARNY MESA

9225 Clairemont Mesa Blvd.
San Diego, CA 92123
(858) 505-6262

SAN MARCOS

141 E. Carmel St.
San Marcos, CA 92078
(760) 940-6868

- Office Hours -

8:00 am – 5:00 pm Monday through Friday
9:00 am – 3:00 pm Saturday (Kearny Mesa Only)

www.sdarcc.com