

IMPORTANT UNSECURED PROPERTY TAX INFORMATION

(Certain Bill Information available in five (5) languages at octreasurer.com)

All Section numbers refer to California Revenue and Taxation Code unless otherwise specified.

Questions? Email AskTaxCollector@octreasurer.gov. Pay online at TaxBill.octreasurer.gov using your bank account at no cost.

1. **LIEN DATE:** Each year, the Assessor assesses all the taxable property in the county to the person(s) owning, claiming, possessing, or controlling it on the lien date of **January 1st** – except state-assessed property (Sec. 405). If you were the owner of record on 12:01 a.m. on the first day of January, you are responsible for paying these taxes (Sec. 2192). Unsecured property taxes are due as of the tax lien date (Sec. 2901). Unsecured property taxes are **not prorated** based on partial ownership or dates owned.
2. **OWNERSHIP ON JANUARY 1, 2025 DETERMINES THE OBLIGATION TO PAY TAXES:** The disposal (sale, loss, closure, non-operation, damage or destruction, etc.) of property **after** the lien date of January 1, 2025 does not relieve the Assessee from paying the property taxes nor does it reduce the property taxes owed. View the limited options to have penalties cancelled at octreasurer.gov/penaltyinfo.
3. **DUE DATES:** The Unsecured property tax bills that are sent out on or before July 31 are **due on receipt** and since the due date of August 31, 2025 falls on a weekend, **it is delinquent if not paid by September 2, 2025**. Tax bills generated after July 31 are due on receipt and are delinquent after the last day of the next month. (Ex. A bill generated in September is delinquent after October 31). If the due date falls on a Saturday, Sunday or legal holiday, payments made on the next business day are not considered delinquent (Sec. 2922). Partial payments are accepted, but to avoid delinquent penalties, pay in full by September 2, 2025.
4. **PENALTIES AND DELINQUENT PROPERTY TAX ENFORCEMENT:** If the tax bill is not paid by the last timely payment date, a 10% penalty plus a fee of \$75 per assessment will be added to the outstanding balance. If the tax bill remains unpaid after 60 days, additional penalties of 1.5% per month (18% per year) will be charged on the first day of each month starting November 1, 2025. In addition, if the balance remains unpaid, a tax lien will be recorded against the Assessee, and a recording fee of \$18 will be added to the outstanding amount until the bill is paid in full. **A tax lien may affect your credit rating.** Tax liens may be enforced at any time after a tax lien is recorded and may include seizure and sale (Sec. 2951) of any of the following **property belonging or assessed to the Assessee:** such as (a) personal property, including bank accounts (b) improvements (c) possessory interest and money owed to the debtor by the state, such as state tax refunds or lottery winnings. (GC 12419.8). Registration holds will be placed with the DMV for delinquent taxes due on boats/vessels. Fees may be subject to change.
5. **PAYMENT METHODS:**
- (A) **MAIL OR IN PERSON:** Payments by mail must be postmarked by the U.S. Post Office (USPS) on or before the last timely date to avoid late penalties and fees. If the envelope is not postmarked by the USPS, it will be considered received as of the date it was received in our office. **Office machine cancellation marks will not be accepted.** If you wait until the last week to mail your check, have your envelope **hand stamped** with a USPS postmark. Checks must be payable to the County of Orange, paid in U.S. currency and drawn on a U.S. bank. Checks are processed electronically, and your account will be debited the same day the payment is received. If your check is returned unpaid by your bank, we may re-present your check electronically and charge an NSF fee. Payment options, such as checks, money orders and cash, are accepted in person at 601 N. Ross St., County Service Center until 5:00 p.m. PST, and check payments can be put in the outside depository drop box off Ross St. until 11:59 p.m. PST on the last timely payment date to avoid penalties.
- (B) **eCHECK:** Pay your tax bill online at TaxBill.octreasurer.gov using a checking or savings account at **no cost**. Make sure you enter your email address to receive your payment receipt by email and retain the confirmation number from the website when the transaction is completed as proof of timely payment. If a confirmation number is not provided, the payment was not processed. You will receive same day credit for payment, but it may take 2-3 business days to be debited from your bank account. Online payments through the Tax Collector's authorized website must be completed on or before 11:59 p.m. PST on the due date to avoid penalties.
- (C) **CREDIT/DEBIT CARDS:** Pay your bill online at TaxBill.octreasurer.gov using a credit or debit card. Check our website for the most current rates for service fees. Acceptable credit cards include American Express, Discover, Visa and Mastercard. Updated service fees are currently: 2.30% for consumer cards, 2.57% for commercial cards, or 3.95% for international cards, with a minimum charge of \$1.50 for credit cards, and a minimum charge of \$1.95 for debit cards. Debit card payments at the County Service Center in person will be charged a flat fee of \$2.95 for transactions over \$100 and \$1.50 for transactions under \$100. These fees are charged by the current credit card processor, and the County of Orange does not benefit in any way from the fee. Retain the payment receipt from the website by writing it down, taking a photo or keeping your confirmation email as proof of timely payment. If a confirmation number is not provided, the online payment was not processed. Payments processed through the Tax Collector's authorized website on or before 11:59 p.m. PST on the due date will be considered timely.
- (D) **ONLINE BANKING:** Online banking payments from 3rd party vendors must be **received** by September 2, 2025. These mailed envelopes are not date stamped by the USPS. To ensure timely credit and avoid late penalties, request these type of payments at least seven business days prior to the last timely payment date. Payments must be made payable to the County of Orange and include the seven-digit Tax Collector Reference Number (TC Ref #) in the account number field (i.e., XXXXXX). Do not include any other alpha characters with your TC Ref #. You will be charged all applicable late penalties and fees if payment is received from the 3rd party vendor after September 2, 2025. Or, pay online at TaxBill.octreasurer.gov with eCheck for same

day credit and a receipt.

6. **BUSINESS PROPERTY:** This includes Machinery, Equipment, Furniture, Photocopiers, Computers, Leased Equipment, Tools, Molds/Dies, and Supplies. In addition, commercial & private aircraft and boats and personal watercraft are also considered unsecured personal property. Property valued at \$10,000 or less will be exempted from property taxes. Disagree with the assessed value? File an appeal at assessmentappeals.ocgov.com by December 1, 2025.
7. **TRANSFERRED BILLS:** Escape Assessments, Mobile Home and Possessory interest tax bills on real property are transferred to the Unsecured tax roll on July 1 of each fiscal year once they become delinquent. An unsecured supplemental bill is also created when a reappraisal occurs after a subsequent change in ownership. It is then billed on the Unsecured tax roll because the owner responsible for the property taxes either no longer owns or controls the property.
8. **FOUR-YEAR PAYMENT PLAN:** This payment plan only applies to Unsecured taxes due on an **Escape assessment** if the following criteria are met:
(A) The tax amount due is more than \$500.00.
(B) The taxes due are for a prior fiscal year.
(C) A Four-Year Payment Plan form is submitted to the Treasurer-Tax Collector prior to the due date along with at least 20% of the taxes due plus the applicable processing fee. Tax liens will be recorded for all assessments on the Four-Year Payment Plan until all taxes, penalties and fees have been paid. Interest at the rate of 0.75% per month (9% per year) will be added to the outstanding balance if the Escape assessment was due, in whole or in part, to the error, omission or other fault of the Assessee. If an annual installment is not paid timely, the remaining balance of taxes will immediately become due, plus a 10% penalty and interest of 1.5% per month (18% per year) will be added as of the assessment's original due date. It is the Assessee's responsibility to pay installments in a timely manner. The payment plan will terminate should Unsecured property taxes become delinquent on any other property or if the property under the plan changes ownership. The installment payment plan form is available at TaxBill.octreasurer.gov, email us at AskTaxCollector@octreasurer.gov or call (714) 834-3411 for assistance.
9. **CHANGE OF ADDRESS:** To avoid late penalties and fees, notify the Assessor of any change in the mailing address. The law states that **failure to receive a tax bill does not relieve an Assessee of responsibility for the timely payment of taxes. Delinquent penalties and fees accrue if payment is not made by the last timely payment date.** The Change of Address form is available at ocassessor.gov/forms. Sign up for the unsecured payment reminder at octreasurer.gov/eSubscriptions to avoid late penalties. Search for all bills online at TaxBill.octreasurer.gov including by business name, N#, CF# and TC Ref#.
10. **CHANGE OF OWNERSHIP / CHANGE OF OWNERSHIP STATEMENT (COS) PENALTY APPEAL:** The law requires anyone acquiring an interest in real property, or a mobile home subject to local property taxation, to file a Change of Ownership Statement with the Office of the Assessor. This form is available on the Assessor's website at ocassessor.gov/forms or call (714) 834-5031 for assistance. If you disagree with a **COS PENALTY** as shown on this tax bill, you have the right to file an Assessment Appeal Application no later than 60 days of the date printed on the tax bill or the postmark date, whichever is later. The application form and instructions are available online at assessmentappeals.ocgov.com. You can also obtain a form in-person at the Office of the Clerk of the Board of Supervisors, Assessment Appeals Division, 400 W. Civic Center Drive, Room 110, Santa Ana or call (714) 834-2331, ext. 1 for assistance. **If you appeal or dispute the penalty, you are still responsible for the timely payment of the tax bill.** If timely payment is not received, all applicable penalties and fees will be charged, and a tax lien will be recorded that may affect your credit.
11. **ASSESSMENT APPEAL FOR ANNUAL PROPERTY ASSESSMENTS:** If you disagree with the assessed value as shown on this tax bill, you have the right to an informal assessment review. If you and the Assessor are unable to agree on value pursuant to the informal assessment review, you may file a formal appeal by completing an Assessment Appeal Application form with the Office of the Clerk of the Board of Supervisors Assessment Appeals Division between July 2 and December 1, 2025. The application form and instructions are available online at assessmentappeals.ocgov.com or in person at the Office of the Clerk of the Board of Supervisors, Assessment Appeals Division, 400 W. Civic Center Drive, Room 110, Santa Ana, or call (714) 834-2331, ext. 1 for assistance. **If you appeal or dispute the penalty, you are still responsible for the timely payment of the tax bill.** Relief from penalties shall apply only to the difference between the county assessor's final determination of value and the value on the assessment roll for the fiscal year covered. If timely payment is not received, all applicable penalties and fees will be charged, and a tax lien will be recorded that may affect your credit.

WHERE YOUR PROPERTY TAX DOLLARS GO



THIS BILL IS NOW DUE AND PAYABLE
SALE OR DISPOSAL OF PERSONAL PROPERTY
AFTER JANUARY 1, 2025 DOES NOT RELIEVE
THE ASSESSEE FROM PAYING THIS TAX BILL.

Pay taxes online by eCheck (bank account) or by credit/debit card

eCheck No Cost



VISA Important Service Fee
Update (see above)
TaxBill.octreasurer.gov

Address Change?
Go to ocassessor.gov/forms
to complete the Change of Address form