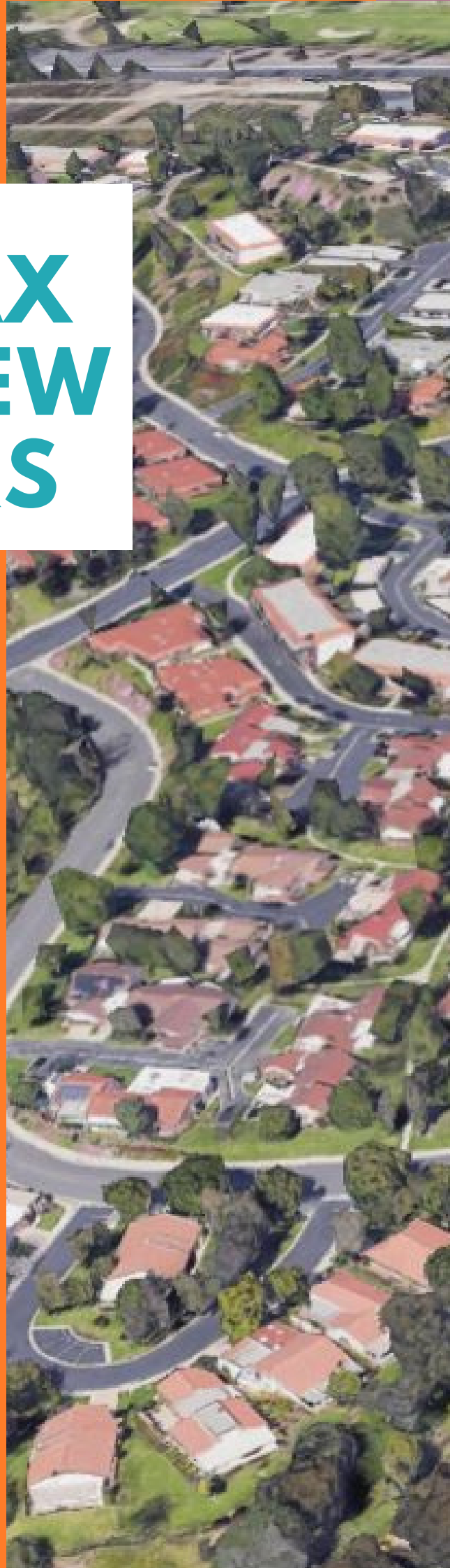


PROPERTY TAX GUIDE FOR NEW HOMEOWNERS

SHARI L. FREIDENRICH

ORANGE COUNTY
TREASURER-TAX COLLECTOR



CONGRATULATIONS ON YOUR NEW HOME!

Dear Homeowner:

Purchasing a house or any other type of property is an exciting event. However, it can also be overwhelming if you aren't familiar with the property tax system and what your responsibilities entail.

By reading this guide, I hope you will have a better understanding of how the property tax system works and the importance of property taxes for the services Orange County provides. You will see how your property tax dollars are distributed. It will answer questions like when will I get my first bill, how is the tax calculated and when is it due.

Many parcels may have special assessments such as Mello-Roos. That is described here as well as other resources and tools available for you as a new homeowner. We also show you a sample tax bill. Property tax payment dates are set by State law, and I have included a handy calendar for your reference.

The best way to ensure that you pay on time is to sign up for text and eMail alerts at ocgov.com/octaxreminder. If your mortgage company doesn't impound your account, join hundreds of thousands of taxpayers who pay online by eCheck (bank account) at no cost and receive same-day credit and an emailed or printed receipt.

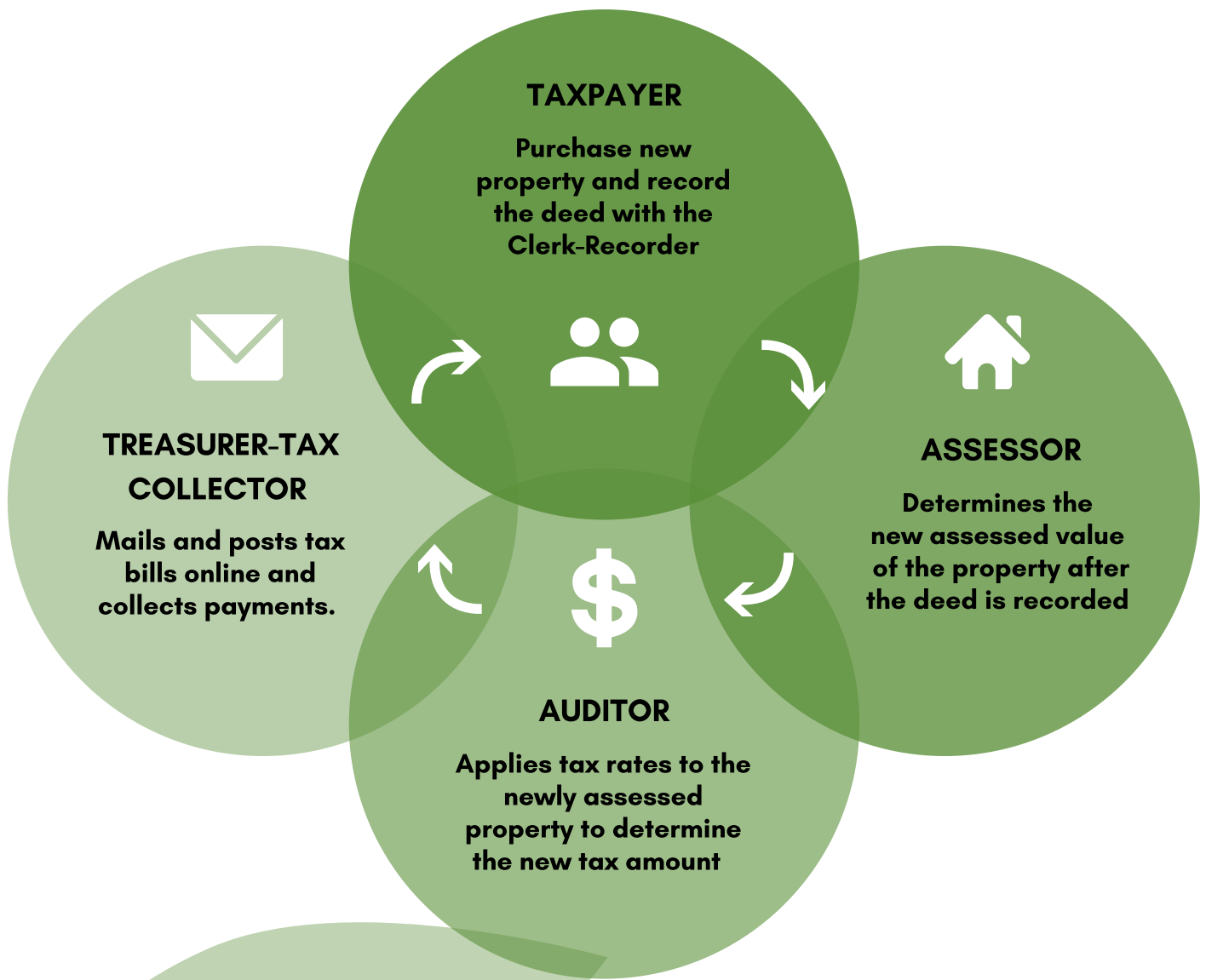
If I can be of assistance, email me at treasurer@ttc.ocgov.com or call a Customer Service Representative at 714-834-3411.



ORANGE COUNTY
TREASURER-TAX
COLLECTOR

Shari L. Freidenrich
CPA, CCMT, CPFA, ACPFTIM





HOW THE PROPERTY TAX SYSTEM WORKS

HOW PROPERTY TAXES ARE CALCULATED

1% VALUE + VOTER APPROVED BONDS,
FIXED CHARGE SPECIAL ASSESSMENTS
(INCLUDING MELLO ROOS) = PROPERTY TAXES

✓ **1% BASE TAX**
1% of the full cash value of the property

✓ **VOTER APPROVED BONDS**
Any bond which is approved by the voters in a particular jurisdiction, i.e. bonds approved for School Districts

✓ **FIXED CHARGE SPECIAL ASSESSMENTS**
Levies on real property to pay for improvement or services. such as mosquito surveillance or vector disease control. Mello-Roos is a type of Fixed Charge Special Assessment.



ESTIMATED ANNUAL TAX

Example

Ms. Smith buys a home for \$407,000. What are her estimated taxes?

| | |
|----------------------------------|----------------|
| Assessed Value..... | \$407,000 |
| Homeowner's Exemption..... | (7,000) |
| Net Assessed Value..... | \$400,000 |
| 1% Property Tax..... | \$4,000 |
| Voter Approved School Bond..... | \$125 |
| Estimated Annual Tax..... | \$4,125 |



YOUR SECURED PROPERTY TAX BILL

The annual property secured tax bill is mailed and available online in September. The bill includes information on both the property tax assessed value and the property taxes and assessments charged on the property with contact information for all assessments. If you are a new homeowner, you should receive a new owner's secured property tax bill a few months after your new home purchase. Your secured tax bill can be paid in two installments.



Shari L. Freidenrich, CPA
Orange County Treasurer - Tax Collector
P.O. BOX 1438 • Santa Ana, CA 92702-1438
801 N. Ross Street, Building 16, Santa Ana
Office Hours: 8:00 AM-5:00 PM Monday - Friday
Phone Hours: 9:00 AM-5:00 PM (714) 834-3411
ocgov.com/octaxbill

2020-21 SECURED PROPERTY TAX BILL

For Fiscal Year Beginning July 1, 2020 and Ending June 30, 2021
0000002-0000002 STMT----- 920146 OCT013

#BWNLBHV

#0832 7201 2020 8#



OWNER OF RECORD AS OF 12:01 AM, JANUARY 1, 2020



| PARCEL NO. (APN) | TAX RATE AREA | 1st Installment DUE 11/1/20 | 2nd Installment DUE 2/1/21 | TO PAY BOTH INSTALLMENTS BY 12/1/20 |
|------------------|---------------|-----------------------------|----------------------------|-------------------------------------|
| 083-272-01 | 01-007 | \$102,185.05 | + | \$102,185.05 = \$204,370.10 |

IMPORTANT INFORMATION

If you sold this property or no longer own it, you can disregard this bill. Property taxes are the responsibility of the new owner. Contact the Office of the Assessor at (714) 834-2727 regarding ownership changes.

| VOTER APPROVED TAXES AND SPECIAL ASSESSMENTS | | | |
|--|---------|---------------|------------|
| SERVICE AGENCY | RATE | VALUE | TAXES |
| BASIC LEVY RATE | 1.00000 | 7,783,655 | 77,836.55 |
| ANAHEIM SCHOOL DIST | .06595 | 7,783,655 | 5,133.32 |
| ANAHEIM UNION HIGH SCH | .03971 | 7,783,655 | 3,090.88 |
| NORTH OC COMM COLLEGE | .03198 | 7,783,655 | 2,489.22 |
| METRO WATER DIST-ANA | .00350 | 7,783,655 | 272.43 |
| SPECIAL ASSESSMENT CHARGES | | PHONE NO. | |
| MOSO,FIRE ANT ASSMT | | (800)273-5167 | 50.04 |
| VECTOR CONTROL CHG | | (800)273-5167 | 6.24 |
| PACE-COMMERCIAL | | (866)807-4864 | 85,476.18 |
| MWD WATER STDBY CHG | | (866)807-4864 | 21.76 |
| ANAHEIM CFD 08-1 PLTNM TRIANGLE | | (949)955-1500 | 1,335.44 |
| OCSO SEWER USER FEE | | (714)593-7281 | 28,658.04 |
| TOTAL CHARGED | 1.14114 | | 204,370.10 |

174-453 (2020)

View all parcel bills at ocgov.com/octaxbill

TOP 20 SECURED PROPERTY TAXPAYERS

FY 2019-20

Secured Taxpayers:

| Taxpayer Name (1) | Taxes | % of Taxes (2) |
|---|--------------|----------------|
| 1 Irvine Company | \$76,208,472 | 1.05% |
| 2 Walt Disney Parks & Resorts US | \$68,969,303 | 0.95% |
| 3 Southern California Edison Company (Edison International) | \$49,219,911 | 0.68% |
| 4 Five Point Holdings, LLC | \$20,233,450 | 0.28% |
| 5 Sempra Energy (SDG&E, So. Cal. Gas) | \$14,883,280 | 0.21% |
| 6 United Laguna Hills Mutual (Laguna Woods) | \$11,345,544 | 0.16% |
| 7 BEX Portfolio, Inc. | \$8,680,274 | 0.12% |
| 8 Anbang Insurance Group Co. | \$7,010,957 | 0.10% |
| 9 Lennar Corporation | \$6,799,052 | 0.09% |
| 10 AT&T (Pacific Bell Telephone Company) | \$6,473,906 | 0.09% |

See complete list of top 20 Secured and Unsecured taxpayers at ttc.ocgov.com/rptstats/stats



KEY DATES PROPERTY OWNERS SHOULD KNOW

SEPTEMBER

Secured property taxes are mailed and available online at ocgov.com/octaxbill.

NOVEMBER 1

First installment of secured property taxes is due.

DECEMBER 10

Last day to pay first installment of secured property taxes. Late payments incur a 10 percent penalty (postmark must be Dec. 10 or earlier).

FEBRUARY 1

Second installment of secured property taxes is due.

FEBRUARY 15

Last day to file a Homeowners' Exemption Claim to receive credit on the current year's tax bill.

APRIL 10

Last day to pay second installment of secured property taxes. Late payments incur a 10 percent penalty and \$23 fee (postmark must be April 10 or earlier).

MAY

Delinquent notices for any unpaid secured property taxes are mailed.

OCTOBER 1

Filing period for the Property Tax Postponement Program begins.

ALL YEAR

New owner property tax bills are mailed throughout the year after ownership updates are processed by the Office of the Assessor.

CONTACT / INFORMATION

Customer Service Call Center

(714) 834-3411

Email

ttcinfo@ttc.ocgov.com

Pay Your Tax Bill online

ocgov.com/octaxbill

Text/eMail Information

ocgov.com/octaxreminder

Civic Center Parking Map

ocgov.com/octaxparking

Ownership Questions

(714) 834-2727

Exemption Questions

(714) 834-2727

Change of Address Questions

(714) 834-2939



STAY SAFE, PAY ONLINE

A COST EFFECTIVE WAY TO PAY YOUR PROPERTY TAX BILL

64%

Property Taxes Paid Electronically

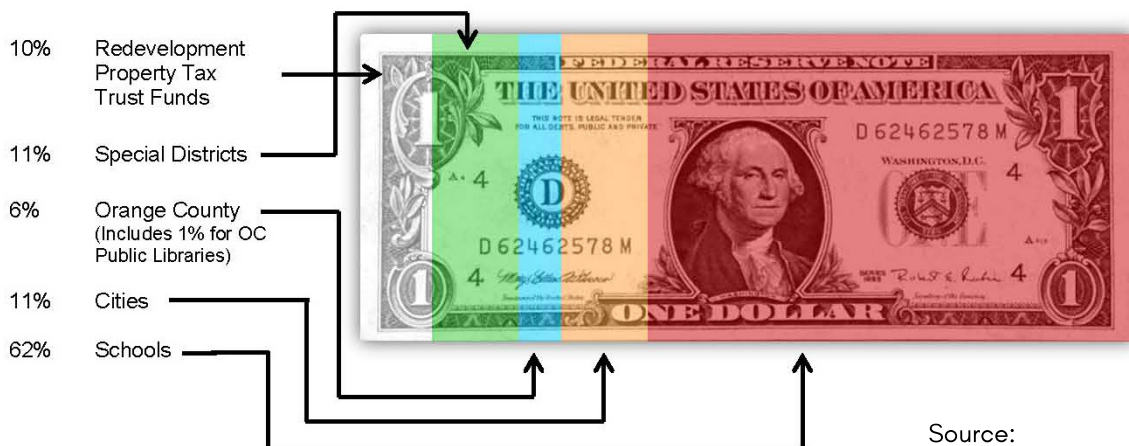
99.2%

Secured Collection Rate

Fast, easy, secure - the no-cost eCheck is the best way to pay your property taxes. The number of transactions paid using this method has tripled since 2011. eCheck (an electronic check from your bank account) takes just minutes to complete online, provides same-day credit and can be done 24/7 from your home. You will receive immediate confirmation by email that your payment is being processed, and you can also print confirmation.

ocgov.com/octaxbill
ttc.ocgov.com



WHERE YOUR ORANGE COUNTY TAX DOLLAR GOES



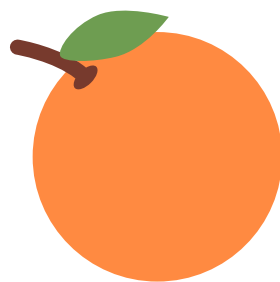


ONLINE GIS APP WITH LINK TO SECURED PROPERTY TAX BILL

Whether you are a new homeowner or looking to purchase additional property, check out our online GIS app. If your new home has Mello-Roos, Property Assessed Clean Energy (PACE) or other special assessments, our GIS map will give you a simple accounting of what you have to pay with a phone number for questions.

The map shows areas where assessments are located, marked with  for Mello-Roos and  for PACE. The map also shows other nearby services such as restaurants, retail, municipal buildings and parks.

You can search the map with or without an address and find any parcel in the County by scrolling on the map or inputting a specific address or parcel number. If you want to check out when your Mello-Roos assessment will be paid off, go to ocgov.com/melloroos.




mello.ocgov.com



SUPPLEMENTAL TAX BILLS

New homeowners or properties with new construction that increase the property value will receive a supplemental property tax bill on their property to reflect the changed property value. The supplemental property tax amount is the difference between the new assessed value and the prior owner's value at current tax rates.

In September, the secured property bills are mailed and available online. If you are a new homeowner, it is possible that the bill you receive will be in the prior owner's name with the prior owner's assessed value. You need to pay that bill and depending on the time between your purchase and the mailing of the secured property tax bill, you may also receive one or more supplemental property tax bills that all need to be paid. Supplemental tax bills are normally not paid by escrow/title companies.





Shari L. Frensch, CPA
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Phone Hours: 8:00 AM - 5:00 PM (714) 834-3411
Email: tfrensch@tc.ocgov.com • Website: ocgov.com/octaxbill

SUPPLEMENTAL PROPERTY TAX BILL

0000002-0000002-STM/TI-----
#BWNLTGT *****AUTO**5-DIGIT 90740
#9336 0050 0200 2086

920448 OCT00T1





| | | |
|---------------------|-----------|----------|
| PARCEL NUMBER (APH) | ASMT. YR. | RATE YR. |
| 933-660-50.0200 | 2020 | 2020 |

| | |
|----------------|---------------|
| ASSESSED OWNER | TAX RATE AREA |
| | 12-005 |

| | | |
|-------------------|-----------------------------------|-----------------------------------|
| MONTHLY PRORATION | DAYS OWNED | DAYS ASSESSED |
| 12 / 12 = 1.00 | 07-01-20 - 06-30-21 = 365 DAYS | 07-01-20 - 06-30-21 = 365 DAYS |

CONTROL NUMBER: B0018876

ATTENTION

THIS SECURED SUPPLEMENTAL TAX BILL IS IN ADDITION TO YOUR REGULAR TAX BILL. SEE PARAGRAPH 1 ON REVERSE SIDE.
IF YOU HAVE AN IMPOUND CASHMENT, THIS BILL MAY NOT BE PAID BY YOUR MORTGAGE LENDER. PLEASE CONTACT THEM TO DETERMINE WHETHER PAYMENT WILL BE MADE ON YOUR BEHALF.
PAY YOUR BILLS ONLINE AT NO COST USING CHECKING OR SAVINGS ACCOUNT (ECHHECK) AT [OCGOV.COM/OCTAXBILL](http://ocgov.com/octaxbill).

THIS BILL IS CALCULATED BASED ON NUMBER OF DAYS OWNED.

PROPERTY LOCATION

ASSESSED SUPPLEMENTAL VALUES

| TYPE OF VALUE | NEW BASE YEAR VALUE | ROLL VALUE | SUPPLEMENTAL VALUE |
|--------------------------|---------------------|----------------|--------------------|
| LAND / MIN RTS | 337,666 | 310,305 | 27,361 |
| IMPROVEMENTS/ BLDGS | 107,334 | 117,075 | 9,741- |
| OTHERS | | | |
| NET TAXABLE VALUE | 445,000 | 427,380 | 17,620 |

| DATE OF CHANGE IN OWNERSHIP OR COMPLETION OF NEW CONSTRUCTION | ASSESSMENT NOTICE MAILED | ENROLLMENT DATE |
|---|--------------------------|-----------------|
| 01-09-20 | 07-30-20 | 06-10-20 |

| PRO RATA FACTOR | COMPUTATION FACTOR |
|----------------------|----------------------------|
| 365 / 365 = 1.000000 | 1.00 X 1.000000 = 1.000000 |

AMOUNTS LEVIED BY TAXING AGENCIES

| SERVICE AGENCY | SUPPLEMENTAL VALUE | TAX RATE (%)= | UNADJUSTED TAX | COMP. FACTOR = | SUPPLEMENTAL TAX DUE |
|-----------------------|--------------------|---------------|----------------|----------------|----------------------|
| BASIC LEVY RATE | 17,620 | 1.00000 | 176.20 | 1.000000 | 176.20 |
| LOS ALAMITOS SFID #1 | 17,620 | 0.09287 | 16.36 | 1.000000 | 16.36 |
| NORTH OC COMM COLLEGE | 17,620 | 0.03198 | 5.63 | 1.000000 | 5.63 |
| METRO WATER-DMWDCC | 17,620 | 0.00350 | 0.61 | 1.000000 | 0.62 |
| TOTAL: | | | 198.80 | 1.000000 | 198.81 |

DELINQUENT PENALTIES WILL BE CHARGED IF PAYMENT IS RECEIVED OR POSTMARKED AFTER DUE DATES.

| | | |
|---|--|-------------------------------------|
| FIRST INSTALLMENT DUE 12-10-2020 \$99.41 | SECOND INSTALLMENT DUE 04-12-2021 \$99.40 | TOTAL DUE \$198.81 |
|---|--|-------------------------------------|

RETAIN TOP PORTION FOR YOUR RECORDS

PRORATION OF SUPPLEMENTAL TAX BILLS

All supplemental taxes are prorated throughout the remaining months in the fiscal year, which ends June 30 based on the ownership date change.

The difference between the prior and the current assessed amounts are divided by the remaining months in the fiscal year, then multiplied by the tax rate. Your tax rate is stated on the bill.

Are You Over 62, Blind or Disabled?

The State of California could offer you assistance if you have trouble paying your property tax bill. The yearly Property Tax Postponement Program allows homeowners to file an extension if certain conditions are met. The filing date is between October 10 and February 1 of each year. Visit sco.ca.gov/public_services.html for an application and additional information.



FREQUENTLY ASKED QUESTIONS

Q:

What is the difference between a supplemental and a secured property tax bill?

A:

All homeowners receive a secured property tax bill for land and/or permanent/semi-permanent structures like mobile homes. New homeowners will also receive a supplemental tax bill in addition to the secured tax bill for the difference between your value and the prior owner's assessed value.

Q:

How much can my property tax increase each year? Doesn't Prop. 13 limit this to 2 percent a year?

A:

Prop. 13 imposes a 2 percent limit on the annual increases in the taxable portion of the property, which is the land and its structures. Other voter-approved bonds, taxes, and special assessments like Mello-Roos and PACE are additional and not limited by Prop. 13. See a breakdown of all these changes at mello.ocgov.com.

Q:

If I can't afford to pay my entire property tax bill, what are my options?

A:

Property taxes are billed in two installments (can be paid 100% by the December 10 date) without interest charges. Other payment options may exist such as the Property Tax Postponement Plan and, if your secured property taxes are delinquent, you can pay using a [5-Year Payment Plan](#) that charges 18% annual interest. Go to ttc.ocgov.com, click on the Property Tax tab, then Payment Plans.

Q:

Do you offer an alert to help me pay on time?

A:

Yes! Go to ocgov.com/octaxreminder and sign up for text and/or email information and payment reminders.

Q:

As a homeowner, do you have any special programs for me?

A:

Yes. Assessed value exemptions exist for homeowners, institutional (non-profit), and veterans. Homeowners can receive a \$7,000 exemption. Call 714-834-3821 for more information.

Q:

What happens if I am late paying my tax bill?

A:

You will be charged a 10 percent penalty and may also be charged a delinquent fee. Any delinquent taxes not received by June 30 will place the property in default and you will be charged an interest rate of 1.5 percent a month plus additional fees starting on July 1.

Q:

What if I don't agree with the assessed value of my home?

A:

Your property is assessed when you purchase it and each year thereafter. You may file an appeal application with the Clerk of the Board between July 2 and November 30 of each year. For additional information, go to ocgov.com/gov/cob/apa/fileappeal.

Q:

What are Mello-Roos and PACE assessments on my tax bill?

A:

Mello-Roos funds initial infrastructure like roads, parks, fire and police in newly planned communities. PACE is a lien on the home for energy improvements such as solar. Visit mello.ocgov.com to see a phone number listed with each special assessment.

Q:

Can I still pay by check?

A:

Yes. Make sure your envelope is postmarked by the last timely payment date to avoid late penalties. Go to ocgov.com/postmarks for more details.





CHECKLIST FOR NEW HOMEOWNERS



Sign up for text or email payment reminders at ocgov.com/octaxreminder. You will receive a payment reminders 10 days and the day before due dates and other property tax info during the year. Pay online by check at no cost.



Make sure your mailing address is correct with the Assessor's Office, find the change of address form at ttc.ocgov.com under the Most Popular section.



Keep track of payment due dates. Your secured tax bill will arrive in September with remittance stubs for the first and second installments. The due dates are November 1 and February 1 of every year.



Fill out the application for a homeowners exemption you receive for a \$70 tax savings.



Be prepared to pay a supplemental tax bill, which will arrive during the first year. You may receive more than one supplemental bill, one for each fiscal year.



View and subscribe to Financial Weekly Tips at ocgov.com/ocfinancialinfo.

OTHER SUBSCRIPTIONS:

✓ OWN A BOAT?
ocgov.com/ocunsecuredreminder

✓ INTERESTED IN BUYING AT A TAX AUCTION?
ocgov.com/octaxauction



PAYMENT OPTIONS

- ✓ eCheck: Safe, Secure, Fast, Free - ocgov.com/octaxbill
- ✓ Mail: Get hand-cancelled if close to payment deadline
- ✓ IVR: 714-834-3411
- ✓ In Person: 601 N. Ross St. , Santa Ana or 24/7 Dropbox

Stay Safe, Pay Online



ocgov.com/octaxbill ---- ttc.ocgov.com

Check Out: mello.ocgov.com



Award-Winning App

449,000

Record # eCheck Payments

872,000

Secured Property Tax Bills Mailed

94,000

Subscribers

ocgov.com/octaxreminder
ocgov.com/ocunsecuredreminder
ocgov.com/octaxauction



1.65 Million

Record Month Unique Website Hits

872,000

Online Property Tax Statements

2/10/24

2 Years Payment History
10 Years Property Tax Bills
24/7 Access

52



Financial Tips of the Week

ocgov.com/ocfinancialtips



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