

# YOUR PROPERTY AND TAXES

*Elite Escrow*

Services of San Diego

[EliteEscrowServices.com](http://EliteEscrowServices.com)

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Unless the California Constitution or federal law specifies otherwise, all property is taxable. Property is defined as all matters and things—real, personal, and mixed—that a private party can own.

## CHANGE-IN-OWNERSHIP

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.

## 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 month 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.

## 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

## 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.

## PAYMENT OF 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

## TAX RATES

The Auditor's Office is responsible for establishing tax rates and processing all special assessments on the property tax bills

## 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.

## 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

## TAX-COLLECTION QUESTIONS

1-877-829-4732

[taxman@sdcountry.ca.gov](mailto:taxman@sdcountry.ca.gov)

Dan McAllister, Treasurer-Tax Collector

1600 Pacific Hwy, Room 162

San Diego, CA 92101

## 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.

## MOBILE HOMES

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

## 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

## 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.

## 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) at the County Administration Center.

## 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

## DISABLED VETERANS EXEMPTION

Exemption is available for qualified veterans or the unmarried surviving spouse of the veteran to reduce their property taxes. The exemption amount is adjusted annually due to inflation.

## SENIORS & DISABLED

State law provides property tax savings for those 55 years or older who sell their home and purchase another one of equal or lesser value. Additionally, there are State sponsored property tax relief programs available to help senior citizens on limited income, legally blind and disabled.

## 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.