

If my first installment account defaults, may I open a second account?

If your first account defaults either because of your failure to make at least one installment payment between **July 1 and April 10**, or because of your failure to pay your current year’s taxes in full by **April 10**, you may open another account. However, the second account may not be opened until July 1 of the following fiscal year. You may **NEVER** reopen an installment account in the fiscal year that the property becomes subject to the power of sale (five years from the first delinquency). If you default a second time, you may open a third installment account. However, if you default a third time, no further installment accounts will be permitted and your property will become subject to the power of sale following **June 30**. In that case, your property will be sold at a public auction or acquired by a public agency if you do not pay the full redemption amount before the date on which the property is offered for sale or acquisition.

It is to your advantage not to default on an installment account, since there is an additional penalty. When a second or third installment account is opened, the redemption amount is re-computed as though no previous payments had been made. This means you will be charged the 1-1/2% monthly penalty on the original unpaid taxes as though none of those taxes had been paid. However, as soon as the first payment on the second or third account has been made, you will be given credit for any previous payments against the re-computed redemption amount. You must also pay a new set-up fee.

For more detailed information, please read our public service brochure “When Property Taxes Become Delinquent...The Installment Payment Plan.”

A schedule of fees is available online at **www.countytreasurer.org**

*If either December 10 or April 10 falls on a weekend or holiday, taxes are not delinquent until 5 p.m. the next business day.

**If June 30 falls on a weekend or holiday, taxes will become defaulted on the next business day.

PUBLIC SERVICES INFORMATION

Should you wish to contact County offices concerning your property taxes, please call the following numbers regarding:

Tax Collector(951) 955-3900
Pay or Request Tax Bills, Tax Payment Status, Defaulted Taxes, General Information

Taxpayers may contact the office of the Treasurer-Tax Collector toll free in the 951 and 760 area codes at (877) 748-2689.

Assessor.....(951) 955-6200
or (800) 746-1544 within the 951 and 760 area codes.
Exemptions, Property Values, Mailing Address on Tax Bill

Telephone lines are especially busy following each bill mailing and prior to each tax payment deadline. However, the **Tax Collector’s automated property tax information and payment system is available 24 hours a day, 7 days a week, for your convenience.** In order to access this system you must have your 10-digit assessment number available and follow the instructions as they are given.

Visit our website at:
www.countytreasurer.org

“Our staff is dedicated to serving our taxpaying public. Please contact us if you need assistance.”

Jon Christensen
Treasurer-Tax Collector

**OFFICE OF THE
TREASURER-TAX COLLECTOR
COUNTY OF RIVERSIDE**

**Delinquent/
Defaulted
Property Tax
Information**



**JON CHRISTENSEN
TREASURER-TAX COLLECTOR**

This pamphlet, produced at the direction of the Riverside County Treasurer-Tax Collector, explains what happens when property taxes are left unpaid, outlines the penalties associated with delinquent taxes, and describes an installment plan to redeem property on which delinquent taxes are owed.



What happens if I fail to pay my taxes on time?

If the first installment payment is not received at the Tax Collector's office **by 5 p.m. on December 10***, or contain a US postmark by that time and date, then the taxes become delinquent and a 10% penalty is added to any unpaid balance. If the second installment payment is not received at the Tax Collector's office **by 5 p.m. on April 10***, or contain a US postmark by that time and date, it becomes delinquent and a 10% penalty plus an administrative charge is added to any unpaid balance. For additional information on the postmark, please visit our website.

Likewise, if you fail to pay any supplemental tax bill installment by the applicable delinquency date, the same penalties and charges accrue as for delinquent annual taxes. If there are ANY unpaid taxes **as of 5 p.m. on June 30, then the property becomes tax defaulted****. Once the property has become tax defaulted, a redemption fee and additional penalties begin to accrue at the rate of 1-1/2% per month of the unpaid taxes. This monthly penalty is added at 5 p.m. on the last day of each month (or the following business day if the last day of the month falls on a weekend or holiday).

What happens if I fail to pay my delinquent taxes?

Your taxes can remain unpaid for a maximum of five years following their tax default, at which time your property becomes subject to the power of sale. This means that after giving official notice of the pending sale, the property will be sold at a public auction or acquired by a public agency if you do not pay the taxes before the date on which the property is offered for sale or acquisition.

What is the amount required to redeem tax-defaulted property?

The amount needed to redeem tax-defaulted property in full is the sum of the following:

1. The total amount of unpaid taxes for all delinquent years.

2. A 10% penalty on every unpaid installment.
3. An administrative charge for each delinquent year.
4. Monthly penalties of 1-1/2% of the unpaid taxes accrued to date.
5. A redemption fee.

* If this property becomes eligible for sale at public auction, additional fees will apply.

How do I obtain an estimate of the amount required to redeem my property?

To obtain an estimate of the amount required to redeem your property, you should contact the office of the Tax Collector by letter, telephone, or in person. The mailing address is **County of Riverside, Treasurer-Tax Collector, P.O. Box 12005, Riverside, CA 92502-2205**. The telephone number is **(951) 955-3900** or **(877) 748-2689, toll free** for those taxpayers residing in the 951 and 760 area codes. Whether making your request by letter, phone, or in person, you will need to provide the assessment number which you can find on a previous tax bill, or the address or legal description of the property. Also, be sure to specify the date on which you wish to redeem so that the penalty can be calculated properly.

Can I redeem one delinquent year separately from other years?

No. One year's delinquent taxes may not be redeemed separately from other years' delinquent taxes. When the redemption amount is calculated, the total taxes owed for all delinquent years are combined.

What happens if I cannot pay the full redemption amount?

If you are unable to pay the full redemption amount (i.e., unpaid taxes for all delinquent years plus penalties and charges), you may open an installment plan of redemption. This plan allows you to make payments on your delinquent taxes over a five-year period beginning the date you open the installment account.

It is important to note that if your prior year tax bill includes special assessments for the repayment of debt service obligations under the Improvement Bond Act of 1915 of the Streets and Highways code, and/or special taxes for payment of debt service on bonds issued pursuant to Mello-Roos Community Facilities

Act of 1982 (CFD's), the installment payment account will not prevent or delay foreclosure action on behalf of the bondholder pursuant to Section 53356.1 (a) of the Government code.

How do I open an installment plan of redemption?

To open an installment plan, you must:

1. Make an initial payment of at least 20% of the redemption amount; and
2. Pay your current year's taxes including any supplemental or escaped assessments which may be due. You must pay any applicable penalties and cost which were added after the delinquent dates.
3. Pay the set up fee.

If you open an installment account between **July 1 and the following April 10**, the current year's taxes and any supplemental taxes must be paid by **April 10** or the account will default. To open an account between **April 10 and June 30**, the current year's taxes (plus any penalties and charges) **must first be paid in full**.

When may I open an installment account?

You can open an installment account after the date which the property has become tax defaulted (June 30) and within five years of that date (at which time your property becomes subject to the power of sale).

How often will I be required to make installment payments?

Under the installment plan you are required to make one payment each year for five years, in addition to paying each year's annual taxes. By each **April 10** you must make one payment of 20% or more of the redemption amount, plus interest (which accrues at the rate of 1-1/2% per month on the unpaid balance once the account has been opened). You must also pay an annual maintenance fee. If you fail to make any installment payment or fail to pay your current year's taxes or any supplemental taxes on or before **April 10** of each year, then your account will default.

You can, however, pay the total unpaid balance plus accrued interest any time before the fifth and final payment is due.

Do my installment payments cover my current annual taxes?

No. Your installment payments **NEVER** include your current year's taxes, which must be paid separately.