



TREASURER-TAX COLLECTOR
 COUNTY OF IMPERIAL

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Secured Taxes

- 1) What happens if I fail to pay my Secured property taxes on time?

If you do not pay the first installment of your Secured tax bill by 5 p.m. on December 10 (if it falls on a weekend or holiday, taxes are not delinquent until 5 p.m. the next business day.), or payment is not postmarked by that time and date, then that installment becomes delinquent, and a 10% delinquent penalty is incurred. If you fail to pay the second installment by 5 p.m. on April 10 (if it falls on a weekend or holiday, taxes are not delinquent until 5 p.m. the next business day.), or payment is not postmarked by that time and date, it becomes delinquent. A 10% penalty and a delinquent cost of \$10.00 is added. 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 secured taxes.

If there are ANY unpaid taxes as of 5 p.m. on June 30, the property becomes defaulted. *(If June 30 falls on a weekend or holiday, taxes must be paid by 5 p.m. of the preceding business day.)* Once the property has become tax defaulted, a redemption fee of \$15 and additional penalties begin to accrue at the rate of 1 ½% per month, calculated on the unpaid tax amount.

2) What happens if I fail to pay my delinquent Secured taxes?

Your taxes can remain unpaid for a maximum of five years from the default date, at which time your property becomes subject to the power of sale. This means that your 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.

3) 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 calling (760) 482-4297.

When making your request, you will need to provide the Fee Parcel Number, which you can find on a previous tax bill, or the address of the property. Also, be sure to specify the date on which you wish to redeem so that the penalty can be calculated properly.

4) Can I redeem one delinquent year separately from other years?

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

5) 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.

6) How do I open an installment plan of redemption?

To open an installment plan, you must:

- Ø Make an initial payment of at least 20% of the redemption amount; and
- Ø Pay your current year's taxes.
- Ø A \$20.00 fee is charged to initiate an installment plan.

If you open an installment plan 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 11 and June 30, the current year's taxes (plus any penalties and charges), and any supplemental taxes must first be paid in full.

7) When may I open an installment plan?

You can open an installment plan after the date on which the property has become tax defaulted (June 30) and within five years of that date.

For detailed information about an installment plan of redemption, contact the Tax Collector's office at (760) 482-4297.

8) 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 ½ % per month on the unpaid balance). 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.

9) Do my installment payments cover my current annual taxes?

No. Your installment payments NEVER include your current year's taxes, but must be paid by April 10th each year.

10) If my first installment plan defaults, may I start a second plan?

If your first plan 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 start another plan after July 1st of the next fiscal year, but only as long as your property has not become eligible for sale.

Each time you start a plan, you have five years to pay the full redemption amount. However, it is to your advantage not to default on an installment plan, since there is an additional penalty. When another installment plan is started, the redemption amount is computed as though no previous payments had been made. This means you will be charged the 1 ½ % monthly penalty on the unpaid taxes as though none of those taxes had been paid. However, as soon as the first payment on the new plan has been made, you will be given credit for any previous payments.