

# How Do I Reduce My Property Taxes?



## ASSESSMENT INFORMATION



***Christina Wynn, Assessor***

**3636 AMERICAN RIVER DRIVE, SUITE 200  
SACRAMENTO, CA 95864-5952**

Office Hours  
**8 a.m. to 5 p.m.**  
**Monday to Friday**  
**(Excluding Holidays)**  
Telephone  
**(916) 875-0700**  
**8 a.m. to 4 p.m.**

Assistance for the hearing impaired is available  
by calling 711 for California Relay Service

e-mail: [assessor@saccounty.gov](mailto:assessor@saccounty.gov)

### ***Our Mission***

*We provide equitable, timely, and accurate property tax assessments and information.*

### ***Our Values***

*Professionalism  
Integrity  
Efficiency*

[www.assessor.saccounty.gov](http://www.assessor.saccounty.gov)

## OVERVIEW

The Assessor is responsible for locating taxable property in the county and determining its assessed value.

The Assessor administers various tax exemptions, receives and processes claims for tax exemptions and exclusions made available by the state and local government for:

- Owner-occupied homes
- Disabled Veterans
- Qualifying Institutions
- Property transfers among qualifying relatives
- New Construction Exclusion
- Base Year Value Transfers
- Homes with significant damage due to catastrophe or disaster
- Replacement properties acquired by a government agency (Eminent Domain)

For each claim type, certain criteria must be met in order to qualify. Read on for additional information regarding these claims to determine your eligibility.

## EXEMPTIONS

### Homeowners' Exemption

If you own a home and occupy it as your principal place of residence, you may apply for a Homeowners' Exemption. This exemption will reduce your annual assessed value by \$7,000.

If you build or acquire a home, and there was no exemption on the annual tax roll, you may apply for a Homeowners' Exemption on the supplemental tax roll. In order to qualify, you must occupy the home within **90 days** of the completion of new construction or the change in ownership, and apply within **30 days** of receiving a Notice of Supplemental Assessment.

The Assessor's Office must be notified immediately if a property receiving a Homeowner's Exemption becomes ineligible for the exemption.

Homeowners' Exemptions are not automatically transferred between properties. If you move, you must file an application for a new exemption.

For more information about the Homeowners' Exemption, call (916) 875-0710.

### Disabled Veterans' Exemption (Including Surviving Spouses)

A military service veteran who:

- is totally disabled (service related 100%),
- or is blind in both eyes
- or has lost the use of more than one limb as a result of injury or disease during military service

may apply for a Disabled Veterans' Exemption. An unmarried surviving spouse of a disabled veteran may also be eligible to receive this exemption.

Eligibility requires the veteran's death be the result of a service-connected injury or disease. For an application, call (916) 875-0720.

### Institutional Exemptions

Real and personal property used exclusively by a church, college, cemetery, museum, school or library may qualify for an exemption from property taxation. Properties owned and used exclusively by a nonprofit, religious, charitable, scientific or hospital, may also be eligible. An application must be filed with the Assessor's Office. Call (916) 875-0720 for information.

## EXCLUSIONS FROM REASSESSMENT

*(Documentation may be required for the following)*

### Inter-Spousal

Transfers of property between spouses do not result in a reassessment. This includes transfers due to divorce in connection with a property settlement, or the death of a spouse.

### Registered Domestic Partners

Transfers of real property between registered domestic partners may be excluded from reassessment.

### Locally Registered Domestic Partners

Effective Sept. 29, 2018, transfers between locally registered domestic partners, which occurred between 1/1/2000 and 6/26/2015, and were reassessed for change in ownership, may now be reversed. **Deadline** to file is **June 22, 2022**.

### Co-tenancy Change in Ownership Exclusion

Transfers of a co-tenancy interest from one co-tenant to another that occur due to the death of one co-tenant, after January 1, 2013, may be excluded from reassessment if certain conditions are met. These include:

- The two co-tenants together must own 100% interest in the property.
- The transfer results in the surviving co-tenant owning 100% of the property.
- The property was the principal residence of both co-tenants immediately preceding the transferor co-tenant's death.
- The two co-tenants owned and continuously resided in the property for the one-year period preceding the date of transfer.

**A claim form is required**, and the transferee must sign an affidavit affirming residency. For more information, see Transfer of Decedent's Real Property brochure.

### Parent-Child / Grandparent-Grandchild Transfers:

In some cases, transfer of property between parent-and-child, or from grandparent-to-grandchild, will not cause a reassessment. Under **Prop 19 (after 2/16/21)**, this exclusion applies to the principal residence of the transferor only and the transferee is required to occupy the property as their principal residence also. This exclusion is limited to the sum of taxable value of the property plus \$1 million of the market value. Any overage is added to the taxable value to determine the new taxable value.

Family farms also may qualify for this exclusion with no principal residence requirement. **For transfers that occurred prior to 2/16/2021 different provisions apply (Prop 58)**. An application must be filed with the Assessor's Office. For more information, please visit our website or call our Property Transfer Section (916) 875-0750.

### New Construction Exclusions

Some types of new construction are excluded from property tax reassessment. These include:

- Builders' Inventory
- Active Solar Energy System
- Fire Safety Improvements
- Disabled Access
- Earthquake Mitigation / Seismic Retrofit
- Rain Water Capture System

For more information on these exclusions go to our website or contact our staff at (916) 875-0700.

## BASE YEAR VALUE TRANSFERS

### Prop 19 Base Year Value Transfers

A homeowner who is at least 55 years old or severely and permanently disabled may be able to transfer their Prop 13 assessed values to a replacement residence up to 3 times anywhere in the

state. Governor declared disaster victims with more than 50% in damage might also qualify with no limit on how many times you can use it.

The value limit under Proposition 19 is the sum of the factored base year value plus \$1 million. If the market value exceeds this limit, partial relief is available. The amount exceeding the excluded amount will be added to the factored base year value.

***An application must be filed with the Assessor's Office.***

#### **Other Base Year Value Transfers**

- Contaminated Property
- Eminent Domain

See our website or call the Assessor's Office (916) 875-0750.

## **CALAMITY RELIEF**

### **Calamities**

If a property suffers more than \$10,000 in damage due to a *calamity*, such as a fire or storm, the assessed value may be reduced until repairs are completed. Certain conditions apply.

A calamity relief application must be filed with the Assessor's Office within one year of the date the *calamity* occurred or within 60 days of a notice from the Assessor.

## **DECLINES IN VALUE**

### **Removals**

If all, or part, of a structure on a property is removed, the assessed value may be reduced.

### **Decline in Value / Prop 8**

Whenever the market value of a property as of January 1 (lien date) falls below its Prop 13 factored value, the assessed value can be temporarily reduced. This *decline in value* may be due to declines in the real estate market or physical condition.

Once the value is reviewed by the Assessor's Office and if it is temporarily reduced, the assessed value will be reviewed and adjusted each year based on market conditions until the factored Prop 13 value is restored. In no case may it exceed its original Prop 13 value factored for inflation.

To request additional information contact us at (916) 875-0700. The application is available on our website during the filing period from July through December.

### **Informal Review**

If you disagree with the assessed value of your real property, you can discuss it with the Assessor's Office Real Property Appraisal Staff at (916) 875-0700.

If you disagree with the assessed value of your personal property, you can discuss it with the Assessor's Office Auditor Appraisal Staff at (916) 875-0730.

## **ASSISTANCE FROM OTHER AGENCIES**

### **Assessment Appeals**

Whether, or not, you contact the Assessor's Office first, you have the right to file an Assessment Appeal. This may lead to a hearing before the Assessment Appeals Board where both opinions will be heard. The Appeals Board will then determine the value based on the evidence presented.

The assessment appeal filing period for both the secured and unsecured assessment rolls is **July 2-November 30\***. Supplemental Assessment appeals must be filed within **60 days of the date**

***of mailing of the supplemental tax bill or refund.***

For an application contact: Assessment Appeals Board at (916) 874-8174.

\*If this date falls on Saturday, Sunday or legal holiday, the deadline is the next business day. See the Appeals Board web site at [www.sccob.saccounty.gov](http://www.sccob.saccounty.gov) for appeal filing details in any given year.

**California State Board of Equalization Property Tax Payers' Rights Advocate  
1-916-327-2217.**