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FREE GUIDE

CALIFORNIA HOMEOWNERS

Behind on property taxes in California? What happens and what you can do

Behind on payments. Plain English, every fact sourced and dated.

INSIDE

1. The short answer
2. When are property taxes due, and when are they late?
3. What does "tax-defaulted" mean?
4. Can I get on a payment plan?
5. When can the county sell my home?



Questions? Talk with Fadi.
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Behind on property taxes in California? What happens and what you can do

From Mr. Cash Offer, with Fadi Haweileh, CA DRE #02002344 · Facts checked November 23, 2026 · Online: mrcashoffers.com/guides/behind-on-property-taxes-california/

QUICK ANSWER

Late property taxes don't lead to a quick sale in California. Each late half gets a 10% penalty, unpaid taxes go into "default" on July 1, and 1.5% a month builds from there. For a home, a tax sale generally can't happen until five years after default, and a five-year payment plan stops that clock as long as you keep up with it. Call your county tax collector first.

At a glance

Date or step	What the law says
November 1 / December 10	First half due / late after 5 p.m. Dec 10, plus a 10% penalty
February 1 / April 10	Second half due / late after 5 p.m. Apr 10, plus a 10% penalty and a cost of up to $55
July 1	Unpaid taxes go into default; 1.5% a month in redemption penalties starts
Five years after default	The tax collector gets the power to sell a home (three years for nonresidential commercial property)
Last business day before the sale	Your last chance to pay in full (redeem)

When are property taxes due, and when are they late?

The bill goes out by November 1. Half is due November 1 and is late after 5 p.m. (or the close of business) on December 10. The other half is due February 1 and is late after 5 p.m. on April 10. Each late half gets a 10% penalty, and a late second half also adds a cost of up to $55 per parcel.

Not getting a bill doesn't stop penalties. If the tax collector didn't send the bill to the address on the tax roll, you can ask to have the penalties canceled.

What does "tax-defaulted" mean?

Late property taxes: the key numbers

A five-year installment plan stops the power to sell while you keep up. Ask your county tax collector for your exact amount.

10%	1.5% a month	Generally 5 years
penalty on each late half	added after taxes go into default on July 1	after default before a home can be sold

If taxes, penalties or costs are still unpaid at 12:01 a.m. on July 1, the property is "declared in default" by law. Default doesn't mean a sale. What changes is the cost and the clock.

From July 1, redemption penalties of 1.5% a month are added until you pay. To pay it all off ("redeem"), you pay the defaulted taxes, the penalties and costs, the redemption penalties and a $15 redemption fee.

Can I get on a payment plan?

Usually, yes. State law sets up a five-year plan (Revenue and Taxation Code 4217 and following):

- **Start:** pay at least 20% of the amount to redeem, before 5 p.m. on the last business day before the power to sell arises.
- **Each year after:** bring your total paid up to at least 40%, 60%, 80% and then 100% over the next four fiscal years.
- **Interest:** 1.5% a month on the unpaid balance.
- **Keep current:** pay each new year's taxes on time. Your county may charge a processing fee.

While you keep up with the plan, the property can't become subject to a tax sale. Miss a plan payment and starting a new plan gets harder, sometimes impossible, so ask your tax collector first.

When can the county sell my home?

From a missed payment to a possible tax sale (a home)

Some homes can be offered after 3 years at the request of a city, county, nonprofit or nuisance lien holder. Disaster-damaged homes not yet repaired get more time.

DEC 10, 5 P.M.
First half is late
10% penalty added

APR 10, 5 P.M.
Second half is late
10% penalty, plus up to $55 in cost

JULY 1
Taxes go into default
1.5% a month starts

BEFORE THE POWER TO SELL
You can start a 5-year plan
At least 20% to start; no tax sale while you keep up

GENERALLY 5 YEARS LATER
County gets the power to sell
3 years for nonresidential commercial property

LAST BUSINESS DAY BEFORE THE SALE
Last chance to pay in full
Close of business; a mailed payment must arrive by then

For a home, generally five years after it goes into default (three years for nonresidential commercial property). Two exceptions: after three years, a city, county or nonprofit, or someone who recorded a nuisance abatement lien, can ask for the property to be offered at the next sale. And if a declared disaster damaged the home and it isn't substantially repaired, the five years runs from the date of the damage.

How will I know a tax sale is coming?

The law requires notices, though a sale can be valid even if you miss one:

- **Certified mail 45 to 120 days before the sale,** with the date, place, amount to redeem, deadline and your rights to any leftover money.
- **Newspaper notice** for three weeks, starting at least 21 days before the sale.
- **A personal visit** if it's your main home (you have a homeowner's exemption, or the bill goes to the property address): a reasonable effort to reach you 10 to 120 days before the sale, or written notice at least five days before.

Once the county records a notice of power to sell, paying off costs more, including notice costs, a recording fee and a $150 fee if you redeem within 90 days of the proposed sale date.

What happens at the tax sale?

You can redeem until the close of business on the last business day before the sale starts. After that, you lose all rights in the property; if it doesn't sell, the right to redeem comes back. The starting bid is at least the full amount to redeem plus costs, and the current owner can't buy it back, directly or indirectly, for less. The tax deed generally clears earlier liens, with some exceptions; ask an attorney how that affects loans on your home.

What happens to money left over after a tax sale?

Any extra money ("excess proceeds") can be claimed by lienholders of record first, then anyone who held title. Claims must be postmarked within one year after the tax deed is recorded. If the excess is more than $150, the county must mail notice within 90 days of the sale.

You can file the claim yourself, directly with the county, at no cost, and anyone filing for you must prove they told you that. Signing your claim over to someone only counts in a dated, written document, after each side has shared what it knows about the claim's value.

I have a mortgage. Who pays the taxes?

Many lenders collect taxes with your payment and hold them in an escrow account, which CFPB says is "sometimes called an impound account depending on where you live." If your payment is no more than 30 days overdue, federal rules say the servicer must pay those taxes on time, advancing money if the account is short, and may ask you to repay it later.

With no escrow account, the taxes are yours to pay. CFPB's sample loan papers say that if you don't pay property costs, your lender may add the amounts to your loan balance, add an escrow account, or buy insurance for you. Behind on the mortgage too? See options before foreclosure.

What is Property Tax Postponement?

If you're 62 or older, blind or disabled, and you own and live in the home, the State Controller's program can put off **this year's** taxes. It doesn't cover past-due taxes from earlier years. You need at least 40% equity and a household income of $57,002 or less for 2026-27; apply between October 1, 2026 and February 10, 2027. The state records a lien and adds 5% simple interest; the taxes come due if you sell, move out, refinance, take a reverse mortgage, let current taxes go delinquent, or the owner dies (a spouse may be able to keep the postponement). Call (800) 952-5661 to confirm the rules.

What to do this week

1. **Call your county tax collector.** Ask for the amount to redeem, when the county gets the power to sell, and how to start a plan: Los Angeles, Orange, Riverside, San Bernardino. State law sets the rules, but each county runs its own plans, fees and sales.
2. **Check your mortgage statement** for an escrow or impound account. If you have one, ask your servicer why the taxes went unpaid.
3. **If you're 62 or older, blind or disabled,** call the Property Tax Postponement program before February 10, 2027.
4. **Behind on the mortgage too?** For a free HUD-approved housing counselor, CFPB says to call HUD at (800) 569-4287 and enter your ZIP code.

Watch out for

- **Fake tax bills.** LA County's consumer affairs office warns: "Scammers sometimes mail you documents that mimic your property tax bill." Pay only your county tax collector.
- **People who want to file your leftover-money claim for a fee.** You can file it yourself with the county at no cost.
- **Requests to sign over your deed.** The FTC's mortgage relief scam page warns that scammers may try to get you to transfer your deed to them. Take any such paper home and have an attorney read it first.
- **Mailing on the last day.** A mailed payoff must arrive before the deadline.

Questions people ask

How much will I owe?

Ask the tax collector. It adds up: the taxes, 10% per late half, up to $55, 1.5% a month after default and a $15 fee, plus more once a notice of power to sell is recorded.

Can I sell my house if I owe back taxes?

Yes, if it closes before the tax sale. LA County's consumer affairs office says the usual way is to pay the taxes from the sale money or credit the buyer.

Can I get leftover money if my home is sold for taxes?

Maybe. If the sale brings in more than the taxes and costs, lienholders of record can claim first, then former owners. If it's over $150, the county must mail you notice within 90 days of the sale. File within one year after the tax deed is recorded. You can file directly with the county at no cost.

My parent died and the taxes are behind. What now?

The same rules apply. See our first 30 days guide and ask a probate attorney who can act for the estate.



Questions about your situation?

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Sources

Checked on November 23, 2026. California statutes are on the Legislature's site (https://leginfo.legislature.ca.gov/faces/codes.xhtml (https://leginfo.legislature.ca.gov/faces/codes.xhtml); search by code and section number).

- Revenue and Taxation Code 2605, 2606, 2610.5, 2617, 2618, 2621: due dates, tax bills, late dates, penalties and costs
- Revenue and Taxation Code 3351, 3371, 3372, 3436: impending default, default and published lists
- Revenue and Taxation Code 4102, 4103, 4112: amount to redeem, redemption penalties and fees
- Revenue and Taxation Code 4217, 4218, 4219, 4220, 4221: five-year installment plan
- Revenue and Taxation Code 3361, 3691, 3691.4, 3692, 3698.5, 3701, 3702, 3704.7, 3707, 3712: power to sell, notices, the tax sale and the tax deed
- Revenue and Taxation Code 4674, 4675, 4676: excess proceeds
- Revenue and Taxation Code 20505, 20583, 20584, 20585 and Government Code 16182, 16183, 16190: Property Tax Postponement
- California State Controller, Property Tax Postponement (https://www.sco.ca.gov/ardtax_prop_tax_postponement.html)
- CFPB, "What is an escrow or impound account?" (https://www.consumerfinance.gov/ask-cfpb/what-is-an-escrow-or-impound-account-en-140/)
- CFPB, Regulation X, 12 CFR 1024.17 (escrow accounts) (https://www.consumerfinance.gov/rules-policy/regulations/1024/17/)
- CFPB, "Your Home Loan Toolkit" (https://files.consumerfinance.gov/f/documents/cfpb_your-home-loan-toolkit.pdf)
- CFPB, "Mortgage help" (https://www.consumerfinance.gov/mortgagehelp/)
- Los Angeles County Department of Consumer and Business Affairs, "Overdue property taxes" (an example county page) (https://dcba.lacounty.gov/portfolio/overdue-property-taxes/)
- County tax collectors: https://ttc.lacounty.gov/ (https://ttc.lacounty.gov/), https://www.octreasurer.gov/ (https://www.octreasurer.gov/), https://countytreasurer.org/ (https://countytreasurer.org/), https://www.sbcountyatc.gov/tax-collector (https://www.sbcountyatc.gov/tax-collector)
- FTC, "Mortgage Relief Scams" (https://consumer.ftc.gov/articles/mortgage-relief-scams)

This guide explains general California rules. It isn't legal or tax advice. Talk with an attorney, a tax professional or your county tax collector about your situation.