



TAXPAYER'S RIGHTS, REMEDIES AND RESPONSIBILITIES

Leonard Sullivan

Oklahoma County Assessor
320 Robert S. Kerr RM 313
Oklahoma City, OK 73102



Dear Oklahoma County Property Owner,

How much is your property worth?

An internet search or a phone call to a realtor can find the information easily.

Over the years, there have been some severe market downturns in other parts of the country. Some believe Oklahoma County's property values are dropping because of changes in the Oklahoma economic circumstances. The truth is property values have remained relatively stable in Oklahoma County.

- Realtors indicate the value of residential property in Oklahoma County increased 3% - 4% last year.
- With all the bad news from other parts of the country some wonder how can that be. The answer is when it snows in Chicago, we don't sell many snow shovels in Oklahoma City.
- Markets are driven by local conditions. Housing prices in parts of the county may suffer, while other parts thrive, that's the nature of the market.
- Despite national housing conditions and trends, overall Oklahoma County is doing better than most housing markets.

Sincerely,

Leonard Sullivan
Oklahoma County Assessor

Fair, Accessible, Accurate and Efficient

This pamphlet includes information about the assessor's responsibilities, property assessment process and what your property tax dollars support.

The County Assessor's across the state are required by statute (68 O. S. Section 2829) to establish the fair cash value of all the property in their county each year.

Our goal is to fairly and accurately assess the current market value of your property and maintain accurate records to reflect the current market conditions.

We evaluate many factors of property to assess the value. If there are conditions not visible from the outside which you believe should be considered, please contact me, so the information can be used to more accurately determine the assessment of value.

If your neighborhood association or civic group would like to schedule a presentation about how we determine market values, please contact:

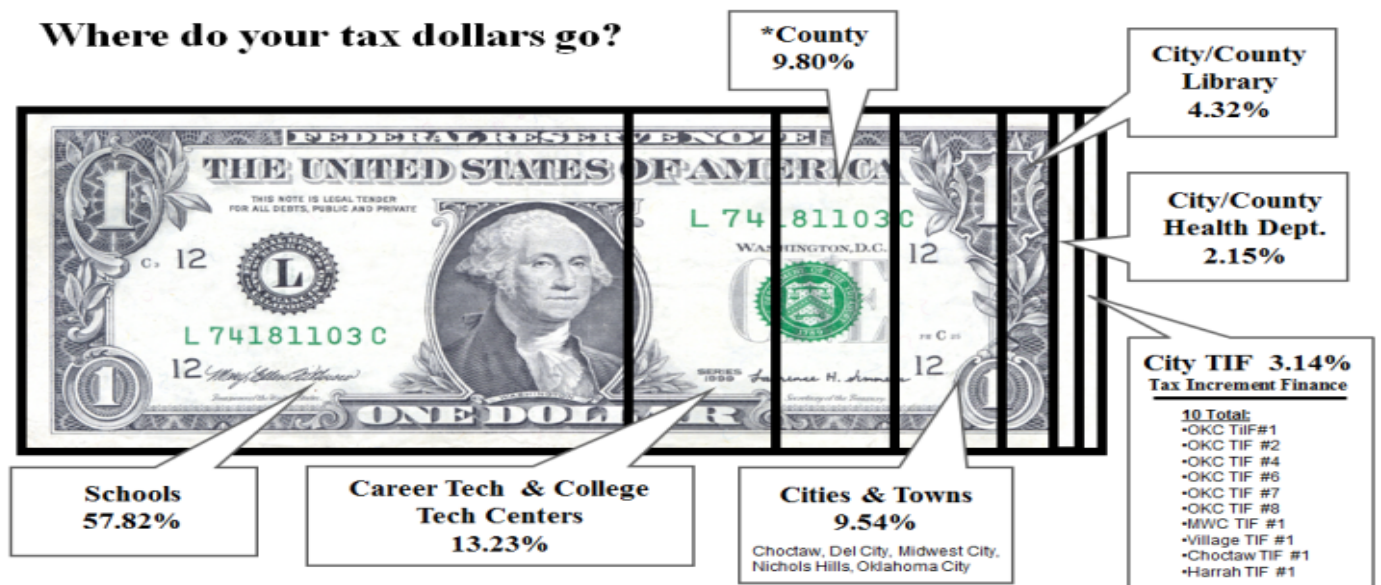
Leonard Sullivan
(405) 713-1203
www.oklahoma county.org/assessor

Where Do Your Oklahoma County Property Tax Dollars Go?

- The Assessor does not set or collect taxes.
- Taxes are determined by millage rates (one mill equals 1/1000 of a dollar).
- Millage rates are set by state constitution, state statute or determined after a 60% approval by voters.
- Judgments resulting from lawsuits against a city, county, or school districts could affect the mill levy.
- After the various levies are certified to the Assessor, it is the Assessor's duty to compute the taxes upon the assessed valuation of the property and certify the tax roll to the County Treasurer for collection.
- Local public schools, elementary, middle and high schools get nearly 57.82¢ of every property tax dollar.
- Technology Centers and Colleges get 13.23¢ from every property tax dollar.
- Cities and towns get approximately 15.82¢; of every property tax dollar and 3.14¢ from Tax Increment Financing Districts.
- City / County libraries get 4.32¢ of every property tax dollar.
- City / County Health Departments get approximately 2.15¢ of every property tax dollar.
- Oklahoma County Government gets 9.80¢ which operates the Sheriff's office, Assessor, Clerk, Court Clerk, Treasurer and County Commissioners offices to provide the constitutionally and statutorily mandated services for residents.

Oklahoma County Property Tax Dollar Breakdown 2015

Prepared by: LEONARD SULLIVAN, COUNTY ASSESSOR



***County portion represents all County Offices:**

Sheriff, Clerk, Assessor, Commissioners, Court Clerk, Treasurer, Departments and Services.

Departments & Services: Excise/Equalization, County Audit, Purchasing, Facilities Management, Community Service, Juvenile Bureau, Emergency Management, Training & General Assistance, Public Defender, Election Board, HR/Health & Safety, MIS, Metro Parking, Investors Capital Building, Conditional Bond Release Program, Community Sentencing, OSU Extension/Free Fair, Engineer, Planning Commission, Drug Court and Law Library.

THE BASICS

Property taxes in Oklahoma represent approximately 1% of the market value of the property. For example a \$100,000 home would result in a \$1,000 property tax bill. Tax amounts can vary depending upon the property's associations with various cities, school districts, or fire protection districts. Tax amounts also may be influenced by any exemption for which the property owner may qualify. The most common is the Homestead Exemption which saves on average \$100 annually.

Property taxes are **local taxes**. Your county officials estimate the value your property, and apply your tax rates, in most cases approved by voters with a 60% vote, to your property. Your tax bill from the treasurer is your portion of the public obligation according to the value (AD VALOREM) of your property. The treasurer collects your property taxes. State law governs how the process works.

The property tax provides more tax dollars for local services in Oklahoma than any other source. Property taxes help to pay for public schools, city streets, police, fire protection and many other essential services.

The Oklahoma Constitution sets rules for the property tax. All property is taxable unless a federal or state law provides an exemption (Oklahoma Constitution, Article 10, Section 8).

ALL PROPERTY MUST BE ASSESSED AT FAIR CASH VALUE O.S. 68, Section 2817

Fair cash value O.S. 68, Section 2802(18) or Market Value, is an estimated sale price that would result from careful consideration of all information by a prudent, responsible buyer and seller under conditions of a fair sale, called an arm's length sale.

"Market Value" is defined as the probable sale price of a property in terms of money in a competitive and open market, assuming that the buyer and seller are acting prudently and knowledgeably, allowing sufficient time for the sale, and assuming that the transaction is not affected by undue pressures.

Both economic and legal definitions of Market Value have been developed and refined. A current economic definition agreed upon by agencies that regulate federal financial institutions in the United States is: The most probable price (in terms of money) which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

- The buyer and seller are typically motivated.
- Both parties are well informed or well advised, and acting in what they consider their best interests.
- A reasonable time is allowed for exposure in the open market.
- Payment is made in terms of cash or in terms of financial arrangements comparable thereto.
- The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

THE ASSESSOR'S ROLE

January 1st marks the beginning of property appraisal process. What a property is used for on January 1st market conditions at that time and who owns the property on that date determine whether the property is taxed, its value and who is responsible for paying the tax.

Between January 1st and March 15th, the county assessor processes applications for tax exemptions.

In February through May, notices of change in value are mailed. Upon receipt of the notice, you have 30 days from the date it was mailed to informally appeal the value estimate by the assessor's office.

Around April 1st in most counties, the County Board of Equalization (CBOE) appraisal review board begins hearing appeals from property owners who made their informal appeal to their local assessor and disagree with the decision. The CBOE is an independent panel of 3 citizens responsible for handling appeals about the appraisal of property. After the decision is made by the CBOE, the property owner will be notified. If the property owner is still interested in appealing the decision, the next step for an appeal is to district court.

In August or September, the elected officials of each county adopt tax rates for their operations and debt payments. Every property not exempt is assessed for ad valorem taxes by the county and local school districts. You also may pay taxes to a city, special districts like hospitals, career tech, water and fire protection districts.

The county treasurer starts mailing property tax statements around November 1st. In Oklahoma County, taxpayers have until December 31st to pay the first half of their taxes. The second half must be paid before April 1st. On April 1st, penalty and interest charges begin accumulating on unpaid tax bills.

WHAT IS THE TAXPAYER'S ROLE?

You can play an effective role in the process if you know your rights, understand the remedies available to you and fulfill your responsibilities as a property owner and taxpayer.

- You have the right to:
 - Fair and equitable value estimates.
 - Receive all tax exemptions or other tax relief for which you qualify.
 - Notices mailed to you regarding changes in the value of your property or changes in your property tax exemptions.
- Understand your remedies.

If you believe your property value does not reflect fair market value, or if you were denied an exemption or agricultural use value, you may appeal to the assessor. If not satisfied with the assessor's decision you may then file to the CBOE. If you do not agree with the decision made by the review board, you may take your case to District Court.
- Know your responsibilities.

Apply for exemptions, homestead exemption and other forms of tax relief by March 15th; 100% disabled military veterans may apply any time during the year.

- You must confirm your property is listed correctly on the tax records with your correct name, address and property description.
- You must pay your taxes on time.

APPOINTING AN AGENT

You may represent yourself in any property tax matter, or you may appoint a representative (commonly called an "agent") to handle specific duties. You do not need an agent to file for exemptions. Simply obtain an application form from your county assessor.

To appoint an agent, you must give that person written authorization to represent you. No authorization is necessary if the person is your attorney, mortgage lender, employee or a person who is simply acting as a courier.

PROPERTY TAX SAVINGS OPTIONS

An exemption removes part of the value of your property from assessment for ad valorem taxation and may lower your taxes. Other than exemptions for certain disabled veterans or survivors, these exemptions may apply only for your homestead. They may not apply to other property you own.

DO YOU QUALIFY FOR EXEMPTIONS?

HOMESTEAD EXEMPTION

- You must own your home on January 1st.
- Your homestead can be a separate structure, condominium or a mobile home located on land that you own.
- A residence may be owned by an individual through an interest in a qualifying beneficial trust and may be occupied by a trustor of a qualifying trust.
- The home must be your principle residence on January 1st of qualifying year.
- If you have more than one house, you can only receive exemptions for your principal residence.
- If you temporarily move away from your home, you can still get an exemption if you do not establish another principal residence and you intend to return. For instance, if you enter a nursing home, your home still qualifies as your homestead if you intend to return.
- Military personnel stationed elsewhere, but are Oklahoma citizens, may be granted homestead exemption.
- A parent residing in a home which is jointly owned with the parent's non-residing child may receive the exemption.
- Renting part of your home or using it for a business does not disqualify the remainder of your home from the exemption.

HOW THE HOMESTEAD EXEMPTION WORKS

If you maintain a homestead and meet the ownership and residency requirements, you should qualify for homestead exemption. Homestead exemption is a \$1,000 deduction from the gross assessed value of your home. In most cases this will result in between \$80 and \$120 in property tax savings, depending on the voter-approved millage rates. To apply for the exemption contact the county assessor's office anytime during the year and ask for the application forms or check online at

www.OklahomaCounty.org/assessor and look under the “Forms” tab on the left side of the page. Homestead applications received after March 15th will be credited to the following year. You do not have to apply each year providing your ownership or place of residence does not change. Property placed in living trusts, or revocable trusts, are eligible for the exemption. Contact your county assessor for details and forms.

ADDITIONAL HOMESTEAD EXEMPTION

If your gross household income from all sources (except gifts) is \$20,000 or less a year, and you meet all the homestead exemption requirements, you may qualify for an additional \$1,000 exemption. Contact your county assessor for Form 994 to make application or check online at www.OklahomaCounty.org/assessor and look under the “Forms” tab on the left side of the page.. If you are under 65 years of age, you must apply for this exemption annually.

PROPERTY TAX REFUND/CREDIT

If your gross household income from all sources (except gifts) is \$12,000 or less, AND you are at least 65 years of age OR totally disabled, you may be eligible for a property tax refund. Application is made on Form 538-H which you may obtain from the Oklahoma Tax Commission, Forms Section. You must pay your property taxes in full to the county and attach your receipt to the 538-H form. The tax refund is calculated by subtracting 1% of your income from the amount of property taxes you paid. A refund may not exceed \$200.00.

ARE YOU A VETERAN, SURVIVING SPOUSE, OR TOTALLY DISABLED?

You may qualify for a total exemption from property tax if you are either a 100% honorably discharged disabled military veteran or their surviving spouse and an Oklahoma resident.

The exemption is for the full fair cash value of the homestead real and household personal property where the county assesses personal property. To qualify for the exemption the veteran must meet several requirements.

- The veteran must be honorably discharged from a branch of the Armed Forces or the Oklahoma National Guard.
- The veteran must be an Oklahoma resident.
- The veteran must be 100% permanently disabled.
- The disability must have been sustained through military action or accident, or result from a disease contracted while in active service.
- The disability must be certified by U.S. Department of Veterans Affairs.
- The veteran must otherwise qualify for homestead exemption.
- Your county assessor can answer any other questions you may have.

HOW TO FILE FOR A 100% DISABLED MILITARY VETERAN EXEMPTION

1. Get an application form at your local county assessor office.
2. Fill out only one application. There is a separate application for the veteran's exemption. (OTC Form 998)
3. Return the form to the assessor's office. Homestead applications may be submitted to the assessor throughout the year, but only those received by March 15th will be effective in the

current year. Making false statements on your exemption application is a criminal offense. Requirements may be different for 100% disabled veterans.

4. Provide necessary information. For example, if your home is a mobile home, you must have a copy of the title to the home or a verified copy of the purchase contract.
5. If the assessor denies or modifies your exemption they must explain to you in writing within five working days. This notice must explain how you can appeal before the CBOE.
6. Once you receive a homestead exemption or a disabled veteran's exemption, you do not have to apply again, unless your qualifications change. If you move to a new home, you will have to fill out a new application.

The assessor may require a new application by sending you a written notice and an application form. If you do not return the new application, you may lose your exemptions.

WHAT SHOULD NEW HOMEOWNERS DO?

- Before you buy a home, you or your mortgage company should get a tax lien report for the home from the county treasurer. The tax report will show if delinquent taxes are owed. You cannot get clear title to the property until all delinquent taxes are paid.
- Your mortgage company may pay property taxes on your home out of an escrow account which is a trust account held in the borrower's name to pay obligations such as property taxes and insurance premiums. If this is the case, make sure the county treasurer sends the original tax bills to the mortgage company. You may want to request a receipt to see if the mortgage company pays the taxes on time and for federal income tax purposes.
- Apply to the county assessor for homestead and any other exemptions you may qualify for.
- If you sold your previous home in Oklahoma, make sure it is listed under the new owner's name and address.
- If your home is new, you should receive a notice of appraised value from the assessor usually in April or May. Contact the county assessor if you do not receive this notice.
- Be aware the previous owner may have qualified for various exemptions that reduced their property tax amount. Your tax amounts may differ depending upon what exemptions, if any, you may qualify as well as the "Cap" status of the purchased property. Both of these may have a substantial effect on the new owner's monthly mortgage payments. The Oklahoma County Assessor's website has a property tax calculator to help new homeowners predict their property tax, which average approximately 1% of the purchase price, or current market value (\$100,000 value = \$1,000 in property taxes).

LIMITATIONS OF VALUE -- VALUATION INCREASE

There is a limit for how much your real property assessed taxable market value may increase in any one year. The Oklahoma Constitution Article X, Section 8B places a three (3) percent limit on increases for real property valuation on homesteaded properties and agricultural parcels. There is a five (5) percent limit on increases for commercial / industrial properties and non-homestead properties, like rent houses. The assessor may not increase above the limit in any year unless the property has had a new addition, substantial improvement or the property has been sold.

SENIOR CITIZENS WITH LIMITED INCOME

There is a constitutional limit on the valuation of homestead property for persons 65 years of age or more, with an annual household income not to exceed the amount determined by the U.S. Department of Housing & Urban Development for your county. The current income level in Oklahoma County is \$64,500 for 2016.

Contact your county assessor for the exact amount. An application for an assessment of valuation limitation must be completed by the qualified owner and filed with the county assessor by March 15 beginning with the first year of eligibility. The property value may be reduced at a future date due to market conditions, but the value may not be increased above the level established by the application for limitation as long as the qualifications are maintained.

The assessment limitation does not freeze property taxes. In spite of a freeze, bond votes, decided by 60% of the voters, may increase the millage rate, but not the assessment.

AGRICULTURAL LAND TAXES

Agricultural use value lowers the taxable value of land owned by qualified farmers and ranchers. State-mandated valuation methodology calculates values on rural land based on the land's capacity to produce crops, livestock. This lower value reduces property taxes on qualified land used for agricultural purposes.

- **What land qualifies?**

The land must be devoted principally to agricultural use. Agricultural use includes production of crops, livestock, poultry or cover crops. It also can include leaving the land idle for a government program (CRP) or for normal crop or livestock rotation. Land used for raising certain exotic animals to produce human food or other items of commercial value on agricultural land qualifies, also. Using land for wildlife management is an agricultural use. Contact your local assessor for details.

The assessor may determine if a change to a non-agricultural use has been made and sends a notice of the change. If you disagree, you may file an appeal with the assessor. You must file the appeal within (30) thirty calendar days of the date the notice was mailed to you.

If you are not satisfied with the decision made by assessor regarding your appeal, you may file with the CBOE within ten working days from the date on the assessor's decision letter. If you appeal and the CBOE decides against you, you may appeal to district court.

HOW IS YOUR PROPERTY VALUED?

The assessor must inspect one quarter of the property in the county at least once every four years. In addition, all property that has filed building or demolition permits, property that may have been damaged by fire or storm and for various other reasons must also be inspected.

To save taxpayers' money, the county assessor uses mass appraisal techniques which may include multiple regression analysis or other statistical techniques to appraise large numbers of properties. Using mass appraisal, the assessor first collects detailed descriptions of each taxable property in the district. The property is then classified according to a variety of factors, such as size, use, and construction type. Using data from the previous year's property sales, the assessor appraises the value of typical properties in each class category (residential, commercial / industrial and agricultural). Unlike inspections, valuation of the properties is an annual requirement.

Taking into account differences (such as age, location, construction building size and other items), the assessor uses property sales to appraise all the properties in the category. The law requires the assessor use three approaches to determining the market value of property: market, income and cost approach. The market approach is most often used and simply asks, "What are properties similar to this property selling for?" The market value of your home is an estimate of the price for which your home would sell. The assessor compares your home to similar homes that have sold in the previous year and estimates your home's value. The fact is the assessor does not "set" the market value, they report what the market indicates.

WILL THE ASSESSOR ANNUALLY NOTIFY ME OF MY PROPERTY'S VALUE?

- Regarding real properties, the County Assessor will **only** notify property owners by mail when there is an increase in the assessment of the real property O.S. 68, Section 2876(B). This will be on a prescribed form titled "*Notice of change of value of Real Property*". If the property assessment decreases or remains unchanged from the previous year, no notice is required.
- Regarding Personal Property, the County Assessor is only required to notify property owners if the Market Value of their personal property is higher than the value submitted on a rendition O.S. 68, Section 2876(C) or if your property was not on the county assessor's records in the previous year.

WHAT DO I NEED TO KNOW ABOUT MY ASSESSMENT NOTICE?

- The Assessor's *Notice of Change of Value* contains important information such as ownership and mailing address, date the notice was issued, previous year valuation & assessment, current year valuation & assessment, and legal description of the property.
- The notice will also contain the necessary information regarding the appeals process if you disagree with the Assessor's new assessment. Any assessment appeal must begin with the Assessor's office through an Informal Hearing on the prescribed Oklahoma Tax Commission Form 974 (Informal protest). This form is available on the Assessor's website.

WHAT IF I DISAGREE WITH MY ASSESSMENT BUT DID NOT RECEIVE A NOTICE?

A property owner may request an informal hearing if the valuation of property has not increased from the previous year if the appeal is filed on or before the first Monday in May. In such case, the appeals process would follow the same prescribed processes listed above O.S. 68, Section 2876(E)

Your Rights to Appeal Your Valuation:

The right to appeal is part of a legal process and one of the most important rights you have as a property owner. Your first step is an informal appeal with the assessor's office to explain your concerns. The assessor will informally review your appeal with you to try to solve any problems. If you disagree with the assessment, you may request an Informal Hearing with the Assessor to appeal your assessment within thirty (30) calendar days from the mailing date shown on the notice O.S. 68, Section 2876(D).

- Ask the county assessor to explain the assessment.

- Be sure the property description is correct. Are the measurements for your home or business and lot correct?
- Gather blueprints, deed, and photographs.
- Are there any hidden defects, such as a cracked foundation or inadequate plumbing? Provide photographs, statements from builders, repair contractors or independent appraisals.
- Ask the assessor for the appraisal records on similar properties in your area. If you decide to use sales information to support your appeal:
 - Collect evidence of sales from the previous year of properties similar to yours. Ask the county assessor for comparable sales.
 - Get documents or sworn statements from the person providing the sales information.
 - Use sales of properties that are similar to yours in size, age, location and type of construction.
 - Use sales that occurred prior January 1st, state law requires assessors use sales from the previous tax year(s).
- Weigh the costs of preparing an appeal against the potential tax savings.
- Preparing an appeal to District Court may not be worth the time and expense if it results in only a small property tax savings.
- Consider using an independent appraisal by a licensed real estate professional.
- Insurance records also may be helpful.
- If the assessor sends you a notice that your land is no longer in agricultural use, you must file your notice of appeal within 30 calendar days of the date the assessor mailed the notice. Contact your assessor if you have questions about clerical errors, substantial value errors, double taxing or other areas.
- The assessor shall make a final decision within five (5) working days of the informal hearing and shall mail or deliver the notice of action to the property owner O.S. 68, Section 2876(F). If you disagree with the assessor's decision you may appeal to the County Board of Equalization (CBOE) within ten (10) working days of the date of the informal hearing notice.
- If you do not file a notice of appeal with the assessor, you lose your right to appeal to the CBOE. You may also lose the right to file a lawsuit about the taxable value of your property.

What is a County Board of Equalization (CBOE)?

- The CBOE is comprised of 3 citizens authorized to resolve disputes between property owners and the county assessor. CBOE members are appointed by the Oklahoma Tax Commission, the County Commissioner, and District Court. CBOE members must also comply with special conflict-of-interest laws O.S. 68, Section 2863.
- The CBOE determines taxpayer appeal and taxing jurisdiction challenges. In taxpayer appeals, it listens to both the taxpayer and the county assessor. By statute, the assessor's value and data are assumed correct. The CBOE determines if the assessor has granted or denied exemptions properly and resolves property valuation disputes. The CBOE can only address the Market Value, not Taxable Value or taxes. The CBOE decisions are binding only for the year in question. The CBOE begins work around April 1 in most counties and finishes by May 31. CBOE meetings are open to the public. Notices of the date, time and place of each meeting must be posted at least 48 hours in advance.

SHOULD YOU APPEAL THE CBOE?

The CBOE must base its decisions on evidence. It hears evidence from both sides - the taxpayer and the county assessor. The following is a list of appeal issues that a CBOE can consider and suggestions on evidence you may want to gather.

CBOE APPEAL INFORMATION:

The CBOE will notify you in advance of the date, time and place of your hearing. Discuss your appeal issue with the assessor's office in advance. You may work out a satisfactory solution without appearing before the CBOE. When you present your appeal to the CBOE you may appear in person, send someone to present the appeal for you or send a sworn affidavit containing the evidence to support your appeal.

HOW TO FILE AN CBOE APPEAL

1. **File a written appeal.** The county clerk has appeal forms available. A notice of appeal is sufficient if it identifies the owner, the property that is the subject of the appeal and indicates that you are dissatisfied with a decision made by the assessor.
2. **File your notice of appeal by the first Monday of May** or no later than 10 working days after the assessor's a notice mailed to you regarding the increase in appraised value to your property.

DO NOT CONTACT CBOE MEMBERS OUTSIDE THE HEARING.

The CBOE members are prohibited from communicating with another person about a property under appeal because it is a legal process.

BE ON TIME AND PREPARED FOR YOUR HEARING.

The CBOE may adopt a policy to place a time limit on hearings.

STICK TO THE FACTS OF YOUR PRESENTATION.

The CBOE has no control over the assessor's operations or budget, tax rates for the local taxing units, inflation or local politics. Including these topics in your presentation is not helpful.

PRESENT A SIMPLE AND WELL ORGANIZED APPEAL.

Stress key facts and figures. Write them down in logical order and give copies to each CBOE member.

RECOGNIZE THAT THE CBOE ACTS AS AN INDEPENDENT JUDGE.

The CBOE listens to both the taxpayer and the assessor before making a decision. It is not a case of the taxpayer against the CBOE and the assessor.

IF YOU DISAGREE WITH THE CBOE?

Once the CBOE rules on your appeal, a written notice will be sent by mail. If you are dissatisfied with the CBOE findings, you have the right to appeal its decision to the district court in your county. If you are considering appealing to district court, you should consult with an attorney within 10 days after the adjournment of the CBOE. If you appeal your value to district court, you must pay your taxes.

SETTING TAX RATES/MILLAGES

Once the CBOE approves the assessment roll, the assessor prepares a tax roll on October 1st. A tax roll lists the taxable property within the boundaries of the taxing unit. That part of the assessor's job is finished for the current year by providing a set of values for all local taxing units to use to perform important services for taxpayers.

HOW IS PROPERTY TAX GENERATED?

The amount of revenue generated from ad valorem property tax is based on the local government's taxable valuation and the rate or number of mills (one mill equals 1/1000 of a dollar) levied for its use. The total net assessed valuation is the taxable valuation of all the property subject to ad valorem taxation within the taxing jurisdiction. The County Excise Board sets the tax levies in the number of mills rather than dollars, one mill would generate \$1 in revenue for every \$1,000 of taxable valuation.

After the levies are set, the County Excise Board certifies the levies to the county assessor. The assessor then computes all the property taxes and prepares the tax roll, which shows the amount of tax each individual taxpayer owes. The county treasurer is then responsible for sending the tax bills and collecting the tax. The County Treasurer usually mails tax statements by mid November.

HOW IS PROPERTY TAX SPENT?

Public indebtedness is repaid with ad valorem tax levies. Debt is incurred when general obligation bonds and support levies are voted by the people in the counties, cities, towns, school districts and other smaller taxing jurisdictions. This type of indebtedness is in support of public projects such as building for schools, libraries, fire and water districts, health, Emergency Management Systems (EMS), museums, airports, and career techs. These become known as sinking funds.

Each dollar of your ad valorem tax, on the statewide average, is apportioned about 70% for common schools, 12% career tech, 12% county, with the remaining percent apportioned to other publicly supported projects as authorized by the voters.

PAYING YOUR PROPERTY TAXES

The county treasurer <http://www.oklahomacounty.org/treasurer/> usually mails the property tax bills in November. The delinquency date is December 31st. If December 31st is drawing near and you have not received a property tax bill, contact your local treasurer's office. Find out how much you owe and make sure your correct name and address are on record.

If your mortgage company pays the property taxes on your home, the mortgage company receives the property tax bill.

The county treasurer must give you a receipt for your property tax payment if you ask for one. Receipts are useful for federal income tax purposes and for ensuring that your mortgage company paid the taxes on your home.

WHEN IS THE DEADLINE FOR PAYING?

In most cases, the deadline for paying property taxes is December 31st. Taxes that are unpaid on January 1st are delinquent. Penalty and interest charges are added to the original amount. Most property owners pay their property taxes before the end of the year, so the payment can be deducted from their federal income taxes.

Split payment of taxes allows you to pay half your taxes by December 31st and the remainder before April 1st without any penalty.

WHAT IF YOU DO NOT PAY YOUR PROPERTY TAXES?

The longer you allow your delinquent property taxes to go unpaid, the more expensive and risky it becomes for you.

- **You have penalty and interest charges added to your property taxes.**
Regular penalty charges may be as high as 18 percent, depending on how long the tax remains unpaid. Interest is charged at the rate of 1.5 percent per month. There is no maximum amount of interest.
- **Delinquent tax notices are issued.**
The county treasurer sends at least one notice that property taxes are delinquent. The treasurer may send additional notices and warnings.
- **Your property can be sold at a tax sale.**
Failure to pay your property taxes can result in the loss of your property. The county treasurer may begin proceedings to sell it at a tax sale unless taxes are paid in full.

BEING DELINQUENT ON PROPERTY TAXES, MAY CREATE PROBLEMS WHEN SELLING YOUR PROPERTY.

Each taxing jurisdiction holds a tax lien on each item of taxable property. This tax lien gives the county the power to foreclose on the lien and attach the property, even if its ownership has changed. The property will then be auctioned, and the proceeds used to pay the taxes.

As a result of the tax lien, someone who purchases real estate cannot get a clear title until all the delinquent taxes owed on the property are paid in full.

If you are buying a portion of a larger parcel of land, check the taxes on the larger parcel. You will not be able to clear a tax lien against your part unless taxes on the whole are paid.

HOW TO GET MORE INFORMATION

If this pamphlet does not answer all your questions about property taxes, your local officials can.

The county assessor can answer questions about property values, exemption, and appeal to the CBOE. Your county treasurer <http://www.oklahomacounty.org/treasurer/> can answer questions about property tax rates and property tax bills. In addition, property tax records are open to the public, including all the appraised values and tax bills.

DISCLAIMER:

This pamphlet is intended to give the taxpayer a brief overview of the ad valorem property tax process. The information presented is based on statutory requirements and procedures. For more specific information, refer to the Oklahoma Statutes. This document is for informational reference purposes only and is a not legal reference.

Directory of County Assessor's

County	Address	City	Zip Code	Phone
Adair	PO Box 31	Stilwell	74960	918-696-2012
Alfalfa	300 S Grand	Cherokee	73728	580-596-2145
Atoka	200 E Court, Ste. 101W	Atoka	74525	580-889-6036
Beaver	PO Box 56	Beaver	73932	580-625-3116
Beckham	County Courthouse Rm 202	Sayre	73662	580-928-3329
Blaine	PO Box 628	Watonga	73772	580-623-5123
Bryan	PO Box 931	Durant	74702	580-924-2166
Caddo	PO Box 644	Anadarko	73005	405-247-2477
Canadian	200 N Choctaw Ave	El Reno	73036	405-262-1070
Carter	20 "B" SW, Rm 101	Ardmore	73401	580-223-9594
Cherokee	213 W Delaware #304	Tahlequah	74464	918-456-3201
Choctaw	300 E Duke	Hugo	74743	580-326-2358
Cimarron	PO Box 513	Boise City	73933	580-544-2701
Cleveland	201 S Jones Rm 210	Norman	73069	405-366-0230
Coal	4 N Main #5	Coalgate	74538	580-927-3123
Comanche	315 SW 5 th St Rm 301	Lawton	73581	580-365-1052
Cotton	301 N Broadway	Walters	73572	580-875-3289
Craig	210 W Delaware Ste 105	Vinita	74301	918-256-8766
Creek	317 E Lee	Sapulpa	74066	918-224-4508
Custer	PO Box 569	Arapaho	73620	580-323-3271
Delaware	PO Box 569	Jay	74346	918-253-4523
Dewey	PO Box 235	Taloga	73667	580-528-5561
Ellis	PO Box 276	Arnett	73832	580-885-7975
Garfield	114 W Broadway #106	Enid	73701	580-237-0220
Garvin	201 W Grant Rm 16	Pauls Valley	73075	405-238-2409
Grady	326 Choctaw Ave	Chickasha	73018	405-224-4361
Grant	112 E Guthrie Rm 101	Medford	73759	405-395-2844
Greer	106 E Jefferson Rm 14	Mangum	73554	580-782-2740
Harmon	114 W Hollis St	Hollis	73550	580-688-2529
Harper	PO Box 352	Buffalo	73834	580-735-2343
Haskell	202 E Main Ste 6	Stigler	74462	918-967-2611
Hughes	200 N Broadway Ste 4	Holdenville	74848	405-379-3662
Jackson	County Courthouse #201	Altus	73521	580-482-0787
Jefferson	220 N Main Ste 102	Waurika	73573	580-228-2377
Johnston	403 W Main Ste 102	Tishomingo	73460	580-371-3465
Kay	201 S Main	Newkirk	74647	580-3622565
Kingfisher	101 S Main Rm 1	Kingfisher	73750	405-375-3884

Directory of County Assessors - continued

County	Address	City	Zip Code	Phone
Kiowa	PO Box 855	Hobart	73651	580-725-2150
Latimer	109 N Central Rm 104	Wilburton	74578	918-465-3031
LeFlore	PO Box 99	Poteau	74653	918-647-3652
Lincoln	811 Manvel Ste 7	Chandler	74834	405-258-1209
Logan	312 E Harrison #102	Guthrie	73044	405-232-3508
Love	405 W Main Ste 104	Marietta	73448	580-276-2396
McClain	121 N 2 nd Rm 206	Purcell	73080	405-527-3520
McCurtain	108 N Central	Idabel	74745	580-286-5272
McIntosh	PO Box 107	Eufaula	74432	918-689-2611
Major	500 E Broadway	Fairview	73737	580-227-4821
Marshall	1 Cnty Courthouse Rm 105	Madill	73446	580-795-2398
Mayes	1 Court Place Ste 110	Pryor	74361	918-825-0625
Murray	PO Box 111	Sulphur	73086	580-622-3433
Muskogee	400 W Broadway Rm 210	Muskogee	74401	918-682-8781
Noble	300 Courthouse Dr #9	Perry	73077	580-338-2135
Nowata	229 N Maple	Nowata	74048	918-273-0581
Okfuskee	PO Box 601	Okemah	74859	918-623-1535
Oklahoma	320 Robert S Kerr #313	Oklahoma City	73102	405-713-1200
Okmulgee	314 W 7 th St #103	Okmulgee	74447	918-753-0303
Osage	600 Grandview Rm 101	Pawhuska	74056	918-287-3448
Ottawa	102 E Central Ste 102	Miami	74354	918-542-9418
Pawnee	500 Harrison Rm 201	Pawnee	74058	918-762-2402
Payne	315 W 6 th Ste 102	Stillwater	74074	405-747-3300
Pittsburg	500 East Choctaw	McAlester	74501	918-423-4726
Pontotoc	PO Box 396	Ada	74821	580-332-0317
Pottawatomie	325 N Broadway #204	Shawnee	74801	405-275-4740
Pushmataha	302 SW 8	Antlers	74523	580-298-3504
Roger Mills	PO Box 424	Cheyenne	73628	580-497-3350
Rogers	PO Box 5	Claremore	74018	918-341-3290
Seminole	PO Box 779	Wewoka	74884	405-257-3371
Sequoyah	117 S Oak St Ste 109	Sallisaw	74955	918-775-2062
Stephens	101 S 11 th Rm 210	Duncan	73533	580-255-1542
Texas	319 N Main 1 st Floor	Guymon	73942	580-338-3060
Tillman	205 N Tenth	Frederick	73542	580-335-3424
Tulsa	500 S Denver Ste 215	Tulsa	74103	918-595-5100
Wagoner	307 E Cherokee	Wagoner	74467	918-485-2367
Washington	400 S Johnston Rm 300	Bartlesville	74003	918-337-2830
Washita	111 E Main Rm 6	Cordell	73632	580-832-2468
Woods	PO Box 431	Alva	73717	580-327-3118
Woodward	PO Box 725	Woodward	73802	580-256-5061

Directory of County Treasurer's

County	Address	City	Zip Code	Phone
Adair	220 W Division #101	Stilwell	74960	918-696-7551
Alfalfa	300 S Grand	Cherokee	73728	580-596-3148
Atoka	200 E Court	Atoka	74525	580-889-5283
Beaver	PO Box 249	Beaver	73932	580-625-3161
Beckham	PO Box 600	Sayre	73662	580-928-2589
Blaine	PO Box 140	Watonga	73772	580-623-5007
Bryan	402 W Evergreen	Durant	74701	580-924-0748
Caddo	PO Box 278	Anadarko	73005	405-247-5151
Canadian	PO Box 1095	El Reno	73036	405-262-1070
Carter	20 "B" SW	Ardmore	73401	580-223-9467
Cherokee	213 W Delaware #207	Tahlequah	74464	918-456-3321
Choctaw	300 E Duke	Hugo	74743	580-326-6142
Cimarron	PO Box 162	Boise City	73933	580-544-2261
Cleveland	201 S Jones Ste 100	Norman	73069	405-366-0217
Coal	4 N Main Ste 4	Coalgate	74538	580-927-3121
Comanche	315 SW 5 th St Rm 300	Lawton	73581	580-355-5763
Cotton	301 N Broadway	Walters	73572	580-875-3264
Craig	210 W Delaware Ste 104	Vinita	74301	918-256-2286
Creek	317 E Lee Rm 201	Sapulpa	74066	918-227-6315
Custer	PO Box 200	Arapaho	73620	580-323-2292
Delaware	PO Box 1080	Jay	74346	918-253-4533
Dewey	PO Box 38	Taloga	73667	580-328-5501
Ellis	PO Box 176	Arnett	73832	580-885-7670
Garfield	PO Box 489	Enid	73702	580-237-0246
Garvin	201 W Grant Rm 9	Pauls Valley	73075	405-238-7301
Grady	PO Box 280	Chickasha	73023	405-224-5337
Grant	112 E Guthrie Rm 105	Medford	73759	405-395-2284
Greer	PO Box 458	Mangum	73554	580-782-5515
Harmon	114 W Hollis St	Hollis	73550	580-688-3566
Harper	PO Box 440	Buffalo	73834	580-735-2442
Haskell	PO Box 718	Stigler	74462	918-967-2441
Hughes	200 N Broadway Ste 6	Holdenville	74848	405-379-5371
Jackson	PO Box 939	Altus	73522	580-482-4371
Jefferson	220 N Main Ste 104	Waurika	73573	580-228-2967
Johnston	403 W Main Ste 103	Tishomingo	73460	580-371-3082
Kay	201 S Main	Newkirk	74647	580-362-2523
Kingfisher	PO Box 148	Kingfisher	73750	405-375-3827
Kiowa	PO Box 900	Hobart	73651	580-726-2362

Directory of County Treasurer's - continued

County	Address	City	Zip Code	Phone
Latimer	109 N Central Rm 109	Wilburton	74578	918-465-3450
LeFlore	PO Box 100	Poteau	74653	918-647-3525
Lincoln	811 Manvel Ste 6	Chandler	74834	405-258-1481
Logan	PO Box 219	Guthrie	73044	405-282-3154
Love	405 W Main Ste 204	Marietta	73448	580-276-3280
McClain	121 N 2 nd Rm 318	Purcell	73080	405-527-3261
McCurtain	108 N Central	Idabel	74745	580-286-5128
McIntosh	PO Box 547	Eufaula	74432	918-689-2491
Major	PO Box 455	Fairview	73737	580-227-4762
Marshall	1 Cnty Courthouse Rm 104	Madill	73446	580-795-2463
Mayes	1 Court Place Ste 100	Pryor	74361	918-825-0160
Murray	PO Box 304	Sulphur	73086	580-622-5622
Muskogee	PO Box 1587	Muskogee	74402	918-682-1531
Noble	300 Courthouse Dr #7	Perry	73077	580-336-2026
Nowata	PO Box 427	Nowata	74048	918-273-3562
Okfuskee	PO Box 308	Okemah	74859	918-623-1494
Oklahoma	320 Robert S Kerr #307	Oklahoma City	73102	405-713-1300
Okmulgee	314 W 7 th St #201	Okmulgee	74447	918-756-3848
Osage	PO Box 1569	Pawhuska	74056	918-287-3151
Ottawa	PO Box 1024	Miami	74355	918-542-8232
Pawnee	500 Harrison Rm 200	Pawnee	74058	918-762-2418
Payne	315 W 6 th Ste 101	Stillwater	74074	405-624-9411
Pittsburg	600 East Choctaw	McAlester	74501	918-423-6895
Pontotoc	PO Box 1808	Ada	74821	580-332-0183
Pottawatomie	325 N Broadway	Shawnee	74801	405-273-0213
Pushmataha	302 SW 8	Antlers	74523	580-298-2580
Roger Mills	PO Box 340	Cheyenne	73628	580-497-3349
Rogers	PO Box 699	Claremore	74018	918-341-3159
Seminole	PO Box 1346	Wewoka	74884	405-257-6262
Sequoyah	PO Box 747	Sallisaw	74955	918-775-9321
Stephens	101 S 11 th Rm 207	Duncan	73533	580-255-0728
Texas	PO Box 509	Guymon	73942	580-338-7050
Tillman	PO Box 986	Frederick	73542	580-335-3425
Tulsa	500 S Denver	Tulsa	74103	918-596-5030
Wagoner	307 E Cherokee	Wagoner	74467	918-485-2149
Washington	400 S Johnston Rm 200	Bartlesville	74003	918-337-2810
Washita	PO Box 416	Cordell	73632	580-832-2567
Woods	PO Box 7	Alva	73717	580-327-0308
Woodward	1600 Main Street Ste 10	Woodward	73801	580-256-7404