

# County Frequently Asked Questions for The Bridge Fire: Implications to Property Assessments/Tax Bills

Prepared by the County of Los Angeles Assessor, Auditor-Controller, and Tax Collector

## 1. What action(s) do I need to take if the fire caused damages to or complete destruction of my property?

The Assessor recommends that the property owner file an Application for Reassessment of Property Damaged or Destroyed by Misfortune or Calamity (M&C Claim), Form ADS-820 with their office within 12 months from the date the property was damaged or destroyed. The property owner must have owned the property as of January 1, 2024, and the estimated property damage must be at least \$10,000. Property owners who have acquired their property after January 1, 2024, may also file an M&C Claim if they are liable for the property taxes for the July 2024 to June 2025 fiscal tax year. The M&C Claim form is available on the Assessor's website at [assessor.lacounty.gov/tax-relief/disaster-relief](https://assessor.lacounty.gov/tax-relief/disaster-relief).

## 2. What is the purpose of filing an M&C Claim?

The filing of an M&C Claim serves two purposes. First, it serves as a request to the Assessor to reassess the value of the property damaged or destroyed by the calamity. Second, for those persons who pay their property taxes directly to the Treasurer and Tax Collector (not through an impound account with their mortgage lender), the M&C Claim also serves to request deferral of current year property taxes, pursuant to State law.

## 3. What exactly do you consider as "damage"? Does "damage" include smoke damage such as charred items, discolored walls, or ash and soot? Does it include the long-lasting smells of fires?

In determining whether to file an M&C Claim, the Assessor recommends that you consider damage to also include smoke damage. A property qualifies for tax relief if the total combined loss in current market value totals \$10,000 or more. If in doubt, we recommend that you submit an M&C Claim.

## 4. Does the recommendation to file an M&C Claim only apply to real properties (i.e., residential structures or commercial buildings) that are billed and collected as Secured Property Taxes?

No. The M&C Claim can be utilized for damages to real and personal properties (i.e., movable assets such as mobile homes, business personal property, boats, and planes) that are billed and collected as Unsecured Property Taxes. The M&C Claim captures information on each property type.

## 5. What happens to my property's assessed value when/if I rebuild my home?

The reduced value remains until the property is fully repaired, restored or reconstructed. At that time, the factored base year value (Proposition 13 value with annual Consumer Price Index adjustments) will be restored as long as it is substantially equivalent to the property's prior assessed value prior to the damages or destructions. As a rule of thumb, if you add

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square footage, the Assessor will assess the incremental square footage at the current market value.

**6. Do I need to pay the 1<sup>st</sup> installment of the 2024-25 Annual Secured Property Tax Bill, which becomes delinquent if not paid by December 10, 2024?**

If you have filed an M&C Claim and you pay your property taxes directly to the Treasurer and Tax Collector (not through a lender with which you maintain an impound account), the Treasurer and Tax Collector recommends that you do NOT pay the 2024-25 Annual Secured Property Tax Bill, which the Treasurer and Tax Collector will mail to you in October 2024. The reason for this is that the filing of an M&C Claim serves as a request to the Assessor to reassess the value of the property damaged or destroyed by the calamity; additionally, it also serves as a request to the Treasurer and Tax Collector to defer payment of the 2024-25 Annual Secured Property Tax Bill, without penalty or interest.

**7. In several months after you file the M&C Claim, the Treasurer and Tax Collector will issue an ADJUSTED 2024-25 Annual Secured Property Tax Bill.**

The ADJUSTED bill will reflect the Assessor's reassessment of the property's assessed value (if any), and the property tax amounts due may be less than those of the original bill you will receive in October 2024. This ADJUSTED bill may be payable in two installments. The first installment will be due at the end of the month following the date of the issued bill, and the second installment will be due four months later.

**8. What happens if I already paid the first installment or both installments of the 2024-25 Annual Secured Property Tax Bill? Should I file an M&C Claim?**

An M&C Claim serves two purposes. First, it serves as a request to the Assessor to reassess the value of the property damaged or destroyed by the calamity if the loss is worth at least \$10,000. Second, for those persons who pay their property taxes directly to the Treasurer and Tax Collector (not through an impound account with their mortgage lender), the M&C Claim serves to request deferral of current year taxes, pursuant to State law. **In several months** after you file the M&C Claim, the Treasurer and Tax Collector will issue an ADJUSTED 2024-25 Annual Secured Property Tax Bill. Any reduction in the property's assessed value would result in a reduction in the property tax amounts owed. The Auditor-Controller will refund the difference between the original property tax amounts paid and the adjusted property tax amounts owed.

**9. My lender pays my property taxes through an impound account. Should I file an M&C Claim?**

Yes. However, for property owners who pay their property taxes through an impound account, the filing of an M&C Claim only serves the single purpose of requesting the Assessor to reassess the value of the property damaged or destroyed by the calamity. It

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does not serve to request the Treasurer and Tax Collector to defer current year property taxes, pursuant to State law. Also, the lender will likely have paid the first installment. As described previously, after property owners file the M&C Claim, the Treasurer and Tax Collector will issue an ADJUSTED 2024-25 Annual Secured Property Tax Bill. Prior to the second installment delinquency date of April 10, 2025, the Treasurer and Tax Collector will send all lenders the current tax liability for each property, for which they maintain an impound account. You should contact your lender, if you have not already done so, and discuss the procedures your lender has in place regarding adjustments to tax liabilities processed within the fiscal tax year.

- 10. If I pay the property tax amounts due on the ADJUSTED 2024-25 Annual Secured Property Tax Bill after the delinquency date, and the Treasurer and Tax Collector applies the ten percent late payment penalty, can I request that the Treasurer and Tax Collector cancel the penalty?**

Yes. You must request the penalty cancellation by completing the online Penalty Cancellation Request at [ttc.lacounty.gov/penalty-cancellation-request-2](https://ttc.lacounty.gov/penalty-cancellation-request-2). Please note that in the online request, you must respond to Step 2 by selecting the relevant California Revenue and Taxation Code Section 4985.2: *Circumstances beyond the taxpayer's control and occurred notwithstanding the exercise of ordinary care in the absence of willful neglect.*

- 11. What is the impact of the submission of an M&C Claim to my compliance with the terms of an existing Installment Plan of Redemption (Five-Pay Plan)?**

The Treasurer and Tax Collector, in compliance with State law, offers property owners who defaulted on their Secured Property Taxes to enroll in an Installment Plan of Redemption (Five-Pay Plan), which allows them to pay their defaulted taxes throughout a five-year period. If property owners entered into a Five-Pay Plan prior to the Bridge Fire, the Plan requires that they pay their 2024-25 Annual Secured Property Tax Bill and the Five-Pay Plan's installment payment due, no later than April 10, of each fiscal tax year. However, if property owners file an M&C Claim and the Treasurer and Tax Collector issues them an ADJUSTED 2024-25 Annual Secured Property Tax Bill with a due date after April 10, the Treasurer and Tax Collector will consider their Five-Pay Plan in good standing as long as that bill is paid by the delinquency date printed on the bill.

- 12. What impact will the filing and/or approval of an M&C Claim have on my 2024 Unsecured Personal Property Tax Bill for my unsecured property (i.e., movable assets such as mobile homes, recreational vehicles, boats, and planes)?**

The Assessor assesses unsecured personal property as of the statutory lien date, January 1, of each fiscal tax year. The Treasurer and Tax Collector mailed the 2024-25 Annual Unsecured Property Tax Bill beginning March 1, 2024, and bills became delinquent if not paid by August 31, 2024. Because the Bridge Fire occurred after the lien date of January 1, 2024, the filing of the M&C Claim will not impact the 2024-25 Unsecured

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Property Tax Bills' due dates or amounts due. If you file an M&C Claim and the Assessor approves it, and if you owned the property as of January 1, 2025, the assessed value of the unsecured personal property may be reduced or eliminated for the 2025-26 Annual Unsecured Property Tax Bill.

**13. What is the relationship between the *Application for Reassessment of Property Damaged or Destroyed by Misfortune or Calamity* and the Decline-in-Value Review authorized by Proposition 8?**

The *Application for Reassessment of Property Damaged or Destroyed by Misfortune or Calamity* provides temporary tax relief to negatively impacted property owners until their property is fully repaired, restored or reconstructed. The Decline-in-Value Review, authorized by Proposition 8, provides for a temporary reduction to the property's assessed value for reasons other than misfortune, calamity or disaster.

**14. How do I change my mailing address on file with the Assessor to reflect where I am currently staying?**

Information on how to change a mailing address is available on the Assessor's website at [assessor.lacounty.gov/homeowners/change-mailing-address](https://assessor.lacounty.gov/homeowners/change-mailing-address).

**15. What advice can you offer us about how to protect ourselves from property-related scams that might develop?**

Rely on your common sense. If something does not make sense to you, ask for a business card or request additional information and then take steps to verify the firm and the representations its agents have made to you. Occasionally, it is necessary for an appraiser from the Assessor to visit and physically inspect property for assessment purposes. Appraisers carry their official County of Los Angeles photo identification. You should not admit any person claiming to work for the Assessor to your property if they cannot show their official County photo identification. Also, beware of government imposters – persons who identify themselves as City, County, or State staff – who ask you for information that is out of the ordinary, e.g., a Personal Identification Number as a prerequisite to make an online payment.

With the Homeowner Alert Service (e-Notification), you can register your email address now to be alerted whenever a foreclosure, transfer of title, or mortgage is recorded on your property with the Los Angeles County Registrar-Recorder/County Clerk. This notification allows property owners a means to identify potential real estate fraud activity, such as a fraudulently recorded deed. In the future, additional features like submittable forms will become available. Information on how to register is available on the Assessor's website at [assessor.lacounty.gov/news-information/enotification](https://assessor.lacounty.gov/news-information/enotification).

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The County of Los Angeles Department of Consumer and Business Affairs also has important information available on its website regarding real estate fraud ([dcba.lacounty.gov/portfolio/homeowner-notification-program-2/](https://dcba.lacounty.gov/portfolio/homeowner-notification-program-2/)) and measures you can take to protect yourself from post-disaster scams ([dcba.lacounty.gov/newsroom/protecting-yourself-after-the-disaster/](https://dcba.lacounty.gov/newsroom/protecting-yourself-after-the-disaster/)).

## 16. How do I check on the status of my M&C Claim?

Contact the Assessor at:

- Misfortune and Calamity Unit (MCU)  
(213) 974-8658

## 17. To whom may I speak with if I have questions?

### Assessor

- North District Lancaster Office  
Telephone: (661) 940-6700
- East District El Monte Office  
Telephone number (626) 258-6001

### Auditor-Controller

- Mr. Paul Bernal  
Property Tax Services Division  
500 West Temple Street, Room 153  
Telephone: (213) 974-9499  
Email: [pbernal@auditor.lacounty.gov](mailto:pbernal@auditor.lacounty.gov)

### Treasurer and Tax Collector

- Ms. Dianne Wright  
Executive Office  
500 West Temple Street, Room 437  
Telephone: (213) 974-0700  
Email: [dwright@ttc.lacounty.gov](mailto:dwright@ttc.lacounty.gov)