



TAXPAYER'S  
RIGHTS,  
REMEDIES  
AND  
RESPONSIBILITIES

**Leonard Sullivan**

Oklahoma County Assessor  
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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 past couple of years, there have been some severe market downturns in other parts of the country. Some believe Oklahoma County's values are dropping too.

The truth is property values remain stable in Oklahoma County. During the first seven months of 2009, the average residential sales prices increased .81%. The median residential sales price increased .31%.

With all the bad news from parts of the country some wonder how that can 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,

A handwritten signature in black ink that reads "Leonard Sullivan".

Leonard Sullivan  
Oklahoma County Assessor

# Fair, Accessible, Accurate and Efficient

This pamphlet has been designed to provide you with the most information about the operation of the Oklahoma County Assessor's Office.

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

The Oklahoma County Assessor's Office is required to re-evaluate all the property in the county each year.

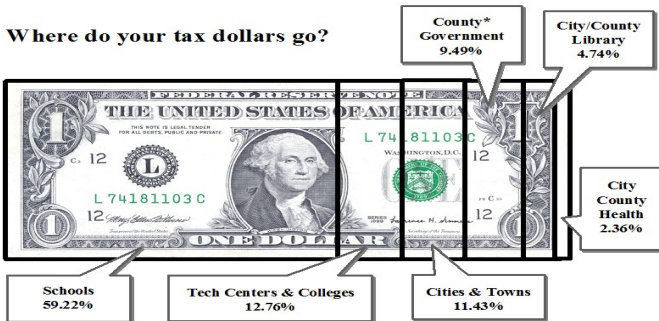
Our goal is to fairly and accurately value your property and ensure our records are correct and accurately reflect the current market conditions.

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 that information can be used to more accurately determine the value.

If your neighborhood association or civic group would like to schedule a presentation about how we determine market values, please contact Leonard Sullivan at (405) 713-1203 or on the web at [www.oklahoma-county.org/assessor](http://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.
- Millage rates are set by state constitution, state statute or determined after a 60% vote of approval by voters (one mill equals 1/1000 of a dollar).
- 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 then certify and deliver the tax roll to the County Treasurer for collection.
- Local public schools, elementary, middle and high schools, get nearly 59.22¢ of every property tax dollar.
- Technology Centers and Colleges get 12.76¢ from every property tax dollar.
- Cities and towns get approximately 11.43¢ of every property tax dollar.
- City County libraries get 4.74¢ of every property tax dollar.
- City County Health Departments get approximately 2.36¢ of every dollar.
- Oklahoma County Government, which operates the sheriff's office, assessor, clerk, court clerk, treasurer and county commissioners offices get 9.49¢ from every property tax dollar to provide the constitutionally and statutorily mandated services for residents.



\*County portion represents all County Offices:  
Assessor, Clerk, Commissioners, Court Clerk, Sheriff, Treasurer, and other essential county services.

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## **THE BASICS**

Property taxes are based on the value of the property. For example, the property tax on a vacant lot valued at \$10,000 is usually ten times as much as one valued at \$1,000 if located in the same taxing jurisdiction.

Property taxes are **local taxes**. Your county officials value your property, set your tax rates and collect your taxes. However, 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, county roads, police, fire protection and many other services.

The Oklahoma Constitution sets rules for the property tax.

**~ All tangible property must be taxed on its current market value.**

**The exception is agricultural land.**

A property's market value is the price for which it would sell when both buyer and seller want the best price and neither one is under pressure to buy or sell. Land used for farming and ranching is valued on its capacity to produce crops or livestock, instead of its value on the real estate market. This appraisal is known as agricultural use value.

~ All property is taxable unless a federal or state law provides an exemption for it. An exemption excludes all or part of a property's value from taxation.

~ Property owners have a right to notice of increases in appraised property value.

The county assessor must notify you prior to any increase.

How does the property tax system work?

There are two main parts to the system in Oklahoma.

~ The county assessor in each county sets the value of your property each year.

~ A County Board of Equalization settles any disagreements between you and the assessor about your property value.

January 1 marks the beginning of property appraisal. What a property is used for on January 1, 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 1 and March 15, the county assessor processes applications for tax exemptions.

Around April 1, in most counties, the County Board of Equalization (CBOE) appraisal review board begins hearing appeals from property owners who *believe* their property values are incorrect. The CBOE is an independent panel of 3 citizens responsible for handling appeals about the appraisal of property.

In August or September, the elected officials of each county adopt tax rates for their operations and debt payments. Every property is taxed by the county and local school district. You also may pay taxes to a city, special districts like hospitals, career tech, water, & fire.

Tax collection starts around *November* 1 when tax bills go out. Taxpayers have until December 31 to pay the first half of their taxes. The second half must be paid before April 1. On April 1, 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.

#### **~ Know your rights**

You have the right to uniform tax appraisals.

You have the right to receive all tax exemptions or other tax relief for which you qualify.

You have the right to notices of changes in your property value or in your exemptions.

#### **~ Understand your remedies**

If you believe your property value is too high, or if you were denied an exemption or agricultural use *value*, you may appeal to the assessor and then if denied, to the CBOE. If you do not agree with the review board, you may take your case to court.

## **~ Know your rights**

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

You must see that 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.

## **SAVINGS ON HOME TAXES**

An exemption removes part of the value of your property from taxation and lowers 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.

## **HOMESTEAD Exemption**

### **Does your home qualify for exemptions?**

~ You must own your home on January 1

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 principal residence on January 1**

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.

**What home exemptions are there?**

**~ Homestead Exemption**

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 tax savings. To apply for the exemption contact the county assessor's office anytime during the year and ask for the application forms. Homestead applications received after March 15 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 is 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.

**~ 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?**

Beginning January 1, 2006 you may qualify for a property tax exemption if you are either (1) a veteran, (2) the surviving spouse of a veteran, or (3) a totally disabled veteran. You must be an Oklahoma resident.

An exemption from property tax on homesteads is available for 100% disabled veterans. The exemption would apply to certain injured veterans and their surviving spouses. The exemption would be for the full fair cash value of the homestead real and household personal property. To qualify for the exemption the veteran would have to meet several requirements.

First, the veteran must have been honorably discharged from a branch of the Armed Forces of the Oklahoma National Guard. Second, the veteran would have to be a State resident. Third, the veteran would have to have a 100% permanent disability. Fourth, the disability would have to have been sustained through military action or accident, or result from a disease contracted while in active service. Fifth, the disability would have to be certified by U.S. Department of Veterans Affairs. Finally, the veteran would have to be otherwise qualified for homestead exemption. The exemption can be claimed beginning January 1, 2006.

Ask your county assessor for details.

### **How to File for an Exemption**

1. Get an application form at your local county assessor office. Fill out only one application. There is a separate application for the veteran's exemption. (OTC Form 998)
2. 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 15 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.
3. 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.

4. If the assessor denies or modifies your exemption, he or she must tell you in writing within five days. This notice must explain how you can appeal before the CBOE.
5. 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.
6. 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 can 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. 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 a residence homestead and any other exemptions.
- 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.

## **LIMITATIONS OF VALUE**

### **Valuation Increase**

There is a limit for how much your real property taxable value may increase in anyone year. The Oklahoma Constitution places a five percent limit on increases for real property valuation. The assessor may not increase above the five percent limit in any year unless the property has had a new addition, substantial improvement added 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. Contact your county assessor for the exact amount. An application for 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.

## **AGRICULTURAL LAND TAXES**

Agricultural use value lowers the taxable value of land owned by qualified farmers and ranchers. It values rural land based on the land's capacity to produce crops, livestock, instead of its value on the real estate market. 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 determines 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 CBOE. You must file the appeal within 20 working days of the date the notice was mailed to you. The CBOE decides your case.

If you appeal and the CBOE decides against you, you may appeal to district court.

### **NEW BUSINESS/GOING OUT OF BUSINESS**

If you own a new business, you must render your personal property. This property includes furniture, fixtures, equipment and inventory. See the next section on "renditions." You will pay taxes on the property that you own on January 1 of the tax year.

The county assessor's staff may ask permission to enter your premises and inspect the property to determine what taxable personal property you own and its value. Such an inspection is during normal business hours or at a time agreeable to you and the assessor's staff.

If you go out of business after the first of the year, you will still be liable for taxes on the personal property that you owned on January 1. You are not relieved of the taxes because you no longer operate the business.

### **VALUING PROPERTY**

The county assessor determines the value of all locally assessed taxable property in the county. Before the appraisal can begin, the assessor compiles a list of the taxable property. The listing for each property contains a description of the property and the name and address of the owner.

- **How is your property valued?**

The assessor must repeat the inspection process for property in the county at least once every four years.

To save time and money, the county assessor uses mass appraisal to appraise large numbers of properties. In a mass appraisal, the assessor first collects detailed descriptions of each taxable property in the district. Then property is classified according to a variety of factors, such as size, use, and construction type. Using data from recent property sales, the assessor appraises the value of typical properties in each class.

Taking into account differences such as age or location, the assessor uses the typical property values to appraise all the properties in the class. For individual properties, the assessor may use three common methods to value 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 value of your home is an estimate of the price your home would sell for. The assessor compares your home to similar homes that have sold recently and determines your home's value.

### **- What if your property value increases?**

A notice of increase in appraised value tells you if the assessor intends to increase the value of your property.

County assessors send a notice of appraised value. A detailed notice contains a description of your property, its value, and any exemptions. This notice is sent under three circumstances:

- if the value of your property is higher than it was in the previous year
- if the value of your personal property is higher than the value you gave on a rendition (see next section);  
or
- if your property was not on the county assessor's records in the previous year.

The assessor will send a valuation notice if your property was reappraised, changed hands, or if requested by you or your agent.

The assessor will send you the notice of appraised value. If you disagree with the value, you have 20 working days to file an appeal with the county assessor.

The notice of appraised value explains how you can file an appeal with the review board if you disagree with the assessor's actions.

### **- What is a rendition?**

A rendition is a form you may use to report the taxable property you own on January 1 to the county assessor. The rendition identifies, describes and gives the location of your taxable property. Business owners must report a rendition of their personal property.

~ **Advantages** – If you file a rendition, you are in a better position to exercise your rights as a taxpayer.

Your correct mailing address is on record so the county treasurer will send your tax bills to the right address.

Your opinion of your property's value is on record with the county assessor.

The assessor must send you a notice of appraised value if the appraiser puts a higher value on your property than the value you listed on your rendition.

~ **Deadline** - File your rendition with the county assessor after January 1 and no later than March 15.

~ **Requirements** - If you own tangible personal property, you must report this property on a rendition form every year. Businesses, for instance, must report their inventories, equipment and machinery on a rendition.

~ Most counties do not tax household personal property. Check with your county assessor.

### **How To Appeal**

The right to appeal is the most important right you have as a taxpayer. You may appeal if you disagree with any of the actions the assessor has taken on your property. You may discuss your concerns about your property value or exemptions with the county assessor in a hearing.

The assessor will informally review your appeal with you to try to solve any problems. Check with your assessor for details.

- **What is a County Board of Equalization?**

A CBOE is 3 citizens authorized to resolve disputes between taxpayers and the county assessor.

CBOE members are appointed by the Oklahoma Tax Commission, the County Commissioner, and the District Judge. An individual must be a resident of the county to serve on the CBOE. Members also must comply with special conflict of interest laws.

The CBOE determines taxpayer appeal and taxing jurisdiction challenges. In taxpayer appeals, it listens to both the taxpayer and the county assessor. The CBOE determines if the assessor has granted or denied exemptions properly and resolves property valuation disputes. 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. Oklahoma and Tulsa counties may extend CBOE sessions to the end of July.

### **- Should you protest?**

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.

### **Is the proposed value of your property too high?**

- Ask the county assessor to explain the appraisal. Be sure the property description is correct. Are the measurements for your home or business and lot correct? Gather blueprints, deed records, photographs, a surveyor your own measurements.
- Are there any hidden defects, such as a cracked foundation or inadequate plumbing? Get photographs, statements from builders or independent appraisals.
- Ask the assessor for the appraisal records on similar properties in your area. Is there a big difference in the values? This comparison may show that your property was not treated equally.
- Collect evidence on recent sales of properties similar to yours from neighbors or real estate professionals. Ask the county assessor for the sales that were used.
- Consider using an independent appraisal by a real estate appraiser.
- Insurance records also may be helpful.

If you decide to use sales information to support your appeal, you should:

- 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 recent sales. Sales that occurred closest to January 1 are best.
- Weigh the costs of preparing an appeal against the potential tax savings. Preparing an appeal may not be worth the time and expense if it results in only a small tax savings.

- **Did the county assessor deny your homestead exemption?**

First, find out why the assessor denied your exemption. If the assessor denied your homestead exemption, get evidence that you owned your home on January 1 and used the home as your principal residence on that date. Always compare appraised value, not taxable value. If the assessor denied a homestead exemption for part of the land around your home, show how much land is used as a yard.

If the assessor denied you an over-65, a disabled person, or a veteran's exemption, read about these exemptions on pages 2-5.

**~ Did the assessor determine that you took your land out of agricultural use?**

Is agricultural activity still taking place on your land? If you took only part of the land out of agricultural use, you may need to show which parts still qualify.

- **Do the appraisal records show a correct owner?**

Provide records of deeds or deed transfers to show ownership.

- Is your property being taxed in the correct district?

An error of this sort is often simply a clerical error. For example, the appraisal records show your property is located in one school district when it actually is located in another school district.

- Is your property correctly included on the appraisal records?

Some kinds of taxable personal property move from place to place quite regularly. Property is taxed at only one location in Oklahoma. You can appeal the inclusion of your property on the appraisal records if it should be taxed at another location in Oklahoma.

- **Did the county assessor or CBOE fail to send you a notice that the law requires them to send?**

You have the right to appeal if the county assessor failed to give you a required notice. But unless you disagree with your appraisal, there is no point in appealing failure to give a notice. Be sure that the assessor has your correct name and address.

You cannot protest failure to give notice if the taxes on your property become delinquent.

A notice is presumed delivered if sent by first-class mail with a correct name and address. Your failure to receive a properly mailed notice does not give you the right to a late hearing.

- **Is there any other action the county assessor or CBOE took that affects you?**

You have the right to appeal any action that affects you and your property. For instance, the assessor may claim your property was not taxed in a previous year and you disagree, then you may appeal to the CBOE.

You may appeal only actions that affect your property.

**~ How should you appeal?**

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. See the section on appointing an agent on page 3.

**~ Do not contact CBOE members outside the hearing.**

The CBOE members are prohibited from communicating with another person about a property under appeal.

**~ 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 to you.

~ **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.

**How to File a 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 May 1** or no later than 20 working days after the assessor delivers a notice of increased change in appraised value to your property.

If the assessor sends you a notice that your land is no longer in agricultural use, you must file your notice of appeal within 20 working days of the date the assessor mailed the notice.

If you do not file a notice of appeal before the CBOE, you lose your right to appeal. You may also lose the right to file a lawsuit about the taxable value of your property.

Contact your assessor if you have questions about clerical errors, substantial value errors, double taxing or other areas.

• **Should you appeal to district court?**

Once the CBOE rules on your appeal, it sends you a written notice 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.

You should consult with an attorney within 10 days after the adjournment of the CBOE.

## SETTING TAX RATES

Once the CBOE approves the assessment roll, the assessor pre-pares a tax roll. A tax roll lists the taxable property within the boundaries of the taxing unit. The assessor's job is finished for the current year. It has provided a set of values for all local taxing units to use.

### - How is tax revenue generated?

The amount of revenue generated from ad valorem 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.

- **How is tax revenue 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, EMS, museums, airports, career tech and 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 sup-ported projects as authorized by the voters.

## PAYING YOUR TAXES

The county treasurer usually mails the tax bills in November. The delinquency date is December 31. If December 31 is drawing near and you have not received a 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 tax bill.

The county treasurer must give you a receipt for your 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.

If you appeal your value to district court, you must pay your taxes.

### **When is the deadline for paying?**

In most cases, the deadline for paying property taxes is December 31. Taxes that are unpaid on January 1 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 31 and the remainder before April 1 without any penalty.

### **WHAT IF YOU DO NOT PAY YOUR 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 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 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.

**~ If delinquent, you may have problems 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 CALCULATE YOUR TAXES**

Taxable Value

x Assessment of 11% (varies by County, must fall between 11% & 14%)

= Assessed Value

less Exemption Value

= Net Assessed Value

x Rate per \$1000 Value.  
(Taxing unit's governing body sets tax rate.)

= Tax Amount

Make payment to county treasurer.

## **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 can answer questions about tax rates and 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 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, not legal reference.

**Directory of County Assessor's**

<b>County</b>	<b>Address</b>	<b>City</b>	<b>Zip Code</b>	<b>Phone</b>
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 <sup>th</sup> 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
Kiowa	PO Box 855	Hobart	73651	580-725-2150

**Directory of County Assessors - continued**

<b>County</b>	<b>Address</b>	<b>City</b>	<b>Zip Code</b>	<b>Phone</b>
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 <sup>nd</sup> 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 <sup>th</sup> 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 <sup>th</sup> 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 <sup>th</sup> Rm 210	Duncan	73533	580-255-1542
Texas	319 N Main 1 <sup>st</sup> 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**

<b>County</b>	<b>Address</b>	<b>City</b>	<b>Zip Code</b>	<b>Phone</b>
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 <sup>th</sup> 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**

<b>County</b>	<b>Address</b>	<b>City</b>	<b>Zip Code</b>	<b>Phone</b>
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 <sup>nd</sup> 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 <sup>th</sup> 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 <sup>th</sup> 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 <sup>th</sup> 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