



PUBLICAN'S POSTINGS



How to Pay Your Tax Bill

In my last blog, I talked about my own tax bill, and I will continue with that in my next blog. Today's blog, however, I want to tell you about **how** to pay your tax bill.

The most common form of payment is by check. Over 50% of Alameda County pay their property taxes by check. Over 500,000 transactions are paper checks; most are mailed to us, some are dropped off in the drop-boxes, and many are walked into the office. When you send your payment using the envelopes enclosed with your tax bill, your check goes from our office to our bank's "lockbox" in Alameda. Those payments are verified, imaged, and deposited directly into our account. It takes a few days for our website to update, so you may see your check clear your account before you see your payment show paid online. If you use a different envelope, we process your payment internally, so it may take longer to clear your account.

I used to pay by paper check, until a few years ago, when I discovered that I could pay by ACH, which we call "E-Check." I have been doing this ever since; everyone that I know who pays this way loves it. To me, this is a simpler method of payment. I did a video of the process, which you can find it at the bottom of our website home page: <https://treasurer.acgov.org/index.page>. We like it because, like the lockbox, it avoids any manual handling on our end, but it doesn't cost anything. As most of you may know, we eliminated the \$3 fee that had been required to use this method; we encourage you to pay this way.

Another simple method is to pay by credit card, but that will cost you 2.5% of the transaction cost. Unfortunately, by law, we cannot absorb this cost. You might be interested to know that we receive about 20,000 transactions via credit card, with payments totaling about \$73 million. I hope these taxpayers are enjoying their frequent flyer miles!

Finally, for those who pay using your bank's bill pay, we receive a paper check in the mail. We are hoping to install an improved electronic-lockbox, which can take these payments electronically, but this method isn't ready yet.

Before I end this second blog, I want to remind you to check out the insert included in your tax bill that talks about where your tax dollar goes. Only 15% of your property tax dollar goes directly to the County itself. We collect over \$4 billion from secured property taxes; the County keeps about \$600 million of this. After tax collection season, I will write a few blogs on governmental finance (how I can make that not boring, I am not sure!!). In the meantime, if you want to know more about Alameda County finances, I recommend these pages: one, from the Auditor-Controller: <https://www.acgov.org/auditor/cafr.htm>. The other, from the County Administrator: <http://budget.acgov.org/#!/year/default>.

In closing, I wish you a wonderful Thanksgiving. When we think about gratitude there are so many opportunities to appreciate life! Research shows that people who reflect upon the things they're thankful for are both happier and healthier. Sending you a cornucopia of warm wishes and bounties of this festive season.