



CALIFORNIA PROPERTY TAX POSTPONEMENT PROGRAM

The CA Property Tax Postponement Program (PTP) allows eligible homeowners to postpone payment of property taxes on a primary residence.

To be eligible for PTP, you must:

- Be at least 62 years of age, or blind, or disabled;
- Own and occupy the property as his or her principal place of residence (floating homes, and house boats are not eligible);
- Have a total household income of \$53,574 or less;
- Have at least 40 percent equity in the property; and
- Not have a reverse mortgage on the property.

The interest rate for taxes postponed under PTP is 5 percent per year. A lien will be placed on the real property, or a security agreement filed with the Department of Housing and Community Development for a manufactured home, until the account is paid in full. Funding for the program is limited. Applications will be accepted from October 1 to February 10 each year, and will be processed in the order received. Only current-year property taxes are eligible for postponement.

Repayment under the PTP Program becomes due when the homeowner:

- Moves from the property;
- Sells or conveys title to the property;
- Dies and does not have a spouse, registered domestic partner, or other qualified individual who continues to reside in the property;
- Allows future property taxes or other senior liens to become delinquent; or
- Refinances or obtains a reverse mortgage for the property.

Requirements are subject to change without notice if the law is revised. Please contact SCO to verify the current program requirements. The California State Controller's office can be reached at toll-free (800) 952-5661, or email postponement@sco.ca.gov. Visit the State Controller's website at https://www.sco.ca.gov/ardtax_prop_tax_postponement.html.

2025–26 Program Timeline

Applications available: September 2025
Filing period opens: October 1, 2025
Filing period closes: February 10, 2026