

Fresno County property tax bill: How can it be improved?



Fresno County
Civil Grand Jury

SUMMARY

The Fresno County Civil Grand Jury received a complaint from a Fresno County property owner concerned about an apparent lack of transparency on the Fresno County property tax bill. Specifically, the property owner had not received an adequate explanation of ‘special assessment’ (*i.e.*, bond name, dollar amount, maturity date) after contacts with both the school district levying the special assessment tax and the Fresno County Auditor-Controller / Treasurer-Tax Collector's Office. The Grand Jury conducted interviews with the complainant, personnel from the Fresno County Assessor’s and Fresno County Auditor-Controller / Treasurer-Tax Collector's Offices, and with personnel from entities appearing on tax bills whose duties included informational contact with property owners having questions about the entity’s special assessment(s). Through these interviews and information gathered during this investigation, the Grand Jury found that there appears to be a lack of transparency on the property tax bill relative to the special assessments levied by school districts.

The Grand Jury learned that the development of a tax bill is a complex process involving the offices of both the Assessor and the Auditor-Controller / Treasurer-Tax Collector, as well as gathering of voter-approved bond information from numerous school districts, and calculating taxes for property owners across numerous tax revenue areas. And while the mainframe-based system controlling the property tax files is both reliable and robust, its programming language limits adjustments to property tax bills that may enhance transparency. Interviews revealed a current collaborative effort between the offices of the Assessor and the Auditor-Controller / Treasurer-Tax Collector to find new software for the property tax system in Fresno County. Based on the gathered information, purchase of new client-based software to manage the property tax system and provide better transparency should be prioritized among Fresno County short-term funding initiatives. Until this switch in software is accomplished, special assessment transparency can be accomplished using existing and annually compiled Fresno County documents.

GLOSSARY

COBOL - Common Business-Oriented Language

FCAO - Fresno County Assessor's Office

FCAC/TTCO - Fresno County Auditor-Controller / Treasurer-Tax Collector's Office

FUSD - Fresno Unified School District

BACKGROUND

Recent history of the property tax bill in Fresno County

There have been numerous changes in the appearance of the Fresno County property tax bill during the last 30 years. From 1995 through 1998, the bill arrived to property owners as a document with five columns for data, one of which remained blank ('blank,' Taxing Agency, Value, Rate, Amount). The bill format changed in 2009 with only four data columns (Special Assessment, Value, Rate, Amount), and remained in this format through the 2018 tax year. The property tax bill changed again in 2019 with the appearance of six data columns (Special Assessment, Tax Code, Contact Phone, Value, Rate, Amount), although the 'Contact Phone' column remained empty until the 2020 property tax bill. Since 2020, the appearance of the Fresno County property tax bill has remained consistent.

The development of a property tax bill for Fresno County requires the coordination of numerous entities, among which are the Fresno County Assessor's Office (FCAO) and the Fresno County Auditor-Controller / Treasurer-Tax Collector's Office (FCAC/TTCO). Besides these two county offices, Fresno County school districts¹ with outstanding voter-approved bonds need to coordinate for 'special assessment' taxes to appear on the property tax bill.

While the outward appearance of the Fresno County property tax bill has changed during the past 30 years, the computer program running the complicated property tax system has remained consistent to date. The file systems used by FCAO and FCAC/TTCO are COBOL (Common Business-Oriented Language) - based, with the oldest currently running programs being coded in 1968.

¹ Specifically, 'school districts' include elementary schools, high schools, unified school districts and community colleges, as well as a single parks & recreation district having outstanding voter-approved bonds.

Invented in 1959, COBOL-based programs are still widely employed in business and finance, the airline, hotel and other industries dependent on bookings, and government entities where reliability and robustness are essential for precision over large volumes of files ([What is COBOL?](#))². COBOL-based programming requires data inputs and outputs to be strictly formatted, requiring knowledgeable programmers to create any new outputs. As such, there are many legacy COBOL-based programs currently in use that were created many decades ago. At the same time, other programming languages have developed and moved forward, and many institutions of higher education are instructing students in newer programming languages instead of COBOL. The net effect of this switch is a dwindling talent pool to code COBOL-based legacy programs- a problem that will only increase in the future.

What are special assessments on the property tax bill?

In addition to the Fresno countywide tax that is limited by voter-initiated Proposition 13 ([Prop13.doc](#))³, special assessments may appear on the property tax bill for voter-approved bond measures. A recent example might be Measure H, a \$500 million bond measure for construction and infrastructure improvements asked of property owners within the Fresno Unified School District (FUSD) boundaries during the November 2024 election. With the passage of this bond measure ([Fresno Unified School District, California, Measure H, School Improvements Bond Measure \(November 2024\)](#))⁴ property owners within FUSD boundaries are now obliged to pay for the debt as the school district issues portions of the bond to sell to investors. This extra line or ‘special assessment’ appears only on the property tax bills of the voters who had the opportunity to vote (*i.e.*, within FUSD boundaries) on the bond measure. After the passage of Measure H but before the next tax season, FUSD must contact the FCAC/TTCO and provide an ‘Official Statement’ that provides the financial specifics and all administrative details of the new voter-approved bond.

² <https://www.ibm.com/think/topics/cobol>

³ <http://www.californiataxdata.com/pdf/Prop13.pdf>

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[https://ballotpedia.org/Fresno_Unified_School_District,_California,_Measure_H,_School_Improvements_Bond_Measure_\(November_2024\)](https://ballotpedia.org/Fresno_Unified_School_District,_California,_Measure_H,_School_Improvements_Bond_Measure_(November_2024))

How are special assessments placed on the property tax bill?

When received at the FCAC/TTCO, data from Official Statements are entered into a secure database with all other existing voter-approved bond measures. These data are used in the calculation of tax rates for existing bond debts, and then interfaced with the COBOL-based legacy program containing all files of Fresno County properties. Tax charges are then applied to the appropriately-located Fresno County properties. For identity, the FCAC/TTCO assigns each special assessment a unique title (*e.g.*, ‘STATE CCC 15 REFI’ coded for ‘STATE CENTER COMMUNITY COLLEGE 2015 REFUNDING’) that appears on the property tax bill with an associated tax rate and amount. It should be noted that the unique title is limited to 20 characters due to constraints of the COBOL coding used when the program was written decades ago. More recently (since 2020), a contact phone number has been added to the property tax bill for questions property owners might have about the special assessment titles or taxes.

METHODOLOGY

The Grand Jury conducted interviews with the complainant, personnel from the FCAO and the FCAC/TTCO, and with personnel from entities appearing on tax bills whose duties included informational contact with property owners having questions about the entity’s special assessment(s). The Grand Jury examined the publicly-available webpages at both the FCAO and the FCAC/TTCO for information about special assessments on the property tax bill. The Grand Jury requested and received hard copy documents from the FCAC/TTCO and reviewed the changes and appearance of Fresno County property tax bills for the last 30 years.

DISCUSSION

After numerous interviews and examination of documents and websites, the Grand Jury understands the complainant’s grievance regarding a lack of transparency on the Fresno County property tax bill. And certainly, property tax bills have grown more complex over the years as taxes for more voter-approved bonds appear on the bills. As an example, a Fresno County

residence had just five special assessment line items on the property tax bill in 1995, but by 2024, there were 28 line items appearing on the same bill (Fig. 1).

If property owners desire, they should be able to inquire and receive adequate answers to queries about special assessments on their property tax bills. As mentioned above, the FCAC/TTCO began to include a contact phone number for each special assessment during the 2020 billing cycle to facilitate public queries. However, the Grand Jury learned that some of the phone numbers appearing on property tax bills are non-functional. Further, phone numbers hadn't changed since their initial placement (2020) on the property tax bills, leading the Grand Jury to wonder whether these numbers became non-functional only recently, or had they been non-functional for the past four years?

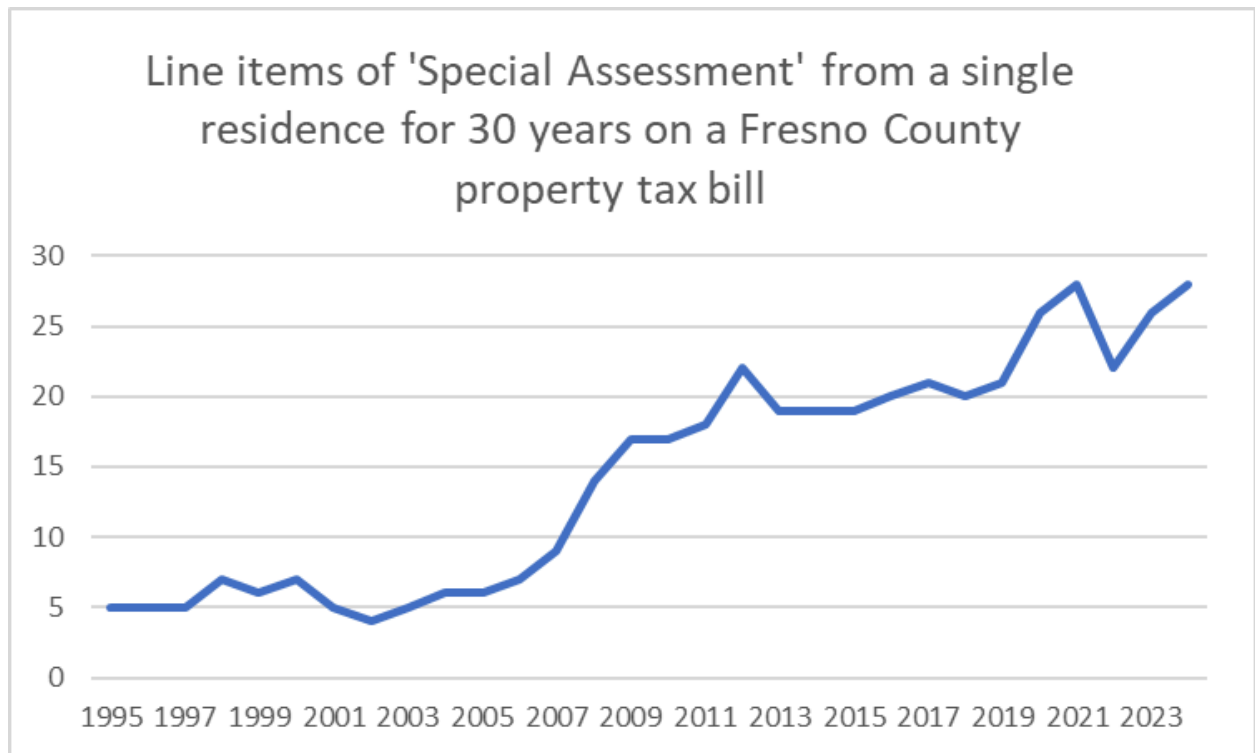


Fig. 1. Complexity of the Fresno County property tax bill has increased, and general transparency has decreased, with more special assessments.

The Grand Jury learned that a functional phone number in the contact column is not a guarantee that specific information can be learned (*e.g.*, name of bond, dollar amount, maturity date) for any given line item on the property tax bill. When several phone numbers listed on the

property tax bill were called with questions about special assessments, school district personnel assigned to assist the public were unable to assist the Grand Jury with their query. There appears to be a strong informational disconnect between these school districts with outstanding voter-approved bond obligations and the FCAC/TTCO.

The disconnect involves the transfer of any new bond information from the school district to the FCAC/TTCO, and the re-coding of the information at the FCAC/TTCO prior to printing on the Fresno County property tax bill. When provided to the FCAC/TTCO on an Official Statement, the data pertaining to new bond obligations and maturity schedules read clearly and can be understood. It is the Grand Jury's understanding that these data are stored in a secure FCAC/TTCO database for reference and retainment. However, after these data are used for calculating applicable taxes, the results must be uploaded to a COBOL-based computer system, requiring the re-coding of voter-approved bond names to a 20-character maximum. When property owners call the contact phone number provided by the FCAC/TTCO and ask about the special assessment line items, school district personnel meant to assist the public with these queries are only able to refer back to the FCAC/TTCO since they are unable to read / understand the re-coded bond names.

The Grand Jury found that the COBOL-based coding with a 20-character maximum column length limits direct transparency to special assessment taxes. With sufficient physical space on the property tax bill, additional columns for 'bond amount' and 'maturity date' could provide such transparency. Additionally, while the COBOL-based program is currently reliable, it is also antiquated, and programmers still capable of maintaining the program will grow fewer, necessitating a switch to a client-based software system with better control over changes to property tax bill outputs, including better transparency. During the course of this investigation, the Grand Jury learned that the FCAO and the FCAC/TTCO are collaborating in an effort to identify such a new system.

Providing contact phone numbers for school districts with voter-approved bond obligations isn't the only method that could provide the requested information to property owners. The complainant desired knowledge of the bond name, the amount of the bond and the bond maturity date. This information could be made available electronically to requesting property owners at the FCAC/TTCO website. The Grand Jury believes that an internet address

printed on the property tax bill stock could direct interested property owners to a file / webpage that provides all current bond obligations and their financial details in Fresno County.

Interestingly, the Grand Jury was unable to locate information about special assessments at the FCAC/TTCO website ([Auditor-Controller/Treasurer-Tax Collector - County of Fresno](#))⁵. Searching for ‘special assessment’ on the search bar at the FCAC/TTCO website (*note: this search bar is actually for the entire Fresno County government*) yielded 28 results, none of which provided any information about special assessments on the property tax bill. The Grand Jury found that a viewer at the FCAC/TTCO homepage would find nine button options, none of which mention special assessments. Choosing the ‘Property Tax Information’ button brings the viewer to a new page with eight new button choices. Again, there is no mention of special assessment. Choosing the ‘Sample Tax Bills and Notices’ button here provides the viewer with only a blank page and a notice that “Sample tax bills and notices to be available soon.” Scrolling through the Frequently Asked Questions page, the Grand Jury was unable to find a single question pertinent to special assessments. When attempting to view the FCAC/TTCO publications for documents pertinent to special assessments, the Grand Jury found only a dead link ([ACTTC Publications - County of Fresno](#))⁶ and a notice that “(we are currently experiencing a sitewide file presentation issue that is delaying the display of these documents).”

The ‘County of Fresno Tax Rate Book’ ([2023-2024-tax-rate-book.pdf](#))⁷, compiled annually by the FCAC/TTCO, is another document where specific information on special assessments could be provided (*note: as of April 29, 2025, the 2024-2025 County of Fresno Tax Rate Book was still unavailable online to property owners*). Presently, this document contains much more information than just tax rates. The 2023-2024 Tax Rate Book provides a phone number at the FCAC/TTCO for inquiries regarding bonds and special assessments. Tax codes listed in the 2023-2024 Tax Rate Book from 5000 - 5999 are for “taxes based on land, improvements, and personal property. *Only voter-approved indebtedness for school districts*”⁸

⁵ <https://www.fresnocountyca.gov/Departments/Auditor-Controller-Treasurer-Tax-Collector>

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<https://www.fresnocountyca.gov/Departments/Auditor-Controller-Treasurer-Tax-Collector/Auditor-ControllerTreasurer-Tax-Collectors-Publications/ACTTC-Publications>

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<https://www.fresnocountyca.gov/files/assets/county/v/1/auditor-controller-treasurer-tax-collector/publications/tax-rate-book/2023-2024-tax-rate-book.pdf>

⁸ Specifically, ‘school districts’ include bonds issued through elementary schools, high schools, unified school districts and community colleges, as well as a single parks & recreation district.

may levy a rate.”⁹ The 2023-2024 Tax Rate Book lists nearly four pages of ‘5000’ series districts with secured tax rates and another three pages with unsecured tax rates, an actual complete listing of school district voter-approved bond obligations in Fresno County. Since there appears to be no 20 character limit describing the special district bond obligation in the 2023-2024 Tax Rate Book, a property owner could use this document and a property tax bill to clearly identify what the abbreviated special assessment titles are on the property tax bill. Further, it would appear that with some minor editorial changes to the spreadsheet used to create this Personal Document Format (pdf) document that is compiled annually by the FCAC/TTCO, columns for listing bond dollar amount and year of bond maturity could be created with a minimum of effort. The Grand Jury believes that the addition of ‘dollar amount’ and ‘maturity date’ columns to the secured and unsecured tax rate tables in future annual versions of the Tax Rate Book for all 5000 series tax codes would be the most cost effective and transparent means of tying these financial markers to uncoded bond titles that can be understood by interested property owners. The Grand Jury notes the use of both different fonts and different font sizes in the 2023-2024 Tax Rate Book. Font sizes can be effectively reduced to obtain the line width necessary for these new data columns within the appropriate tables.

CONCLUSIONS

After learning of the processes involved in developing an annual property tax bill, the Grand Jury was impressed with the knowledge base demonstrated by both Fresno County and school district personnel involved in the process. With the successful coordination demonstrated by these entities, the Grand Jury is certain that transparency of special assessments could be improved for Fresno County property owners. Currently, transparency of special assessment taxes on property tax bills is lacking in Fresno County. In its current state, the website of the Fresno County Auditor-Controller / Treasurer-Tax Collector's Office is of little significance to property owners attempting to gain insight into the cryptically-titled line items of special assessment on the property tax bill. While reliable, the COBOL-based legacy program central to Fresno County property taxes is antiquated, and programmers still capable of maintaining the program will grow fewer, necessitating a switch to a client-based software system with better

⁹ 2023 - 2024 Tax Rate Book, page 2

control over changes to property tax bill outputs, including better transparency. Additions of special assessment financial specifics (*e.g.*, dollar amount, bond maturity date) to existing Fresno County tax documents would allow property owners better transparency of their special assessment property tax charges.

FINDINGS

F1. Over the last 30 years, many changes have been made to Fresno County property tax bills; however, bill complexity has increased with a corresponding decrease in transparency as more special assessments appear on property tax bills.

F2. Preparation of property tax bills requires coordination between the offices of the Fresno County Assessor and the Fresno County Auditor-Controller / Treasurer-Tax Collector as well as school districts that have levied taxes on voter-approved bonds.

F3. Due to the declining number of educational institutions teaching COBOL, the problem of maintaining and coding the Fresno County legacy property tax program will only increase over time.

F4. Personnel listed for informational contact on property tax bills are unable to provide specific information on special assessments to property owners because they can't understand the titles placed on the property tax bill by the Fresno County Auditor-Controller / Treasurer-Tax Collector's Office.

F5. Informational contact phone numbers placed on property tax bills to assist property tax owners with questions about special assessments are sometimes non-functional.

F6. The website of the Fresno County Auditor-Controller / Treasurer-Tax Collector's Office offers no searchable link to 'special assessment' when queried, and several pages of the website have remained non-functional throughout the duration of this investigation.

F7. The 'County of Fresno Tax Rate Book,' compiled annually by the Fresno County Auditor-Controller / Treasurer-Tax Collector's Office, provides a complete and properly titled listing of all outstanding bond obligations for Fresno County school districts.

F8. The 2024 - 2025 version of the 'County of Fresno Tax Rate Book' was unavailable to Fresno County property owners at the time of the property tax bill issuance, and was still unavailable at the end of April 2025.

F9. The offices of the Fresno County Assessor and the Fresno County Auditor-Controller / Treasurer-Tax Collector are collaborating to identify an appropriate vendor to supply a client-based software system that will replace the COBOL-based legacy program.

F10. The 2023-2024 'County of Fresno Tax Rate Book' is compiled in a manner such that additional information (dollar amount of bond, year of bond maturity) could be easily inserted into the tax rate tables for voter-approved bond obligations.

RECOMMENDATIONS

R1. The Fresno County Auditor-Controller / Treasurer-Tax Collector should prioritize and acquire a new software system that will replace the COBOL-based system currently used. The software should be acquired by June 30, 2026. (F1 - F3, F9)

R2. As a measure to improve transparency, the Fresno County Auditor-Controller / Treasurer-Tax Collector's Office should implement the following additions to Fresno County property tax bills:

1) Columns and associated data for 'Start Date,' 'Dollar Amount,' and 'Maturity Date' should be added for all special assessment line items.

2) Internet address printed on bill stock directing property owners to a functional 'Sample Tax Bills and Notices' webpage at the Fresno County Auditor-Controller / Treasurer-Tax Collector's Office website.

These changes to the Fresno County property tax bill should be implemented by December 1, 2025. (F3, F6)

R3. The Fresno County Auditor-Controller / Treasurer-Tax Collector's Office should repair and update the website ([Auditor-Controller/Treasurer-Tax Collector - County of Fresno](#)) to

provide better transparency for property owners. Repairs and updates should at the minimum include:

- 1) A webpage or partial webpage that provides information about special assessments that is also linked to a functional 'Sample Tax Bills and Notices' webpage.
- 2) A question / answer on the 'Frequently Asked Questions' webpage relative to special assessments, noting where to find more information.
- 3) A functioning link to the 'Auditor-Controller / Treasurer-Tax Collector document library for public resources' ([ACTTC Publications - County of Fresno](#)).
- 4) A functioning link to the current County of Fresno Tax Rate Book.

These repairs and updates should be completed no later than October 1, 2025. (F1, F6)

R4. The Fresno County Auditor-Controller / Treasurer-Tax Collector's Office should examine and update annually the contact phone numbers of all 5000 series tax code entities on the Fresno County property tax bill and in the County of Fresno Tax Rate Book. These examinations and updates should be completed by November 1, 2025. (F5)

R5. The Fresno County Auditor-Controller / Treasurer-Tax Collector's Office should provide a key / legend for the special assessment codes appearing on property tax bills to all school districts levying taxes for bond obligations that will assist school district contact personnel in providing information to property owners. This key / legend should be made available by October 1, 2025. (F4)

R6. The Fresno County Auditor-Controller / Treasurer-Tax Collector's Office should modify the new and subsequently printed versions of 'County of Fresno Tax Rate Book' to include 'Dollar Amount,' and 'Maturity Date' columns and associated data in both the secured and unsecured tax rate tables to improve transparency. The new information should be included in the tables by November 1, 2025. (F1, F7, F8, F10)

REQUIRED RESPONSES

Pursuant to California Penal Code section 933 and 933.05, each entity or individual named below must respond to the enumerated Findings and Recommendations within specific statutory guidelines.

Responses to Findings shall be either:

- The respondent agrees with the finding; or
- The respondent disagrees wholly or partially with the finding, in which case the response shall specify the portion of the finding that is disputed and shall include an explanation of the reasons therefor.

Responses to Recommendations shall be one of the following:

- The recommendation has been implemented, with a summary regarding the implemented action; or
- The recommendation has not yet been implemented, but will be implemented in the future, with a time frame for implementation; or
- The recommendation requires further analysis, with an explanation and the scope and parameters of an analysis or study, and a time frame for the matter to be prepared for discussion by the officer or head of the agency or department being investigated or reviewed, including the governing body of the public agency where applicable. This time frame shall not exceed six months from the date of the publication of the Grand Jury report; or
- The recommendation will not be implemented because it is not warranted or is not reasonable, with an explanation therefor.

Required response within 60 days:

Fresno County Auditor-Controller/Treasurer-Tax Collector (F1 - F10), (R1 - R6)

Required response within 90 days:

(none)

INVITED RESPONSES

(none)

Responses are to be sent to:

The Honorable Judge Houry A. Sanderson
Fresno County Superior Court
1100 Van Ness Avenue
Fresno, CA 93724-0002

WORKS CITED

Ballotpedia. [Fresno Unified School District, California, Measure H, School Improvements Bond Measure \(November 2024\)](https://ballotpedia.org/Fresno_Unified_School_District,_California,_Measure_H,_School_Improvements_Bond_Measure_(November_2024)).
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County of Fresno Tax Rate Book. Fiscal Year 2023 - 2024.
[2023-2024-tax-rate-book.pdf](https://www.fresnocountyca.gov/files/assets/county/v/1/auditor-controller-treasurer-tax-collector/2023-2024-tax-rate-book.pdf).
(<https://www.fresnocountyca.gov/files/assets/county/v/1/auditor-controller-treasurer-tax-collector/publications/tax-rate-book/2023-2024-tax-rate-book.pdf>).

Fresno County Auditor-Controller/Treasurer-Tax Collector website.
[Auditor-Controller/Treasurer-Tax Collector - County of Fresno](https://www.fresnocountyca.gov/Departments/Auditor-Controller-Treasurer-Tax-Collector).
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California Tax Data. What is Proposition 13? [Prop13.doc](http://www.californiataxdata.com/pdf/Prop13.pdf)
(<http://www.californiataxdata.com/pdf/Prop13.pdf>).

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