



Paying Real Property Taxes

ABOUT THE SERVICES

Owners of land and buildings have to pay real property taxes annually. Taxes are a percentage of the property's taxable value.

Taxable value is computed by multiplying a land or building's Fair Market Value (FMV) to its Assessment Level. Both the FMV and the Assessment Level are based on an ordinance passed by the Sangguniang/City Council. The City Assessor's Office submits to the Sangguniang a new Schedule of Fair Market Values every 3 years. Real property tax payments are made at the Land Tax Division of the CTO. Taxpayers may choose to pay on an annual or quarterly basis. Discounts are given to those who pay in advance and those who pay on time.

TAXES, FEES AND DISCOUNTS

TAXES

Basic Real property Tax = Fair Market value X Assessment Level X Basic Tax Rate
Additional Tax (Special Education Fund) = Fair Market Value X Assessment Level X 1.00%

FAIR MARKET VALUE

Based on the Schedule of Fair Market Values proposed by the City Assessor and approved by the Sangguniang Panlungsod.

ASSESSMENT LEVEL

On Land

TYPE	ASSESSMENT LEVEL
Residential	15%
Agricultural	30%
Commercial	30%
Industrial	40%
Mineral	30%

ASSESSMENT LEVEL

FAIR MARKET VALUE	RESIDENTIAL	AGRICULTURAL	COMMERCIAL / INDUSTRIAL	TIMBERLAND
175,000 - 200,000	10%	15%	20%	25%
200,000 – 500,000	15%	20%	25%	30%
500,000 – 750,000	20%	25%	30%	35%
750,000 – 1,000,000	25%	30%	35%	40%
1,000,000 – 2,000,000	30%	35%	40%	45%
2,000,000 – 5,000,000	35%	40%	45%	50%
5,000,000 – 10,000,000	40%	40%	50%	50%
10,000,000 – up	45%	40%	55%	50%

	BASIC TAX RATE	SEF TAX RATE
Residential	1.00%	1%
Commercial, Industrial, Agricultural	1.25%	1%



DISCOUNTS AND PENALTIES

Prompt payment (paid on or before the last working day of the quarter)	10% discount if basic tax, SEF and other levies paid the deadline)
Advance payment (paid before January 1 of the current year)	20% discount on basic tax, SEF and other levies 1 of the taxable year)
Failure to pay tax	2% interest per month on the unpaid amount or fraction thereof; but total interest shall not exceed 72%.

For details, please refer to the following ordinances posted at www.naga.gov.ph/ordinances:

- Ordinance No. 1993-042 – Real Property Ordinance, as amended by Ordinance No. 1996-050 - Real Property Tax Assessment, Levy and Collection
- Ordinance No. 1993-042 – Real Property Ordinance, as amended by Ordinance No. 2002-031 - Real Property Tax Discount Rates
- Ordinance No. 1993-060 – Revised Revenue Code
 - Ordinance No. 2001-085 – Schedule of Fair Market Values
 - Ordinance No. 2008-080 – Schedule of Fair Market Values

Department / Office:		CITY TREASURER'S OFFICE		
Classification:		Simple		
Type of Transaction:		G2C - Government to Citizens		
Who may avail		Landowner		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<ul style="list-style-type: none"> • Copy of latest Real Property Tax Declaration • Photocopy of latest Real Property Tax payment / Official Receipt 		<ul style="list-style-type: none"> • City Treasurer's Office 		
CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Computation of Real Property Tax. Present the requirements at the Computer Area.	2. A tax bill or Real Property Tax Order of Payment (RPTOP) is, then, printed.		4 minutes per tax declaration	ARIEL M. MACALALAD Admin. Aide II ROLANDO A. BOBIS JR. Local Revenue Collection Officer I VERGIE B. GABRINAO Administrative Aide (Casual) MARILYN J. MENDOZA Administrative Aide (Casual)
3. Payment Present the tax bill to an assigned collector at the payment counter; and pay the		See rates above.	5 minutes per tax declaration	Collecting personnel: OLGA B. IMPERIAL Revenue



taxes due.				<p>Collection Clerk II</p> <p>JOEL R. ARROYO Revenue Collection Clerk II</p> <p>MARY JANE S. BELLEZA Revenue Collection Clerk II</p> <p>CHRISTHABELLE B. VELARDE Revenue Collection Clerk II</p> <p>HAIDE C. SEMPUEGO Revenue Collection Clerk I</p> <p>LEO RCARDO N. GENERAL Collector Designate</p> <p>DEXTER B. QUIAPO Revenue Collection Clerk II</p> <p>Reliever:</p> <p>TUDY T. ESTRELLA Revenue Collection Clerk II</p> <p>RONAN EMMANUEL A. CUYO Revenue Collection Clerk I</p> <p>ROSABELINDA R. DEL VILLAR Admin Aide IV</p> <p>MARILYN S. EMBESTRO Administrative Officer V Cashier II</p>
	TOTAL	P	9 minutes	



CITY TREASURER'S OFFICE

Room 101, G/F Main Building, J. Miranda Avenue, City Hall Complex, Concepcion Pequeña, Naga City

For more information, please contact:

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