



Property Tax Deferral for Senior Citizens FAQ

Common questions and answers for Property Tax Deferral for Senior Citizens.

What if my income changes?

You cannot defer property taxes if your income exceeds \$96,000 in a calendar year. If your income exceeds this amount, you must notify us.

If your income falls to \$96,000 or less, you can request to resume the deferral.

What if I sell my house?

Your enrollment ends, and you must repay the loan within 90 days of the sale of the house.

What if I die while deferring property taxes?

The lien will stay on your home and your estate must repay the loan within 90 days.

When does my deferral end?

Deferral of property taxes will end when any of the following occurs:

- The property is sold or transferred
- All qualifying homeowners die
- The homeowner cancels the deferral
- The property no longer qualifies as a homestead

How do I cancel deferral?

You may voluntarily cancel the deferral by notifying us in writing.

When do I have to repay the loan?

If the property is sold or the homeowner dies, payment is due within 90 days.

If the homeowner voluntarily cancels the deferral or the property no longer qualifies as a homestead, payment is due within one year.

You are required to pay the deferred property taxes, deferred special assessments, penalties, interest, and recording fees when your deferral ends.

Can I apply again if I cancel the deferral?

Yes, you may reapply if you meet the qualifications.

Where do I send written notice?

Minnesota Department of Revenue

Mail Station 3340

St. Paul, MN 55146-3340

What if I have questions?

Email us at PropTax.Deferral@state.mn.us or call us at 651-556-4803.

What refunds and payments can you apply to my loan?

We will apply your:

- Individual income tax refund
- Property tax refund
- Political contribution refund
- Lottery winnings over \$600