

Programs

Senior Citizens Property Tax Deferral

The Senior Citizen Deferral Program was established to help senior citizens having difficulty paying property taxes. This deferral program allows senior citizens to leverage the equity in their home, providing two primary advantages:

- (1) It limits the annual out-of-pocket payment for property taxes to 3 percent of total household income, and
- (2) It provides predictability. The amount you pay will not change for as long as you participate in this program.

To be eligible, you must be 1) at least 65 years old, 2) with a household income of \$60,000 or less, and 3) have lived in your home for at least 15 years. While in this program, you will only have to pay taxes equal to 3 percent of your net income, with the remaining tax paid by a low interest loan by the State of Minnesota. This is not a tax forgiveness program – the unpaid tax along with accumulated interest will become a lien on the property for future satisfaction, such as upon a sale or disposition of the estate. To receive a fact sheet and application, please call: 651-556-6088.

Veterans Exclusion - Market Value Exclusion on Homestead Property of Disabled Veterans

If you are a disabled veteran with a 70-100% disability, you may be eligible for a market value exclusion. This exclusion will reduce property taxes for the homesteads of qualifying disabled veterans. Application qualifications and deadlines apply.

Important Property Tax Homestead Notice For All Homeowners - Homestead Applications are Due December 15, 2010

You must contact your County Assessor to file a homestead application if you are a new owner, or you have changed your marital status, name, residence or mailing address, or added or removed an owner. Also, if you sell, move or for any reason no longer qualify for the homestead classification, you are required to notify the County Assessor within 30 days of the change.

Special Homestead Classification (1B) for Persons who are Blind or Permanently and Totally Disabled

If you own and occupy a home and are 100% disabled or legally blind, you may qualify for this program. This is in addition to the benefit provided to regular homesteads and will reduce your property taxes. Application qualifications and deadlines apply.

Resources

Struggling to pay your property taxes?

Current Taxes: Ramsey County accepts partial payments for tax installments due for the current year. The full amount of the first and second half installment must be received in our office or postmarked by the due date to avoid penalty charges. If payments are received late, the payment and any subsequent payments are applied first to the penalty charges, then to the tax amount. Penalty charges continue to accrue until the tax amount due is paid in full.

Delinquent Taxes: Property taxes become delinquent in the year following the payable year and interest accrues on a monthly basis. Ramsey County accepts partial payments on delinquent taxes, but payments must be at least 25% of the balance due on the delinquent year owing. Payments are applied first to penalty, interest, and cost and then to taxes.

If you qualify, an alternate method of paying off the delinquent tax amount before the property forfeits to the state is to enter into a “confession of judgment” – an agreement to pay the total sum owed under either a 5-year or 10-year installment plan, whichever is applicable (Minnesota Statutes, section 279.37).

For more information, call 651-266-2000 (**Current taxes**) or 651-266-2002 (**Delinquent taxes**)
Email: AskPropertyTaxandRecords@co.ramsey.mn.us.

Struggling to pay your mortgage? Seek HELP IMMEDIATELY! The longer you wait, the less likely anyone will be able to help you avoid foreclosure.

Contact the following agency that applies:

St. Paul
651-266-6626

City of St. Paul Mortgage Foreclosure Prevention Program
Website: www.ci.stpaul.mn.us/cityliving

Suburban Ramsey County
1-800-777-7419

Lutheran Social Services of MN Foreclosure Prevention Program
Website: www.lssmn.org/debt