

# Property Tax Deferral for Senior Citizens

Property Tax Deferral for Senior Citizens may allow you to defer a portion of the property taxes you owe.

## Qualifications

To qualify, all of these must be true:

- You are 65 or older in the year you apply. If married, one of you is 65 or older and the other is at least 62.
- Your household income is \$96,000 or less.
- You have owned and lived in your home for the last 5 years.
- Your home has been homesteaded for 5 years.
- You do not have a reverse mortgage, a life estate, or any state or federal liens on your property.
- Other liens against your property are less than 75% of the estimated market value.

## How it Works

The property tax you pay will be 3% of your total household income based on your prior year income. The state pays the remainder as a loan.

When you sell your home or voluntarily cancel the deferral, you must repay the loan plus interest. The interest rate varies but does not exceed 5%.

The State of Minnesota will apply certain refunds and payments you are due to your loan.

[See answers to frequently asked questions about Property Tax Deferral for Senior Citizens.](#)

## How to Apply

Apply by November 1 to defer your property taxes the following year. You may apply in the year you turn 65. Once accepted, you do not need to reapply yearly. You will need:

- A copy of this year's property tax statement
- A report detailing any mortgages, liens, or judgments on the property
  - **For Torrens property**, the report is a copy of the current **certificate of title**, available from your county recorder's office. The certificate must be dated within 30 days of your application.
  - **For abstract property**, the report is an **owners and encumbrances report** prepared by a licensed abstracter showing the last deed recorded and any unsatisfied liens or judgments. The report must be dated within 30 days of your application.

If you do not know what kind of property you have, contact your county recorder.

You can apply:

- Online with the [Online Application for Property Tax Deferral for Senior Citizens](#)
- By mail using [Form CR-SCD, Property Tax Deferral for Senior Citizens](#)



This fact sheet is intended to help you become more familiar with Minnesota tax laws and your rights and responsibilities under the laws. Nothing in this fact sheet supersedes, alters, or otherwise changes any provisions of the tax law, administrative rules, court decisions, or revenue notices.

Information pulled from the Minnesota Department of Revenue website – Last updated October 24, 2023  
<https://www.revenue.state.mn.us/property-tax-deferral-senior-citizens>

Homestead Classification Fact Sheet – Last updated by Pope County Assessor's office December 15, 2023