

**The MN Senior Citizen Property Tax Deferral and Other  
Property Tax Relief Programs for Seniors**

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August, 2007**

This project was supported by Neighborhood Planning for Community Revitalization (NPCR), a program of the University of Minnesota's Center for Urban and Regional Affairs (CURA). The contents of this report are solely the responsibility of the author, and are not necessarily endorsed by the University of Minnesota, CURA, or NPCR.

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# The MN Senior Citizen Property Tax Deferral and Other Property Tax Relief Programs for Seniors



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Summer, 2007  
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## **PROJECT SUMMARY**

### **Goals**

#### General Project Goal

- To provide educational outreach to Standish and Ericsson seniors in order to make existing public and private property tax relief programs easy to understand, accessible and actionable.

#### Specific objectives

- Create a printed educational piece (brochure/pamphlet) geared specifically to seniors which compares available property tax relief programs.
- Collect application materials and instructions for available property tax relief programs.
- Create a database of neighborhood home improvement providers emphasizing those who give seniors discounted price.

### **General Summary**

Since the project goal was so broad in scope, I began my work simply by familiarizing myself with property tax relief programs available to seniors. While doing my initial research, I became aware of the MN Senior Citizen Property Tax Deferral Program and how its enrollment is extremely low (only 127 participants statewide in 2006). There was very little information available on the Deferral Program and, because of this, I decided to shift my focus to other property tax relief programs. I researched the MN Property Tax Refund, the Hennepin County program Retirees to the Rescue, and different types of reverse mortgages. While researching these other programs, I continued to return to the question of why so few seniors are enrolled in the Deferral Program. As I turned my focus back to the Deferral Program, definite answers concerning the enrollment question began to emerge. Many of the reasons seemed to be related to inaccurate perceptions about the program rather than actual program flaws. In light of this, I developed printed materials, taking an approach to explaining the Deferral Program that had hitherto not

been done. With the help of a volunteer web designer, I eventually turned these materials into a web page.

Because developing the materials for and creating the website took so much time, I did not have time to create a database of neighborhood home improvement providers for Nokomis Healthy Seniors. For more information regarding the database refer to the bullet point “Angie’s List” in the next section, Tasks and Tools.

### Tasks and Tools

This is a chronological summary of my work.

Tasks	Tools
1. General research	Done primarily through internet.
2. Find information on the Deferral Program	Done through the Minnesota Department of Revenue Website.
3. Find expert contacts	My supervisors Shirley Yeoman and Kristen Whittenbaugh helped connect me with experts.
4. Find information on reverse mortgages	Done primarily through Fannie Mae’s and AARP’s website. Also contacted reverse mortgage lenders such as Wells Fargo and Financial Freedom
5. Find information on MN Property Tax Refund.	Met with City of Minneapolis Senior Ombudsman Ruth Kildow
6. Find information on Retirees to the Rescue	Had phone conversation with director of program Leah Hicks
7. Find a way to gauge the service quality of local vendors	Contacted Angie’s list* (See below for complete description.)
8. Ascertain seniors’ understanding of property relief programs	Developed and administered a questionnaire** (See below for complete description.)
9. Develop materials for website	I developed materials independently
10. Verify information about the Deferral Program	I asked a series of pertinent questions to MN Revenue Representative Julie Rosalez
11. Design Deferral Program website	SENA Volunteer Andrew Zimmer helped with web design
12. Create draft of Deferral Program flyer	Accomplished by taking information from materials developed for the website
13. Edit website	My supervisors Shirley Yeoman and Kristen Whittenbaugh edited it.

14. Have website reviewed by expert	Yet to be done but MN Revenue representative Julie Rosalez has agreed to review the website.
15. Publish website	Yet to be done but SENA volunteer Andrew Zimmer will help publish the website.

\* Angies List. One of my original objectives, one which is unrelated to the property tax portion of the project, was to compile a list of vendors specializing in home maintenance. Nokomis Healthy Seniors wished to have such a list in order to refer seniors to different useful services. Initially, I intended to simply call vendors and ask about prices, senior discounts, etc. I came to realize, however, that though I could find out which vendors offered the most competitive prices, I could not find out which vendors offered the best service. Because of this problem, I decided to contact Angie’s List Inc., a company that provides reviews on service companies across the nation. I asked if I might use their information to compile my vendor list. Unfortunately, they declined. This is another reason why I did not complete the vendor list.

\*\* Questionnaire. I designed the questionnaire to inquire about seniors’ interest and awareness of certain property tax relief programs. I administered the questionnaire to twenty-one seniors at two different senior events. Even though my sample size was very small, the questionnaire greatly benefited my research. First of all, the questionnaire helped gather the data I was seeking. Secondly, and maybe more importantly, the questionnaire allowed me to talk with seniors face-to-face. By talking to seniors directly I learned much more about the group I was trying to help. Everything I developed for this project—the website, the flyer—was greatly shaped by my direct contact with seniors. To see a sample of completed questionnaires refer to Appendix C.

## MN SENIOR CITIZEN PROPERTY TAX DEFERRAL

### Research Findings

#### Quick Synopsis

The MN Senior Citizen Property Tax Deferral is a state run program that allows seniors to always pay the same reduced amount toward their property taxes each year. The amount that seniors are responsible for paying is equal to 3 percent of their annual income the year before they enter the program. The remaining amount is deferred as a loan against the senior's home and a lien attaches to the property.

The Seniors MN Property Tax Refund and MN Income Tax Refund are applied directly to the loan, reducing the total loan balance. Just like any other loan, interest is charged on the balance of the loan; however, the yearly interest rate never exceeds 5 percent.

#### Example:

To illustrate how the program works, let's suppose that John has a property tax of \$2,500 and an income of \$15,000. Under the Property Tax Deferral Program John would be responsible for paying \$450 (3 percent). The remaining tax (\$2,050) would be deferred.

John's income of \$15,000 qualifies him to receive a MN Property Tax Refund of \$1,540. This amount is applied to the deferred tax and decreases the amount of the loan.

Property Tax	\$2,500
John Pays	\$450
<hr/>	<hr/>
Deferred amount	\$2,050

John's property tax refund	\$1,540
<hr/>	<hr/>
<b>Adjusted Deferred amount</b>	<b>\$510</b>

## Benefits

The two chief benefits of the MN Senior Citizen Property Tax Deferral are:

- **Predictability.** No matter how much seniors' property taxes rise, they always pay the same reduced fixed amount each year. The Deferral Program can be especially helpful for seniors on fixed incomes, because even if property taxes increase, they do not have to re-budget because they always pay the same predictable amount.
- **Affordability.** The annual interest rate on the loan never exceeds 5 percent. There are no origination fees and application fees are minimal.

## The Mystery

While the Deferral Program seems to be a viable option for property tax relief, very few seniors take advantage of it. In fact, in 2007 only 127 homes were enrolled in the MN Senior Citizen Property Tax Deferral. This mystery of why so few seniors are enrolled in the Deferral Program drove much of my research and material development for this project.

## Why enrollment is so low

To really understand why so few seniors are enrolled in the Deferral Program, a large-scale study would have to be conducted. Because of the large scope of my project and the limited time in which to complete it, launching such a study was not feasible. Even though I cannot say conclusively why so few seniors are enrolled in the Deferral Program, I think I can still offer some possible explanations.

- **Many seniors do not want to draw on the equity of their home.** In the process of giving my questionnaire, I found out that many seniors who have

their homes paid off are very proud of that fact and would never want to participate in a program that involves a mortgage or lien.

- **Many seniors believe they will encumber their home with huge debts.** This is the response Julie Rozalez, a MN Revenue representative who specializes in the Deferral Program, gave me when I asked her opinion on why enrollment in the program is so low.
- **The word lien carries a negative connotation with seniors.** Not only does the program involve a lien but the MN Revenue's printed material is upfront about this fact. For many seniors the word calls to mind judgment liens and unpaid bills. Even though in the context of the deferral program a lien does not mean either of these things, many seniors still perceive the Deferral Program's lien negatively.
- **The application is confusing.** The application appears to be relatively straightforward, but this first impression is deceptive. Parts of the application are unclear or require further explanation. I searched but was unable to find any written instructions on how to fill out the application. To see a detailed list of confusing elements of the application, refer to Appendix A.
- **Seniors do not know about the Deferral Program.** Very few seniors I interviewed knew of the Deferral Program.

## **Final Outcomes**

Before I discuss the printed materials I developed, I would like to describe the guiding principles that shaped my design.

### A different approach to presenting the Deferral Program

The approach I took to explaining the Deferral Program is much different than that of any other website or information I encountered. The following are the guiding principles/key innovations of my approach.

- **Putting the Deferral program in the context of the MN Property Tax Refund.**

This is the most important innovation of the material I developed for multiple reasons. Before I proceed with my reasons, I should note that everyone who qualifies for the MN Senior Citizen Property Tax Deferral also qualifies for the MN Property Tax Refund. In many cases the refund that seniors receive is quite significant--sometimes well over \$1,000. Also, just as a reminder, the MN Property Tax Refund is applied directly to the senior's total loan balance, reducing the total amount of the loan.

The first reason it is important to put the Deferral Program in the context of the MN Property Tax Refund is that it helps counteract the misconception that seniors will defer thousands upon thousands of dollars and encumber their homes with debt<sup>1</sup>. If the Deferral Program is **not** put in this context, it misleads people into thinking that the amount deferred will be much greater than it actually is. The best way to illustrate this is by example. Let's refer back to the example of John whose annual income is \$15,000 and property taxes are \$2,500. The amount John would defer without factoring in the MN Property Tax Refund would be \$2050 (\$2,500 minus \$450). However, if we factor in the MN property Tax Refund that John qualifies for (\$1,540), the amount that John defers is reduced to \$510<sup>2</sup>. Reducing the amount of the property tax by the amount of the property tax refund gives a more accurate estimate of the amount of tax that will actually be deferred.

The second reason to put the Deferral Program in the context of the MN Property Tax Refund is that it ensures that seniors know about the MN Property Tax Refund before they enter the Deferral Program. Before seniors enter the Deferral Program they should first see if the MN Property Tax Refund alleviates their

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<sup>1</sup> It should be noted if the senior's property taxes are very high--\$4500+--she will probably defer over \$2000 dollars even if she applies for the MN Property Tax Refund; however, if the senior's property taxes are a bit lower--\$2500--(and she applies for the MN Property Tax Refund) the amount she will defer will probably be between \$300 to \$600.

<sup>2</sup> Based on 2006 MN Property Tax Refund information, assumes John has no dependents

property tax burden. Only seniors who are receiving the MN Property Tax Refund and want additional tax relief should apply for the Deferral Program. If seniors are substituting the Deferral Program for the MN Property Tax Refund, they are hurting themselves. The two programs must be used in tandem—specifically, first the MN property tax refund and, second, the Deferral Program—for seniors to be properly aided.

- **Referring to a lien primarily as a loan against the home.** Because of the connotation of the word lien, I decided to refer to it as a loan against the home in the printed materials I developed. I do not conceal the fact that a lien attaches to the senior's home, however when I explicitly discuss liens I always try to offer some clarification.
- **Clarifying the application process.** As mentioned earlier, I have not encountered any instructions or website that explains how to complete the application. With the materials I developed, I tried to be extremely clear about what information the applicant needs in order to apply and how to obtain to it.
- **Adding FAQ's.** The Senior Citizen Property Tax Deferral can be very confusing. When necessary, I added FAQ's at the bottom of each web page. In addition, I created an entire FAQ section for quick reference from those FAQ's scattered throughout the website.

#### The website

Note: The website link can be found at the Standish Ericsson Neighborhood Association website [www.standish-ericsson.org](http://www.standish-ericsson.org) . Please refer to it while reading this section.

The website is designed to be clear-cut and simple. I wanted to make sure that it would not be perceived as a sales tool for the Program. Instead I designed the website as a comprehensive resource to help seniors evaluate and apply for the Deferral Program.

There are seven main sections. I would like to briefly summarize of each section and tell how the guiding principles/key innovations previously discussed shape each one. Note

that all the key innovations I highlight are unique to my website. I did not encounter any printed materials that explain the Deferral Program the way I have.

- **How the Deferral Program works.** This section describes the basic concept of the MN Property Tax Deferral.

Key innovations:

In order to put the Deferral Program in the context of Minnesota Property Tax Refund, I decided to interweave refund information in the general description of Property Tax refund. Because this section is designed to be viewed first, I do not mention the Deferral Program's lien. Instead of using this terminology, I substitute "loan against the home"

- **Am I Eligible?** This section describes the eligibility qualifications.

Key Innovations:

A commonly asked question is whether seniors who have reverse mortgages are still eligible for the deferral program. I include an FAQ that addresses this question.

- **Additional Important information.** This section outlines other important aspects and facts about the deferral program. Much of the written material for this page came directly from the Deferral Program's Application.

Key innovations:

It is in this section that I discuss and offer clarification about the deferral program's lien.

- **Is the Senior Citizen Property Tax Deferral right for me?** This section elaborates on the benefits and also important consideration associated with the deferral program.

Key innovations:

The page begins by stating how the Deferral Program should be used in connection with Minnesota Property Tax Refund--specifically saying that MN Property Tax Refund should be utilized before considering the Deferral program. This is extremely important to put the Deferral program in its proper context.

Furthermore, I provide a table with estimate ranges of the amount a person will defer given the amount of their property tax. This table not only gives seniors an accurate idea of the amount they will defer but also helps counteract the misconceptions that seniors will defer thousands upon thousands of dollars each year and encumber their homes in debts.

- **Estimating the deferred amount.** This section allows seniors to roughly estimate how much they will defer to their homes each year.

Key Innovations:

This section further puts the Deferral program in the context of the MN Property Tax Refund by allowing seniors to estimate the amount of their year given the property tax refund for which they qualify.

- **How to apply (a step by step guide).** This section comprehensively describes how to apply to the deferral program.

Key Innovations:

This section breaks down the application process into three simple steps. The “how to apply” guide includes pictures of the needed forms, phone numbers of useful services, and clarification on the most confusing parts of the application.

- **FAQ's.** This section compiles all the FAQ's strewn about the entire site and is a quick reference tool

#### Why I created the website

- **No website, no printed materials, no person I talked to explained the Deferral Program the way I have.** All of my innovations—putting the Deferral Program in the context of MN Property Tax Refund, referring to the lien primarily as a loan against the home, including thorough application instructions and adding numerous FAQ's--are unique to my website.
- **Ultimate resource for Standish-Ericsson Neighborhood Association' and Nokomis Healthy Seniors' staff, and also the residents of Minnesota.** One of the original objectives of my project was to compile resources about senior property tax relief programs for Standish-Ericsson Neighborhood Association

[SENA] and Nokomis Healthy Seniors [NHS]. By creating the website, I created a comprehensive resource not only for both of these organizations but also for all of Minnesota.

- **Other educational pieces such as brochures and workshops can be developed from the website.** Because the website is so thorough, I hope that other educational pieces such as flyers, brochures, presentations, workshops, etc can be created directly from the website.

## **RESEARCH FINDINGS FOR OTHER PROPERTY TAX RELIEF PROGRAMS**

### **MN Property Tax Refund**

#### Quick Synopsis

The MN Property Tax Refund is probably the easiest way for seniors to reduce their property tax burden. The program is open to all state homeowners and renters and usually the amount refunded is quite significant—sometimes well over one thousand dollars. In particular, retired seniors usually qualify for large refunds because their yearly income is rather limited. In addition, all seniors automatically qualify for a subtraction to their yearly income which also translates into a larger refund.

#### Senior Participation

Many seniors I interviewed know of the MN Property Tax Refund by name and take advantage of it annually. In addition, almost all of the seniors I interviewed who file income taxes have specialists or knowledgeable friends who assist them. Because of this fact, I suspect that many seniors who file income taxes are receiving the MN Property Tax Refund. Seniors who are not required to file income taxes very well might be neglecting to file the MN Property Tax Refund.

### **Reverse Mortgages**

#### Quick Synopsis

Reverse mortgages are best understood in contrast to regular mortgages. With a regular mortgage a person borrows a sum of money from a lender and then has to make monthly

payments to repay the sum. With a reverse mortgage, a person receives payments from a lender and the money a person borrows does not have to be paid back as long as he/she lives at home. There are two different kinds of reverse mortgages. First there are proprietary reverse mortgages--i.e. Fannie Mae Home Keepers reverse mortgage--and second there are federally insured reverse mortgage called Home Equity Conversion Mortgages (HECM). The overwhelmingly most popular reverse mortgage is HECM reverse mortgage. No matter which type of reverse mortgage seniors apply for, they are required by law to attend a meeting that explains the fees involved with the reverse mortgage.

### Fees for the Home Equity Conversion Mortgage

It is important to note that seniors do not pay these fees out-of-pocket; they are tacked onto the total loan balance. Also, HECM Reverse mortgages fees are usually higher than proprietary reverse mortgage because they involve Federal insurance premiums.

Here are the fees for the HECM Mortgage<sup>3</sup>:

- **Origination fee:** two percent of the appraised value of the home or the total lending limit
- **HUD Insurance Premium:** two percent of the appraised value of home or the total lending limit
- **Other Closing costs:** these include the appraisal, credit report, title insurance, document preparation, recording fees, endorsement, escrow/settlement fee, termite inspection, flood zone certification, attorney's fees and title exam, intangible tax (paid to county), state residential funding fee. The approximate national average closing cost total is \$3,463<sup>4</sup>.
- **Monthly servicing fee:** usually \$25-\$35 per month.

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<sup>3</sup> " Money from Home: A Consumer's Guide to Reverse Mortgage Options." <http://www.fanniemae.com/global/pdf/homebuyers/moneyfromhome.pdf>. August 30, 2007.

<sup>4</sup> Wells Fargo Reverse Mortgage Online Calculator. <http://www.wellsrm.com/>. September 1, 2007.

- **Interest rate:** one year treasury rate plus one percent interest margin. As of August 24, 2007 the one year treasury rate was equal to 4.44 percent, making the HECM interest rate 5.44 percent.
- **Another HUD Insurance Premium:** an additional one-half percent is tacked onto the HECM interest rate.

Example:

Let's suppose Mary wants a monthly variable HECM reverse mortgage and her house has an appraised value of 250,000. Just for the sake of example, let's say she spends none of her available reverse mortgage funds the first year. Let's calculate her fees:

Origination fee: \$5000

HUD Insurance Premium: \$5000

Monthly servicing fee: \$360 (Assumes \$30 a month)

Other Closing costs which include: \$3,463

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Total Closing Cost= \$13,823

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Interest rate: 5.44 (1 year treasury rate of August 24, 2007 plus a one percent interest margin. This rate usually fluctuates but we will assume a fixed rate for the example.)

HUD Insurance Premium interest rate fee: .5%

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One year accumulated Interest=\$821.09 (.0594 x \$13,823)

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**Total cost after one year assuming no money spent= \$14,644.09**

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Is a reverse mortgage a viable option for paying property taxes?

No senior should take out a reverse mortgage for the sole purposes of paying property taxes. The fees are such that only seniors who have a tremendous financial need should consider a reverse mortgage.

## **Retirees to the Rescue**

### Quick Synopsis

Retirees to the Rescue is a Hennepin County program that allows retired seniors to pay off some of their property taxes by working for the county. Most of the job opportunities are located in downtown Minneapolis and involve office work (i.e. stuffing and labeling envelopes, performing data entry, sorting mail, etc.). All jobs pay \$9.39 per hour. The application process is done primarily online.

I did not research Retirees to Rescue extensively but I am inclined to think that senior participation is quite good. When I talked to the program director, Leah Hicks, she said that she had “more applicants than job opportunities.”

### Concerns

- **Transportation\Parking.** Because most of the job opportunities are located in downtown Minneapolis, many seniors I interviewed expressed concerns about transportation. They were apprehensive about taking the bus and others were discouraged by city parking ramp fees.
- **The money seniors earn is paid directly to them.** In the Retirees to the Rescue program seniors receive actual paychecks (in contrast to the money going into a separate fund). For some seniors it might difficult to set aside their earnings until the time property taxes are due.

### Additional comments

Retirees to Rescue is a unique form of property tax relief because it allows seniors to be in a social environment. In the process of giving my questionnaire, I interviewed a senior who had participated in Retirees to the Rescue by doing childcare. He told me that participating in the program one was of the best experiences of his life. Retirees to the Rescue is a valuable program because it not only addresses seniors’ financial needs but also their social needs.

## APPENDICES

### Appendix A: Confusing aspects of the Deferral Program's application (CR-SCD)

**Note:** While reading this appendix, please refer to the Deferral Program's Application located on page 20.

Even though I have encountered no written instructions for this form, there is a helpline number located on the application itself. I have found the person at this number very helpful for clarifying the application. I do, however, think it would be helpful to either provide instructions with the application or, even better, to amend the application itself.

Confusing terms or instructions on application:

- **Last year's total household income.** Nowhere on the application does it specify how to calculate this amount. To make matters worse, the MN Property Tax Refund form also uses the term Total Household Income but defines it differently than the Deferral Program.
- **Legal Description of Property (or you can attach a copy of your deed).** Applicants do not need to attach copies of their deeds. The legal description of property is located on their property tax statement (which they already are required to include). Applicants simply need to write in this area "see property tax statement".
- **For Torrens Property, the report is a copy of the original Certificate of Title.** For Torrens property the applicant does not need a copy of the original certificate of title but rather only a copy of the certificate of title. This might seem to be a very small error but actually it is quite significant. The cost for a copy of an original Certificate of Title (\$50 in Hennepin County) is far greater than just a copy of the Certificate of Title (\$2 in Hennepin County).
- **Copy of Certificate of Title OR Owners and Encumbrances report.** It is not clear that the applicant has either Torrens **or** Abstract property and therefore only needs to request a copy of the certificate of title **or** an owners and encumbrances report. Many seniors are unfamiliar with Torrens and Abstract property and,

specifically, the fact that no one possesses both types. The way in which this section is laid out may initially mislead applicants to think they will have to request both legal documents.

## **Appendix B: Concerns about the recent proposal to change the Deferral Program**

NOTE: When reading this appendix please refer to the copy of the press release issued by the MN department of Revenue on the following page.

This proposal concerns me because it seeks to boost the enrollment of the MN Senior Citizen Property Deferral by **altering the program itself**. In specific the proposal seeks to:

- **Increase the income limit from \$60,000 to \$93,000**
- **Remove the spouse age limit.** Under current law the husband and wife both have to be 65 years of age or older to eligible for the deferral program. The proposed change to law would allow seniors to participate in the program if only one person of the couple is over age 65.
- **Eliminate the accrual of interest.**

I do not deny that these proposed changes would increase senior participation; however, I do not think these specific factors have hindered most seniors from applying thus far. My research has led me to conclude that the Deferral Program's low enrollment is not due to actual program flaws but defects in its publication materials. I recommend that instead of changing the Deferral Program itself, **MN Department of Revenue should first revise its printed materials**. For information regarding how the Deferral Program's printed material should be changed please refer to the subsection "A different approach to explaining the Deferral Program."

**Appendix C: Questionnaire Data**

**This is a table which includes a brief synopsis of the interviews. Actual interview sheets are available at the SENA office**

**Revised Property Tax Questionnaire**

<b>1. Have you heard of the Hennepin County Program “Retirees to the Rescue”?</b>	
Interview A	Yes, but not by name
Interview B	No
Interview C	No
Interview D	No
Interview E	No
Interview F	No
Interview G	No
Interview H	No
Interview I	No
Interview J	Maybe
Interview K	No, but heard of concept
Interview L	Yes
Interview M	No
Interview N	No
Interview O	Yes
Interview P	No
Interview Q	No
Interview R	Yes
Interview S	Yes
Interview T	Yes
Interview U	No
<b>2. Would you have any interest in a program that would allow you to pay off some of your property taxes by working for the County?</b>	
Interview A	OK Not sure what he would do
Interview B	Probably not but possibly
Interview C	No, too old
Interview D	No, refund is good enough
Interview E	No
Interview F	----
Interview G	No (laughing)
Interview H	No, only volunteer work
Interview I	No
Interview J	No, no way, “I am happy I can get up.”
Interview K	Probably not
Interview L	Would like to but health impairs
Interview M	No, too old
Interview N	No, will be selling rather soon
Interview O	----
Interview P	No

Interview Q	So busy doesn't have time
Interview R	----
Interview S	----
Interview T	----
Interview U	Maybe
<b>3. Have you ever applied to the "Retirees to the Rescue" program? Why or why not?</b>	
Interview A	----
Interview B	----
Interview C	----
Interview D	----
Interview E	-----
Interview F	No
Interview G	----
Interview H	----
Interview I	----
Interview J	----
Interview K	----
Interview L	----
Interview M	----
Interview N	----
Interview O	Inquired but not quite able
Interview P	----
Interview Q	----
Interview R	Yes
Interview S	No, transportation costs, parking costs, do they validate parking? – ride the train
Interview T	No, not much anymore
Interview U	----
<b>4. Did you have a positive experience?</b>	
Interview A	----
Interview B	----
Interview C	----
Interview D	----
Interview E	-----
Interview F	I don't know
Interview G	----
Interview H	----
Interview I	----
Interview J	----
Interview K	----
Interview L	----
Interview M	----
Interview N	----
Interview O	----
Interview P	----
Interview Q	----

Interview R	One of the best experiences of life
Interview S	----
Interview T	----
Interview U	----
<b>5. Have you heard of the state program Senior Citizen Property tax Deferral?</b>	
Interview A	No
Interview B	No
Interview C	Yes
Interview D	No
Interview E	No
Interview F	No
Interview G	No
Interview H	No
Interview I	No
Interview J	No
Interview K	No
Interview L	No, never heard
Interview M	No
Interview N	Yes, but
Interview O	Yes
Interview P	No
Interview Q	No
Interview R	----
Interview S	No
Interview T	Yes
Interview U	No
<b>6. Would you be interested in a program that would allow you to pay the same fixed amount towards your property taxes each year and have the remaining amount deferred as a loan against your home? Why or why not?</b>	
Interview A	As long as I can pay taxes I don't think so. Worried selling harm
Interview B	Maybe
Interview C	----
Interview D	No, home is paid for
Interview E	No
Interview F	No, sales, complications
Interview G	----
Interview H	----
Interview I	----
Interview J	X
Interview K	X
Interview L	X
Interview M	X
Interview N	X
Interview O	X
Interview P	X

Interview Q	X
Interview R	X
Interview S	X
Interview T	X
Interview U	X
<b>7. Have you ever applied for the Senior Citizen Tax Deferral? Why or why not?</b>	
Interview A	----
Interview B	----
Interview C	No
Interview D	----
Interview E	----
Interview F	----
Interview G	----
Interview H	----
Interview I	----
Interview J	Always scrape together – don't want to leave debt
Interview K	----
Interview L	----
Interview M	----
Interview N	No
Interview O	No, because
Interview P	----
Interview Q	----
Interview R	----
Interview S	----
Interview T	No, interested a little. Keep the property tax same is appealing
Interview U	----
<b>8. Did you have a positive experience?</b>	
Interview A	----
Interview B	----
Interview C	----
Interview D	----
Interview E	----
Interview F	----
Interview G	----
Interview H	----
Interview I	----
Interview J	----
Interview K	----
Interview L	----
Interview M	----
Interview N	----
Interview O	----
Interview P	----
Interview Q	----

Interview R	----
Interview S	----
Interview T	----
Interview U	----
<b>9. If you had a financial need, would you consider taking out a reverse mortgage? Why or why not?</b>	
Interview A	No, thinks it's a scam
Interview B	No, pretty good pension, no mess around property
Interview C	No, not at this point. Not good idea
Interview D	No, home is paid for
Interview E	No, hope doesn't have to
Interview F	No, sale complications
Interview G	Has something like that
Interview H	Don't favor a mortgage, gambling with home
Interview I	No
Interview J	No would not, would not want to burden son
Interview K	Had considered, but very much less interested
Interview L	No, don't need it right now
Interview M	Don't know about it
Interview N	Don't have financial need
Interview O	No, needed to do a lot of repairs, confusing
Interview P	No, just want to get by, not refinance
Interview Q	Has taken out reverse mortgage. fine
Interview R	----
Interview S	Absolutely not, putting \$ in pockets of people who don't deserve it, money-making scam
Interview T	Yes
Interview U	No, one son would help make arrangements, worried people take advantage
<b>10. Do you do your own income taxes?</b>	
Interview A	Gathers info, tax man
Interview B	Yes, have someone check
Interview C	Yes
Interview D	Yes
Interview E	No
Interview F	Yes
Interview G	No
Interview H	No
Interview I	Yes
Interview J	A colleague does it
Interview K	No, accountant
Interview L	No
Interview M	Husband does
Interview N	No
Interview O	Friend does it
Interview P	Daughter

Interview Q	Someone does it through AARP
Interview R	----
Interview S	No, but tax accountant didn't know about it
Interview T	No
Interview U	No
<b>11. Are you aware of the Minnesota Property Tax Refund (MWPR)?</b>	
Interview A	yes
Interview B	yes
Interview C	yes
Interview D	yes
Interview E	yes
Interview F	yes
Interview G	no
Interview H	yes
Interview I	yes
Interview J	yes
Interview K	no
Interview L	yes
Interview M	yes
Interview N	"I'm sure they are."
Interview O	yes
Interview P	yes
Interview Q	Person does it, yes
Interview R	yes
Interview S	yes
Interview T	yes
Interview U	yes
<b>12. Have you ever filed for the Minnesota Property Tax Refund?</b>	
Interview A	yes
Interview B	yes
Interview C	yes
Interview D	yes
Interview E	yes
Interview F	----
Interview G	not sure
Interview H	yes
Interview I	yes
Interview J	yes
Interview K	yes
Interview L	yes
Interview M	yes
Interview N	----
Interview O	yes
Interview P	yes
Interview Q	----

Interview R	----
Interview S	yes
Interview T	yes
Interview U	Yes, they file it
<b>13. If you are aware of the Minnesota Property Tax Refund, but have not filed for it, could you please explain why?</b>	
Interview A	----
Interview B	----
Interview C	----
Interview D	----
Interview E	----
Interview F	Income is too high to qualify
Interview G	----
Interview H	----
Interview I	----
Interview J	----
Interview K	----
Interview L	----
Interview M	----
Interview N	----
Interview O	----
Interview P	----
Interview Q	----
Interview R	----
Interview S	----
Interview T	----
Interview U	----
<b>14. Would you be interested in attending a workshop that explains how to fill out the Minnesota Property Tax Refund form?</b>	
Interview A	Yes, kind of difficult w/schedule
Interview B	No, so simple
Interview C	Be kind of fun
Interview D	No, can do it fine
Interview E	No
Interview F	No
Interview G	----
Interview H	No
Interview I	No
Interview J	No
Interview K	No, not really
Interview L	No, transportation problems
Interview M	Has someone do it for them
Interview N	Would be if I didn't have him
Interview O	No, already too involved
Interview P	No

Interview Q	Not good
Interview R	----
Interview S	Yes, probably
Interview T	No, would rather have specialist do it
Interview U	No, she knows how
<b>15. Do you have any other comments you would like to make?</b>	
Interview A	They're too high
Interview B	They're high. Property taxes in Minneapolis
Interview C	A little bit too high
Interview D	Too high, check house worth
Interview E	No
Interview F	Too much money spent on affordable housing, penalizes senior citizens
Interview G	Too high! Hennepin county has heavy burden. People can't stay in homes. People should pay out of pocket for specialties.
Interview H	In favor of property tax – gov. needs funding
Interview I	No
Interview J	High. Look at question 6. Very happy to have expenses. Can always get money. Don't have too much of problem
Interview K	No
Interview L	Taxed too high, House value – just keeps going up – social security – lien
Interview M	No
Interview N	No
Interview O	- equalizer – pay interest every month/ trust people arranged amounts – “wouldn't be able to live 'w/o' MIPR
Interview P	County does pretty good with the money they get. County relief
Interview Q	Deferral for home maintenance. No, they're going up
Interview R	----
Interview S	Too high! Minneapolis very expensive to live in. People in Hennepin County have to subsidize Minneapolis operations
Interview T	Property taxes are getting out of line, but government needs money
Interview U	Outrageously high. People aren't working like they should. People need to vote.

### **Appendix D: Application material**

The application form can be obtained online at <http://www.taxes.state.mn.us/forms/crscd.pdf> or by the Property Tax division of Minnesota Revenue at (651) 556-6088.