

# Financial Hardship Programs Homestead Properties

Tivtoj MPRB Finance Department ua ntej **Lub Kaum Hli Ntuj Tim 7, 2026** kom pib cov ntau ntawv.

## Special Assessment Deferral Program (Yuav tsum muaj feem)

Yog cov tswv tsev uas lub tsev yog Homestead tabtom tiv kev txomnyem uas poob rau peb cov nqe hauv qab no ncuva qhov nqe kuaj ntsuas los tau. Yuav zam tsis tau qhov nqe kuaj ntsuas, nws yog ib qho nqe uas nog rau thaj av. Cov nqe uas them tsis tag yuav raug ntxiv paj thiab nce siab zuzjus kom txog thaum koj them tag, thaum muag koj lub tsev poob lossis tsis nyob rau qeb "homestead" lawm, lossis qhov kev txomnyem nyiaj txiag dua lawm.

Cov nqe uas muaj koj tso tau rau Special Assessment Deferral Program ncuva sijhawm:

1. Tus neeg yuav tsum muaj 65 lossis laus dua.
2. Tus neeg los so noj nyiaj laus vim yog kev xiam oob qhab mus ib sim thiab kev xiam oob qhab tag nrho ib txhis.
3. Tseem tabtom ua ib tug tub rog.

## Kev ntsuam xyuas qhov nyiaj se yuav tau them siv sij hawm ntev tshaj 10-xyoo los sis 20-xyoo (Muaj rau txhua cov tswv vaj tsev)

Txhua tej tus tswv tsev ntsib qhov nyuaj tam sim no muaj cuab kav xaiv tau qhov kev ntsuam xyuas nqi se siv sij hawm them ntev tshaj 10-xyoo los sis 20-xyoo dhau li ntawm ncuva sij hawm 5-xyoos. Qhov nqe ntawd yog muaj coj los lo rau lub tsev thiab Hennepin Couty yuav sau txhua xyoo nrog nqe property tax los them thiab nyob rau hauv koj daim ntawv qhia property tax. Tus nqe ua xyoo them yuav qes tabsi tus nqe paj yuav siab dua.

<b>Total Assessment</b>	<b>5,000.00</b>			
<b>Interest Rate</b>	<b>3.87%</b>			
<b>Term</b>	<b>20</b>			
<b>Installment #</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>	<b>Principal Balance</b>
<b>Beginning Balance</b>				<b>5,000.00</b>
1	155.19	209.63	364.82	4,844.81
2	177.33	187.49	364.82	4,667.48
3	184.19	180.63	364.82	4,483.29
4	191.32	173.50	364.82	4,291.97
5	198.72	166.10	364.82	4,093.25
6	206.41	158.41	364.82	3,886.84
7	214.40	150.42	364.82	3,672.44
8	222.70	142.12	364.82	3,449.74
9	231.31	133.51	364.82	3,218.43
10	240.27	124.55	364.82	2,978.16
11	249.57	115.25	364.82	2,728.39
12	259.22	105.60	364.82	2,469.37
13	269.26	95.56	364.82	2,200.11
14	279.68	85.14	364.82	1,920.43
15	290.50	74.32	364.82	1,629.93
16	301.74	63.08	364.82	1,328.19
17	313.42	51.40	364.82	1,014.77
18	325.55	39.27	364.82	689.22
19	338.15	26.67	364.82	351.07
20	351.07	13.59	364.66	0.00
<b>Totals</b>		<b>2,296.24</b>	<b>5,000.00</b>	<b>7,296.24</b>

Hauv qab no yog qhov piv txwv ntawm tus nqe \$2,000 kuaj ntsuas nrog 3.87 puaxees paj.

<b>Total Assessment</b>	<b>5,000.00</b>			
<b>Interest Rate</b>	<b>3.87%</b>			
<b>Term</b>	<b>10</b>			
<b>Installment #</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>	<b>Principal Balance</b>
<b>Beginning Balance</b>				<b>5,000.00</b>
1	404.74	209.63	614.37	4,595.26
2	436.53	177.84	614.37	4,158.73
3	453.43	160.94	614.37	3,705.30
4	470.98	143.39	614.37	3,234.32
5	489.20	125.17	614.37	2,745.12
6	508.13	106.24	614.37	2,236.99
7	527.80	86.57	614.37	1,709.19
8	548.22	66.15	614.37	1,160.97
9	569.44	44.93	614.37	591.53
10	591.48	22.89	614.37	0.05
<b>Totals</b>		<b>1,143.70</b>	<b>5,000.00</b>	<b>6,143.70</b>

  

<b>Total Assessment</b>	<b>5,000.00</b>			
<b>Interest Rate</b>	<b>3.87%</b>			
<b>Term</b>	<b>5</b>			
<b>Installment #</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>	<b>Principal Balance</b>
<b>Beginning Balance</b>				<b>5,000.00</b>
1	912.88	209.63	1,122.51	4,087.12
2	964.34	158.17	1,122.51	3,122.78
3	1,001.66	120.85	1,122.51	2,121.12
4	1,040.42	82.09	1,122.51	1,080.70
5	1,080.69	41.82	1,122.51	0.01
<b>Totals</b>		<b>612.55</b>	<b>5,000.00</b>	<b>5,612.55</b>

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