



## General Special Assessment Deferment Information Frequently Asked Questions

### **What is a special assessment deferment?**

As the name implies, it is a deferral of the special assessment amount that must be paid, with compounded interest, at some time in the future. **It is not an exemption, exclusion, or forgiveness of any amount due.** To have a special assessment deferred the owner must apply and qualify (see required qualifications below).

### **Who authorizes the deferral of special assessments?**

Minnesota Statutes, Sections 435.193 through 435.195 authorizes cities to defer the payments of special assessments. On November 7, 1994, by Resolution Number 94-163, the Bloomington City Council established the criteria by which special assessments may be deferred.

### **How do I qualify for the special assessment deferment?**

To qualify for the special assessment deferment, **ALL** of the following are required:

- The applicants must be 65 years of age or older, or are retired by virtue of a permanent and total disability. A permanent and total disability is defined as a condition which is permanent by nature and which totally incapacitates the person from working at an occupation that affords the person an income.
- The payment of the special assessment would cause a hardship. A qualifying hardship is defined as follows: the applicant's household income is below the "very low income" limit for the applicant's family size on the current HUD Income Guidelines for Low and Very Low Income Families for the Minneapolis – St. Paul Area **and**, the average annual principle and interest due on the special assessment is in excess of one and one-half percent (1½%) of the annual gross income of the applicant's household.
- The special assessment is levied on a parcel homesteaded by the applicant and valued at less than the current average value of a single family home in the City of Bloomington.

### **What assessments are eligible for the deferment?**

Only special assessments for permanent improvements are eligible. Current and/or delinquent service charges are not eligible. Service charges include, but are not limited to water and sewer service, tree removal, recycling, weed removal, storm drainage charges, street maintenance, administrative citations, and the clean up of grossly unsanitary dwellings.

#### **ASSESSOR'S OFFICE**

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AN AFFIRMATIVE ACTION/EQUAL  
OPPORTUNITIES EMPLOYER

**How do I apply for the special assessment deferment?**

Contact the Bloomington Assessor's Office at **952-563-4743**. Applications for deferment of special assessments for a given year of payment must be submitted to the City of Bloomington Assessor's Office before October 15 of the preceding year. After the initial application, a renewal application is required each year until the deferment ends. Additional information to verify eligibility will be required each year the deferment is in effect.

**When will the deferment end?**

The deferment will automatically terminate if:

- the owner dies and the spouse is not otherwise eligible for the deferment, or
- the parcel or any part thereof is sold, transferred, or subdivided, or
- the parcel loses its homestead status, or
- the City determines the owner or the owner's spouse no longer qualifies for the hardship requirement.
- Also, the owner may terminate the deferment.
  - Upon termination of the deferment, payment shall be made of such portion of the deferred special assessments as would have then been due and payable had there been no deferment, together with any accumulated interest. Any remaining amounts shall be thereafter due and payable in accordance with the schedule under the original special assessment roll.
  - Contact the Assessor's Office for payoff amounts **952-563-4743**

**What can I do if my application is denied?**

The City Manager or his designee reviews the applications for consistency with and conformance to the standards and guidelines prescribed in the ordinance and will either grant or deny the application. You may appeal this determination to the City Council.

**Where can I get further information?**

For special assessment deferment questions call the City of Bloomington Assessor's Office Monday through Friday, from 8:00 am. to 4:30 pm at **952-563-4743**