



# Yuav ua li cas yog kuv tsis them cov se rau kuv lub tsev? Vajtse Poob Tsis Them Se

What happens if I don't pay my property taxes? Property Tax Forfeiture

## Ceev faj!

Yog koj poob qab them cov se rau koj lub tsev, koj poob tau koj lub tsev thiab tus peev koj muaj! Qhov no hu uas vajtse poob tsis them se. Saib kom zoo rau cov ntawv ceeb toom tuaj ntawm koj lub zos, koj lub nroog, thiab los ntawm lub Xeev Minnesota. Muaj caij nyoog nruj heev cuam tshuam.

Thaum ib tug neeg twg tsis them se rau lawv vaj tse mus ntev, lawv vaj tse yuav poob mus rau lub xeev. Tabsis kev poob nws lub tsev (forfeiture) khiav los ntawm lub nroog uas lub tsev nyob rau. Koj lub nroog chav chaw ua haujlwm sau se yog qhov koj tiv tauj thiab hauv paus nrhiav ntaub ntawv.



## “Lig” piv “Tsis Them” Se Rau Vajtse

Yog koj tsis them koj cov se rau vajtse ncav cov sijhawm kawg nyob hauv lub hli Tsib Hli thiab Kaum Hli (feem ntau Tsib Hli Hnub tim 15 thiab Kaum Hli Hnub tim 15), cov nyiaj ntawd sau tias “lig” thiab cov nqi lig rau lub hli ntawm raug ntxiv rau.

Yog koj tsis them koj cov se rau vajtse li lub xyoo ntawm, lub Xeev Minnesota txiav txim tias cov se “tsis them” piv thawj hnuv ntawm lub xyoo tom qab.

Ib qho piv txwv:

- Thawj ib nrab ntawm cov se rau koj lub tsev rau xyoo 2020 yuav tsum them rau lub Tsib Hli Hnub tim 15, 2020. Koj them nyiaj raws sijhawm.
- Qhov nqi thij ob ntawm ib nrab yuav tsum them rau, 2020. Koj tsis them. Tam sim no tus nqi thij ob ntawm cov se rau lub tsev xyoo 2020 “lig” lawm. Ib tug nqi nplua muab ntxiv rau tus nqi se koj tiv nyob rau Kaum Hli Hnub tim 16 thiab tus nqi nplua nce txhua hli koj tsis them.
- Koj muaj txog lub Kaum Ob Hli Hnub tim 31, 2020 los them tus nqi thij ob ntawm koj cov se rau lub tsev, nrog tag nrho cov nqi lig.
- Thawj hnuv ua haujlwm ntawm xyoo 2021 tsis suav vas xaum vas thiv, yog koj tseem tsis tau them txhua yam koj tiv, koj cov se rau vajtse yog “tsis them.”

## **Kuv tsis them se. Dab tsi yuav tshwm sim ntxiv mus?**

Thaum koj “tsis them” se rau koj lub tsev, qhov txheej txheem poob tsev pib. Koj muaj sijhawm los kho teeb meem, tabsis yog koj tsis pib, koj poob koj lub tsev mus rau lub Xeev. Yog qhov txheej txheem poob tsev ua tiav, lub tsev muab muag tau ntawm qhov chaw twv khoom, thiab koj lub tsev poob.

Ua ntej, koj tau daim (**Notice of Delinquent Taxes**) **Daim Ntawv Ceeb Toom Tias Tsis Them Se Rau Lub Tsev** thiab (**Delinquent Tax Letter**) **Daim Ntawv Qhia Hais Tias Tsis Them Se** rau lossis ze lub Peb Hli Hnub tim 20 nyob rau lub xyoo txiav txim tias “tsis them” se. Yog muaj lwm tus uas xav tau, xws li ib tug neeg lossis ib lub tuam txhab koj tiv nyiaj rau ntawm koj lub tsev, lawv tau thiab. Daim Ntawv Ceeb Toom thiab Tsab Ntawv feem ntau nyob ob sab ntawm ib nplooj ntawv. Daim Ntawv Ceeb Toom qhia koj cov caij nyoog ntawm kev poob tsev nrog cov hnub tseem ceeb kawg. Tsab Ntawv qhia koj kom maj mam nyeem daim Ntawv Ceeb Toom zoo, thiab qhia tus nqi raug them pes tsawg, xam cov paj, thiab nrog lus qhia them nyiaj li cas.

Yog koj tsis pom zoo rau txoj kev lawv laij se lossis cov kev lawv suav nyiaj hauv daim Ntawv Ceeb Toom, koj yuav tsum sau ntawv **tawm tsam** mus kom txog hnub kawg hauv daim Ntawv Ceeb Toom. Daim Ntawv Ceeb Toom qhia koj ua ntaub ntawv li cas. CEEV FAJ! Cov Ntawv Ceeb Toom hauv ib co nroog ua los ntawm cov computer qub tshaj 40 xyoo thiab nyeem nyuaj heev. Nyeem txhua yam kom zoo thiab hu rau koj lub chav chaw ua haujlwm sau se rau vajtse hauv nroog tam sim ntawd yog koj muaj lus nug!

Yog koj tsis muaj lus tawm tsam, lossis tsev hais plaub txiav txim swb koj qhov kev tawm tsam, tsev hais plaub txiav txim **tsub ib tug nqi se**. Qhov no txhais tias muab ib tug nqi tsub rau lub tsev rau qhov se tsis them.

Tom qab tsev hais plaub txiav txim, lub tsev **“bid for the state” muab twv los ntawm lub xeev** rau lub Monday thij ob ntawm lub Tsib Hli. Qhov no txhais tias ntawm cov ntaub ntawv koj tseem yog tus tswv, tabsis lub Xeev tau txoj cai tswj lub tsev rau yav tom ntej. Nov pib lub sijhawm Mus Txhiv Rov Qab rau cov neeg qiv nyiaj mus them nuj nqi kom tag (Redemption). Leeg twg tau lub tsev nyob ntawm seb dab tsi tshwm sim hauv lub sijhawm Mus Txhiv Rov Qab.



## **Sijhawm Mus Txhiv Rov Qab**

Lub **Sijhawm Mus Txhiv Rov Qab** ntev li 3 lub xyoo tom qab muab twv los ntawm lub xeev. Nyob rau lub sijhawm no, koj lossis txhua cov neeg uas muaj feem rau lub tsev, muaj cai los txhiv, lossis muaj feem **“txhiv.”** Yog xav txhiv, koj yuav tsum them cov se tiv, nrog cov nqi thiab cov paj.

Yog koj them nyiaj, qhov kev txiav txim rau lub tsev muab tso tseg thiab lub tsev tsis tiv se lawm. Lub xeev qhov feem rau lub tsev yav tom ntej muab tso tseg thiab tus nqi tsub rau cov se muab tshem tawm.

Yog koj muaj 65 xyoo lossis tshaj, tej zaum koj tsim nyog tau Kev Pab Cuam Senior Property Tax Deferral Ncua Se Rau Vajtse Rau Cov Laus. Qhov no pab tau koj rov qab them nyiaj raws sijhawm thiab them koj cov se rau lub tsev mus rau yav tom ntej. Yog xav paub ntxiv mus rau <https://www.revenue.state.mn.us/property-tax-deferral-senior-citizens> (ua lus Askiv) lossis tiv tauj lub hoobkas sau se rau vajtse hauv koj lub nroog. Yeej muaj lwm cov kev pab cuam rau qub tub rog thiab cov neeg xiam oob qhab.

Yog hais tias muaj leej twg xav yuav, xws li lub chaw txais nyiaj yuav tsev, them cov se tiv thiab muab tau lub vajtse, muab tagrho qhov nqi twb them lawm ntxiv rau tus neeg them ntawm qhov nqi tuav. Yuav muaj paj ntxiv rau cov nqi ntawm cov nyiaj tiv. CEEV FAJ! Yog qhov chaw txais nyiaj yuav tsev them koj cov se, thiab koj tsis them lawv rov qab, lawv muaj feem muab koj lub tsev kaw. Nyob ntawm seb lub chaw txais nyiaj yuav tsev tso cai li cas xwb. Qhov no muaj tseeb tshwj xeeb yog hais tias koj rov qab qiv nyiaj hu uas “reverse mortgage.”

Thaum lub sijhawm koj mus muab tau koj lub tsev rov qab, koj muaj feem ua tau qhov “**Confession of Judgment with the county.**” Qhov no zoo xws li ua ntawv maj mam ua hli them thiab cia koj them qhov nyiaj koj tiv sijhawm zuj zus es tsis them tagrho ib zaug. Feem ntau, cov tsev neeg nyob muaj feem ua 10-xyoo maj mas them, tiam sis mus nrog koj lub nroog tham

### **Daim Ntawv Sau Lav Them Cov Nuj Nqi ua haujlwm li cas?**

- Koj ua kev cog lus pom zoo mus them cov se koj tiv thiab cov nqi thiab tus paj kom sib npaug rau txhua xyoo. Feem ntau koj them tshaj 10 xyoo. Koj yuav tsum them cov se koj tab tom muaj.
- Koj yuav tsum them nyiaj thawj zaug tam sim ntawd mus sau Daim Ntawv Lav Them Cov Nuj Nqi. Nov suav tias yog tus nyiaj them ua ntej.

**Rau kev maj mam them rov qab rau 10 xyoo**, tus nyiaj them ua ntej yog 10% ntawm cov se tiv, ntxiv nrog txhua yam nuj nqi thiab nqi.

- Qhov nyiaj them lwm zaus yog “them rau” hnuv ib puag ncig rov los thaum koj sau Daim Ntawv Lav Them Cov Nuj Nqi. Yog koj tsis them nyiaj hnuv ntawd, lub Nroog muaj feem tsub cov nqi lig rau koj. **Koj yuav tsum them nyiaj ua ntej lub Kaum Ob Hli Hnuv tim 31 xyoo ntawd.** Txhua zaus koj them tom qab yuav tsum them kom txog lub Kaum Ob Hli Hnuv tim 31 txhua lub xyoo ntawd yog lig kawg.



- Yog hais tias koj tsis nco them ib hlis lossis cia li tsis them se xyoo no, qhov Confession of Judgment maj mam them raug tshem tawm. Qhov koj tiv se rov qab mus rau qhov qub thiab koj lub tsev rov mus qhov txheej txheem kaw.
- Yog Daim Ntawv Sau Lav Them Cov Nuj Nqi muab tshem tawm vim kev tsis them-nyiaj, koj muaj feem sau daim ntawv thij ob, TABSIS koj tsuas sau tau 2 Daim Ntawv Lav Them Cov Nuj Nqi.

## **Yog tias kuv ua tsis Daim Ntawv Sau Lav Them Nuj Nqi maj mam them rov qab?**

Yog koj txhiv tsis tau lossis tsis vam meej sau Daim Ntawv qhia kev maj mam them rov qab, lub Sijhawm Txhiv xaus 3 xyoo tom qab muab twv los ntawm lub xeev. Koj, thiab lwm muaj feem yuav tau daim ntawv ceeb toom kawg, xa tuaj yuav tsum tau kos npe thaum txais: **“Notice of Expiration of Redemption” Daim Ntawv Ceeb Toom Hnub Kawg Mus Txhiv Rov Qab.** Feem ntau cov tswv tsev tau daim ntawv ceeb toom no qee zaus hauv lub Ib Hli ntawm lub xyoo sijhawm mus txhiv xaus.

Muab piv txwv:

- Koj tsis them koj cov se lub tsev rau xyoo 2020.
- Cov se “tsis them,” tsev hais plaub txiav txim, thiab lub tsev “muab twv los ntawm lub xeev” nyob rau ntxov xyoo 2021. Qhov no pib lub sijhawm txhiv 3 xyoo.
- Yog koj tsis mus txhiv lossis muaj ib Daim Ntawv Sau Lav Them Cov Nuj Nqi sau tseg, koj tau Daim Ntawv Ceeb Toom Hnub Kawg Ntawm Lub Sijhawm Txhiv nyob rau lub Ib Hli ntawm xyoo 2024. Daim Ntawv Ceeb Toom qhia koj tias lub Sijhawm Txhiv mus them nuj nqi xaus rau lub caij nplooj ntoos hlav ntawm xyoo 2024.

Koj muaj feem muag koj lub tsev ua ntej lub Sijhawm Txhiv dua. Koj yuav tsum them cov se koj tiv rau vajtse mus rau lub Nroog los ntawm cov nyiaj tau tom qab muag tsev, tabsis koj muaj feem khaws tus peev seem. Muag lub tsev los muaj los khaws tus peev yog ib txoj kev xaiv zoo tshaj muab poob rau lub Xeev.



### **Poob Tsev**

Daim Ntawv Ceeb Toom Hnub Kawg Ntawm Sijhawm Txhiv kuj qhia koj tias lub tsev yuav poob mus rau lub xeev ntxov li 60 hnub tom qab daim Ntawv Ceeb Toom muab xa tawm, lossis lub Monday thij ob ntawm lub Tsib Hli rau lub xyoo ntawd, qhov twg yog tom qab.

Feem ntau hnub pib poob tsev nyob ntawm txhua lub nroog cov sijhawm. Koj yuav tsum tiv tauj rau lub lub nroog chav ua haujlwm sau se rau vajtse yog xav paub ntxiv.

Thaum kev poob tsev pib, daim ntawv muaj lub npe ntawm lub tsev pauv mus rau lub Xeev, tabsis lub nroog txiav txim qhov kawg seb ua li cas rau lub tsev.

Muaj 2 txoj hau kev:

- (1) Muab kub tsev twv mua, lossis
- (2) muab lub tsev rau pej xeem siv lossis pej xeem hom phiaj

## **Puas muaj dab tsi kuv ua tau los ceev lub tsev tom qab poob lub tsev?**

Thaum lub tsev poob tag, koj muaj 2 txoj kev rov los tau dua thiab cawm cov peev koj muaj ntawm lub tsev:

- (1) yuav lub tsev ntawm qhov chaw pej xeeb twv khoom, lossis
- (2) ua ntawv thov rov qab yuav lub tsev ntawm lub nroog.



**Yuav ntawm qhov chaw twv khoom:** txhua tus muaj feem twv thiab yuav cov tsev poob rau lub xeeb vim kev tsis them se - ntawm qhov chaw pej xeeb twv khoom, tsuas yog ib txhia nom tswv ua thiab neeg ua haujlwm hauv nroog. Koj muaj feem twv lub tsev, tabsis koj **tsis muaj feem** yuav pheed yig tshaj tus nqi cov se koj tiv, cov nqi nplua, paj thiab cov nqis.

**Ntawv Thov Rov Qab Yuav Dua:** Txhua zaub ua ntej lub nroog muag lossis muab lub tsev pov tseg, koj muaj feem sau ib daim ntawv thov rov qab yuav mus rau cov neeg khiav haujlwm rau lub nroog. **Kev rov qab yuav tsis yog ib txoj cai koj muaj.** Kev txiav txim los ntawm cov neeg khiav haujlwm rau lub nroog. Feem ntau, koj yuav tsum qhia tias vim kev txom nyem koj thiaj li them tsis tau koj cov se rau lub tsev, lossis kev rov qab yuav yog qhov zoo tshaj rau pej xeeb.

Feem ntau kev rov qab yuav yog ib qho kev maj mam them rov qab rau 10 xyoo xws li Daim Ntawv Sau qhia kev maj mam them rov qab (saib saum toj). Tabsis mus xyuas nrog koj lub nroog vim tias qhov ntev ntawm kev maj mam them rov qab los ntawm seb koj lub tsev nyob rau pawg twg. Muab piv txwv, vaj tse neeg nyob piv vaj tse siv ua lag luam lossis koj nyob pim rau koj tsis nyob. Koj yuav tsum yuav isalas tiv thaiv rau lub tsev yog koj tsis tau muaj.

**Cim Cia:** Tom qab lub tsev muab twv lawm, koj tsis muaj feem ua ntawv thov rov qab yuav.

## **Yog tias kuv nyob hauv lub tsev ne?**

Yog tias koj nyob hauv lub tsev tom qab lub tsev poob lawm, lub nroog muaj feem pib rooj plaub ntiab tawm tsev. Feem ntau qhov no yog txoj kev kawg kiag. Cov nroog xum nrog koj ua haujlwm los mus nrhiav ib txoj kev rau koj tawm es tsis txhob raug ntiab tsev. Nrhiav tsev xauj tom qab raug ntiab tawm tsev nyuaj heev. Yuav zoo dua koom tes nrog koj lub nroog kom zam tau qhov no.

## **Txais Tsev Los Ntawm Lwm Tus**

Ntau cov neeg tiv se rau vajtse thiab poob tsev txais nws lub tsev los ntawm lus tus. Qee zaub teeb meem nrog daim ntawv tswv tsev muaj feem ua kom nyuaj rau rov qab yuav tsev. Yog hais tias koj tau lub tsev cuab yeej tiam sis vaj tse ntawm tus neeg tag sim neej tsis tau muab faib hauv chav tsev hais plaub cuab tam, thiab lub tsev tsis ua koj npe, tej zaum koj yuav tau mus hais hauv chav tsev hais plaub muab daim ntawv yuav tsev ua koj npe. Tej zaum lub nroog koom tes nrog koj los rov qab yuav thaum koj tos lub rooj plaub faib cuab tam. Tham txog qhov no nrog koj lub hoobkas sau se rau vajtse hauv nroog sai li sau tau ntawm qhov txheeb txheem.

## Ceev Faj Kev Dag Ntxias!

Cov se tiv rau vajtse thiab cov sijhawm teem rau kev poob tsev yog ntaub ntawv pej xeem pom tau. Cov neeg dag ntxias muaj feem pom cov ntawv no thiab tiv tauj koj tias yuav pab koj. Tej zaum lawv yuav them koj cov se rau lub tsev yog koj kos npe rau daim ntawv cia law muaj ib feem rau koj lub tsev, lossis daim ntawv muaj tus tswv npe. Qhov no muab cai rau lawv los txiaiv txim txog koj lub tsev lossis tau nyiaj los. Qhov no hu ua “equity stripping” kev txo tus peev ntawm koj lub tsev. TSIS TXHOB kos npe rau dab tsi li ua ntej koj tham nrog ib tug kws lijchoj!

## Kuv mus nrhiav kev pab qhov twg?

Yog xav paub ntxiv, hu lossis mus tom chav chaw ua haujlwm sau se rau vajtse hauv koj lub nroog. Feem ntau, lub nroog tsis xav txeeb koj lub tsev, tabsis lawv yuav tsum ua raws txoj cai hauv lub xeev. Lub nroog yuav tsum muab lus qhia ntau li ntau tau rau koj.

Tej zaum cov nrooj loj yuav muaj kev pab thiab neeg ua haujlwm los pab cov tswv tsev thiab cov tswv tsev mus dhau ntawm Daim Ntawv Sau Lav Them Cov Nuj Nqi lossis kev rov qab yuav dua.

Koj muaj feem hu rau koj lub hoobkas legal aid ntawm 1-(877) 696-6529. Lossis mus nrhiav kev pab los ntawm lwm cov kev pabcuam ntawm [www.lawhelpmn.org/hm/providers-and-clinics](http://www.lawhelpmn.org/hm/providers-and-clinics).



Lub Minnesota Department of Revenue muaj lus qhia ntxiv txog poob tsev tsim them se los ntawm <https://www.revenue.state.mn.us/delinquent-real-property-tax-and-tax-forfeiture-manual>, (ua lus Askiv) nrog “Delinquent Real Property Tax thiab Tax Forfeiture Manual,” lossis “Red Book.” Nov yog ib qho kev pab txhij txhua qhia txog qhov txheej txheem poob tsev ntxaws.

*Cov ntawv Qhia Tseeb yog qhia kom paub txoj kevcai xwb TSIS yog muab txwv yim txog txoj kevcai. Mus ntsib ib tug kws lij choj rau tswv yim. Tsis txhob siv daim ntawv qhia tseeb yog tias nws qub tshaj ib xyoos lawm. Nug peb txog cov hloov tshiab, daim ntawv qhia txog cov ntawv qhia tseeb, lossis lwm hom ntawv.*

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