

2021 PROPERTY TAX INFORMATION

- I. GENERAL TAX INFORMATION**
- II. TAX CALCULATION**
- III. TAX CLASSIFICATIONS**
- IV. TAX CREDITS, RMV TAX, STATE GENERAL TAX, PLAT LAW**
- V. TAX CALCULATION EXAMPLES**
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Lists the taxing districts with market value increases mandated by the State Board of Equalization. Districts with values adjusted by the Land Services Department to meet actual market increases are not included. Those adjustments are shown on the Board of Review notification sent to taxpayers early in the year.
- VII. SUPPLEMENTAL HOMESTEAD CREDIT CALCULATION**

Property must be located in School District 182 (Crosby-Ironton) or School District 1 (Aitkin) and must have residential homestead or farm homestead classification to qualify for this credit.
- VIII. LEVY COMPARISON**
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I. GENERAL TAX INFORMATION PAYABLE 2021

- 1. ACTUAL RATES USED FOR FINAL TAXES NEXT MARCH MAY BE HIGHER THAN ESTIMATES:** Taxpayers are eligible for homestead classification for taxes payable in 2021, if they have ownership and establish residence by December 1, 2020 and file an application with the Land Services Department by December 15, 2020. If there are a significant number of approved applications which cause the tax base to decrease, and if your final levy stays the same, the tax rate will increase for the actual tax statements mailed in 2021.
- 2. MARKET VALUE EXCLUSION FOR HOMESTEAD PROPERTIES REPLACES HOMESTEAD CREDIT:** Homestead Credit was repealed for taxes payable in 2012 and replaced with a Homestead Market Value Exclusion calculated as follows: For homesteads valued at \$76,000 or less, the exclusion is 40% of the market value, yielding a maximum exclusion of \$30,400. For homesteads valued between \$76,000 and \$413,800, the exclusion is \$30,400 minus 9% of the valuation over \$76,000. For homesteads valued at \$413,800 or more, there is no market valuation exclusion.
- 3. SUPPLEMENTAL HOMESTEAD CREDIT AREAS (COMMONLY KNOWN AS TACONITE CREDIT):** Only homestead property located in School District 182 (Crosby-Ironton) and School District 1 (Aitkin) is eligible for Supplemental Homestead credit. The maximum credit allowed remained the same as before, \$315.10 or \$289.80, depending on whether a Township or City is a high or low percentage taconite district.
- 4. TAX CAPACITY CLASS RATE PERCENTAGE CHANGES:** The 1st tier market value limit for Farms (not including house, garage & 1 acre) changed from \$1,880,000 to \$1,900,000 with a class rate of .50% and value over \$1,900,000 has a class rate of 1%.
- 5. QUESTIONS ON MARKET VALUE:** Issues concerning market value are to be discussed at the Board of Review held earlier in the year or with the Land Services Department. See the State Board Changes sheet to identify the townships/cities which had taxpayers who did not receive prior notification of market value increases due to state mandated increases occurring after the Board of Review.
- 6. AGRICULTURAL CREDIT:** Agricultural credit is based on market value and is limited to farm homestead property. The 2014 legislature increased the maximum Ag Credit to \$490.00 for pay 2015 taxes. Ag Credit is calculated as follows: 0.3% of the 1st \$115,000 of farm market value (excluding House, Garage and 1 Acre) PLUS 0.1% of next \$145,000 of farm market value (excluding House, Garage and 1 Acre). This means farms with at least \$260,000 market value (excluding House, Garage and 1 Acre) will receive the maximum \$490 credit. Non-homestead agricultural land does not qualify for a credit.

7. **STATE GENERAL TAX:** All Commercial, Industrial, Utility, Mineral and Seasonal Recreational Residential (cabins) property is subject to the State General Tax, a state property tax. Starting in payable 2006, the State General Tax rate was split into two separate rates, one for Commercial Industrial property and one for Seasonal Recreational property. The rates for taxes payable in 2021 are: 36% of tax capacity for Commercial Industrial property, and 18% of a slightly lower two-tier tax capacity for Seasonal Recreational Residential property. The tax applies to non-homestead Seasonal Commercial, Class 4c(1) property. The tax applies only to the third tier (over \$2,300,000 taxable market value) of homestead Seasonal Commercial, Class 1c property.

8. **SENIOR CITIZEN DEFERRAL:** The senior citizen deferral is often referred to as the "circuit breaker" for property tax increases for those on fixed incomes. There are homestead, income, age, longevity of ownership, and other requirements that must be met to qualify for this deferral. According to state statute, applications to qualify can only be reviewed and accepted by the Department of Revenue in St. Paul. The deferral is a lien on the affected property.

9. **SCHOOL BUILDING BOND AGRICULTURAL CREDIT:** The School Building Bond Agricultural Credit applies to all property classified as 2a (agricultural land), 2b (rural vacant land), and 2c (managed forest land), excluding the house, garage, and surrounding 1 acre of land of an agricultural homestead. The credit is 55% of the tax on the property attributable to school district-bonded debt levies.

Please feel free to contact Michaelle Cronquist or Melonie Flaws in the Land Services Department if you have questions about any of this material.

CROW WING COUNTY LAND SERVICES
322 LAUREL STREET, SUITE 15
BRAINERD, MN 56401-3590
(218) 824-1010
FAX: (218) 824-1126
www.crowwing.us

II. TAX CALCULATION PAYABLE 2021

NET TAX CAPACITY TAX:

1. Market Value is placed on property by the Land Services Department at fair market value (how much the property will likely sell for on January 2nd of the current assessment year) based on 'like' sales. The Land Services Department also assigns a classification to the property according to use. The classification assigned determines the set of percentages to be applied to the Market Value to determine Net Tax Capacity. Percentages are set by state law for each classification and are uniform statewide. The individual tax capacities for each parcel are totaled by taxing authority.
2. To calculate the net tax capacity (NTC) tax rate for a taxing authority, the tax levy adopted by the authority is divided by the net tax capacity or "tax base" of all property located within the boundaries of the authority. To determine net tax capacity, the initial tax capacity of the taxing authority is reduced by the fiscal disparity contribution value in fiscal disparity areas and by the tax increment financing value for authorities with TIF districts.
3. The NTC Tax rates for each authority are added together to determine the total NTC tax rate for that unique taxing area (UTA). Tax authorities include: County, Schools, City or Township, and Special Taxing Districts (In Crow Wing County: Region 5, Cuyuna Range Hospital District, County HRA, Brainerd HRA, Pequot Lakes HRA and GKWMLLSSD-Garrison Kathio West Mille Lacs Lake Sanitary Sewer District).
4. The Tax Capacity of each parcel is then multiplied by the NTC Tax Rate of the unique taxing area the parcel resides in. The result is the number found on Line 12 of the Property Tax Statement. Taxes based on market value, state tax or fiscal disparities tax are also added, if applicable (see below). Special Assessments, such as charges for storm sewers, street improvements, or solid waste service are added to this amount on Line 13.

REFERENDUM MARKET VALUE TAX:

1. Voter approved referendum taxes are calculated using referendum market value. For School Districts, a market value referendum tax is required if the money will be used for operating expenses. Starting in Payable 2004, General RMV Other, a non voter approved referendum market value levy, was added to compensate school districts for revenue lost from aid reduction and funding changes.
2. Referendum market value is equal to taxable market value for most properties. The exceptions are: a) Homestead property is the estimated market value prior to the MV exclusion, b) Farm property is calculated on the house, garage, and 1 acre portion only, prior to any MV exclusion, c) Those properties eligible for disability homestead classification have a separate formula. Seasonal recreational property, rural vacant land, managed forest land and portions of farm property are excluded from referendum market value based levies.
3. The referendum market value rate is calculated by dividing the referendum market value levy by the total referendum market value of the taxing authority. The referendum market value tax for each parcel is calculated by multiplying the referendum market value rate of the taxing district by the referendum market value for that parcel.

STATE GENERAL TAX:

1. Starting in payable 2006, there are two State General Tax Rates. One rate is applied to Commercial-Industrial property to levy 95% of the tax and a second rate is applied to Seasonal Recreational Residential and Seasonal Commercial property to levy 5% of the tax.
2. Seasonal Recreational property: 40% of the Tax capacity on the first \$76,000 of market value and the full tax capacity on the remainder value are multiplied by the Seasonal Residential Recreational State General Levy Property Tax Rate certified by the Dept of Revenue in January each year.
3. Commercial/Industrial/Railroad/Utilities/Minerals property: Full tax capacity after the first \$100,000 in taxable market value is multiplied by the Commercial-Industrial State General Levy Property Tax Rate certified by the Dept of Revenue.
4. Non-Homestead Seasonal Commercial (resorts): Full tax capacity is multiplied by the Seasonal Residential Recreational State General Levy Property Tax Rate.
5. Homestead Seasonal Commercial: Only applies to taxable market value over \$2,300,000 (tier-three of Class 1c). Full tax capacity of the third tier is multiplied by the Seasonal Residential Recreational State General Levy Property Tax Rate.

PROPERTY TAX CREDITS:

1. **Homestead Credit** – Repealed for payable 2012 taxes by legislature and replaced with a Homestead Market Value Exclusion calculated as follow: For homesteads valued at \$76,000 or less, the exclusion is 40% of the market value, yielding a maximum exclusion of \$30,400. For homesteads valued between \$76,000 and \$413,800, the exclusion is \$30,400 minus 9% of the valuation over \$76,000. For homesteads valued at \$413,800 or more, there is no market valuation exclusion.
2. **Agricultural Credit** – Beginning with payable 2015 taxes, the legislature changed the way ag credit is calculated and increased the maximum ag credit allowed to \$490. It is calculated by multiplying the first \$115,000 of the homestead farm value by 0.3% PLUS the next \$145,000 of homestead farm value multiplied by 0.1%. The result is the maximum ag credit of \$490.
3. **Supplemental Homestead Credit** has replaced Taconite Homestead Credit in Crow Wing County. Only homestead properties located in Crosby-Ironton School District (#182) or Aitkin School District (#001) are eligible. See the separate information sheet for the calculation of Supplemental Homestead Credit.
4. **School Building Bond Agricultural Credit** – Beginning with payable 2018 taxes, legislature created a credit for all property classified as 2a, 2b, and 2c, excluding the house, garage, and surrounding 1 acre. The credit is 55% of the tax on the property attributable to the school district-bonded debt levies.

FISCAL DISPARITY:

Fiscal Disparity applies to Commercial, Industrial, Utilities, Minerals, and Railroad land in School Districts 001 and 182 only. A portion of the value of these property classifications is taxed at a rate common to all like properties within the Iron Range Area. The basis for the common rate is 60% of the increase in the property classification value compared to the value of the 1995 assessment used for the taxes payable in 1996. The tax rate in payable 2021 for this portion of value will be 172.285%.

III. TAX CLASSIFICATIONS

REAL ESTATE TAX LAW CHANGES

NOVEMBER 2020

**Highlighted & italicized items indicate legislative changes enacted in 2020 for taxes Payable 2021.*

DESCRIPTION	2020		2021		STATE TAX CLASS RATES	EXEMPT FROM RMV TAX
	CLASSIFICATION	NET CLASS RATES	CLASSIFICATION	NET CLASS RATES		
RESIDENTIAL HOMESTEAD Class Codes: 201, 209	1a 1st 500,000 MV over 500,000 MV	1.00% 1.25%	1a 1st 500,000 MV over 500,000 MV	1.00% 1.25%		
FARM HOMESTEAD PRODUCTIVE AG PORTION OF FARM Class Codes: 101, 105, 106	2a HGA: 1st 500,000 MV over 500,000 MV 2a REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2a - PRODUCTIVE AG: 1st 1,880,000 MV over 1,880,000 MV	1.00% 1.25%	2a HGA: 1st 500,000 MV over 500,000 MV 2a REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2a - PRODUCTIVE AG: 1st 1,900,000 MV over 1,900,000 MV	1.00% 1.25%		
RURAL VACANT PORTION OF FARM Class Codes: 111	2b REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2b - RURAL VACANT: 1st 1,880,000 MV over 1,880,000 MV	0.50% 1.00%	2b REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2b - RURAL VACANT: 1st 1,900,000 MV over 1,900,000 MV	0.50% 1.00%		*
FARM NON-HOMESTEAD If building, single unit. Class Codes: 200, 201	4bb(2) HGA: 1st 500,000 MV over 500,000 MV	1.00% 1.25%	4bb(2) HGA: 1st 500,000 MV over 500,000 MV	1.00% 1.25%		
PRODUCTIVE & NON-PRODUCTIVE AG PORTION OF FARM Class Codes: 101 Class Codes: 111	2a Non-Hmstd Productive Ag 2b Non-hmstd Rural Vacant	1.00% 1.00%	2a Non-Hmstd Productive Ag 2b Non-hmstd Rural Vacant	1.00% 1.00%		*
If building, two or three units. Class Codes 203, 207	4b(3) HGA:	1.25%	4b(3) HGA:	1.25%		*
PRODUCTIVE & NON-PRODUCTIVE AG PORTION OF FARM Class Codes: 101 Class Codes: 111	2a Non-Hmstd Productive Ag 2b Non-hmstd Rural Vacant	1.00% 1.00%	2a Non-Hmstd Productive Ag 2b Non-hmstd Rural Vacant	1.00% 1.00%		*
RURAL VACANT LAND Class Code: 115	2b	1.00%	2b	1.00%		*
MANAGED FOREST LAND Class Code: 112	2c	0.65%	2c	0.65%		*
MANUFACTURED HOME PARKS Class Code: 220	4c(5)(i)	1.25%	4c(5)(i)	1.25%		
MANUFACTURED HOME PARK COOPERATIVE Class Code: 260, 261	4c(5)(ii) over 50% shareholder occupied 50% or less shareholder occupied	0.75% 1.00%	4c(5)(ii) over 50% shareholder occupied 50% or less shareholder occupied	0.75% 1.00%		
SEASONAL REC. RESIDENTIAL (Non-Commercial) Class Codes: 151	4c(12) 1st 76,000 MV 76,001-500,000 MV over 500,000 MV	1.00% 1.00% 1.25%	4c(12) 1st 76,000 MV 76,001-500,000 MV over 500,000 MV	1.00% 1.00% 1.25%	0.40% 1.00% 1.25%	*
CLASS I MANUFACTURED HOME PARK Class Codes: 262	4c(5)(iii)	1.00%	4c(5)(iii)	1.00%		*

DESCRIPTION	2020		2021		NOVEMBER 2020	
	CLASSIFICATION	NET CLASS RATES	CLASSIFICATION	NET CLASS RATES	STATE TAX CLASS RATES	EXEMPT FROM RMV TAX
RESIDENTIAL NON-HOMESTEAD Single unit Class Codes: 200, 201, 202	4bb(1) 1st 500,000 MV over 500,000 MV	1.00% 1.25%	4bb(1) 1st 500,000 MV over 500,000 MV	1.00% 1.25%		
Single unit - Previously Seasonal Rec (same owner) Class Codes: 209	4b(1)	1.25%	4b(1)	1.25%		
Duplex, Triplex, vacant land Class Codes: 203, 206, 207	4b(1)	1.25%	4b(1)	1.25%		
Apt - 4 or more units Class Code: 205	4a	1.25%	4a	1.25%		
Low Income Rental Housing Class Code: 229	4d 1st 150,000 MV Over 150,000 MV (for indiv. apt)	0.75% 0.25%	4d 1st 152,000 MV Over 152,000 MV (for indiv. apt)	0.75% 0.25%	(CWC has none)	
SEASONAL COMMERCIAL Receives 40% receipts Mem Day to Labor Day with 60% of bookings 2 nights or more Includes homestead Class Code: 221	1c 1st 600,000 MV 600,000 to 2,300,000 MV over 2,300,000 MV	0.50% 1.00% 1.25%	1c 1st 600,000 MV 600,000 to 2,300,000 MV over 2,300,000 MV	0.50% 1.00% 1.25%		
Non-homestead Class Code: 232	4c(1) 1st 500,000 MV over 500,000 MV	1.00% 1.25%	4c(1) 1st 500,000 MV over 500,000 MV	1.00% 1.25%		
COMMERCIAL/INDUSTRIAL-PERS. PROP. UTILITIES Commercial: Class Code: 233, 243	3a 1st 100,000 MV 100,001 to 150,000 MV over 150,000 MV	1.50% 1.50% 2.00%	3a 1st 100,000 MV 100,001 to 150,000 MV over 150,000 MV	1.50% 1.50% 2.00%		
Industrial: Class Code: 234, 244	3a 1st 100,000 MV 100,001 to 150,000 MV over 150,000 MV	1.50% 1.50% 2.00%	3a 1st 100,000 MV 100,001 to 150,000 MV over 150,000 MV	1.50% 1.50% 2.00%		
QUALIFYING GOLF COURSES Class Code: 247	4c(2)	1.25%	4c(2)	1.25%		
BED & BREAKFAST up to 5 units Class Code: 253	4c(9)	1.25%	4c(9)	1.25%		
SEASONAL RESTAURANT ON A LAKE Class Code: 242	4c(10)	1.25%	4c(10)	1.25%		
MINERALS Class Code: 447	5(1)	2.00%	5(1)	2.00%		
ELEC GEN PUB UTILITY MACHINERY Class Code: 241	3a	2.00%	3a	2.00%		
ALL OTHER PUB UTILITY MACHINERY Class Code: 240	3a	2.00%	3a	2.00%		
NONPROFIT COMMUNITY SERVICE ORG. Class Code: 223, 223V	4c(3)(i) Non-Revenue-Comm Org	1.50%	4c(3)(i) Non-Revenue-Comm Org	1.50%		
Class Code: 222, 222V	4c(3)(i) Non-Revenue-Veterans Org	1.00%	4c(3)(i) Non-Revenue-Veterans Org	1.00%		
	4c(3)(ii) Donations-Comm Org	1.50%	4c(3)(ii) Donations-Comm Org	1.50%		
	4c(3)(ii) Donations-Veterans Org	1.00%	4c(3)(ii) Donations-Veterans Org	1.00%		
CERTAIN AIRCRAFT HANGARS Class Code: 470, 250	4c(7), 4c(8)	1.50%	4c(7), 4c(8)	1.50%		

DESCRIPTION	2020		2021		NOVEMBER 2020		EXEMPT FROM RMV TAX
	CLASSIFICATION	NET CLASS RATES	CLASSIFICATION	NET CLASS RATES	STATE TAX CLASS RATES		
RAILROADS (1 preferred class in each county) Class Code: 235, 245	3a	2.00%	3a	2.00%	2.00%		
QUALIFYING MARINAS Class Code: 254	4c(11) 1st 500,000 MV Over 500,000 MV	1.00% 1.25%	4c(11) 1st 500,000 MV Over 500,000 MV	1.00% 1.25%	2.00%		
BLIND/DISABILITY HOMESTEADS - INDIVIDUAL OR JOINT OWNER WITH SPOUSE Residential: Class Code: 201, 203, 209	1b 1st 50,000 MV 50,001- 500,000 MV over 500,000 MV	.45% 1.00% 1.25%	1b 1st 50,000 MV 50,001- 500,000 MV over 500,000 MV	.45% 1.00% 1.25%	.45% 1.00% 1.25%		
Farm: Class Code: 101, 106, 111	1b House, Garage & 1 acre 1st 50,000 MV 50,001 - 500,000 MV over 500,000 MV	.45% 1.00% 1.25%	1b House, Garage & 1 acre 1st 50,000 MV 50,001 - 500,000 MV over 500,000 MV	.45% 1.00% 1.25%	.45% 1.00% 1.25%		
	2a REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2a - PRODUCTIVE AG: 1st 1,880,000 MV over 1,880,000 MV	0.50% 1.00%	2a REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2a - PRODUCTIVE AG: 1st 1,900,000 MV over 1,900,000 MV	0.50% 1.00%	0.50% 1.00%	*	*
DISABILITY HOMESTEAD/ 1 PERSON ELIGIBLE WITH ADDITIONAL OWNERS (NOT SPOUSE)	2b REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2b - RURAL VACANT: 1st 1,880,000 MV over 1,880,000 MV	0.50% 1.00%	2b REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2b - RURAL VACANT: 1st 1,900,000 MV over 1,900,000 MV	0.50% 1.00%	0.50% 1.00%	*	*
Residential	1b Fractional % of 1st 50,000 MV 50,001- 500,000 MV over 500,000 MV	.45% 1.00% 1.25%	1b Fractional % of 1st 50,000 MV 50,001- 500,000 MV over 500,000 MV	.45% 1.00% 1.25%	.45% 1.00% 1.25%		
Farm	1b House, Garage & 1 acre Fractional % of 1st 50,000 MV 50,001- 500,000 MV over 500,000 MV	.45% 1.00% 1.25%	1b House, Garage & 1 acre Fractional % of 1st 50,000 MV 50,001- 500,000 MV over 500,000 MV	.45% 1.00% 1.25%	.45% 1.00% 1.25%		
Fractional Ownership % of Market Value	2a REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2a - PRODUCTIVE AG: 1st 1,880,000 MV over 1,880,000 MV	0.50% 1.00%	2a REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2a - PRODUCTIVE AG: 1st 1,900,000 MV over 1,900,000 MV	0.50% 1.00%	0.50% 1.00%	*	*
Fractional Ownership % of Market Value	2b REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2b - RURAL VACANT: 1st 1,880,000 MV over 1,880,000 MV	0.50% 1.00%	2b REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2b - RURAL VACANT: 1st 1,900,000 MV over 1,900,000 MV	0.50% 1.00%	0.50% 1.00%	*	*

V. TAX CALCULATION EXAMPLES

Proposed Payable 2021

15-Dec-20
ESTIMATED MARKET VALUE: \$200,000
HMSTD TAXABLE MARKET VALUE: \$180,800 (After Hmstd MV Exclusion)
Net Tax Capacity (NTC) Rate: 119.619%
Market Value Rate (School): 0.12513%
Referendum Market Value: \$200,000

**CITY OF BAXTER
 ISD 181**

Classification:

RESIDENTIAL HOMESTEAD

Tax Capacity Calculation:		Market Value	Rate	Tax Capacity
1st \$500,000 of Taxable Market Value		180,800	1.00%	1,808
Remainder of Value		0	1.25%	0
	Totals	180,800		1,808

Tax Calculation:
 Tax Capacity times NTC Rate: \$2,162.71
 Ref. Market Value times MV Rate: 250.26

TOTAL TAX BEFORE ASSESSMENTS \$2,412.97

Classification:

SEASONAL RECREATIONAL

Tax Capacity Calculation:		Market Value	Rate	Tax Capacity
1st \$76,000 of value		76,000	1.00%	760
\$76,000-\$500,000 of MV		124,000	1.00%	1,240
Remainder of Value		0	1.25%	0
	Totals	200,000		2,000

Tax Calculation:
 Tax Capacity times NTC Rate: \$2,392.38
 State General Tax at 18% Rate: 277.92

TOTAL TAX BEFORE ASSESSMENTS \$2,670.30

Classification:

COMMERCIAL/INDUSTRIAL

Contribution Value: 0.000000%
 Fiscal Disparity Areawide Rate: 172.285%

Tax Capacity Calculation:		Market Value	Rate	Tax Capacity
1st \$100,000 of value		100,000	1.50%	1,500
\$100,001 -\$150,000 of value		50,000	1.50%	750
Remainder of Value		50,000	2.00%	1,000
	Totals	200,000		3,250

Fiscal Disparity Tax Capacity: 0
 Subject to state general tax: 1,750

Tax Calculation:
 Tax Capacity times NTC Rate: \$3,887.62
 Ref. Market Value times MV Rate: 250.26
 State General Tax at 36% Rate: 630.00

TOTAL TAX BEFORE ASSESSMENTS \$4,767.88

**SHOWS THAT FOR SAME MARKET VALUE, THE CLASSIFICATION
 SIGNIFICANTLY AFFECTS THE AMOUNT OF TAX THAT WILL BE DUE!**

TACONITE TAX CALCULATION EXAMPLES:

Proposed Payable 2021
CITY OF CROSBY
ISD 182
High Percentage TTC

15-Dec-20

ESTIMATED MARKET VALUE:	\$200,000	
HMSTD TAXABLE MARKET VALUE:	\$180,800	(After Hmstd MV Exclusion)
Net Tax Capacity (NTC) Rate:	139.718%	
Market Value Rate (School):	0.08417%	
Referendum Market Value:	200,000	

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 Classification:

RESIDENTIAL HOMESTEAD

Tax Capacity Calculation:	Market Value	Rate	Tax Capacity
1st \$500,000 of Market Value	180,800	1.00%	1,808
Remainder of Value	0	1.25%	0
Totals	180,800		1,808

Tax Calculation:	
Tax Capacity times NTC Rate:	\$2,526.10
Ref. Market Value times MV Rate:	168.34
Taconite Credit:	(315.10)

TOTAL TAX BEFORE ASSESSMENTS \$2,379.34

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 Classification:

SEASONAL RECREATIONAL

Tax Capacity Calculation:	Market Value	Rate	Tax Capacity
1st \$76,000 of value	76,000	1.00%	760
\$76,000-\$500,000 of MV	124,000	1.00%	1,240
Remainder of Value	0	1.25%	0
Totals	200,000		2,000
	Subject to state general tax:		1,544

Tax Calculation:	
Tax Capacity times NTC Rate:	\$2,794.36
State General Tax at 18% Rate	277.92

TOTAL TAX BEFORE ASSESSMENTS \$3,072.28

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 Classification:

COMMERCIAL/INDUSTRIAL

Contribution Value:	16.9500%
Fiscal Disparity Areawide Rate:	172.285%

Tax Capacity Calculation:	Market Value	Rate	Tax Capacity
1st \$100,000 of value	100,000	1.50%	1,500
\$100,001 - \$150,000 of value	50,000	1.50%	750
Rem of Value	50,000	2.00%	1,000
Totals	200,000		3,250

Fiscal Disparity Tax Capacity	551
Subject to state general tax:	1,750

Tax Calculation:	
Tax Capacity times NTC Rate:	\$3,770.99
FD Tax Capacity times FD Rate:	\$949.29
Ref. Market Value times MV Rate:	168.34
State General Tax at 36% Rate	630.00

TOTAL TAX BEFORE ASSESSMENTS \$5,518.62

SHOWS THAT FOR SAME MARKET VALUE, THE CLASSIFICATION SIGNIFICANTLY AFFECTS THE AMOUNT OF TAX THAT WILL BE DUE!

VI.



June 30, 2020

To the Auditor of Crow Wing County

2020 Certification of State Board of Equalization Changes

The State Board of Equalization did not order any changes to the estimated market values in your county for real or personal property in any assessment district for the 2020 assessment.

If you have questions, you may contact Jon Klockziem at jon.klockziem@state.mn.us or 651-556-6108.

A handwritten signature in blue ink, appearing to read 'Cynthia Bauerly'.

Cynthia Bauerly, Commissioner
Minnesota Department of Revenue

**VII. SUPPLEMENTAL HOMESTEAD CREDIT CALCULATION
(COMMONLY KNOWN AS TACONITE CREDIT)
PAYABLE 2021**

Only property classified as **homestead and** located in **School District No. 1 (Aitkin)** or **School District No. 182 (Crosby-Ironton)** is eligible for the supplemental homestead credit.

STEP ONE:

Calculate and total the net tax capacity tax and the referendum market value tax, subtract any agricultural credits.

STEP TWO:

Multiply the tax calculated in Step One by the appropriate percentage - 57% if in the Low Percentage District - 66% if in the High Percentage District (see below for listing) to determine the credit amount.

STEP THREE:

If the result in Step Two is greater than the maximum allowed - \$289.80 in the Low Percentage District - \$315.10 in the High Percentage District – the Credit is limited to the maximum allowance.

NOTE:

If property is multi-use, the entire tax is eligible for the calculation of the supplemental homestead credit and the credit is not limited to the homestead portion of the tax.

*** LOW PERCENTAGE DISTRICTS**

Crosslake
Cuyuna
Deerwood City
Emily
Bay Lake
Center
2nd Assessment (Dean Lake)
Deerwood Twp.
Fairfield
Lake Edward
Little Pine
Mission
Nokay Lake
Oak Lawn
Pelican
Perry Lake
Ross Lake

**** HIGH PERCENTAGE DISTRICTS**

Crosby
Ironton
Riverton
Trommald
Rabbit Lake
Ironton
Wolford

VIII. LEVY COMPARISON

2021 Proposed Levies

(Blue Highlighted lines = Increased Levy from Final 2020 to Proposed 2021)

NAME	2020 FINAL NTC LEVY	2021 PROPOSED NTC LEVY	DIFFERENCE (Final 2020 to Proposed 2021)	% CHANGE (Final 2020 to Proposed 2021)
CROW WING COUNTY	39,307,634	41,262,480	1,954,846	4.97%
County Government Total	39,307,634	41,262,480	1,954,846	4.97%
BAXTER CITY OF	6,879,600	7,256,500	376,900	5.48%
BRainerd City of	6,072,439	6,315,337	242,898	4.00%
BREEZY POINT CITY OF	2,380,792	2,492,831	112,039	4.71%
CROSBY CITY OF	1,333,100	1,369,681	36,581	2.74%
CROSSLAKE CITY OF	4,306,139	4,552,072	245,933	5.71%
CUYUNA CITY OF	195,771	196,916	1,145	0.58%
DEERWOOD CITY OF	571,001	588,269	17,268	3.02%
EMILY CITY OF	1,017,450	1,045,319	27,869	2.74%
FIFTY LAKES CITY OF	475,165	518,025	42,860	9.02%
FORT RIPLEY CITY OF	20,500	21,000	500	2.44%
GARRISON CITY OF	211,191	228,627	17,436	8.26%
IRONTON CITY OF	315,000	321,579	6,579	2.09%
JENKINS CITY OF	277,000	277,000	0	0.00%
MANHATTAN BEACH CITY OF	70,000	70,000	0	0.00%
NISSWA CITY OF	2,465,015	3,090,881	625,866	25.39%
PEQUOT LAKES CITY OF	1,808,553	1,846,535	37,982	2.10%
RIVERTON CITY OF	40,000	40,000	0	0.00%
TROMMALD CITY OF	33,000	33,000	0	0.00%
Cities Total	28,471,716	30,263,572	1,791,856	6.29%
BAY LAKE TOWN OF	502,000	562,000	60,000	11.95%
CENTER TOWN OF	284,000	285,000	1,000	0.35%
CROW WING TOWN OF	421,000	421,000	0	0.00%
DAGGETT BROOK TOWN OF	104,000	104,000	0	0.00%
2ND ASSESSMENT UNORG	36,785	66,048	29,263	79.55%
DEERWOOD TOWN OF	495,000	495,000	0	0.00%
FAIRFIELD TOWN OF	175,000	175,000	0	0.00%
FORT RIPLEY TOWN OF	125,000	171,000	46,000	36.80%
GAIL LAKE TOWN OF	21,000	21,000	0	0.00%
GARRISON TOWN OF	379,000	381,000	2,000	0.53%
IDEAL TOWN OF	1,022,000	1,202,000	180,000	17.61%
IRONDALE TOWN OF	529,000	529,000	0	0.00%
JENKINS TOWN OF	165,000	165,000	0	0.00%
LAKE EDWARD TOWN OF	405,000	405,000	0	0.00%
LITTLE PINE TOWN OF	74,000	74,000	0	0.00%
LONG LAKE TOWN OF	242,000	242,000	0	0.00%
MAPLE GROVE TOWN OF	150,584	183,022	32,438	21.54%
MISSION TOWN OF	506,500	400,000	-106,500	-21.03%
NOKAY LAKE TOWN OF	335,500	396,000	60,500	18.03%
OAK LAWN TOWN OF	352,000	352,000	0	0.00%
PELICAN TOWN OF	336,625	336,625	0	0.00%
PERRY LAKE TOWN OF	54,950	54,950	0	0.00%
PLATTE LAKE TOWN OF	75,100	75,400	300	0.40%
RABBIT LAKE TOWN OF	161,000	161,000	0	0.00%
ROOSEVELT TOWN OF	230,000	230,000	0	0.00%
ROSS LAKE TOWN OF	117,000	141,000	24,000	20.51%
ST MATHIAS TOWN OF	142,000	143,000	1,000	0.70%
TIMOTHY TOWN OF	40,500	41,000	500	1.23%
WOLFORD TOWN OF	126,000	126,000	0	0.00%
1ST ASSESSMENT UNORG	978,022	1,074,355	96,333	9.85%
Townships Total	8,585,566	9,012,400	426,834	4.97%
ISD 0181 BRAINERD (TC)	17,996,934	19,089,290	1,092,356	6.07%
ISD 0181 BRAINERD (RMV)	5,691,631	5,500,868	-190,763	-3.35%
ISD 0182 CROSBY (TC)	3,347,835	3,137,180	-210,656	-6.29%
ISD 0182 CROSBY (RMV)	935,951	949,780	13,829	1.48%
ISD 0186 PEQUOT LAKES (TC)	4,358,979	4,318,247	-40,733	-0.93%
ISD 0186 PEQUOT LAKES (RMV)	1,715,378	1,774,031	58,653	3.42%
ISD 001.AITKIN (TC)	760,687	691,572	-69,116	-9.09%
ISD 001 AITKIN (RMV)	1,074,726	1,058,930	-15,796	-1.47%
ISD 480 ONAMIA (TC)	1,543,563	1,527,879	-15,684	-1.02%
ISD 480 ONAMIA (RMV)	414,991	402,326	-12,665	-3.05%
ISD 482 LITTLE FALLS (TC)	3,131,313	2,917,327	-213,986	-6.83%
ISD 482 LITTLE FALLS (RMV)	1,906,743	1,990,702	83,959	4.40%
ISD 484 PIERZ (TC)	1,597,216	1,629,281	32,065	2.01%
ISD 484 PIERZ (RMV)	641,958	681,726	39,768	6.19%
ISD 2174 PINE RIVER BACKUS (TC)	1,006,248	1,039,779	33,531	3.33%
ISD 2174 PINE RIVER BACKUS (RMV)	705,141	735,644	30,503	4.33%
School Districts Total	46,829,294	47,444,559	615,266	1.31%
BRAINERD HRA	130,426	136,519	6,093	4.67%
CROW WING COUNTY HRA	729,500	729,500	0	0.00%
PEQUOT LAKES HRA	38,250	46,247	7,997	20.91%
CUYUNA RANGE HOSP DIST	200,000	200,000	0	0.00%
GARRISON/KATHIO SANIT DIST	385,000	385,000	0	0.00%
Special Taxing Districts Total	1,483,176	1,497,266	14,090	0.95%
GRAND TOTAL	124,677,386	129,480,277	4,802,892	3.85%

IX. TAX RATE COMPARISON

2021 Proposed Rates

(Pink Highlighted lines = Increased Tax Rate from Final 2020 to Proposed 2021)

NAME	2020 FINAL TAX RATE	2021 PROPOSED TAX RATE	INCREASE/ DECREASE	% CHANGE
CROW WING COUNTY	33.154%	33.018%	-0.136%	-0.41%
BAXTER CITY OF	55.788%	56.744%	0.956%	1.71%
BRainerd CITY OF	79.332%	75.390%	-3.942%	-4.97%
BRainerd CITY OF (RSD)	49.129%	44.389%	-4.740%	-9.65%
BREEZY POINT CITY OF	46.697%	45.356%	-1.341%	-2.87%
CROSBY CITY OF	114.201%	93.286%	-20.915%	-18.31%
CROSSLAKE CITY OF	30.684%	30.793%	0.109%	0.36%
CUYUNA CITY OF	55.101%	49.559%	-5.542%	-10.06%
DEERWOOD CITY OF	89.193%	88.373%	-0.820%	-0.92%
EMILY CITY OF	37.374%	37.458%	0.084%	0.22%
FIFTY LAKES CITY OF	22.147%	23.540%	1.393%	6.29%
FORT RIPLEY CITY OF	28.332%	27.511%	-0.821%	-2.90%
GARRISON CITY OF	75.015%	81.179%	6.164%	8.22%
IRONTON CITY OF	102.359%	100.908%	-1.451%	-1.42%
JENKINS CITY OF	56.030%	50.976%	-5.054%	-9.02%
MANHATTAN BEACH CITY OF	20.904%	19.736%	-1.168%	-5.59%
NISSWA CITY OF	31.642%	37.820%	6.178%	19.52%
PEQUOT LAKES CITY OF	56.412%	55.260%	-1.152%	-2.04%
RIVERTON CITY OF	39.239%	38.484%	-0.755%	-1.92%
TROMMALD CITY OF	43.872%	40.677%	-3.195%	-7.28%
BAY LAKE TOWN OF (F1)	8.927%	9.815%	0.888%	9.95%
BAY LAKE TOWN OF (F2)	9.141%	10.112%	0.971%	10.62%
CENTER TOWN OF	18.559%	17.377%	-1.182%	-6.37%
CROW WING TOWN OF	25.590%	23.282%	-2.308%	-9.02%
DAGGETT BROOK TOWN OF	17.295%	16.176%	-1.119%	-6.47%
2ND ASSESSMENT (DEAN LK)	17.831%	29.855%	12.024%	67.43%
DEERWOOD TOWN OF	19.483%	18.387%	-1.096%	-5.63%
FAIRFIELD TOWN OF	19.405%	18.332%	-1.073%	-5.53%
FORT RIPLEY TOWN OF	11.366%	14.642%	3.276%	28.82%
GAIL LAKE TOWN OF	9.012%	8.884%	-0.128%	-1.42%
GARRISON TOWN OF	21.358%	20.582%	-0.776%	-3.63%
IDEAL TOWN OF	9.829%	11.439%	1.610%	16.38%
IRONDALE TOWN OF	41.597%	40.280%	-1.317%	-3.17%
JENKINS TOWN OF	10.691%	10.430%	-0.261%	-2.44%
LAKE EDWARD TOWN OF	8.260%	7.800%	-0.460%	-5.57%
LITTLE PINE TOWN OF	28.712%	27.615%	-1.097%	-3.82%
LONG LAKE TOWN OF	15.993%	14.754%	-1.239%	-7.75%
MAPLE GROVE TOWN OF	11.225%	13.249%	2.024%	18.03%
MISSION TOWN OF	15.855%	11.974%	-3.881%	-24.48%
NOKAY LAKE TOWN OF	34.301%	38.046%	3.745%	10.92%
OAK LAWN TOWN OF	20.689%	18.539%	-2.150%	-10.39%
PELICAN TOWN OF	11.790%	11.377%	-0.413%	-3.50%
PERRY LAKE TOWN OF	11.617%	11.356%	-0.261%	-2.25%
PLATTE LAKE TOWN OF	16.558%	15.279%	-1.279%	-7.72%
RABBIT LAKE TOWN OF	26.205%	23.665%	-2.540%	-9.69%
ROOSEVELT TOWN OF	17.093%	15.130%	-1.963%	-11.48%
ROSS LAKE TOWN OF	12.056%	14.540%	2.484%	20.60%
ST MATHIAS TOWN OF	24.091%	22.225%	-1.866%	-7.75%
TIMOTHY TOWN OF	6.184%	5.767%	-0.417%	-6.74%
WOLFORD TOWN OF	16.590%	15.588%	-1.002%	-6.04%
1ST ASSESSMENT UNORG	12.344%	12.511%	0.167%	1.35%
ISD 0181	29.058%	29.080%	0.022%	0.08%
ISD 0182	15.111%	13.503%	-1.608%	-10.64%
ISD 0186	12.170%	11.517%	-0.653%	-5.37%
ISD 001	3.975%	3.401%	-0.574%	-14.44%
ISD 480	20.820%	19.098%	-1.722%	-8.27%
ISD 482	20.814%	18.479%	-2.335%	-11.22%
ISD 484	29.571%	28.603%	-0.968%	-3.27%
ISD 2174	6.233%	6.257%	0.024%	0.39%
REGION 5 DEVELOPMENT COMM	0.128%	0.125%	-0.003%	-2.34%
BRainerd HRA	1.692%	1.617%	-0.075%	-4.43%
CROW WING COUNTY HRA	0.687%	0.652%	-0.035%	-5.09%
PEQUOT LAKES HRA	1.193%	1.384%	0.191%	16.01%
CUYUNA RANGE HOSP DIST	0.993%	0.950%	-0.043%	-4.33%
GARRISON/KATHIO SEWER DIST	21.923%	20.914%	-1.009%	-4.60%