



MCLEOD COUNTY

BOARD OF COMMISSIONERS'

2019 TRUTH IN TAXATION HEARING

Joe Nagel - Chairperson
Doug Krueger - Vice Chairperson
Rich Pohlmeier
Ron Shimanski
Paul Wright

Thursday, December 6, 2018

6:00 p.m.

The Glencoe City Center

1107 11th Street

Glencoe, MN 55336

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Why Property Taxes Vary From Year to Year

14 Reasons Your Property Taxes Might Go Up (or Down)

1. The market value of your property may change.

- ◆ Each parcel of property is assessed at least once every five years.
- ◆ Each year a sales ratio study is done to determine if the property is assessed similarly to like properties.
- ◆ You may make additions or improvements to your property which increases its market value.

2. The market value of other properties in your taxing district may change, shifting taxes from one property to another.

- ◆ If the market value of a property increases more or less than the average increase or decrease in a taxing district, the taxes on that property will also change.
- ◆ New construction in a taxing district increases the tax base and will affect the district's tax rate.

3. The State General Property Tax may change.

- ◆ The State Legislature directly applies a State General Property Tax to commercial/industrial and seasonal/recreational property classes.

4. The County Budget and Levy may change.

- ◆ Each year a county reviews the needs and wants of their citizens and how to meet those discretionary needs and wants. Also included in the county budget is non-discretionary spending which is required by state and federal mandates and court decisions and orders. As much as sixty to eighty-five percent of the county expenditures are used to deliver mandated services.

5. The City Budget and Levy may change.

- ◆ Each year cities review the needs and wants of their citizens and how to meet those needs and wants. This is called "discretionary spending" in the city budget. Also included in the budget is non-discretionary spending which is required by state and federal mandates and court decisions and orders.

6. The Township Budget and Levy may change.

- ◆ Each year in March townships set the levy and budget for the next year.

7. The School District's Budget and Levy may change.

- ◆ The Legislature determines basic funding levels for K-12 education and mandates services that schools must perform. On average, approximately seventy percent of school costs are paid by the state.
- ◆ Local school districts set levies for many purposes including transportation, community education, safe schools, etc.

8. A Special Districts Budget and Levy may change.

- ◆ Special districts such as the hospital districts, watershed districts, libraries, etc. set levies to balance their budgets.

- 9. Voters may have approved a School, City, Town, or County Referendum.**
- ◆ Local referendums may be held for local government construction projects, excess operating levies for schools or many other purposes.
 - ◆ Referendum levies may be spread on the market value or the tax capacity of a property depending on process and type of referendum levy.
- 10. Federal or state mandates may have changed.**
- ◆ Both the state and federal governments require local governments to provide certain services and follow certain rules. These mandates often require an increase in the cost and level of service delivery.
- 11. Aid and Revenue from the State and Federal government may have changed.**
- ◆ Each year the legislature reviews and adjusts the level of funding for a variety of aids provided to local governments including Local Government Aid (LGA), Disparity Reduction Aid (DRA), and County Program Aid (CPA). The formulas for how aid is determined and distributed among local governments may have changed.
 - ◆ While direct aid and revenue from the federal government to local governments has declined greatly in recent years, federal revenue continues to be a key portion of the local government revenue stream and that revenue stream may have changed.
- 12. The state legislature may have changed class rates, shifting taxes in your area.**
- ◆ A change in class rates will require a change in the tax rate to raise the same amount of money.
- 13. Other State Law changes may adjust the tax base.**
- ◆ Fiscal disparities, personal property taxes on utilities properties, limited market value, and tax increment financing and the new homestead market value exclusion are examples of laws that affect property taxes.
- 14. Special assessments may have been added to your property tax bill.**
- ◆ Water lines, curb and gutter, and street improvements that directly benefit your property may be funded, in whole or in part, through a special assessment that is added to your property tax bill.

For Governments in Minnesota:
Property Tax Levy ÷ Tax Base = Tax Rate

Levies are impacted by:

- * Number and scope of taxing authorities
 - **State (1)**
 - **Counties (87)**
 - **Cities (854)**
 - **Townships (1,802)**
 - **Special Taxing Districts (242+)**
 - **TIF Districts (2,600)**
- * Service demands and mandates
- * **Property Tax Aids (10)** and other Revenues
- * State-imposed **levy limitations**

Tax Bases are impacted by:

- * **Exemptions (47 categories)**
- * **Exclusions (6)**
- * **Special valuations and deferments (4)**
- * **Tax base definitions (6) and classifications (55 incl. tiers)**

Tax Rates are impacted by:

- * **Disparity Reduction Aid (1)**
- * **Special service areas**

For Taxpayers:
 Parcel Tax Base X Tax Rate = Parcel Tax Bill

Parcel Taxes are impacted by:

- * Credits (11)
- * Senior Deferral Program (1)
- * Refunds (4)

For Governments in McLeod County:
Property Tax Levy ÷ Tax Base = Tax Rate

Levies are impacted by:

- * Number and scope of taxing authorities
 - **Counties (1)**
 - **Cities (9)**
 - **Townships (14)**
 - **Special Taxing Districts (5)**
 - **TIF Districts (13)**
- * Service demands and mandates
- * **Property Tax Aids (6)** and other Revenues
- * State-imposed **levy limitations**
- * State-imposed **classification**
- * State-imposed **tier limits**

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"Who Does What" in the Property Tax Process

ASSESSOR

- ◆ Locates the property to be taxed; estimates its market value (how much the property would sell for in today's market); and assigns it to a class according to its use. The value established as of January this year determines the taxes you pay next year.
- ◆ Sends out notices in the spring to those whose property has changed in value and/or classification.
- ◆ Multiplies the estimated market value of each piece of property by the tax capacity percentage set by law for its class. The result is the tax capacity.
- ◆ Adds together the tax capacities for all the property in the taxing district and gives the totals to the County Auditor-Treasurer.
- ◆ Property owners who disagree with the Assessor may appeal to the Boards of Review.

Town or City Board of Review

- * The town board or city council meets between April 1 and May 31.

County Board of Equalization

- * The county board of commissioners meets during the last two weeks in June.

State Board of Equalization

- * The commissioner of revenue meets between April 15 and June 30. The review board may change the estimate of the market value or the classification.

Minnesota Tax Court

- * Small claims or regular division.

TAXING DISTRICTS

- ◆ Your School District, Township or City, County, etc.
- ◆ Determines the services (such as street maintenance, fire, and police protection) to be provided in the coming year.
- ◆ Estimates the costs of those services and determine what portion will come from property taxes. (Levy)
- ◆ Prepares proposed budget/levy amounts.
- ◆ Townships send proposed levy amounts to County Auditor-Treasurer by September 30.
- ◆ Cities and School District send proposed levy amounts to County Auditor-Treasurer by September 30.
- ◆ Holds Truth-in-Taxation hearings on budgets.
- ◆ Sends final levy to the County Auditor-Treasurer by December 28.

For Proposed "Truth-in-Taxation" Taxes:

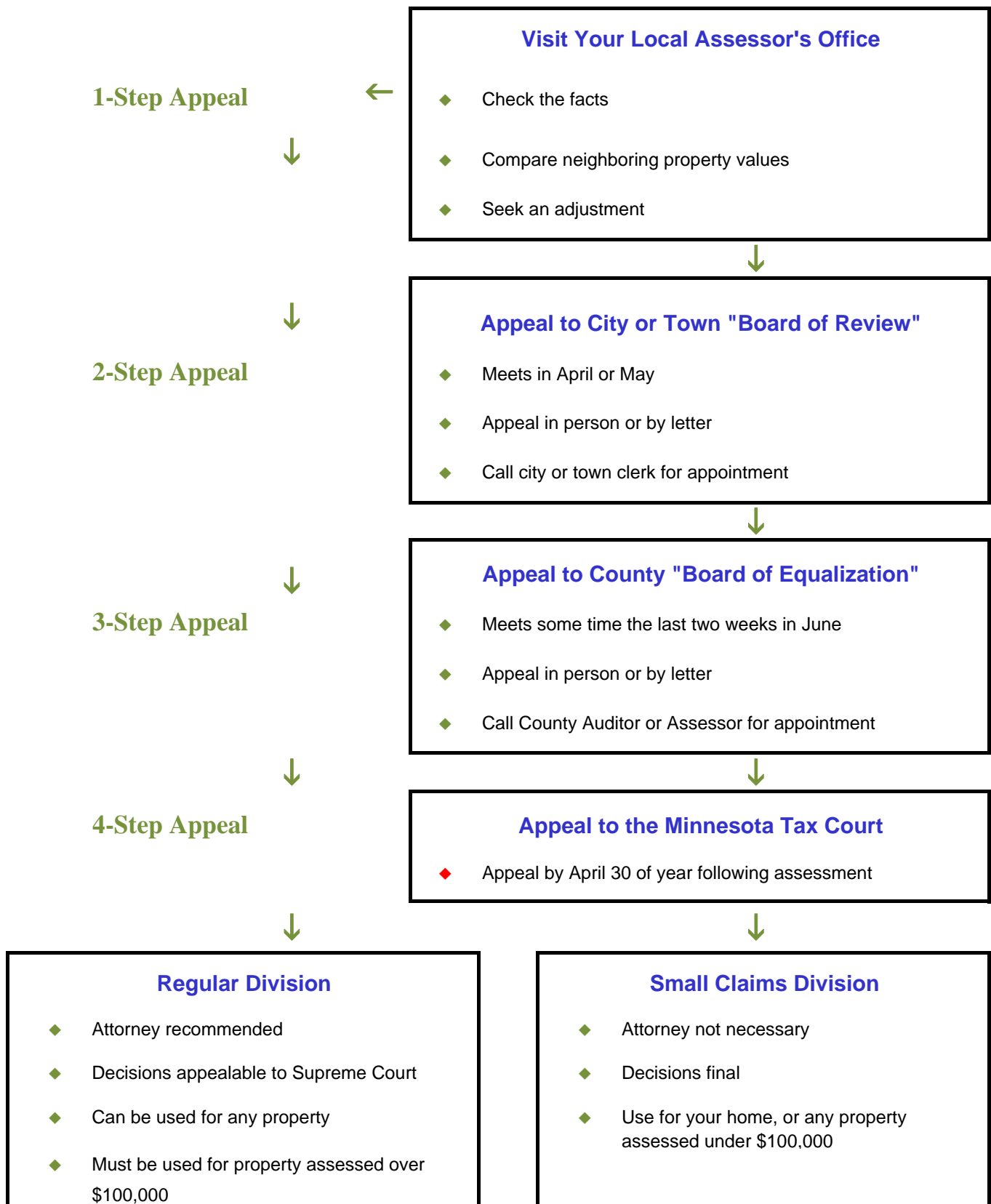
- ◆ Calculates tax increment captured percentages.
- ◆ Adjusts tax capacity for tax increment.
- ◆ Determine the tax capacity rates by dividing the proposed levy by the proposed total amount of tax capacity in the taxing district.
- ◆ Calculates the amount of each property owner's proposed tax.
- ◆ Prepares a Truth-in-Taxation notice for each taxpayer to be mailed between November 10 and 24 of each year.

For Final Taxes:

- ◆ Recalculates tax increment captured percentages.
- ◆ Adjusts tax capacity for tax increment.
- ◆ Recalculates the tax capacity rates by dividing the final levy by the final total amount of tax capacity in the taxing district.
- ◆ Recalculates the amount of each property owner's tax based upon the final levy amounts.
- ◆ Adds special assessments to the tax statements as certified by municipalities and townships.
- ◆ Prepares a listing of the tax for all property owners in the county.
- ◆ As tax dollars are collected, prepares settlements of money to taxing districts.
- ◆ Determines settlement amounts for delinquent settlements.
- ◆ Prepares the property tax statements from the county tax list. Mails out the statements by March 31 of the following year.
- ◆ Property owners mail in their payments. (Due in two installments on May 15 and October 15 for residential and November 15 for agricultural).
- ◆ Determines settlement amounts for current year settlements to the taxing districts.

Do You Think Your Property is Over-Assessed?

The diagram below shows the steps in contesting your property valuation:



Property Tax Classification Rates

What They Are, How They Work

Determine the Taxable Market Value and Classification the Assessor's Office has assigned to the property.

Multiply the Market Value by the State Legislature mandated percentage (classification rate) based on the Classification of the Property (these percentages are uniform statewide). The result of this computation is called the Net Tax Capacity.

Payable 2019 Classification Rates range from .45% to 2.00%. Classification Rates for selected property classes are shown below:

PROPERTY TYPE	NTC CLASS RATE	SUBJECT TO RMV TAX	SUBJECT TO STATE TAX
Residential Homestead First \$500,000 of market value Value over \$500,000	1.00% 1.25%	Yes Yes	No No
Residential Non-Homestead First \$500,000 of market value Value over \$500,000	1.00% 1.25%	Yes Yes	No No
Commercial and Industrial First \$100,000 of market value \$100,000 - \$150,000 Value over \$150,000	1.50% 1.50% 2.00%	Yes Yes Yes	No Yes Yes
Farm Homesteads House, garage, one acre First \$500,000 of market value Value over \$500,000 Remainder of Farm: First \$1,900,000 of market value Value over \$1,900,000	1.00% 1.25% 0.50% 1.00%	Yes Yes No No	No No No No
Farm Non-Homesteads Land	1.00% 1.00%	Yes No	No No
Residential Rental (Apartments) 2-3 units 4 or more units	1.25% 1.25%	Yes Yes	No No
Seasonal Cabins (Non-Commercial) First \$500,000 of market value Value over \$500,000	1.00% 1.25%	No No	Yes-40% Yes

HOW TO USE THE CLASSIFICATION RATES:

Example: Suppose your home is valued at 100,000 Residential Homestead.

Your Home's Tax Capacity Equals:
 $(100,000 \times 1\%) = 1,000$

Property Tax Classification Rates Comparison

Property Type	Payable 2015	Payable 2016	Payable 2017	Payable 2018	Payable 2019
(1a) Residential Homestead:					
first \$500,000	1.00%	1.00%	1.00%	1.00%	1.00%
over \$500,000	1.25%	1.25%	1.25%	1.25%	1.25%
(1b) Blind/Disabled Homestead:					
first \$50,000	0.45%	0.45%	0.45%	0.45%	0.45%
\$50,000 - \$500,000				1.00%	1.00%
over \$500,000				1.25%	1.25%
(4bb) Residential Non-Homestead:					
first \$500,000	1.00%	1.00%	1.00%	1.00%	1.00%
over \$500,000	1.25%	1.25%	1.25%	1.25%	1.25%
Residential Rental (Apartments)					
(4b 1) 2-3 units	1.25%	1.25%	1.25%	1.25%	1.25%
(4a) 4 or more units	1.25%	1.25%	1.25%	1.25%	1.25%
(4d) Low Income Apartments:					
first tier	0.75%	0.75%	0.75%	0.75%	0.75%
over first tier			0.25%	0.25%	0.25%
(3a) Commercial/Industrial /Public Utility:					
first \$150,000	1.50%	1.50%	1.50%	1.50%	1.50%
over \$150,000	2.00%	2.00%	2.00%	2.00%	2.00%
Seasonal Recreational:					
(1c) Homestead Resorts					
first \$600,000	0.50%	0.50%	0.50%	0.50%	0.50%
\$600,000 - \$2,300,000	1.00%	1.00%	1.00%	1.00%	1.00%
over \$2,300,000	1.25%	1.25%	1.25%	1.25%	1.25%
(4c) Seasonal Resorts Commercial					
first \$500,000	1.00%	1.00%	1.00%	1.00%	1.00%
over \$500,000	1.25%	1.25%	1.25%	1.25%	1.25%
(4c 1) Seasonal Resorts Non-Commercial					
first \$500,000	1.00%	1.00%	1.00%	1.00%	1.00%
over \$500,000	1.25%	1.25%	1.25%	1.25%	1.25%
continued on next page....					

Property Tax Classification Rates Comparison

Property Type	Payable 2015	Payable 2016	Payable 2017	Payable 2018	Payable 2019
Agricultural Homestead:					
(2a) House, Garage, One Acre					
first \$500,000	1.00%	1.00%	1.00%	1.00%	1.00%
over \$500,000	1.25%	1.25%	1.25%	1.25%	1.25%
(2a) Remainder of Farm					
first \$1,210,000	-	-	-	-	-
over \$1,210,000	-	-	-	-	-
first \$1,290,000	-	-	-	-	-
over \$1,290,000	-	-	-	-	-
first \$1,500,000	-	-	-	-	-
over \$1,500,000	-	-	-	-	-
first \$1,900,000	0.50%	-	-	-	-
over \$1,900,000	1.00%	-	-	-	-
first \$2,140,000	-	0.50%	-	-	-
over \$2,140,000	-	1.00%	-	-	-
first \$2,050,000	-	-	0.50%	-	-
over \$2,050,000	-	-	1.00%	-	-
first \$1,940,000	-	-	-	0.50%	-
over \$1,940,000	-	-	-	1.00%	-
first \$1,900,000	-	-	-	-	0.50%
over \$1,900,000	-	-	-	-	1.00%
(2b) Non-Homestead	1.00%	1.00%	1.00%	1.00%	1.00%

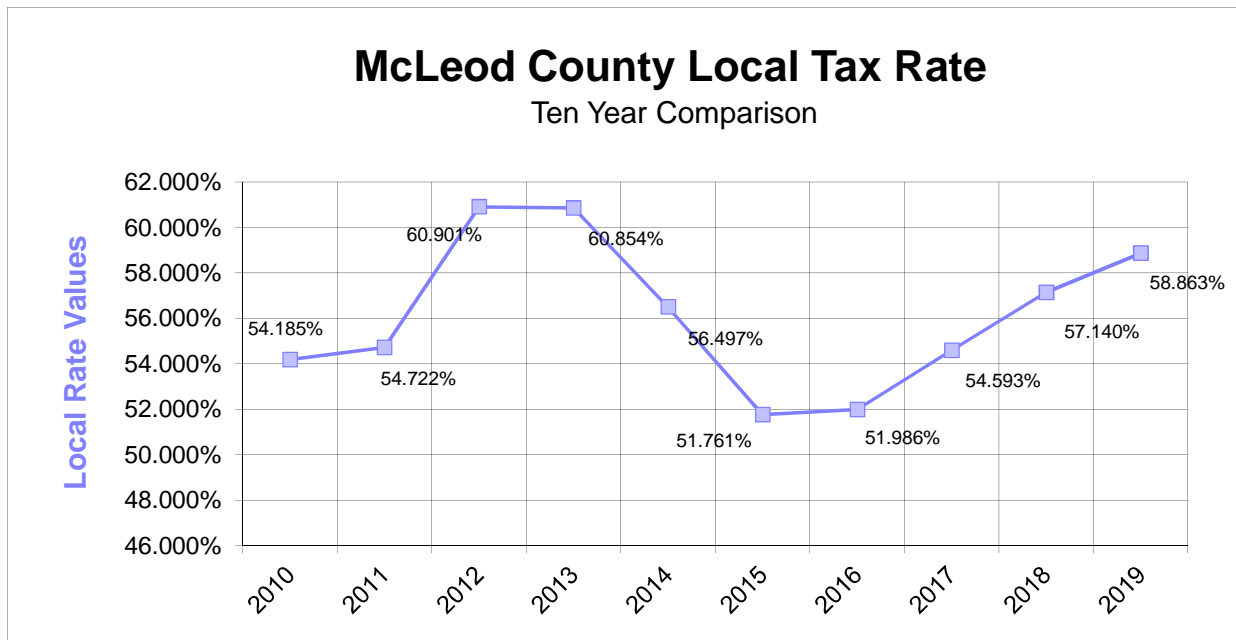
2019 Proposed Tax Capacities by Taxing Entities

	2015 Final	2016 Final	2017 Final	2018 Final	2019 Proposed	Increase (Decrease) 2018-2019	Percentage Change
Townships							
Acoma	1,736,366	1,739,940	1,724,857	1,738,256	1,826,495	88,239	5.08%
Bergen	1,701,895	1,726,927	1,628,844	1,661,622	1,653,448	(8,174)	-0.49%
Collins	1,386,447	1,391,626	1,263,388	1,250,644	1,176,060	(74,584)	-5.96%
Glencoe Twp	1,385,862	1,388,420	1,304,910	1,287,582	1,232,105	(55,477)	-4.31%
Hale	1,545,387	1,532,913	1,472,205	1,535,717	1,517,448	(18,269)	-1.19%
Hassan Valley	1,464,826	1,475,787	1,491,125	1,431,574	1,357,631	(73,943)	-5.17%
Helen	1,783,567	1,795,608	1,706,782	1,764,861	1,887,227	122,366	6.93%
Hutchinson Twp	1,863,452	1,912,400	1,879,334	1,846,150	1,893,041	46,891	2.54%
Lynn	1,158,370	1,168,384	1,096,015	1,074,201	1,027,085	(47,116)	-4.39%
Penn	1,177,930	1,203,270	1,089,483	1,040,575	951,240	(89,335)	-8.59%
Rich Valley	1,416,937	1,409,584	1,355,522	1,385,756	1,346,092	(39,664)	-2.86%
Round Grove	1,586,508	1,560,286	1,265,847	1,173,806	1,042,132	(131,674)	-11.22%
Sumter	1,511,374	1,537,907	1,412,895	1,451,360	1,432,760	(18,600)	-1.28%
Winsted Twp	1,573,939	1,631,313	1,611,112	1,624,803	1,681,985	57,182	3.52%
Cities							
Biscay	32,846	33,359	33,117	32,413	33,942	1,529	4.72%
Brownton	158,355	158,582	165,810	219,940	211,309	(8,631)	-3.92%
Glencoe	2,638,781	2,570,420	2,899,496	3,207,819	3,434,017	226,198	7.05%
Hutchinson	9,111,340	9,117,687	9,661,581	9,999,135	10,893,013	893,878	8.94%
Lester Prairie	694,314	723,620	851,906	906,675	1,109,390	202,715	22.36%
Plato	184,056	194,421	211,095	227,036	274,377	47,341	20.85%
Silver Lake	325,671	367,973	323,941	377,884	438,523	60,639	16.05%
Stewart	191,253	191,326	231,839	238,399	248,842	10,443	4.38%
Winsted	1,262,652	1,486,206	1,653,241	1,666,886	1,894,752	227,866	13.67%
Totals	35,892,128	36,317,959	36,334,345	37,143,094	38,562,914	1,419,820	3.82%

Taxable Market Value, Net Tax Capacity, Tax Increment Capacity, and Local Tax Rate

	Actual 2010	Actual 2011	Actual 2012	Actual 2013	Actual 2014	Actual 2015	Actual 2016	Actual 2017	Actual 2018	Proposed 2019
A. Taxable Market Value	3,620,112,000	3,478,412,000	3,139,603,800	3,144,089,900	3,428,866,500	3,807,159,900	3,897,475,300	3,808,974,200	3,830,315,400	3,892,785,400
B. Total Net Tax Capacity	35,375,690	34,046,577	30,682,870	30,651,501	32,954,811	35,892,128	36,750,138	36,767,651	37,510,567	38,943,877
C. Tax Increment	385,390	418,970	450,203	407,452	402,887	393,832	432,179	433,306	367,473	319,921
D. Local Taxable Tax Capacity	34,990,300	33,627,607	30,232,667	30,244,049	32,551,924	35,498,296	36,317,959	36,334,345	37,143,094	38,623,956
E. Local Tax Rate	54.185%	54.722%	60.901%	60.854%	56.497%	51.761%	51.986%	54.593%	57.140%	58.863%

B - C = D (Local Taxable Tax Capacity)



How To Calculate A Property Tax

*** Example ***

1. Market Value of \$100,000 classified as Residential Homestead.
2. Calculate the Tax Capacity, reducing it by the Market Value Exclusion:

The first 76,000 x 40% = 30,400

100,000 - 76,000 = 24,000

24,000 x 9% = 2,160

30,400 - 2,160 = 28,240 (Market Value Exclusion Amount)

100,000 - 28,240 = 71,760 (Taxable Market Value)

$$71,760 \times 1.00\% = 718$$

(718 equals the net tax capacity)

3. Determine the Tax Rate:

Assume the property is located in the City of Glencoe, in the GSL School District #2859, and in Buffalo Creek Watershed (005). The proposed payable 2019 local tax rate is 149.3970%, and the proposed payable 2019 market value referenda rate is 0.12760%.

4. Calculate the Gross Tax (excluding special assessments):

718	x	1.4937	=	\$1,072.48
100,000	x	0.001276	=	<u>127.60</u>
Total.....				<u><u>\$1,200.08</u></u>

Residential Homestead Market Value Exclusion

Eligible Property - All homestead property less than \$413,800 in value will receive a Homestead Market Value Exclusion; property classified as follows: Residential Homestead, Blind/Paraplegic Veteran/Disabled Homestead, House, Garage and One Acre Only (does not apply to any other land or buildings). Homestead property no longer receives a credit that reduces the property taxes paid. Instead, a portion of the homestead's property value will be excluded from taxation.

Exclusion Provisions - The Homestead Market Value Exclusion excludes from taxation 40% of the value on the first \$76,000 of a property's value. The amount excluded is reduced as the value rises above \$76,000 (the exclusion reduction is equal to 9% of the value above \$76,000). Homesteads valued more than \$413,800 will receive no homestead exclusion.

Calculation Example: Residential Homestead Market Value of 100,000

$$76,000 \times 40\% = 30,400$$

$$100,000 - 76,000 = 24,000$$

$$24,000 \times 9\% = 2,160$$

$$30,400 - 2,160 = 28,240 \text{ (Market Value Exclusion Amount)}$$

$$100,000 - 28,240 = 71,760 \text{ (Taxable Market Value)}$$

Agricultural Homestead Market Value Credit

Eligible Property - Agricultural Homestead Property Excluding House, Garage and One Acre (house, garage, and one acre receive the residential homestead credit). (Does not apply to non-homestead agricultural buildings and land or to timberlands).

Credit Provisions - Rate 0.30% of Taxable market value excluding house, garage, and one acre of the first 115,000 of taxable market value, with an additional credit of 0.10% of market value above 115,000. **The maximum credit is \$490.00.** The maximum credit occurs at 260,000 of market value. Homesteads with land value of less than 115,000 would see no change in the amount of the credit.

Calculation Procedure: 200,000 Total Taxable Market Value

Taxable Market Value	Credit
Up to and including 115,000	$115,000 \times 0.30\% = \345.00
Over 115,000 but less than 270,000	$85,000 \times 0.10\% = \$85.00$
Total Credit	$\$345.00 + \$85.00 = \underline{\$430.00}$
Maximum market value 260,000	\$490.00

School Building Bond Agricultural Credit

New for Taxes Payable 2018 (last year)

Background

During the 2017 legislative session, Minnesota enacted the School Building Bond Agricultural Credit. In some school districts, the tax base can be heavily dependent on agricultural land. In recent years, school districts with a large share of farm land have had less success passing capital referenda than those with less farm land. The school bond credit provides tax relief for owners of farm land in districts with bonded debt levies. It aims to help school districts have more success in passing capital referenda to fund new schools or school renovations.

Eligible Property - 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.

Credit Provisions - The credit equals 40% of the qualifying property's Net Tax Capacity (NTC) multiplied by the school debt tax rate. The credit applies to all school debt levies, whether or not they are voter-approved.

Calculation Procedure: 211,000 Total Taxable Market Value

Total Taxable Market Value		211,000.00	
Property Classification Rate	x	1.0000%	
Net Tax Capacity		2,110.00	
School Building Bond Credit Factor	x	40%	844.00
School District General Debt Rate		x	14.047%
School Building Bond Agricultural Credit		\$	<u>118.56</u>

School District Debt Rates:

	Payable 2018	Payable 2019
Hutchinson 0423	16.0280%	14.0470%
Lester Prairie 0424	5.0810%	6.7820%
Litchfield 0465	12.9900%	12.4330%
Buffalo Lake-Hector-Stewart 2159	0.0000%	0.0000%
Gibbon-Fairfax-Winthrop 2365	2.0100%	1.8550%
Howard Lake-Waverly-Winsted 2687	32.7060%	29.6870%
Glencoe-Silver Lake 2859	9.6770%	9.9150%

Statewide General Tax

Background

During the 2001 legislative session, Minnesota enacted the first state property tax since taxes payable in 1967. The tax is only on certain properties and is part of a property tax reform law. Revenue from the new tax will be deposited in the state general fund with some of the money earmarked specifically for education funding.

Is my property affected by the state general tax?

In general, there are three types of property that must pay the state general tax:

1. Commercial, industrial and public utility property exclusive of electric generating machinery.
2. Seasonal recreational property, including cabins.
3. Unmined iron ore property.

How much is the tax?

There are various factors that will determine how much tax you pay. Some of the factors are the market value and type (class) of property you have and the state tax rate.

Generally speaking, the higher the value of your property, the greater that state tax. However, the taxes on a non-commercial cabin are calculated a little differently than taxes on other affected properties.

The first \$76,000 in market value of a cabin will be taxed differently for state property tax purposes than it is for local property tax purposes. For example, if you have a cabin valued at \$100,000, only 40% of the first \$76,000 of market value would be subject to the new tax and the remaining \$24,000 would be taxed at its full value.

The Minnesota Department of Revenue calculates the tax rate annually. Each year there will be different rates however, there are only one set of rates for the entire State of Minnesota. The rate will be set each year on November 1. For taxes payable 2019 the preliminary commercial-industrial state general levy property tax rate is **41.000%** and the preliminary seasonal residential recreational state general levy property tax rate is **20.000%**. This rate applies to the net tax capacity of the affected properties. Net tax capacity is a small percentage of a properties market value. The percentage varies by property class.

The rate is determined by the relative amount of statewide commercial/industrial, public utility, seasonal recreational, and unmined iron ore property value in relation to the expenditure needs that have been established.

For the first year in 2002, \$592 million needs to be raised from the state tax. Under current law each subsequent year's amount will be increased from the previous year's amount by using the increase (if any) in the implicit price deflator for government consumption expenditures and gross investments published by the U.S. Bureau of Economic Analysis. This is basically an index of inflation.

What is the tax for?

The state property tax will be paid to the County Treasurer at the same time that local property taxes are paid. The payment of state and local property taxes to the County Treasurer is to be a combined payment. Separate payments are not to be made. Unlike other property taxes, the money raised from the state general tax will not go directly to local governments (i.e. counties, cities, school districts, etc.) even though it will be collected with other property taxes. Payments are made to the State three (3) times a year.

Instead, money raised by the tax will be deposited in the state general fund. Beginning in 2004, the money raised beyond the 2004 tax amount will be deposited in an education reserve account. This is the money that was earmarked under the original law for funding education aid or higher education. The state legislature will decide specifically how this money will be spent.

State General Levy - Commercial/Industrial Tax Capacity

New for Taxes Payable 2018 (last year)

Background

During the 2017 legislative session, Minnesota approved an exclusion of the first 100,000 of market value to provide tax relief to small businesses that own property. The state general levy was also reduced to minimize the tax shift implications of this exclusion.

Eligible Property - The exclusion from the state general levy of the first 100,000 is to commercial, industrial and some utility market value of each parcel or group of contiguous parcels that is eligible for the first-tier classification rate.

Prior to the Exclusion Payable 2017 - County Total	\$	3,345,661	
Payable 2018 - County Total	\$	2,832,644	\$ (513,017)
Proposed Payable 2019 - County Total	\$	2,886,637	

State General Levy - Freeze

Taxes Payable 2018 and again for Taxes Payable 2019

Background

The state general tax base amount was \$592,000,000 when the levy was created for taxes payable 2002 and increased each year for inflation. The total levy had grown to \$863,781,130 for taxes payable 2017.

Eligible Property - The state general levy for commercial-industrial property was set to \$784,590,000 and seasonal-recreational property to \$44,190,000, and the annual levy increases based on inflation were removed.

Note - As of this writing, the freeze to the state's general property tax levy contained in this section is the subject of on-going negotiations.

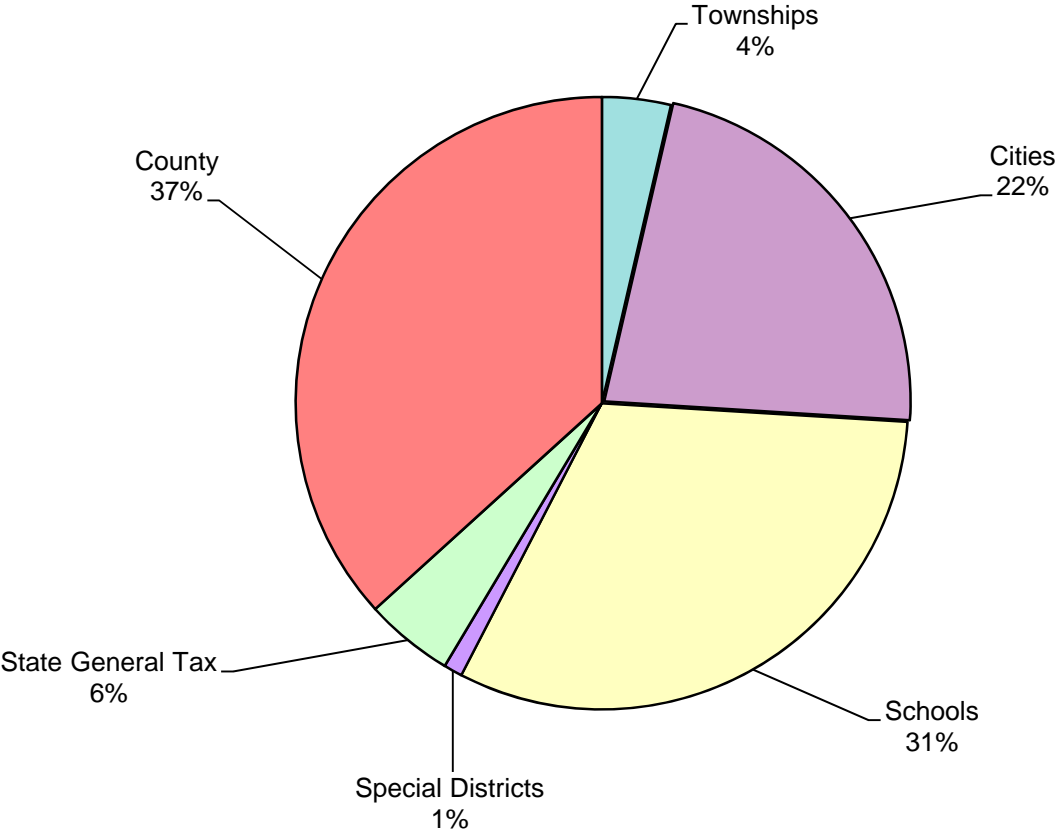
History of State General Tax Rates

	Commercial Industrial Rate	Seasonal Residential Recreational Rate	Total State General Rate
Taxes Payable 2017	47.000%	21.000%	68.000%
Taxes Payable 2018	45.000%	21.000%	66.000%
Taxes Payable 2019	41.000%	20.000%	61.000%

Taxing Entities Net Tax Levies

	Final 2016	Final 2017	Final 2018	Proposed 2019	Percent of Increase
TOWNSHIPS AND CITIES					
Acoma Township	258,000	258,000	258,000	258,000	0.00%
Bergen Township	188,000	188,000	203,000	262,200	29.16%
Collins Township	141,000	143,000	146,000	150,000	2.74%
Glencoe Township	90,000	90,000	90,000	92,500	2.78%
Hale Township	165,000	165,000	155,000	155,000	0.00%
Hassan Valley Township	155,000	155,000	155,000	162,000	4.52%
Helen Township	190,000	190,000	215,000	215,000	0.00%
Hutchinson Township	125,658	140,000	128,000	175,000	36.72%
Lynn Township	140,000	150,000	150,000	157,000	4.67%
Penn Township	110,000	110,000	110,000	110,000	0.00%
Rich Valley Township	65,000	65,000	65,000	65,000	0.00%
Round Grove Township	95,000	95,000	90,000	85,000	-5.56%
Sumter Township	115,000	115,000	125,000	125,000	0.00%
Winsted Township	206,000	206,000	206,000	220,000	6.80%
Biscay City	19,276	19,854	20,450	20,450	0.00%
Brownston City	420,710	427,140	427,140	435,675	2.00%
Glencoe City	2,272,344	2,272,000	2,383,000	2,545,145	6.80%
Hutchinson City	6,769,035	6,951,796	7,113,466	7,332,849	3.08%
Lester Prairie City	674,760	742,172	757,015	856,060	13.08%
Plato City	205,530	205,530	205,530	217,860	6.00%
Silver Lake City	473,592	480,127	500,726	528,761	5.60%
Stewart City	396,631	404,564	412,655	433,288	5.00%
Winsted City	1,156,154	1,213,855	1,274,601	1,391,889	9.20%
SCHOOL DISTRICTS					
#0423-Hutchinson	4,509,237	4,291,356	4,302,800	4,492,588	4.41%
#0424-Lester Prairie	370,894	309,674	302,204	424,136	40.35%
#2159-Buffalo Lake Hector	550,257	453,498	552,048	581,213	5.28%
#2365-Gibbon Fairfax Winthrop	1,155,633	1,204,988	1,164,080	1,096,402	-5.81%
#2687-Howard Lake Waverly Winsted	3,669,725	3,616,791	3,598,780	3,635,887	1.03%
#2859-Glencoe Silver Lake	2,655,979	2,421,398	2,416,030	2,513,826	4.05%
COUNTY					
Revenue	10,198,063	11,365,342	11,478,468	12,476,669	8.70%
Road & Bridge	3,262,097	3,262,097	3,280,153	3,780,153	15.24%
Human Services	3,837,076	3,837,076	4,930,826	4,979,037	0.98%
Trailblazer Transit	265,000	50,000	205,650	157,439	-23.44%
Pioneerland Library	194,217	194,217	198,217	204,164	3.00%
Capital Improvement Plan 2016	444,819	437,259	436,315	434,897	-0.32%
Capital Equipment Notes 2016	269,745	264,705	262,395	259,665	-1.04%
Capital Projects	322,568	322,568	322,568	0	-100.00%
Government Center 2018	0	0	0	322,568	-100.00%
Total County	18,793,585	19,733,264	21,114,592	22,614,592	7.10%
SPECIAL DISTRICTS					
Buffalo Creek Watershed	79,071	181,278	183,510	126,473	-31.08%
High Island Watershed	32,786	35,088	31,483	30,826	-2.09%
Hutchinson EDA	156,939	163,046	169,200	182,303	7.74%
Hutchinson HRA	160,141	166,373	171,364	186,023	8.55%
Region 6E	66,074	72,323	74,892	78,564	4.90%
Total Tax Capacity Levies	46,632,011	47,436,115	49,271,566	51,956,510	5.45%
MARKET VALUE LEVY SCHOOL DISTRICTS					
#0423-Hutchinson	2,261,619	2,274,118	2,664,265	2,837,617	6.51%
#0424-Lester Prairie	535,911	485,149	505,436	543,737	7.58%
#2159-Buffalo Lake Hector	543,451	580,257	560,443	569,052	1.54%
#2365-Gibbon Fairfax Winthrop	587,053	475,518	564,239	583,667	3.44%
#2687-Howard Lake Waverly Winsted	888,510	861,600	793,498	1,028,979	29.68%
#2859-Glencoe Silver Lake	1,108,730	1,129,466	1,250,640	1,164,074	-6.92%
Total Market Value Levies	5,925,274	5,806,108	6,338,521	6,727,126	6.13%
Grand Total Levies	52,557,285	53,242,223	55,610,087	58,683,636	5.53%

Where Do Your Property Tax Dollars Go?



All Taxing Authorities in McLeod County

Townships	2,231,700
Cities	13,761,977
Schools	19,471,178
Special Districts	604,189
State General Tax	2,886,637
County	22,614,592
Total	<u><u>\$ 61,570,273</u></u>

Taxing Entities Rate Comparison

	Final 2016	Final 2017	Final 2018	Proposed 2019	Percent of Change
TOWNSHIPS AND CITIES					
Acoma Township	14.828%	14.959%	14.842%	14.126%	-0.716%
Bergen Township	10.887%	11.542%	12.218%	15.822%	3.604%
Collins Township	10.133%	11.319%	11.674%	12.606%	0.932%
Glencoe Township	6.482%	6.897%	6.990%	7.507%	0.517%
Hale Township	10.764%	11.208%	10.093%	10.215%	0.122%
Hassan Valley Township	10.503%	10.395%	10.828%	11.889%	1.061%
Helen Township	10.581%	11.132%	12.182%	11.369%	-0.813%
Hutchinson Township	6.570%	7.450%	6.933%	9.244%	2.311%
Lynn Township	11.982%	13.686%	13.964%	15.229%	1.265%
Penn Township	9.141%	10.097%	10.571%	11.559%	0.988%
Rich Valley Township	4.611%	4.796%	4.690%	4.832%	0.142%
Round Grove Township	6.089%	7.505%	7.668%	8.154%	0.486%
Sumter Township	7.477%	8.140%	8.613%	8.723%	0.110%
Winsted Township (average of districts)	12.259%	12.448%	12.455%	12.487%	0.032%
Biscay City	57.784%	59.952%	63.092%	60.250%	-2.842%
Brownton City	265.295%	257.608%	194.208%	205.200%	10.992%
Glencoe City	87.194%	78.359%	74.287%	73.762%	-0.525%
Hutchinson City	73.966%	71.953%	71.141%	67.286%	-3.855%
Lester Prairie City	93.248%	87.118%	83.494%	77.124%	-6.370%
Plato City	106.535%	97.996%	91.038%	79.739%	-11.299%
Silver Lake City	128.702%	148.214%	132.508%	120.355%	-12.153%
Stewart City	224.218%	185.363%	183.023%	182.198%	-0.825%
Winsted City	77.378%	73.423%	76.466%	73.411%	-3.055%
SCHOOL DISTRICTS					
#0423-Hutchinson	27.624%	25.728%	25.442%	25.160%	-0.282%
#0424-Lester Prairie	13.776%	11.329%	10.650%	13.789%	3.139%
#0465-Litchfield	27.938%	25.670%	19.457%	17.680%	-1.777%
#2159-Buffalo Lake Hector	4.005%	3.432%	4.427%	4.906%	0.479%
#2365-Gibbon Fairfax Winthrop	6.649%	7.260%	7.461%	7.028%	-0.433%
#2687-Howard Lake Waverly Winsted	44.047%	41.029%	39.516%	36.678%	-2.838%
#2859-Glencoe Silver Lake	18.585%	17.362%	16.657%	16.969%	0.312%
COUNTY					
McLeod	51.986%	54.593%	57.140%	58.863%	1.723%
SPECIAL DISTRICTS					
Buffalo Creek Watershed	0.835%	1.929%	1.867%	1.259%	-0.608%
High Island Watershed	1.460%	1.823%	1.732%	1.867%	0.135%
Hutchinson EDA	1.721%	1.688%	1.692%	1.673%	-0.019%
Hutchinson HRA	1.756%	1.722%	1.714%	1.707%	-0.007%
Region 6E	0.182%	0.199%	0.202%	0.203%	0.001%
MARKET VALUE LEVY SCHOOL DISTRICTS					
#0423-Hutchinson	0.19339%	0.18490%	0.20901%	0.20649%	-0.003%
#0424-Lester Prairie	0.30308%	0.25301%	0.24522%	0.23463%	-0.011%
#0465-Litchfield	0.13134%	0.12179%	0.12948%	0.12562%	-0.004%
#2159-Buffalo Lake Hector	0.25155%	0.26535%	0.24747%	0.24902%	0.002%
#2365-Gibbon Fairfax Winthrop	0.17720%	0.14755%	0.16498%	0.16385%	-0.001%
#2687-Howard Lake Waverly Winsted	0.14521%	0.13175%	0.11598%	0.13491%	0.019%
#2859-Glencoe Silver Lake	0.15064%	0.14713%	0.14715%	0.12760%	-0.020%

Preliminary County Levies Comparison to Neighboring Counties

COUNTY NAME	2017 Estimated Population	Pay 2018 Final Levy	Pay 2019 Preliminary Levy	\$ Change Levy	% Change Levy	Levy Per Capita	Ranking Per Capita
CARVER	102,858	53,649,500	56,264,855	2,615,355	4.9%	547	17
MCLEOD	35,884	21,114,592	22,614,592	1,500,000	7.1%	630	27
MEEKER	23,155	14,169,643	14,707,944	538,301	3.8%	635	28
RENVILLE	14,689	14,047,054	14,486,090	439,036	3.1%	986	77
SIBLEY	14,869	13,669,964	14,066,393	396,429	2.9%	946	74
WRIGHT	134,365	62,680,533	73,516,514	10,835,981	17.3%	547	18

McLeod Per Capita Levy and Ranking	2016 \$ 523 21	2017 \$ 549 23	2018 \$ 589 25	2019 \$ 630 27
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Preliminary County Levies Comparison to Similar Population

COUNTY NAME	2017 Estimated Population	Pay 2018 Final Levy	Pay 2019 Preliminary Levy	\$ Change Levy	% Change Levy	Levy Per Capita	Ranking Per Capita
MORRISON	33,074	18,448,514	18,918,424	469,910	2.5%	572	22
NICOLLET	33,892	21,023,280	21,822,197	798,917	3.8%	644	31
BECKER	34,103	20,587,490	21,308,052	720,562	3.5%	625	25
CARLTON	35,655	26,635,569	27,833,695	1,198,126	4.5%	781	57
MCLEOD	35,884	21,114,592	22,614,592	1,500,000	7.1%	630	27
STEELE	36,828	23,604,843	24,785,085	1,180,242	5.0%	673	37
DOUGLAS	37,654	26,449,466	27,240,300	790,834	3.0%	723	48
ISANTI	39,553	20,575,770	21,783,622	1,207,852	5.9%	551	19
MOWER	39,602	20,825,954	22,854,861	2,028,907	9.7%	577	23
BENTON	40,128	19,574,955	19,761,401	186,446	1.0%	492	9

Comparison to Neighboring Counties Proposed Tax Rate

COUNTY NAME	Pay 2017 Final Tax Rate	Pay 2018 Final Tax Rate	Pay 2019 Proposed Tax Rate
CARVER	38.851%	37.436%	36.422%
MCLEOD	54.593%	57.140%	58.863%
MEEKER	48.415%	48.683%	47.764%
RENVILLE	31.914%	33.945%	36.996%
SIBLEY	48.909%	52.484%	52.108%
WRIGHT	39.599%	39.946%	44.171%

2019 Proposed and 2018 Final Tax Impact Samples by Classification

	2017 Final		2018 Final		2017-2018		2019 Proposed		2018-2019	
	Taxable Market Value	Total Tax Excluding Special Assmts	Taxable Market Value	Total Tax Excluding Special Assmts	Amount Increase or (Decrease)	Percent Increase or Decrease	Taxable Market Value	Total Tax Excluding Special Assmts	Amount Increase or (Decrease)	Percent Increase or Decrease
AG HOMESTEAD										
12.012.0600	1,437,300	\$ 5,718	1,310,100	\$ 5,086	(632.00)	-11.05%	1,150,400	\$ 4,556	(530.00)	-10.42%
10.011.0500	1,081,000	\$ 9,100	972,800	\$ 8,032	(1,068.00)	-11.74%	855,800	\$ 7,264	(768.00)	-9.56%
13.016.0500	1,066,400	\$ 4,384	956,800	\$ 3,856	(528.00)	-12.04%	841,300	\$ 3,452	(404.00)	-10.48%
01.010.0900	384,500	\$ 3,672	349,300	\$ 1,104	(2,568.00)	-69.93%	301,400	\$ 908	(196.00)	-17.75%
02.035.1000	158,900	\$ 1,264	142,800	\$ 1,144	(120.00)	-9.49%	126,900	\$ 1,106	(38.00)	-3.32%
AG NON-HOMESTEAD										
14.006.0400	1,031,600	\$ 11,212	929,500	\$ 8,973	(2,239.00)	-19.97%	818,900	\$ 7,914	(1,059.00)	-11.80%
06.030.0400	523,300	\$ 4,758	470,200	\$ 4,100	(658.00)	-13.83%	413,500	\$ 3,742	(358.00)	-8.73%
08.001.0950	522,200	\$ 4,594	469,700	\$ 3,913	(681.00)	-14.82%	410,600	\$ 3,608	(305.00)	-7.79%
01.010.0900	384,500	\$ 3,672	349,300	\$ 1,104	(2,568.00)	-69.93%	301,400	\$ 908	(196.00)	-17.75%
12.028.0900	272,800	\$ 1,898	245,500	\$ 1,760	(138.00)	-7.27%	214,300	\$ 1,576	(184.00)	-10.45%
RESIDENTIAL										
22.011.1500	130,400	\$ 2,190	161,000	\$ 2,658	468.00	21.37%	174,600	\$ 2,856	198.00	7.45%
23.482.0010	258,800	\$ 4,503	294,100	\$ 5,226	723.00	16.06%	321,000	\$ 5,613	387.00	7.41%
07.008.0550	342,800	\$ 3,430	392,700	\$ 4,036	606.00	17.67%	402,300	\$ 4,080	44.00	1.09%
20.067.0015	171,400	\$ 4,532	201,900	\$ 5,312	780.00	17.21%	211,100	\$ 5,604	292.00	5.50%
03.023.0400	125,900	\$ 1,296	161,500	\$ 1,682	386.00	29.78%	167,500	\$ 1,745	63.00	3.75%
13.010.0300	115,000	\$ 1,128	125,200	\$ 1,254	126.00	11.17%	153,300	\$ 1,522	268.00	21.37%
19.050.0200	74,300	\$ 1,762	88,300	\$ 1,966	204.00	11.58%	103,000	\$ 2,160	194.00	9.87%
17.050.1030	57,400	\$ 1,096	61,000	\$ 1,142	46.00	4.20%	73,500	\$ 1,338	196.00	17.16%
01.009.0400	197,800	\$ 2,288	249,800	\$ 2,990	702.00	30.68%	277,300	\$ 3,324	334.00	11.17%
16.052.0130	42,700	\$ 1,490	63,700	\$ 1,822	332.00	22.28%	59,300	\$ 1,756	(66.00)	-3.62%
COMMERCIAL										
23.276.0010	365,300	\$ 13,816	363,300	\$ 13,130	(686.00)	-4.97%	418,600	\$ 15,088	1,958.00	14.91%
19.050.0060	167,200	\$ 7,058	167,200	\$ 6,004	(1,054.00)	-14.93%	182,400	\$ 6,422	418.00	6.96%
17.050.1280	112,600	\$ 3,636	112,600	\$ 2,908	(728.00)	-20.02%	128,700	\$ 3,366	458.00	15.75%
20.031.0625	103,100	\$ 4,661	103,100	\$ 3,963	(698.00)	-14.98%	103,100	\$ 3,997	34.00	0.86%
22.050.0810	82,300	\$ 2,548	82,300	\$ 1,954	(594.00)	-23.31%	80,400	\$ 1,904	(50.00)	-2.56%

TAX GLOSSARY

ABATEMENT - A reduction or decrease in taxable value that results in a reduction of taxes after and assessment and levy.

ACRE - A measure of land, equal to 160 square rods (43,560 square feet) in any shape.

AD VALOREM TAX - Tax are determined based on the value of a property.

ASSESSMENT YEAR - The year as of which the assessments are based. The valuation and classification of a property is based upon it's status on January 2, for taxes payable in the following year for Real Estate and Personal Property. Taxes payable on Manufactured Homes are based on the assessment on January 2, of the payable year.

BUDGET YEAR - Same as payable year except for school districts. School districts budget using a fiscal year that begins July 1st. The tax levied by a school district in 2017 for taxes payable in 2018 is for the 2018/2019 school year.

CLASS RATE - The percentage by which a property's market value is multiplied to arrive at its "net tax capacity" or taxable value, subject to the local tax rate. Classification, with its set of class rates, redefines the tax base and results in a redistribution of taxes among different kinds of properties.

CLASSIFICATION OF PROPERTY - Identifies the type of property, such as residential, agricultural, commercial, etc. based upon the use of the property.

DEBT SERVICE FUNDS - A fund to account for the collection of resources and payment of long-term debt principal and interest.

DISPARITY REDUCTION AID - A general purpose aid program designed to assist in the equalization of local tax rates.

ECONOMIC DEVELOPMENT - Expenditures related to providing financed and operated in a manner similar to private business, e.g., hospitals and nursing homes. The expenses of providing services are primarily financed by user charges.

EDUCATION AID - The total amount of state dollars paid for K-12 education. This aid is paid to the school districts.

EDUCATION HOMESTEAD CREDIT - A state-paid credit to reduce the school districts tax paid by homestead. First available for taxes payable in 1998. Repealed in the 2001 tax bill.

ESTIMATED MARKET VALUE (EMV) - Represents the assessor's estimate of the property's actual market value. Market value is defined as the most probable price that a well-informed buyer would pay a well-informed seller for a property without either party being unduly forced to buy or sell. All properties must be physically inspected in person at least once every four years.

FISCAL DISPARITY - Program (M.S. 473F) which provides for tax base sharing within the seven county metro area. Each municipality contributes 40% of the growth of its commercial/industrial tax base since 1971 to the seven county pool. This pool is then redistributed based on relative fiscal capacity. A percentage of the property tax on each commercial/industrial parcel is based on the seven county area wide rate.

GENERAL FUND (also known as the Revenue Fund) - The fund used to account for all financial resources not required to be accounted for in another fund. This fund is the main operating fund.

GREEN ACRES - A real estate parcel of a least 10 acres, the owner of which is engaged in agricultural pursuits and otherwise qualifies for a deferment of assessment and taxes payable; intended to preserve farmland from the pressures of development.

HOMESTEAD - For property tax purposes, homestead is a tax benefit granted to property owners (or qualifying relatives) who are Minnesota residents and who own and occupy their homes as their primary place of residence.

HOMESTEAD AND AGRICULTURAL CREDIT AID (HACA) - A state program that replaces the former homestead credit programs and the agricultural credit program starting in 1990. It is a property tax relief program determined by formula and paid to local governments before taxes are levied. Effective for payable in 2002 and future years HACA was eliminated for cities, townships, school districts, and special taxing districts.

HUMAN SERVICES - Human services expenditures are designed to provide public assistance and institutional care for individuals economically unable to provide for their own essential needs. Typical expenditures include social services and income maintenance.

LEVY - The amount of money that a taxing district needs to raise through property taxes.

LEVY LIMITS - State-imposed limits on the dollar amounts that can be levied by counties and cities and townships over 2,500 population.

LEVYING UNITS - In Minnesota, property taxes are levied by counties, cities, townships, school districts and special districts, which may included metro government agencies, hospital boards, watershed districts, transit authorities, park boards, and housing and redevelopment authorities, etc.

LIBRARIES - Expenditures include the purchase of reference materials and books, reference services to patrons, cataloging of materials, and general administration of the library.

LOCAL GOVERNMENT AID (LGA) - Money (in the form of general distribution aid) provided to cities and townships for property tax relief. Effective payable year 2002 and future years townships and small cities lost their LGA.

LOCAL TAX RATE - The tax rate usually expressed as a percentage of tax capacity, used to determine the property tax due on a piece of property.

MARKET VALUE REFERENDA RATE - Rate applied to the taxable market value of a property to calculate the market value referenda tax, for certain referendum levies which are based on market value instead of tax capacity.

NET PROPERTY TAX - As opposed to "gross property tax" - property tax after accounting for state aids and tax credits.

NET TAX LEVY - The property taxes, net of state property tax relief aids or grants, required to be paid by the property owners of the county.

PAYABLE YEAR - Year in which tax statements are issued and taxes become payable on May 15 and October 15 for real estate. Agricultural property has until November 15.

PROPERTY TAX - Generally a tax levied on both real and personal property; the amount of the tax is dependent on the value of the property.

PROPERTY TAX REFUND - A partial property tax refund program for those who have property taxes out of proportion with their income. This program is available to homeowners and renters.

ROAD AND BRIDGE - Streets and highways current expenditures are for the maintenance and repair of local highways, street, bridges, and street equipment. Common expenditures include patching, seal coating, and snow removal. Streets and highways expenditures cover expenditures on all county highways, including county state aid highways. Streets and highways capital outlays include construction and equipment purchases.

SPECIAL ASSESSMENT - An amount for improvements (such as streets, etc.) as certified by each municipality, which directly benefit the property are shown as a separate item on the tax statement. A levy made against certain properties to defray all or part of the costs of a specific improvement, such as new sewer and water mains, deemed to benefit primarily those properties.

STATE AIDS - Aid given to a local unit of government to be used only for a specific purpose. The state contends that individual taxes would be higher than shown on tax statements if it were not for the LGA, HACA, and DRA. The presumed amount of aid is indicated for each parcel on line 4 of your property tax statement.

TAX BASE - Total value of taxable property within the community.

TAX CAPACITY - A parcel's taxable market value multiplied by the class rate for that type of property. Formerly known as assessed value.

TAX INCREMENT FINANCING (TIF) - Districts created by municipalities to create fund improvements which increase market values of the properties in the district. The taxes generated by the increased market value are "captured" by the TIF District to finance project development or redevelopment costs.

TAX RATE (INITIAL) - The percent of the total taxable value of property needed to achieve the dollar amounts levied by the respective local units ($\text{levy}/\text{tax capacity} = \text{tax rate}$)

TAX RATE (LOCAL) - Rate applied to the tax capacity of a property to calculate the tax. Formerly known as mill rate.

TAX RATE TOTAL - The rate arrived at by summing the tax rates of all the units in the area authorized to levy taxes on a particular parcel of property.

TAXABLE TAX CAPACITY - The tax capacity less the tax increment district value, less the fiscal disparities contribution value, plus the fiscal disparities distribution value.

THIS OLD HOUSE - An exemption from property tax for all or a portion of the value of improvements made to homes at least 45 years old, designed to provide owners of older and deteriorated homes with an incentive to restore or renovate their house.

TOWNSHIP - A territorial division of land established by federal survey that is six miles square and contains thirty-six sections, each one mile square.

TRUTH-IN-TAXATION - State law providing for notices of proposed taxes for the upcoming year to taxpayers and for public budget hearings.

APPENDIX

Resources

Minnesota Department of Revenue

Minnesota Department of Revenue
Property Tax Division
Mail Station 3340
St. Paul, MN 55146-3340
Website: <http://www.taxes.state.mn.us>

Minnesota Center for Fiscal Excellence

85 Seventh Place East, Suite 250
St. Paul, MN 55101
Phone No. 651-224-7477
Website: <http://www.fiscalexcellence.org>

University of Minnesota Extension Services

Website: <http://www.extension.umn.edu>