

2026 PROPERTY TAX INFORMATION

- I. GENERAL TAX INFORMATION**
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- III. TAX CLASSIFICATIONS**
- IV. TAX CREDITS, RMV TAX, STATE GENERAL TAX, PLAT LAW**
- V. TAX CALCULATION EXAMPLES**
- VI. STATE BOARD CHANGES OF REAL AND PERSONAL PROPERTY VALUES FOR 2026**
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 2026

- 1. ACTUAL RATES USED FOR FINAL TAXES NEXT MARCH MAY BE HIGHER THAN ESTIMATES:** Taxpayers are eligible for homestead classification for taxes payable in 2026, if they have ownership and establish residence by December 31, 2025 and file an application with the Land Services Department by December 31, 2025. 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 2026.
- 2. MARKET VALUE EXCLUSION FOR HOMESTEAD PROPERTIES:** Beginning with payable 2025 taxes, the Homestead Market Value Exclusion is calculated as follows: homesteads valued at \$95,000 or less, the exclusion is 40% of the market value, yielding a maximum exclusion of \$38,000. For homesteads valued between \$95,000 and \$517,200, the exclusion is \$38,000 minus 9% of the valuation over \$95,000. For homesteads valued at \$517,200 or more, there is no market valuation exclusion. The previous maximum exclusion was \$30,400 for homesteads valued at \$76,000 and the maximum market value to receive an exclusion was \$413,800.
- 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 \$3,500,000 to \$3,800,000 with a class rate of .50% and value over \$3,800,000 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 2026 are: 29% of tax capacity for Commercial Industrial property, and 10% 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 70% 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.

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II. TAX CALCULATION PAYABLE 2026

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 GKWMILLSSD-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 \$150,000 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.

MARKET VALUE EXCLUSION:

1. **Market Value Exclusion for Homestead Properties** - Beginning with payable 2025 taxes, the Homestead Market Value Exclusion is calculated as follows: homesteads valued at \$95,000 or less, the exclusion is 40% of the market value, yielding a maximum exclusion of \$38,000. For homesteads valued between \$95,000 and \$517,200, the exclusion is \$38,000 minus 9% of the valuation over \$95,000. For homesteads valued at \$517,200 or more, there is no market valuation exclusion. The previous maximum exclusion was \$30,400 for homesteads valued at \$76,000 and the maximum market value to receive an exclusion was \$413,800.

PROPERTY TAX CREDITS:

1. **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.
2. **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.
3. **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 70% 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 2026 for this portion of value will be 151.383%.

III. TAX CLASSIFICATIONS

REAL ESTATE TAX LAW CHANGES

NOVEMBER 2025

**Highlighted & italicized items indicate legislative changes enacted in 2024 for taxes payable 2025.*

DESCRIPTION	CLASSIFICATION	2025	NET CLASS RATES	CLASSIFICATION	2026	NET CLASS RATES	STATE TAX CLASS RATES	EXEMPT FROM RMV TAX
RESIDENTIAL HOMESTEAD Class Codes: 201, 203, 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 3,500,000 MV over 3,500,000 MV	1.00% 1.25% 0.50% 1.00%	2a HGA: 1st 500,000 MV over 500,000 MV 2a REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2a - PRODUCTIVE AG: 1st 3,800,000 MV over 3,800,000 MV	1.00% 1.25% 0.50% 1.00%				
RURAL VACANT PORTION OF FARM Class Codes: 111, 113	2b REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2b - RURAL VACANT: 1st 3,500,000 MV over 3,500,000 MV	0.50% 1.00%	2b REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2b - RURAL VACANT: 1st 3,800,000 MV over 3,800,000 MV	0.50% 1.00%				
FARM NON-HOMESTEAD If building, single unit. Class Codes: 200, 201 PRODUCTIVE & NON-PRODUCTIVE AG PORTION OF FARM Class Codes: 101 Class Codes: 111	4bb(2) HGA: 1st 500,000 MV over 500,000 MV 2a Non-Hmstd Productive Ag 2b Non-Hmstd Rural Vacant	1.00% 1.25% 1.00% 1.00%	4bb(2) HGA: 1st 500,000 MV over 500,000 MV 2a Non-Hmstd Productive Ag 2b Non-hmstd Rural Vacant	1.00% 1.25% 1.00% 1.00%				
RURAL VACANT LAND Class Code: 115 MANAGED FOREST LAND Class Code: 112	4b(3) HGA: If building, two or three units. Class Codes 203, 207 PRODUCTIVE & NON-PRODUCTIVE AG PORTION OF FARM Class Codes: 101 Class Codes: 111	1.25% 1.00% 1.00% 1.00%	4b(3) HGA: If building, two or three units. Class Codes 203, 207 PRODUCTIVE & NON-PRODUCTIVE AG PORTION OF FARM Class Codes: 101 Class Codes: 111	1.25% 1.00% 1.00% 1.00%				
MANUFACTURED HOME PARKS Class Code: 220 MANUFACTURED HOME PARK COOPERATIVE Class Code: 260, 261	4c(5)(i) 4c(5)(ii) over 50% shareholder occupied 50% or less shareholder occupied	1.25% 0.75% 1.00%	4c(5)(i) 4c(5)(ii) over 50% shareholder occupied 50% or less shareholder occupied	1.25% 0.75% 1.00%				
CLASS I MANUFACTURED HOME PARK Class Codes: 262	4c(5)(iii)	1.00%	4c(5)(iii)	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%				

NOVEMBER 2025

DESCRIPTION	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%	1.00% 1.25%	
Single unit - Previously Seasonal Rec (same owner) Class Codes: 209	4b(1)	1.25%	4b(1)	1.25%	1.25%	
Duplex, Triplex, vacant land Class Codes: 203, 206, 207	4b(1)	1.25%	4b(1)	1.25%	1.25%	
Apt - 4 or more units Class Code: 205	4a	1.25%	4a	1.25%	1.25%	
Low Income Rental Housing Class Code: 229, 224	4d 1st 100,000 MV	0.25%	4d(1) 1st 100,000 MV	0.25%	0.25%	
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%	1.00% 1.25%	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%	1.00% 1.25%	1.00% 1.25%
COMMERCIAL/INDUSTRIAL-PERS. PROP. UTILITIES						
Commercial: Class Code: 233, 243	3a 1st 150,000 MV over 150,000 MV	1.50% 2.00%	3a 1st 150,000 MV over 150,000 MV	1.50% 2.00%	1.50% 2.00%	NA 2.00%
Industrial: Class Code: 234, 244 Utilities: Class Code: 230, 424, 444, 445, 451, 455, 477	3a 1st 150,000 MV over 150,000 MV	1.50% 2.00%	3a 1st 150,000 MV over 150,000 MV	1.50% 2.00%	1.50% 2.00%	NA 2.00%
QUALIFYING GOLF COURSES Class Code: 247	4c(2)	1.25%	4c(2)	1.25%	1.25%	
BED & BREAKFAST up to 5 units Class Code: 253	4c(9)	1.25%	4c(9)	1.25%	1.25%	
SEASONAL RESTAURANT ON A LAKE Class Code: 242	4c(10)	1.25%	4c(10)	1.25%	1.25%	
MINERALS Class Code: 447, 776	5(1)	2.00%	5(1)	2.00%	2.00%	
ELEC GEN PUB UTILITY MACHINERY Class Code: 241 231, 436	3a	2.00%	3a	2.00%	2.00%	
ALL OTHER PUB UTILITY MACHINERY Class Code: 240 431	3a	2.00%	3a	2.00%	2.00%	
NONPROFIT COMMUNITY SERVICE ORG. Class Code: 223, 223V	4c(3)(i) Non-Revenue-Comm Org 4c(3)(i) Non-Revenue-Veterans Org 4c(3)(ii) Donations-Comm Org 4c(3)(ii) Donations-Veterans Org	1.50% 1.00% 1.50% 1.00%	4c(3)(i) Non-Revenue-Comm Org 4c(3)(i) Non-Revenue-Veterans Org 4c(3)(ii) Donations-Comm Org 4c(3)(ii) Donations-Veterans Org	1.50% 1.00% 1.50% 1.00%	1.50% 1.00% 1.50% 1.00%	
CERTAIN AIRCRAFT HANGARS Class Code: 470, 250	4c(7), 4c(8)	1.50%	4c(7), 4c(8)	1.50%	2.00%	

DESCRIPTION	CLASSIFICATION	NET CLASS RATES	CLASSIFICATION	NET CLASS RATES	STATE TAX CLASS RATES	EXEMPT FROM RMV TAX	
						2024	2025
RAILROADS (1 preferred class in each county) Class Code: 235, 236, 452	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%	1.00% 1.25%		
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, 113	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 3,500,000 MV over 3,500,000 MV	0.50% 1.00%		2a REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2a - PRODUCTIVE AG: 1st 3,800,000 MV over 3,800,000 MV	0.50% 1.00%	* * *		
2b REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2b - RURAL VACANT: 1st 3,500,000 MV over 3,500,000 MV	0.50% 1.00%		2b REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2b - RURAL VACANT: 1st 3,800,000 MV over 3,800,000 MV	0.50% 1.00%	* * *		
DISABILITY HOMESTEAD/1 PERSON ELIGIBLE WITH ADDITIONAL OWNERS Residential Fractional Ownership % of Market Value	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 Fractional Ownership % of Market Value	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%		
2a REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2a - PRODUCTIVE AG: 1st 3,500,000 MV over 3,500,000 MV	0.50% 1.00%		2a REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2a - PRODUCTIVE AG: 1st 3,800,000 MV over 3,800,000 MV	0.50% 1.00%	* * *		
2b REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2b - RURAL VACANT: 1st 3,500,000 MV over 3,500,000 MV	0.50% 1.00%		2b REMAINDER OF FARM HOMESTEAD CLASSIFIED AS 2b - RURAL VACANT: 1st 3,800,000 MV over 3,800,000 MV	0.50% 1.00%	* * *		

2025 IV. TAX CREDITS 2026

SUPPLEMENTAL HOMESTEAD (TACONITE) CREDIT M.S. 273.1391

(Applies to Homestead Property in School Districts 1 & 182 Only)

High Percentage District:	66% of NTC tax + RMV tax after subtraction of ag credit, if applicable	66% of NTC tax + RMV tax after subtraction of ag credit, if applicable
	Maximum Credit Allowed: \$315.10	Maximum Credit Allowed: \$315.10

Low Percentage District:	57% of NTC tax + RMV tax after subtraction of ag credit, if applicable	57% of NTC tax + RMV tax after subtraction of ag credit, if applicable
	Maximum Credit Allowed: \$289.80	Maximum Credit Allowed: \$289.80

AGRICULTURAL CREDIT M.S. 273.1384, subd. 2

(Applies to Farm Homestead Market Value excluding HGA)

Maximum Ag Credit Allowed:	\$490.00 per homestead	Maximum Ag Credit Allowed:	\$490.00 per homestead
Maximum Ag Credit allowance is reached at \$260,000 Farm Market Value.		Maximum Ag Credit allowance is reached at \$260,000 Farm Market Value.	
Ag Credit is calculated as follows:		Ag Credit is calculated as follows:	
0.3% of 1st \$115,000 of farm market value PLUS 0.1% of next 145,000 of farm market value		0.3% of 1st \$115,000 of farm market value PLUS 0.1% of next 145,000 of farm market value	

SCHOOL BUILDING BOND AGRICULTURAL CREDIT M.S. 273.1387

(Applies to property classified as 2a, 2b, and 2c excluding HGA)

Credit is calculated as follows:	70% of the qualifying property's Net Tax Capacity (NTC) x the school debt tax rate.	Credit is calculated as follows:	70% of the qualifying property's Net Tax Capacity (NTC) x the school debt tax rate.
Credit applies to all school debt levies, whether or not they are voter approved.		Credit applies to all school debt levies, whether or not they are voter approved.	

HOMESTEAD MARKET VALUE EXCLUSION M.S. 273.13 subd. 35

(Applies to Residential Homestead and HGA of Farm Homesteads)

Homestead Market Value Exclusion is calculated as follows:	Homestead Market Value Exclusion is calculated as follows:
For homesteads valued at \$95,000 or less, the exclusion is 40% of the market value, yielding a maximum exclusion of \$38,000 (95,000 X 40%).	For homesteads valued at \$95,000 or less, the exclusion is 40% of the market value, yielding a maximum exclusion of \$38,000 (95,000 X 40%).
For homesteads valued between \$95,000 and \$571,200, the exclusion is \$38,000 minus 9% of the valuation over \$95,000. See example below.	For homesteads valued between \$95,000 and \$571,200, the exclusion is \$38,000 minus 9% of the valuation over \$95,000. See example below.
What is the homestead Market Value exclusion on a \$200,000 home?	What is the homestead Market Value exclusion on a \$200,000 home?
200,000 - 95,000 = 105,000 105,000 X 9% = 9,450 38,000 - 9,450 = 28,550 - This is the MV Exclusion \$200,000 - \$28,550 = \$171,450 Taxable Market Value	200,000 - 95,000 = 105,000 105,000 X 9% = 9,450 38,000 - 9,450 = 28,550 - This is the MV Exclusion \$200,000 - \$28,550 = \$171,450 Taxable Market Value

For homestead valued at \$517,200 or more, there is no market valuation exclusion.

REFERENDUM MARKET VALUE BASED TAX

2025

Seasonal recreational property, agricultural property, rural vacant land & managed forest land are excluded from calculations of School District and Local Market Value based referendum levies.

REFERENDUM MARKET VALUE:

Based on full market value if the Class Rate is 1% or greater. If the Class Rate is less than 1%, the portion of market value using the class rate less than 1% is multiplied by that class rate percentage X 100.

Example MV = \$100,000

Residential Homestead	)	Residential Homestead	)	Farm Homestead	)	Residential Homestead Disabled	)	Residential Homestead	)	Farm Homestead)
Joint Owner	)	)	)	Individual Owner)))))))
First \$50,000 x 45% =225	)	\$100,000 X 100% = \$100,000	)	HGA = 75,000	)	\$100,000 X 100% = \$100,000	)	\$100,000 x 100% = \$100,000	)	HGA = 75,000)
225 x 100 = \$22,500	)	Ref MV = \$100,000	)	\$75,000 x 100% = \$75,000	)	Ref MV = \$100,000	)	\$75,000 x 100% = \$75,000	)	\$75,000 x 100% = \$75,000)
Remainder \$100,000 - 50,000 = \$50,000	)	\$100,000 x Ref MV Rate=RMV tax	)	Ref MV = \$75,000	)	\$100,000 x Ref MV Rate=RMV tax	)	Ref MV = \$75,000	)	Ref MV = \$75,000)
\$22,500 + \$50,000 = \$72,500	)	)	)	\$75,000 x Ref MV Rate=RMV tax	)	\$72,500 x Ref MV Rate=RMV tax	)	)	)	\$72,500 x Ref MV Rate=RMV tax)
Ref MV = \$72,500)))))))))))
\$72,500 x Ref MV Rate=RMV tax)))))))))))

STATE GENERAL TAX M.S.275.025

Seas Rec Res/Seas Comm: 10.010%

There are two rates for the State General Tax - One for Comm-Ind & one for Seas Rec/Seas Comm

Seasonal Rec Residential:	40% of tax capacity on 1st \$76,000 of MV	40% of tax capacity on 1st \$76,000 of MV
	100% of tax capacity on 76,001-500,000 of MV	100% of tax capacity on 76,001-500,000 of MV
	125% of tax capacity on remainder MV	125% of tax capacity on remainder MV
Commercial/Industrial/Utility	100% of tax capacity over \$150,000	100% of tax capacity over \$150,000
	(Electrical generating attached machinery is exempted)	(Electrical generating attached machinery is exempted)
Non-Hmsid Seas Commercial	100% of tax capacity	100% of tax capacity
Hmsid Seas Commercial	100% of tax capacity on taxable market value over \$2,300,000 (only tier-three of Class 1c)	100% of tax capacity of taxable market value over \$2,300,000 (only tier-three of Class 1c)

PLAT LAW MV LIMITATION M.S. 273.11 subd. 14b

Applies to vacant land platted on or after August 1, 2001

Seven (7) year phase in to true value

VI.



To the Auditor of Crow Wing County

2025 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 2025 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 that reads "Paul Marquart".

Paul Marquart, Commissioner
Minnesota Department of Revenue

VII. SUPPLEMENTAL HOMESTEAD CREDIT CALCULATION COMMONLY KNOWN AS TACONITE CREDIT) PAYABLE 2026

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
Irondale
Wolford

VIII. LEVY COMPARISON

LEVY COMPARISON 2026 Proposed Levies		(Blue Highlighted lines = Increased Levy from Final 2025 to Proposed 2026)			
NAME		2025 FINAL NTC LEVY	2026 PROPOSED NTC LEVY	DIFFERENCE (Final 2025 to Proposed 2026)	% CHANGE (Final 2025 to Proposed 2026)
CROW WING COUNTY		47,741,455	50,839,879	3,098,421	6.49%
County Government Total		47,741,458	50,839,879	3,098,421	6.49%
BAXTER CITY OF		9,300,600	9,765,400	464,800	5.00%
BRAINERD CITY OF		7,098,160	7,666,013	567,853	8.00%
BREEZY POINT CITY OF		3,384,966	3,737,362	352,396	10.41%
CROSBY CITY OF		1,678,950	1,818,813	139,863	8.33%
CROSSLAKE CITY OF		5,227,380	5,385,037	157,657	3.02%
CUYUNA CITY OF		348,000	348,000	0	0.00%
DEERWOOD CITY OF		712,666	764,471	51,805	7.27%
EMILY CITY OF		1,445,651	1,517,933	72,282	5.00%
FIFTY LAKES CITY OF		764,975	764,975	0	0.00%
FORT RIPLEY CITY OF		27,000	30,000	3,000	11.11%
GARRISON CITY OF		263,250	263,250	0	0.00%
IRONTON CITY OF		453,282	490,803	37,521	8.28%
JENKINS CITY OF		375,465	417,624	42,159	11.23%
MANHATTAN BEACH CITY OF		70,000	70,000	0	0.00%
NISSWA CITY OF		3,732,420	3,957,972	225,552	6.04%
PEQUOT LAKES CITY OF		2,544,019	2,779,884	235,865	9.27%
RIVERTON CITY OF		41,500	41,500	0	0.00%
TROMMALD CITY OF		35,000	35,000	0	0.00%
<i>Cities Total</i>		37,503,284	39,854,037	2,350,753	6.27%
BAY LAKE TOWN OF		623,000	625,000	2,000	0.32%
CENTER TOWN OF		375,000	375,000	0	0.00%
CROW WING TOWN OF		566,000	566,000	0	0.00%
DAGGETT BROOK TOWN OF		100,000	100,000	0	0.00%
2ND ASSESSMENT UNORG		91,335	99,999	8,664	9.49%
DEERWOOD TOWN OF		635,000	725,000	90,000	14.17%
FAIRFIELD TOWN OF		200,000	200,000	0	0.00%
FORT RIPLEY TOWN OF		270,000	272,500	2,500	0.93%
GAIL LAKE TOWN OF		36,000	42,000	6,000	16.67%
GARRISON TOWN OF		399,000	399,000	0	0.00%
IDEAL TOWN OF		1,405,000	1,305,000	-100,000	-7.12%
IRONDALE TOWN OF		555,000	595,000	40,000	7.21%
JENKINS TOWN OF		175,000	177,310	2,310	1.32%
LAKE EDWARD TOWN OF		440,000	455,000	15,000	3.41%
LITTLE PINE TOWN OF		84,000	114,000	30,000	35.71%
LONG LAKE TOWN OF		300,000	375,000	75,000	25.00%
MAPLE GROVE TOWN OF		193,773	194,773	1,000	0.52%
MISSION TOWN OF		590,104	590,104	0	0.00%
NOKAY LAKE TOWN OF		340,000	340,000	0	0.00%
OAK LAWN TOWN OF		354,000	367,800	13,800	3.80%
PELICAN TOWN OF		389,975	326,500	-63,475	-16.28%
PERRY LAKE TOWN OF		56,325	56,325	0	0.00%
PLATTE LAKE TOWN OF		85,290	85,290	0	0.00%
RABBIT LAKE TOWN OF		161,000	161,000	0	0.00%
ROOSEVELT TOWN OF		215,000	215,000	0	0.00%
ROSS LAKE TOWN OF		185,841	187,240	1,399	0.75%
ST MATHIAS TOWN OF		194,000	194,000	0	0.00%
TIMOTHY TOWN OF		46,500	51,000	4,500	9.68%
WOLFORD TOWN OF		151,000	154,000	3,000	1.99%
<i>1ST ASSESSMENT UNORG</i>		1,334,449	1,412,463	78,014	5.85%
<i>Townships Total</i>		10,551,592	10,761,304	209,712	1.99%
ISD 0181 BRAINERD (TC)		22,488,740	24,416,836	1,928,096	8.57%
ISD 0181 BRAINERD (RMV)		5,837,655	5,227,419	-610,236	-10.45%
ISD 0182 CROSBY (TC)		3,256,058	3,305,047	48,989	1.50%
ISD 0182 CROSBY (RMV)		926,743	906,361	-20,382	-2.20%
ISD 0186 PEQUOT LAKES (TC)		5,165,571	8,706,053	3,540,482	68.54%
ISD 0186 PEQUOT LAKES (RMV)		1,696,529	1,602,917	-93,612	-5.52%
ISD 001 AITKIN (TC)		2,347,688	2,357,307	9,619	0.41%
ISD 001 AITKIN (RMV)		989,299	920,463	-68,836	-6.96%
ISD 480 ONAMIA (TC)		1,531,327	1,473,329	-57,998	-3.79%
ISD 480 ONAMIA (RMV)		489,340	520,681	31,341	6.40%
ISD 482 LITTLE FALLS (TC)		3,242,659	3,036,064	-206,595	-6.37%
ISD 482 LITTLE FALLS (RMV)		2,578,616	2,479,896	-98,720	-3.83%
ISD 484 PIERZ (TC)		1,819,956	1,801,897	-18,059	-0.99%
ISD 484 PIERZ (RMV)		901,488	890,780	-10,707	-1.19%
ISD 2174 PINE RIVER BACKUS (TC)		1,002,653	1,930,789	928,136	92.57%
ISD 2174 PINE RIVER BACKUS (RMV)		845,227	821,278	-23,949	-2.83%
<i>School Districts Total</i>		55,119,549	60,397,117	5,277,568	9.57%
THIRTY LAKES WATERSHED				0	0.00%
BRAINERD HRA		173,960	227,866	53,906	30.99%
CROW WING COUNTY HRA		800,645	412,626	-388,019	-48.46%
PEQUOT LAKES HRA		52,348	50,255	-2,093	-4.00%
REGION 5 DEVELOPMENT COMM		181,443	185,613	4,170	2.30%
CUYUNA RANGE HOSP DIST		400,000	400,000	0	0.00%
GARRISON/KATHIO SANIT DIST		455,191	466,571	11,380	2.50%
<i>Special Taxing Districts Total</i>		2,063,587	1,742,931	-320,656	-15.54%
GRAND TOTAL		152,979,470	163,595,268	10,615,798	6.94%

IX. TAX RATE COMPARISON

TAX RATE COMPARISON 2026 Proposed Rates

(Pink Highlighted lines = Increased Tax Rate from Final 2025 to Proposed 2026)

NAME	2025 FINAL TAX RATE	2026 PROPOSED TAX RATE	INCREASE/ DECREASE	% CHANGE
CROW WING COUNTY	22.337%	21.630%	-0.707%	-3.17%
BAXTER CITY OF	49.884%	50.347%	0.663%	1.33%
BRAINERD CITY OF	53.883%	57.449%	3.566%	6.62%
BRAINERD CITY OF (RSD)	30.780%	32.509%	1.819%	5.91%
BREEZY POINT CITY OF	35.238%	36.722%	1.484%	4.21%
CROSBY CITY OF	66.634%	69.091%	2.453%	3.68%
CROSSLAKE CITY OF	19.220%	17.764%	-1.456%	-7.58%
CUYUNA CITY OF	50.492%	44.508%	-5.984%	-11.85%
DEERWOOD CITY OF	69.272%	67.801%	-1.471%	-2.12%
EMILY CITY OF	30.305%	28.842%	-1.463%	-4.83%
FIFTY LAKES CITY OF	20.705%	17.927%	-2.778%	-13.42%
FORT RIPLEY CITY OF	21.550%	21.449%	-0.101%	-0.47%
GARRISON CITY OF	68.191%	61.799%	-6.392%	-9.37%
IRONTON CITY OF	100.575%	85.755%	-14.820%	-14.74%
JENKINS CITY OF	39.334%	39.247%	-0.087%	-0.22%
MANHATTAN BEACH CITY OF	11.550%	9.727%	-1.823%	-15.78%
NISSWA CITY OF	26.035%	24.137%	-1.898%	-7.29%
PEQUOT LAKES CITY OF	45.862%	45.072%	-0.790%	-1.72%
RIVERTON CITY OF	29.838%	25.093%	-4.745%	-15.90%
TROMMALD CITY OF	23.123%	19.705%	-3.418%	-14.78%
BAY LAKE TOWN OF (F1)	6.439%	5.752%	-0.687%	-10.67%
BAY LAKE TOWN OF (F2)	6.949%	6.142%	-0.807%	-11.61%
CENTER TOWN OF	13.987%	12.491%	-1.496%	-10.70%
CROW WING TOWN OF	18.136%	17.696%	-0.440%	-2.43%
DAGGETT BROOK TOWN OF	9.990%	9.219%	-0.771%	-7.72%
2ND ASSESSMENT (DEAN LK)	22.877%	22.750%	-0.127%	-0.56%
DEERWOOD TOWN OF	13.700%	13.833%	0.133%	0.97%
FAIRFIELD TOWN OF	12.455%	11.140%	-1.315%	-10.56%
FORT RIPLEY TOWN OF	13.239%	11.859%	-1.380%	-10.42%
GAIL LAKE TOWN OF	4.222%	4.240%	0.018%	0.43%
GARRISON TOWN OF	12.735%	11.820%	-0.915%	-7.18%
IDEAL TOWN OF	7.549%	6.049%	-1.500%	-19.87%
IRONDALE TOWN OF	23.847%	23.737%	-0.110%	-0.46%
JENKINS TOWN OF	5.671%	5.321%	-0.350%	-6.17%
LAKE EDWARD TOWN OF	4.838%	4.513%	-0.325%	-6.72%
LITTLE PINE TOWN OF	18.451%	24.381%	5.910%	32.03%
LONG LAKE TOWN OF	11.347%	12.575%	1.228%	10.82%
MAPLE GROVE TOWN OF	8.960%	7.685%	-1.275%	-14.23%
MISSION TOWN OF	9.971%	9.552%	-0.419%	-4.20%
NOKAY LAKE TOWN OF	19.876%	17.835%	-2.041%	-10.27%
OAK LAWN TOWN OF	12.073%	11.764%	-0.309%	-2.56%
PELICAN TOWN OF	7.183%	5.512%	-1.671%	-23.26%
PERRY LAKE TOWN OF	6.978%	6.221%	-0.757%	-10.85%
PLATTE LAKE TOWN OF	10.158%	9.386%	-0.772%	-7.60%
RABBIT LAKE TOWN OF	14.390%	12.362%	-2.028%	-14.09%
ROOSEVELT TOWN OF	8.191%	7.424%	-0.767%	-9.36%
ROSS LAKE TOWN OF	10.523%	9.975%	-0.548%	-5.21%
ST MATHIAS TOWN OF	17.608%	16.209%	-1.399%	-7.95%
TIMOTHY TOWN OF	3.100%	2.981%	-0.119%	-3.84%
WOLFORD TOWN OF	11.583%	10.301%	-1.282%	-11.07%
1ST ASSESSMENT UNORG	8.657%	8.248%	-0.409%	-4.72%
ISD 0181 BRAINERD	20.343%	20.429%	0.086%	0.42%
ISD 0182 CROSBY	8.309%	7.631%	-0.678%	-8.16%
ISD 0186 PEQUOT LAKES	7.626%	11.579%	3.953%	51.84%
ISD 001 AITKIN	7.069%	6.726%	-0.343%	-4.85%
ISD 480 ONAMIA	11.626%	10.691%	-0.935%	-8.04%
ISD 482 LITTLE FALLS	14.285%	12.345%	-1.940%	-13.58%
ISD 484 PIERZ	20.957%	18.804%	-2.153%	-10.27%
ISD 2174 PINE RIVER BACKUS	3.125%	5.383%	2.238%	71.62%
REGION 5 DEVELOPMENT COMM	0.085%	0.079%	-0.006%	-7.06%
BRAINERD HRA	1.308%	1.692%	0.384%	29.36%
CROW WING COUNTY HRA	0.395%	0.193%	-0.202%	-51.14%
PEQUOT LAKES HRA	0.944%	0.815%	-0.129%	-13.67%
CUYUNA RANGE HOSP DIST	1.127%	1.006%	-0.121%	-10.74%
GARRISON/KATHIO SEWER DIST	14.749%	14.429%	-0.320%	-2.17%
State Tax Rate - Comm/Ind	28.857%	29.000%	0.143%	0.50%
State Tax Rate - Seasonal	10.010%	10.000%	-0.010%	-0.10%