

# **Board of Equalization Meeting**

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Spring Lake Park, Minnesota



***\*An Open Book meeting is scheduled for  
May 3rd from 1 to 7pm, and May 4th from  
8am to 4:30pm at the Anoka Co. Govt.  
Center to hear appeals to value.***

***Kenneth A. Tolzmann, SAMA  
Spring Lake Park City Assessor***

# City of Spring Lake Park

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# City of Spring Lake Park

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## 2021 Assessment Calendar

<i>Staff</i>  <i>Ken Tolzmann,</i>  City Assessor	January 2	2021 Market Values for Property Established
	February 1	Final Day to Deliver Assessment Records to County
	February 1	Final Day to File for an Exemption from Taxation
	March 1	Final day to file for 1b with Commissioner of Revenue
	March 16	2021 Valuation Notices Mailed
	April 30	Final Day to File a Tax Court Petition for 2020 Assessment
	May 3 & 4	Local Board of Appeal and Equalization Open Book Meetings at Anoka County Government Center
	May 15	First Half Payable 2021 Taxes Due
	May 29	Final Date for Manufactured homes assessed as personal property to establish homestead
	May 31	State Board of Equalization
	June 14	County Board of Appeal and Equalization (6:00 PM)
	July 1	2021 Assessment Finalized
	July 1	Date by which taxable property becomes exempt
	August 15	Final Day to File for 2020 Property Tax Refund
	August 31	Final Day to Pay the First Half Manufactured Home Taxes
	September 1	2021 Abstract to the Department of Revenue
October 15	Second Half Pay 2021 Taxes Due	
November 15	Anticipated Day to Mail Pay 2022 Proposed Tax Notices	
December 1	Last Day to Establish Homestead for Pay 2022	
December 15	Final Day to File Homestead Application for Pay 2022	

## The 2021 Assessment

The 2021 assessment should be a reflection of the 2019/2020 market conditions. Sales of property are constantly analyzed to chart the activity of the market place. The Assessing staff does not create value; they only measure its movement.

Assessing property values equitably is part science, part judgment and part communication skill. Training as an assessor cannot tell us how to find the "perfect" value of a property, but it does help us consistently produce the same estimate of value for identical properties. That after all, is the working definition of equalization.

As of January 2, 2021, there were 2,438 real property parcel/accounts in the City. That is essentially the same as from 2020. This total includes:

- 2022 residential parcels
- 95 non-taxable parcels
- 151 commercial and industrial parcels
- 155 apartment/nursing home/man. housing parcels
- 8 personal property accounts (billboards/cell towers)
- 7 split class parcels

Current state law mandates that all property must be re-assessed each year and physically reviewed once every five years. We also inspect all properties with new construction each year. During 2020 I reviewed 507 existing properties, not including 65 new construction and or/ building permits

# **City of Spring Lake Park**

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## **2021 QUINTILE**

**For this 2021 assessment, all parcels located in the following areas were physically inspected during 2018:**

**Section 2 QQ's 11 thru 13 + Section 2 Townhomes**

**For the 2022 assessment, the following parcels will be physically inspected in 2021:**

**Section 2 QQ 14, 21,24,31 & 34**

# City of Spring Lake Park

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## Reassessment

State Statute reads: "*All real property subject to taxation shall be listed and reassessed every year with reference to its value on January 2nd preceding the assessment.*" This has been done, and the owners of property in Anoka have been notified of any value change. Minnesota Statute 273.11 reads: "*All property shall be valued at its market value.*" It further states that "*In estimating and determining such value, the Assessor shall not adopt a lower or different standard of value because the same is to serve as a basis for taxation, nor shall the assessor adopt as a criterion of value the price for which such property would sell at auction or at a forced sale, or in the aggregate with all the property in the town or district; but the assessor shall value each article or description of property by itself, and at such sum or price as the assessor believes the same to be fairly worth in money.*" The Statute says all property shall be valued at market value, not may be valued at market value. This means that no factors other than market factors should affect the Assessor's value and the subsequent action by the Board of Equalization.

## Market Value

Market value has been defined many different ways. One way used by many appraisers is the following:

**The most probable price that a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by any undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:**

- (1) buyer and seller are typically motivated;
- (2) both parties are well informed or well advised, and acting in what they consider their own best interests;
- (3) a reasonable time is allowed for exposure in the open market;
- (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto;
- (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

# **City of Spring Lake Park**

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## **Authority of the Open Book format**

### **How An Open Book Meeting Works**

This year's Open Book meeting to be held May 7<sup>th</sup> & 8<sup>th</sup>, at the Anoka County Govt Center, is to discuss concerns relating to the 2021 Estimated Market Value for Taxes Payable in 2022. The Assessor's Office cannot address an appeal of the current taxes or the 2020 Estimated Market Value for Taxes Payable in 2021 at the Open Book Meeting. An appeal of the 2020 Estimated Market Value can only be appealed through the Minnesota Tax Court at this time. Please visit the Minnesota Tax Court website at [www.taxcourt.state.mn.us](http://www.taxcourt.state.mn.us).

At the Open Book meeting you will be asked to fill out a registration form with your name, mailing address, phone numbers where you can be reached and a property address for the property you are inquiring about. Please bring your 2021 Notice of Valuation and Classification for Taxes Payable in 2022.

We attempt to have property owners meet with the appraiser who works in your neighborhood. There is sometimes a significant wait. If you do not want to wait for the appraiser who works in your neighborhood, please relay this to the clerk handling the check in. You may not be called in order of arrival if you wish to wait for the appraiser assigned to your neighborhood.

Please bring copies of any documentation supporting your claim of overvaluation such as a recent market analysis or sales of comparable properties in your neighborhood. Please keep in mind, market analysis are generally not adjusted for differences between the subject and sale comparable's. In order to properly appraise a property, adjustments must be completed. Note: Estimated market values of your neighbor's properties do not support a claim of overvaluation of your property.

If you recently purchased your property on the open market or have a recent appraisal within the past year, please call Ken Tolzmann, the Spring Lake Park City Assessor at 651 605-5125 before the Open Book meeting.

At the meeting, the appraiser will review any documentation you have and review with you the property characteristics we have recorded on your property. They will also discuss market value and how we have estimated the value of your property. We will make every effort to address questions you have concerning the valuation of your property.

If we feel a review is warranted, we will make an appointment. This inspection is necessary to ensure the property characteristics, such as condition, are accurately reflected in our database.

No interior inspection will be made due to Covid19 guidelines, rather an exterior inspection will be made.

A letter will be sent to you with the result of this review. If you disagree with the results of this review and believe you still could not sell your property for the County's estimated market value, you may wish to appeal your value to the County Board of Appeal and Equalization or the Minnesota Tax Court. See additional information regarding appeal options on our website.

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These meetings, whether open book or the traditional Local Board of Appeal, are required to be held between April 1st and May 31st; and the clerk of the Board of Appeal and Equalization is required to give published and posted notice at least ten days before the date set for the first meeting.

## **Traditional Board of Appeals and Equalization:**

The authority of the local Board extends over the individual assessments of real and personal property. The Board does not have the power to increase or decrease by percentage all of the assessments in the district of a given class of property. Changes in aggregate assessments by classes are made by the County Board of Equalization.

Although the Local Board of Appeal and Equalization has the authority to increase or reduce individual assessments, the total of such adjustments must not reduce the aggregate assessment made by the Assessor by more than one percent of said aggregate assessment. If the total of such adjustments does lower the aggregate assessment made by the Assessor by more than one percent, none of the adjustments will be allowed. This limitation does not apply, however, to the correction of clerical errors or to the removal of duplicate assessments.

*The Local Board of Appeal and Equalization does not have the authority in any year to reopen former assessments on which taxes are due and payable. The Board considers only the assessments that are in process in the current year. Adjustment can be made only by the process of abatement or by legal action.*

In reviewing the individual assessments, the Board may find instances of undervaluation. Before the Board can raise the market value of property it must notify the owner. The law does not prescribe any particular form of notice except that the person whose property is to be increased in value must be notified of the intent of the Board to make the increase. The Local Board of Appeal and Equalization meetings assure a property owner an opportunity to contest any other matter relating to the taxability of their property. The Board is required to review the matter and make any corrections that it deems just.



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When a Local Board of Appeal and Equalization convenes, it is necessary that a majority of the members be in attendance in order that any valid action may be taken. The local assessor is required by law to be present with his/her assessment books and papers. He/she is required also to take part in the proceedings but has no vote. In addition to the local assessor, the county assessor or one of his/her assistants is required to attend. The Board should proceed immediately to review the assessments of property. The Board should ask the local assessor and county assessor to present any tables that have been prepared, making comparisons of the current assessments in the district. The county assessor is required to have maps and tables relating particularly to land values for the guidance of Boards of Appeal and Equalization. Comparisons should be presented of assessments of types of property with previous years and with other assessment districts in the same county.

It is the primary duty of each Board of Appeal and Equalization to examine the assessment record to see that all taxable property in the assessment district has been properly placed upon the list and valued by the assessor. In case any property, either real or personal, has been omitted; the Board has the duty of making the assessment.

The complaints and objections of persons who feel aggrieved with any assessments for the current year should be considered very carefully by the Board. Such assessments must be reviewed in detail and the Board has the authority to make corrections it deems to be just. The Board may recess from day to day until all cases have been heard. If complaints are received after the adjournment of the Board of Appeal and Equalization they must be handled on the staff level; as a property owner cannot appear before a higher board unless he or she has first appeared at the lower board levels.

Pursuant to Minnesota Statute 274.01: The Board may not make an individual market value adjustment or classification change that would benefit the property in cases where the owner or other person having control over the property will not permit the assessor to inspect the property and the interior of any buildings or structures.

A non-resident may file written objections to his/her assessment with the county assessor prior to the meeting of the Board of Appeal and Equalization. Such objections must be presented to the Board for consideration while it is in session.

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Before adjourning, the Board of Appeal and Equalization should cause the record of the official proceedings to be prepared. The law requires that the proceedings be listed on a separate form which is appended to the assessment book. The assessments of omitted property must be listed in detail and all assessments that have been increased or decreased should be shown as prescribed in the form. After the proceedings have been completed, the record should be signed and dated by the members of the Board of Appeal and Equalization. It is the duty of the county assessor to enter changes by Boards of Appeal and Equalization in the assessment book of each district.

The Local Board of Appeal and Equalization has the opportunity of making a great contribution to the equality of all assessments of property in a district. No other agency in the assessment process has the knowledge of the property within a district that is possessed jointly by the individual members of a Board of Appeal and Equalization. The County or State Board of Equalization cannot give the detailed attention to individual assessments that is possible in the session of the Local Board. The faithful performance of duty by the Local Board of Appeal and Equalization will make a direct contribution to the attainment of equality in meeting the costs of providing the essential services of local government.

# City of Spring Lake Park

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## Local Market Values

The 2021 assessment should be a reflection of the 2019/2020 market conditions. Sales of property are constantly analyzed to chart the activity of the market place.

After thorough studies of the sales in the market place are conducted, we establish the assessed value of all real property. During the 2019/2020 study period, we recorded 108 sales, of which 53 were "arms-length" sales. This was up considerably from the 70 qualified sales we saw last year.

In accordance with the results of these sales studies, downward adjustments were made to all areas of the city with certain styles and grades of homes having larger decreases than others. This will more properly reflect current market trends.

According to the Minneapolis Area Association of Realtors, the median home sales price in Spring Lake Park increased from \$225,500 in 2019, to \$252,150 in 2020. An increase of 11.8% from last year. That said... Since 2016, the City has seen an average increase of 48.3%, with an increase in median market value from \$170,000 to \$252,150.

With respect to the number of bank/foreclosure sales, this year there were 3 foreclosure related sales in the City. This is essentially the same as the 4 bank/foreclosure sales we saw in the City last year.

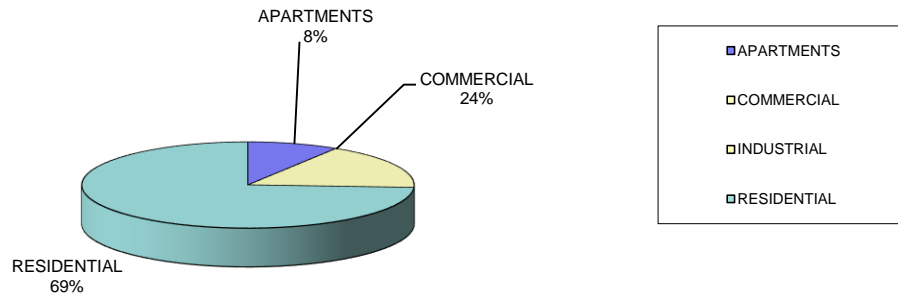
This 2021 assessment that is up for your review has a total unaudited overall market value of \$683,276,300 This reflects an increase of 4.2% from last year's overall market value of \$656,468,000 Included in this figure is \$746,400 in new construction.

# City of Spring Lake Park

## 2021 Market Value Comparison

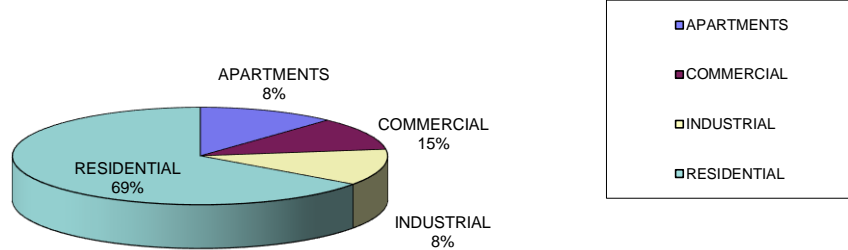
### 2021 ASSESSMENT

PERCENT OF TOTAL MARKET VALUE



### 2021 ASSESSMENT

PERCENT OF TOTAL MARKET VALUE



# City of Spring Lake Park

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## Residential Appraisal System

Per State Statute, each property must be physically inspected and individually appraised once every five years. For this individual appraisal, or in the event of an assessed value appeal, we use two standard appraisal methods to determine and verify the estimated market value of our residential properties:

1. First, an appraiser inspects each property to verify data. If we are unable to view the interior of a home on the first visit, a notice is left requesting a return telephone call from the owner to schedule this inspection. Interior inspections are necessary to confirm our data on the plans and specifications of new homes and to determine depreciation factors in older homes.
2. To calculate the estimated market value from the property data we use a Computer Assisted Mass Appraisal (CAMA) system based on a reconstruction less depreciation method of appraisal. The cost variables and land schedules are developed through an analysis of stratified sales within the city. This method uses the "Principle of Substitution" and calculates what a buyer would have to pay to replace each home today less age dependent depreciation.



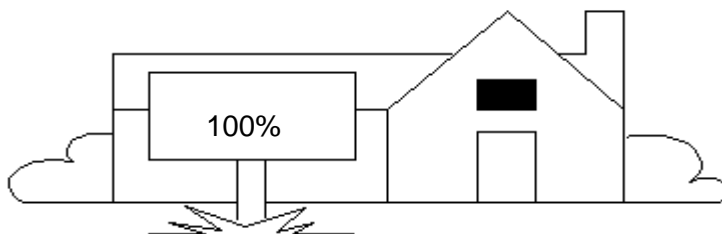
3. A comparative market analysis is used to verify these estimates. The properties used for these studies are those that most recently have sold and by computer analysis, are most comparable to the subject property taking into consideration construction quality, location, size, style, etc. The main point in doing a market analysis is to make sure that you are comparing "apples with apples". This will make the comparable properties "equivalent to" the subject property and establish a probable sale price of the subject.

These three steps give us the information to verify our assessed value or to adjust it if necessary.

## Sales Studies

According to State Law, it is the assessor's job to appraise all real property at *market value* for property tax purposes. As a method of checks and balances, the Department of Revenue uses statistics and ratios relating to assessed market value and current sale prices to confirm that the law is upheld. Assessors use similar statistics and sales ratios to identify market trends in developing market values.

A sales ratio is obtained by comparing the assessor's market value to the adjusted sales price of each property sold in an arms-length transaction within a fixed period. An "arms-length" transaction is one that is generated after a property has had sufficient time on the open market, between both an informed buyer and seller with no undue pressure on either party. The median or mid-point ratios are calculated and stratified by property classification.



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The only *perfect assessment* would have a 100% ratio for every sale. This is of course, is impossible. Because we are not able to predict major events that may cause significant shifts in the market, the state allows a 15% margin of error.

The Department of Revenue adjusts the median ratio by the percentage of growth from the previous year's abstract value of the same class of property within the same jurisdiction. This adjusted median ratio must fall between 90% and 105%. Any deviation will warrant a state mandated jurisdiction-wide adjustment of at least 5%. To avoid this increase, the Anoka County Assessor requests a median sales ratio of 94.5%.

In Anoka County, we have the ability to stratify the ratios by style, age, quality of construction, size, land zone and value. This assists us in appraising all of our properties closer to our goal ratio.

## Sales Statistics Defined

In addition to the median ratio, we have the ability to develop other statistics to test the accuracy of the assessment. Some of these are used at the state and county level also. The primary statistics used are:

**Aggregate Ratio:** This is the total market value of all sale properties divided by the total sale prices. It, along with the mean ratio, gives an idea of our assessment level. Within the city, we constantly try to achieve an aggregate and mean ratio of 94% to 95% to give us a margin to account for a fluctuating market and still maintain ratios within state mandated guidelines.

**Mean Ratio:** The mean is the average ratio. We use this ratio not only to watch our assessment level, but also to analyze property values by development, type of dwelling and value range. These studies enable us to track market trends in neighborhoods, popular housing types and classes of property.

**Coefficient of Dispersion (COD):** The COD measures the accuracy of the assessment. It is possible to have a median ratio of 93% with 300 sales, two ratios at 93%, 149 at 80% and 149 at 103%. Although this is an excellent median ratio, there is obviously a great inequality in the assessment. The COD indicates the spread of the ratios from the mean or median ratio.

The goal of a good assessment is a COD of 10 to 20. A COD under 10 is considered excellent and anything over 20 will mean an assessment review by the Department of Revenue.

**Price Related Differential (PRD):** This statistic measures the equality between the assessment of high and low valued property. A PRD over 100 indicates a regressive assessment, or the lower valued properties are assessed at a greater degree than the higher. A PRD of less than 100 indicates a progressive assessment or the opposite. A perfect PRD of 100 means that both higher and lower valued properties are assessed exactly equal.

# City of Spring Lake Park

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## Current Sales Study Statistics

The following statistics are based upon ratios calculated using last years' final assessor market values, as compared to new sales during this year. These are the ratios that our office uses for citywide equalization, checking assessment accuracy and predicting trends in the market.

Statistic	2021
Median Ratio:	94.50
COD:	6.78
PRD:	100

## 2021 Spring Lake Park Residential Ratio by Zone

<u>Zone/Code</u>	<u>Neighborhood Desc.</u>	<u>#Sales</u>	<u>Median</u>
SP01	Spring Lake Park Misc.	10	94.50
SP02	50's,60's & 70's	30	94.50
SP03	70's 80's & 90's	5	94.50
SP04	Executive Homes-Custom	0	na
SP05	Twin Homes/Doubles	0	na
SP06	Town Homes – Park Heights, SLP	0	na
SP07	Town Homes – Spring Crest & Midtown	1	95.50
SP08	SP01 PT Free Standing Zone 8	3	94.50
SP09	SP01 Lakeside Lofts	0	na
ALL ZONES		53	94.50
SPRING LAKE PARK C/I		5	93.8
SPRING LAKE PARK APARTMENTS		2	96.4

There were 3 bank/foreclosures sales this past year which is essentially the same as the 4 we saw last year.

# City of Spring Lake Park

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## Residential Tax Changes Examined

Although the Assessor's Office is considered by many to be the primary reason for any property tax changes, there are actually several elements that can contribute to this change, including, but not limited to:

- Changes in the approved levies of individual taxing jurisdictions.
- Bond referendum approvals.
- Tax rate changes approved by the State Legislature.
- Changes to the homestead credit, educational credits, agricultural aid, special programs (including "This Old House", limitations on increases in value) approved by the State Legislature.
- Changes in assessed market value.
- Changes in the classification (use) of the property.

A combination of any of these factors can bring about a change in the annual property tax bill.

## 2021 Real Estate Tax Information

The 2021 real estate tax bills were sent out early April. A brief review of the tax procedure is provided.

The real estate tax is an ad valorem tax; that is, a tax levied based on the value of the property. The calculation of the tax requires two variables, a tax capacity value and the district tax capacity rate applicable to each individual property.

Tax capacity value is a percentage of the taxable market value of a property. State law sets the percent. Determination of tax capacity values have historically changed over the years although the payable 2021 are mostly unchanged from 2017. For the taxes payable in 2021 the rates are as follows:

Tax capacity value for residential homestead property is determined as follows:

Res. Homestead (1A)	Taxable Market Value	All @ 1.00%
*Less Homestead Exclusion Credit (sliding scale)		

Tax capacity value for rental residential property is determined as follows:

One unit (4BB1)	Taxable Market Value	All @ 1%
Two to three unit s (4B1)	Taxable Market Value	All @ 1.25%
Apts 4+ units (4A)	Estimated Market Value	All @ 1.25%
Low Inc. Rental Housing 4D	Estimated Market Value	All @ .75%

Tax capacity value for commercial/industrial property is determined as follows:

Commercial/Industrial (3A)	Estimated Market Value	First \$150,000 @ 1.50%
		Over \$150,000 @ 2.00%

This homestead exclusion (\*) credit is based on a sliding scale up to a maximum market value of \$414,000.



# City of Spring Lake Park

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## Appeals Procedure

Each spring Anoka County sends out a property tax bill. Three factors that affect the tax bill are:

1. The amount your local governments (town, city, county, etc.) spend to provide services to your community,
2. the taxable market value of your property, and
3. the classification of your property (how it is used).

The assessor determines the final two factors. You may appeal the value or classification of your property.

### Informal Appeal

- Property owners are encouraged to call the appraiser or assessor whenever they have questions or concerns about their market value, classification of the property, or the assessment process.
- Almost all questions can be answered during this informal appeal process.
- When taxpayers call questioning their market value, every effort is made to make an appointment to inspect properties that were not previously inspected.
- If the data on the property is correct, the appraiser is able to show the property owner other sales in the market that support the estimated market value.
- If errors are found during the inspection, or other factors indicate a value reduction is warranted, the appraiser can easily make the changes at this time.

### Local Board of Equalization/Open Book Meeting (LBAE)

- The Local Board of Equalization includes the mayor and city council members.
- The Board meets during April and early May. See Information regarding Open Book Meetings on page 7. Open Book Meetings will be held on May 3rd from 1-7pm & 8:30 – 4:30 on May 4<sup>th</sup> at the Anoka Co. Government Center in Anoka.
- Taxpayers can make their appeal in person or by letter.
- The assessor is present to answer any questions and present evidence supporting their value.

# City of Spring Lake Park

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## County Board of Appeal and Equalization (CBAE)

In order to appeal to the County Board of Appeal and Equalization, a property owner must first appeal to the Local Board of Appeal and Equalization.

- The County Board of Appeal and Equalization follows the Local Board of Appeal and Equalization in the assessment appeals process.
- Their role is to ensure equalization among individual assessment districts and classes of property.
- The board meets during the Final ten working days in June. In 2021 it will meet on June 14<sup>th</sup> at 6:00 pm.
- A taxpayer must first appeal to the local board before appealing to the county board.

Decisions of the County Board of Appeal and Equalization can be appealed to tax court.

## Minnesota Tax Court

The Tax Court has statewide jurisdiction. Except for an appeal to the Supreme Court, the Tax Court shall be the sole, exclusive and final authority for the hearing and determination of all questions of law and fact arising under the tax laws of the state. There are two divisions of tax court: the small claims division and the regular division.

The Small Claims Division of the Tax Court only hears appeals involving one of the following situations:

- The assessor's estimated market value of the property is <\$300,000
- The entire parcel is classified as a residential homestead and the parcel contains no more than one dwelling unit.
- The entire property is classified as an agricultural homestead.
- Appeals involving the denial of a current year application for homestead classification of the property.

The proceedings of the small claims division are less formal and property owners often represent themselves. There is no official record of the proceedings. *Decisions made by the small claims division are final and cannot be appealed further. Small claims decisions do not set precedent.*


The Regular Division of the Tax Court will hear all appeals, including those within the jurisdiction of the small claims division. *Decisions made here can be appealed to a higher court.*

The principal office for the Tax Court is located in St. Paul. However, the Tax Court is a circuit court and can hold hearings at any other place within the state so that taxpayers may appear with as little inconvenience and expense to the taxpayer as possible. Appeals of property located in Anoka County are heard at the Anoka County Courthouse, with trials scheduled to begin on Thursdays. Three judges make up the Tax Court. Each may hear and decide cases independently. However, a case may be tried before the entire court under certain circumstances.

The petitioner must file in tax court on or before April 30 of the year in which the tax is payable.

# City of Spring Lake Park

## Sample - Valuation Notice



**Anoka County**  
 Michael R. Stahlerland, County Assessor  
 Property Records and Taxation  
 2100 3<sup>rd</sup> Avenue  
 Anoka, MN 55303-2281  
 www.anokacounty.us  
 (763) 323-5475

### VALUATION NOTICE

# 2017

## 2016 Values for Taxes Payable

Property tax notices are delivered on the following schedule:

Step	Valuation and Classification Notice
1	Class: Res. Hom Estimated Market Value: \$187,300 Homestead Exclusion: \$19,096 Taxable Market Value: \$168,204 <i>See Details Below</i>
Step	Proposed Taxes Notice
2	2016 Tax: 2017 Proposed Change: Coming November 2016
Step	Property Tax Statement
3	1 <sup>st</sup> Half Taxes: 2 <sup>nd</sup> Half Taxes: Total Taxes Due in 2017: Coming March 2017

**Taxpayer(s):**  
**SMITH JOHN L**  
**1234 ANYWHERE ST**  
**ANOKA, MN 55303**

**Property I.D.:** 03-01-01-01-1111 1  
**Property Description:** LOTS 10 & 11 BLK D WATERVIEW HEIGHTS, SUBJ TO EASE OF RECORD  
**1234 ANYWHERE ST**  
**ANOKA, MN 55303**

**The time to appeal or question your CLASSIFICATION or VALUATION is NOW!**  
*It will be too late when proposed taxes are sent.*

Your Property's Classification(s) and Values	Taxes Payable in 2016 (2015 Assessment)	Taxes Payable in 2017 (2016 Assessment)
<i>The assessor has determined your property's classification(s) to be:</i>		
<input type="checkbox"/> If this box is checked, your classification has changed from last year's assessment. <span style="border: 1px solid red; padding: 2px;">2</span>	Res. Hom	Res. Hom <span style="border: 1px solid red; padding: 2px;">3</span>
<i>The assessor has estimated your property's market value to be:</i>		
Estimated Market Value	\$187,300	\$201,600 <span style="border: 1px solid red; padding: 2px;">4</span>
<i>Several factors can reduce the amount that is subject to tax:</i>		
Green Acres/Rural Prod/Ag Prod/Open <span style="border: 1px solid red; padding: 2px;">6</span>		
Space Value Deferral <span style="border: 1px solid red; padding: 2px;">7</span>		
Platted Vacant Land Deferral <span style="border: 1px solid red; padding: 2px;">8</span>		
This Old House Exclusion <span style="border: 1px solid red; padding: 2px;">9</span>		
Disabled Veterans Exclusion <span style="border: 1px solid red; padding: 2px;">10</span>		
Mold Damage Exclusion		
Homestead Market Value Exclusion	\$20,383	\$19,096
<b>Taxable Market Value</b> <span style="border: 1px solid red; padding: 2px;">11</span>	<b>\$166,917</b>	<b>\$182,504</b>
<i>The following values (if any) are reflected in your estimated and taxable market values:</i>		
New Improvement Value <span style="border: 1px solid red; padding: 2px;">5</span>		

*The classification(s) of your property affect the rate at which your value is taxed.*

**The following meetings are available to discuss or appeal your value and classification:**

**Local Board of Appeal and Equalization OR Open Book Meeting** 12

April 28, 2016 – 7:00 PM  
 Anoka County Government Center  
 2100 3<sup>rd</sup> Ave.  
 Anoka MN 55303

To appear please call your Local Assessor at 763-555-1212

**County Board of Appeal and Equalization** 13

June 13, 2016 – 6:00PM  
 Anoka County Government Center  
 County Boardroom – Room 705  
 2100 3<sup>rd</sup> Ave.  
 Anoka MN 55303

An appointment must be made in advance to appear before the board. To schedule an appointment please call the County Assessor's Office at 763-323-5475

# City of Spring Lake Park

## Sample - Back of Valuation Notice

### Appealing the Value or Classification of Your Property

#### Informal Appeal Options - Contact Your Assessor

If you have questions or disagree with the classification or estimated market value for your property for the 2016 assessment, please contact your assessor's office first to discuss your concerns. Often your issues can be resolved at this level. Contact information for your assessor's office is on the other side of this notice.

Some jurisdictions choose to hold open book meetings to allow property owners to discuss their concerns with the assessor. If this is an option available to you, the meeting time(s) and location(s) will be indicated on the other side of this notice.

#### Formal Appeal Options

If your questions or concerns are not resolved after meeting with your assessor, you have two formal appeal options:

#### Option 1 - The Boards of Appeal and Equalization

You may appear before the Boards of Appeal and Equalization in person, through a letter, or through a representative authorized by you. The meeting times and locations are on the other side of this notice.

**You must have presented your case to the Local Board of Appeal and Equalization BEFORE appealing to the County Board of Appeal and Equalization.**

##### Step 1 - Local Board of Appeal and Equalization

If you believe your value or classification is incorrect, you may bring your case to the Local Board of Appeal and Equalization. Please contact your assessor's office for more information. If your city or township no longer has a Local Board of Appeal and Equalization (as indicated on the other side of this notice) you may appeal directly to the County Board of Appeal and Equalization.

##### Step 2 - County Board of Appeal and Equalization

If the Local Board of Appeal and Equalization did not resolve your concerns, you may bring your case to the County Board of Appeal and Equalization. Please contact the county assessor's office to get on the agenda or for more information.

#### Option 2 - Minnesota Tax Court

Depending on the type of appeal, you may take your case to either the Small Claims Division or the Regular Division of Tax Court. You have until April 30 of the year in which taxes are payable to file an appeal with the Small Claims Division or the Regular Division of Tax Court for your valuation and classification.

For more information, contact the Minnesota Tax Court:

**Phone:** 651-296-2806 or for MN Relay call 1-800-627-3529  
**On the web:** [www.taxcourt.state.mn.us](http://www.taxcourt.state.mn.us)

### Definitions

**Disabled Veterans Exclusion** - Qualifying disabled veterans may be eligible for a valuation exclusion on their homestead property.

**Estimated Market Value** - This value is what the assessor estimates your property would likely sell for on the open market.

**Green Acres** - Applies to class 2a agricultural property that is facing increasing values due to pressures not related to the agricultural value of the land. This value is determined by looking at what comparable agricultural land is selling for in areas where there is no development pressure. The taxes on the higher value are deferred until the property is sold, transferred, withdrawn, or no longer qualifies for the program.

**Homestead Market Value Exclusion** - Applies to residential homesteads and to the house, garage, and one acre of land for agricultural homesteads. The exclusion is a maximum of \$30,400 at \$76,000 of market value, and then decreases by nine percent for value over \$76,000. The exclusion phases out for properties valued at \$413,800 or more.

**JOBZ** - Qualifying businesses within a Job Opportunity Business Zone may be eligible for a partial property tax exemption.

**New Improvements** - This is the assessor's estimate of the value of new or previously unassessed improvements you have made to your property.

**Plat Deferral** - For land that has been recently platted (divided into individual lots) but not yet improved with a structure, the increased market value due to platting is phased in over time. If construction begins, or if the lot is sold before expiration of the phase-in period, the lot will be assessed at full market value in the next assessment.

**Rural Preserve** - Applies to class 2b rural vacant land that is part of a farm homestead or that had previously been enrolled in Green Acres, if it is contiguous to agricultural land enrolled in Green Acres. This value may not exceed the Green Acres value for tilled lands. The taxes on the higher value are deferred so long as the property qualifies.


**Taxable Market Value** - This is the value that your property taxes are actually based on, after all reductions.

**This Old House Exclusion** - This program expired with the 2003 assessment. However, property may still be receiving the value exclusion through the 2013 assessment. Qualifying properties with improvements that increased the estimated market value by \$5,000 or more were eligible to have some of the value deferred for a maximum of 10 years. After this time the deferred value is phased in.

For more information on appeals, visit the Department of Revenue website: [www.revenue.state.mn.us](http://www.revenue.state.mn.us)

# City of Spring Lake Park

## Sample - Tax Statement



**Anoka County**  
Jonell M. Sawyer, Division Manager  
Property Records and Taxation  
2100 3<sup>rd</sup> Avenue  
Anoka, MN 55303-2281  
www.anokacounty.us  
(763) 323-5400

Taxpayer(s): SMITH JOHN L.  
1234 ANYWHERE ST  
ANOKA, MN 55303

Property I.D.: 03-01-01-01-1111  
Property Description: LOTS 10 & 11 BLK D  
WATERVIEW HEIGHTS, SUBJ TO EASE OF RECORD  
1234 ANYWHERE ST  
ANOKA, MN 55303

Owner(s): SMITH JOHN L.

TAX STATEMENT 2016

**2015 Values for Taxes Payable**

		VALUES AND CLASSIFICATION	
		2015	2016
Taxable Year		2015	2016
Estimated Market Value:		180,400	187,300
Step			
Homestead Exclusion:		21,004	20,303
Taxable Market Value:		159,396	166,917
Step			
New Improvements/			
Expired Exclusions:			
Property Classification:		Res/Res	Res/Res

**PROPOSED TAX**

Proposed Property Tax - this amount does not include any special assessments.

1st Half Taxes: \$1,112.40  
2nd Half Taxes: \$1,112.41  
Total Taxes Due in 2016: \$2,224.81

**PROPERTY TAX STATEMENT**

1<sup>st</sup> Half Taxes: \$1,112.40  
2<sup>nd</sup> Half Taxes: \$1,112.41  
Total Taxes Due in 2016: \$2,224.81

\$\$\$

REFUNDS?

You may be eligible for one or even two refunds to reduce your property tax. Read the back of this statement to find out how to apply.

		2015	2016
1. Use this amount on Form M1PR to see if you are eligible for a homestead credit refund. File by August 15. If this box is checked, you owe delinquent taxes and are not eligible.		<input type="checkbox"/>	\$2,200.79
2. Use these amounts on Form M1PR to see if you are eligible for a special refund.		\$2,156.55	\$2,200.79
<b>Property Tax and Credits</b>			
3. Property taxes before credits		\$2,156.55	\$2,200.79
4. Credits that reduce property taxes			
A. Agricultural market value credits		\$0.00	\$0.00
B. Agricultural preserve credit		\$0.00	\$0.00
5. Property taxes after credits		\$2,156.55	\$2,200.79
<b>Property Tax by Jurisdiction</b>			
6. County		\$607.68	\$649.14
A. General county levy		\$15.00	\$14.20
B. Regional rail authority		\$5.10	\$8.41
7. County/municipal public safety system		\$717.53	\$693.99
8. City or town		\$0.00	\$0.00
9. State general tax		\$306.04	\$335.29
10. School district: 11		\$435.96	\$426.22
A. Voter approved levies		\$45.38	\$49.74
B. Other local levies		\$23.86	\$23.80
C. Tax increment		\$0.00	\$0.00
D. Fiscal disparity		\$0.00	\$0.00
11. Special taxing districts		\$0.00	\$0.00
A. Metropolitan special taxing districts		\$0.00	\$0.00
B. Other special taxing districts		\$0.00	\$0.00
C. Tax increment		\$0.00	\$0.00
D. Fiscal disparity		\$0.00	\$0.00
12. Non-school voter approved referendum levies		\$0.00	\$0.00
13. Total property tax before special assessments		\$2,156.55	\$2,200.79
<b>Special Assessments</b>			
14. Special Assessments		\$24.02	\$24.02
A. Solid waste management charge		\$0.00	\$0.00
B. All other special assessments		\$0.00	\$0.00
C. Contamination tax		\$0.00	\$0.00
15. TOTAL PROPERTY TAX AND SPECIAL ASSESSMENTS		\$2,180.57	\$2,224.81

**2<sup>nd</sup> HALF PAYMENT STUB - PAYABLE 2016**

To avoid penalty, pay on or before: October 15, 2016

Taxpayer(s): SMITH JOHN L.  
1234 ANYWHERE ST  
ANOKA, MN 55303

Property I.D.: 03-01-01-01-1111

Total Property Tax for 2016: \$2,224.81  
Second-half payment due Oct. 15: \$1,112.41

Please Include Property I.D. on Check  
Make Check Payable To: Anoka County  
2100 3<sup>rd</sup> Ave., ANOKA, MN 55303-2281

Check to indicate address corrections on back. Four canceled check is your receipt. Do not send cash.

03-01-01-01-1111 000001112.41

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**1<sup>st</sup> HALF PAYMENT STUB - PAYABLE 2016**

To avoid penalty, pay on or before: May 15, 2016  
If your tax is \$700.00 or less, pay the entire tax by: May 15, 2016

Taxpayer(s): SMITH JOHN L.  
1234 ANYWHERE ST  
ANOKA, MN 55303

Property I.D.: 03-01-01-01-1111

Total Property Tax for 2016: \$2,224.81  
First-half payment due May 15: \$1,112.40

Please Include Property I.D. on Check  
Make Check Payable To: Anoka County  
2100 3<sup>rd</sup> Ave., ANOKA, MN 55303-2281

Check to indicate address corrections on back. Four canceled check is your receipt. Do not send cash.

03-01-01-01-1111 000001112.40 03-01-01-01-1111 000002224.81

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# City of Spring Lake Park

## Sample - Back of Tax Statement

### \$\$\$ REFUNDS

You may qualify for one or both refunds from the State of Minnesota based on your 2016 Property Taxes.

If you owned and occupied this property as your homestead on January 2, 2016, you may qualify for one or both of the following refunds:

- The Property Tax Refund** - If your taxes exceed certain income-based thresholds, and your total household income is less than \$107,930.
- The Special Homestead Credit Refund** - If you also owned and occupied this property as your homestead on January 2, 2015 and:
  - The net property tax on your homestead increased by more than 12 percent from 2015 to 2016, and
  - The increase was at least \$100, not due to improvements on the property.

If you need Form M1PR and instructions:



www.revenue.state.mn.us



(651) 296-4444



Minnesota Tax Forms  
Mail Station 1421  
St. Paul, MN 55146-1421

Make sure to provide your Property ID Number on your M1PR to ensure prompt processing.

### Senior Citizens' Property Tax Deferral

The Senior Citizens' Deferral Program was established to help senior citizens having difficulty paying property taxes. This deferral program allows senior citizens to leverage the equity in their home, providing two primary advantages:

- It limits the annual out-of-pocket payment for property taxes to 3 percent of total household income, and
- It provides predictability. The amount you pay will not change for as long as you participate in this program.

To be eligible, you must file an application by July 1, 2016, as well as:

- Be at least 65 years old,
- Have a household income of \$60,000 or less, and
- Have lived in your home for at least 15 years.

To receive a fact sheet and application for this program, please visit [www.revenue.state.mn.us](http://www.revenue.state.mn.us) using keyword "deferral", or call the Minnesota Department of Revenue at (651) 556-4803.

### Penalty for Late Payment of Property Tax

If you pay your first half or second half property tax after the due dates, a penalty will be added to your tax. The later you pay, the greater the penalty you must pay. The table to the right shows the penalty amounts added to your tax if your property taxes are not paid before the date shown.

**Personal Property Located on Leased Government-owned Land:** Taxes may be paid in two installments due at the same time as real property taxes. These taxes are subject to the same penalty schedule and penalty rates as real property taxes. All other personal property taxes are due in full on or before May 16, 2016.

**Note to manufactured home owners:** The title to your manufactured home cannot be transferred unless all current and delinquent personal property taxes due at the time of the transfer are paid.

Property Type:	2016											2017
	May 17	June 1	July 1	Aug 1	Sep 1	Oct 1	Oct 18	Nov 1	Nov 16	Dec 1	Jan 2	
<b>Homestead and Cabins</b>												
1st Half	2%	4%	5%	6%	7%	8%	8%	8%	-	8%	10%	
2nd Half	-	-	-	-	-	-	-	2%	6%	-	8%	10%
Both Unpaid	-	-	-	-	-	-	5%	7%	-	8%	10%	
<b>Agricultural Homesteads</b>												
1st Half	2%	4%	5%	6%	7%	8%	8%	8%	8%	8%	10%	
2nd Half	-	-	-	-	-	-	-	-	6%	8%	10%	
Both Unpaid	-	-	-	-	-	-	-	-	7%	8%	10%	
<b>Non-Homesteads</b>												
1st Half	4%	8%	9%	10%	11%	12%	12%	12%	-	12%	14%	
2nd Half	-	-	-	-	-	-	4%	8%	-	12%	14%	
Both Unpaid	-	-	-	-	-	-	8%	10%	-	12%	14%	
<b>Agricultural Non-Homesteads</b>												
1st Half	4%	8%	9%	10%	11%	12%	12%	12%	12%	12%	14%	
2nd Half	-	-	-	-	-	-	-	-	8%	12%	14%	
Both Unpaid	-	-	-	-	-	-	-	-	10%	12%	14%	
<b>Personal Property</b>	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	
<b>Manufactured Homes</b>												
1st half	-	-	-	-	8%	8%	8%	8%	8%	8%	8%	
2nd half	-	-	-	-	-	-	-	-	8%	8%	8%	

### IMPORTANT INFORMATION ABOUT YOUR PROPERTY TAX STATEMENT

- Only one tax statement per parcel is mailed per year. Statements are mailed in mid to late March, with the exception of manufactured homes, which are mailed in mid to late June. A change in the ownership recorded after January 1 of the current year, will not initiate the mailing of a new tax statement. The statement will be sent to the previous owner/or taxpayer. Mortgage refinance and/or satisfaction and sale are common reasons for a change in the current year taxpayer and require a request for a duplicate tax statement. **If you have not received your tax statement(s) by April 1st of any year (July 15th for manufactured homes), please call (763) 323-5400 and request a duplicate.**
- If you have paid off or refinanced your mortgage and were escrowing your tax payment, you are responsible for paying the taxes due. Failure to timely pay your taxes due to not receiving or having a tax statement will not forgive the imposition of penalty and interest.
- HOMESTEAD:** Property currently classified as homestead will not be mailed a homestead verification card and will continue to be classified as homestead as long as the property is occupied by the owner or qualifying relative as their principal place of residence. **Any change in the occupancy status of homestead property requires notification to the County Assessor.**
- IMPORTANT TELEPHONE NUMBERS:** (651) 296-3781 Property tax refund questions – State of Minnesota  
(763) 323-5737 Solid waste management charge (Line 14A) questions and information – Anoka County  
(763) 323-5400 All property related questions – Anoka County

4/6/2016

### Anoka County Now Offers Direct Payments and Internet Payments for Property Taxes

- Your property tax payments can now be made automatically from your checking or savings account. For more information on direct payments call (763) 323-5400. From the main menu press "2" for general information, then press "0" (not available for escrow accounts).
- You can pay your taxes from your bank account or with your Visa or MasterCard online at [www.anokacounty.us](http://www.anokacounty.us). Echecks will be assessed a \$1.00 service fee. The credit/debit card service fee will vary depending upon the type of card used. The fees will be shown before you submit your payment and there will be an option to cancel the payment at that time.
- Call (763) 323-5400 for our Interactive Voice Response (IVR) system to access property tax information.

### If Paying by Check Please be sure that:

- The Property I.D. is on your check(s)
- The check is signed and made out for the proper amount
- The payment stub is enclosed

### ADDRESS CORRECTION:

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_  
STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**TO AVOID LATE FEES, YOUR PAYMENT  
MUST BE POSTMARKED BY THE DATE  
SHOWN ON THE FACE**