Spruce County

Jane Smith, Auditor-Treasurer
345 12th Street East, Box 78
Spruceville, MN 55555-5555
(555) 345-6789
www.co.spruce.mn.us

Tax Statement 2026

2025 Values for Taxes Payable in 2026

TAXPAYER(S):

John and Mary Johnson
123 Pine Road South
Spruceville, MN 55555-5555

Property ID Number: 01.234.56.7890.R1

Property Description:

Lot 5, Block 13 of the Spruceville Estates Addition to the City of Spruceville.

Step 1 — Values and Classification

Taxes Payable Year:	2025	2026
Estimated Market Value:	$141,100	$143,000
Homestead Exclusion:	$33,851	$33,680
Taxable Market Value:	$107,249	$109,320
New Improvements:	$0	$0
Property Classification:	RES HMSTD	RES HMSTD

Sent in March 2025

Step 2 — Proposed Tax

Proposed Tax: $1,570

Sent in November 2025

Step 3 — Property Tax Statement

First-half Taxes:	$777.13
Second-half Taxes:	$777.13
Total Taxes Due in 2026:	$1,554.26

$$$ 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.

Tax Detail for Your Property:

Taxes Payable Year:	2025	2026
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.	☐	$1,524.26
2. Use these amounts on Form M1PR to see if you are eligible for a special refund.	$1,422.08	
Property Tax and Credits		
3. Property taxes before credits	$1,422.08	$1,524.26
4. Credits that reduce property taxes		
A. Agricultural and rural land credits	$0.00	$0.00
B. Taconite tax relief	$0.00	$0.00
C. Other credits	$0.00	$0.00
5. Property taxes after credits	$1,422.08	$1,524.26
Property Tax by Jurisdiction		
6. County	$438.06	$474.18
Regional Rail Authority	$5.96	$6.18
7. City or Town	$273.79	$302.06
8. State General Tax	$0.00	$0.00
9. School district		
A. Voter approved levies	$289.35	$296.68
B. Other local levies	$340.11	$364.60

Taxes Payable Year:	2025	2026
10. Special Taxing Districts		
A. Metropolitan special taxing districts	$64.66	$69.34
B. Other special taxing districts	$10.15	$11.22
C. Tax increment financing	$0.00	$0.00
D. Fiscal disparity	$0.00	$0.00
11. Non-school voter-approved referenda levies	$0.00	$0.00
12. Total property tax before special assessments	$1,422.08	$1,524.26
Special Assessments		
13. Special assessments		
A. Curb and street improvements	$30.00	$30.00
B.		
C.		
14. TOTAL PROPERTY TAX AND SPECIAL ASSESSMENTS	$1,452.08	$1,554.26

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2 — 2nd Half Payment Stub - Payable 2026

To avoid penalty, pay on or before October 15, 2026.

*Second Half due November 16, 2026, if box is checked. ☐

Total Property Tax for 2026:	$	1,554.26
Second-half payment due October 15*:	$	777.13
Penalty, if any:	$	
If penalty, total:	$	

PROPERTY ID NUMBER: 01.234.56.7890.R1

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PAYABLE TO:
SPRUCE COUNTY
AUDITOR-TREASURER
345 12th Street East, Box 78
Spruceville, MN 55555-5555

Your canceled check is your receipt. Do not send cash.

1 — 1st Half Payment Stub - Payable 2026

To avoid penalty, pay on or before May 15, 2026.

Total Property Tax for 2026:	$	1,554.26
First-half payment due May 15:	$	777.13
Penalty, if any:	$	
If penalty, total:	$	

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$$$ REFUNDS

You *may* qualify for one or both refunds from the State of Minnesota based on your 2026 Property Taxes.

If you owned and occupied this property as your homestead on January 2, 2026, you **may** qualify for one or both of the following homestead credit refunds:

1. Property Tax Refund - If your taxes exceed certain income-based thresholds, and your total household income is less than $142,490.
2. Special Property Tax Refund - If you also owned and occupied this property as your homestead on January 2, 2025, and **both** of the following are true:
   - The net property tax on your homestead increased by more than 12% from 2025 to 2026.
   - The increase was at least $100, not due to improvements on the property.

For Form M1PR and instructions:

www.revenue.state.mn.us

(651) 296-3781

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.

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 below shows the penalty amounts added to your tax if your property taxes are not paid before the date shown.

Property Type:	2026 May 16	June 1	July 1	Aug 1	Sep 1	Sep 3	Oct 1	Oct 16	Nov 1	Nov 17	Dec 1	2027 Jan 2
Homesteads and Cabins												
1st half	2%	4%	5%	6%	7%	-	8%	8%	8%	-	8%	10%
2nd half	-	-	-	-	-	-	-	2%	4%	-	5%	7%
Both Unpaid	-	-	-	-	-	-	-	5%	6%	-	6.5%	8.5%
Agricultural Homesteads												
1st half	2%	4%	5%	6%	7%	-	8%	8%	8%	8%	8%	10%
2nd half	-	-	-	-	-	-	-	-	-	2%	4%	6%
Both Unpaid	-	-	-	-	-	-	-	-	-	5%	6%	8%
Nonhomesteads												
1st half	4%	8%	9%	10%	11%	-	12%	12%	12%	-	12%	14%
2nd half	-	-	-	-	-	-	-	4%	8%	-	9%	11%
Both Unpaid	-	-	-	-	-	-	-	8%	10%	-	10.5%	12.5%
Agricultural Nonhomesteads												
1st half	4%	8%	9%	10%	11%	-	12%	12%	12%	12%	12%	14%
2nd half	-	-	-	-	-	-	-	-	-	4%	8%	10%
Both Unpaid	-	-	-	-	-	-	-	-	-	8%	10%	12%
Personal Property	8%	8%	8%	8%	8%	-	8%	8%	8%	8%	8%	8%
Manufactured Homes												
1st half	-	-	-	-	-	8%	8%	8%	8%	8%	8%	8%
2nd half	-	-	-	-	-	-	-	-	-	8%	8%	8%

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 15, 2026.

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

Senior Citizens' Property Tax Deferral

The Senior Citizens' Property Tax Deferral Program provides a low-interest loan to senior citizens having difficulty paying property taxes. This is not a tax forgiveness program, however, this program:

- Limits the maximum amount of property tax paid to 3% of total household income, and
- Ensures the amount of tax paid remains the same as long as you participate in this program.

To be eligible for the program in 2027, you must file an application by **November 1, 2026**, as well as:

1. Be at least 65 years old,
2. Have a household income of $96,000 or less, and
3. Have lived in your home for at least 5 years.

To learn more and find an application for this program, or to file an on-line application, go to www.revenue.state.mn.us and type "deferral" into the search box. You may also call the Senior Deferral Administrator at (651) 556-4803 to have the information mailed to you.

THIS STUB MUST ACCOMPANY FIRST HALF PAYMENT.

THIS STUB MUST ACCOMPANY SECOND HALF PAYMENT.