



Saint Louis County

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NEWS RELEASE

FOR IMMEDIATE RELEASE:

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St. Louis County Auditor highlights programs to help with property taxes

For people not paying property taxes through an escrow account, the property tax payment for the first half of the year is due on Monday, May 16. (Property owners get an extra day this year, since May 15 falls on a Sunday.) Besides this timely reminder, I also want to highlight some of the programs available through the state or federal government that can assist people who may be struggling to pay their property taxes.

The one that helps the most people is often overlooked. It's the Homestead Credit Refund, a state-paid refund aimed at assisting homeowners whose property taxes are high compared to their household income. I suspect there are a lot of eligible homeowners in St. Louis County who aren't taking advantage of it.

The Minnesota Department of Revenue sends a letter to homeowners it's identified as likely being eligible for a refund of \$1,000 or more, but there are others who probably qualify for some level of refund.

Eligibility requirements include the total household income for 2015 must be less than \$107,930; the property must be classified as homestead, and the person filing must have owned and lived in the home on January 2, 2016; eligible filers cannot be a dependent.

Additionally, there is a Special Homeowners Homestead Credit Refund available for property owners whose home's net property tax increased by more than 12 percent from 2015 to 2016, provided the increase is at least \$100 and is not due to improvements made to the property.

To learn more about either of these options, including filing instructions, visit the Minnesota

Department of Revenue's website at revenue.state.mn.us, or call 1-800-652-9094.

There are additional special programs that may reduce the property tax bill for select groups of homesteaders.

Disabled Veterans Market Value Exclusion: Veterans with a service-connected disability rating of 70 percent or more are eligible. The exclusion lowers the amount that is subject to property taxes.

Disability Homestead: Property owners who are legally blind or permanently and totally disabled may qualify. The program reduces the property tax classification rate, resulting in a lower property tax bill.

Senior Citizen Deferral: For anyone age 65 or older with a household income of \$60,000 or less, this program limits the maximum amount of property taxes owed to three percent of your household income, with the state providing a low interest loan to cover the rest. It's important to note this will result in a lien on your property.

Disaster Relief: This is for Property owners who have had at least 50 percent of a structure on their property destroyed by fire or natural disaster. Relief may include an abatement for taxes due during the year of the disaster, and property tax credits in the following year.

You can find more information on these and other programs on our county website stlouiscountymn.gov/assessor.

One last helpful tip, for property owners who have fallen behind in paying their property taxes, the Arrowhead Economic Opportunity Agency (AEOA) and LSS Financial Counseling are great resources. They offer budget and debt counseling, and their services are free and confidential. Their counselors help people set up a realistic budget and develop a repayment plan for property taxes and any other debts they may have. AEOA provides counseling for people living outside of Duluth, and can be reached at (218) 735-6826. LSS serves people within Duluth, and can be reached at (218) 726-4767.

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