

From: [Máel Embser-Herbert](#)
To: [*CI-StPaul Contact-Council](#); [CouncilHearing \(CI-StPaul\)](#); [#CI-StPaul_Ward4](#)
Subject: Ramsey County Property Taxes
Date: Monday, December 5, 2022 3:32:33 PM

I am unable to attend the Public Hearing scheduled for 12/6 and am thus submitting the below comment.

In short, **something is very wrong with the property tax system in Ramsey County**. Before you ask yourself why I didn't submit an appeal earlier this year, the answer is that between work, home, and managing myriad other issues I simply did not have the time. As to why I don't appeal via Tax Court now, the cost/benefit analysis fails. That is, when I factor in what I assume (perhaps incorrectly) to be filing costs and, more importantly, the value of my time, I would no doubt spend more "money" taking that approach than I would benefit if I won. More importantly, the system should work effectively, efficiently, and - of the utmost importance - honestly. That is, the burden should not fall to the taxpayer to keep the system in check.

While our estimated market value has increased a whopping \$54,500 (and is in no way reflective of what our home would actually sell for), the homestead exclusion decreased by \$4,900. Our taxes are increasing from **\$3,465.68 to \$4,230, or \$764.32 (22%)**. See details below.

Now, I actually don't have any problem paying taxes, despite the fact that Saint Paul does not see fit to plow our alley, include trash in our taxes, or adequately maintain the city streets. I'm happy having a police department, a fire department, etc. We have been committed to living within the city and to the Hamline-Midway neighborhood in particular. That said, what I *do* have a huge problem with is the inequity - which feels like it borders on ineptitude if not fraud - in determining tax valuation.

This is our home:

1855 Englewood, **918 square feet**, land 43' x 127', parcel area .1254
2 bedrooms, 2 baths; 2 car garage
2023 market value: \$285,900
2023 homestead exclusion: \$11,500
2023 taxable market value: \$274,400

This is the house immediately next door to us:

1851 Englewood, **1234 square feet**, land 40' x 125, parcel area .1148
4 bedrooms, 2 baths (according to Zillow); 2 car garage
2023 market value: \$220,100
2023 homestead exclusion: \$17,400
2023 taxable market value: \$202,700

From 2022 to 2023, *the market value of 1855 increased by \$54,500*, while *the market value of 1851 increased by only \$19,500*; or a difference of \$35,000. For the same period, because of the difference in the homestead exclusion amount the taxable market value of 1855 is \$274,400, while the taxable market value of 1851 is \$202,700, or **a difference in taxable market value of \$71,700!** Please note, as above, while our land parcel is .0206 larger, the home next door is *316 square feet larger*, with two additional bedrooms.

In the past, the owner of 1851 has had paying tenants, though it remained and remains owner-occupied. I don't know if this makes a difference in the homestead exclusion, but it shouldn't make a difference in the valuation of the property.

It looks like 1851 was valued, in March 2005, at \$205,000 but was sold via bank sale in 9/2008 for \$155,000. We purchased 1855 in June 2014 for \$166,000. How has our home so increased in value and 1851 has not? Both properties appear to have been reviewed for valuation in 2022.

I also looked at 1843 Englewood because I know they've done a lot of work, including finishing a beautiful, new basement unit. That property has a 2023 market value of \$245,600 and a taxable market value of \$230,500, with a homestead exclusion higher than ours, though lower than that of 1851. It's 1,190 square feet. Again, it's 272 feet larger (and I suspect the finished basement isn't included) and has a taxable market value of \$43,900 less than our property!

I had to stop there in my analysis or my head was going to explode. ***What might possibly account for such a dramatic difference in tax valuation, especially as this is based only on what they see in the records and an external view? Or, is it that any work we have done over the past eight years involved pulling the required permits and others have not?***

Although, should we move, our soon-to-graduate adult son is committed to remaining in the Hamline-Midway and wants to "take over" the family home, if this taxation issue isn't resolved I cannot in good faith encourage him to remain within Saint Paul. Something is broken. Fix it.

Thank you.

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Pronouns: THEY/THEM