

# Trends Affecting Values and Property Taxes Payable 2022

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September 1, 2021

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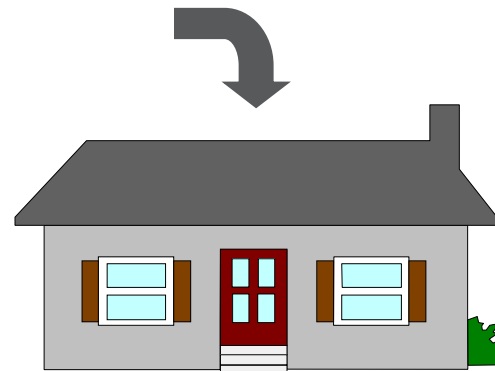
# Who Determines Your Property Tax?

## State Legislature

- Sets Property Tax Policy
- Establishes Property Classes & Class Rates
- Determines Levels of State Aid
- Underfunded Mandates to Local Governments
- Levies State Business Tax

## County Assessor

- Determines Market Value
- Assigns Property Class

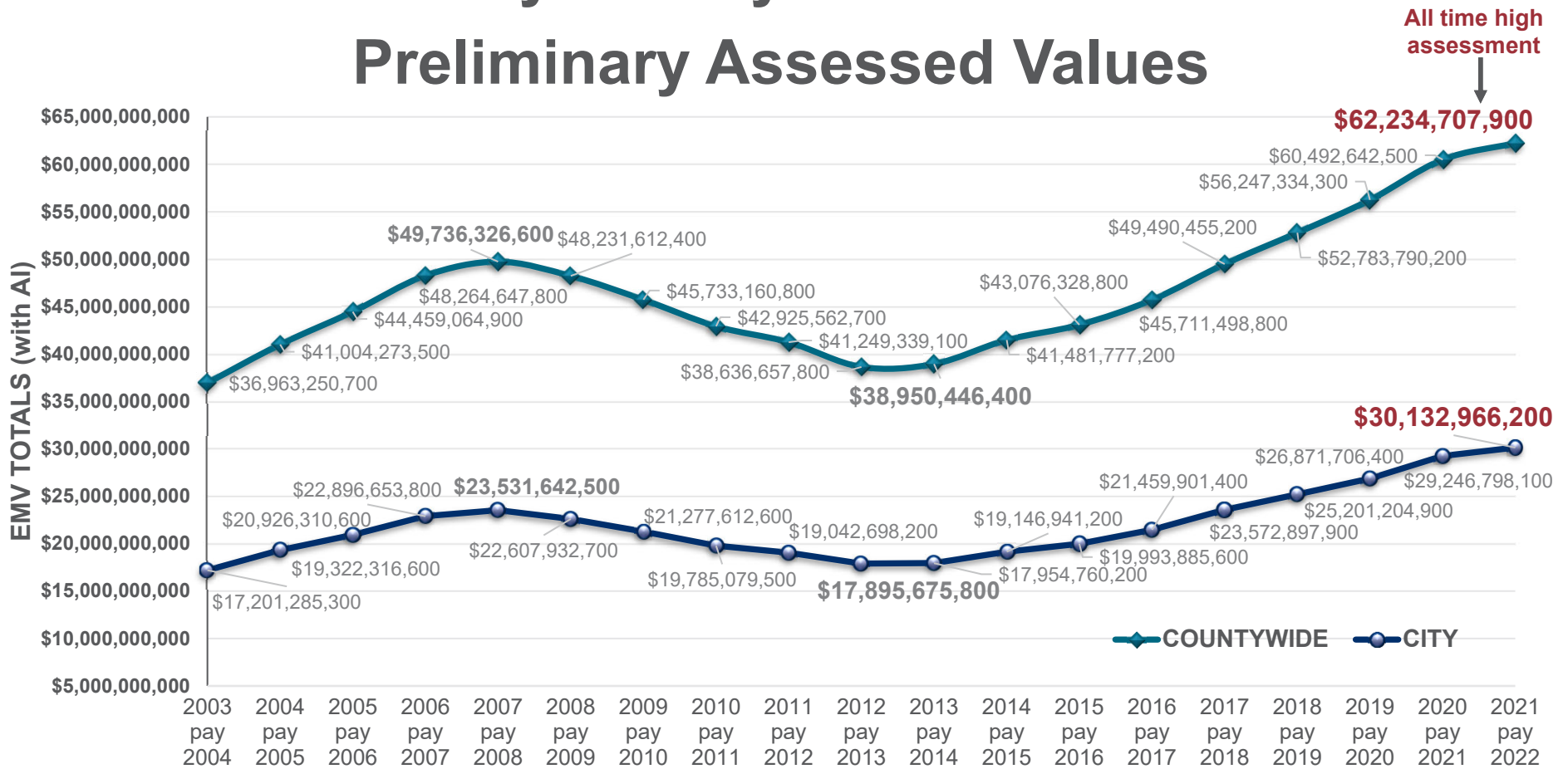


**Property Tax**

## Taxing Jurisdictions

- Determines Levy Amount

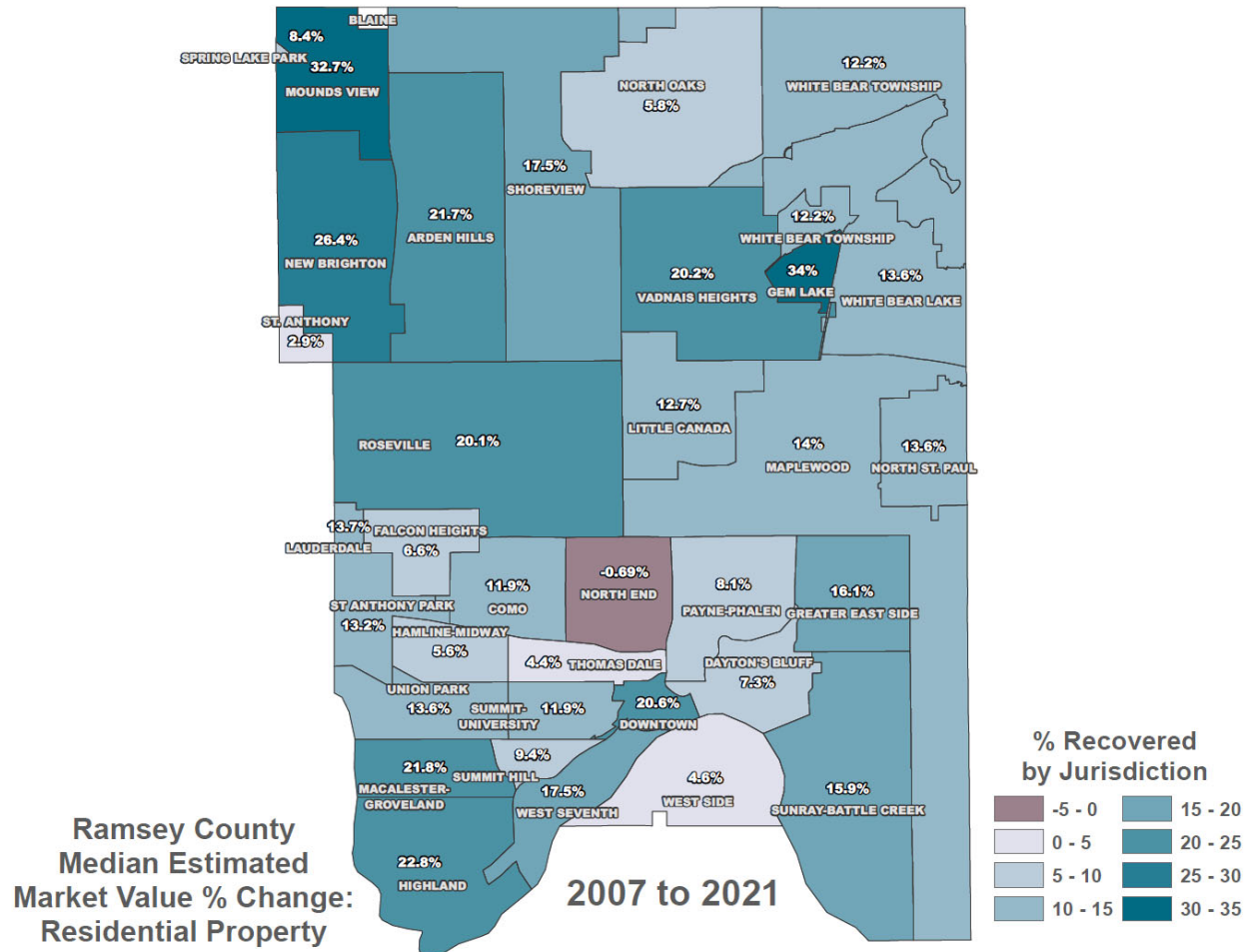
# Ramsey County Historical Total Preliminary Assessed Values



\*Estimated market values as of the spring of each assessment year.

\*Reported values exclude Exempt property, Leased Public Property, Manufactured Homes, and State Assessed Utility & Railroad property)

# Residential median market value % recovered



## 2021 Assessment

Aggregate changes in 2021 assessed value by property class

	Overall	Residential	Commercial	Industrial	Apartments
<b>City of Saint Paul</b>	<b>+3.8%</b>	+4.0%	-0.8%	+10.7%	+4.7%
<b>Suburban Ramsey</b>	<b>+3.1%</b>	+2.9%	+1.4%	+2.3%	+7.4%
<b>Countywide</b>	<b>+3.5%</b>	+3.4%	+0.4%	+4.5%	+5.7%

# Saint Paul Residential Single Family Median Values

## Percent Change Single-Family Homes 2017 - 2021

Jurisdiction	MUNI #	'17 p '18 Median Value	'18 p '19 Median Value	'19 p '20 Median Value	'20 p '21 Median Value	'21 p '22 Median Value	'17p18 to '18p'19 % Chg	'18p19 to '19p'20 % Chg	'19p20 to '20p'21 % Chg	'20p21 to '21p'22 % Chg	'17p'18 vs '21p'22 % Chg
Sunray-Battlecreek	1	170,900	184,800	196,500	214,700	229,500	8.1%	6.3%	9.3%	6.9%	34.3%
Greater East Side	2	154,400	166,000	172,900	191,800	206,800	7.5%	4.2%	10.9%	7.8%	33.9%
West Side	3	144,000	157,200	170,100	184,100	193,600	9.2%	8.2%	8.2%	5.2%	34.4%
Dayton's Bluff	4	117,500	130,500	148,400	152,400	177,500	11.1%	13.7%	2.7%	16.5%	51.1%
Payne-Phalen	5	133,200	147,900	163,850	178,500	194,700	11.0%	10.8%	8.9%	9.1%	46.2%
North End	6	124,800	134,100	152,300	163,600	174,600	7.5%	13.6%	7.4%	6.7%	39.9%
Thomas Dale	7	111,200	129,200	154,900	163,300	173,000	16.2%	19.9%	5.4%	5.9%	55.6%
Summit-University	8	189,200	206,200	229,700	242,200	250,500	9.0%	11.4%	5.4%	3.4%	32.4%
West Seventh	9	161,100	172,100	190,700	203,400	204,700	6.8%	10.8%	6.7%	0.6%	27.1%
Como	10	207,100	219,900	237,250	256,900	260,000	6.2%	7.9%	8.3%	1.2%	25.5%
Hamline-Midway	11	166,600	177,900	186,100	197,800	207,500	6.8%	4.6%	6.3%	4.9%	24.5%
St Anthony Park	12	340,250	348,800	378,300	390,800	389,800	2.5%	8.5%	3.3%	-0.3%	14.6%
Merriam	13	286,600	300,900	325,050	335,100	338,700	5.0%	8.0%	3.1%	1.1%	18.2%
Macalester-Groveland	14	312,200	333,300	355,400	360,600	361,550	6.8%	6.6%	1.5%	0.3%	15.8%
Highland	15	305,400	327,250	350,000	353,900	359,900	7.2%	7.0%	1.1%	1.7%	17.8%
Summit Hill	16	422,700	444,300	462,500	474,550	490,850	5.1%	4.1%	2.6%	3.4%	16.1%
Downtown	17	290,000	406,500	459,600	459,800	464,350	40.2%	13.1%	0.0%	1.0%	60.1%
Airport	20										
<b>Suburbs</b>		<b>234,900</b>	<b>251,400</b>	<b>272,000</b>	<b>283,700</b>	<b>294,600</b>	<b>7.0%</b>	<b>8.2%</b>	<b>4.3%</b>	<b>3.8%</b>	<b>25.4%</b>
<b>City of St. Paul</b>		<b>173,900</b>	<b>186,200</b>	<b>200,600</b>	<b>215,700</b>	<b>228,700</b>	<b>7.1%</b>	<b>7.7%</b>	<b>7.5%</b>	<b>6.0%</b>	<b>31.5%</b>
<b>Countywide</b>		<b>209,900</b>	<b>225,400</b>	<b>244,700</b>	<b>256,700</b>	<b>266,400</b>	<b>7.4%</b>	<b>8.6%</b>	<b>4.9%</b>	<b>3.8%</b>	<b>26.9%</b>

# Property Tax Regressivity

Jurisdiction	17p'18 vs 21p'22 % Chg
Sunray-Battlecreek	34.3%
Greater East Side	33.9%
West Side	34.4%
Dayton's Bluff	<b>51.1%</b>
Payne-Phalen	<b>46.2%</b>
North End	<b>39.9%</b>
Thomas Dale	<b>55.6%</b>
Summit-University	32.4%
West Seventh	27.1%
Como	25.5%
Hamline-Midway	24.5%
St Anthony Park	14.6%
Merriam	18.2%
Macalester-Groveland	15.8%
Highland	17.8%
Summit Hill	16.1%
Downtown	<b>60.1%</b>
Airport	
Suburbs	<b>25.4%</b>
City of St. Paul	<b>31.5%</b>
Countywide	<b>26.9%</b>

- Property tax is inherently regressive
  - Regressive = A tax type assessed regardless of income. Low- and high-income earners pay the same dollar amount.
- The burden on low-income earners than on high-income earners is bigger. The same dollar amount equates to a larger percentage of total income earned.
- Programs combating property tax regressivity:
  - Property Tax Refund
  - Property Classification Rate
  - Market Value Homestead Exclusion



# Property Tax Refund (PTR) in Ramsey County

Approximately \$25 million in additional refunds for homesteads is unclaimed

	Count	Refund Amount	Average Refund
Homestead Credit Refunds	49,407	\$55,944,000	\$1,132
Renter Refunds	46,611	\$34,137,000	\$732
Special Homeowner Refunds	15,637	\$1,622,000	\$104

2018 PTR paid in 2019, Minnesota Department of Revenue

## Claiming the Property Tax Refund

- Filing information: [www.revenue.state.mn.us/filing-property-tax-refund](http://www.revenue.state.mn.us/filing-property-tax-refund) or 1-800-652-9094
- How to file
  - Homeowner refund: online, software provider, or by paper
  - Renter refund: software provider or by paper
- Final deadline to claim 2020 refund: 8/15/2022

If you are	and	You may qualify for a refund of up to
A renter	Your total household income is less than \$62,960	\$2,210
A homeowner	Your total household income is less than \$116,180	\$2,840

Special Property Tax Refund: No homeowner income limit; refund limited to \$1,000; property tax increased by more than 12% and increase was at least \$100

## **New development sets the stage for continued growth**

- **Snelling Midway/Allianz Field Superblock.**
- **Downtown St. Paul’s continued emergence as mini-tech hub.**
- **Highland Bridge.**



### **Cont. New Apartment projects:**

- Several large affordable housing projects including Oasis at Twin Lakes and Rice Street Flats.
- The Arlow on Kellogg.
- Alvera Apartments (modular construction).

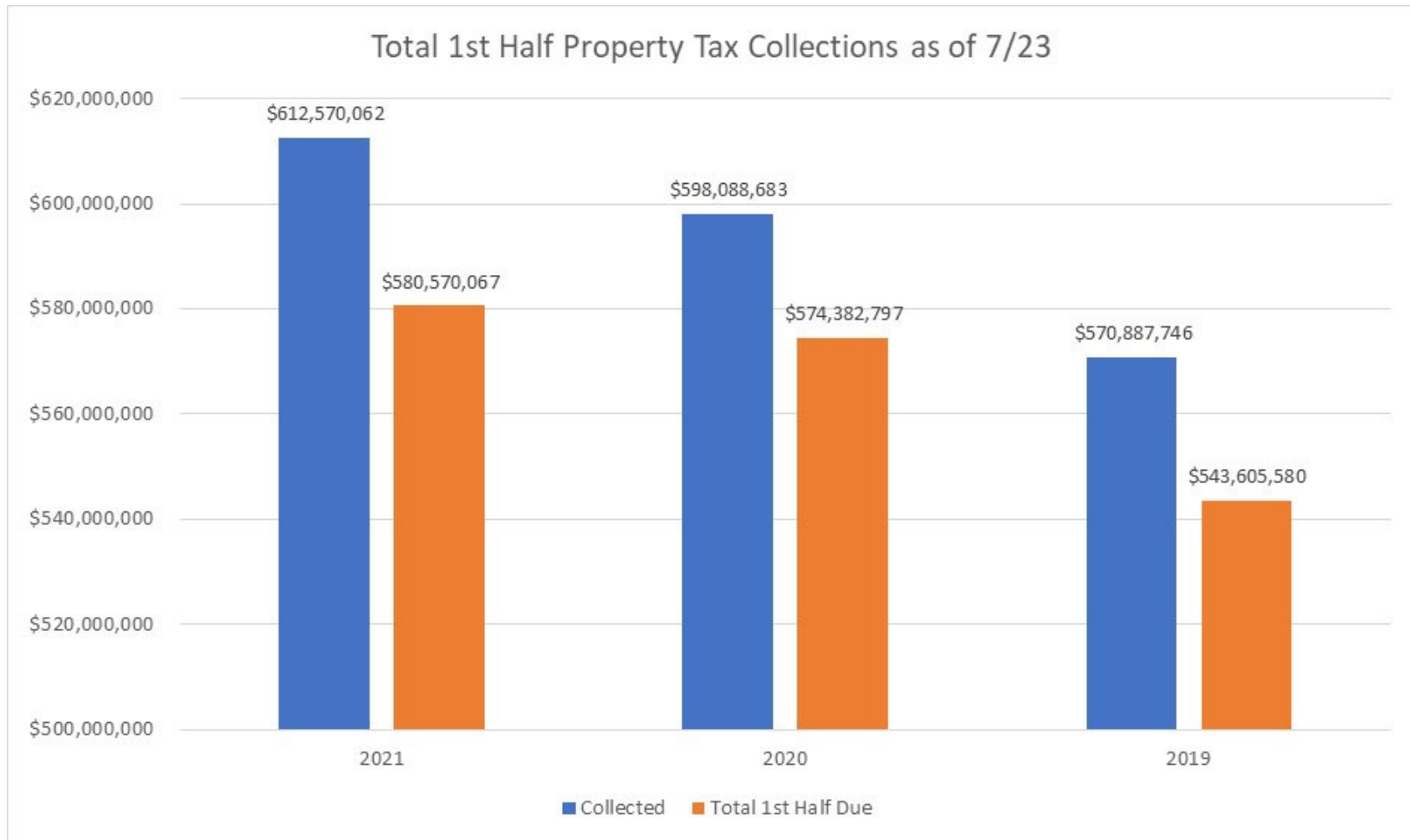
### **Future redevelopment either underway or in initial planning and marketing phase:**

- Downtown Riversedge.
- Hillcrest redevelopment.
- Rice-Larpenteur Gateway.
- Rice Creek Commons.

## 2021 Market Summary

- Ramsey County **aggregate** estimated market value **at an all time high**. However, some areas of concentrated poverty **have not** recovered.
- **Continued strong growth for residential market** due to low supply of homes, strong demand and record low interest rates. However, the affordability gap continues to widen.
- **Development continues** throughout Ramsey County post pandemic.
- **Economic outlook** remains solid for most real estate segments, and uncertain for others as the economy emerges from the pandemic:
  - **Industrial** market shows no signs of slowing.
  - **Apartment** market remains strong and development continues Countywide.
  - Certain **retail** segments remain resilient despite the acceleration of e-commerce.
  - The full impact of widespread teleworking on the **office** market remains unknown.

# Collections Pay 2021



## Fiscal Disparity Distribution Levy

	2021 FD Distribution	2022 FD Distribution	Dollar Change	Percent Change
City of Saint Paul	34,441,416	33,580,911	\$(860,505)	-2.49%
Ramsey County	53,601,504	53,255,830	\$(345,674)	-0.64%
Saint Paul School District	38,794,402	40,444,879	\$1,650,477	4.25%

Fiscal Disparity Program shares the taxes on a portion of commercial-industrial value growth throughout the seven-county metro area.

## Factors Affecting Payable 2021 St. Paul Property Taxes: Median Value Single Family Home

Factors	Amount	
<b>Final Payable 2021 Total Tax (\$215,800 EMV Home)</b>	<b>\$ 3,079</b>	
Gain of Fiscal Disparity	\$ (28)	
Change in Homestead Exclusion Benefit	15	
Other Shifts	156	
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 143</b>	
County Levy	\$ 16	\$ 63
Regional Rail Levy	7	10
School District Levy	-	34
City Levy	82	133
Other Special Taxing Districts Levy	43	51
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 148</b>	<b>\$ 291</b>
		<b>Perc Change</b>
<b>Estimated Payable 2022 Total Tax (\$228,700 EMV Home)</b>	<b>\$ 3,370</b>	<b>9.5%</b>

<u>Assumptions:</u>	2021 Levy	2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
St Paul Levy	165,181,611	176,610,697	11,429,086	6.9%
ISD 625 Levy	196,588,254	196,588,254	-	0.0%
Regional Rail Authority Levy	27,570,385	29,598,065	2,027,680	7.4%
County HRA Levy	-	11,120,002	11,120,002	100.0%
St. Paul HRA Levy	4,547,359	5,138,516	591,157	13.0%

\* Assuming 6% increase in Estimated Market Value

## Factors Affecting Payable 2021 St. Paul Property Taxes: Median Value Apartment

Factors	Amount
<b>Final Payable 2021 Total Tax (\$1,024,000 EMV Apartment)</b>	<b>\$ 19,252</b>
Gain of Fiscal Disparity	\$ (124)
Other Shifts	(197)
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (321)</b>
County Levy	\$ 92
Regional Rail Levy	42
School District Levy	-
City Levy	497
Other Special Taxing Districts Levy	260
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 891</b>
<b>Estimated Payable 2022 Total Tax (\$1,028,100 EMV Apartment)</b>	<b>\$ 19,822</b>

<b>Change that will appear on Proposed Notice</b>
\$ 26
30
(187)
448
253
<b>\$ 570</b>
Perc Change
<b>3.0%</b>

<b>Assumptions:</b>	2021 Levy	2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
St Paul Levy	165,181,611	176,610,697	11,429,086	6.9%
ISD 625 Levy	196,588,254	196,588,254	-	0.0%
Regional Rail Authority Levy	27,570,385	29,598,065	2,027,680	7.4%
County HRA Levy	-	11,120,002	11,120,002	100.0%
St. Paul HRA Levy	4,547,359	5,138,516	591,157	13.0%

\* Assuming 0.4% increase in Estimated Market Value



## Factors Affecting Payable 2021 St. Paul Property Taxes: Median Value Commercial

Factors	Amount	
<b>Final Payable 2021 Total Tax (\$486,600 Commercial Property)</b>	<b>\$ 15,876</b>	
Gain of Fiscal Disparity	\$ (58)	
Other Shifts	(691)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (749)</b>	
County Levy	\$ 42	\$ (181)
Regional Rail Levy	19	(3)
School District Levy	-	(258)
City Levy	227	5
Other Special Taxing Districts Levy	119	84
Fiscal Disparity Tax	-	438
State Business Tax	-	(427)
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 407</b>	<b>\$ (342)</b>
<b>Estimated Payable 2022 Total Tax (\$483,000 Commercial)</b>	<b>\$ 15,534</b>	<b>Perc Change -2.2%</b>

<u>Assumptions:</u>	2021 Levy	2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
St Paul Levy	165,181,611	176,610,697	11,429,086	6.9%
ISD 625 Levy	196,588,254	196,588,254	-	0.0%
Regional Rail Authority Levy	27,570,385	29,598,065	2,027,680	7.4%
County HRA Levy	-	11,120,002	11,120,002	100.0%
St. Paul HRA Levy	4,547,359	5,138,516	591,157	13.0%

\* Assuming 0.8% decrease in Estimated Market Value

## Estimated % Change in 2022 Property Taxes: by St. Paul Planning District on a Residential Property

Assessment Year: For Taxes Payable In:	Median Estimated Home Market Values			Final Payable 2021 Rate	Estimated Payable 2022 Rate	Tax Change			
	2020 2021	2021 2022	% Change From '21 - '22	136.299% 0.17635%	140.764% 0.16849%	P2021 Final Taxes	P2022 Estimated Taxes	\$ Change From '21 - '22	% Change From '21 - '22
Planning District									
1. Sunray/Battlecreek/Highwood	\$214,700	\$229,500	6.9%			\$3,061	\$3,384	\$323	10.6%
2. Greater East Side	191,800	206,800	7.8%			2,680	2,998	318	11.9%
3. West Side	184,100	193,600	5.2%			2,552	2,773	221	8.7%
4. Dayton's Bluff	152,400	177,500	16.5%			2,026	2,498	472	23.3%
5. Payne/Phalen	178,500	194,700	9.1%			2,459	2,791	332	13.5%
6. North End	163,600	174,600	6.7%			2,212	2,449	237	10.7%
7. Thomas Dale	163,300	173,000	5.9%			2,207	2,421	214	9.7%
8. Summit/University	242,200	250,500	3.4%			3,518	3,741	223	6.3%
9. West Seventh	203,400	204,700	0.6%			2,873	2,962	89	3.1%
10. Como	256,900	260,000	1.2%			3,762	3,904	142	3.8%
11. Hamline/Midway	197,800	207,500	4.9%			2,780	3,009	229	8.2%
12. St. Anthony Park	390,800	389,800	-0.3%			5,987	6,113	126	2.1%
13. Union Park	335,100	338,700	1.1%			5,062	5,243	181	3.6%
14. Macalester/Groveland	360,600	361,550	0.3%			5,485	5,632	147	2.7%
15. Highland	353,900	359,900	1.7%			5,374	5,605	231	4.3%
16. Summit Hill	474,550	490,850	3.4%			7,379	7,834	455	6.2%
17. Downtown	459,800	464,350	1.0%			7,134	7,383	249	3.5%

\*Notes: Tax rates and taxes will be slightly higher for the small portion of the City located in the Ramsey/Washington Metro Watershed District.

Assumptions:	2021 Levy	2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
City Levy	165,181,611	176,610,697	11,429,086	6.9%
ISD 625 Levy	196,588,254	196,588,254	-	0.0%
Regional Rail Authority Levy	27,570,385	29,598,065	2,027,680	7.4%
St. Paul HRA	4,547,359	5,138,516	591,157	13.0%
County HRA Levy	0	11,120,002	11,120,002	100.0%

## Estimated 2022 Property Tax Impact: Selected Saint Paul Homes

	Payable 2020 Tax Year	% Change '19 to '20	Payable 2021 Tax Year	% Change '19 to '20	Estimated Payable 2022 Tax Year	Dollar Change '21 to Est '22	% Change '21 to Est '22
<b>Property: 1971 Hawthorne</b>							
Estimated Market Value:	\$153,100	1.5%	\$172,400	12.6%	\$195,400	\$23,000	13.3%
Taxable Market Value:	\$129,600	1.9%	\$150,700	16.3%	\$175,700	\$25,000	16.6%
Total Net Tax	\$2,196	-0.1%	\$2,363	7.6%	\$2,808	\$445	18.8%
<b>Property: 1298 Sherburne</b>							
Estimated Market Value:	\$156,700	0.6%	\$170,600	8.9%	\$173,800	\$3,200	1.9%
Taxable Market Value:	\$133,600	0.8%	\$148,700	11.3%	\$152,200	\$3,500	2.4%
Total Net Tax	\$2,259	-0.7%	\$2,327	3.0%	\$2,435	\$108	4.6%
<b>Property: 1361 Highland</b>							
Estimated Market Value:	\$287,700	3.1%	\$295,900	2.9%	\$311,700	\$15,800	5.3%
Taxable Market Value:	\$276,400	3.5%	\$285,300	3.2%	\$302,500	\$17,200	6.0%
Total Net Tax	\$4,607	2.1%	\$4,411	-4.3%	\$4,750	\$339	7.7%
<b>Property: 2194 Princeton</b>							
Estimated Market Value:	\$591,500	2.9%	\$634,900	7.3%	\$622,200	-\$12,700	-2.0%
Taxable Market Value:	\$591,500	2.9%	\$634,900	7.3%	\$622,200	-\$12,700	-2.0%
Total Net Tax	\$10,157	2.2%	\$10,233	0.7%	\$10,237	\$4	0.0%
<b>Property: 768 Summit</b>							
Estimated Market Value:	\$922,800	2.7%	\$915,800	-0.8%	\$900,500	-\$15,300	-1.7%
Taxable Market Value:	\$922,800	2.7%	\$915,800	-0.8%	\$900,500	-\$15,300	-1.7%
Total Net Tax	\$16,883	1.9%	\$15,515	-8.1%	\$15,602	\$87	0.6%

<b>Assumptions:</b>	2021 Levy	Proposed 2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
City Levy	165,181,611	176,610,697	11,429,086	6.9%
ISD 625 Levy	196,588,254	196,588,254	-	0.0%
Regional Rail Authority Levy	27,570,385	29,598,065	2,027,680	7.4%
County HRA	-	11,120,002	11,120,002	100.0%
St. Paul HRA	4,547,359	5,138,516	591,157	13.0%

## Estimated 2022 Property Tax Impact: Selected Saint Paul Commercial Properties

	Payable 2020 Tax Year	% Change '19 to '20	Payable 2021 Tax Year	% Change '20 to '21		Estimated Payable 2022 Tax Year	Dollar Change '21 to Est '22	% Change '21 to Est '22
<b>Property: Mama's Pizza, Rice Street</b>								
Estimated Market Value:	\$292,800	12.0%	\$309,200	5.6%		\$313,000	\$3,800	1.2%
Taxable Market Value:	\$292,800	12.0%	\$309,200	5.6%		\$313,000	\$3,800	1.2%
Total Net Tax	\$6,173	11.6%	\$6,171	0.0%		\$6,387	\$216	3.5%
<b>Property: St. Patrick's Guild, Randolph Ave.</b>								
Estimated Market Value:	\$467,300	0.0%	\$481,300	3.0%		\$472,200	-\$9,100	-1.9%
Taxable Market Value:	\$467,300	0.0%	\$481,300	3.0%		\$472,200	-\$9,100	-1.9%
Total Net Tax	\$16,160	-2.4%	\$15,686	-2.9%		\$15,584	-\$102	-0.7%
<b>Property: Hoa Bien Restaurant, University</b>								
Estimated Market Value:	\$1,363,800	12.0%	\$1,858,500	36.3%		\$1,696,400	-\$162,100	-8.7%
Taxable Market Value:	\$1,363,800	12.0%	\$1,858,500	36.3%		\$1,696,400	-\$162,100	-8.7%
Total Net Tax	\$50,945	9.7%	\$65,861	29.3%		\$60,815	-\$5,046	-7.7%
<b>Property: US Bank Place, 5th St</b>								
Estimated Market Value:	\$23,111,000	0.0%	\$25,209,500	9.1%		\$23,823,000	-\$1,386,500	-5.5%
Taxable Market Value:	\$23,111,000	0.0%	\$25,209,500	9.1%		\$23,823,000	-\$1,386,500	-5.5%
Total Net Tax	\$894,747	-2.6%	\$916,073	2.4%		\$878,332	-\$37,741	-4.1%

<b>Assumptions:</b>	2021 Levy	Proposed 2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
City Levy	165,181,611	176,610,697	11,429,086	6.9%
ISD 625 Levy	196,588,254	196,588,254	-	0.0%
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RAMSEY COUNTY

*A county of excellence working with you to enhance our quality of life.*

Additional information is available on Ramsey County's website:

**[ramseycounty.us/budget](https://www.ramseycounty.us/budget)**

**[ramseycounty.us/2020AssessorsReport](https://www.ramseycounty.us/2020AssessorsReport)**

# Appendix – Additional Information

## Glossary

- **Added Improvements (AI)** – This is the assessor's estimate of the value of new or recently identified improvements made to a property in the last year.
- **Assessment** – The assessor's estimated market value as of January 2<sup>nd</sup> of the assessment year.
- **Estimated Market Value (EMV)** – The value determined by the assessor as the price the property would likely sell for on the open market. State law requires assessors to value property at 100 percent of market value as of January 2<sup>nd</sup> of the current assessment year.
- **Median Value** – Median value is the center value of an ordered set of data. For example, in a set of five properties valued at \$300,000, \$350,000, \$400,000, \$550,000, and \$600,000, the median value would be \$400,000, and the average value would be \$440,000. When reviewing a neighborhood's property values, the median value is usually a better reflection of a typical property value, since it is less affected by a few high value or low value properties in the sample set.
- **Property Classification** – The statutory classification that has been assigned to your property based upon your use of the property. A change in classification of your property can have a significant impact on the real estate tax payable. (M.S. 273.13 - classification of property).

## Glossary cont.

- **Residential property** – Residential property as defined by the assessor’s office includes: single-family, duplex, triplex, condo and townhome type dwellings.
- **Single-Family property** – Single-family property as defined by the assessor’s office includes: single unit and twin home type dwellings.



## 2021 Legislative Changes

Effective assessment year 2021, payable year 2022:

- Homestead occupancy and application deadline moved to December 31
- Veteran with a Disability Market Value Exclusion application deadline moved to December 31

Effective assessment year 2022, payable year 2023:

- Exclusion market value for Commercial-Industrial property for the State General Levy increased from \$100,000 to \$150,000
- Notice of proposed taxes supplemental information required

## Change in Fiscal Disparity Contribution Value

COUNTY	PAYABLE 2021 INITIAL CONTRIBUTION	PAYABLE 2022 INITIAL CONTRIBUTION	DIFFERENCE	% CHG
ANOKA	\$37,477,299	\$41,308,723	\$3,831,424	10.223%
CARVER	\$12,093,888	\$12,873,241	\$779,353	6.444%
DAKOTA	\$59,394,472	\$64,382,800	\$4,988,328	8.399%
HENNEPIN	\$265,320,907	\$285,000,346	\$19,679,439	7.417%
RAMSEY	\$73,711,810	\$81,758,652	\$8,046,842	10.917%
SCOTT	\$20,999,089	\$23,890,455	\$2,891,366	13.769%
WASHINGTON	\$30,885,957	\$33,679,597	\$2,793,640	9.045%
<b>TOTAL</b>	<b>\$499,883,422</b>	<b>\$542,893,814</b>	<b>\$43,010,392</b>	<b>8.604%</b>

## Factors Affecting Payable 2021 Roseville Property Taxes: Median Value Single Family Home

Factors	Amount	
<b>Final Payable 2021 Total Tax (\$280,600 EMV Home)</b>	<b>\$ 3,802</b>	
Gain of Fiscal Disparity	\$ (9)	
Change in Homestead Exclusion Benefit	17	
Other Shifts	140	
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 148</b>	
County Levy	\$ 27	\$ 88
Regional Rail Levy	10	13
School District Levy	-	44
City Levy	-	34
Other Special Taxing Districts Levy	51	57
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 88</b>	<b>\$ 236</b>
		<b>Perc Change</b>
<b>Estimated Payable 2022 Total Tax (\$296,500 EMV Home)</b>	<b>\$ 4,038</b>	<b>6.2%</b>

<b>Assumptions:</b>	2021 Levy	2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
Roseville Levy	24,152,660	24,152,660	-	0.0%
ISD 623 Levy	41,104,902	41,104,902	-	0.0%
Regional Rail Authority Levy	27,570,385	29,598,065	2,027,680	7.4%
County HRA Levy	-	11,120,002	11,120,002	100.0%

\* Assuming 5.6% increase in Estimated Market Value; located in school district #623, Rice Creek Watershed

## Factors Affecting Payable 2021 Little Canada Property Taxes: Median Value Single Family Home

Factors	Amount	
<b>Final Payable 2021 Total Tax (\$293,000 EMV Home)</b>	<b>\$ 3,652</b>	
Gain of Fiscal Disparity	\$ (17)	
Change in Homestead Exclusion Benefit	11	
Other Shifts	97	
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 91</b>	
County Levy	\$ 28	\$ 63
Regional Rail Levy	10	11
School District Levy	-	18
City Levy	-	33
Other Special Taxing Districts Levy	53	57
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 91</b>	<b>\$ 182</b>
		<b>Perc Change</b>
<b>Estimated Payable 2022 Total Tax (\$304,000 EMV Home)</b>	<b>\$ 3,834</b>	<b>5.0%</b>

<b>Assumptions:</b>	2021 Levy	2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
Little Canada Levy	3,582,330	3,582,330	-	0.0%
ISD 623 Levy	41,104,902	41,104,902	-	0.0%
Regional Rail Authority Levy	27,570,385	29,598,065	2,027,680	7.4%
County HRA Levy	-	11,120,002	11,120,002	100.0%

\* Assuming 3.8% increase in Estimated Market Value; School District #623, Metro Watershed

## Factors Affecting Payable 2021 Maplewood Property Taxes: Median Value Single Family Home

Factors	Amount	
<b>Final Payable 2021 Total Tax (\$260,700 EMV Home)</b>	<b>\$ 3,658</b>	
Gain of Fiscal Disparity	\$ (23)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	9	
Other Shifts	78	
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 64</b>	
County Levy	\$ 24	\$ 46
Regional Rail Levy	8	9
School District Levy	-	26
City Levy	-	14
Other Special Taxing Districts Levy	47	48
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 79</b>	<b>\$ 143</b>
		<b>Perc Change</b>
<b>Estimated Payable 2022 Total Tax (\$268,300 EMV Home)</b>	<b>\$ 3,801</b>	<b>3.9%</b>

<b>Assumptions:</b>	2021 Levy	2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
Maplewood Levy	23,217,300	23,217,300	-	0.0%
ISD 622 Levy	55,582,302	55,582,302	-	0.0%
Regional Rail Authority Levy	27,570,385	29,598,065	2,027,680	7.4%
County HRA Levy	-	11,120,002	11,120,002	100.0%

\* Assuming 2.9% increase in Estimated Market Value; School District #622, Metro Watershed

## Factors Affecting Payable 2021 Shoreview Property Taxes: Median Value Single Family Home

Factors	Amount	
<b>Final Payable 2021 Total Tax (\$336,450 EMV Home)</b>	<b>\$ 4,555</b>	
Gain of Fiscal Disparity	\$ (13)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	5	
Other Shifts	(11)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (19)</b>	
County Levy	\$ 33	\$ 35
Regional Rail Levy	11	10
School District Levy	-	(7)
City Levy	-	(13)
Other Special Taxing Districts Levy	61	61
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 105</b>	<b>\$ 86</b>
<b>Estimated Payable 2022 Total Tax (\$341,800 EMV Home)</b>	<b>\$ 4,641</b>	<b>Perc Change</b> <b>1.9%</b>

<b>Assumptions:</b>	2021 Levy	2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
Shoreview Levy	13,465,874	13,465,874	-	0.0%
ISD 621 Levy	62,526,556	62,526,556	-	0.0%
Regional Rail Authority Levy	27,570,385	29,598,065	2,027,680	7.4%
County HRA Levy	-	11,120,002	11,120,002	100.0%

\* Assuming 1.6% increase in Estimated Market Value; School District #621, Rice Creek Watershed

## Estimated % Change in 2022 Property Taxes: by City on a Residential Property

City	School	Payable 2021 City Median Estimated Value	Payable 2022 City Median Estimated Value	% Change in Median Value	Estimated % Change in Tax on Median Valued Home					Estimated Change From 2021 Total Tax
					County	City	School	Other	Total	
Arden Hills	621	\$387,500	\$384,600	-0.7%	-0.4%	-0.1%	-2.8%	24.3%	0.2%	\$11
	623	\$387,500	\$384,600	-0.7%	-0.4%	-0.1%	-3.4%	24.3%	0.0%	1
Falcon Heights	623	314,600	309,000	-1.8%	-1.6%	-1.6%	-4.5%	20.9%	-1.2%	-53
Gem Lake	624	335,850	352,000	4.8%	5.8%	6.3%	4.1%	40.7%	6.7%	321
Lauderdale	623	232,400	231,550	-0.4%	-0.1%	-1.5%	-3.0%	22.8%	0.0%	0
Little Canada	623	293,000	304,000	3.8%	4.7%	4.9%	1.3%	27.0%	5.0%	182
	624	293,000	304,000	3.8%	4.7%	4.9%	3.0%	27.0%	5.5%	211
Maplewood	622	260,700	268,300	2.9%	3.8%	1.4%	2.2%	25.9%	3.9%	142
	623	260,700	268,300	2.9%	3.8%	1.4%	0.5%	25.9%	3.3%	122
	624	260,700	268,300	2.9%	3.8%	1.4%	2.1%	25.9%	3.8%	146
Mounds View	621	250,750	270,500	7.9%	9.5%	1.9%	11.5%	36.7%	9.7%	330
New Brighton	282	299,300	315,700	5.5%	6.6%	4.2%	N/A	33.1%	N/A	N/A
	621	299,300	315,700	5.5%	6.6%	4.2%	3.6%	33.1%	6.4%	261
North Oaks	621	651,800	664,050	1.9%	1.8%	1.1%	-0.4%	35.5%	2.6%	203
	624	651,800	664,050	1.9%	1.8%	1.1%	0.5%	35.5%	2.8%	236
North St. Paul	622	230,000	237,150	3.1%	4.1%	-0.4%	10.9%	3.0%	5.0%	162
Roseville	621	280,600	296,500	5.7%	6.9%	3.4%	3.8%	33.4%	6.4%	245
	623	280,600	296,500	5.7%	6.9%	3.4%	3.4%	33.4%	6.2%	236
St. Anthony	282	332,850	350,350	5.3%	6.3%	N/A	N/A	N/A	N/A	N/A
St. Paul	625	215,800	228,700	6.0%	7.2%	14.9%	3.1%	13.2%	8.4%	258
Shoreview	621	336,450	341,800	1.6%	2.2%	-1.2%	-0.4%	25.4%	1.9%	85
	623	336,450	341,800	1.6%	2.2%	-1.2%	-1.0%	25.4%	1.7%	76
Spring Lake Park	621	245,800	261,900	6.6%	8.0%	N/A	N/A	N/A	N/A	N/A
Vadnais Heights	621	310,000	322,400	4.0%	4.9%	2.1%	2.1%	39.5%	4.9%	188
	624	310,000	322,400	4.0%	4.9%	2.1%	3.2%	27.3%	5.2%	213
White Bear Lake	624	256,000	260,300	1.7%	2.4%	0.2%	0.8%	24.2%	2.8%	92
White Bear Town	624	295,400	301,000	1.9%	2.6%	-1.6%	1.0%	24.4%	2.6%	102

<b>Assumptions:</b>	2021 Levy	2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
St Paul Levy	165,181,611	176,610,697	11,429,086	6.9%
Regional Rail Authority Levy	27,570,385	29,598,065	2,027,680	7.4%
County HRA Levy	-	11,120,002	11,120,002	100.0%
St. Paul HRA Levy	4,547,359	5,138,516	591,157	13.0%

## Estimated 2022 Property Tax Impact: Selected Suburban Homes

	Payable 2020 Tax Year	% Change '19 to '20	Payable 2021 Tax Year	% Change '20 to '21		Estimated Payable 2021 Tax Year	Dollar Change '20 to Est '21	% Change '20 to Est '21
<b>Property: 2163 Randy Ave, White Bear Lake</b>								
Estimated Market Value:	\$213,800	5.2%	\$238,600	11.6%		\$234,000	-\$4,600	-1.9%
Taxable Market Value:	\$195,800	6.3%	\$222,800	13.8%		\$234,000	\$11,200	5.0%
Total Net Tax	\$2,800	13.8%	\$2,962	5.8%		\$3,055	\$93	3.1%
<b>Property: 1555 Oakwood Drive, Shoreview</b>								
Estimated Market Value:	\$308,800	10.4%	\$307,000	-0.6%		\$311,600	\$4,600	1.5%
Taxable Market Value:	\$299,400	11.9%	\$297,400	-0.7%		\$302,400	\$5,000	1.7%
Total Net Tax	\$4,534	18.6%	\$4,190	-7.6%		\$4,193	\$3	0.1%
<b>Property: 5929 Oxford St, Shoreview</b>								
Estimated Market Value:	\$482,800	7.4%	\$501,700	3.9%		\$503,800	\$2,100	0.4%
Taxable Market Value:	\$482,800	7.4%	\$501,700	3.9%		\$503,800	\$2,100	0.4%
Total Net Tax	\$7,224	13.8%	\$6,982	-3.3%		\$6,958	-\$24	-0.3%
<b>Property: 12 Dogwood Lane, North Oaks</b>								
Estimated Market Value:	\$3,786,200	-0.7%	\$3,761,200	-0.7%		\$3,736,200	-\$25,000	-0.7%
Taxable Market Value:	\$3,786,200	-0.7%	\$3,761,200	-0.7%		\$3,736,200	-\$25,000	-0.7%
Total Net Tax	\$55,220	5.6%	\$50,650	-8.3%		\$50,642	-\$8	0.0%

<b>Assumptions:</b>	2021 Levy	Proposed 2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
County HRA	\$ -	\$ 11,120,002	\$ 11,120,002	100.0%
Regional Rail Authority Levy	27,570,385	29,598,065	2,027,680	7.4%
All other levies are assumed not to change				



## Estimated 2022 Property Tax Impact: Selected Suburban Commercial Properties

	Payable 2020 Tax Year	% Change '19 to '20	Payable 2021 Tax Year	% Change '20 to '21
<b>Property: Gulden's Roadhouse, Highway 61, Maplewood</b>				
Estimated Market Value:	\$1,620,500	10.0%	\$2,016,700	24.4%
Taxable Market Value:	\$1,620,500	10.0%	\$2,016,700	24.4%
Total Net Tax	\$59,220	9.1%	\$69,970	18.2%

Estimated Payable 2022 Tax Year	Dollar Change '21 to Est '22	% Change '21 to Est '22
\$1,429,800	-\$586,900	-29.1%
\$1,429,800	-\$586,900	-29.1%
\$49,229	-\$20,741	-29.6%

<b>Property: Former HOM Furn, now Acorn Mini-Storage, Roseville</b>				
Estimated Market Value:	\$5,456,700	5.0%	\$6,682,900	22.5%
Taxable Market Value:	\$5,456,700	5.0%	\$6,682,900	22.5%
Total Net Tax	\$198,286	1.8%	\$229,944	16.0%

\$8,507,000	\$1,824,100	27.3%
\$8,507,000	\$1,824,100	27.3%
\$294,066	\$64,122	27.9%

<b>Property: Target Corp., Highway 36, North St. Paul</b>				
Estimated Market Value:	\$9,131,400	-10.0%	\$9,131,400	0.0%
Taxable Market Value:	\$9,131,400	-10.0%	\$9,131,400	0.0%
Total Net Tax	\$348,270	-12.1%	\$329,394	-5.4%

\$9,131,400	\$0	0.0%
\$9,131,400	\$0	0.0%
\$323,960	-\$5,434	-1.6%

<b>Property: 3M, McKnight Road, Maplewood</b>				
Estimated Market Value:	\$134,021,300	-5.0%	\$127,320,200	-5.0%
Taxable Market Value:	\$134,021,300	-5.0%	\$127,320,200	-5.0%
Total Net Tax	\$5,055,226	-6.2%	\$4,531,838	-10.4%

\$120,000,000	-\$7,320,200	-5.7%
\$120,000,000	-\$7,320,200	-5.7%
\$4,284,075	-\$247,763	-5.5%

<b>Assumptions:</b>	2021 Levy	Proposed 2022 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 338,743,612	\$ 5,165,892	1.5%
County HRA	\$ -	\$ 11,120,002	\$ 11,120,002	100.0%
Regional Rail Authority Levy	27,570,385	29,598,065	2,027,680	7.4%
All other levies are assumed not to change				