

# Trends Affecting Payable 2018 Property Taxes in St. Paul

St. Paul City Council Meeting  
August 16, 2017

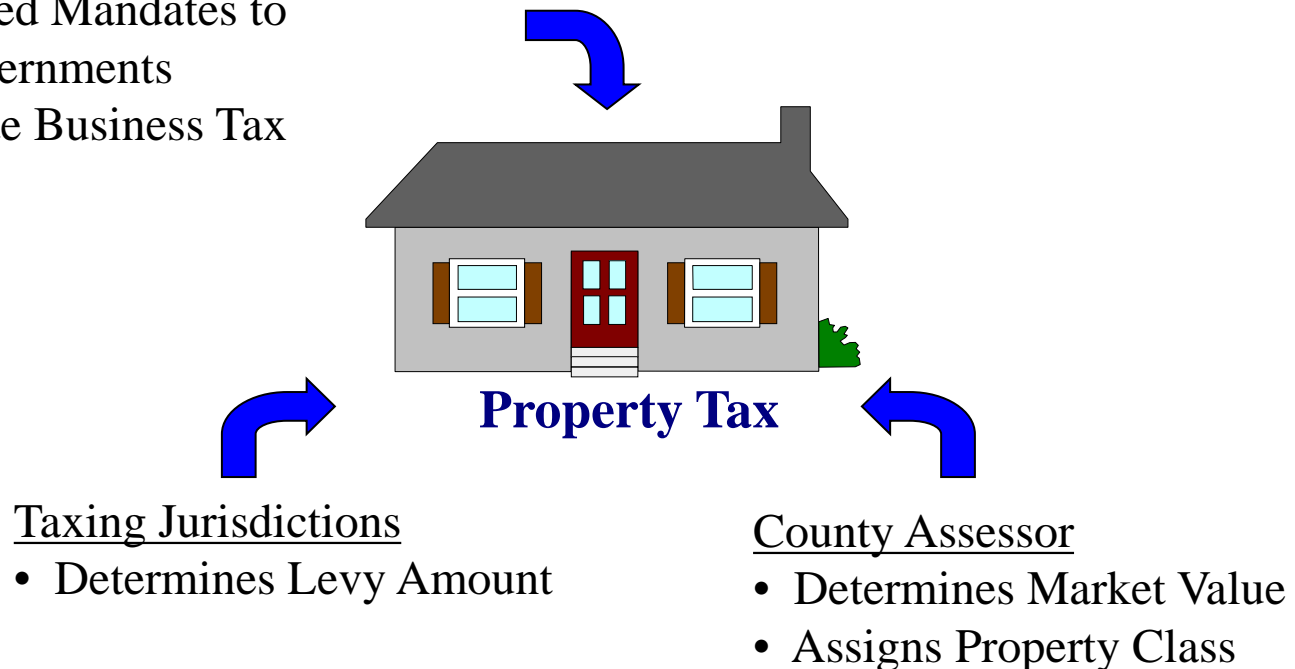
- Tax shifts due to market value changes
  - Overall estimated market values are up 9.8% from the prior year with values now above Pay 2008 peak.
  - Market values are increasing in the double digits for a number of commercial, industrial and apartment properties while residential increases are generally more moderate. This will cause shifting of taxes paid last year by residential property to commercial, industrial and apartment property.
  - Thomas/Dale, North End, Greater East Side and West Seventh are all areas with higher increases in residential market values. Many of these areas have relatively low market values that have been slower to recover after the recession.
  - Properties in St. Paul increased slightly more in value than the suburbs which will shift some county taxes from the suburbs to St. Paul.

- Gain in fiscal disparity distribution levy
  - The City's fiscal disparity distribution levy will increase 5.9% or ~\$1.4 million. This will reduce the impact of the City's levy for most properties in the City by shifting a portion of the tax burden from local taxpayers (mostly residential) to commercial/industrial property throughout the 7-county metro area.
- State Business Tax
  - Reductions in the state levy and a new exclusion on the 1<sup>st</sup> \$100,000 of commercial/industrial market value will reduce this tax for many commercial/industrial properties which will partially offset increases due to local tax shifts.

## 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



**Factors Affecting Payable 2018 St. Paul Property Taxes**  
**For a Median Value Single Family Home**  
**of \$173,900 assuming a 7.7% Increase in Estimated Market Value and**  
**Assuming No Change in City Levy**

Factors	Amount	
<b>Final Payable 2017 Total Tax (\$161,400 EMV Home)</b>	<b>\$ 2,239</b>	
Gain of Fiscal Disparities	\$ (12)	<b>Change that will appear on Proposed Notice</b>  \$ 42 4 (14) (16) - <b>\$ 16</b> <b>Perc Change</b> <b>0.7%</b>
Change in Homestead Exclusion Benefit	14	
Other Shifts	(29)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (27)</b>	
County Levy	\$ 39	
Regional Rail Levy	4	
School District Levy	-	
City Levy	-	
Other Special Taxing Districts Levy	-	
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 43</b>	
<b>Estimated Payable 2018 Total Tax (\$173,900 EMV Home)</b>	<b>\$ 2,255</b>	

<u>Assumptions:</u>	2017 Levy	2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
St Paul Levy	113,990,253	113,990,253	-	0.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

**Factors Affecting Payable 2018 St. Paul Property Taxes**  
**For a Median Value Single Family Home**  
**of \$173,900 assuming a 7.7% Increase in Estimated Market Value and**  
**Assuming a 20% Increase in City Levy**

Factors	Amount	
<b>Final Payable 2017 Total Tax (\$161,400 EMV Home)</b>	<b>\$ 2,239</b>	
Gain of Fiscal Disparities	\$ (12)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	14	
Other Shifts	(29)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (27)</b>	
County Levy	\$ 39	\$ 42
Regional Rail Levy	4	4
School District Levy	-	(14)
City Levy	147	131
Other Special Taxing Districts Levy	-	-
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 190</b>	<b>\$ 163</b>
		<b>Perc Change</b>
<b>Estimated Payable 2018 Total Tax (\$173,900 EMV Home)</b>	<b>\$ 2,402</b>	<b>7.3%</b>

<b>Assumptions:</b>	2017 Levy	2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
St Paul Levy	113,990,253	136,788,304	22,798,051	20.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

**Factors Affecting Payable 2018 St. Paul Property Taxes**  
**For a Median Value Single Family Home**  
**of \$173,900 assuming a 7.7% Increase in Estimated Market Value and**  
**Assuming a 25% Increase in City Levy**

Factors	Amount	
<b>Final Payable 2017 Total Tax (\$161,400 EMV Home)</b>	<b>\$ 2,239</b>	
Gain of Fiscal Disparities	\$ (12)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	14	
Other Shifts	(29)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (27)</b>	
County Levy	\$ 39	\$ 42
Regional Rail Levy	4	4
School District Levy	-	(14)
City Levy	184	168
Other Special Taxing Districts Levy	-	-
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 227</b>	<b>\$ 200</b>
		<b>Perc Change</b>
<b>Estimated Payable 2018 Total Tax (\$173,900 EMV Home)</b>	<b>\$ 2,439</b>	<b>8.9%</b>

<b>Assumptions:</b>	2017 Levy	2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
St Paul Levy	113,990,253	142,487,816	28,497,563	25.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

**Factors Affecting Payable 2018 St. Paul Property Taxes**  
**For a Median Value Single Family Home**  
**of \$173,900 assuming a 7.7% Increase in Estimated Market Value and**  
**Assuming a 30% Increase in City Levy**

Factors	Amount	
<b>Final Payable 2017 Total Tax (\$161,400 EMV Home)</b>	<b>\$ 2,239</b>	
Gain of Fiscal Disparities	\$ (12)	
Change in Homestead Exclusion Benefit	14	
Other Shifts	(29)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (27)</b>	
County Levy	\$ 39	\$ 42
Regional Rail Levy	4	4
School District Levy	-	(14)
City Levy	221	205
Other Special Taxing Districts Levy	-	-
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 264</b>	<b>\$ 237</b>
		Perc Change
<b>Estimated Payable 2018 Total Tax (\$173,900 EMV Home)</b>	<b>\$ 2,476</b>	<b>10.6%</b>

<u>Assumptions:</u>	2017 Levy	2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
St Paul Levy	113,990,253	148,187,329	34,197,076	30.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%



**Factors Affecting Payable 2018 St. Paul Property Taxes**  
**For a Median Value Single Family Home**  
**of \$173,900 assuming a 7.7% Increase in Estimated Market Value and**  
**Assuming a 35% Increase in City Levy**

Factors	Amount	
<b>Final Payable 2017 Total Tax (\$161,400 EMV Home)</b>	<b>\$ 2,239</b>	
Gain of Fiscal Disparities	\$ (12)	
Change in Homestead Exclusion Benefit	14	
Other Shifts	(29)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (27)</b>	
County Levy	\$ 39	\$ 42
Regional Rail Levy	4	4
School District Levy	-	(14)
City Levy	258	242
Other Special Taxing Districts Levy	-	-
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 301</b>	<b>\$ 274</b>
		<b>Perc Change</b>
<b>Estimated Payable 2018 Total Tax (\$173,900 EMV Home)</b>	<b>\$ 2,513</b>	<b>12.2%</b>

<b>Assumptions:</b>	2017 Levy	2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
St Paul Levy	113,990,253	153,886,842	39,896,589	35.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

**Factors Affecting Payable 2018 St. Paul Property Taxes**  
**For a Median Value Commercial Property**  
**of \$466,750 assuming a 17.5% Increase in Estimated Market Value and**  
**Assuming No Change in City Levy**

<b>Factors</b>	<b>Amount</b>
<b>Final Payable 2017 Total Tax (\$397,100 Commercial Property)</b>	<b>\$ 14,400</b>
Gain of Fiscal Disparities	\$ (47)
Other Shifts	823
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 776</b>
County Levy	\$ 167
Regional Rail Levy	4
School District Levy	-
City Levy	-
Other Special Taxing Districts Levy	-
Fiscal Disparity Tax	-
State Business Tax	-
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 171</b>
<b>Estimated Payable 2018 Total Tax (\$466,750 Commercial)</b>	<b>\$ 15,347</b>

<b>Change that will appear on Proposed Notice</b>
\$ 447
38
225
170
37
348
(318)
<b>\$ 947</b>
<b>Perc Change 6.6%</b>

<b>Assumptions:</b>	2017 Levy	Proposed 2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
St Paul Levy	113,990,253	113,990,253	-	0.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

**Factors Affecting Payable 2018 St. Paul Property Taxes**  
**For a Median Value Commercial Property**  
**of \$466,750 assuming a 17.5% Increase in Estimated Market Value and**  
**Assuming a 20% Increase in City Levy**

<b>Factors</b>	<b>Amount</b>
<b>Final Payable 2017 Total Tax (\$397,100 Commercial Property)</b>	<b>\$ 14,400</b>
Gain of Fiscal Disparities	\$ (47)
Other Shifts	823
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 776</b>
County Levy	\$ 167
Regional Rail Levy	4
School District Levy	-
City Levy	592
Other Special Taxing Districts Levy	-
Fiscal Disparity Tax	-
State Business Tax	-
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 763</b>
<b>Estimated Payable 2018 Total Tax (\$466,750 Commercial)</b>	<b>\$ 15,939</b>

<b>Change that will appear on Proposed Notice</b>
\$ 447
38
225
762
37
348
(318)
<b>\$ 1,539</b>
<b>Perc Change 10.7%</b>

<b>Assumptions:</b>	2017 Levy	Proposed 2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
St Paul Levy	113,990,253	136,788,304	22,798,051	20.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

**Factors Affecting Payable 2018 St. Paul Property Taxes**  
**For a Median Value Commercial Property**  
**of \$466,750 assuming a 17.5% Increase in Estimated Market Value and**  
**Assuming a 25% Increase in City Levy**

<b>Factors</b>	<b>Amount</b>
<b>Final Payable 2017 Total Tax (\$397,100 Commercial Property)</b>	<b>\$ 14,400</b>
Gain of Fiscal Disparities	\$ (47)
Other Shifts	823
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 776</b>
County Levy	\$ 167
Regional Rail Levy	4
School District Levy	-
City Levy	740
Other Special Taxing Districts Levy	-
Fiscal Disparity Tax	-
State Business Tax	-
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 911</b>
<b>Estimated Payable 2018 Total Tax (\$466,750 Commercial)</b>	<b>\$ 16,087</b>

<b>Change that will appear on Proposed Notice</b>
\$ 447
38
225
910
37
348
(318)
<b>\$ 1,687</b>
<b>Perc Change 11.7%</b>

<b>Assumptions:</b>	2017 Levy	Proposed 2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
St Paul Levy	113,990,253	142,487,816	28,497,563	25.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

**Factors Affecting Payable 2018 St. Paul Property Taxes**  
**For a Median Value Commercial Property**  
**of \$466,750 assuming a 17.5% Increase in Estimated Market Value and**  
**Assuming a 30% Increase in City Levy**

<b>Factors</b>	<b>Amount</b>
<b>Final Payable 2017 Total Tax (\$397,100 Commercial Property)</b>	<b>\$ 14,400</b>
Gain of Fiscal Disparities	\$ (47)
Other Shifts	823
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 776</b>
County Levy	\$ 167
Regional Rail Levy	4
School District Levy	-
City Levy	888
Other Special Taxing Districts Levy	-
Fiscal Disparity Tax	-
State Business Tax	-
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 1,059</b>
<b>Estimated Payable 2018 Total Tax (\$466,750 Commercial)</b>	<b>\$ 16,235</b>

<b>Change that will appear on Proposed Notice</b>
\$ 447
38
225
1,058
37
348
(318)
<b>\$ 1,835</b>
<b>Perc Change</b>
<b>12.7%</b>

<b>Assumptions:</b>	2017 Levy	Proposed 2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
St Paul Levy	113,990,253	148,187,329	34,197,076	30.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

**Factors Affecting Payable 2018 St. Paul Property Taxes**  
**For a Median Value Commercial Property**  
**of \$466,750 assuming a 17.5% Increase in Estimated Market Value and**  
**Assuming a 35% Increase in City Levy**

<b>Factors</b>	<b>Amount</b>
<b>Final Payable 2017 Total Tax (\$397,100 Commercial Property)</b>	<b>\$ 14,400</b>
Gain of Fiscal Disparities	\$ (47)
Other Shifts	823
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 776</b>
County Levy	\$ 167
Regional Rail Levy	4
School District Levy	-
City Levy	1,036
Other Special Taxing Districts Levy	-
Fiscal Disparity Tax	-
State Business Tax	-
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 1,207</b>
<b>Estimated Payable 2018 Total Tax (\$466,750 Commercial)</b>	<b>\$ 16,383</b>

<b>Change that will appear on Proposed Notice</b>
\$ 447
38
225
1,206
37
348
(318)
<b>\$ 1,983</b>
<b>Perc Change 13.8%</b>

<b>Assumptions:</b>	2017 Levy	Proposed 2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
St Paul Levy	113,990,253	153,886,842	39,896,589	35.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

# Assuming No Change in City Levy

## Median Estimated Market Value of Residential Property By St. Paul Planning District Taxes Payable Year 2017 to 2018

Values as of: For Taxes Payable In:	Median Estimated Home Market Values		
	01/02/16 2017	01/02/17 2018	% Change From '17 - '18
<b>Planning District</b>			
1. Sunray/Battlecreek/Highwood	\$159,800	\$168,900	5.7%
2. Greater East Side	139,500	153,900	10.3%
3. West Side	134,400	144,250	7.3%
4. Dayton's Bluff	110,300	115,800	5.0%
5. Payne/Phalen	122,100	131,200	7.5%
6. North End	102,500	121,000	18.0%
7. Thomas Dale	100,400	111,700	11.3%
8. Summit/University	186,100	199,000	6.9%
9. West Seventh	149,400	162,600	8.8%
10. Como	195,400	204,700	4.8%
11. Hamline/Midway	154,500	167,700	8.5%
12. St. Anthony Park	278,800	285,600	2.4%
13. Merriam Park/Snelling/Lexington/Hamlin	266,500	287,600	7.9%
14. Macalester/Groveland	287,300	308,400	7.3%
15. Highland	281,500	292,900	4.0%
16. Summit Hill	355,800	367,600	3.3%
17. Downtown	152,600	160,200	5.0%

Final Payable 2017 Rate	Estimated Payable 2018 Rate	Estimated		
145.553%	133.922%			
0.13670%	0.12380%			
P2017 Final Taxes	P2018 Estimated Taxes	\$ Change From '17 - '18	% Change From '17 - '18	Targeting Property Tax Refund
\$2,211	\$2,176	-\$35	-1.6%	
1,862	1,938	76	4.1%	
1,775	1,786	11	0.6%	
1,359	1,335	-24	-1.8%	
1,561	1,579	18	1.2%	
1,224	1,418	194	15.8%	\$ (28)
1,188	1,270	82	6.9%	
2,665	2,653	-12	-0.5%	
2,032	2,076	44	2.2%	
2,824	2,743	-81	-2.9%	
2,121	2,158	37	1.7%	
4,263	4,024	-239	-5.6%	
4,050	4,055	5	0.1%	
4,409	4,385	-24	-0.5%	
4,309	4,139	-170	-3.9%	
5,589	5,322	-267	-4.8%	
2,088	2,038	-50	-2.4%	

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

<b>Assumptions:</b>	2017 Levy	2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
City Levy	113,990,253	113,990,253	-	0.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

# Assuming a 20% Increase in City Levy

## Median Estimated Market Value of Residential Property By St. Paul Planning District Taxes Payable Year 2017 to 2018

Values as of: For Taxes Payable In:	Median Estimated Home Market Values		
	01/02/16 2017	01/02/17 2018	% Change From '17 - '18
<b>Planning District</b>			
1. Sunray/Battlecreek/Highwood	\$159,800	\$168,900	5.7%
2. Greater East Side	139,500	153,900	10.3%
3. West Side	134,400	144,250	7.3%
4. Dayton's Bluff	110,300	115,800	5.0%
5. Payne/Phalen	122,100	131,200	7.5%
6. North End	102,500	121,000	18.0%
7. Thomas Dale	100,400	111,700	11.3%
8. Summit/University	186,100	199,000	6.9%
9. West Seventh	149,400	162,600	8.8%
10. Como	195,400	204,700	4.8%
11. Hamline/Midway	154,500	167,700	8.5%
12. St. Anthony Park	278,800	285,600	2.4%
13. Merriam Park/Snelling/Lexington/Hamlin	266,500	287,600	7.9%
14. Macalester/Groveland	287,300	308,400	7.3%
15. Highland	281,500	292,900	4.0%
16. Summit Hill	355,800	367,600	3.3%
17. Downtown	152,600	160,200	5.0%

Final Payable 2017 Rate	Estimated Payable 2018 Rate	Estimated		
145.553%	143.603%			
0.13670%	0.12380%			
P2017 Final Taxes	P2018 Estimated Taxes	\$ Change From '17 - '18	% Change From '17 - '18	Targeting Property Tax Refund
\$2,211	\$2,319	\$108	4.9%	
1,862	2,065	203	10.9%	
1,775	1,902	127	7.2%	
1,359	1,421	62	4.6%	
1,561	1,682	121	7.8%	
1,224	1,510	286	23.4%	\$ (83)
1,188	1,352	164	13.8%	\$ (13)
2,665	2,827	162	6.1%	
2,032	2,212	180	8.9%	
2,824	2,923	99	3.5%	
2,121	2,298	177	8.3%	
4,263	4,290	27	0.6%	
4,050	4,322	272	6.7%	
4,409	4,674	265	6.0%	
4,309	4,412	103	2.4%	
5,589	5,674	85	1.5%	
2,088	2,171	83	4.0%	

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

<b>Assumptions:</b>	2017 Levy	2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
City Levy	113,990,253	136,788,304	22,798,051	20.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%



# Assuming a 25% Increase in City Levy

## Median Estimated Market Value of Residential Property By St. Paul Planning District Taxes Payable Year 2017 to 2018

Values as of: For Taxes Payable In:	Median Estimated Home Market Values		
	01/02/16 2017	01/02/17 2018	% Change From '17 - '18
<b>Planning District</b>			
1. Sunray/Battlecreek/Highwood	\$159,800	\$168,900	5.7%
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3. West Side	134,400	144,250	7.3%
4. Dayton's Bluff	110,300	115,800	5.0%
5. Payne/Phalen	122,100	131,200	7.5%
6. North End	102,500	121,000	18.0%
7. Thomas Dale	100,400	111,700	11.3%
8. Summit/University	186,100	199,000	6.9%
9. West Seventh	149,400	162,600	8.8%
10. Como	195,400	204,700	4.8%
11. Hamline/Midway	154,500	167,700	8.5%
12. St. Anthony Park	278,800	285,600	2.4%
13. Merriam Park/Snelling/Lexington/Hamlin	266,500	287,600	7.9%
14. Macalester/Groveland	287,300	308,400	7.3%
15. Highland	281,500	292,900	4.0%
16. Summit Hill	355,800	367,600	3.3%
17. Downtown	152,600	160,200	5.0%

Final Payable 2017 Rate	Estimated Payable 2018 Rate	Estimated		
145.553%	146.023%			
0.13670%	0.12380%			
P2017 Final Taxes	P2018 Estimated Taxes	\$ Change From '17 - '18	% Change From '17 - '18	Targeting Property Tax Refund
\$2,211	\$2,354	\$143	6.5%	
1,862	2,096	234	12.6%	\$ (6)
1,775	1,931	156	8.8%	
1,359	1,443	84	6.2%	
1,561	1,707	146	9.4%	
1,224	1,533	309	25.2%	\$ (97)
1,188	1,372	184	15.5%	\$ (25)
2,665	2,870	205	7.7%	
2,032	2,246	214	10.5%	
2,824	2,968	144	5.1%	
2,121	2,334	213	10.0%	
4,263	4,356	93	2.2%	
4,050	4,389	339	8.4%	
4,409	4,746	337	7.6%	
4,309	4,480	171	4.0%	
5,589	5,762	173	3.1%	
2,088	2,205	117	5.6%	

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

<b>Assumptions:</b>	2017 Levy	2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
City Levy	113,990,253	142,487,816	28,497,563	25.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

# Assuming a 30% Increase in City Levy

## Median Estimated Market Value of Residential Property By St. Paul Planning District Taxes Payable Year 2017 to 2018

Values as of: For Taxes Payable In:	Median Estimated Home Market Values		
	01/02/16 2017	01/02/17 2018	% Change From '17 - '18
<b>Planning District</b>			
1. Sunray/Battlecreek/Highwood	\$159,800	\$168,900	5.7%
2. Greater East Side	139,500	153,900	10.3%
3. West Side	134,400	144,250	7.3%
4. Dayton's Bluff	110,300	115,800	5.0%
5. Payne/Phalen	122,100	131,200	7.5%
6. North End	102,500	121,000	18.0%
7. Thomas Dale	100,400	111,700	11.3%
8. Summit/University	186,100	199,000	6.9%
9. West Seventh	149,400	162,600	8.8%
10. Como	195,400	204,700	4.8%
11. Hamline/Midway	154,500	167,700	8.5%
12. St. Anthony Park	278,800	285,600	2.4%
13. Merriam Park/Snelling/Lexington/Hamlin	266,500	287,600	7.9%
14. Macalester/Groveland	287,300	308,400	7.3%
15. Highland	281,500	292,900	4.0%
16. Summit Hill	355,800	367,600	3.3%
17. Downtown	152,600	160,200	5.0%

Final Payable 2017 Rate	Estimated Payable 2018 Rate	Estimated		
145.553%	148.443%			
0.13670%	0.12380%			
P2017 Final Taxes	P2018 Estimated Taxes	\$ Change From '17 - '18	% Change From '17 - '18	Targeting Property Tax Refund
\$2,211	\$2,390	\$179	8.1%	
1,862	2,128	266	14.3%	\$ (26)
1,775	1,960	185	10.4%	
1,359	1,465	106	7.8%	
1,561	1,733	172	11.0%	
1,224	1,556	332	27.1%	\$ (111)
1,188	1,393	205	17.3%	\$ (37)
2,665	2,914	249	9.3%	
2,032	2,280	248	12.2%	\$ (2)
2,824	3,013	189	6.7%	
2,121	2,369	248	11.7%	
4,263	4,422	159	3.7%	
4,050	4,456	406	10.0%	
4,409	4,819	410	9.3%	
4,309	4,549	240	5.6%	
5,589	5,850	261	4.7%	
2,088	2,238	150	7.2%	

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

<b>Assumptions:</b>	2017 Levy	2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
City Levy	113,990,253	148,187,329	34,197,076	30.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

# Assuming a 35% Increase in City Levy

## Median Estimated Market Value of Residential Property By St. Paul Planning District Taxes Payable Year 2017 to 2018

Values as of: For Taxes Payable In:	Median Estimated Home Market Values		
	01/02/16 2017	01/02/17 2018	% Change From '17 - '18
<b>Planning District</b>			
1. Sunray/Battlecreek/Highwood	\$159,800	\$168,900	5.7%
2. Greater East Side	139,500	153,900	10.3%
3. West Side	134,400	144,250	7.3%
4. Dayton's Bluff	110,300	115,800	5.0%
5. Payne/Phalen	122,100	131,200	7.5%
6. North End	102,500	121,000	18.0%
7. Thomas Dale	100,400	111,700	11.3%
8. Summit/University	186,100	199,000	6.9%
9. West Seventh	149,400	162,600	8.8%
10. Como	195,400	204,700	4.8%
11. Hamline/Midway	154,500	167,700	8.5%
12. St. Anthony Park	278,800	285,600	2.4%
13. Merriam Park/Snelling/Lexington/Hamlin	266,500	287,600	7.9%
14. Macalester/Groveland	287,300	308,400	7.3%
15. Highland	281,500	292,900	4.0%
16. Summit Hill	355,800	367,600	3.3%
17. Downtown	152,600	160,200	5.0%

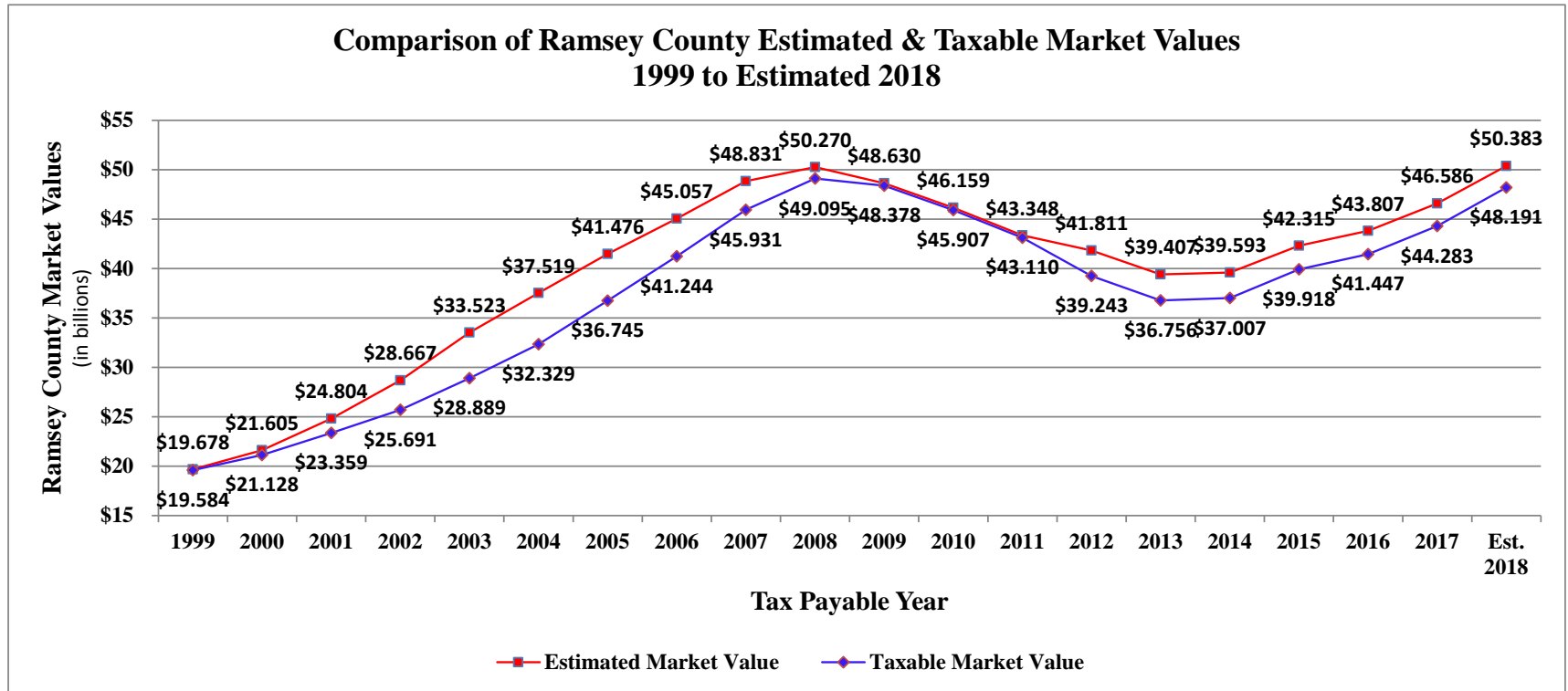
Final Payable 2017 Rate	Estimated Payable 2018 Rate	Estimated		
145.553%	150.864%			
0.13670%	0.12380%			
P2017 Final Taxes	P2018 Estimated Taxes	\$ Change From '17 - '18	% Change From '17 - '18	Targeting Property Tax Refund
\$2,211	\$2,425	\$214	9.7%	
1,862	2,159	297	16.0%	\$ (44)
1,775	1,989	214	12.1%	\$ (1)
1,359	1,486	127	9.3%	
1,561	1,759	198	12.7%	\$ (6)
1,224	1,578	354	28.9%	\$ (124)
1,188	1,413	225	18.9%	\$ (49)
2,665	2,957	292	11.0%	
2,032	2,313	281	13.8%	\$ (22)
2,824	3,058	234	8.3%	
2,121	2,404	283	13.3%	\$ (17)
4,263	4,489	226	5.3%	
4,050	4,523	473	11.7%	
4,409	4,891	482	10.9%	
4,309	4,617	308	7.1%	
5,589	5,937	348	6.2%	
2,088	2,271	183	8.8%	

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

<b>Assumptions:</b>	2017 Levy	2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
City Levy	113,990,253	153,886,842	39,896,589	35.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

## Change in Fiscal Disparity Distribution Dollars From 2017 to 2018

	<b>2017 FD Distribution</b>	<b>2018 FD Distribution</b>	<b>Dollar Change</b>	<b>Percent Change</b>
<b>Ramsey County</b>	\$48,556,720	\$49,058,514	\$501,794	1.0%
<b>City of St. Paul</b>	23,608,868	25,006,662	1,397,794	5.9%
<b>St. Paul Schools</b>	31,664,741	32,114,480	449,739	1.4%



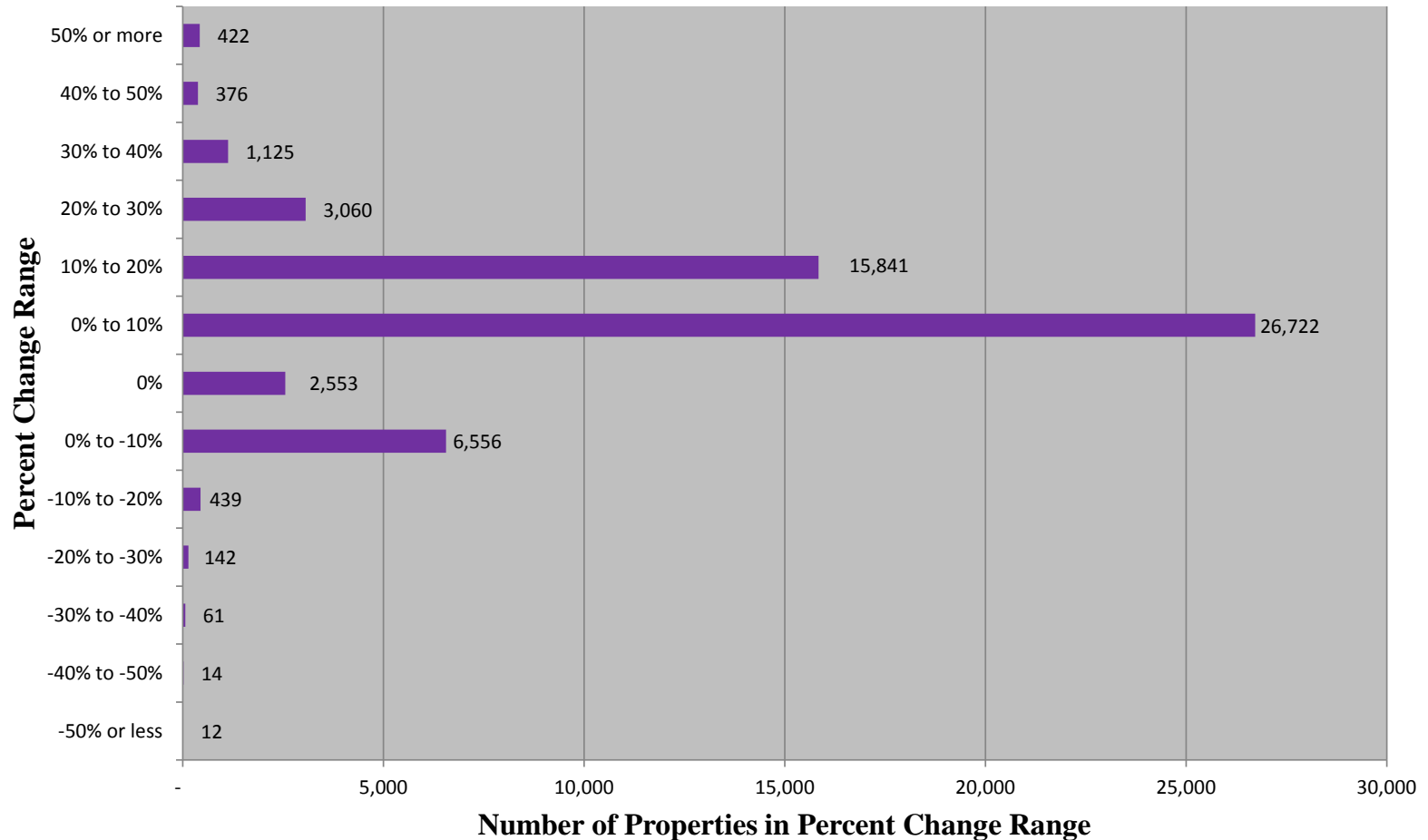
## Comparison of Changes in Value From 2017 to Estimated 2018 For the City of St. Paul By Type of Property

	% Change		
	Estimated Market Value	Taxable Market Value	Net Tax Capacity
Residential	7.1%	8.1%	8.1%
Commercial	15.7%	15.9%	16.3%
Industrial, Utility & Railroad	10.7%	10.7%	11.0%
Apartment	16.2%	16.2%	16.8%
Personal Property	9.1%	9.1%	9.2%
Total	9.8%	10.6%	11.4%

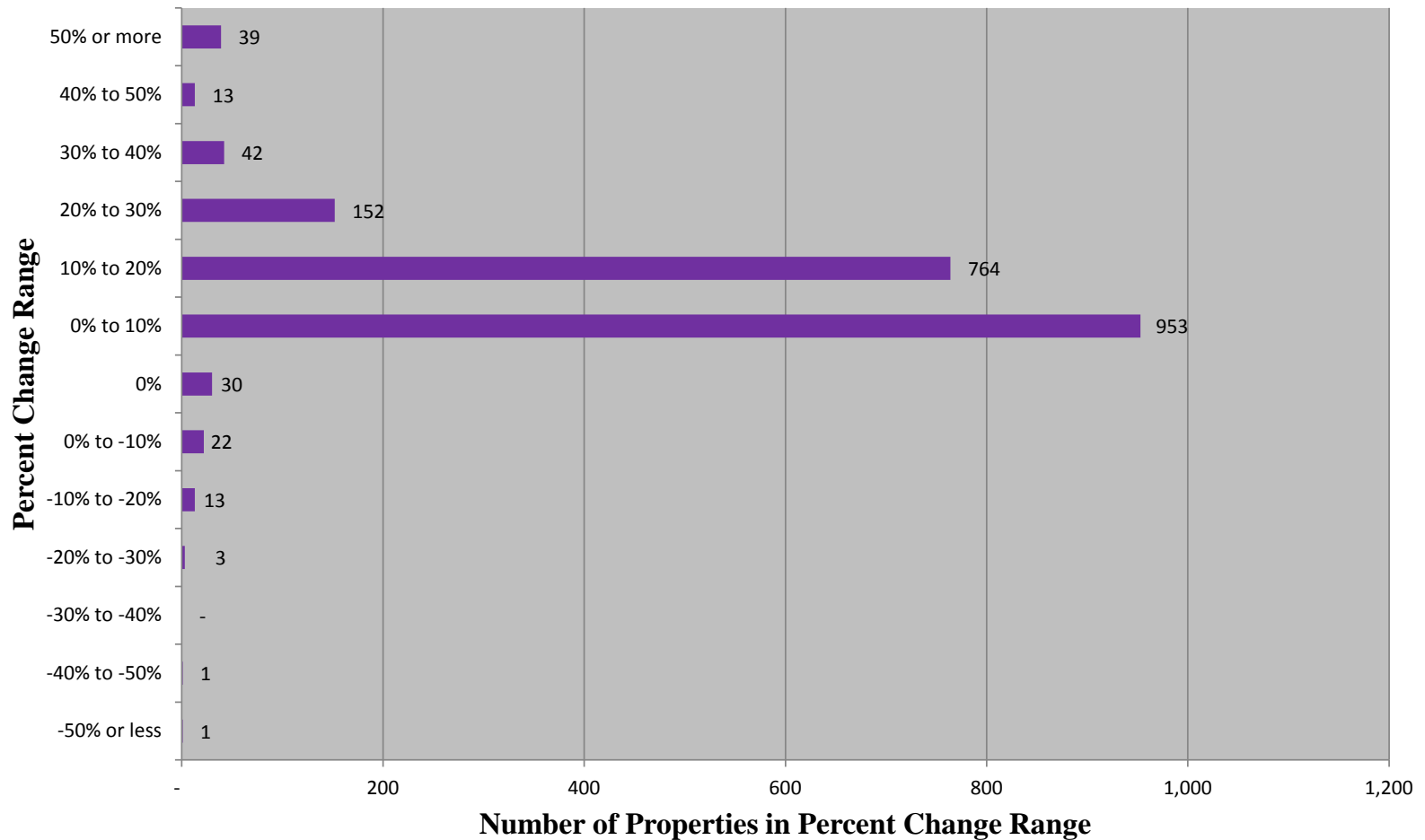
### Est Payable 2018 St. Paul Values

Total Estimated Market Value	\$ 24.2 Billion
Total Taxable Market Value	\$ 23.1 Billion
Difference	\$ 1.1 Billion

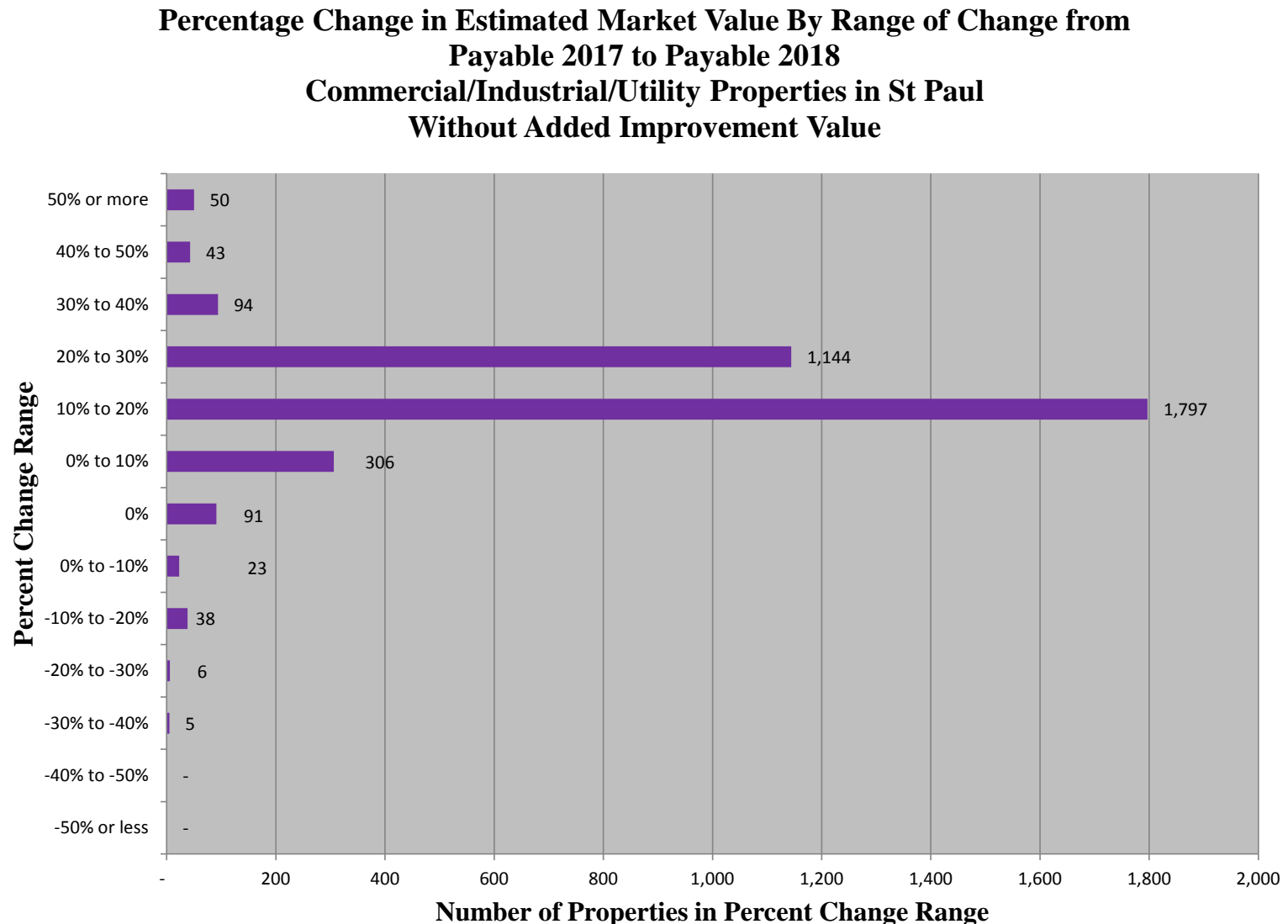
**Percentage Change in Estimated Market Value By Range of Change from  
Payable 2017 to Payable 2018  
Single Family Homes in St Paul  
Without Added Improvement Value**



**Percentage Change in Estimated Market Value By Range of Change from  
Payable 2017 to Payable 2018  
Apartment Properties in St Paul  
Without Added Improvement Value**







# Estimated Property Tax Impact on Selected St. Paul Homes Assuming No Change in City Tax Levy

	Payable 2016 Tax Year	% Change '15 to '16	Payable 2017 Tax Year	% Change '16 to '17	Estimated Payable 2018 Tax Year	Dollar Change '17 to Est '18	% Change '17 to Est '18	Estimated Targeting Refund
<b><u>Property: 204 Granite Street</u></b>								
Estimated Market Value:	\$44,200	-7.5%	\$53,000	19.9%	\$73,400	\$20,400	38.5%	
Taxable Market Value:	\$26,500	-7.7%	\$31,800	20.0%	\$44,000	\$12,200	38.4%	
Total Net Tax	\$462	-8.0%	\$536	16.0%	\$681	\$145	27.1%	(\$48)
<b><u>Property: 1971 Hawthorne</u></b>								
Estimated Market Value:	\$117,600	2.1%	\$122,900	4.5%	\$139,900	\$17,000	13.8%	
Taxable Market Value:	\$90,900	2.9%	\$96,700	6.4%	\$115,300	\$18,600	19.2%	
Total Net Tax	\$1,552	1.8%	\$1,592	2.6%	\$1,736	\$144	9.0%	
<b><u>Property: 1298 Sherburne</u></b>								
Estimated Market Value:	\$113,400	20.0%	\$128,700	13.5%	\$139,000	\$10,300	8.0%	
Taxable Market Value:	\$86,400	31.3%	\$103,000	19.2%	\$114,300	\$11,300	11.0%	
Total Net Tax	\$1,459	29.2%	\$1,676	14.9%	\$1,703	\$27	1.6%	
<b><u>Property: 1361 Highland</u></b>								
Estimated Market Value:	\$266,800	1.6%	\$267,700	0.3%	\$264,200	-\$3,500	-1.3%	
Taxable Market Value:	\$253,600	1.9%	\$254,600	0.4%	\$250,700	-\$3,900	-1.5%	
Total Net Tax	\$4,192	1.1%	\$4,072	-2.9%	\$3,684	-\$388	-9.5%	
<b><u>Property: 2194 Princeton</u></b>								
Estimated Market Value:	\$546,200	0.0%	\$559,100	2.4%	\$572,400	\$13,300	2.4%	
Taxable Market Value:	\$546,200	0.0%	\$559,100	2.4%	\$572,400	\$13,300	2.4%	
Total Net Tax	\$9,164	-0.8%	\$9,118	-0.5%	\$8,617	-\$501	-5.5%	
<b><u>Property: 768 Summit</u></b>								
Estimated Market Value:	\$808,800	-3.6%	\$808,800	0.0%	\$804,300	-\$4,500	-0.6%	
Taxable Market Value:	\$808,800	-3.6%	\$808,800	0.0%	\$804,300	-\$4,500	-0.6%	
Total Net Tax	\$14,474	-4.8%	\$14,002	-3.3%	\$12,787	-\$1,215	-8.7%	

<b><u>Assumptions:</u></b>	2017 Levy	Proposed 2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
City Levy	113,990,253	113,990,253	-	0.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

# Estimated Property Tax Impact on Selected St. Paul Commercial Properties Assuming No Change In City Tax Levy

	Payable 2016 Tax Year	% Change '15 to '16	Payable 2017 Tax Year	% Change '16 to '17	Estimated Payable 2018 Tax Year	Dollar Change '17 to Est '18	% Change '17 to Est '18
<b>Property: Mama's Pizza, Rice Street</b>							
Estimated Market Value:	\$185,000	0.0%	\$198,000	7.0%	\$237,600	\$39,600	20.0%
Taxable Market Value:	\$185,000	0.0%	\$198,000	7.0%	\$237,600	\$39,600	20.0%
Total Net Tax	\$4,417	-2.3%	\$4,573	3.5%	\$5,083	\$510	11.2%
<b>Property: St. Patrick's Guild, Randolph Ave.</b>							
Estimated Market Value:	\$375,100	0.0%	\$410,000	9.3%	\$445,000	\$35,000	8.5%
Taxable Market Value:	\$375,100	0.0%	\$410,000	9.3%	\$445,000	\$35,000	8.5%
Total Net Tax	\$13,970	-3.2%	\$14,918	6.8%	\$15,171	\$253	1.7%
<b>Property: Hoa Bien Restaurant, University</b>							
Estimated Market Value:	\$994,200	0.0%	\$994,200	0.0%	\$1,159,700	\$165,500	16.6%
Taxable Market Value:	\$994,200	0.0%	\$994,200	0.0%	\$1,159,700	\$165,500	16.6%
Total Net Tax	\$39,495	-3.2%	\$38,233	-3.2%	\$41,695	\$3,462	9.1%
<b>Property: US Bank Place, 5th St</b>							
Estimated Market Value:	\$19,100,000	0.0%	\$21,010,000	10.0%	\$23,111,000	\$2,101,000	10.0%
Taxable Market Value:	\$19,100,000	0.0%	\$21,010,000	10.0%	\$23,111,000	\$2,101,000	10.0%
Total Net Tax	\$785,980	-3.2%	\$837,045	6.5%	\$856,374	\$19,329	2.3%

<b>Assumptions:</b>	2017 Levy	Proposed 2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
City Levy	113,990,253	113,990,253	-	0.0%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

# Estimated Property Tax Impact on Selected St. Paul Homes

## Assuming a 23.9% Increase in City Tax Levy

	Payable 2016 Tax Year	% Change '15 to '16	Payable 2017 Tax Year	% Change '16 to '17	Estimated Payable 2018 Tax Year	Dollar Change '17 to Est '18	% Change '17 to Est '18	Estimated Targeting Refund
<b>Property: 204 Granite Street</b>								
Estimated Market Value:	\$44,200	-7.5%	\$53,000	19.9%	\$73,400	\$20,400	38.5%	
Taxable Market Value:	\$26,500	-7.7%	\$31,800	20.0%	\$44,000	\$12,200	38.4%	
Total Net Tax	\$462	-8.0%	\$536	16.0%	\$732	\$196	36.6%	(\$79)
<b>Property: 1971 Hawthorne</b>								
Estimated Market Value:	\$117,600	2.1%	\$122,900	4.5%	\$139,900	\$17,000	13.8%	
Taxable Market Value:	\$90,900	2.9%	\$96,700	6.4%	\$115,300	\$18,600	19.2%	
Total Net Tax	\$1,552	1.8%	\$1,592	2.6%	\$1,869	\$277	17.4%	(\$52)
<b>Property: 1298 Sherburne</b>								
Estimated Market Value:	\$113,400	20.0%	\$128,700	13.5%	\$139,000	\$10,300	8.0%	
Taxable Market Value:	\$86,400	31.3%	\$103,000	19.2%	\$114,300	\$11,300	11.0%	
Total Net Tax	\$1,459	29.2%	\$1,676	14.9%	\$1,835	\$159	9.5%	
<b>Property: 1361 Highland</b>								
Estimated Market Value:	\$266,800	1.6%	\$267,700	0.3%	\$264,200	-\$3,500	-1.3%	
Taxable Market Value:	\$253,600	1.9%	\$254,600	0.4%	\$250,700	-\$3,900	-1.5%	
Total Net Tax	\$4,192	1.1%	\$4,072	-2.9%	\$3,974	-\$98	-2.4%	
<b>Property: 2194 Princeton</b>								
Estimated Market Value:	\$546,200	0.0%	\$559,100	2.4%	\$572,400	\$13,300	2.4%	
Taxable Market Value:	\$546,200	0.0%	\$559,100	2.4%	\$572,400	\$13,300	2.4%	
Total Net Tax	\$9,164	-0.8%	\$9,118	-0.5%	\$9,300	\$182	2.0%	
<b>Property: 768 Summit</b>								
Estimated Market Value:	\$808,800	-3.6%	\$808,800	0.0%	\$804,300	-\$4,500	-0.6%	
Taxable Market Value:	\$808,800	-3.6%	\$808,800	0.0%	\$804,300	-\$4,500	-0.6%	
Total Net Tax	\$14,474	-4.8%	\$14,002	-3.3%	\$13,805	-\$197	-1.4%	

<b>Assumptions:</b>	2017 Levy	Proposed 2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
City Levy	113,990,253	141,233,923	27,243,670	23.9%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%

# Estimated Property Tax Impact on Selected St. Paul Commercial Properties Assuming a 23.9% Increase In City Tax Levy

	Payable 2016 Tax Year	% Change '15 to '16	Payable 2017 Tax Year	% Change '16 to '17
<b>Property: Mama's Pizza, Rice Street</b>				
Estimated Market Value:	\$185,000	0.0%	\$198,000	7.0%
Taxable Market Value:	\$185,000	0.0%	\$198,000	7.0%
Total Net Tax	\$4,417	-2.3%	\$4,573	3.5%

<b>Property: St. Patrick's Guild, Randolph Ave.</b>				
Estimated Market Value:	\$375,100	0.0%	\$410,000	9.3%
Taxable Market Value:	\$375,100	0.0%	\$410,000	9.3%
Total Net Tax	\$13,970	-3.2%	\$14,918	6.8%

<b>Property: Hoa Bien Restaurant, University</b>				
Estimated Market Value:	\$994,200	0.0%	\$994,200	0.0%
Taxable Market Value:	\$994,200	0.0%	\$994,200	0.0%
Total Net Tax	\$39,495	-3.2%	\$38,233	-3.2%

<b>Property: US Bank Place, 5th St</b>				
Estimated Market Value:	\$19,100,000	0.0%	\$21,010,000	10.0%
Taxable Market Value:	\$19,100,000	0.0%	\$21,010,000	10.0%
Total Net Tax	\$785,980	-3.2%	\$837,045	6.5%

Estimated Payable 2018 Tax Year	Dollar Change '17 to Est '18	% Change '17 to Est '18
\$237,600	\$39,600	20.0%
\$237,600	\$39,600	20.0%
\$5,367	\$794	17.4%

\$445,000	\$35,000	8.5%
\$445,000	\$35,000	8.5%
\$15,844	\$926	6.2%

\$1,159,700	\$165,500	16.6%
\$1,159,700	\$165,500	16.6%
\$43,549	\$5,316	13.9%

\$23,111,000	\$2,101,000	10.0%
\$23,111,000	\$2,101,000	10.0%
\$894,496	\$57,451	6.9%

<u>Assumptions:</u>	2017 Levy	Proposed 2018 Levy	Levy Change	% Change
County Levy	\$ 292,507,660	\$ 305,199,197	\$ 12,691,537	4.3%
City Levy	113,990,253	141,233,923	27,243,670	23.9%
ISD 625 Levy	148,069,656	148,069,656	-	0.0%
Regional Rail Authority Levy	21,180,710	22,524,228	1,343,518	6.3%
St. Paul HRA	3,546,597	3,546,597	-	0.0%