



# 2026 Taxes Payable

Tracy West, County Auditor



# Agenda

- Property tax process.
- What is changing?
  - Market value.
  - Tax capacity.
  - Levy.
- Who is being impacted?
- Tax trends.
  - Equity.
  - Downtown Saint Paul.
  - County comparisons.
- What is next?

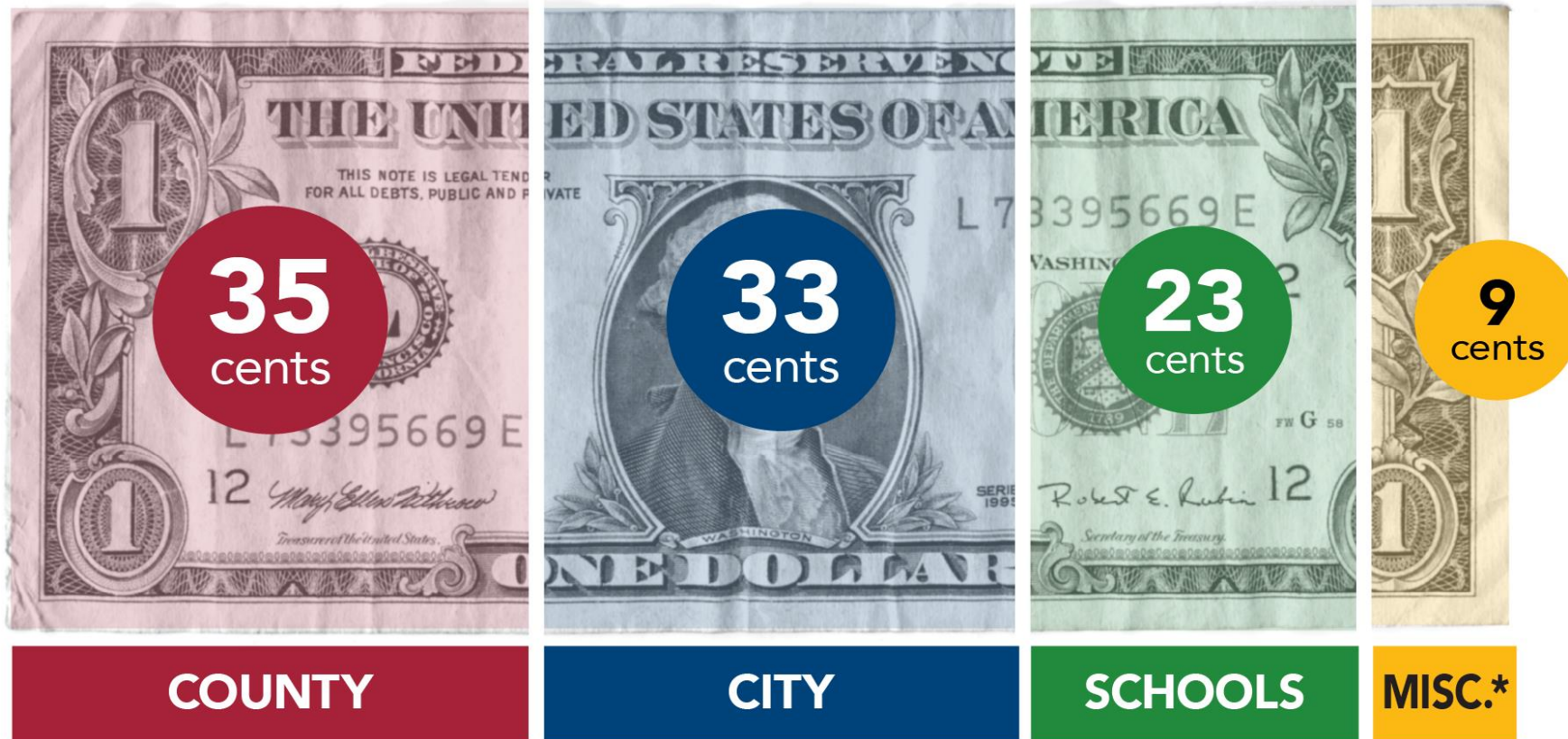
# Property Tax Components and Partnerships

- **Market value** - The estimated selling price of a property on the open market, determined each year by the County Assessor.
- **Tax capacity** - A property's share of the tax base, calculated by applying state-determined class rates to its market value. Different property types (residential, commercial, agricultural, etc.) have different class rates.
- **Levy** - The total amount of property tax revenue that a local government (county, city, school district or special district) decides it needs to raise for the upcoming year.
- **Exclusions** – Exclusions lower the taxable value of a property, reducing the owner's property tax burden before the tax rate is even applied. Examples include the Homestead Market Value Exclusion and Disabled Veterans Exclusion.

# Property Tax Components and Partnerships

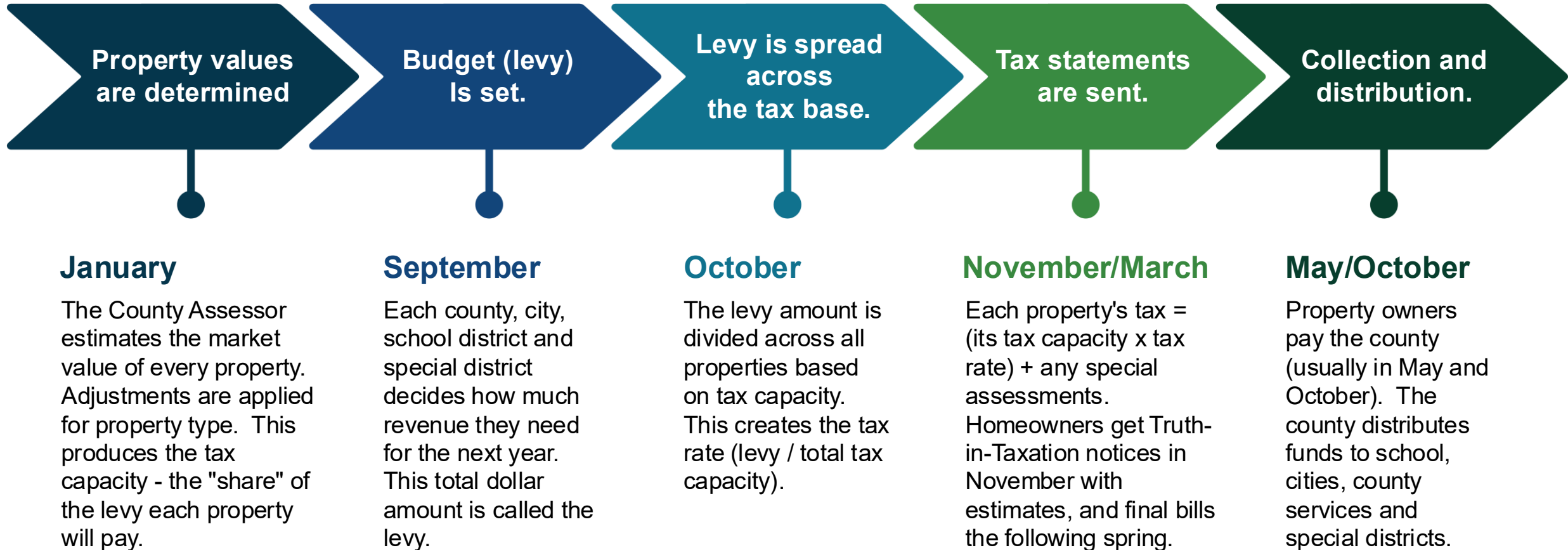
- **Classification Rates** - A classification rate is the percentage of a property's market value that is used to calculate its tax capacity. Different types of property (residential, commercial, agricultural, apartments, cabins, etc.) are assigned different classification rates by state law.
- **Tax rates** - The percentage applied to each property's tax capacity. It is calculated by dividing the total levy by the total tax capacity within a taxing jurisdiction.
- **Partnerships** with other taxing jurisdictions - school districts, cities, and special taxing districts such as watersheds, transit and HRAs.

# Where do my tax dollars go? (2025 example)



*\*other taxing authorities or jurisdictions collected by Ramsey County*

# Process – 2026 Taxes Payable

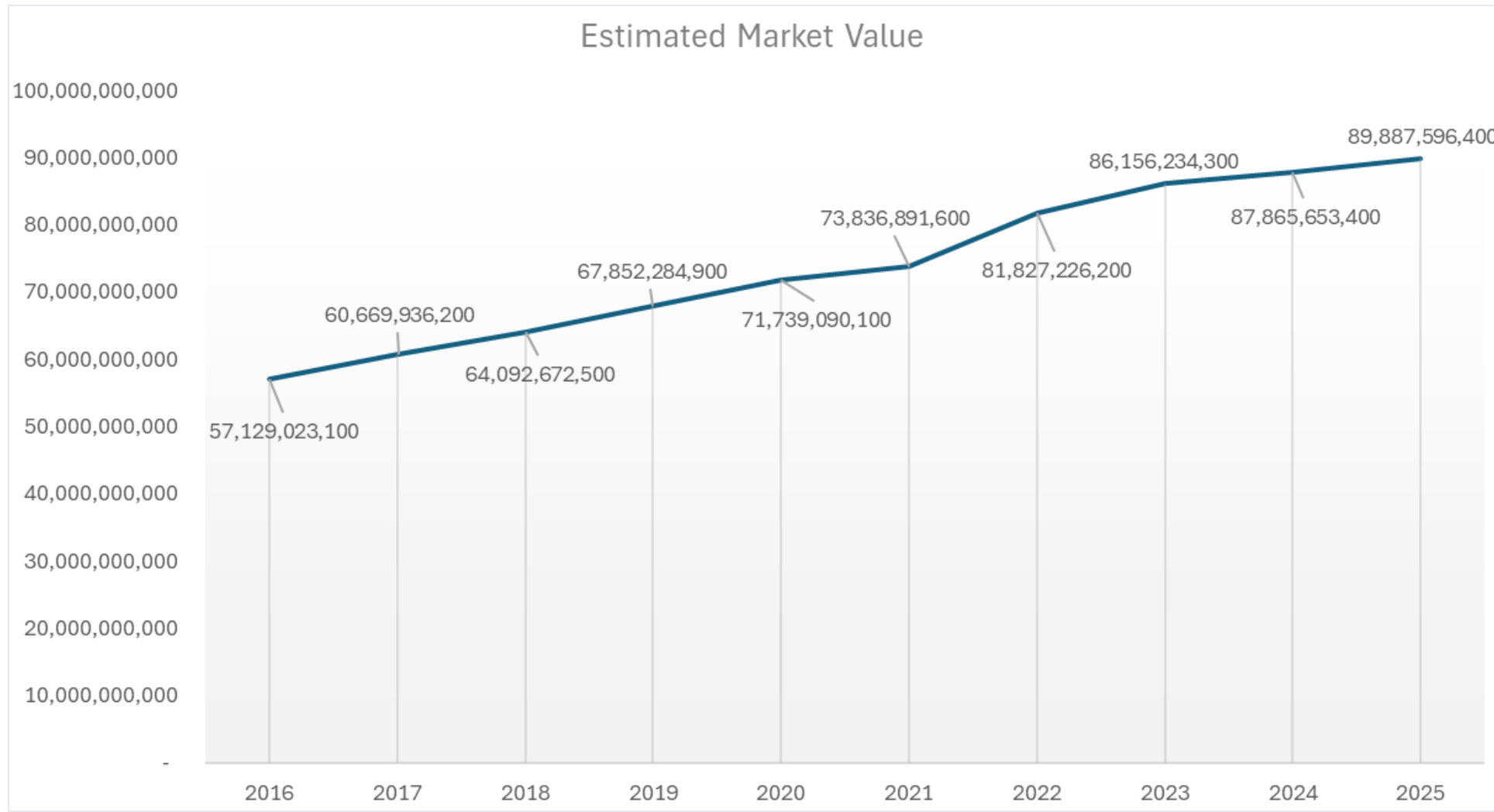




# What is Changing?



# What is Changing – Market Value



Market Value is determined by the County Assessor and reflects what the property could reasonably be expected to sell for as of the assessment date.

Numbers include exempt properties.



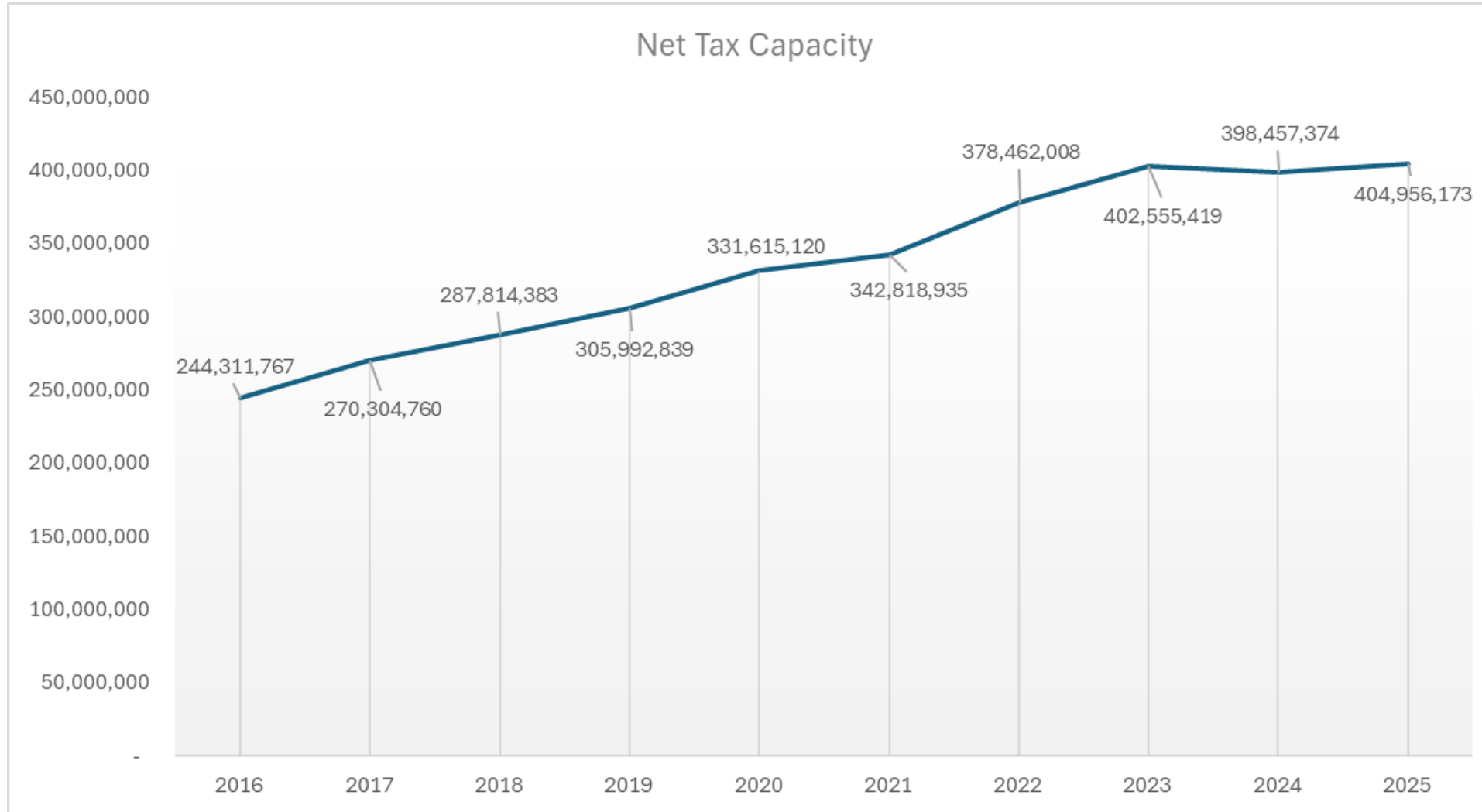
# What is Changing – Market Value

Ramsey County Market Values (2024 - 2025)

	Agriculture	Apartment	Commercial	Exempt	Industrial	Residential	Total
2024	\$ 26,168,400	\$ 11,218,969,100	\$ 7,925,618,700	\$ 12,884,964,300	\$ 4,302,143,300	\$ 51,507,789,600	\$ 87,865,653,400
2025	\$ 21,791,900	\$ 10,898,582,100	\$ 7,785,249,600	\$ 12,793,679,800	\$ 4,421,119,500	\$ 53,967,969,100	\$ 89,888,392,000
% Change	-16.72%	-2.86%	-1.77%	-0.71%	2.77%	4.78%	2.30%

Declining commercial and apartment values are shifting property tax burden to residential taxpayers.

# What is Changing – Tax Capacity



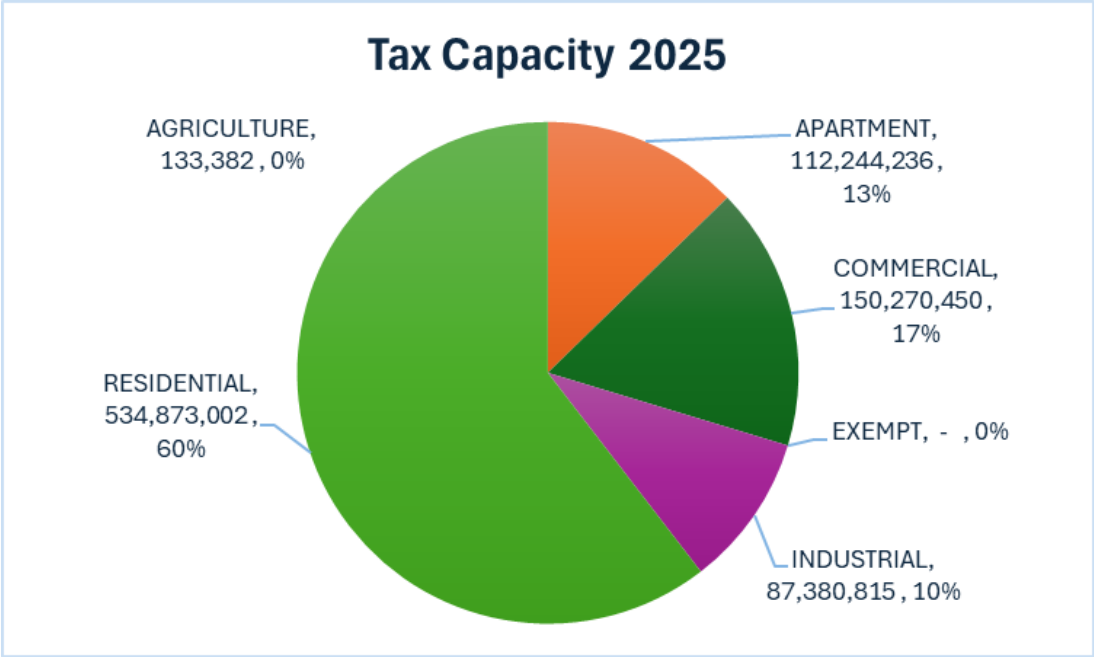
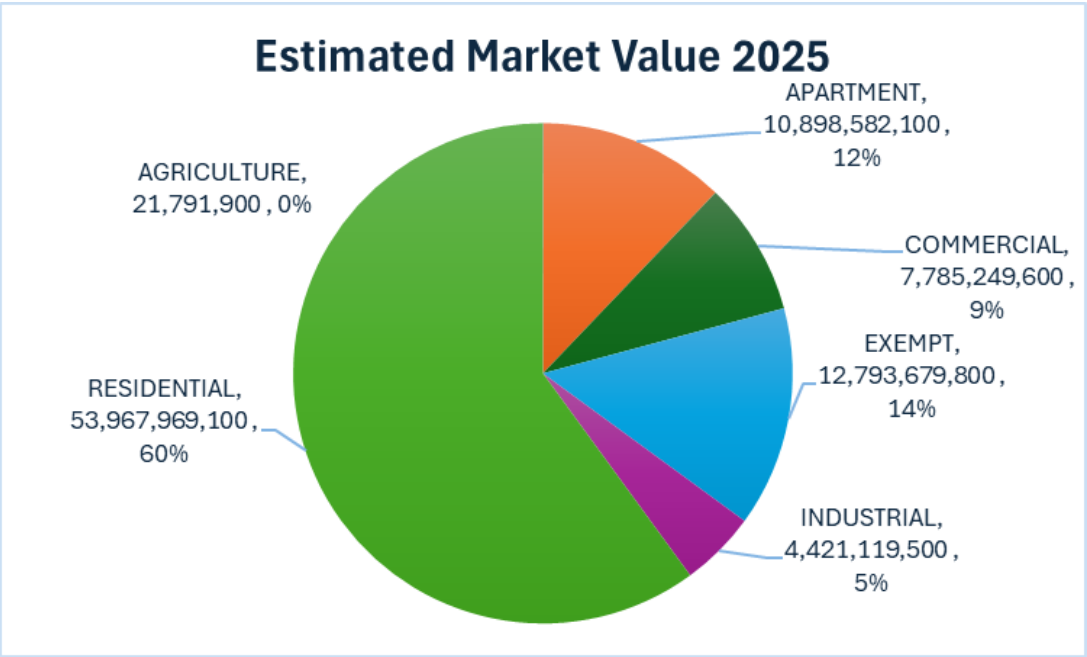
Net Tax Capacity =  
Taxable Market Value X  
Class Rate

# What is Changing – Tax Capacity

Ramsey County Net Tax Capacity (2024 - 2025)

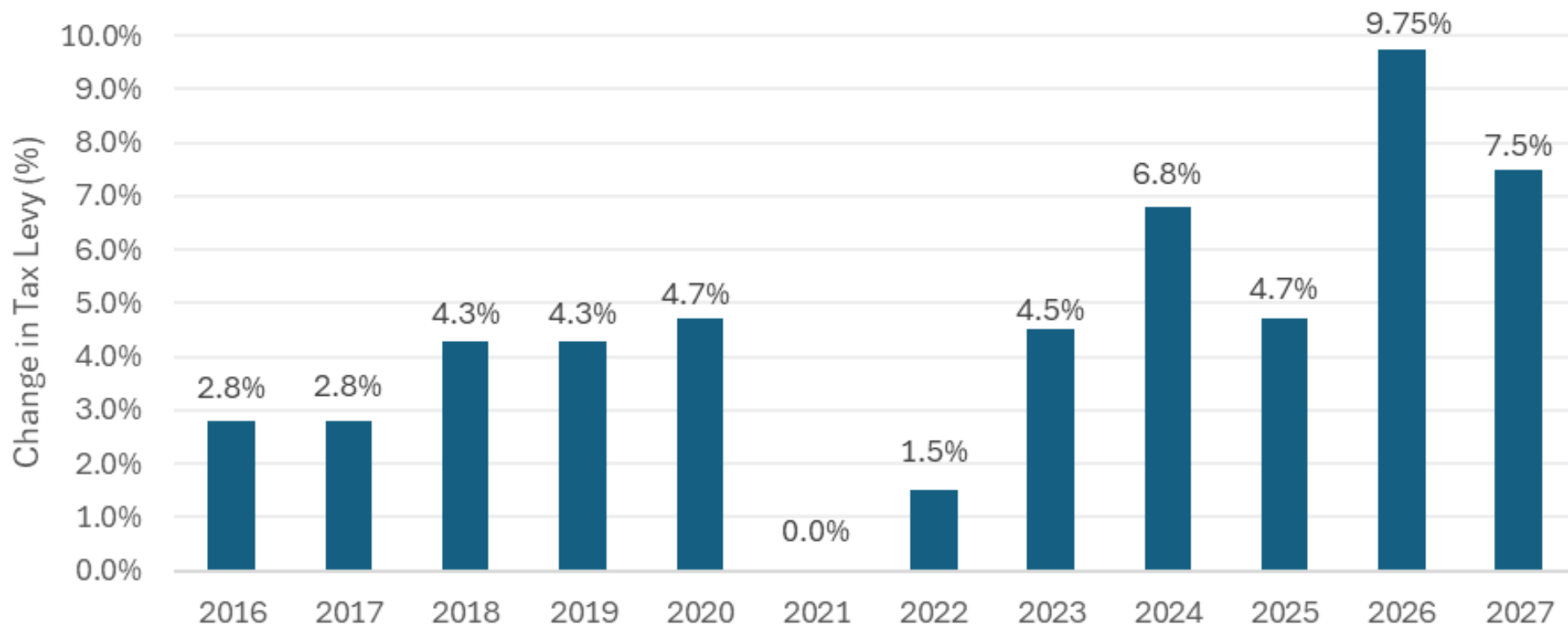
	Agriculture	Apartment	Commercial	Exempt	Industrial	Residential	Total
2024	\$ 173,260	\$ 115,696,333	\$ 153,074,543	\$ -	\$ 85,003,102	\$ 506,320,642	\$ 860,267,880
2025	\$ 133,382	\$ 112,244,236	\$ 150,270,450	\$ -	\$ 87,380,815	\$ 534,873,002	\$ 884,901,885
% Change	-23.02%	-2.98%	-1.83%		2.80%	5.64%	2.86%

# What is Changing – Market Value and Tax Capacity



$$\text{Net Tax Capacity} = \text{Taxable Market Value} \times \text{Class Rate}$$

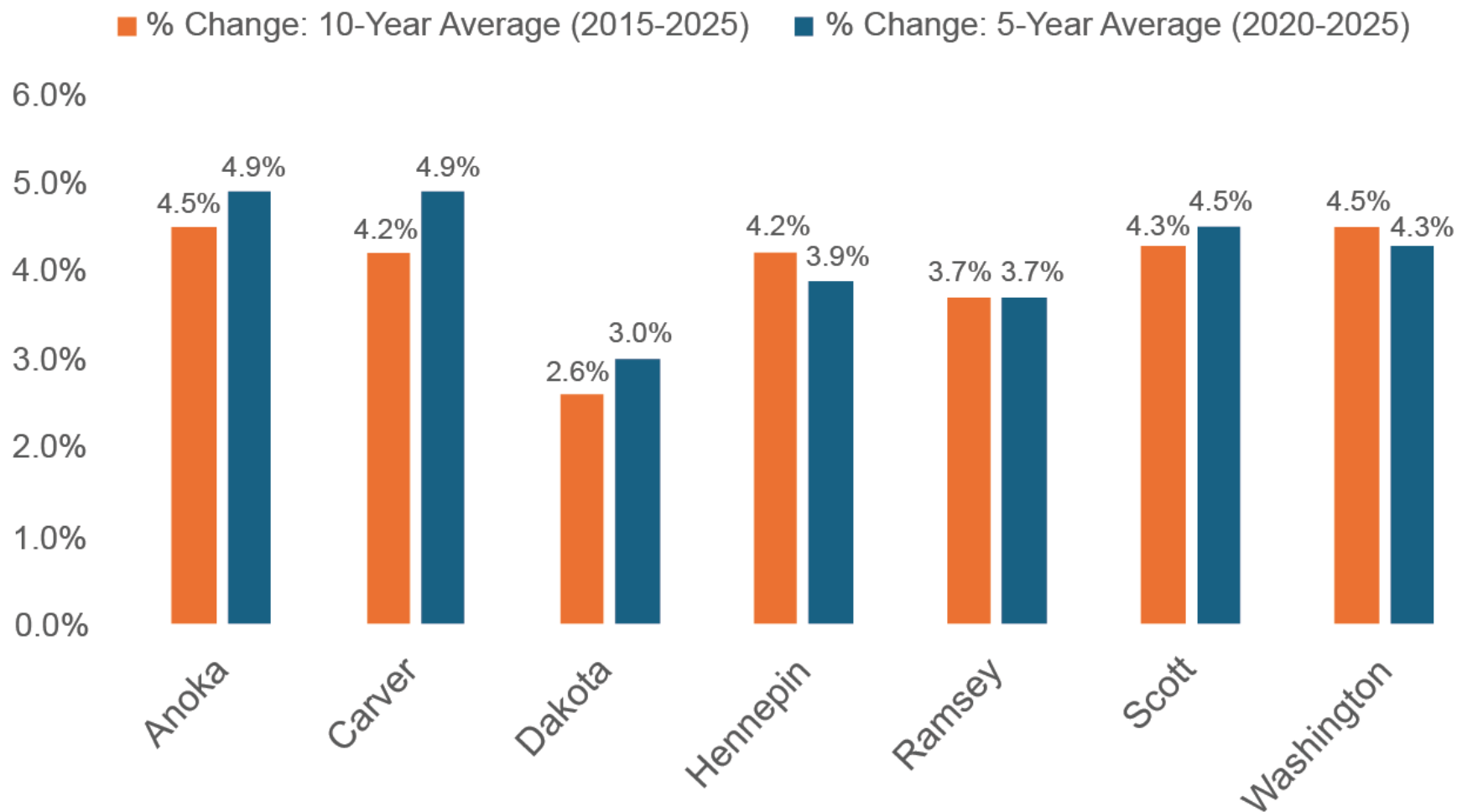
# What is Changing – Ramsey County Levy





# What is Changing – Ramsey County Levy

Average of Tax Years



# Key Takeaways

- Market value and levy budget are the foundation in property tax calculation.
- Declining commercial and apartment values are shifting property burden to residential taxpayers.
- Exempt properties do not generate tax and make up 14% of the county's market value.

# Who is Impacted?



# Who is Impacted – Typical Single Family Home Value (Median)

(Includes Proposed County Levy with no change in any other levies)

City	School Dist	Payable 2025	Payable 2026	% Change	2025	2026	Monthly	
		City Median Estimated Value	City Median Estimated Value	in Median Value				
					Tax Amount	Tax Amount	\$ Change	% Change
North Oaks	621	862,300	927,700	7.6%	\$ 10,039	\$ 10,934	\$ 75	8.9%
North Oaks	624	862,300	927,700	7.6%	\$ 11,227	\$ 12,170	\$ 79	8.4%
Vadnais Heights	621	394,600	421,900	6.9%	\$ 4,919	\$ 5,243	\$ 27	6.6%
Spring Lake Park	621	295,900	309,750	4.7%	\$ 4,003	\$ 4,256	\$ 21	6.3%
Vadnais Heights	624	394,600	421,900	6.9%	\$ 5,467	\$ 5,811	\$ 29	6.3%
Roseville	621	360,500	378,600	5.0%	\$ 4,809	\$ 5,058	\$ 21	5.2%
St. Paul	625	275,300	289,200	5.0%	\$ 4,158	\$ 4,361	\$ 17	4.9%
Lauderdale	623	306,300	321,900	5.1%	\$ 4,110	\$ 4,307	\$ 16	4.8%
White Bear Lake	624	334,200	349,400	4.5%	\$ 4,486	\$ 4,700	\$ 18	4.8%
Roseville	623	360,500	378,600	5.0%	\$ 5,154	\$ 5,395	\$ 20	4.7%
White Bear Town	624	378,900	395,450	4.4%	\$ 5,027	\$ 5,251	\$ 19	4.5%
Little Canada	624	377,300	394,700	4.6%	\$ 5,048	\$ 5,267	\$ 18	4.3%
Little Canada	623	377,300	394,700	4.6%	\$ 4,987	\$ 5,194	\$ 17	4.2%



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		City Median	City Median	in Median				
		Estimated Value	Estimated Value	Value	Tax Amount	Tax Amount	\$ Change	% Change
Shoreview	621	421,800	438,950	4.1%	\$ 5,392	\$ 5,604	\$ 18	3.9%
Mounds View	621	324,100	336,800	3.9%	\$ 4,265	\$ 4,429	\$ 14	3.8%
Gem Lake	624	443,750	460,750	3.8%	\$ 6,383	\$ 6,627	\$ 20	3.8%
Arden Hills	621	480,900	496,400	3.2%	\$ 5,962	\$ 6,186	\$ 19	3.8%
New Brighton	282	379,600	388,100	2.2%	\$ 5,699	\$ 5,909	\$ 18	3.7%
Maplewood	622	340,800	353,300	3.7%	\$ 4,995	\$ 5,174	\$ 15	3.6%
Shoreview	623	421,800	438,950	4.1%	\$ 5,804	\$ 6,003	\$ 17	3.4%
Arden Hills	623	480,900	496,400	3.2%	\$ 6,439	\$ 6,642	\$ 17	3.2%
Maplewood	624	340,800	353,300	3.7%	\$ 5,170	\$ 5,333	\$ 14	3.2%
Falcon Heights	623	401,750	411,750	2.5%	\$ 5,665	\$ 5,841	\$ 15	3.1%
St. Anthony	282	416,350	422,100	1.4%	\$ 7,430	\$ 7,660	\$ 19	3.1%
Maplewood	623	340,800	353,300	3.7%	\$ 5,118	\$ 5,272	\$ 13	3.0%
New Brighton	621	379,600	388,100	2.2%	\$ 5,044	\$ 5,183	\$ 12	2.8%
North St. Paul	622	303,400	310,600	2.4%	\$ 4,352	\$ 4,414	\$ 5	1.4%



# Who is impacted – Typical Single Family Home Value (Median)

by Saint Paul Planning District

(Includes Proposed County Levy with no change in any other levies)

Median Estimated Home Market Values						Monthly Tax Change	
Assessment Year: For Taxes Payable In:	2024 2025	2025 2026	% Change From '25 - '26	P2025 Final Taxes	P2026 Estimated Taxes	\$ Change From '25 - '26	% Change From '25 - '26
Planning District							
Thomas Dale	217,300	231,100	6.4%	3,122	3,350	\$19	7.3%
Payne/Phalen	229,800	244,300	6.3%	3,340	3,579	\$20	7.2%
North End	219,350	232,900	6.2%	3,157	3,381	\$19	7.1%
West Side	245,000	259,100	5.8%	3,605	3,838	\$19	6.5%
Como	311,900	329,150	5.5%	4,773	5,055	\$24	5.9%
Hamline/Midway	264,450	277,500	4.9%	3,945	4,157	\$18	5.4%
Dayton's Bluff	224,600	234,950	4.6%	3,250	3,417	\$14	5.1%
Summit/University	298,250	311,900	4.6%	4,534	4,755	\$18	4.9%
Greater East Side	246,400	256,350	4.0%	3,629	3,790	\$13	4.4%
Macalester/Groveland	432,700	451,550	4.4%	6,882	7,183	\$25	4.4%
West Seventh	261,100	271,400	3.9%	3,886	4,051	\$14	4.2%
Summit Hill	502,500	520,000	3.5%	8,105	8,443	\$28	4.2%
Highland	420,300	436,000	3.7%	6,666	6,914	\$21	3.7%
Union Park	416,600	425,900	2.2%	6,600	6,738	\$12	2.1%
Sunray/Battlecreek/Highwood	283,800	288,400	1.6%	\$4,283	\$4,347	\$5	1.5%
St. Anthony Park	396,500	399,200	0.7%	6,249	6,274	\$2	0.4%
Downtown	181,800	181,200	-0.3%	2,502	2,483	-\$2	-0.8%

# Who is impacted – Residential Property Type

## Computation of Property Tax for a Hypothetical Property (Residential Homestead)

1. Determine the property's <b>estimated market value</b>	\$ 289,200
2. Determine the property's <b>homestead market value</b> exclusion	\$ 20,500
3. Determine the property's <b>taxable market value</b>	$\$289,200 - \$20,500 = \$268,700$
4. Determine the <b>class rate</b> based on property type	Residential homestead: 1%
5. Multiply taxable market value by class rate to obtain the <b>net tax capacity</b>	$\$268,700 \times 1.0\% = \$2,687$
6. Determine the <b>total local tax rate</b> by summing the tax rates of all jurisdictions authorized to levy property taxes upon the property	County 50.67% City/town 50.70 School district 33.15 <u>Special districts 12.92</u> Total 147.44%
7. Multiply net tax capacity by total tax rate to determine the <b>net tax capacity-based tax</b>	$\$2,687 \times 147.44\% = \$3,961$
8. Total <b>net tax</b> .	\$3,961

# Who is impacted – Apartment Property Type

## Computation of Property Tax for a Hypothetical Property (Apartment)

1. Determine the property's <b>estimated market value</b>	\$ 289,200
2. Determine the property's <b>homestead market value</b> exclusion	\$ -
3. Determine the property's <b>taxable market value</b>	$\$289,200 - \$0 = \$289,200$
4. Determine the <b>class rate</b> based on property type	Apartment: 1.25%
5. Multiply taxable market value by class rate to obtain the <b>net tax capacity</b>	$\$289,200 \times 1.25\% = \$3,615$
6. Determine the <b>total local tax rate</b> by summing the tax rates of all jurisdictions authorized to levy property taxes upon the property	County 50.67% City/town 50.70 School district 33.15 <u>Special districts 12.92</u> Total 147.44%
7. Multiply net tax capacity by total tax rate to determine the <b>net tax capacity-based tax</b>	$\$3,615 \times 147.44\% = \$5,329$
8. <b>Total net tax.</b>	\$5,329

# Who is impacted – Commercial Property Type

## Computation of Property Tax for a Hypothetical Property (Commercial)

1. Determine the property's <b>estimated market value</b>	\$ 289,200
2. Determine the property's <b>homestead market value</b> exclusion	\$ -
3. Determine the property's <b>taxable market value</b>	$\$289,200 - \$0 = \$289,200$
4. Determine the <b>class rate</b> based on property type	Commercial: 2%
5. Multiply taxable market value by class rate to obtain the <b>net tax capacity</b>	$\$289,200 \times 2.0\% = \$5,784$
6. Determine the <b>total local tax rate</b> by summing the tax rates of all jurisdictions authorized to levy property taxes upon the property	County 50.67% City/town 50.70 School district 33.15 <u>Special districts 12.92</u> Total 147.44%
7. Multiply net tax capacity by total tax rate to determine the <b>net tax capacity-based tax</b>	$\$5,784 \times 147.44\% = \$8,528$
8. Total <b>net tax</b> .	\$8,528

# Key Takeaways

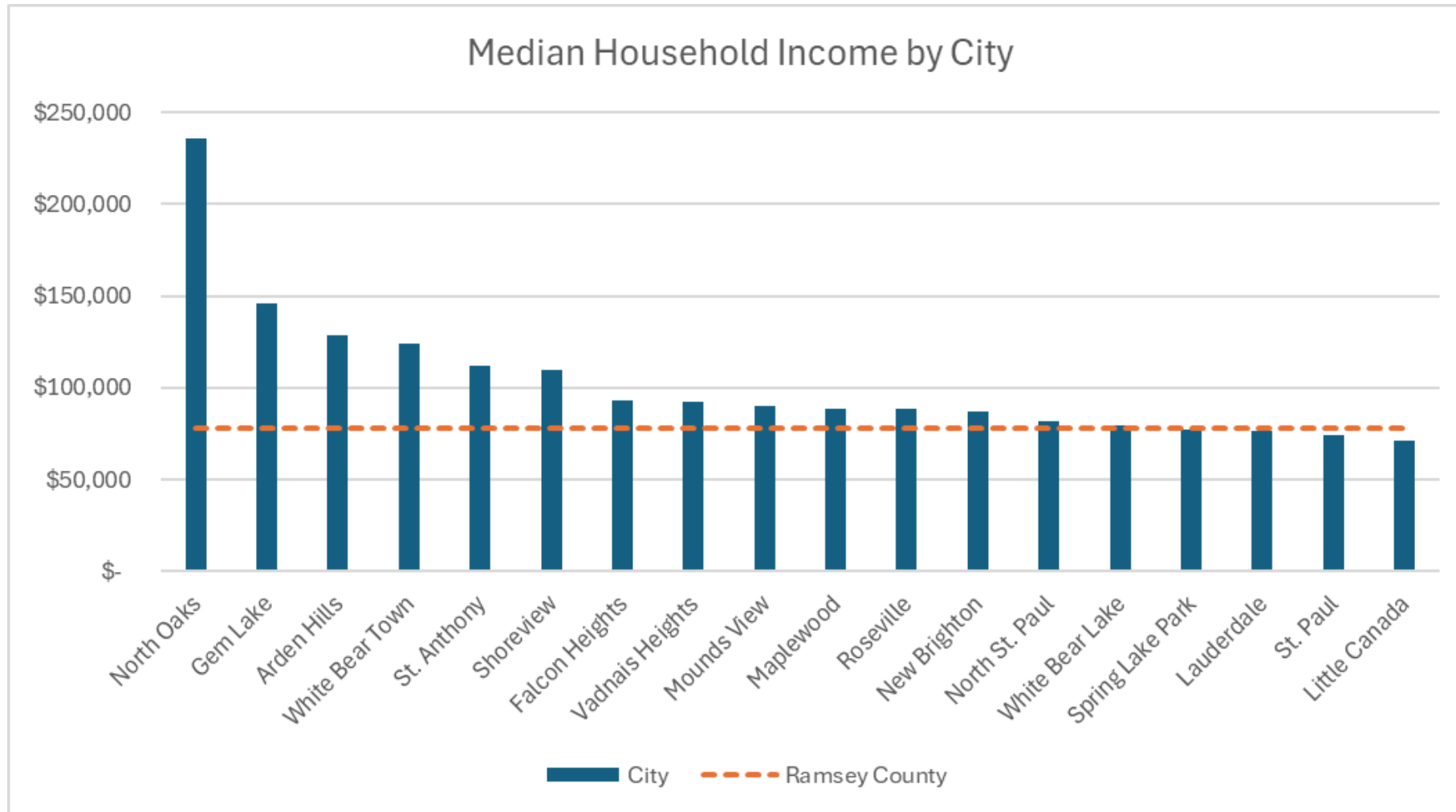
- Average change in value on a residential median value home is a 4.3% increase over last year.
- Average tax increase on a residential median value home is \$22 per month which is a 4.4% increase over last year.
- Tax classifications are set by state statute and directly affects the amount of taxes paid.



# Tax Trends



# Trends – Equity Issues



Median income \$77,812

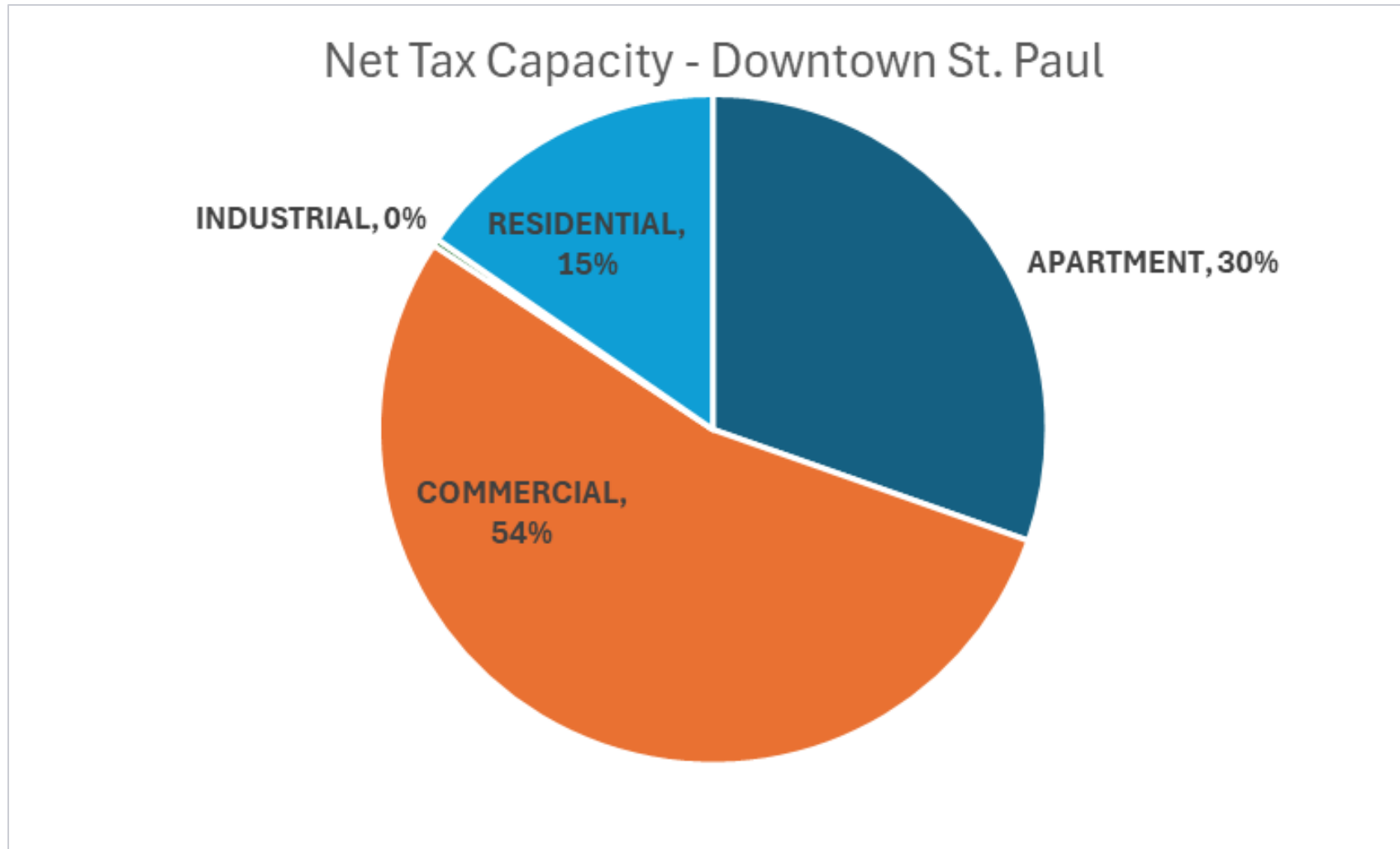
# Trends – Equity Issues

City	School Dist	Median Income	2025 Tax Amount	2026 Tax Amount	Monthly \$ Change	% Change
North Oaks	621	\$ 235,858	\$ 10,039	\$ 10,934	\$ 75	8.9%
North Oaks	624	\$ 235,858	\$ 11,227	\$ 12,170	\$ 79	8.4%
Vadnais Heights	621	\$ 91,946	\$ 4,919	\$ 5,243	\$ 27	6.6%
Vadnais Heights	624	\$ 91,946	\$ 5,467	\$ 5,811	\$ 29	6.3%
Roseville	621	\$ 88,440	\$ 4,809	\$ 5,058	\$ 21	5.2%
St. Paul	625	\$ 73,975	\$ 4,158	\$ 4,361	\$ 17	4.9%
Lauderdale	623	\$ 76,558	\$ 4,110	\$ 4,307	\$ 16	4.8%
White Bear Lake	624	\$ 79,712	\$ 4,486	\$ 4,700	\$ 18	4.8%
Roseville	623	\$ 88,440	\$ 5,154	\$ 5,395	\$ 20	4.7%
White Bear Town	624	\$ 124,010	\$ 5,027	\$ 5,251	\$ 19	4.5%
Little Canada	624	\$ 71,370	\$ 5,048	\$ 5,267	\$ 18	4.3%
Little Canada	623	\$ 71,370	\$ 4,987	\$ 5,194	\$ 17	4.2%
Shoreview	621	\$ 109,399	\$ 5,392	\$ 5,604	\$ 18	3.9%
Mounds View	621	\$ 90,148	\$ 4,265	\$ 4,429	\$ 14	3.8%
Gem Lake	624	\$ 146,250	\$ 6,383	\$ 6,627	\$ 20	3.8%
Arden Hills	621	\$ 128,668	\$ 5,962	\$ 6,186	\$ 19	3.8%
New Brighton	282	\$ 87,272	\$ 5,699	\$ 5,909	\$ 18	3.7%
Maplewood	622	\$ 88,534	\$ 4,995	\$ 5,174	\$ 15	3.6%
Shoreview	623	\$ 109,399	\$ 5,804	\$ 6,003	\$ 17	3.4%
Arden Hills	623	\$ 128,668	\$ 6,439	\$ 6,642	\$ 17	3.2%
Maplewood	624	\$ 88,534	\$ 5,170	\$ 5,333	\$ 14	3.2%
Falcon Heights	623	\$ 93,233	\$ 5,665	\$ 5,841	\$ 15	3.1%
St. Anthony	282	\$ 112,292	\$ 7,430	\$ 7,660	\$ 19	3.1%
Maplewood	623	\$ 88,534	\$ 5,118	\$ 5,272	\$ 13	3.0%
New Brighton	621	\$ 87,272	\$ 5,044	\$ 5,183	\$ 12	2.8%
North St. Paul	622	\$ 81,641	\$ 4,352	\$ 4,414	\$ 5	1.4%

Average change in  
tax 4.4%

Median income  
\$77,812

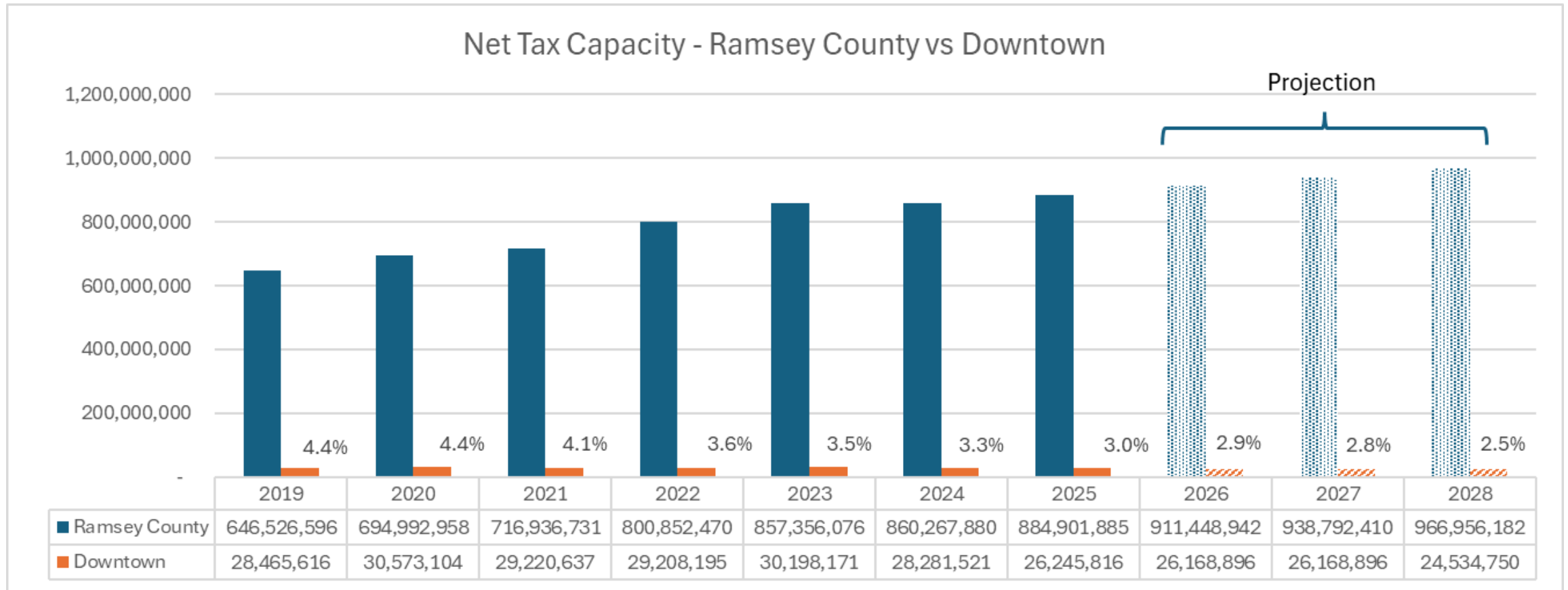
# Trends – Downtown Saint Paul



# Trends – Downtown Saint Paul

Net Tax Capacity	2024	2025	\$ Change	% Change
Apartment	8,248,730	7,973,955	(274,775)	-3%
Commercial	15,923,724	14,140,229	(1,783,495)	-11%
Industrial	89,650	90,148	498	1%
Residential	4,019,417	4,041,484	22,067	1%
Total	28,281,521	26,245,816	(2,035,705)	-7%

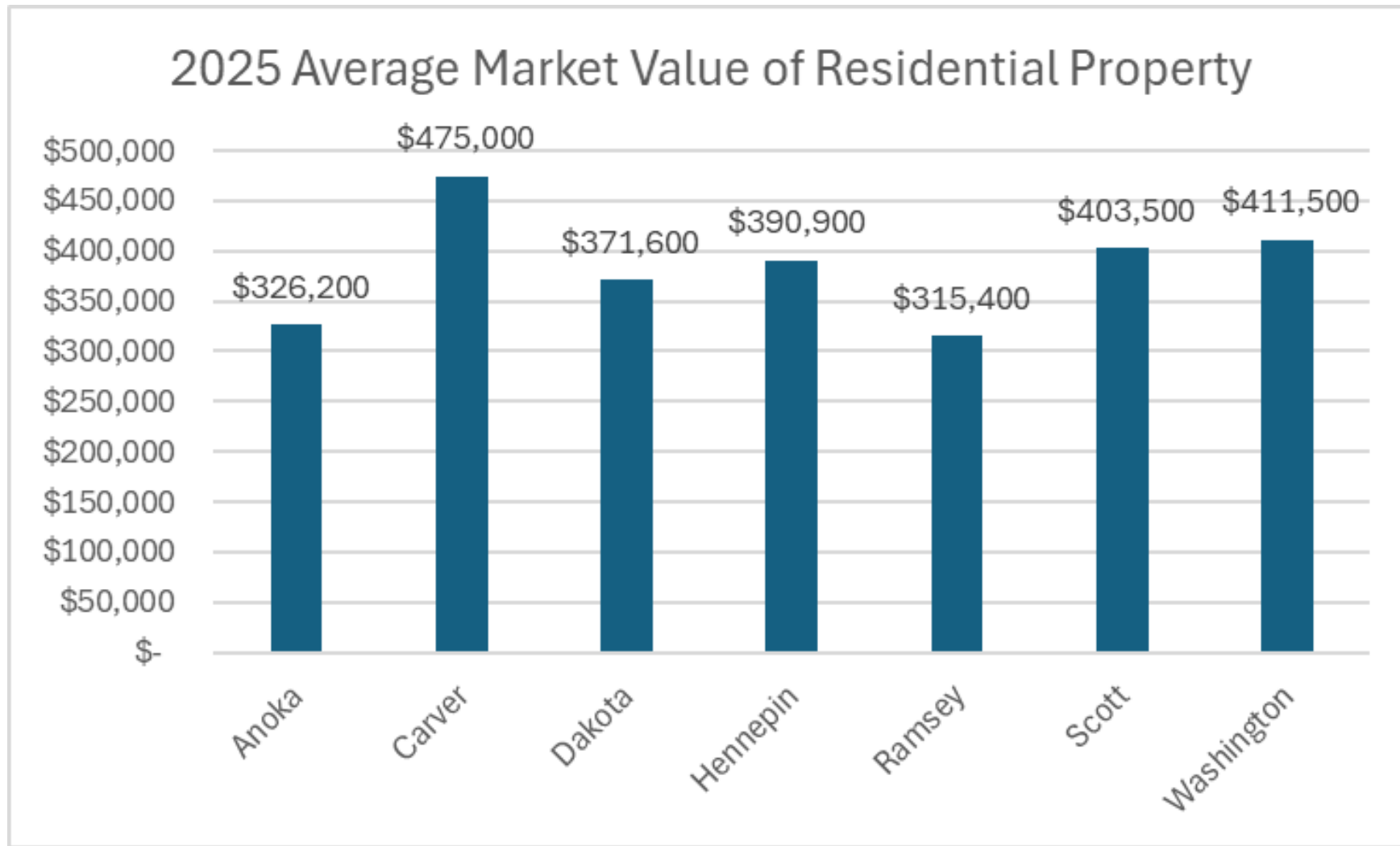
# Trends – Downtown Saint Paul



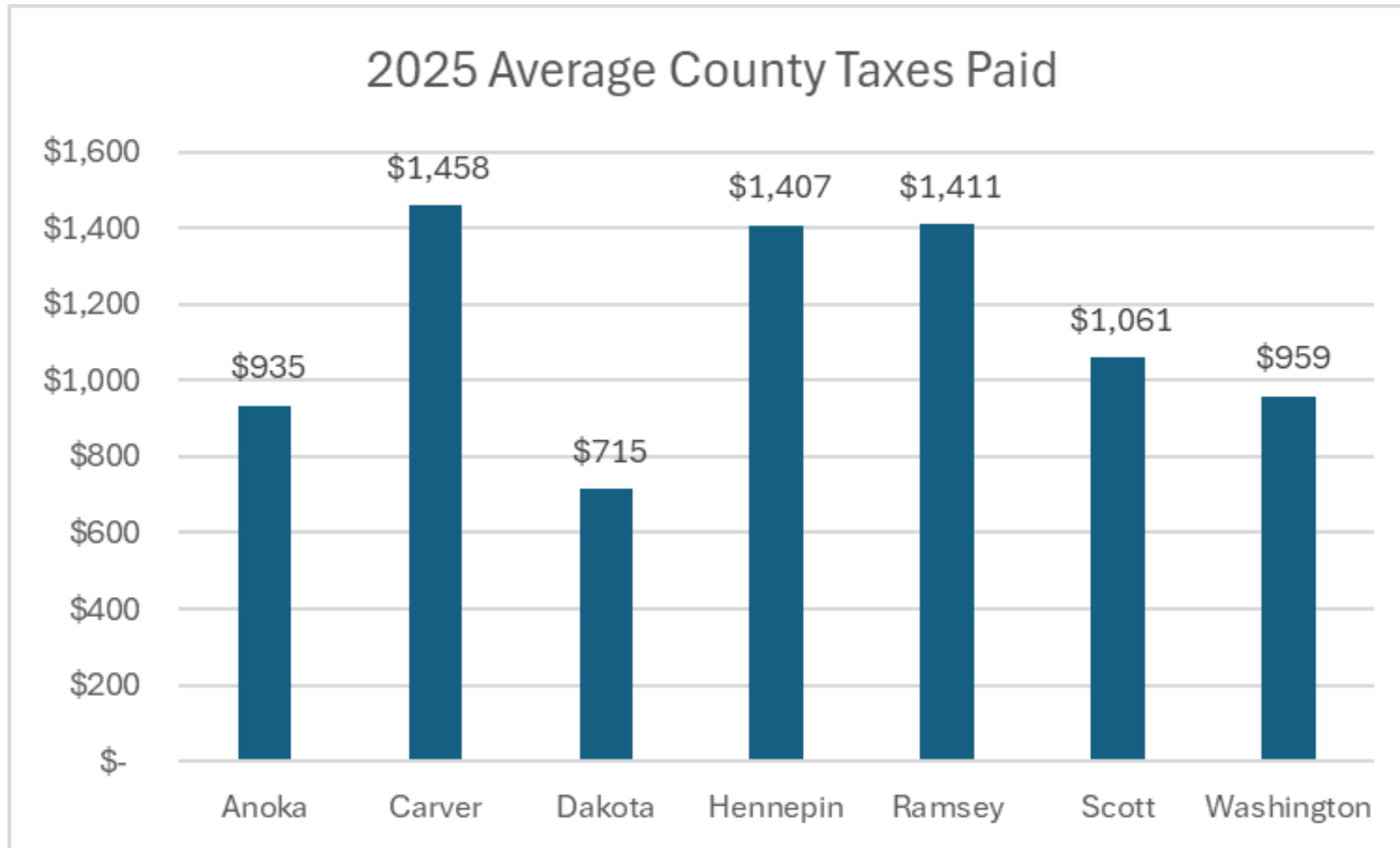
Projection assumptions – County NTC will grow 3% each year.  
Downtown NTC assumes delinquent commercial properties will forfeit in 2026 and 2028.



# Trends – County Comparisons



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# Trends – County Comparisons

County Tax Rates:

Metro Counties	2021	2022	2023	2024	2025
Ramsey	47.8%	48.1%	44.9%	45.5%	47.5%
Hennepin	38.2%	38.4%	34.5%	34.7%	37.1%
Carver	34.6%	34.2%	29.3%	30.1%	30.9%
Anoka	31.1%	29.3%	24.2%	25.6%	30.2%
Scott	31.0%	30.5%	26.6%	26.2%	27.0%
Washington	27.4%	27.5%	23.6%	22.0%	23.8%
Dakota	22.7%	21.6%	18.8%	18.3%	19.9%

**Drivers of Ramsey County's number:**

- Less commercial property than suburban counties.
- Built out - less housing development.
- Higher service needs

# Key Takeaways

- Taxes are expected to rise across Ramsey County. While every community will see an increase, the impact isn't felt the same everywhere.
- Ramsey County's tax rate is the highest in the metro area.
  - Ramsey County is built out, so its capacity grows at a slower pace.
  - Ramsey County has less commercial property than other counties.
  - Ramsey County provides costly health, human and public safety services at a higher intensity than suburban counties.

**What is next?**



# Key Dates in the 2026-27 Budget Process

**Sept.  
2**

County Manager presentation of proposed budget County Board.

**Sept.  
30**

Jurisdictions certify levy to the County Auditor.

**Sept.  
15**

Joint Property Tax Advisory Committee reviews county, city and school district maximum levies.

**Nov.  
10-24**

Notices of estimated taxes, values emailed/mailed to property owners.

**Sept.  
22**

Public Hearing #1 (5 p.m. at Saint Paul City Hall – Ramsey County Courthouse).

**Dec.  
11**

Truth in Taxation Public Hearing #2 (6:30 p.m. at Saint Paul City Hall – Ramsey County Courthouse).

**Sept.  
23**

County Board certifies 2026 maximum property tax levy.

**Dec.  
16**

County Board approval of 2026/2027 Ramsey County budget and property tax levy.





# Property Tax Relief Programs

There are a variety of qualifying property tax relief programs:

- **Senior Citizens Property Tax Deferral** (state program, administered locally): Age 65+ with household income  $\leq$  \$96,000 can defer a portion of taxes; apply by Nov 1 for the following year.
- **Minnesota Property Tax Refunds (PTR)**: Regular & special refunds for eligible homeowners; county directs residents to this state administered program.
- **Homestead programs**:
  - Homestead Market Value Exclusion lowers taxable value for owner-occupied homes (under the program's cap).
  - Disabled Veterans Market Value Exclusion (up to \$300,000 in value excluded, depending on disability rating).
  - Blind/Disabled classification that reduces the tax rate for qualifying homeowners.
- **Payment flexibility & penalty relief**:
  - One-time penalty waiver for late payment (once per parcel every 10 years).
  - Payment plans ("Confession of Judgment") for delinquent taxes—5- or 10-year installment options to prevent forfeiture.

We will continue to ensure residents are aware of these programs throughout the year leveraging our various communication channels and working with jurisdictional partners.

<https://www.revenue.state.mn.us/property-tax-refund>

# Appendix



# Who is Impacted – Typical Single Family Home Value (Median)

(Includes Proposed County Levy with no change in any other levies)

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Shoreview	623	421,800	438,950	4.1%	\$ 5,804	\$ 6,003	\$ 198	3.4%
Arden Hills	623	480,900	496,400	3.2%	\$ 6,439	\$ 6,642	\$ 204	3.2%
Maplewood	624	340,800	353,300	3.7%	\$ 5,170	\$ 5,333	\$ 164	3.2%
Falcon Heights	623	401,750	411,750	2.5%	\$ 5,665	\$ 5,841	\$ 176	3.1%
St. Anthony	282	416,350	422,100	1.4%	\$ 7,430	\$ 7,660	\$ 230	3.1%
Maplewood	623	340,800	353,300	3.7%	\$ 5,118	\$ 5,272	\$ 154	3.0%
New Brighton	621	379,600	388,100	2.2%	\$ 5,044	\$ 5,183	\$ 139	2.8%
North St. Paul	622	303,400	310,600	2.4%	\$ 4,352	\$ 4,414	\$ 62	1.4%



# Who is impacted – Tax on Median Valued Home in St. Paul

(Includes Proposed County Levy with no change in any other levies)

Factors	Amount	
<b>Final Payable 2025 Total Tax (\$275,300 EMV Home)</b>	<b>\$ 4,158</b>	
Gain of Fiscal Disparity	\$ (88)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	18	
Other Shifts	139	
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 69</b>	
County Levy	\$ 134	\$ 153
Regional Rail Levy	-	2
School District Levy	-	17
City Levy	-	27
Other Special Taxing Districts Levy	-	4
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 134</b>	<b>\$ 203</b>
		Perc Change
<b>Estimated Payable 2026 Total Tax (\$289,200 EMV Home)</b>	<b>\$ 4,361</b>	<b>4.9%</b>

# Who is impacted – Tax on Median Valued Home in Shoreview

(Includes Proposed County Levy with no change in any other levies)

Factors	Amount	
<b>Final Payable 2025 Total Tax (\$421,800 EMV Home)</b>	<b>\$ 5,392</b>	
Gain of Fiscal Disparity	\$ (11)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	16	
Other Shifts	(13)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (8)</b>	
County Levy	\$ 221	\$ 228
Regional Rail Levy	-	-
School District Levy	-	8
City Levy	-	(26)
Other Special Taxing Districts Levy	-	3
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 221</b>	<b>\$ 213</b>
		Perc Change
<b>Estimated Payable 2026 Total Tax (\$438,950 EMV Home)</b>	<b>\$ 5,605</b>	<b>4.0%</b>



# Who is impacted – Tax on Median Valued Home in Little Canada

(Includes Proposed County Levy with no change in any other levies)

Factors	Amount	
<b>Final Payable 2025 Total Tax (\$377,300 EMV Home)</b>	<b>\$ 4,987</b>	
Gain of Fiscal Disparity	\$ (59)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	17	
Other Shifts	53	
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 11</b>	
County Levy	\$ 196	\$ 213
Regional Rail Levy	-	2
School District Levy	-	7
City Levy	-	(19)
Other Special Taxing Districts Levy	-	4
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 196</b>	<b>\$ 207</b>
		Perc Change
<b>Estimated Payable 2026 Total Tax (\$394,700 EMV Home)</b>	<b>\$ 5,194</b>	<b>4.2%</b>

# Who is impacted – Tax on Median Valued Home in Maplewood

(Includes Proposed County Levy with no change in any other levies)

Factors	Amount	
<b>Final Payable 2025 Total Tax (\$340,800 EMV Home)</b>	<b>\$ 4,995</b>	
Gain of Fiscal Disparity	\$ (33)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	15	
Other Shifts	24	
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 6</b>	
County Levy	\$ 173	\$ 173
Regional Rail Levy	-	-
School District Levy	-	15
City Levy	-	(23)
Other Special Taxing Districts Levy	-	14
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 173</b>	<b>\$ 179</b>
		Perc Change
<b>Estimated Payable 2026 Total Tax (\$353,300 EMV Home)</b>	<b>\$ 5,174</b>	<b>3.6%</b>

# Who is impacted – Tax on Median Valued Home in Roseville

(Includes Proposed County Levy with no change in any other levies)

Factors	Amount	
<b>Final Payable 2025 Total Tax (\$360,500 EMV Home)</b>	<b>\$ 5,154</b>	
Gain of Fiscal Disparity	\$ (29)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	19	
Other Shifts	65	
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 55</b>	
County Levy	\$ 186	\$ 210
Regional Rail Levy	-	2
School District Levy	-	14
City Levy	-	11
Other Special Taxing Districts Levy	-	4
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 186</b>	<b>\$ 241</b>
		Perc Change
<b>Estimated Payable 2026 Total Tax (\$378,600 EMV Home)</b>	<b>\$ 5,395</b>	<b>4.7%</b>

# Change in tax on selected St. Paul Commercial Properties

(Includes Proposed County Levy with no change in any other levies)

	Payable 2024 Tax Year	% Change '23 to '24	Payable 2025 Tax Year	% Change '24 to '25
<b>Property: <u>Mama's Pizza, Rice Street</u></b>				
Estimated Market Value:	\$419,000	25.0%	\$416,200	-0.7%
Taxable Market Value:	\$419,000	25.0%	\$416,200	-0.7%
Total Net Tax	\$8,347	28.6%	\$8,781	5.2%

<b>Property: <u>St. Patrick's Guild, Randolph Ave.</u></b>				
Estimated Market Value:	\$486,400	0.0%	\$492,600	1.3%
Taxable Market Value:	\$486,400	0.0%	\$492,600	1.3%
Total Net Tax	\$14,516	-4.6%	\$15,374	5.9%

<b>Property: <u>Hoa Bien Restaurant, University</u></b>				
Estimated Market Value:	\$1,573,400	-5.7%	\$1,556,000	-1.1%
Taxable Market Value:	\$1,573,400	-5.7%	\$1,556,000	-1.1%
Total Net Tax	\$51,113	-10.4%	\$52,651	3.0%

<b>Property: <u>US Bank Place, 5th St</u></b>				
Estimated Market Value:	\$21,702,800	0.0%	\$19,967,000	-8.0%
Taxable Market Value:	\$21,702,800	0.0%	\$19,967,000	-8.0%
Total Net Tax	\$728,844	-4.9%	\$698,069	-4.2%

Estimated Payable 2026 Tax Year	Dollar Change '25 to Est '26	% Change '25 to Est '26
\$407,800	-\$8,400	-2.0%
\$407,800	-\$8,400	-2.0%
\$8,604	-\$177	-2.0%

\$522,200	\$29,600	6.0%
\$522,200	\$29,600	6.0%
\$16,620	\$1,246	8.1%

\$1,518,100	-\$37,900	-2.4%
\$1,518,100	-\$37,900	-2.4%
\$51,968	-\$683	-1.3%

\$13,977,000	-\$5,990,000	-30.0%
\$13,977,000	-\$5,990,000	-30.0%
\$494,179	-\$203,890	-29.2%

# Change in tax on selected Suburban Commercial Properties

(Includes Proposed County Levy with no change in any other levies)

	Payable 2024 Tax Year	% Change '23 to '24	Payable 2025 Tax Year	% Change '24 to '25
<b>Property: Former Gulden's Roadhouse, Highway 61, Maplewood</b>				
Estimated Market Value:	\$1,586,400	11.0%	\$1,590,500	0.3%
Taxable Market Value:	\$1,586,400	11.0%	\$1,590,500	0.3%
Total Net Tax	\$49,900	8.1%	\$52,022	4.3%

<b>Property: Former HOM Furn, now Acorn Mini-Storage, Roseville</b>				
Estimated Market Value:	\$7,438,200	4.8%	\$7,246,800	-2.6%
Taxable Market Value:	\$7,438,200	4.8%	\$7,246,800	-2.6%
Total Net Tax	\$236,352	1.3%	\$237,234	0.4%

<b>Property: Target Corp., Highway 36, North St. Paul</b>				
Estimated Market Value:	\$10,100,000	23.0%	\$10,100,000	0.0%
Taxable Market Value:	\$10,100,000	23.0%	\$10,100,000	0.0%
Total Net Tax	\$383,986	18.7%	\$338,704	-11.8%

<b>Property: 3M, McKnight Road, Maplewood</b>				
Estimated Market Value:	\$98,208,000	-7.0%	\$93,603,800	-4.7%
Taxable Market Value:	\$98,208,000	-7.0%	\$93,603,800	-4.7%
Total Net Tax	\$3,202,228	-9.9%	\$3,171,320	-1.0%

Estimated Payable 2026 Tax Year	Dollar Change '25 to Est '26	% Change '25 to Est '26
\$1,010,600	-\$579,900	-36.5%
\$1,010,600	-\$579,900	-36.5%
\$32,897	-\$19,125	-36.8%

\$6,700,000	-\$546,800	-7.5%
\$6,700,000	-\$546,800	-7.5%
\$222,395	-\$14,839	-6.3%

\$10,300,000	\$200,000	2.0%
\$10,300,000	\$200,000	2.0%
\$349,833	\$11,129	3.3%

\$89,826,000	-\$3,777,800	-4.0%
\$89,826,000	-\$3,777,800	-4.0%
\$3,091,567	-\$79,753	-2.5%

# Fiscal Disparity Program

Local taxing jurisdictions contribute 40% of growth in commercial, industrial, and public utility property tax base since 1971 into an areawide shared pool of tax base. Local property tax administrators distribute the shared pool of tax base.

- Communities with below-average property tax value per person receive a somewhat larger share of the area-wide tax base.
- Communities with above-average property tax value per person receive a somewhat smaller share of the area-wide tax base.





## Fiscal Disparity – Contribution Tax Capacity

COUNTY	PAYABLE 2025 INITIAL CONTRIBUTION	PAYABLE 2026 INITIAL CONTRIBUTION	DIFFERENCE	% CHG
ANOKA	\$54,487,872	\$58,378,363	\$3,890,491	7.140%
CARVER	\$15,673,128	\$15,993,767	\$320,639	2.046%
DAKOTA	\$76,715,576	\$81,961,241	\$5,245,665	6.838%
HENNEPIN	\$308,976,370	\$298,693,920	(\$10,282,450)	-3.328%
RAMSEY	\$89,876,867	\$88,229,813	(\$1,647,054)	-1.833%
SCOTT	\$31,619,594	\$34,206,388	\$2,586,794	8.181%
WASHINGTON	\$43,551,229	\$44,553,352	\$1,002,123	2.301%
<b>TOTAL</b>	<b>\$620,900,636</b>	<b>\$622,016,844</b>	<b>\$1,116,208</b>	<b>0.180%</b>

# Fiscal Disparity – County and Cities

Taxing Authority	Payable 2025 FD Distribution Dollars	Payable 2026 FD Distribution Dollars	\$ Change from Payable 2025	% Change from Payable 2025
RAMSEY COUNTY	56,892,378	59,488,372	2,595,994	4.6%
ST. PAUL	40,573,652	44,329,735	3,756,083	9.3%
ARDEN HILLS	407,849	488,173	80,324	19.7%
BLAINE	-	-	-	0.0%
FALCON HEIGHTS	516,925	489,053	(27,872)	-5.4%
GEM LAKE	23,290	21,025	(2,265)	-9.7%
LAUDERDALE	157,874	184,612	26,738	16.9%
LITTLE CANADA	546,778	629,495	82,717	15.1%
MAPLEWOOD	4,242,844	4,622,098	379,254	8.9%
MOUNDS VIEW	1,150,243	1,201,948	51,705	4.5%
NEW BRIGHTON	1,973,360	2,099,257	125,897	6.4%
NORTH OAKS	54,593	55,681	1,088	2.0%
NORTH ST. PAUL	1,505,272	1,686,298	181,026	12.0%
ROSEVILLE	2,244,129	2,454,497	210,368	9.4%
ST. ANTHONY	517,368	561,652	44,284	8.6%
SHOREVIEW	1,446,664	1,491,802	45,138	3.1%
SPRING LAKE PARK	17,632	22,176	4,544	25.8%
VADNAIS HEIGHTS	591,767	716,489	124,722	21.1%
WHITE BEAR LAKE	1,307,193	1,395,887	88,694	6.8%
WHITE BEAR TOWN	437,457	451,461	14,004	3.2%

# Fiscal Disparity – School Districts

Taxing Authority	Payable 2025 FD Distribution Dollars	Payable 2026 FD Distribution Dollars	\$ Change from Payable 2025	% Change from Payable 2025
I.S.D. #282	714,766	758,260	43,494	6.1%
I.S.D. #621	6,353,790	6,196,612	(157,178)	-2.5%
I.S.D. #622	5,142,289	5,342,990	200,701	3.9%
I.S.D. #623	5,185,260	5,535,718	350,458	6.8%
I.S.D. #624	4,375,128	4,446,246	71,118	1.6%
I.S.D. #625	39,859,252	44,436,336	4,577,084	11.5%

# Fiscal Disparity – Special Taxing Districts

Taxing Authority	Payable 2025 FD Distribution Dollars	Payable 2026 FD Distribution Dollars	\$ Change from Payable 2025	% Change from Payable 2025
METRO W/S	894,803	894,803	869,180	0.0%
RICE CREEK W/S	308,180	308,180	297,595	0.0%
VALLEY BR W/S	7,647	7,647	6,639	0.0%
CAPITOL REGION W/S	1,908,029	1,908,029	2,059,704	0.0%
MIDDLE MISS WMO	2,130	2,130	2,497	0.0%
BLAINE EDA	-	-	-	0.0%
NORTH ST PAUL EDA	47,534	2,239	(45,295)	-95.3%
MOUNDS VIEW HRA	-	-	-	0.0%
ROSEVILLE EDA	27,716	29,440	1,724	6.2%
SHOREVIEW HRA	27,956	28,359	403	1.4%
ST. PAUL HRA	1,245,221	1,323,571	78,350	6.3%
ST. ANTHONY HRA	11,995	12,330	335	2.8%
PORT AUTHORITY	1,053,748	1,098,201	44,453	4.2%
METRO COUNCIL	2,042,854	2,103,396	60,542	3.0%
MET. MOSQ CONTROL	414,037	427,874	13,837	3.3%
REGIONAL RAIL AUTHORITY	5,255,384	5,518,261	262,877	5.0%
COUNTY HRA	1,965,630	2,053,055	87,425	4.4%