



# Welcome!

2024-25 Ramsey County Truth in Taxation Hearing

12/6/2023

# Land Acknowledgment

Every community owes its existence and vitality to generations from around the world who contributed their hopes, dreams, and energy to making the history that led to this moment. Some were brought here against their will, some were drawn to leave their distant homes in hope of a better life, and some have lived on this land since time immemorial. Truth and acknowledgment are critical to building mutual respect and connection across all barriers of heritage and difference.

We are standing on the ancestral lands of the Dakota People. We want to acknowledge the Ojibwe, the Ho Chunk and the other nations of people who also called this place home. We pay respects to their elders past and present. Please take a moment to consider the treaties made by the tribal nations that entitle non-Native people to live and work on traditional Native lands. Consider the many legacies of violence, displacement, migration, and settlement that bring us together here today. And please join us in uncovering such truths at any and all public events.

*The acknowledgment given in the USDAC Honor Native Land Guide - edited to reflect Minnesota tribes. In review with St. Paul Indians in Action and endorsed by Shannon Geshick, Executive Director Minnesota Indian Affairs Council*

# Agenda

6:00pm Welcome from Board Chair Martinson and  
Budget Chair Reinhardt

6:10pm Presentations from County Manager, County Assessor, and  
Property Tax Director

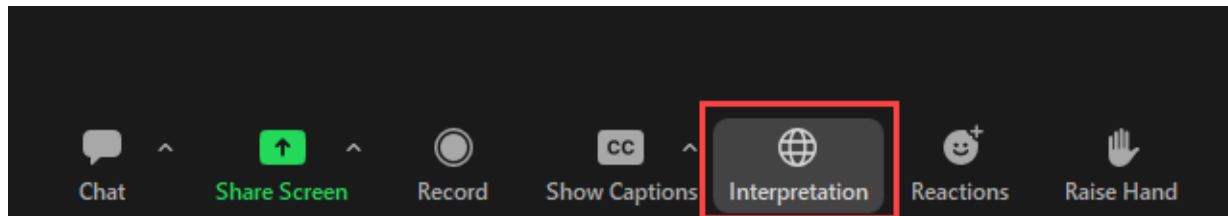
6:30pm Meeting Opened for Public Comments

## Logistics and Housekeeping

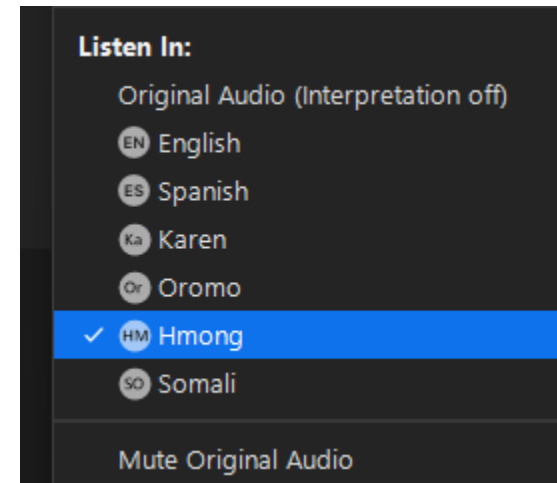
- Please help yourself to food
- Children's activities are available in the next room
- Restrooms are outside the meeting room
- Interpreters are available

# How To Turn on Zoom Interpretations

Click the Interpretation or “World” Icon

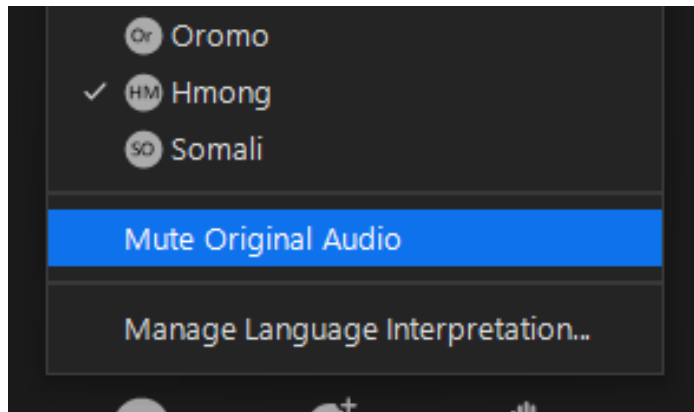


Select the Your Preferred Language

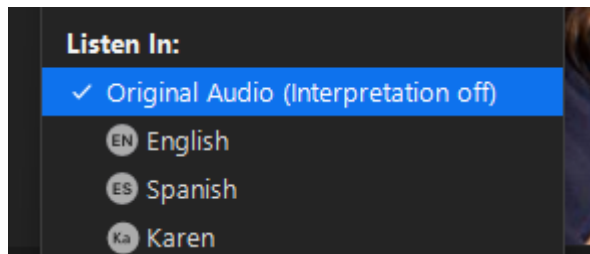


# How To Turn on Zoom Interpretations

Click “Mute Original Audio” in the Interpretation option

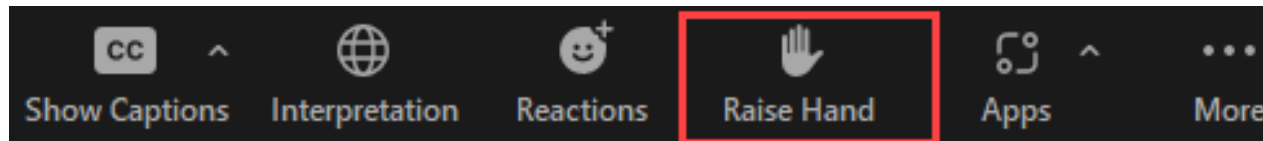


# How to Turn Off Your Zoom Interpretation



# How To Virtually Raise Your Hand

Click the “Raise Hand” button







## Presenters

**Mike Lindsay**, Facilitator

**Ryan O'Connor**, Ramsey County Manager

**Pat Chapman**, Ramsey County Assessor

**Tracy West**, Property Tax, Records and  
Election Services Director





# **2024-25 County Manager Proposed Budget**





## What we need now

Investments in:



**People** – both those served by Ramsey County and those who work for Ramsey County.



**Partnerships** – intentional and authentic involvement of stakeholders to further reach and impact and promote equity in decision-making to better meet community needs.



**Service delivery** – particularly in finding gaps and overlaps in how services are provided and working with residents to increase accessibility.

# Budget overview

## Total budget

2024: \$813,395,192

2025: \$841,793,172

## Overall budget increase

2024: 3.48%

2025: 3.49%

## Proposed levy increase

2024: 6.75%

2025: 4.75% *(will be reduced once cannabis revenue estimates are available)*

## Average levy growth

2015-2025: 3.3%

2021-2025: 3.5%

## County Program Aid in 2024

Increase of \$6,228,291

Resulted in a levy decrease of 1.76%

## Regional Rail levy

2024: \$34,167,111

2025: \$36,286,749

## Housing and Redevelopment Authority levy

2024: \$12,819,564

2025: \$13,610,087

## Authorized FTE's

2024: 4,178.72, (-3.8% change vs. 2023)

2025: 4,189.82, (0.3% change vs. 2024)

**RAMSEY COUNTY, CITY OF ST. PAUL, ST. PAUL PUBLIC SCHOOLS,**  
**HENNEPIN COUNTY & CITY OF MINNEAPOLIS**  
**TAX LEVY SUMMARY**  
**2015 - 2024**

	Ramsey County Tax Levy		City of St. Paul Tax Levy		St. Paul Public Schools Tax Levy		Hennepin County Tax Levy		City of Minneapolis Tax Levy	
	<u>Total</u>	<u>Change</u>	<u>Total</u>	<u>Change</u>	<u>Total</u>	<u>Change</u>	<u>Total</u>	<u>Change</u>	<u>Total</u>	<u>Change</u>
2024 Proposed	378,034,546	6.8%	208,497,445	3.7%	204,167,146	1.6%	991,309,287	6.5%	470,205,157	6.2%
2023 Approved	354,123,588	4.5%	201,058,288	14.6%	201,032,248	-0.9%	930,849,945	3.5%	442,754,385	6.1%
2022 Approved	338,743,612	1.5%	175,371,835	6.2%	202,780,784	3.1%	899,372,132	3.5%	417,400,000	5.5%
2021 Approved	333,577,720	0.0%	165,181,611	0.0%	196,588,254	4.8%	868,958,906	0.0%	395,800,000	5.7%
2020 Approved	333,577,720	4.7%	165,181,611	5.8%	187,629,747	5.0%	868,958,906	4.7%	374,300,000	6.9%
2019 Approved	318,453,646	4.3%	156,052,538	10.5%	178,694,998	14.9%	829,555,042	5.2%	350,100,000	6.4%
2018 Approved	305,199,197	4.3%	141,273,820	23.9%	155,464,946	5.0%	788,559,712	3.8%	328,908,000	4.8%
2017 Approved	292,507,660	2.8%	113,990,253	7.9%	148,069,656	4.9%	759,408,857	4.5%	313,941,195	6.4%
2016 Approved	284,416,350	2.8%	105,605,943	1.9%	141,208,631	3.5%	726,763,726	4.5%	295,151,000	3.8%
2015 Approved	276,538,351	0.0%	103,636,842	2.4%	136,407,114	1.0%	695,586,226	2.1%	284,309,000	0.9%
Increase over 10 years*		36.7%		101.2%		49.7%		36.6%		65.4%
10-year average**		3.2%		7.7%		4.3%		3.3%		5.3%



# **Trends Affecting Values and Property Taxes Payable 2024**

Pat Chapman, Ramsey County Assessor  
Tracy West, Ramsey County Auditor/Treasurer



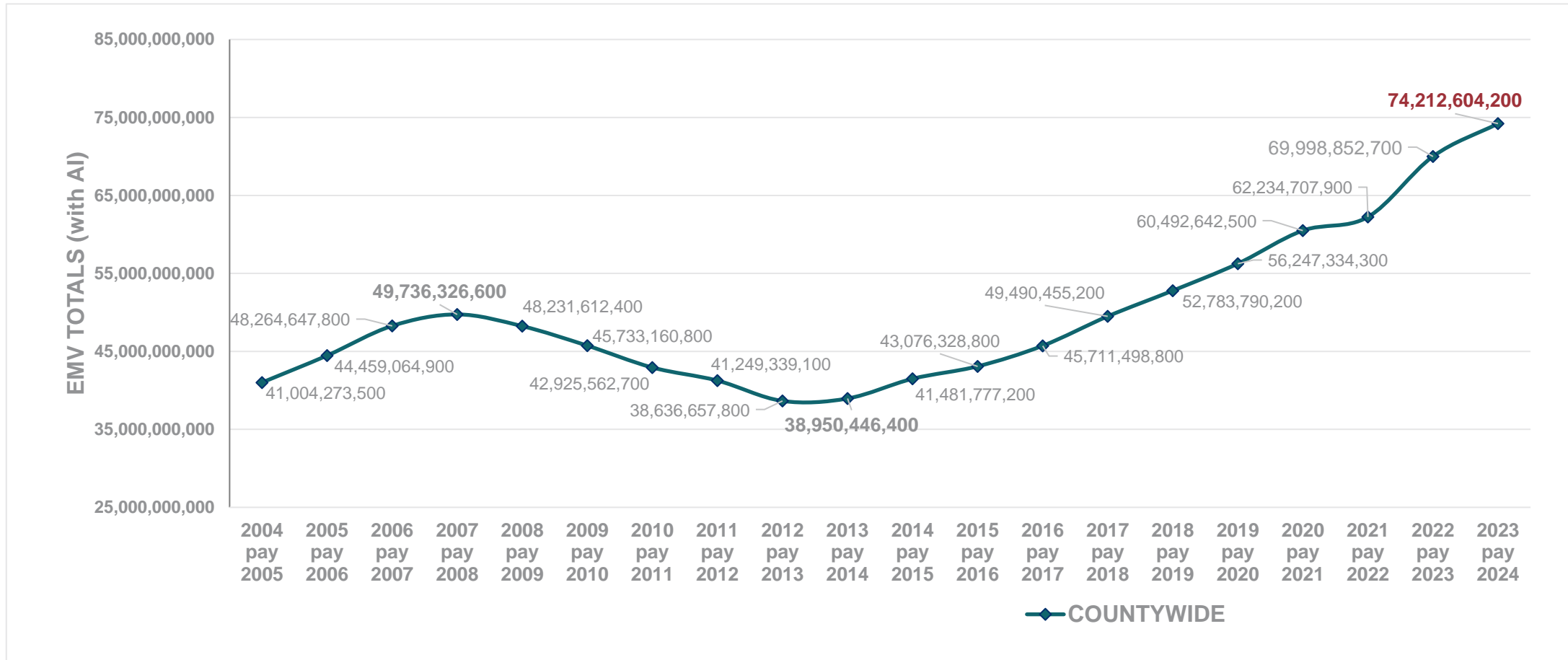
# Presentation Contents

- Key Takeaways
- Assessment 2023, Pay 2024 Value Data
- Market Summary
- Pay 2024 Property Tax Estimates

## Key Takeaways

- Understanding of assessment 2023 values.
- Understanding of tax impacts for payable 2024 proposed levies.

# Ramsey County Historical Total Preliminary Assessed Values



# 2023 Assessment

## Aggregate changes in 2023 assessed value by property class

	Overall	Residential	Commercial	Industrial	Apartments
City of Saint Paul	+5.44%	+3.03%	+9.03%	+21.7%	+7.76%
Suburban Ramsey	+7.02%	+5.29%	+7.58%	+20.79%	+9.97%
Countywide	+6.26%	+4.26%	+8.23%	+21.15%	+8.61%

## 2023 Market Summary

- Ramsey County **aggregate** estimated market value **at an all-time high Just over \$74 billion.**
- **Though slowing from the recent peak, growth in the residential market continues** due to low supply and strong demand. However, the affordability gap continues to widen.
- **Development continues, driven by several large projects in St. Paul.**
- **Economic outlook** remains solid for many real estate segments, and softer for others, as the economy continues to normalize from the pandemic.
- **The Assessor cannot address any value concerns at this time for the 2023 value for the taxes payable in 2024. The next window to appeal value is in March of 2024 for the taxes payable in 2025.**



## Stratified Percentage Change and Change in Total Property Tax from 2023 to Proposed 2024 – On All Residential Property

City	School	Total # of Parcels	Number of Parcels With % Change in Tax					Median % Change
			Decrease or 0	0 to 10%	10% to 20%	20% to 30%	> Than 30%	
Arden Hills	621	2,531	304	1,597	555	42	33	6.0%
	623	115	9	81	23	1	1	6.6%
Blaine	621	-	-	-	-	-	-	N/A
Falcon Heights	623	1,301	109	775	337	55	25	6.2%
Gem Lake	624	222	41	91	70	16	4	8.4%
Lauderdale	623	655	26	300	307	14	8	10.1%
Little Canada	623	2,690	284	1,349	916	75	66	8.4%
	624	86	22	53	8	1	2	2.4%
Maplewood	622	9,579	946	6,221	2,104	200	108	6.3%
	623	1,918	98	1,180	580	43	17	7.9%
	624	103	6	96	1	-	-	1.7%
Mounds View	621	3,282	386	2,161	599	77	59	4.6%
New Brighton	282	573	255	299	14	4	1	0.2%
	621	5,927	660	4,087	971	164	45	5.2%
North Oaks	621	1,517	136	533	592	186	70	11.3%
	624	585	126	230	89	21	119	6.6%
North St Paul	622	3,773	434	1,537	1,398	347	57	9.5%
Roseville	621	1,412	62	761	467	96	26	8.9%
	623	10,116	1,031	5,851	2,899	176	159	6.8%
Shoreview	621	8,945	1,267	5,719	1,753	131	75	5.8%
	623	720	41	473	192	8	6	7.6%
Spring Lake Park	621	69	11	44	11	-	3	2.1%
St Anthony	282	608	273	269	52	5	9	1.1%
St Paul	625	73,780	34,656	30,253	6,598	1,138	1,135	0.5%
Vadnais Heights	621	396	75	209	105	4	3	7.2%
	624	4,240	944	1,785	1,270	87	154	6.6%
White Bear Lake	622	1	1	-	-	-	-	0.0%
	624	7,770	760	4,526	2,146	191	147	7.3%
White Bear Town	621	6	2	4	-	-	-	0.6%
	624	4,578	787	2,714	955	79	43	5.2%
Total		147,498	43,752	73,198	25,012	3,161	2,375	3.8%
% of Total			29.7%	49.6%	17.0%	2.1%	1.6%	

Number of Parcels With Change in Total Property Tax							Median Tax Change
Decrease or 0	\$1 to \$100	\$101 to \$200	\$201 to \$300	\$301 to \$400	\$401 to \$500	> Than \$500	
304	424	339	290	273	248	653	\$ 274
9	15	8	16	18	18	31	\$ 354
-	-	-	-	-	-	-	N/A
109	123	264	157	147	101	400	\$ 300
41	15	9	15	25	24	93	\$ 430
26	115	73	79	87	105	170	\$ 336
284	269	672	370	330	249	516	\$ 230
22	14	15	6	9	3	17	\$ 155
946	1,285	1,532	1,961	1,271	913	1,671	\$ 246
95	209	222	395	309	194	494	\$ 310
6	75	5	11	5	1	-	\$ 48
386	734	690	467	381	314	310	\$ 178
255	177	75	37	7	3	19	\$ 4
660	745	1,135	1,208	797	471	911	\$ 230
136	59	47	49	71	80	1,075	\$ 909
126	52	37	37	25	16	292	\$ 495
434	280	494	447	430	567	1,121	\$ 352
62	161	156	234	274	232	293	\$ 333
1,031	1,316	1,557	1,891	1,253	936	2,132	\$ 258
1,267	1,332	1,516	1,221	1,097	777	1,735	\$ 228
41	49	106	88	88	76	272	\$ 382
11	24	4	14	10	2	4	\$ 96
273	137	53	48	40	15	42	\$ 39
34,656	10,597	8,297	5,976	4,280	2,929	7,045	\$ 16
75	25	25	43	28	38	162	\$ 416
944	500	525	652	296	264	1,059	\$ 218
1	-	-	-	-	-	-	\$ -
760	976	1,055	1,446	1,278	870	1,385	\$ 278
2	2	1	-	1	-	-	\$ 43
787	784	626	529	531	430	891	\$ 216
43,749	20,494	19,538	17,687	13,361	9,876	22,793	\$149
29.7%	13.9%	13.2%	12.0%	9.1%	6.7%	15.4%	

## Percentage Change in 2024 Property Tax On Median Value Single Family Properties (as of 11/15/2023)

City	School	Payable 2023 City Median Estimated Value	Payable 2024 City Median Estimated Value	% Change in Median Value	% Change in Tax on Median Valued Home					Change From 2023 Total Tax
					County	City	School	Other	Total	
Arden Hills	621	\$443,550	\$469,000	5.7%	7.0%	9.6%	5.2%	8.4%	7.0%	\$367
	623	443,550	469,000	5.7%	7.0%	9.6%	8.8%	8.4%	8.3%	456
Falcon Heights	623	362,150	373,950	3.3%	4.9%	8.8%	6.5%	6.6%	6.6%	322
Gem Lake	624	395,800	429,600	8.5%	10.3%	6.0%	8.0%	13.4%	8.4%	477
Lauderdale	623	274,300	300,600	9.6%	12.3%	15.3%	13.7%	14.2%	13.6%	465
Little Canada	623	355,300	376,000	5.8%	7.8%	4.8%	9.3%	10.3%	7.9%	354
	624	355,300	376,000	5.8%	7.8%	4.8%	5.4%	10.3%	6.5%	296
Maplewood	622	313,400	327,900	4.6%	6.5%	11.2%	3.6%	9.0%	7.1%	303
	623	313,400	327,900	4.6%	6.5%	11.2%	8.1%	9.0%	8.5%	371
	624	313,400	327,900	4.6%	6.5%	11.2%	4.1%	9.0%	7.1%	318
Mounds View	621	307,900	317,600	3.2%	4.8%	7.7%	2.9%	6.1%	5.1%	200
New Brighton	282	358,200	368,300	2.8%	4.4%	8.4%	-3.0%	5.7%	2.9%	141
	621	358,200	368,300	2.8%	4.4%	8.4%	2.4%	5.7%	5.0%	229
North Oaks	621	727,100	802,000	10.3%	13.3%	14.9%	10.0%	16.5%	12.4%	1,004
	624	727,100	802,000	10.3%	13.3%	14.9%	10.9%	16.5%	12.6%	1,115
North St. Paul	622	273,750	299,000	9.2%	11.9%	12.0%	8.6%	18.1%	11.3%	420
Roseville	621	335,400	349,900	4.3%	6.1%	8.0%	4.1%	5.8%	6.0%	259
	623	335,400	349,900	4.3%	6.1%	8.0%	7.7%	5.8%	7.1%	322
St. Anthony	282	393,000	407,650	3.7%	5.4%	5.1%	-2.1%	5.6%	3.1%	198
St. Paul	625	266,300	267,400	0.4%	1.6%	-3.7%	-1.9%	1.9%	-1.3%	-50
Shoreview	621	397,000	416,800	5.0%	6.7%	10.2%	4.6%	8.1%	6.9%	345
	623	397,000	416,800	5.0%	6.7%	10.2%	8.3%	8.1%	8.2%	424
Spring Lake Park	621	289,900	283,700	-2.1%	-1.3%	-1.2%	-2.6%	0.0%	-1.6%	-59
Vadnais Heights	621	373,800	387,400	3.6%	5.3%	7.6%	3.3%	8.2%	5.2%	231
	624	373,800	387,400	3.6%	5.3%	7.6%	3.1%	7.8%	5.1%	246
White Bear Lake	624	306,100	316,300	3.3%	5.0%	19.8%	2.7%	7.5%	7.0%	271
White Bear Town	624	346,150	361,650	4.5%	6.2%	2.1%	4.0%	8.8%	4.7%	211

# Median Estimated Market Value of Residential Property By St. Paul Planning District Taxes Payable Year 2023 to Estimated 2024

Assessment Year: For Taxes Payable In:	Median Estimated Home Market Values			Final Payable 2023 Rate	Estimated Payable 2024 Rate	Tax Change	
Planning District	2022 2023	2023 2024	% Change From '23 - '24	P2023 Final Taxes	P2024 Estimated Taxes	\$ Change From '23 - '24	% Change From '23 - '24
1. Sunray/Battlecreek/Highwood	\$269,650	\$271,500	0.7%	\$3,955	\$3,916	-\$39	-1.0%
2. Greater East Side	248,800	242,600	-2.5%	3,610	3,446	-164	-4.5%
3. West Side	217,100	233,750	7.7%	3,084	3,301	217	7.0%
4. Dayton's Bluff	212,100	220,200	3.8%	3,001	3,082	81	2.7%
5. Payne/Phalen	234,900	226,400	-3.6%	3,379	3,182	-197	-5.8%
6. North End	200,300	207,700	3.7%	2,806	2,879	73	2.6%
7. Thomas Dale	200,100	207,800	3.8%	2,803	2,880	77	2.7%
8. Summit/University	280,600	293,700	4.7%	4,136	4,278	142	3.4%
9. West Seventh	231,500	250,150	8.1%	3,323	3,569	246	7.4%
10. Como	294,700	303,550	3.0%	4,370	4,437	67	1.5%
11. Hamline/Midway	245,600	251,400	2.4%	3,557	3,589	32	0.9%
12. St. Anthony Park	370,200	377,600	2.0%	5,620	5,642	22	0.4%
13. Union Park	383,500	400,550	4.4%	5,840	6,017	177	3.0%
14. Macalester/Groveland	403,100	413,100	2.5%	6,164	6,220	56	0.9%
15. Highland	384,250	399,000	3.8%	5,853	5,991	138	2.4%
16. Summit Hill	477,000	489,200	2.6%	7,310	7,367	57	0.8%
17. Downtown	186,400	183,350	-1.6%	2,576	2,482	-94	-3.6%

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

Assumptions:	2023 Levy	2024 Levy	Levy Change	% Change
County Levy	\$ 354,123,588	\$ 378,034,546	\$ 23,910,958	6.8%
City Levy	201,058,288	208,497,445	7,439,157	3.7%
ISD 625 Levy	201,032,248	204,637,060	3,604,812	1.8%
Regional Rail Authority Levy	30,408,198	34,167,111	3,758,913	12.4%
St. Paul HRA	5,657,150	6,294,694	637,544	11.3%
County HRA Levy	11,419,523	12,819,564	1,400,041	12.3%





*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://ramseycounty.us/budget)**

**[ramseycounty.us/2023AssessorsReport](https://ramseycounty.us/2023AssessorsReport)**

# **Appendix**

## **Additional Information**



# Glossary

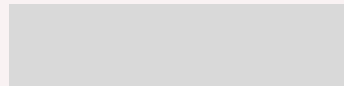
- **Added Improvements (AI)** – This is the assessor's estimate of the value of new or recently identified improvements made to a property in the last year.
- **Assessment** – The assessor's estimated market value as of January 2<sup>nd</sup> of the assessment year.
- **Estimated Market Value (EMV)** – 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.



# Public Comment

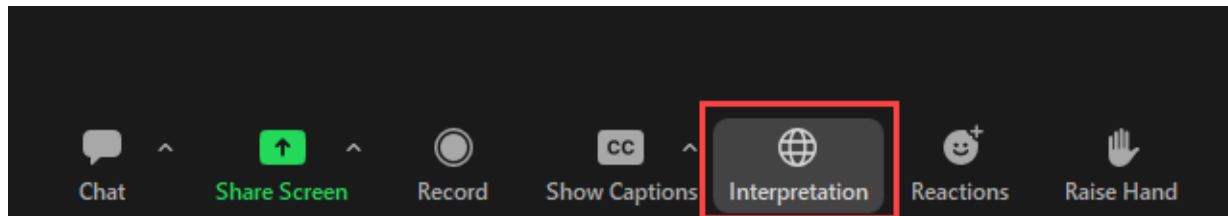


## Public Comment

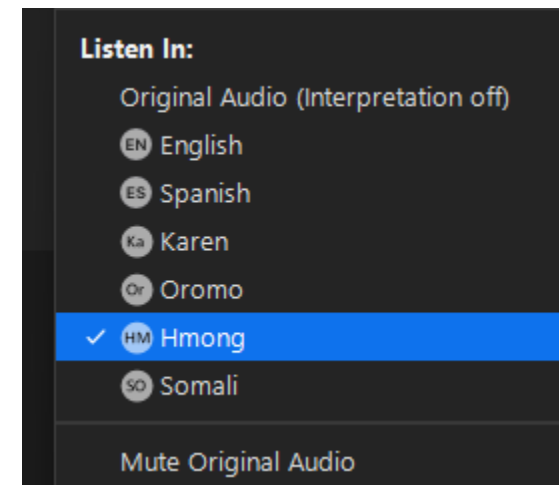
- Comments are limited to three minutes.
- We will start with participants in the room.
- If you would like to provide testimony via Zoom, please use the “raise hand” feature in the Zoom controls and leave it raised. The moderator will call on you in the order of hands raised during the public comment period.
- When it’s your turn, you’ll be invited to unmute your microphone and share your video feed. You’ll also be asked to identify yourself by name and the city you live in.

# How To Turn on Zoom Interpretations

Click the Interpretation or “World” Icon



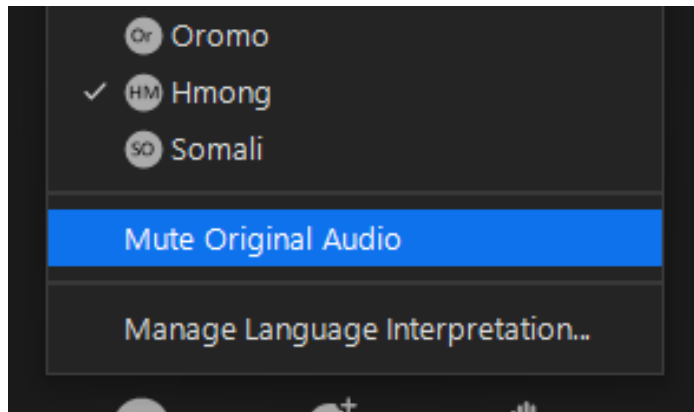
Select the Your Preferred Language



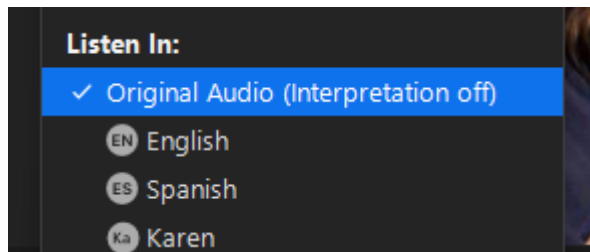


# How To Turn on Zoom Interpretations

Click “Mute Original Audio” in the Interpretation option

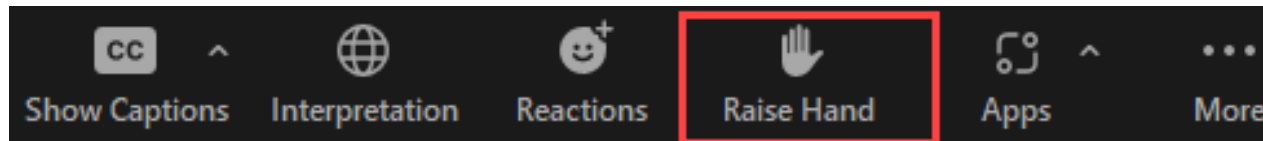


# How to Turn Off Your Zoom Interpretation



# How To Virtually Raise Your Hand

Click the “Raise Hand” button





**Thank you**

*Dec. 6*

*2023*