

# Trends Affecting Payable 2021 Property Taxes in Ramsey County

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August 25, 2020

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- 2020 Property Tax Collections
- Select Median Valued Homes, Commercial and Apartment – Detail
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- Range of Change in Market Value
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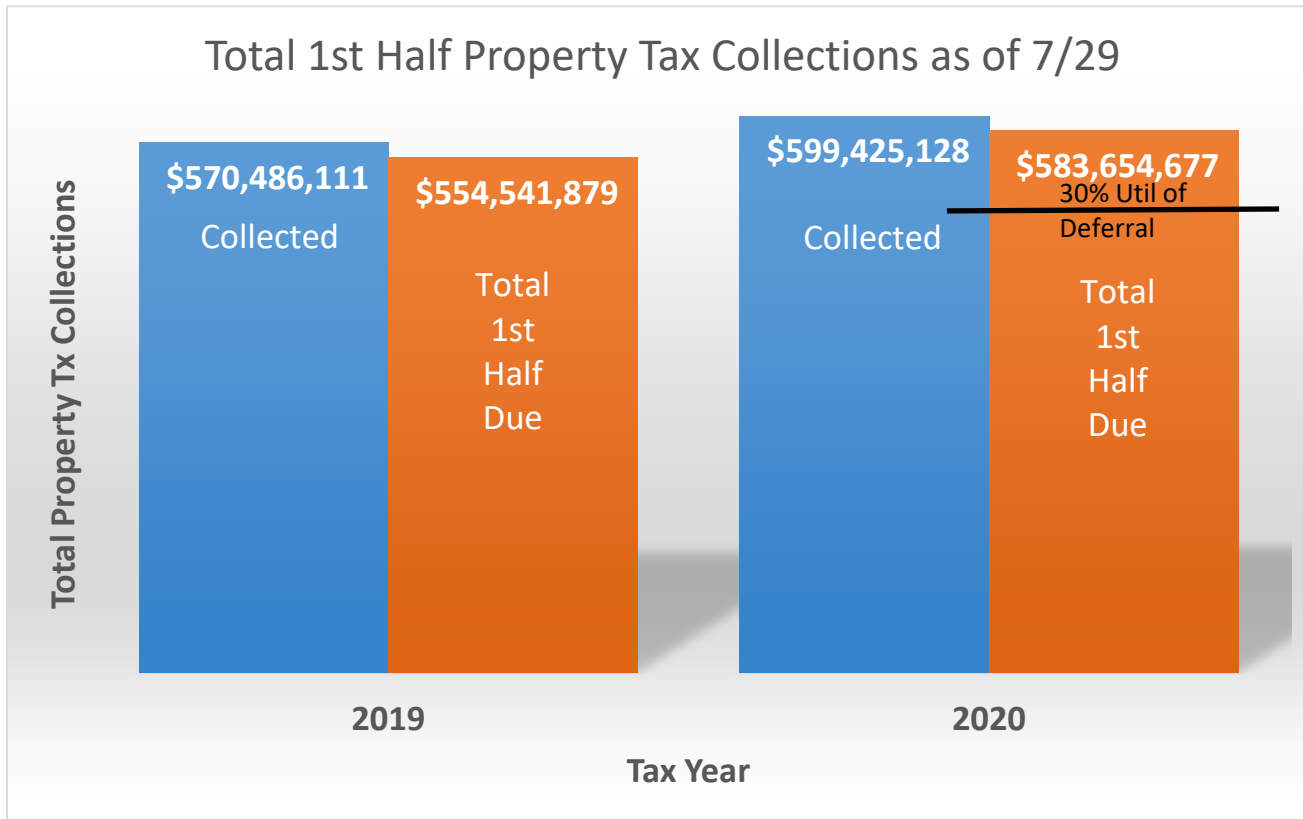
## Tax shifts due to market value changes

- Market values are increasing in the double digits for 20% of homes, 79% of apartments and 42% of commercial/industrial property.
- Continued strong growth in apartment values (4 or more units) and associated tax shifts will contribute to making rental housing less affordable.
- Sunray/Battle Creek/Highwood, Greater East Side, West Side and Payne/Phalen, Como, North End and Gem Lake are all areas with higher increases in residential market values.

## Values established Pre-COVID-19

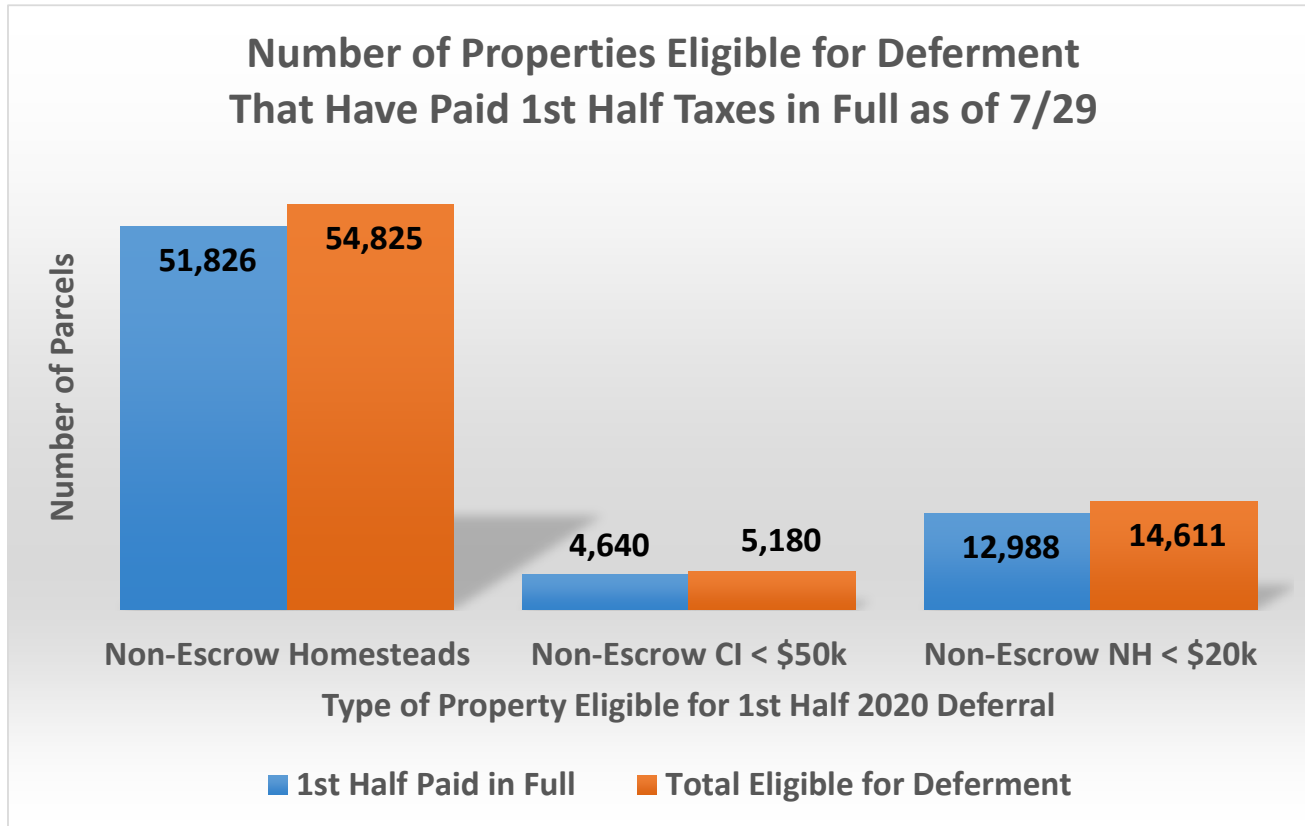
- Pay 2021 values were established as of 01/02/2020.
- Values post-COVID-19 remain strong with high demand/low supply.

# Overall Property Tax Collections Remain Reliable



Overall 1<sup>st</sup> half property tax collections remain good and are comparable to last year. As the impact of closed or reduced businesses and associated job loss continues due to Covid-19 and any associated economic downturn, more taxpayers will likely have difficulties in making 2<sup>nd</sup> half property tax payments in October.

# Some Taxpayers are Having Difficulties Making Payment



95% of homesteads eligible for deferral and 90% of commercial/industrial and residential non-homesteads have paid the 1<sup>st</sup> half taxes in full as of 7/29. 3,803 of these deferral eligible parcels have no payments received (2.4% of the total number of parcels with taxes). In addition, 1,359 parcels have partial payments and are not yet fully paid for the 1<sup>st</sup> half.

## BIPOC Households Hit Hard by COVID-19

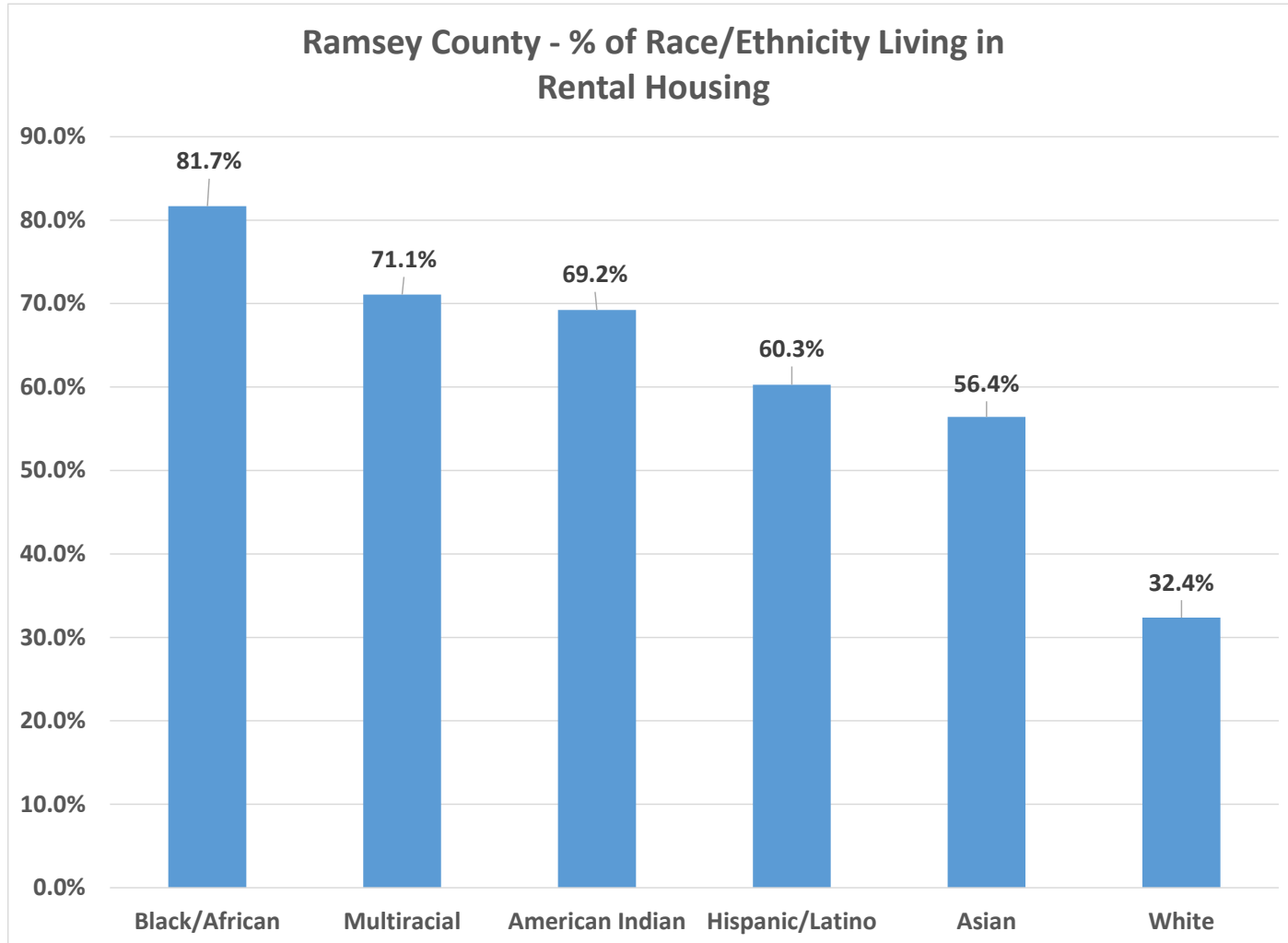
- BIPOC households are heavily reliant on rental housing.
- BIPOC households are much more likely to have experienced loss of a job than white households.
- Owners paying property taxes masks the financial distress being felt by BIPOC households as a result of COVID-19.
- Property tax collection rates are not a good indicator of the level of financial distress.
- The current moratorium on evictions also masks the impacts.
- Continued strong growth in apartment market values will likely shift property taxes to rents and those least able to pay the increases.
- Direct rental housing relief through EA/EGA will help in the short term.
- Property tax relief benefits owners, not renters, and will likely not help those in need unless passing along the benefit to the renters is a requirement of the program. Enhanced 4d housing may help low income renters.

## Black Workers are 2 ½ Times More Likely to Be Jobless Than White Workers as a Result of COVID-19

Race Ethnicity	2018 Ramsey County Labor Force (available workers)	Unemployment Claims Filed from 3/16 to 8/18/2020	Estimated % of Available Workers By Race that Were Jobless
American Indian/Alaska	1,749	623	36%
Asian	35,981	13,818	38%
Black	31,403	17,213	55%
Hispanic	20,495	6,313	31%
Non-Hispanic White	211,549	47,254	22%
Some Other Race	6,626		
Two or more races	8,478		

Overall – those jobless due to COVID-19 are slightly more likely to be female, age 34 or younger, and to not have a college degree.

# BIPOC Households Are More Likely to Rent Housing Than White Households



Source: Census Bureau – 2017 American Community Survey



## Gain in fiscal disparity distribution levy

- The county’s fiscal disparity distribution levy is expected to increase. This increase will lower local property taxes.

	<b>2020 FD Distribution</b>	<b>Est, 2021 FD Distribution</b>	<b>Dollar Change</b>	<b>Percent Change</b>
<b>Ramsey County</b>	\$51,934,898	\$53,601,478	\$1,666,580	3.2%

- The city of Saint Paul and Saint Paul School District ISD #625 are expected to have gains as well.

**Factors Affecting Payable 2021 Roseville Property Taxes**  
**For a Median Value Single Family Home**  
**of \$280,600 assuming a 3.2% Increase in Estimated Market Value**  
**Located in School District #623 and the Rice Creek Watershed**

Factors	Amount	
<b>Final Payable 2020 Total Tax (\$272,000 EMV Home)</b>	<b>\$ 3,919</b>	
Gain of Fiscal Disparities	\$ (7)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	9	
Other Shifts	(219)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (217)</b>	
County Levy	\$ -	
Regional Rail Levy	7	-
School District Levy	-	(57)
City Levy	-	(69)
Other Special Taxing Districts Levy	-	(5)
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 7</b>	<b>\$ (210)</b>
<b>Estimated Payable 2021 Total Tax (\$280,600 EMV Home)</b>	<b>\$ 3,709</b>	<b>Perc Change</b>  <b>-5.4%</b>

<b>Assumptions:</b>	2020 Levy	2021 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 333,577,720	\$ -	0.0%
Roseville Levy	23,105,170	23,105,170	-	0.0%
ISD 623 Levy	39,936,529	39,936,529	-	0.0%
Regional Rail Authority Levy	25,964,032	27,570,385	1,606,353	6.2%

## Factors Affecting Payable 2021 Saint Paul Property Taxes For a Median Value Single Family Home of \$215,800 assuming a 8.0% Increase in Estimated Market Value

Factors	Amount	
<b>Final Payable 2020 Total Tax (\$199,800 EMV Home)</b>	<b>\$ 3,030</b>	
Gain of Fiscal Disparities	\$ (20)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	20	
Other Shifts	(37)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (37)</b>	
County Levy	\$ -	\$ (3)
Regional Rail Levy	5	5
School District Levy	-	(11)
City Levy	-	(19)
Other Special Taxing Districts Levy	-	(4)
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 5</b>	<b>\$ (32)</b>
		<b>Perc Change</b>
<b>Estimated Payable 2021 Total Tax (\$215,800 EMV Home)</b>	<b>\$ 2,998</b>	<b>-1.1%</b>

<u>Assumptions:</u>	2020 Levy	2021 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 333,577,720	\$ -	0.0%
St Paul Levy	165,181,611	165,181,611	-	0.0%
ISD 625 Levy	187,629,748	187,629,748	-	0.0%
Regional Rail Authority Levy	25,964,032	27,570,385	1,606,353	6.2%
St. Paul HRA	4,547,359	4,547,359	-	0.0%

## Factors Affecting Payable 2021 Saint Paul Property Taxes For a Median Value Commercial Property of \$486,600 assuming a 4.9% Increase in Estimated Market Value

Factors	Amount
<b>Final Payable 2020 Total Tax (\$464,000 Commercial Property)</b>	<b>\$ 16,030</b>
Gain of Fiscal Disparities	\$ (74)
Other Shifts	(225)
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (299)</b>
County Levy	\$ -
Regional Rail Levy	17
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>\$ 17</b>
<b>Estimated Payable 2021 Total Tax (\$486,600 Commercial)</b>	<b>\$ 15,748</b>

<b>Change that will appear on Proposed Notice</b>
\$ 37
19
(29)
(13)
(4)
(329)
37
<b>\$ (282)</b>
<b>Perc Change</b>
<b>-1.8%</b>

<b>Assumptions:</b>	2020 Levy	2021 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 333,577,720	\$ -	0.0%
St Paul Levy	165,181,611	165,181,611	-	0.0%
ISD 625 Levy	187,629,748	187,629,748	-	0.0%
Regional Rail Authority Levy	25,964,032	27,570,385	1,606,353	6.2%
St. Paul HRA	4,547,359	4,547,359	-	0.0%

**Factors Affecting Payable 2021 Saint Paul Property Taxes  
 For a Median Value Apartment Property of \$1,024,000  
 Assuming a 16.6% Increase in Estimated Market Value**

<b>Factors</b>	<b>Amount</b>
<b>Final Payable 2020 Total Tax (\$878,100 EMV Apartment)</b>	<b>\$ 17,827</b>
Gain of Fiscal Disparities	\$ (148)
Other Shifts	1,042
<b>Total Increase Due to Tax Shifts</b>	<b>\$ 894</b>
County Levy	\$ -
Regional Rail Levy	34
School District Levy	-
City Levy	-
Other Special Taxing Districts Levy	-
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 34</b>
<b>Estimated Payable 2021 Total Tax (\$1,024,000 EMV Apartment)</b>	<b>\$ 18,755</b>

<b>Change that will appear on Proposed Notice</b>
\$ 311
57
306
223
31
<b>\$ 928</b>
<b>Perc Change</b>
<b>5.2%</b>

<b>Assumptions:</b>	2020 Levy	2021 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 333,577,720	\$ -	0.0%
St Paul Levy	165,181,611	165,181,611	-	0.0%
ISD 625 Levy	187,629,748	187,629,748	-	0.0%
Regional Rail Authority Levy	25,964,032	27,570,385	1,606,353	6.2%
St. Paul HRA	4,547,359	4,547,359	-	0.0%

**Median Estimated Market Value of Residential Property  
 By St. Paul Planning District  
 Taxes Payable Year 2020 to Estimated 2021**

Values as of: For Taxes Payable In:	Median Estimated Home Market Values		
	01/02/19 2020	01/02/20 2021	% Change From '20 - '21
<b>Planning District</b>			
1. Sunray/Battlecreek/Highwood	\$193,300	\$213,250	10.3%
2. Greater East Side	172,700	191,800	11.1%
3. West Side	171,600	187,200	9.1%
4. Dayton's Bluff	146,900	154,900	5.4%
5. Payne/Phalen	162,000	178,600	10.2%
6. North End	149,000	161,600	8.5%
7. Thomas Dale	154,100	161,400	4.7%
8. Summit/University	230,200	246,500	7.1%
9. West Seventh	195,650	209,300	7.0%
10. Como	234,700	255,400	8.8%
11. Hamline/Midway	187,900	201,100	7.0%
12. St. Anthony Park	319,700	325,600	1.8%
13. Union Park	324,000	337,100	4.0%
14. Macalester/Groveland	350,000	356,900	2.0%
15. Highland	334,950	342,400	2.2%
16. Summit Hill	402,450	424,500	5.5%
17. Downtown	179,500	182,300	1.6%

Final Payable 2020 Rate	Estimated Payable 2021 Rate	Final		
P2020 Final Taxes	P2021 Estimated Taxes	\$ Change From '20 - '21	% Change From '20 - '21	Targeting Property Tax Refund
148.201%	133.027%			
0.17773%	0.16865%			
\$2,915	\$2,956	\$41	1.4%	
2,545	2,609	64	2.5%	
2,525	2,535	10	0.4%	
2,082	2,012	-70	-3.4%	
2,352	2,395	43	1.8%	
2,120	2,120	0	0.0%	
2,211	2,117	-94	-4.3%	
3,576	3,494	-82	-2.3%	
2,956	2,892	-64	-2.2%	
3,657	3,638	-19	-0.5%	
2,818	2,760	-58	-2.1%	
5,180	4,775	-405	-7.8%	
5,257	4,961	-296	-5.6%	
5,725	5,282	-443	-7.7%	
5,455	5,047	-408	-7.5%	
6,664	6,376	-288	-4.3%	
2,667	2,456	-211	-7.9%	

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

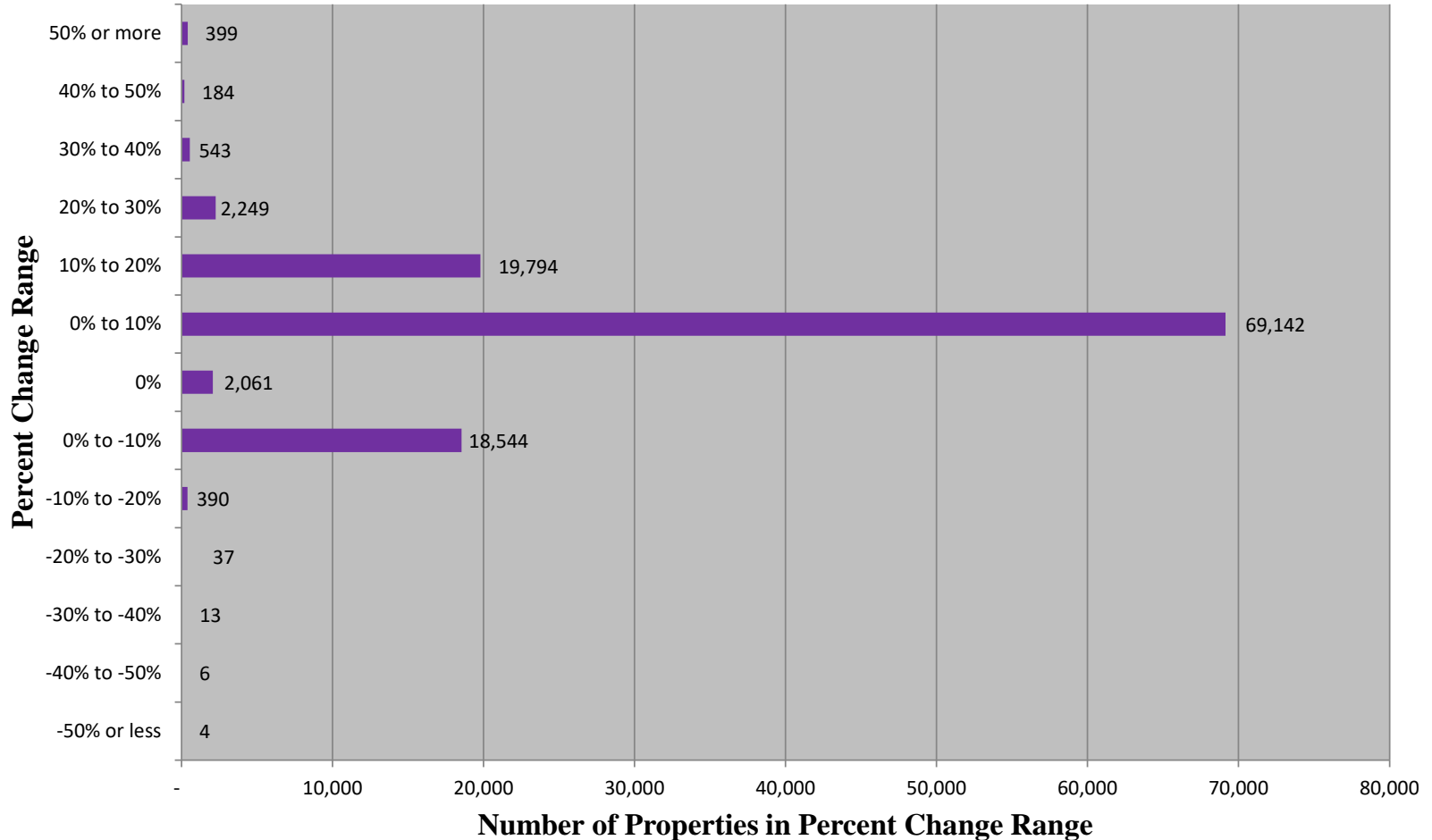
<b>Assumptions:</b>	2020 Levy	2021 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 333,577,720	\$ -	0.0%
City Levy	165,181,611	165,181,611	-	0.0%
ISD 625 Levy	187,629,748	187,629,748	-	0.0%
Regional Rail Authority Levy	25,964,032	27,570,385	1,606,353	6.2%
St. Paul HRA	4,547,359	4,547,359	-	0.0%

**Estimated Percentage Change in 2021 Property Tax  
On Median Value Single Family Properties (as of 08/14/2020)**

**Assuming no change in county levy, a 6.2% increase in Regional Rail levy and no change in other levies.**

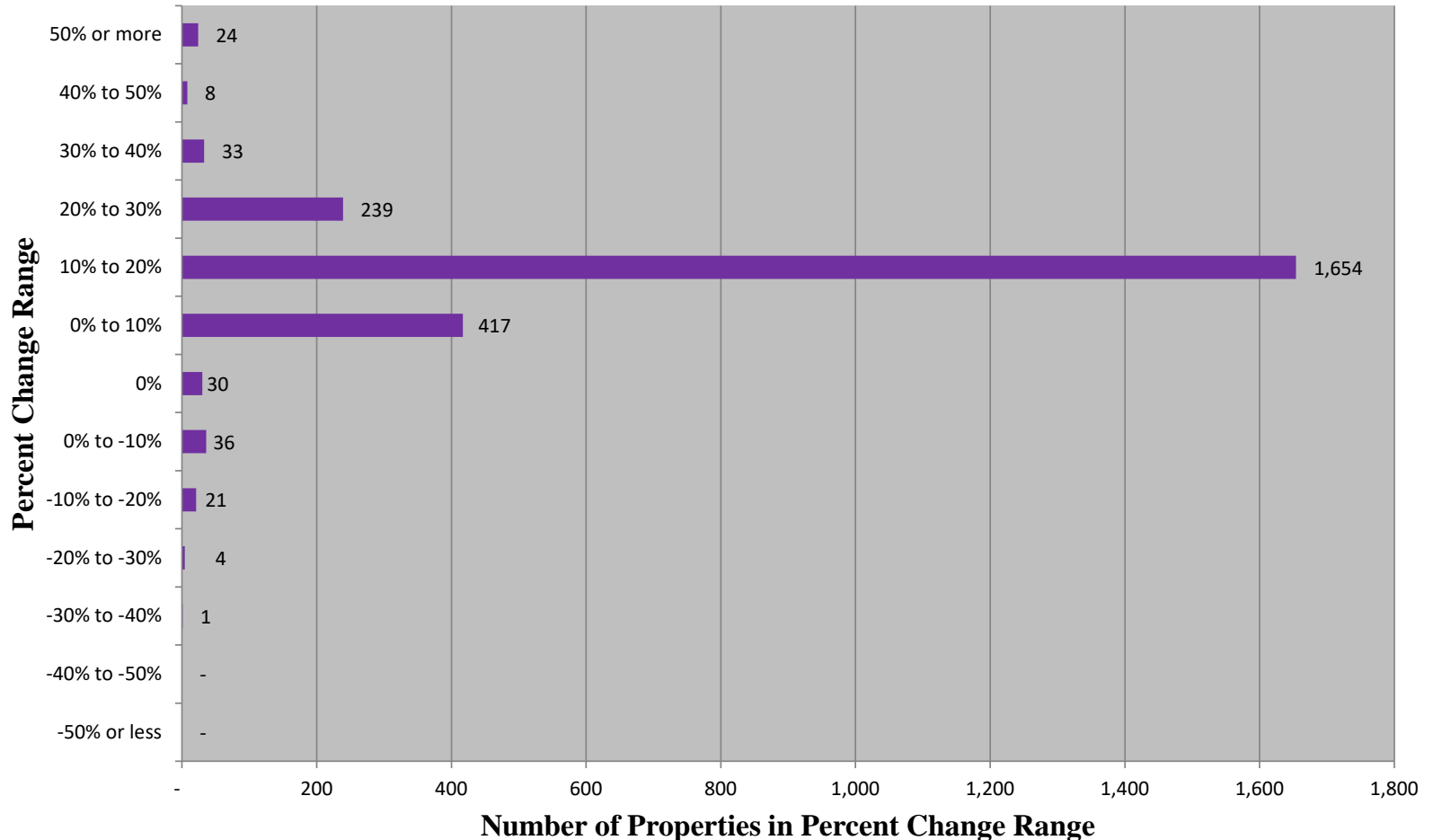
City	School	Payable 2020 City Median Estimated Value	Payable 2021 City Median Estimated Value	% Change in Median Value	Estimated % Change in Tax on Median Valued Home					Estimated Change From 2020 Total Tax
					County	City	School	Other	Total	
Arden Hills	621	\$372,400	\$387,500	4.1%	-5.0%	-1.0%	-4.9%	-1.7%	-4.1%	<b>-\$210</b>
	623	"	"	"	-5.0%	-1.0%	-3.5%	-1.7%	-3.5%	<b>-177</b>
Falcon Heights	623	303,450	314,600	3.7%	-5.3%	-1.0%	-3.8%	-3.6%	-3.7%	<b>-159</b>
Gem Lake	624	310,600	335,850	8.1%	-0.8%	-4.9%	0.6%	3.7%	-1.2%	<b>-55</b>
Lauderdale	623	218,300	232,400	6.5%	-2.1%	-6.3%	-0.8%	-0.4%	-2.4%	<b>-68</b>
Little Canada	623	277,800	293,000	5.5%	-3.4%	-4.4%	-2.0%	-0.4%	-2.9%	<b>-106</b>
	624	"	"	"	-3.4%	-4.4%	-2.0%	-0.4%	-2.8%	<b>-110</b>
Maplewood	622	245,400	260,700	6.2%	-2.5%	-0.3%	1.4%	0.6%	-0.4%	<b>-15</b>
	623	"	"	"	-2.5%	-0.3%	-1.1%	0.6%	-1.2%	<b>-45</b>
	624	"	"	"	-2.5%	-0.3%	-1.1%	0.6%	-1.2%	<b>-47</b>
Mounds View	621	241,000	250,750	4.0%	-4.8%	-3.1%	-4.9%	-1.5%	-4.2%	<b>-149</b>
New Brighton	282	280,650	299,300	6.6%	-2.2%	-3.0%	N/A	1.2%	N/A	<b>N/A</b>
	621	"	"	"	-2.2%	-3.0%	-2.4%	1.2%	-2.3%	<b>-94</b>
North Oaks	621	609,400	651,800	7.0%	-1.5%	2.4%	-1.8%	2.9%	-1.0%	<b>-81</b>
	624	"	"	"	-1.5%	2.4%	-0.3%	2.9%	-0.4%	<b>-33</b>
North St. Paul	622	214,300	230,000	7.3%	-1.1%	-0.3%	2.7%	1.3%	0.5%	<b>17</b>
Roseville	621	272,000	280,600	3.2%	-5.8%	-6.8%	-5.7%	-2.5%	-5.9%	<b>-236</b>
	623	"	"	"	-5.8%	-6.8%	-4.3%	-2.5%	-5.4%	<b>-211</b>
St. Anthony	282	308,550	332,850	7.9%	-1.0%	N/A	N/A	N/A	N/A	<b>N/A</b>
<b>St. Paul</b>	<b>625</b>	<b>199,800</b>	<b>215,800</b>	<b>8.0%</b>	<b>-0.4%</b>	<b>-2.1%</b>	<b>-1.0%</b>	<b>0.5%</b>	<b>-1.1%</b>	<b>-32</b>
Shoreview	621	326,300	336,450	3.1%	-5.9%	-3.0%	-5.8%	-2.7%	-5.0%	<b>-239</b>
	623	"	"	"	-5.9%	-3.0%	-4.4%	-2.7%	-4.5%	<b>-208</b>
Spring Lake Park	621	243,700	245,800	0.9%	-8.2%	N/A	N/A	N/A	N/A	<b>N/A</b>
Vadnais Heights	621	293,200	310,000	5.7%	-3.2%	-2.8%	-3.2%	1.2%	-2.9%	<b>-115</b>
	624	"	"	"	-3.2%	-2.8%	-1.7%	-0.1%	-2.3%	<b>-96</b>
White Bear Lake	624	243,100	256,000	5.3%	-3.5%	-3.1%	-2.0%	-0.4%	-2.6%	<b>-85</b>
White Bear Town	624	287,000	295,400	2.9%	-6.1%	-2.4%	-4.5%	-3.1%	-4.7%	<b>-186</b>

**Percentage Change in Estimated Market Value By Range of Change from Payable 2020 to Payable 2021 Single Family Homes in Ramsey County Without Added Improvement Value**

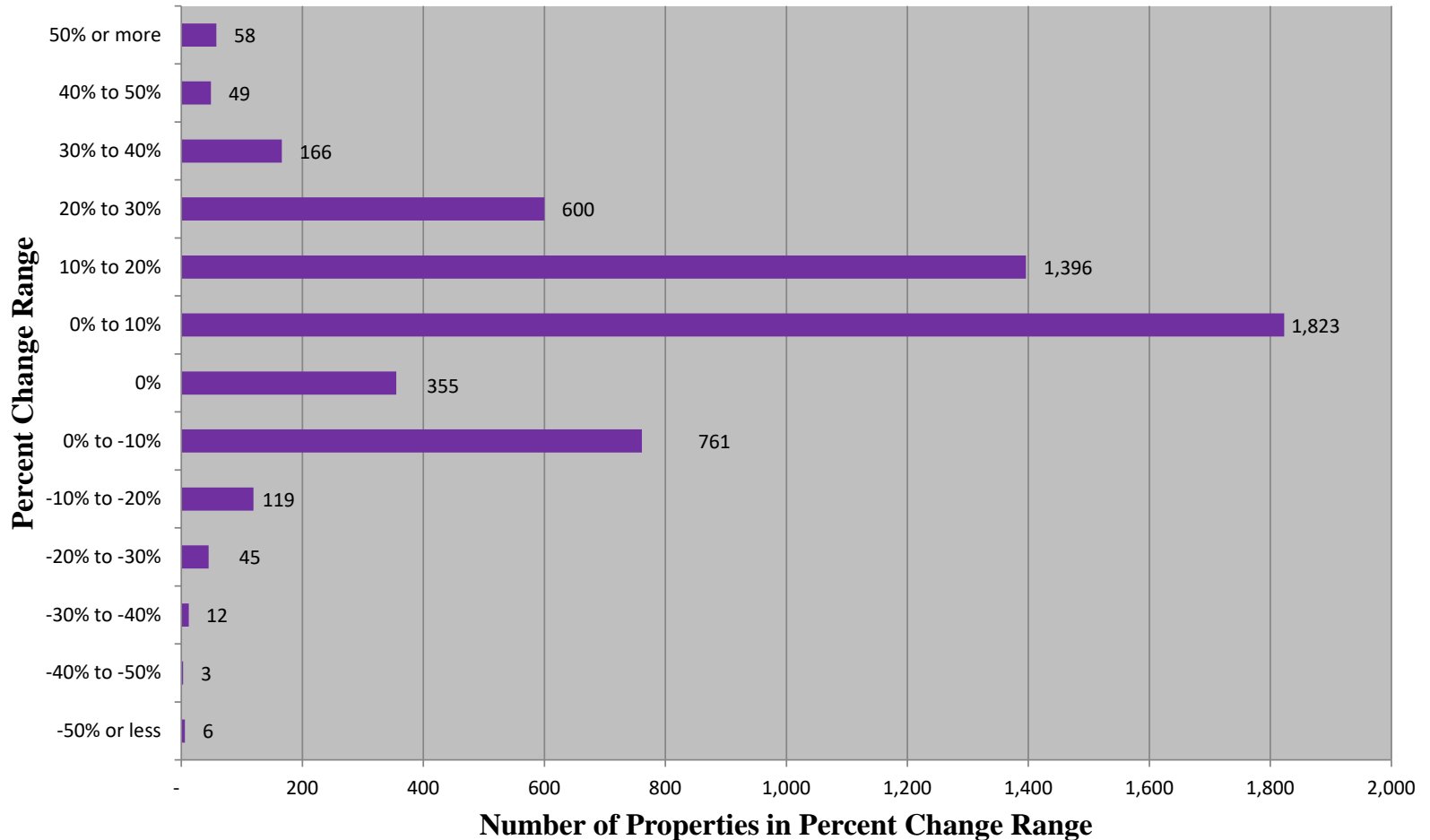




**Percentage Change in Estimated Market Value By Range of Change from Payable 2020 to Payable 2021 Apartment Properties in Ramsey County Without Added Improvement Value**



**Percentage Change in Estimated Market Value By Range of Change from Payable 2020 to Payable 2021 Commercial/Industrial/Utility Properties in Ramsey County Without Added Improvement Value**





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

Additional information on the  
2021 Budget  
is available on Ramsey County's website:

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

# Appendix – Additional Information

**Factors Affecting Payable 2021 Little Canada Property Taxes**  
**For a Median Value Single Family Home**  
**of \$293,000 assuming a 5.5% Increase in Estimated Market Value**  
**Located in School District #623 and the Metro Watershed**

Factors	Amount	
<b>Final Payable 2020 Total Tax (\$277,800 EMV Home)</b>	<b>\$ 3,693</b>	
Gain of Fiscal Disparities	\$ (7)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	14	
Other Shifts	(120)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (113)</b>	
County Levy	\$ -	
Regional Rail Levy	7	\$ (48)
School District Levy	-	3
City Levy	-	(27)
Other Special Taxing Districts Levy	-	(30)
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 7</b>	<b>(4)</b>
		<b>\$ (106)</b>
		Perc Change
<b>Estimated Payable 2021 Total Tax (\$293,000 EMV Home)</b>	<b>\$ 3,587</b>	<b>-2.9%</b>

<u>Assumptions:</u>	2020 Levy	2021 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 333,577,720	\$ -	0.0%
Little Canada Levy	3,479,283	3,479,283	-	0.0%
ISD 623 Levy	39,936,529	39,936,529	-	0.0%
Regional Rail Authority Levy	25,964,032	27,570,385	1,606,353	6.2%

**Factors Affecting Payable 2021 Maplewood Property Taxes**  
**For a Median Value Single Family Home**  
**of \$260,700 assuming a 6.2% Increase in Estimated Market Value**  
**Located in School District #622 and the Metro Watershed**

Factors	Amount	
<b>Final Payable 2020 Total Tax (\$245,400 EMV Home)</b>	<b>\$ 3,670</b>	
Gain of Fiscal Disparities	\$ (38)	<b>Change that will appear on Proposed Notice</b>
Change in Homestead Exclusion Benefit	18	
Other Shifts	(1)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (21)</b>	
County Levy	\$ -	\$ (30)
Regional Rail Levy	6	4
School District Levy	-	17
City Levy	-	(3)
Other Special Taxing Districts Levy	-	(3)
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 6</b>	<b>\$ (15)</b>
		<b>Perc Change</b>
<b>Estimated Payable 2021 Total Tax (\$260,700 EMV Home)</b>	<b>\$ 3,655</b>	<b>-0.4%</b>

<u>Assumptions:</u>	2020 Levy	2021 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 333,577,720	\$ -	0.0%
Maplewood Levy	23,217,300	23,217,300	-	0.0%
ISD 622 Levy	54,512,786	54,512,786	-	0.0%
Regional Rail Authority Levy	25,964,032	27,570,385	1,606,353	6.2%

**Factors Affecting Payable 2021 Shoreview Property Taxes  
For a Median Value Single Family Home  
of \$336,450 assuming a 3.1% Increase in Estimated Market Value  
Located in School District #621 and the Rice Creek Watershed**

Factors	Amount	
<b>Final Payable 2020 Total Tax (\$326,300 EMV Home)</b>	<b>\$ 4,741</b>	
Gain of Fiscal Disparities	\$ (45)	
Change in Homestead Exclusion Benefit	11	
Other Shifts	(213)	
<b>Total Decrease Due to Tax Shifts</b>	<b>\$ (247)</b>	
County Levy	\$ -	\$ (98)
Regional Rail Levy	9	-
School District Levy	-	(101)
City Levy	-	(31)
Other Special Taxing Districts Levy	-	(8)
<b>Total Increase Due To Changes in Levy</b>	<b>\$ 9</b>	<b>\$ (238)</b>
<b>Estimated Payable 2021 Total Tax (\$336,450 EMV Home)</b>	<b>\$ 4,503</b>	<b>Perc Change -5.0%</b>

<b>Assumptions:</b>	2020 Levy	2021 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 333,577,720	\$ -	0.0%
Shoreview Levy	12,819,826	12,819,826	-	0.0%
ISD 621 Levy	63,113,967	63,113,967	-	0.0%
Regional Rail Authority Levy	25,964,032	27,570,385	1,606,353	6.2%

### Change in Fiscal Disparity Contribution Value Pay 2020 to Pay 2021

COUNTY	PAYABLE 2020 INITIAL CONTRIBUTION	PAYABLE 2021 INITIAL CONTRIBUTION	DIFFERENCE	% CHG
ANOKA	\$35,185,843	\$37,477,299	\$2,291,456	6.512%
CARVER	\$11,208,286	\$12,093,888	\$885,602	7.901%
DAKOTA	\$56,494,858	\$59,394,472	\$2,899,614	5.133%
HENNEPIN	\$250,511,881	\$265,320,907	\$14,809,026	5.912%
RAMSEY	\$74,856,776	\$73,711,810	(\$1,144,966)	-1.530%
SCOTT	\$19,419,290	\$20,999,089	\$1,579,799	8.135%
WASHINGTON	\$29,499,213	\$30,885,957	\$1,386,744	4.701%
<b>TOTAL</b>	<b>\$477,176,147</b>	<b>\$499,883,422</b>	<b>\$22,707,275</b>	<b>4.759%</b>

Est. Pay 2021 Ramsey County Distribution Value: \$ 108,151,966



# Estimated Property Tax Impact on Selected Saint Paul Homes

	Payable 2019 Tax Year	% Change '18 to '19	Payable 2020 Tax Year	% Change '19 to '20	Estimated Payable 2021 Tax Year	Dollar Change '20 to Est '21	% Change '20 to Est '21	Estimated Targeting Refund	Net Increase After Refund
<b>Property: 1971 Hawthorne</b>									
Estimated Market Value:	\$150,900	7.9%	\$153,100	1.5%	\$172,400	\$19,300	12.6%		
Taxable Market Value:	\$127,200	10.3%	\$129,600	1.9%	\$150,700	\$21,100	16.3%		
Total Net Tax	\$2,198	14.0%	\$2,196	-0.1%	\$2,301	\$105	4.8%		
<b>Property: 1298 Sherburne</b>									
Estimated Market Value:	\$155,700	12.0%	\$156,700	0.6%	\$170,600	\$13,900	8.9%		
Taxable Market Value:	\$132,500	15.9%	\$133,600	0.8%	\$148,700	\$15,100	11.3%		
Total Net Tax	\$2,276	19.8%	\$2,259	-0.7%	\$2,266	\$7	0.3%		
<b>Property: 1361 Highland</b>									
Estimated Market Value:	\$279,100	5.6%	\$287,700	3.1%	\$295,900	\$8,200	2.9%		
Taxable Market Value:	\$267,000	6.5%	\$276,400	3.5%	\$285,300	\$8,900	3.2%		
Total Net Tax	\$4,513	9.8%	\$4,607	2.1%	\$4,294	-\$313	-6.8%		
<b>Property: 2194 Princeton</b>									
Estimated Market Value:	\$574,800	0.4%	\$591,500	2.9%	\$634,900	\$43,400	7.3%		
Taxable Market Value:	\$574,800	0.4%	\$591,500	2.9%	\$634,900	\$43,400	7.3%		
Total Net Tax	\$9,937	3.3%	\$10,157	2.2%	\$9,965	-\$192	-1.9%		
<b>Property: 768 Summit</b>									
Estimated Market Value:	\$898,500	11.7%	\$922,800	2.7%	\$915,800	-\$7,000	-0.8%		
Taxable Market Value:	\$898,500	11.7%	\$922,800	2.7%	\$915,800	-\$7,000	-0.8%		
Total Net Tax	\$16,569	16.1%	\$16,883	1.9%	\$15,111	-\$1,772	-10.5%		

<b>Assumptions:</b>	2020 Levy	Proposed 2021 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 333,577,720	\$ -	0.0%
City Levy	165,181,611	165,181,611	-	0.0%
ISD 625 Levy	187,629,748	187,629,748	-	0.0%
Regional Rail Authority Levy	25,964,032	27,570,385	1,606,353	6.2%
St. Paul HRA	4,547,359	4,547,359	-	0.0%

# Estimated Property Tax Impact on Selected Suburban Homes

	Payable 2019 Tax Year	% Change '18 to '19	Payable 2020 Tax Year	% Change '19 to '20	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:	\$203,200	5.2%	\$213,800	5.2%	\$238,600	\$24,800	11.6%
Taxable Market Value:	\$184,200	6.4%	\$195,800	6.3%	\$222,800	\$27,000	13.8%
Total Net Tax	\$2,417	9.1%	\$2,750	13.8%	\$2,866	\$116	4.2%
<b>Property: 1555 Oakwood Drive, Shoreview</b>							
Estimated Market Value:	\$279,700	12.9%	\$308,800	10.4%	\$307,000	-\$1,800	-0.6%
Taxable Market Value:	\$267,600	14.9%	\$299,400	11.9%	\$297,400	-\$2,000	-0.7%
Total Net Tax	\$3,764	11.0%	\$4,464	18.6%	\$4,075	-\$389	-8.7%
<b>Property: 5929 Oxford St, Shoreview</b>							
Estimated Market Value:	\$449,700	4.3%	\$482,800	7.4%	\$501,700	\$18,900	3.9%
Taxable Market Value:	\$449,700	4.3%	\$482,800	7.4%	\$501,700	\$18,900	3.9%
Total Net Tax	\$6,286	1.0%	\$7,154	13.8%	\$6,836	-\$318	-4.4%
<b>Property: 12 Dogwood Lane, North Oaks</b>							
Estimated Market Value:	\$3,811,200	3.4%	\$3,786,200	-0.7%	\$3,761,200	-\$25,000	-0.7%
Taxable Market Value:	\$3,811,200	3.4%	\$3,786,200	-0.7%	\$3,761,200	-\$25,000	-0.7%
Total Net Tax	\$52,090	0.2%	\$55,018	5.6%	\$50,118	-\$4,900	-8.9%

<b>Assumptions:</b>	2020 Levy	Proposed 2021 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 333,577,720	\$ -	0.0%
Regional Rail Authority Levy	25,964,032	27,570,385	1,606,353	6.2%
All other levies are assumed not to change				

# Estimated Property Tax Impact on Selected Saint Paul Commercial Properties

	Payable 2019 Tax Year	% Change '18 to '19	Payable 2020 Tax Year	% Change '19 to '20
<b>Property: Mama's Pizza, Rice Street</b>				
Estimated Market Value:	\$261,400	10.0%	\$292,800	12.0%
Taxable Market Value:	\$261,400	10.0%	\$292,800	12.0%
Total Net Tax	\$5,532	13.6%	\$6,173	11.6%

Estimated Payable 2021 Tax Year	Dollar Change '20 to Est '21	% Change '20 to Est '21
\$309,200	\$16,400	5.6%
\$309,200	\$16,400	5.6%
\$6,060	-\$113	-1.8%

<b>Property: St. Patrick's Guild, Randolph Ave.</b>				
Estimated Market Value:	\$467,300	5.0%	\$467,300	0.0%
Taxable Market Value:	\$467,300	5.0%	\$467,300	0.0%
Total Net Tax	\$16,556	6.0%	\$16,160	-2.4%

\$481,300	\$14,000	3.0%
\$481,300	\$14,000	3.0%
\$15,558	-\$602	-3.7%

<b>Property: Hoa Bien Restaurant, University</b>				
Estimated Market Value:	\$1,217,700	5.0%	\$1,363,800	12.0%
Taxable Market Value:	\$1,217,700	5.0%	\$1,363,800	12.0%
Total Net Tax	\$46,438	5.4%	\$50,945	9.7%

\$1,858,500	\$494,700	36.3%
\$1,858,500	\$494,700	36.3%
\$65,364	\$14,419	28.3%

<b>Property: US Bank Place, 5th St</b>				
Estimated Market Value:	\$23,111,000	0.0%	\$23,111,000	0.0%
Taxable Market Value:	\$23,111,000	0.0%	\$23,111,000	0.0%
Total Net Tax	\$918,225	0.0%	\$894,747	-2.6%

\$25,209,500	\$2,098,500	9.1%
\$25,209,500	\$2,098,500	9.1%
\$909,843	\$15,096	1.7%

<b>Assumptions:</b>	2020 Levy	Proposed 2021 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 333,577,720	\$ -	0.0%
City Levy	165,181,611	165,181,611	-	0.0%
ISD 625 Levy	187,629,748	187,629,748	-	0.0%
Regional Rail Authority Levy	25,964,032	27,570,385	1,606,353	6.2%
St. Paul HRA	4,547,359	4,547,359	-	0.0%

# Estimated Property Tax Impact on Selected Suburban Commercial Properties

	Payable 2019 Tax Year	% Change '18 to '19	Payable 2020 Tax Year	% Change '19 to '20
<b>Property: Gulden's Roadhouse, Highway 61, Maplewood</b>				
Estimated Market Value:	\$1,473,100	12.5%	\$1,620,500	10.0%
Taxable Market Value:	\$1,473,100	12.5%	\$1,620,500	10.0%
Total Net Tax	\$54,297	10.3%	\$59,220	9.1%

<b>Property: Former HOM Furn, now Acorn Mini-Storage, Roseville</b>				
Estimated Market Value:	\$5,196,900	-7.9%	\$5,456,700	5.0%
Taxable Market Value:	\$5,196,900	-7.9%	\$5,456,700	5.0%
Total Net Tax	\$194,828	-10.1%	\$198,286	1.8%

<b>Property: Target Corp., Highway 36, North St. Paul</b>				
Estimated Market Value:	\$10,146,000	0.0%	\$9,131,400	-10.0%
Taxable Market Value:	\$10,146,000	0.0%	\$9,131,400	-10.0%
Total Net Tax	\$392,016	-1.7%	\$344,622	-12.1%

<b>Property: 3M, McKnight Road, Maplewood</b>				
Estimated Market Value:	\$141,075,000	-1.0%	\$134,021,300	-5.0%
Taxable Market Value:	\$141,075,000	-1.0%	\$134,021,300	-5.0%
Total Net Tax	\$5,389,100	-3.4%	\$5,054,988	-6.2%

Estimated Payable 2021 Tax Year	Dollar Change '20 to Est '21	% Change '20 to Est '21
\$2,016,700	\$396,200	24.4%
\$2,016,700	\$396,200	24.4%
\$70,352	\$11,132	18.8%

\$6,682,900	\$1,226,200	22.5%
\$6,682,900	\$1,226,200	22.5%
\$228,211	\$29,925	15.1%

\$9,131,400	\$0	0.0%
\$9,131,400	\$0	0.0%
\$327,197	-\$17,425	-5.1%

\$127,320,200	-\$6,701,100	-5.0%
\$127,320,200	-\$6,701,100	-5.0%
\$4,556,930	-\$498,058	-9.9%

<b>Assumptions:</b>	2020 Levy	Proposed 2021 Levy	Levy Change	% Change
County Levy	\$ 333,577,720	\$ 333,577,720	\$ -	0.0%
Regional Rail Authority Levy	25,964,032	27,570,385	1,606,353	6.2%
All other levies are assumed not to change				