



**Department of  
Property Records and  
Taxpayer Services**

**County Board Workshop  
on  
Taxes Payable in 2012**

**April 10, 2012**

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# Taxes Payable in 2012

- 96,578 Tax Statements were mailed March 19.
- The total amount billed of **\$369.3 million** is an increase of 3.7% over 2011. The 2011 amount of \$356.1 million was a 0.9% increase over the \$353.0 million billed in 2010.
- The final 2012 amount billed is a \$2.6 million increase from the proposed 2012 amount of \$366.7 million.

## What are taxpayers seeing on their tax statements?

- **All Parcels**
  - Median Value change: 2.6% reduction
  - Median Total Tax change: 2.8% increase
- **Residential Homestead Parcels**
  - Median Value change: 2.9% reduction
  - Median Total Tax change: 2.4% increase
  - Median County Tax change: 3.3% increase
- **Commercial/Industrial/Utility Parcels**
  - Median Value change: 0.0% no change
  - Median Total Tax change: 6.5% increase
- **Apartment Parcels**
  - Median Value change: 0.0% no change
  - Median Total Tax change: 6.9% increase

# Changes for 2012

## Change in Homestead Benefits

The 2011 Legislature repealed the Homestead Credit and replaced it with a new Homestead Market Value Exclusion. The last year of the credit is for taxes paid in 2011 and the exclusion begins for taxes payable in 2012.

A credit is a reduction in the amount due, while an exclusion is a reduction in the amount of property value subject to tax. Even though the tax benefits of the credit and exclusion are not equal, the calculation of the exclusion amount is similar to the calculation of the credit. Following is a comparison:

Home Market Value	2011 Homestead Market Value Credit	2012 Homestead Market Value Exclusion	2012 Taxable Market Value	<b>Credit</b> = 0.40% of the first \$76,000, minus 0.09% of the value over \$76,000
76,000	\$304.00	30,400	45,600	<b>Exclusion</b> = 40% of the first \$76,000, minus 9% of the value over \$76,000
150,000	\$237.40	23,700	126,300	
250,000	\$147.40	14,700	235,300	
500,000	\$0.00	0	500,000	

This change in homestead benefits results in tax increases for most properties for several reasons:

- State money is no longer reducing total taxes. By eliminating the homestead credit the state is saving \$260 million per year and this amount is now being paid by local property tax payers.
- The reduction in taxable value increases tax rates. With the total taxable value being reduced by the exclusion, collecting the same total amount of property tax as the prior year requires a higher rate.
- The reduction in taxable property value shifts the relative burdens of who pays. With homestead values reduced, other property types (and homes with higher values) pay a larger share of the tax.
- The exclusion provides less benefit to most properties than the credit. The new homestead exclusion may not be enough to offset the increases in tax rates and the elimination of the credit, especially in areas that have lower total property tax rates like Washington County.

## Impact of Homestead Benefit Change on county taxpayers

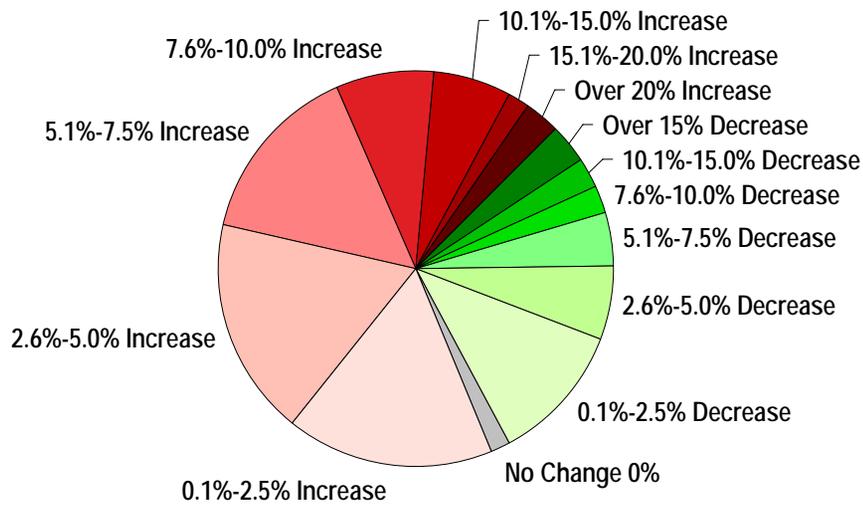
Page 3 indicated that the total net tax billed of \$369.3 million was a **3.7% increase** over the \$356.1 million billed in 2011. That represents the increase in the amount that taxpayers are paying. From a levy perspective these numbers are not comparable since the 2011 amount was net of homestead credit of \$11.1 million. From a tax authority levy perspective, the comparable number for 2011 is the gross tax of \$367.2 million. Compared to that, the 2012 amount billed of \$369.3 million is a **0.6% increase** over 2011. So although taxing authorities are requesting 0.6% more than 2011, taxpayers are paying 3.7% more because the state is no longer picking up a share of the bill.

Countywide, the new homestead exclusion reduced the tax base by 1.15 billion, which is a 4.4% reduction. The impact varies by taxing authority, ranging from a low of a 0.3% reduction to a high of an 10.8% reduction. This is causing tax rates to increase.

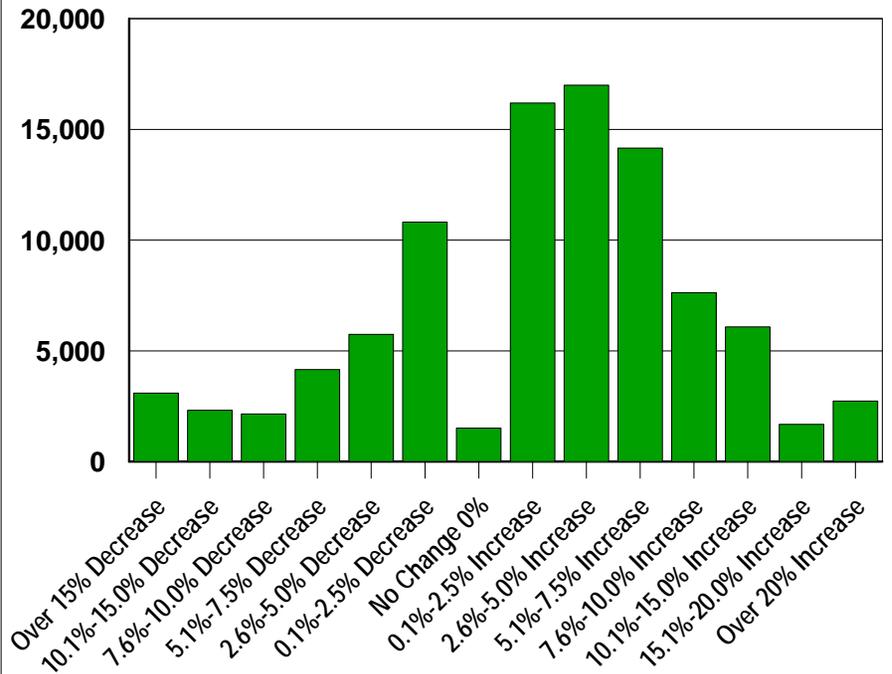
# Pay 2012 Tax Statements

## Counts by Range of Change in Total Tax

All Parcels - Median 2.8% Increase



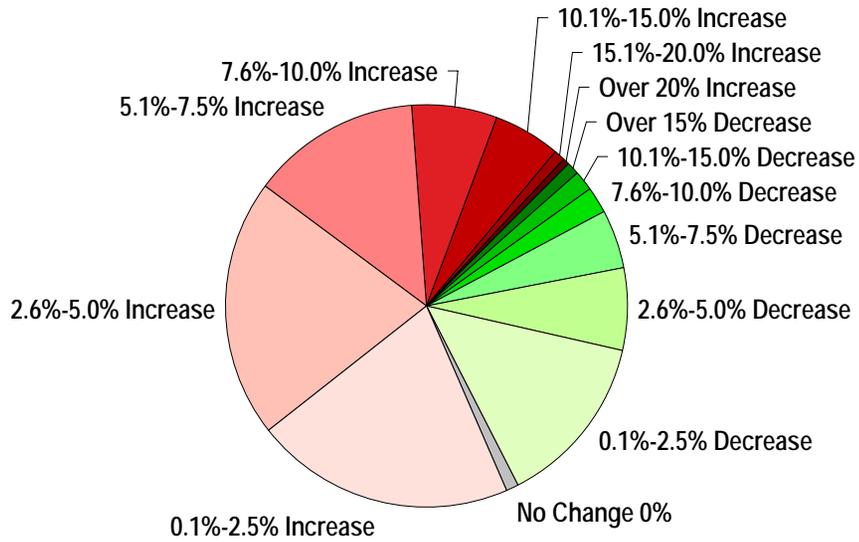
All Parcels - Median 2.8% Increase



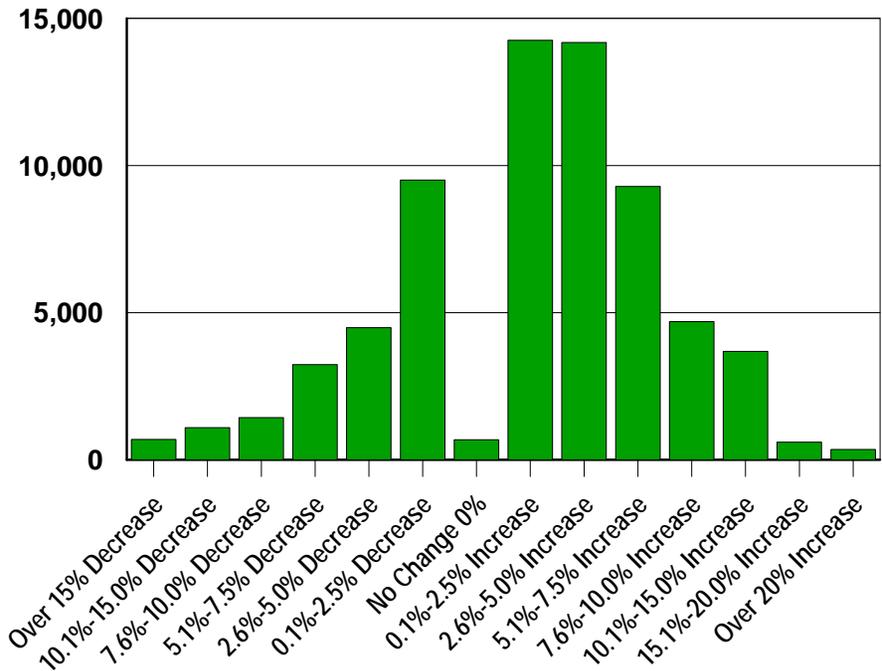
# Pay 2012 Tax Statements

## Counts by Range of Change in Total Tax

Res Homestead Parcels - Median 2.4% Increase



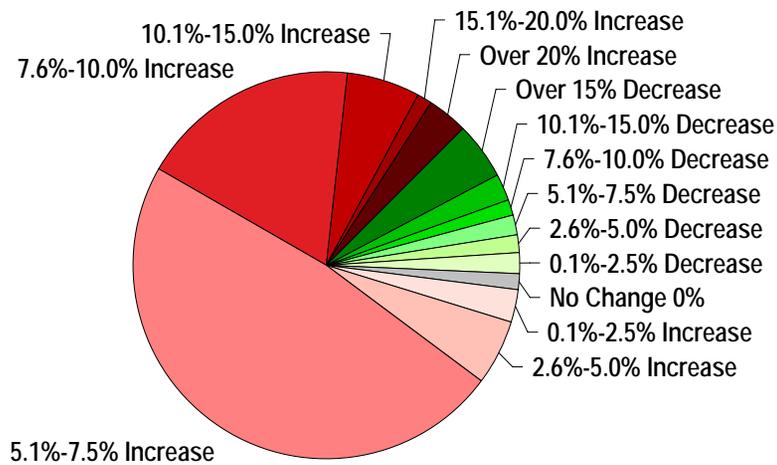
Res Homestead Parcels - Median 2.4% Increase



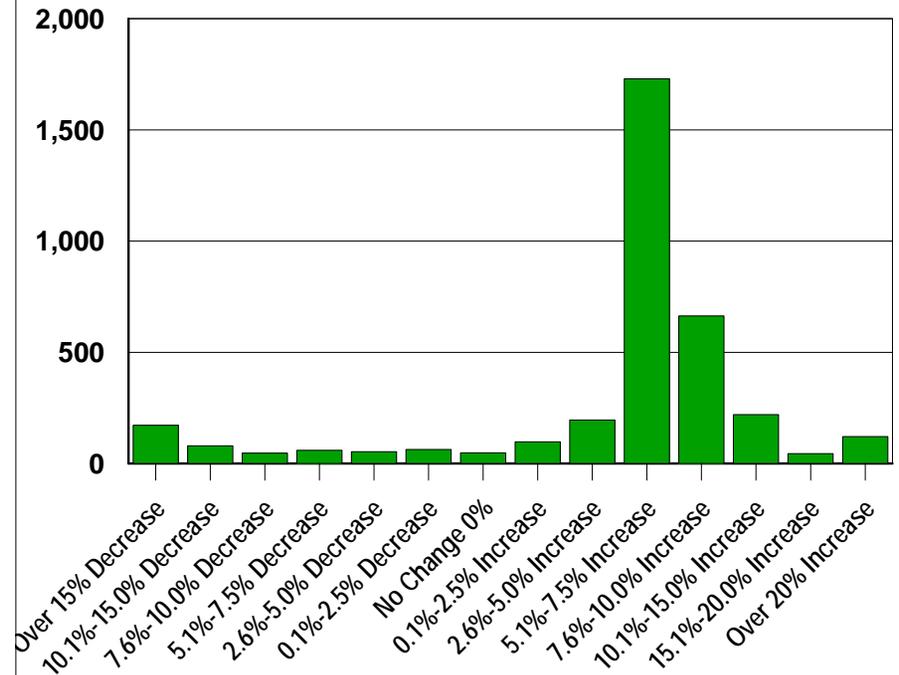
# Pay 2012 Tax Statements

## Counts by Range of Change in Total Tax

Comm/Ind/Util Parcels - Median 6.5% Increase



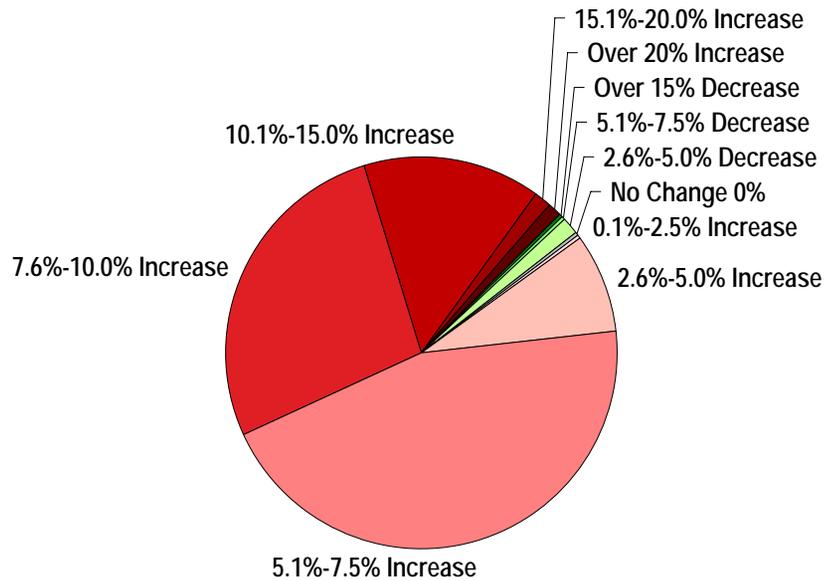
Comm/Ind/Util Parcels - Median 6.5% Increase



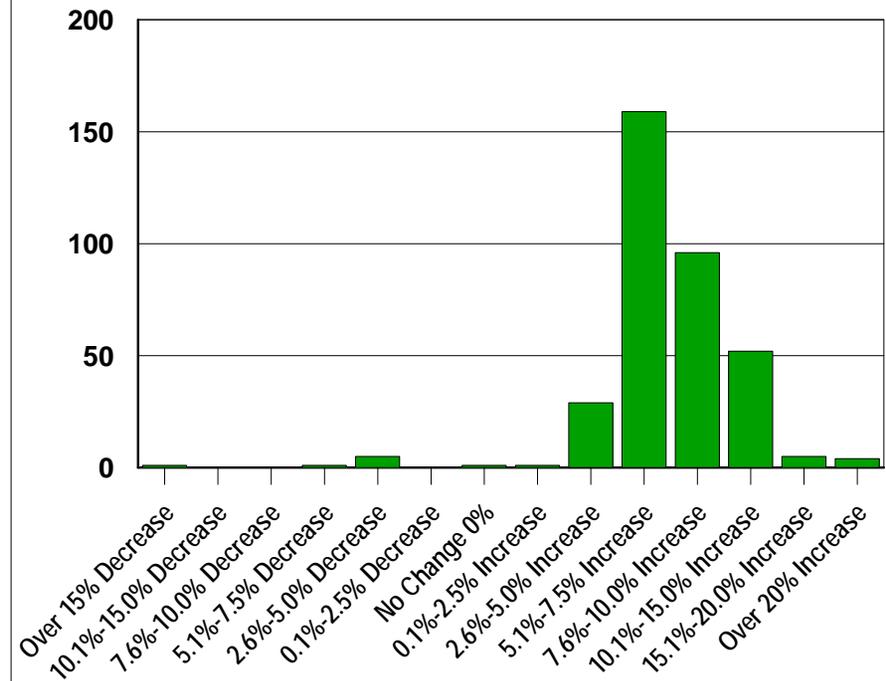
# Pay 2012 Tax Statements

## Counts by Range of Change in Total Tax

Apartment Parcels - Median 6.9% Increase



Apartment Parcels - Median 6.9% Increase



# Counts of Pay 2012 Residential Homestead Tax Statements by Range of Percentage of Increase/Decrease in Total Tax

Taxing District	SD	Median Pay 2012 Taxable Market Value*	Median Change in Taxable Market Value	Median \$ Change in Total Tax	Median % Change in Total Tax	Parcel Counts by Range of Increase/Decrease in Total Tax													Total
						Over 15% Decrease	10.1%-15.0% Decrease	7.6%-10.0% Decrease	5.1%-7.5% Decrease	2.6%-5.0% Decrease	0.0%-2.5% Decrease	0.1%-2.5% Increase	2.6%-5.0% Increase	5.1%-7.5% Increase	7.6%-10.0% Increase	10.1%-15.0% Increase	15.1%-20.0% Increase	Over 20% Increase	

Total No Increase	Total Increase
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**By Township/City & School District Combination:**

0002	Baytown Twp	834	419,200	-1.0%	\$254	7.7%					3	4	9	27	176	191	74	11	9	504
0004	Denmark Twp	200	342,500	-3.5%	\$161	4.8%	3		2	2	17	19	53	139	148	30	14	6	10	443
		833	258,100	-5.9%	(\$73)	-2.4%				3	2	3	1		1					10
		834	234,400	-6.4%	\$15	0.8%						0	1							1
	Total		341,200	-3.6%	\$159	4.8%	3		2	5	19	22	55	139	149	30	14	6	10	454
0009	May Twp	831	262,800	-24.7%	(\$490)	-19.0%	90	20	5	3	5	0	1							124
		834	342,100	-16.9%	(\$297)	-8.9%	135	154	99	85	61	57	36	12	13	9	4	1		666
	Total		329,200	-17.9%	(\$339)	-10.2%	225	174	104	88	66	57	37	12	13	9	4	1		790
0011	Grey Cloud Twp	833	260,200	-2.9%	\$83	3.6%			2	2	5	9	25	47	11	1			1	103
0014	Stillwater Twp	834	328,600	-9.3%	(\$26)	-0.9%	2	4	21	60	134	200	140	69	45	5	5		1	686
0017	West Lakeland Twp	834	361,300	-5.3%	\$176	6.0%	3	3	6	39	73	106	100	174	154	186	208	53	57	1,162
0100	Afton	200	367,400	-9.8%	(\$105)	-2.3%						1								1
		833	308,000	-11.7%	(\$287)	-7.1%	2	9	4	6	3	2	4	1	1	1				33
		834	332,700	-7.7%	\$27	0.7%	19	45	40	66	85	106	122	116	84	47	36	17	17	800
	Total		331,300	-7.8%	\$20	0.5%	21	54	44	72	88	109	126	117	85	48	36	17	17	834
0200	Bayport	834	162,500	-10.5%	(\$26)	-1.6%	3	19	56	87	92	141	47	45	39	27	20	5	3	584
0300	Birchwood	624	263,200	-0.1%	\$227	8.6%	2	2	1		1	2	4	8	48	213	24	4	3	312
0400	Scandia	831	258,400	0.0%	\$176	7.8%	6	1		6	28	48	27	68	259	485	48	10	10	996
		2144	271,400	0.1%	\$266	10.0%			1		1	3	9	13	22	41	60	15	12	177
	Total		259,900	0.0%	\$182	7.9%	6	1	1	6	29	51	36	81	281	526	108	25	22	1,173
0500	Dellwood	832	494,300	-3.3%	\$250	5.1%	1	3	3	5	9	12	41	91	83	61	25		1	335
0600	Forest Lake	831	201,100	-2.4%	\$126	7.3%	39	38	51	143	256	315	262	551	946	1,216	1,139	52	25	5,033
0700	Hugo	624	177,300	-2.5%	\$102	6.4%	159	5	3	7	69	139	370	221	1,280	592	470	63	37	3,415
		831	255,700	-2.2%	\$132	5.9%		2	1	1	5	15	23	58	154	32	23	6	4	324
		832	355,100	-1.4%	\$260	6.3%	1				3	1	13	32	96	23	16			185
		834	305,500	-1.8%	\$218	6.8%						2	5	17	89	42	7	2	2	166
	Total		192,200	-2.5%	\$114	6.3%	160	7	4	8	77	157	411	328	1,619	689	516	71	43	4,090
0800	Lake Elmo	622	339,600	-10.5%	(\$200)	-5.6%	2	10	67	199	153	21	5	1		1				459
		832	295,100	-10.4%	(\$110)	-3.1%			2	20	48	44	6							120
		834	315,900	-10.1%	(\$40)	-1.3%	3	12	47	100	329	540	327	49	18	15	29	6		1,475
	Total		317,400	-10.3%	(\$68)	-2.4%	5	22	116	319	530	605	338	50	18	16	29	6		2,054

7	497
43	400
8	2
0	1
51	403
123	1
591	75
714	76
18	85
421	265
230	932
1	0
26	7
361	439
388	446
398	186
8	304
89	907
5	172
94	1,079
33	302
842	4,191
382	3,033
24	300
5	180
2	164
413	3,677
452	7
114	6
1,031	444
1,597	457

# Counts of Pay 2012 Residential Homestead Tax Statements by Range of Percentage of Increase/Decrease in Total Tax

Taxing District	SD	Median Pay 2012 Taxable Market Value*	Median Change in Taxable Market Value	Median \$ Change in Total Tax	Median % Change in Total Tax	Parcel Counts by Range of Increase/Decrease in Total Tax													Total	Total No Increase	Total Increase	
						Over 15% Decrease	10.1%-15.0% Decrease	7.6%-10.0% Decrease	5.1%-7.5% Decrease	2.6%-5.0% Decrease	0.0%-2.5% Decrease	0.1%-2.5% Increase	2.6%-5.0% Increase	5.1%-7.5% Increase	7.6%-10.0% Increase	10.1%-15.0% Increase	15.1%-20.0% Increase	Over 20% Increase				
0900	Lakeland Shores	834	273,900	-3.0%	\$199	8.9%	1	2			5	3	4	14	53	21	3		106	8	98	
1000	Mahtomedi	832	252,600	-4.7%	\$70	2.3%	14	21	27	67	163	303	685	878	124	24	17	8	2,331	595	1,736	
1100	Marine on St Croix	834	294,500	-8.6%	\$35	0.9%	1		3	5	21	60	95	49	15	1		2	254	90	164	
1200	Newport	833	159,300	-1.0%	\$13	0.6%	4	11	25	30	58	214	366	135	21	6	4	1	2	877	342	535
1300	St Paul Park	833	149,300	-0.8%	\$81	4.7%	5	8	11	47	59	136	166	458	522	52	12	1	4	1,481	266	1,215
1500	Stillwater City	834	212,100	-1.8%	\$88	4.2%	21	34	101	504	166	662	433	1,343	1,750	122	75	44	38	5,293	1,488	3,805
1600	Willernie	832	137,100	-7.7%	\$14	0.9%	2	5	7	5	18	40	22	18	22	11	7	1	2	160	77	83
1700	Oak Park Heights	834	188,200	-3.1%	\$148	7.3%	4	25	4	1	18	19	54	68	382	329	89	27	11	1,031	71	960
1800	St Mary's Point	834	231,000	-8.4%	\$24	1.4%	1	5	7	11	14	24	19	27	18	5	1		132	62	70	
1900	Lakeland	834	208,300	-5.4%	\$70	3.1%	1	3	2	6	32	20	153	336	45	12	2	1	1	614	64	550
2000	Lake St Croix Beach	834	161,000	-8.9%	\$62	3.6%	1	5	2	5	25	33	83	119	68	28	16	8	3	396	71	325
2100	Pine Springs	622	281,100	-2.9%	\$7	3.3%				1		0								2	1	1
		832	362,300	-3.1%	\$170	5.1%	1					1	4	45	26	20	4		1	102	2	100
		Total	360,900	-3.1%	\$170	5.1%	1			1		1	4	45	26	20	5		1	104	3	101
2200	Cottage Grove	200	254,100	-2.7%	\$187	6.0%	1				3	5	10	20	33	27	8	2		109	9	100
		833	186,100	-2.0%	\$67	2.8%	24	113	125	381	572	1,856	1,719	3,016	927	391	656	72	35	9,887	3,071	6,816
		Total	186,600	-2.0%	\$69	2.8%	25	113	125	381	575	1,861	1,729	3,036	960	418	664	74	35	9,996	3,080	6,916
2500	Woodbury	622	202,700	-2.6%	\$14	0.5%	2	4	2	205	135	307	358	206	201	43	1	1	1	1,466	655	811
		833	241,800	-2.0%	\$50	1.5%	32	213	342	440	665	2,585	5,704	3,325	365	172	273	28	13	14,157	4,277	9,880
		834	247,600	-2.8%	\$106	4.1%	30	9	2	4	51	103	323	983	516	20	126	14	4	2,185	199	1,986
		Total	239,400	-2.2%	\$54	1.9%	64	226	346	649	851	2,995	6,385	4,514	1,082	235	400	43	18	17,808	5,131	12,677
2600	Oakdale	622	186,300	-4.1%	\$8	0.4%	36	158	251	524	887	1,791	2,303	1,309	482	154	159	134	42	8,230	3,647	4,583
2700	Grant	832	372,900	-12.4%	(\$222)	-5.2%	28	112	79	118	126	119	54	10	5	1	4	1	1	658	582	76
		834	332,700	-10.8%	(\$57)	-1.9%	15	41	35	47	97	118	71	87	15	5	3	3	1	538	353	185
		Total	353,000	-11.6%	(\$144)	-3.5%	43	153	114	165	223	237	125	97	20	6	7	4	2	1,196	935	261
7500	Hastings	200	123,100	0.0%	\$173	12.1%					0					1			1	0	1	
9400	White Bear Lake	832	190,400	-3.4%	\$112	6.0%					0	2	5	75	2	3	1	1	89	0	89	
County Total			213,500	-2.8%	\$62	2.4%	694	1,096	1,436	3,235	4,492	10,191	14,258	14,180	9,293	4,696	3,687	601	354	68,213	21,144	47,069

# Counts of Pay 2012 Residential Homestead Tax Statements by Range of Percentage of Increase/Decrease in Total Tax

Taxing District	SD	Median Pay 2012 Taxable Market Value*	Median Change in Taxable Market Value	Median \$ Change in Total Tax	Median % Change in Total Tax	Parcel Counts by Range of Increase/Decrease in Total Tax													Total
						Over 15% Decrease	10.1%-15.0% Decrease	7.6%-10.0% Decrease	5.1%-7.5% Decrease	2.6%-5.0% Decrease	0.0%-2.5% Decrease	0.1%-2.5% Increase	2.6%-5.0% Increase	5.1%-7.5% Increase	7.6%-10.0% Increase	10.1%-15.0% Increase	15.1%-20.0% Increase	Over 20% Increase	

Total No Increase	Total Increase
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**By School District:**

0200 Hastings	316,100	-3.3%	\$168	5.1%	4		2	2	20	25	63	159	181	57	23	8	10	554
0622 N St Paul/Oakdale/Mpwd	189,800	-4.1%	\$5	0.3%	40	172	320	929	1,175	2,119	2,666	1,516	683	198	161	135	43	10,157
0624 White Bear Lake	185,400	-2.5%	\$110	6.6%	161	7	4	7	70	141	374	229	1,328	805	494	67	40	3,727
0831 Forest Lake	215,400	-2.0%	\$131	7.3%	135	61	57	153	294	378	313	677	1,359	1,733	1,210	68	39	6,477
0832 Mahtomedi	289,300	-5.0%	\$61	2.1%	47	141	118	215	367	520	827	1,079	431	142	76	11	6	3,980
0833 South Washington Co	201,400	-1.9%	\$54	2.0%	67	354	509	909	1,364	4,805	7,985	6,982	1,848	623	945	102	55	26,548
0834 Stillwater	252,900	-4.7%	\$76	3.4%	240	361	425	1,020	1,201	2,200	2,021	3,525	3,441	1,097	718	195	149	16,593
2144 Chisago Lakes	271,400	0.1%	\$266	10.0%			1		1	3	9	13	22	41	60	15	12	177
<b>County Total</b>	<b>213,500</b>	<b>-2.8%</b>	<b>\$62</b>	<b>2.4%</b>	<b>694</b>	<b>1,096</b>	<b>1,436</b>	<b>3,235</b>	<b>4,492</b>	<b>10,191</b>	<b>14,258</b>	<b>14,180</b>	<b>9,293</b>	<b>4,696</b>	<b>3,687</b>	<b>601</b>	<b>354</b>	<b>68,213</b>

53	501
4,755	5,402
390	3,337
1,078	5,399
1,408	2,572
8,008	18,540
5,447	11,146
5	172
21,144	47,069

Percent of Total:    1.0%    1.6%    2.1%    4.7%    6.6%    14.9%    20.9%    20.8%    13.6%    6.9%    5.4%    0.9%    0.5%    100.0%

31%    69%

**Note:**

- Taxable Market Value is before Homestead Exclusion
- Excludes parcels with new construction and classification changes
- Only includes the main parcel with the house if a homestead consists of multiple parcels

# Counts of Pay 2012 Commercial/Industrial/Utility Tax Statements by Range of Percentage of Increase/Decrease in Total Tax

City/Town	Median Change in Taxable Market Value	Median Change in Total Tax	Parcel Counts by Range of Increase/Decrease in Total Tax														Total	Total No Increase	Total Increase
			Over 15% Decrease	10.1%-15.0% Decrease	7.6%-10.0% Decrease	5.1%-7.5% Decrease	2.6%-5.0% Decrease	0.0%-2.5% Decrease	0.1%-2.5% Increase	2.6%-5.0% Increase	5.1%-7.5% Increase	7.6%-10.0% Increase	10.1%-15.0% Increase	15.1%-20.0% Increase	Over 20% Increase				
0002 Baytown Twp	0.0%	4.9%						1	1	7	1		1		2	13	1	12	
0004 Denmark Twp	0.0%	6.5%							3	1	31	2	2		3	42	0	42	
0009 May Twp	-1.7%	5.7%							2	3	1		1	1	3	11	0	11	
0011 Grey Cloud Island Twp	0.0%	14.8%						2					3	1	4	10	2	8	
0014 Stillwater Twp	0.0%	11.8%							1				3		2	6	0	6	
0017 West Lakeland Twp	0.0%	7.6%						1			6	7	1		1	16	1	15	
0100 Afton	0.0%	9.8%	2			1		2			2	23	5	1		36	5	31	
0200 Bayport	0.0%	10.1%	2				3	1	1	1	1	6	88	1	7	111	6	105	
0300 Birchwood	5.0%	12.3%											1			1	0	1	
0400 Scandia	0.0%	6.5%	2	1	1	1	1	1	3	1	28	8	7	4	8	66	7	59	
0500 Dellwood	0.0%	8.5%	2					1			2	20	1		2	28	3	25	
0600 Forest Lake	0.0%	7.4%	22	11	8	18	11	26	15	15	363	26	10	5	13	543	96	447	
0700 Hugo	0.0%	8.0%	5					3	7	4	13	140	6	1	5	184	8	176	
0800 Lake Elmo	0.0%	8.3%	25	2	2		6	6	7	16	25	64	17	5	15	190	41	149	
0900 Lakeland Shores	1.8%	10.6%										2	2		3	7	0	7	
1000 Mahtomedi	0.0%	7.9%	5		5	3		2	2	2	3	47	1	1	3	74	15	59	
1100 Marine on St Croix	1.6%	8.5%	1		1		1					5	2		2	12	3	9	
1200 Newport	0.0%	6.5%		3				4	1	1	177	1	1	2	4	194	7	187	
1300 St Paul Park	0.0%	7.5%	4		1	1			2	1	89	75	2		4	179	6	173	
1400 Landfall	0.0%	4.4%								7		2				9	0	9	
1500 Stillwater City	0.0%	7.1%	27	12	9	8	13	13	18	14	199	10	12	5	4	344	82	262	
1600 Willernie	0.0%	9.9%										27	2	1	1	31	0	31	
1700 Oak Park Heights	0.0%	9.4%	4	4	2	3	2	7	2	4	2	167	5	2	1	205	22	183	
1800 St Mary's Point	1.6%	8.9%										2				2	0	2	
1900 Lakeland	0.0%	9.1%				1		2	3	1	1	17	3		4	32	3	29	
2000 Lake St Croix Beach	0.0%	10.7%								1			10			11	0	11	
2100 Pine Springs	2.6%	17.8%											1	2	2	5	0	5	
2200 Cottage Grove	0.0%	6.3%	15	4		4	3	12	6	5	196	4	8	2	7	266	38	228	
2500 Woodbury	0.0%	5.3%	36	27	14	14	8	11	14	104	251	3	7	6	9	504	110	394	
2600 Oakdale	0.0%	6.3%	19	16	4	6	5	14	5	5	258	6	5	4	5	352	64	288	
2700 Grant	0.0%	6.2%	1					2	5	3	75		7	1	4	98	3	95	
7500 Hastings	5.9%	17.1%											3		3	6	0	6	
9400 White Bear Lake	0.0%	7.5%									6		3			9	0	9	
County Total	0.0%	6.5%	172	80	47	60	53	111	98	196	1,730	664	220	45	121	3,597	523	3,074	

Percent of Total:      5%    2%    1%    2%    1%    3%    3%    5%    48%    18%    6%    1%    3%    100%

15%    85%

Note:  
- Excludes parcels with new construction

# Counts of Pay 2012 Apartment Tax Statements by Range of Percentage of Increase/Decrease in Total Tax

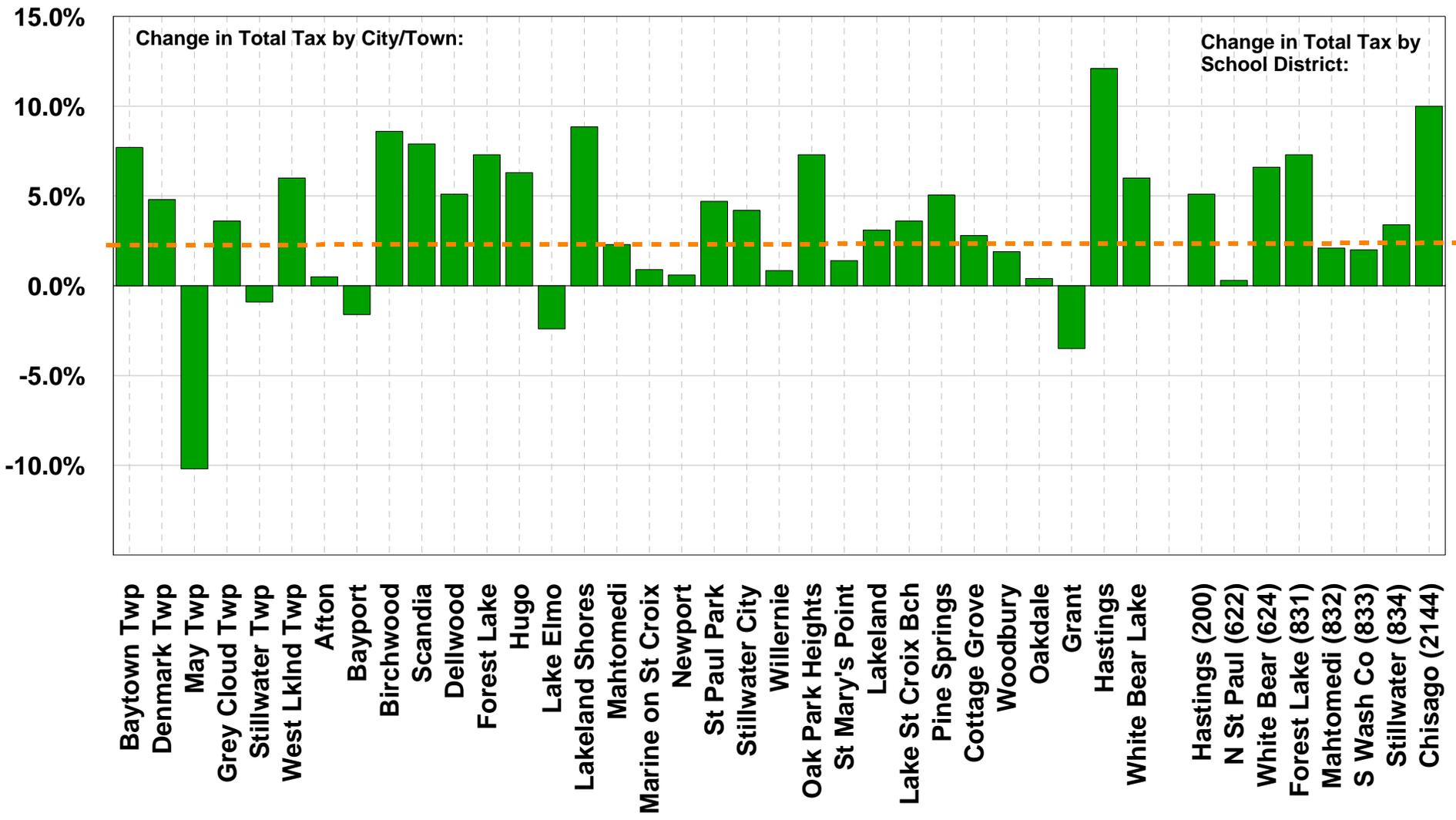
City/Town	Median Change in Taxable Market Value	Median Change in Total Tax	Parcel Counts by Range of Increase/Decrease in Total Tax														Total	Total No Increase	Total Increase
			Over 15% Decrease	10.1%-15.0% Decrease	7.6%-10.0% Decrease	5.1%-7.5% Decrease	2.6%-5.0% Decrease	0.0%-2.5% Decrease	0.1%-2.5% Increase	2.6%-5.0% Increase	5.1%-7.5% Increase	7.6%-10.0% Increase	10.1%-15.0% Increase	15.1%-20.0% Increase	Over 20% Increase				
0002 Baytown Twp																	0	0	0
0004 Denmark Twp	0.0%	8.3%										2					2	0	2
0009 May Twp																	0	0	0
0011 Grey Cloud Island Twp																	0	0	0
0014 Stillwater Twp																	0	0	0
0017 West Lakeland Twp																	0	0	0
0100 Afton	0.0%	7.8%									1	1					2	0	2
0200 Bayport	0.0%	10.8%												23		1	24	0	24
0300 Birchwood																	0	0	0
0400 Scandia	0.0%	7.1%									1						1	0	1
0500 Dellwood																	0	0	0
0600 Forest Lake	0.0%	9.6%										48	3				51	0	51
0700 Hugo	0.0%	8.6%										4					4	0	4
0800 Lake Elmo	0.0%	10.3%												5			5	0	5
0900 Lakeland Shores																	0	0	0
1000 Mahtomedi	0.0%	8.3%					1					12					13	1	12
1100 Marine on St Croix	0.0%	11.8%												2			2	0	2
1200 Newport	0.0%	6.1%									2	39					41	0	41
1300 St Paul Park	0.0%	8.3%										2	23				25	0	25
1400 Landfall																	0	0	0
1500 Stillwater City	0.0%	6.8%						4		1		54		1	1		61	4	57
1600 Willernie	0.0%	14.1%												1			1	0	1
1700 Oak Park Heights	0.0%	11.3%												17	2	1	20	0	20
1800 St Mary's Point																	0	0	0
1900 Lakeland	0.0%	9.3%											3				3	0	3
2000 Lake St Croix Beach	0.0%	15.6%													1		1	0	1
2100 Pine Springs																	0	0	0
2200 Cottage Grove	0.0%	6.2%										11					11	0	11
2500 Woodbury	0.0%	4.6%	1														33	1	32
2600 Oakdale	0.0%	5.9%						1	1			46			1	2	52	2	50
2700 Grant	0.0%	9.7%										1					1	0	1
7500 Hastings																	0	0	0
9400 White Bear Lake	0.0%	9.4%										1					1	0	1
County Total	0.0%	6.9%	1	0	0	1	5	1	1	29	159	96	52	5	4		354	8	346

Percent of Total:    0%    0%    0%    0%    1%    0%    0%    8%    45%    27%    15%    1%    1%    100%    2%    98%

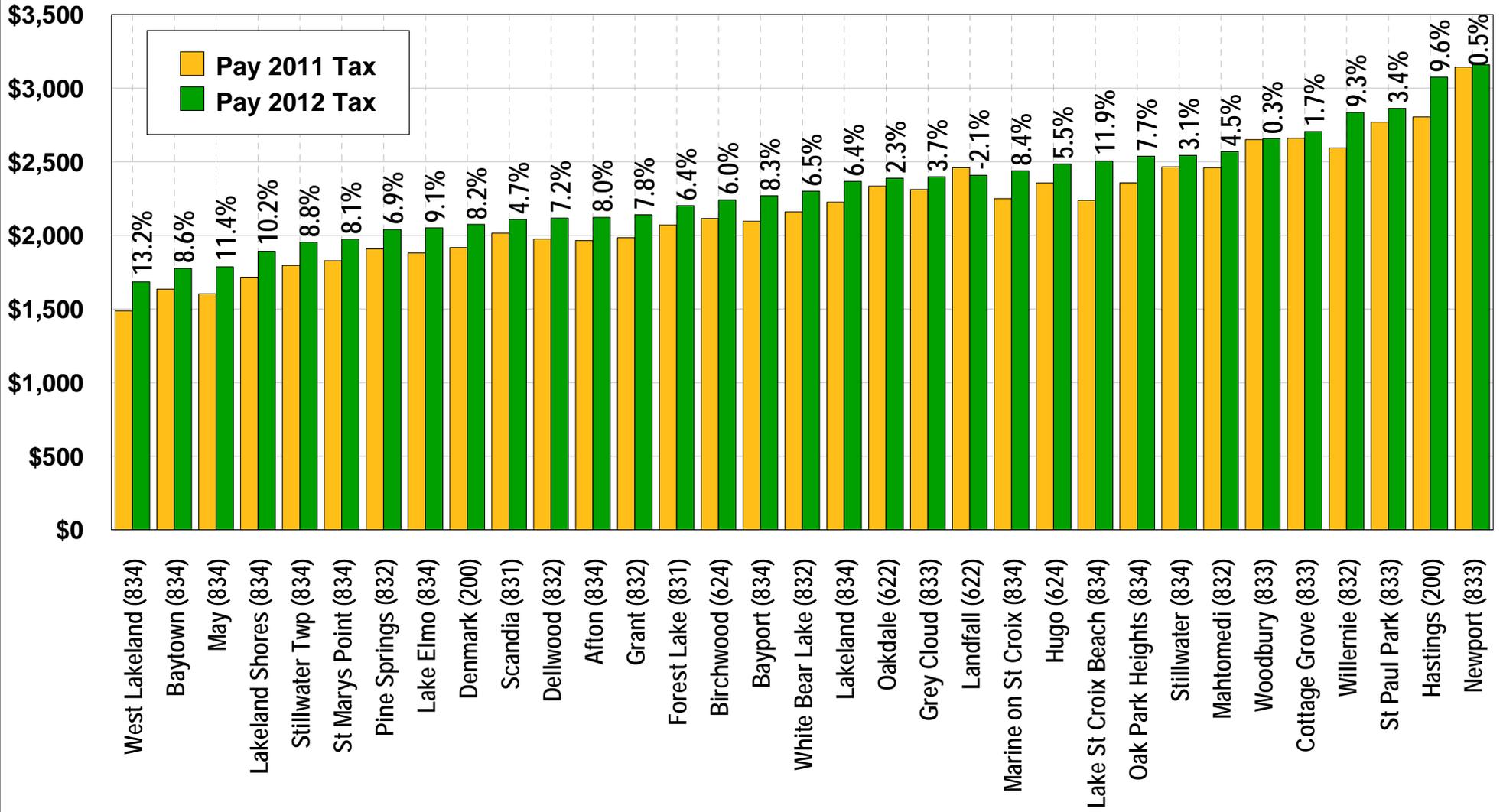
Note:  
- Excludes parcels with new construction

# Residential Homestead Median Percentage Change in Total Tax

Countywide Median = 2.4% increase



# Total 2012 Net Tax on a Market Value of 213,500 (Assuming a -2.8% Market Value change from 2011)



# PAYABLE 2011 vs. PAY 2012 RESIDENTIAL HOMESTEAD TAXES

Assuming a -2.8% change in Taxable Market Value

## PART I - TOTAL NET TAX BY MUNICIPALITY (1 selected school district/watershed combination per municipality)

DISTRICT	SD/WS	PAY 2011 TAX RATE		PAY 2012 TAX RATE		PAY 2011 TAX					PAY 2012 TAX					PERCENTAGE CHANGE				
		Net Tax Capacity	Market Value	Net Tax Capacity	Market Value	Market Value:					Market Value:					Taxable Market Value:				
						154,300	205,800	257,200	360,100	514,400	150,000	200,000	250,000	350,000	500,000	150,000	200,000	250,000	350,000	500,000
Afton	834 54	81.289%	0.16123%	89.091%	0.17807%	\$1,269	\$1,818	\$2,365	\$3,460	\$5,040	\$1,392	\$1,967	\$2,541	\$3,690	\$5,345	9.7	8.2	7.4	6.7	6.1
Bayport	834	87.229%	0.16123%	96.679%	0.17807%	1,361	1,940	2,518	3,674	5,347	1,488	2,104	2,720	3,952	5,724	9.3	8.5	8.0	7.6	7.1
Birchwood	624 38	79.868%	0.24290%	87.314%	0.25029%	1,373	1,957	2,538	3,703	5,386	1,478	2,080	2,680	3,882	5,617	7.6	6.3	5.6	4.8	4.3
Cottage Grove	833 14	107.958%	0.21063%	116.418%	0.20122%	1,757	2,468	3,178	4,598	6,675	1,772	2,507	3,242	4,712	6,827	0.8	1.6	2.0	2.5	2.3
Dellwood	832 38	79.186%	0.18665%	87.635%	0.18914%	1,276	1,827	2,376	3,476	5,062	1,391	1,962	2,535	3,679	5,328	9.0	7.4	6.7	5.8	5.3
Forest Lake	831 71	86.669%	0.15522%	95.644%	0.15570%	1,342	1,916	2,487	3,632	5,287	1,442	2,040	2,639	3,838	5,561	7.4	6.5	6.1	5.7	5.2
Grant	832 38	79.610%	0.18665%	88.774%	0.18914%	1,282	1,835	2,387	3,491	5,084	1,405	1,983	2,562	3,718	5,385	9.6	8.1	7.3	6.5	5.9
Hastings	200	108.765%	0.26854%	125.810%	0.28798%	1,858	2,604	3,347	4,836	7,015	2,021	2,851	3,680	5,340	7,730	8.7	9.5	9.9	10.4	10.2
Hugo	624 38	90.917%	0.24290%	99.788%	0.25029%	1,544	2,184	2,822	4,101	5,959	1,635	2,305	2,974	4,312	6,240	5.9	5.5	5.4	5.2	4.7
Lake Elmo	834 54	77.441%	0.16123%	85.454%	0.17807%	1,210	1,739	2,266	3,322	4,840	1,346	1,901	2,456	3,565	5,163	11.2	9.3	8.4	7.3	6.7
Lake St Croix Beach	834	93.699%	0.16123%	108.674%	0.17807%	1,461	2,073	2,684	3,907	5,683	1,640	2,321	3,002	4,365	6,324	12.2	12.0	11.8	11.7	11.3
Lakeland	834	93.112%	0.16123%	101.643%	0.17807%	1,452	2,061	2,669	3,886	5,652	1,551	2,194	2,837	4,123	5,972	6.8	6.5	6.3	6.1	5.7
Lakeland Shores	834	69.940%	0.16123%	77.332%	0.17807%	1,094	1,584	2,073	3,052	4,452	1,244	1,754	2,265	3,286	4,757	13.7	10.7	9.3	7.7	6.9
Landfall	622 34	104.694%	0.15256%	106.751%	0.15015%	1,616	2,282	2,944	4,271	6,208	1,573	2,230	2,887	4,201	6,089	-2.7	-2.3	-1.9	-1.6	-1.9
Mahtomedi	832 38	101.241%	0.18665%	110.735%	0.18914%	1,616	2,281	2,943	4,270	6,204	1,683	2,380	3,079	4,475	6,483	4.1	4.3	4.6	4.8	4.5
Marine on St Croix	834 10	94.272%	0.16123%	105.302%	0.17807%	1,470	2,085	2,699	3,928	5,712	1,597	2,260	2,923	4,249	6,155	8.6	8.4	8.3	8.2	7.8
Newport	833	129.964%	0.21063%	139.634%	0.20122%	2,096	2,921	3,744	5,390	7,815	2,066	2,927	3,789	5,512	7,988	-1.5	0.2	1.2	2.3	2.2
Oak Park Heights	834	99.128%	0.16123%	110.401%	0.17807%	1,545	2,185	2,824	4,103	5,964	1,661	2,352	3,043	4,424	6,410	7.5	7.7	7.8	7.8	7.5
Oakdale	622 54	98.962%	0.15256%	105.780%	0.15015%	1,528	2,164	2,796	4,065	5,911	1,561	2,213	2,864	4,168	6,040	2.1	2.3	2.4	2.5	2.2
Pine Springs	832 54	76.166%	0.18665%	83.687%	0.18914%	1,229	1,765	2,298	3,367	4,905	1,341	1,891	2,442	3,543	5,130	9.1	7.1	6.3	5.2	4.6
St Marys Point	834	75.012%	0.16123%	81.611%	0.17807%	1,172	1,689	2,203	3,234	4,715	1,298	1,832	2,365	3,433	4,971	10.7	8.5	7.3	6.2	5.4
St Paul Park	833 14	112.924%	0.21063%	124.453%	0.20122%	1,833	2,570	3,305	4,776	6,932	1,874	2,652	3,431	4,989	7,229	2.2	3.2	3.8	4.5	4.3
Scandia	831 10	84.098%	0.15522%	90.882%	0.15570%	1,303	1,863	2,421	3,539	5,154	1,382	1,954	2,527	3,674	5,323	6.0	4.9	4.4	3.8	3.3
Stillwater	834	104.118%	0.16123%	110.682%	0.17807%	1,622	2,288	2,952	4,282	6,222	1,665	2,357	3,049	4,434	6,424	2.6	3.0	3.3	3.6	3.2
White Bear Lake	832 38	87.557%	0.18665%	96.999%	0.18914%	1,405	1,999	2,591	3,777	5,495	1,509	2,132	2,755	4,002	5,796	7.4	6.7	6.3	6.0	5.5
Willernie	832 38	107.389%	0.18665%	124.419%	0.18914%	1,711	2,407	3,101	4,491	6,523	1,855	2,627	3,401	4,946	7,167	8.4	9.1	9.7	10.1	9.9
Woodbury	833 14	104.944%	0.23635%	111.236%	0.22689%	1,750	2,459	3,166	4,582	6,652	1,745	2,465	3,184	4,624	6,696	-0.3	0.3	0.6	0.9	0.7
Baytown	834 54	66.259%	0.16123%	71.421%	0.17807%	1,037	1,509	1,978	2,919	4,261	1,169	1,647	2,126	3,082	4,461	12.7	9.2	7.5	5.6	4.7
Denmark	200	68.351%	0.26854%	74.698%	0.28798%	1,235	1,773	2,308	3,380	4,922	1,375	1,927	2,478	3,580	5,175	11.3	8.7	7.4	5.9	5.1
Grey Cloud	833	92.112%	0.21063%	100.739%	0.20122%	1,512	2,142	2,770	4,027	5,854	1,574	2,223	2,873	4,172	6,043	4.1	3.8	3.7	3.6	3.2
May	834 10	64.824%	0.16123%	71.923%	0.17807%	1,015	1,479	1,941	2,867	4,187	1,175	1,656	2,137	3,099	4,486	15.7	12.0	10.1	8.1	7.1
Stillwater Twp	834 10	73.548%	0.16123%	80.519%	0.17807%	1,150	1,659	2,166	3,181	4,639	1,284	1,812	2,340	3,395	4,916	11.6	9.2	8.0	6.7	6.0
West Lakeland	834 54	59.530%	0.16123%	66.689%	0.17807%	934	1,370	1,805	2,677	3,913	1,109	1,562	2,014	2,919	4,224	18.7	14.0	11.6	9.1	7.9

**NOTES:**

- The selected school district/watershed combination is the one with the most residential value in the municipality for taxes payable in 2012.
- The percentage change on this chart is based on a 2.8% reduction in taxable market value from Pay 2011 to Pay 2012. The impact on individual parcels may vary depending on actual market value changes.

# PAYABLE 2011 vs. PAY 2012 RESIDENTIAL HOMESTEAD TAXES

Assuming a -2.8% change in Taxable Market Value

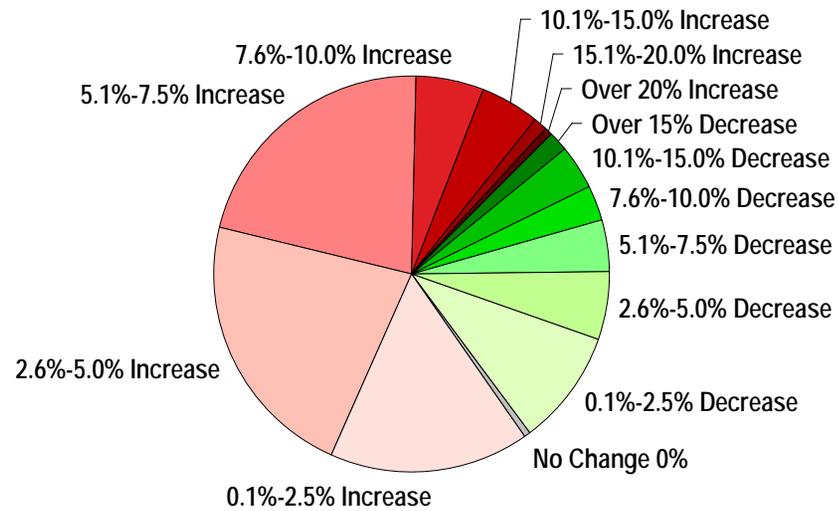
## PART II - INDIVIDUAL TAXING DISTRICT PORTION OF NET TAX ONLY (net of district's estimated share of credit)

DISTRICT	SD/WS	PAY 2011 TAX RATE		PAY 2012 TAX RATE		PAY 2011 TAX					PAY 2012 TAX					PERCENTAGE CHANGE				
		Net Tax Capacity	Market Value	Net Tax Capacity	Market Value	Market Value:					Market Value:					Taxable Market Value:				
						154,300	205,800	257,200	360,100	514,400	150,000	200,000	250,000	350,000	500,000	150,000	200,000	250,000	350,000	500,000
County w/o Library		27.250%	0.00229%	29.256%	0.00180%	\$350	\$507	\$662	\$974	\$1,423	\$373	\$533	\$693	\$1,013	\$1,472	6.6	5.2	4.6	4.0	3.4
County w/Library		29.772%	0.00229%	31.939%	0.00180%	389	559	727	1,065	1,553	406	581	757	1,106	1,606	4.4	4.0	4.1	3.9	3.4
Afton		27.044%		30.078%		\$339	\$495	\$649	\$958	\$1,400	\$380	\$544	\$708	\$1,036	\$1,504	12.0	9.9	9.1	8.1	7.4
Bayport		35.650%		40.671%		454	658	859	1,264	1,846	514	735	957	1,400	2,034	13.1	11.8	11.4	10.7	10.2
Birchwood		21.824%		22.514%		273	398	522	773	1,129	284	407	530	775	1,126	4.0	2.3	1.4	0.3	-0.3
Cottage Grove		38.255%		41.446%		507	721	934	1,361	1,981	523	749	975	1,427	2,072	3.1	3.9	4.4	4.9	4.6
Dellwood		9.331%		10.578%		116	170	223	330	483	134	191	249	364	529	15.1	12.4	11.5	10.2	9.6
Forest Lake		33.548%		37.735%		427	618	808	1,189	1,737	477	682	888	1,299	1,887	11.6	10.4	9.8	9.2	8.6
Grant		11.119%		13.227%		139	203	266	393	576	167	239	311	455	661	19.9	17.8	16.8	15.7	14.8
Hastings		55.196%		66.078%		733	1,041	1,348	1,964	2,858	835	1,195	1,555	2,275	3,304	13.9	14.8	15.3	15.9	15.6
Hugo		34.236%		36.498%		440	635	828	1,215	1,772	461	660	859	1,257	1,825	4.8	4.0	3.8	3.5	3.0
Lake Elmo		21.832%		27.272%		271	396	522	772	1,130	344	493	642	939	1,364	26.9	24.4	22.9	21.6	20.7
Lake St Croix Beach		40.962%		51.493%		530	761	992	1,454	2,121	650	931	1,212	1,773	2,575	22.7	22.3	22.1	21.9	21.4
Lakeland		40.375%		44.462%		522	750	977	1,433	2,090	562	804	1,046	1,531	2,223	7.8	7.2	7.1	6.8	6.4
Lakeland Shores		17.204%		20.150%		207	308	407	608	891	254	364	474	694	1,008	22.4	18.2	16.4	14.1	13.2
Landfall		40.389%		39.046%		533	759	985	1,435	2,091	493	706	919	1,344	1,952	-7.5	-7.0	-6.7	-6.4	-6.7
Mahtomedi		31.386%		33.679%		411	588	763	1,115	1,625	425	609	792	1,160	1,684	3.3	3.6	3.8	4.0	3.6
Marine on St Croix		38.842%		45.202%		503	722	941	1,379	2,011	571	817	1,064	1,556	2,260	13.6	13.2	13.1	12.8	12.4
Newport		60.261%		64.662%		822	1,153	1,485	2,148	3,121	817	1,169	1,521	2,226	3,233	-0.5	1.4	2.5	3.6	3.6
Oak Park Heights		45.028%		51.710%		589	842	1,094	1,599	2,331	653	935	1,217	1,780	2,585	10.9	11.0	11.2	11.3	10.9
Oakdale		35.868%		39.252%		468	670	872	1,275	1,857	496	710	924	1,351	1,963	5.9	5.9	6.0	6.0	5.7
Pine Springs		6.528%		7.139%		81	118	156	231	338	90	129	168	246	357	11.2	9.3	7.7	6.5	5.7
St Marys Point		22.275%		24.430%		275	402	531	788	1,153	309	442	575	841	1,221	12.6	9.8	8.3	6.8	5.9
St Paul Park		43.221%		49.481%		577	817	1,058	1,538	2,238	625	895	1,164	1,704	2,474	8.2	9.5	10.0	10.8	10.5
Scandia		33.557%		35.785%		425	616	807	1,189	1,737	452	647	842	1,232	1,789	6.4	5.0	4.4	3.6	3.0
Stillwater		52.539%		54.674%		693	987	1,280	1,868	2,721	691	989	1,286	1,882	2,734	-0.3	0.2	0.5	0.8	0.5
White Bear Lake		17.702%		19.942%		226	326	426	627	917	252	361	469	687	997	11.7	10.7	10.0	9.5	8.8
Willernie		37.534%		47.363%		497	707	916	1,335	1,943	598	856	1,114	1,631	2,368	20.3	21.1	21.7	22.2	21.9
Woodbury		34.921%	0.02572%	35.921%	0.02566%	501	710	917	1,335	1,940	492	700	909	1,327	1,924	-1.8	-1.4	-0.9	-0.6	-0.8
Baytown		10.650%		10.899%		126	189	251	376	552	138	197	256	375	545	9.2	4.3	1.9	-0.3	-1.2
Denmark		13.088%		13.696%		157	233	310	462	678	173	248	322	472	685	10.1	6.4	3.9	2.2	1.1
Grey Cloud		23.773%		27.277%		307	441	575	844	1,230	345	493	642	939	1,364	12.5	11.9	11.7	11.3	10.9
May		9.394%		11.823%		111	166	222	331	487	149	214	278	407	591	34.1	29.0	25.5	22.9	21.4
Stillwater Twp		18.118%		20.419%		222	327	431	640	939	258	369	480	703	1,021	16.0	12.9	11.3	9.8	8.8
West Lakeland		5.285%		7.676%		61	92	123	186	274	97	139	181	264	384	58.4	50.4	46.6	42.1	40.2
SD 200 (Hastings)		22.140%	0.26625%	25.433%	0.28618%	\$677	\$943	\$1,208	\$1,740	\$2,516	\$750	\$1,032	\$1,313	\$1,878	\$2,703	10.8	9.4	8.7	7.9	7.4
SD 622 (N St Paul/Mpwd)	916	27.785%	0.15027%	28.340%	0.14835%	595	829	1,061	1,529	2,211	581	809	1,038	1,495	2,159	-2.4	-2.4	-2.2	-2.2	-2.4
SD 624 (White Bear Lk)	916	22.520%	0.24061%	26.103%	0.24849%	660	912	1,163	1,665	2,405	703	969	1,235	1,769	2,547	6.5	6.3	6.2	6.2	5.9
SD 831 (Forest Lake)		15.411%	0.15293%	17.331%	0.15390%	432	599	764	1,097	1,585	450	621	793	1,136	1,637	4.1	3.7	3.8	3.5	3.3
SD 832 (Mahtomedi)	916	34.330%	0.18437%	38.360%	0.18734%	735	1,023	1,309	1,884	2,725	765	1,069	1,371	1,977	2,855	4.1	4.5	4.7	5.0	4.8
SD 833 (S Wash Co)	916	35.216%	0.20834%	37.894%	0.19942%	785	1,091	1,395	2,002	2,895	778	1,084	1,391	2,003	2,892	-1.0	-0.7	-0.3	0.1	-0.1
SD 834 (Stillwater)	916	20.300%	0.15894%	22.333%	0.17626%	512	709	904	1,294	1,870	546	757	967	1,386	1,998	6.6	6.8	7.0	7.1	6.9
SD 2144 (Chisago Lakes)		22.933%	0.11744%	27.459%	0.12274%	477	668	857	1,237	1,792	531	741	953	1,375	1,987	11.3	11.0	11.2	11.1	10.9

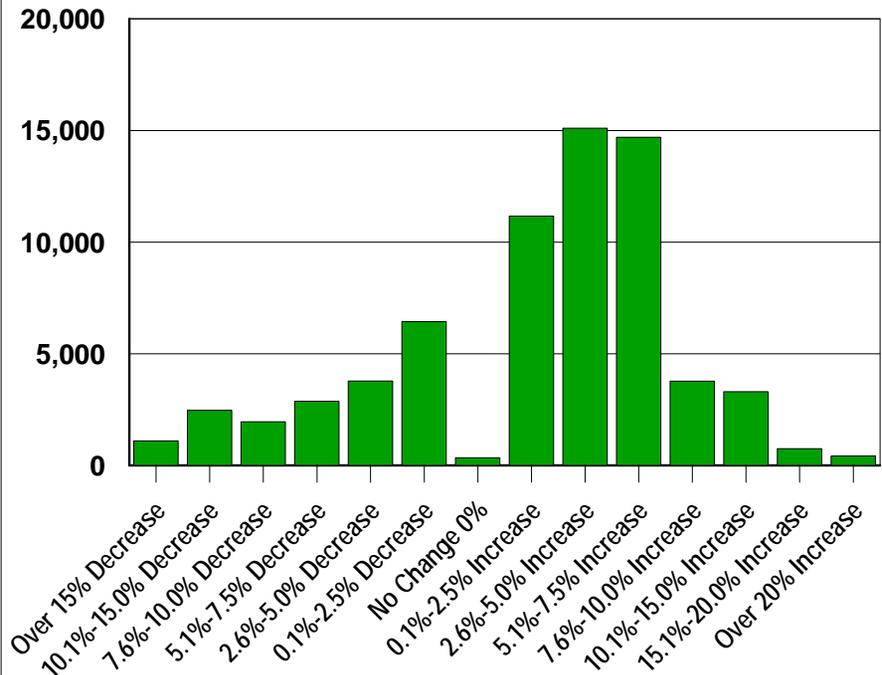
# Pay 2012 Tax Statements

## Counts by Range of Change in County Portion of Tax

Res Homestead Parcels - Median 3.3% Increase



Res Homestead Parcels - Median 3.3% Increase



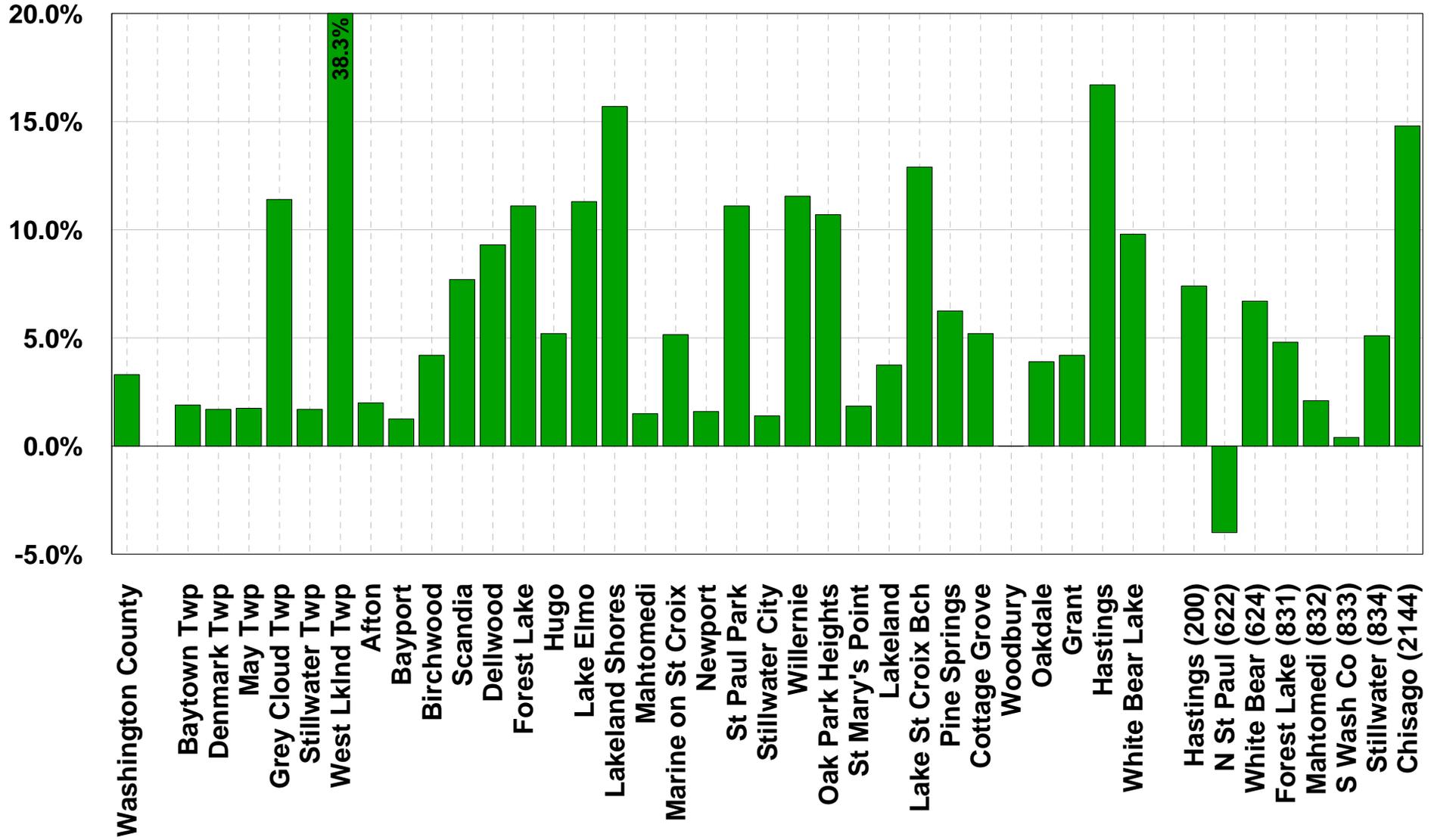
# Counts of Pay 2012 Residential Homestead Tax Statements by Range of Percentage of Increase/Decrease in the County Portion of Tax

City/Town	Median Change in Taxable Market Value*	Median Change in County Tax	Parcel Counts by Range of Increase/Decrease in County Tax													Total	Total No Increase	Total Increase
			Over 15% Decrease	10.1%-15.0% Decrease	7.6%-10.0% Decrease	5.1%-7.5% Decrease	2.6%-5.0% Decrease	0.0%-2.5% Decrease	0.1%-2.5% Increase	2.6%-5.0% Increase	5.1%-7.5% Increase	7.6%-10.0% Increase	10.1%-15.0% Increase	15.1%-20.0% Increase	Over 20% Increase			
0002 Baytown Twp	-1.0%	6.6%				1	3	7	12	49	255	100	57	10	10	504	11	493
0004 Denmark Twp	-3.6%	4.1%	3	1	2	6	18	27	81	136	137	19	9	5	10	454	57	397
0009 May Twp	-17.9%	-13.5%	326	215	78	63	46	32	11	8	7	3	1		790	760	30	
0011 Grey Cloud Island Twp	-2.9%	3.9%			2	1	5	9	24	43	15	3			103	17	86	
0014 Stillwater Twp	-9.3%	-3.4%	2	24	64	127	198	144	73	44	4	4	1		686	559	127	
0017 West Lakeland Twp	-5.3%	1.9%	5	25	69	72	114	165	173	191	152	72	57	21	46	1,162	450	712
0100 Afton	-7.8%	-1.9%	37	73	72	90	102	124	130	84	50	25	20	13	14	834	498	336
0200 Bayport	-10.5%	-5.0%	11	89	96	90	127	45	54	24	32	7	5	1	3	584	458	126
0300 Birchwood	-0.1%	8.1%	3	1	1	1		2	6	14	72	179	25	5	3	312	8	304
0400 Scandia	0.0%	8.1%	6	2		7	29	57	40	81	222	557	132	19	21	1,173	101	1,072
0500 Dellwood	-3.3%	3.3%	2	4	4	4	16	28	82	92	64	32	6		1	335	58	277
0600 Forest Lake	-2.4%	5.7%	49	59	122	203	295	279	411	789	1,200	893	679	33	21	5,033	1,007	4,026
0700 Hugo	-2.5%	5.5%	161	8	4	31	75	384	246	823	1,452	345	465	61	35	4,090	663	3,427
0800 Lake Elmo	-10.3%	-11.5%	176	1,340	421	50	20	15	8	21	3					2,054	2,022	32
0900 Lakeland Shores	-3.0%	5.7%	2	1		1	4	5	4	21	48	15	4	1		106	13	93
1000 Mahtomedi	-4.7%	1.3%	21	24	46	96	203	406	997	419	86	16	11	6		2,331	796	1,535
1100 Marine on St Croix	-8.6%	-3.3%	1	5	14	46	86	75	16	7	1	1			2	254	227	27
1200 Newport	-1.0%	1.4%	4	10	21	24	55	143	352	197	53	8	5	2	3	877	257	620
1300 St Paul Park	-0.8%	3.1%	6	11	37	46	86	206	274	608	161	22	10	1	13	1,481	392	1,089
1500 Stillwater City	-1.8%	4.4%	21	22	153	467	135	674	372	1,382	1,618	148	122	113	66	5,293	1,472	3,821
1600 Willernie	-7.7%	-5.4%	10	19	24	29	24	27	12	8	2	2	2	1		160	133	27
1700 Oak Park Heights	-3.1%	3.1%	20	14	15	12	36	65	223	448	122	35	23	17	1	1,031	162	869
1800 St Mary's Point	-8.4%	-0.6%	2	6	13	10	21	23	29	19	8		1			132	75	57
1900 Lakeland	-5.4%	0.9%	2	4	5	28	24	118	352	62	14	3	1		1	614	181	433
2000 Lake St Croix Beach	-8.9%	-3.9%	8	28	33	75	127	72	28	9	8	2	4	2		396	343	53
2100 Pine Springs	-3.1%	4.0%	1				1	2	16	46	25	9	2	2		104	4	100
2200 Cottage Grove	-2.0%	3.9%	24	89	78	353	409	1,219	1,849	2,261	2,137	620	801	99	57	9,996	2,172	7,824
2500 Woodbury	-2.2%	4.2%	53	66	232	302	662	984	2,669	6,013	5,431	543	670	148	35	17,808	2,299	15,509
2600 Oakdale	-4.1%	1.6%	49	117	197	389	642	1,289	2,557	1,109	1,312	109	187	194	79	8,230	2,683	5,547
2700 Grant	-11.6%	-6.2%	97	211	157	253	218	160	64	17	7	3	5	1	3	1,196	1,096	100
7500 Hastings	0.0%	6.4%									1					1	0	1
9400 White Bear Lake	-3.4%	4.2%						1	3	77	2	3	2		1	89	1	88
<b>County Total</b>	<b>-2.8%</b>	<b>3.3%</b>	<b>1,102</b>	<b>2,468</b>	<b>1,960</b>	<b>2,877</b>	<b>3,781</b>	<b>6,787</b>	<b>11,168</b>	<b>15,102</b>	<b>14,701</b>	<b>3,778</b>	<b>3,307</b>	<b>755</b>	<b>427</b>	<b>68,213</b>	<b>18,975</b>	<b>49,238</b>
Percent of Total:			2%	4%	3%	4%	6%	10%	16%	22%	22%	6%	5%	1%	1%	100%	28%	72%

**Note:**

- Taxable Market Value is before Homestead Exclusion
- Excludes parcels with new construction and classification changes
- Only includes the main parcel with the house if a homestead consists of multiple parcels

# Residential Homestead Median Percentage Change in Taxing District Portion of Tax



# Why don't all taxpayers in a city see the same percentage change in tax?

In an ad valorem tax system the levy is apportioned to all parcels in the taxing jurisdiction based on value. In the simplest terms, the levy is divided by the total value of all parcels to arrive at a tax rate. The value of each parcel is then multiplied by the tax rate to determine each parcel's share of the taxing jurisdiction's tax amount. So the tax impact on an individual parcel is affected by a number of factors including:

- Change in taxing jurisdiction's Levy
- Change in the total value (tax base) of the taxing jurisdiction
- Change in the parcel's value
- How does the value change on the parcel compare to the value change on other parcels, i.e. did it go up or down more or less than average?
- Conversion of homestead benefit from 2011 to 2012 from homestead credit to value exclusion.

Below is an example of a taxing jurisdiction with five parcels. Assume the levy stays the same and see what happens to the taxes on those five parcels under several value change scenarios:

			<u>Scenario #1</u>		<u>Scenario #2</u>		<u>Scenario #3</u>		<u>Scenario #4</u>	
			-Levy stays the same -All values stay the same		-Levy stays the same -All Values go down 8%		-Levy stays the same -All Values go up 5%		-Levy stays the same -Value changes not uniform on all parcels	
		Pay 2011	Pay 2012	% Chg	Pay 2012	% Chg	Pay 2012	% Chg	Pay 2012	% Chg
<b>1. Levy:</b>		\$10,000	\$10,000	0.0%	\$10,000	0.0%	\$10,000	0.0%	\$10,000	0.0%
<b>2. Value on all parcels in district:</b>	a. House 1	100,000	100,000	0.0%	92,000	-8.0%	105,000	5.0%	105,000	5.0%
	b. House 2	200,000	200,000	0.0%	184,000	-8.0%	210,000	5.0%	184,000	-8.0%
	c. House 3	250,000	250,000	0.0%	230,000	-8.0%	262,500	5.0%	230,000	-8.0%
	d. House 4	325,000	325,000	0.0%	299,000	-8.0%	341,250	5.0%	299,000	-8.0%
	e. House 5	450,000	450,000	0.0%	414,000	-8.0%	472,500	5.0%	450,000	0.0%
<b>3. Total Tax Capacity of all parcels:</b>		13,250	12,549	-5.3%	11,425	-13.8%	13,251	0.0%	11,927	-10.0%
<b>4. Tax Rate = Levy/Total Tax Capacity:</b>		75.472%	79.688%	5.6%	87.527%	16.0%	75.466%	0.0%	83.843%	11.1%
<b>5. Tax on each parcel: (2011=net tax after credit)</b>	a. House 1	\$473	\$572	21.0%	\$551	16.6%	\$583	23.4%	\$647	36.9%
	b. House 2	\$1,317	\$1,441	9.4%	\$1,429	8.5%	\$1,447	9.9%	\$1,369	4.0%
	c. House 3	\$1,740	\$1,875	7.8%	\$1,869	7.4%	\$1,878	8.0%	\$1,790	2.9%
	d. House 4	\$2,373	\$2,526	6.4%	\$2,527	6.5%	\$2,527	6.5%	\$2,421	2.0%
	e. House 5	\$3,396	\$3,586	5.6%	\$3,624	6.7%	\$3,566	5.0%	\$3,773	11.1%
<b>6. Total Credit</b>		\$702	\$0	-100%	\$0	-100%	\$0	-100%	\$0	-100%
<b>7. Total:</b>		\$10,000	\$10,000	0.0%	\$10,000	0.0%	\$10,001	0.0%	\$10,000	0.0%

This example assumes all parcels were residential homesteads. Other factors which add to the complexity include:

- Classification of the property and legislatively determined class rates which determine the percentage of value that is taxed
- Tiered class rates which vary as property value increases
- Market value based credits which decrease as values increase

Also, programs such as Fiscal Disparities and Tax Increment Financing add to the complexity and can contribute to shifting of tax burdens between parcels.

These factors can make it difficult to point to any one reason why the tax change on one parcel is different than the tax change on another parcel.

## Why are Commercial-Industrial properties experiencing higher tax increases than other property types?

In general there are several factors that contribute to the increase in C/I taxes:

- **Shifting of tax burden.** Since the majority of property in the county is residential, and the median value change on residential property was a 2.8% reduction, the fact that most C/I values stayed the same shifts more of the local tax burden to C/I property.
- **Increase in state tax rate.** The state tax rate increased 4%. When that is applied to a value that remained the same, the result is an increase in the state tax.
- **Increase in fiscal disparity tax rate.** The fiscal disparity tax rate increased 10%. When that is applied to a value that remained the same, the result is an increase in the fiscal disparity tax.
- **Change in percentage of value taxed at the fiscal disparity tax rate.** Part of the value of commercial-industrial property is taxed at the local tax rate, and the remainder of the value is taxed at a metro-wide fiscal disparity tax rate. Several areas are experiencing an increase in the percentage of value taxed at the fiscal disparity tax rate, and a reduction in the percentage of value taxed at the local tax rate. Since the fiscal disparity tax rate is so much higher than most local tax rates in Washington County, the net effect of that shift is a tax increase. Areas experiencing increases due to this phenomenon are: Afton, Bayport, Oak Park Heights, Lakeland, Pine Springs, Grey Cloud Island and Stillwater Township.

The reverse is also the case. There are some areas experiencing a lower percentage of value being taxed at the higher fiscal disparity rate, and a greater percentage at the lower local tax rate. But generally due to the other factors mentioned here the bottom line total tax impact is still an increase so this situation may not be as noticeable to the taxpayer.

# Percentage Change in Levy from Pay 2011 to Pay 2012 By Taxing District Type

## Significant Levy changes from 2011 to 2012

### Double digit change in levy:

#### Increases

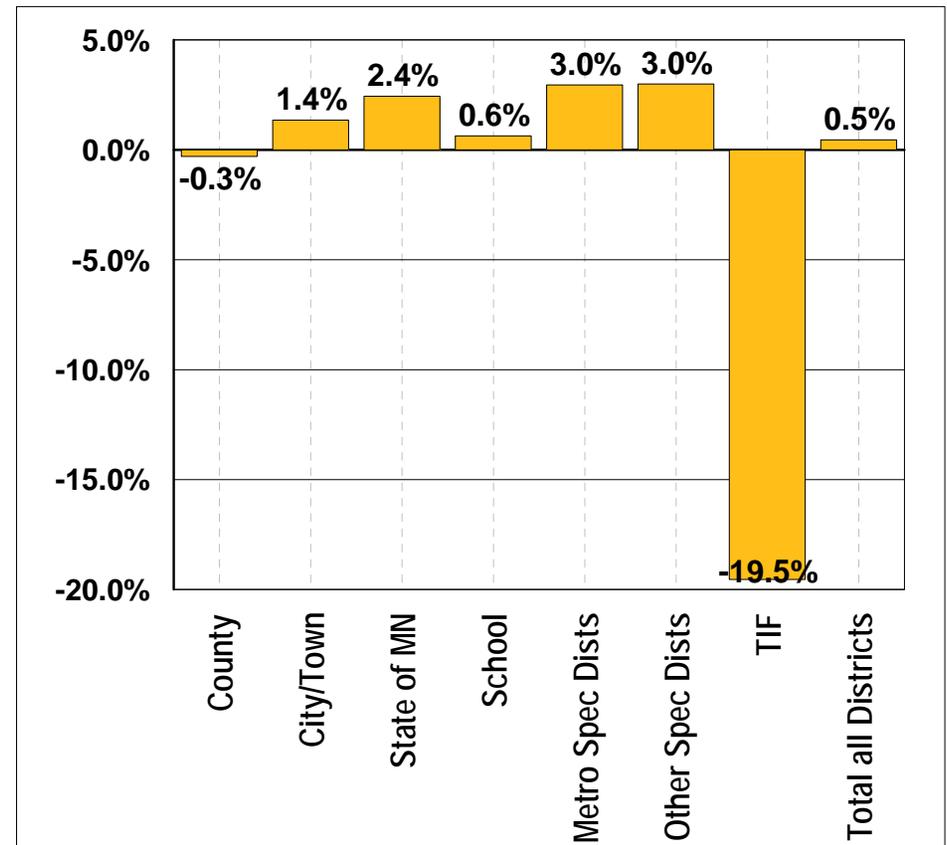
- West Lakeland 36.4% increase
- Lake Elmo 11.6% increase
- ISD 2144 Chisago Lakes 12.1% increase
- Rice Creek WS 25.6% increase

#### Reductions

- TIF is down due to expiration of 3 TIF Districts in Cottage Grove, St Paul Park and Stillwater

## Changes from proposed 2012 to final:

- Birchwood 11% reduction, final is 0.6% increase
- Grant 10% reduction, final is 2.9% increase
- Oak Park Heights 9.7% reduction, final is 6.6% increase
- Brown's Creek WS 16.7% reduction, final is 4.5% increase
- Carnelian Marine WS 10.3% reduction, final is 5% reduction
- School changes due to referenda passed 11/8/2011:
  - ISD 200 Hastings 30.2% increase, final is a 7.1% increase
  - ISD 831 Forest Lake 62.5% increase, final is a 1.6% increase
  - ISD 832 Mahtomedi 5.5% increase, final is a 0.2% increase



# Washington County Taxable Property Values

## 5 Year Comparison

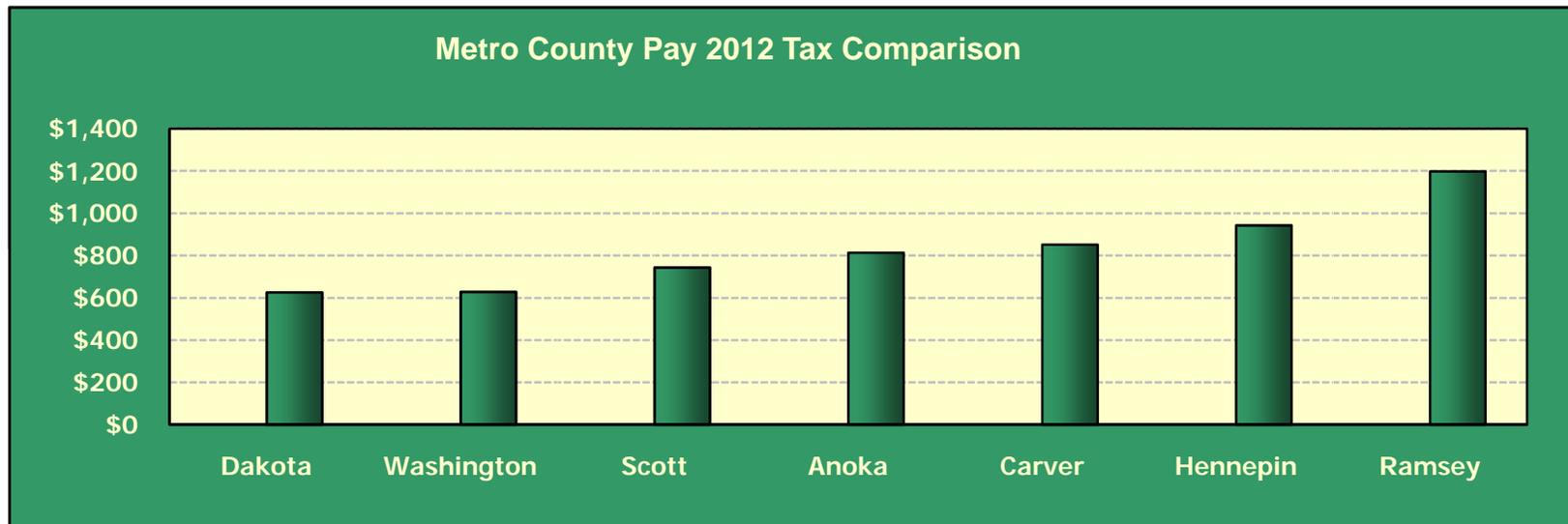
TYPE OF VALUE	Payable 2009	% Chg	Payable 2010	% Chg	Payable 2011	% Chg	Payable 2012	% Chg	Preliminary 2013	% Chg	5 year summary
<b>ESTIMATED MARKET VALUE</b>	29,934,798,500	1.5%	28,410,327,600	-5.1%	26,459,462,900	-6.9%	25,550,570,400	-3.4%	24,096,240,400	-5.7%	-19.5%
<i>Subtract:</i> "This Old House" Deferral	(7,830,700)	-14.3%	(6,819,300)	-12.9%	(5,884,200)	-13.7%	(4,899,300)	-16.7%	(3,809,300)	-22.2%	-51.4%
Veteran's Exclusion	(44,047,200)	NA	(48,391,100)	9.9%	(53,725,400)	11.0%	(60,628,900)	12.8%	(59,076,800)	-2.6%	34.1%
Plat Deferral	(79,171,300)	-23.0%	(25,443,500)	-67.9%	(5,091,200)	-80.0%	(9,441,000)	85.4%	(6,994,400)	-25.9%	-91.2%
Limited Market Value	(215,231,000)	-48.7%	0	-100%	0	NA	0	NA	0	NA	NA
Open Space	0	0	0	0	0	0	0	0	(1,329,400)	NA	NA
Rural Preserve	0	NA	0	NA	0	NA	(4,965,400)	NA	(3,878,000)	-21.9%	NA
Green Acres	(730,936,600)	1.0%	(569,731,600)	-22.1%	(502,542,300)	-11.8%	(412,377,900)	-17.9%	(355,933,700)	-13.7%	-51.3%
Subtotal - TMV before Homestead Exclusion	<b>28,857,581,700</b>	2.2%	<b>27,759,942,100</b>	-3.8%	<b>25,892,219,800</b>	-6.7%	<b>25,058,257,900</b>	-3.2%	<b>23,665,218,800</b>	-5.6%	-18.0%
Homestead Exclusion	0	NA	0	NA	0	NA	(1,151,794,200)	NA	(1,237,213,300)	7.4%	NA
<b>TAXABLE MARKET VALUE</b>	<b>28,857,581,700</b>	2.2%	<b>27,759,942,100</b>	-3.8%	<b>25,892,219,800</b>	-6.7%	<b>23,906,463,700</b>	-7.7%	<b>22,428,005,500</b>	-6.2%	-22.3%
New Construction-House/Garage	345,390,600	-39.4%	221,105,900	-36.0%	159,776,700	-27.7%	178,453,600	11.7%	160,673,000	-10.0%	-53.5%
New Construction-Other	120,703,000	-33.9%	50,255,500	-58.4%	42,726,600	-15.0%	37,879,700	-11.3%	41,426,400	9.4%	-65.7%
Total New Construction	466,093,600	-38.1%	271,361,400	-41.8%	202,503,300	-25.4%	216,333,300	6.8%	202,099,400	-6.6%	-56.6%
<i>% Increase due to new construction</i>		1.7%		0.9%		0.7%		0.8%		0.8%	
<i>% increase due to inflation/other</i>		0.5%		-4.7%		-7.5%		-8.5%		-7.0%	
<b>REFERENDA MARKET VALUE</b>	28,203,529,375	2.0%	27,029,481,500	-4.2%	25,103,579,200	-7.1%	24,314,803,600	-3.1%	22,918,695,500	-5.7%	-18.7%
<b>TOTAL NET TAX CAPACITY</b>	327,455,283	2.9%	316,297,672	-3.4%	295,060,091	-6.7%	274,105,554	-7.1%	258,864,236	-5.6%	-20.9%
<i>Subtract:</i> Tax Increment Financing	(8,509,906)	6.3%	(8,474,446)	-0.4%	(7,304,818)	-13.8%	(5,450,321)	-25.4%			
Powerline	(9,057)	-6.1%	(8,679)	-4.2%	(9,061)	4.4%	(9,126)	0.7%			
Fiscal Disparity Contribution	(23,763,200)	12.2%	(26,426,851)	11.2%	(25,869,016)	-2.1%	(24,758,357)	-4.3%			
<b>LOCAL TAXABLE VALUE</b>	<b>295,173,120</b>	2.1%	<b>281,387,696</b>	-4.7%	<b>261,877,196</b>	-6.9%	<b>243,887,750</b>	-6.9%			
<i>Add:</i> Fiscal Disparity Distribution	30,239,771	15.8%	31,492,824	4.1%	31,707,508	0.7%	30,304,410	-4.4%			
<b>TOTAL TAXABLE VALUE</b>	<b>325,412,891</b>	3.3%	<b>312,880,520</b>	-3.9%	<b>293,584,704</b>	-6.2%	<b>274,192,160</b>	-6.6%			
Net Gain from Fiscal Disparities	6,476,571	31.1%	5,065,973	-21.8%	5,838,492	15.2%	5,546,053	-5.0%			
% of Total Taxable Value	2.0%		1.6%		2.0%		2.0%				
County Tax Rate (with Library)	26.371%	1.7%	27.775%	5.3%	29.772%	7.2%	31.939%	7.3%			
referendum rate - % of market value	0.00000%		0.00314%		0.00229%	-27.2%	0.00180%	-21.2%			

-4.4%

- NOTE:
- The "Local Taxable Value" is the value used in the determination of the local tax rate.
  - The "Total Taxable Value" is the County's total tax base, which factors in the portion of the levy that is funded by the fiscal disparity pool.
  - Pay 2013 values are very preliminary. They are prior to Boards of Appeal and Equalization, and include state determined utility values from the prior year.

# Metro County Tax Comparison

County:	Tax Capacity Rate			Referendum Tax Rate			County Tax		
	2011	2012	% chg	2011	2012	% chg	2011	2012	% chg
	based on Taxable Market Value:						213,500		
Dakota	29.149%	31.426%	7.8%	0.00537%	0.00551%	2.6%		\$626	
Washington	29.772%	31.939%	7.3%	0.00229%	0.00180%	-21.4%		\$628	
Scott	35.541%	38.018%	7.0%	0.00000%	0.00000%			\$743	
Anoka	40.376%	41.615%	3.1%	0.00000%	0.00000%			\$814	
Carver	41.752%	43.562%	4.3%	0.00000%	0.00000%			\$852	
Hennepin (suburban)	45.840%	48.231%	5.2%	0.00000%	0.00000%			\$943	
Ramsey (suburban)	54.678%	61.316%	12.1%	0.00000%	0.00000%			\$1,199	



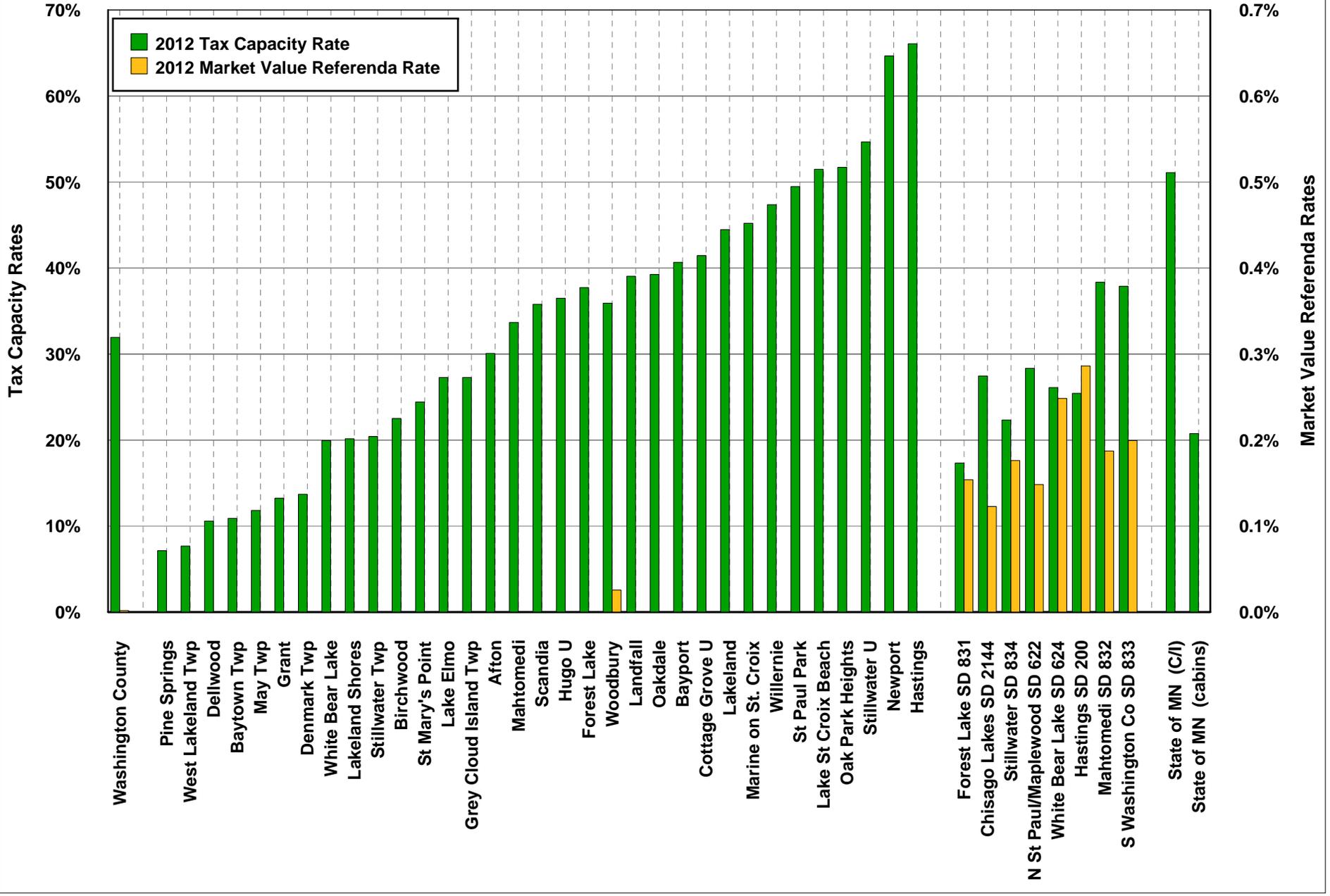
County tax comparison with 2011 not provided due to change in homestead benefit.

# Pay 2011 vs. Pay 2012 Tax Rates

Taxing District	Pay 2011 Rate	Pay 2012 Rate	% Chg
<b>Towns:</b> Baytown Twp	10.650%	10.899%	2.3%
Denmark Twp	13.088%	13.696%	4.6%
Grey Cloud Island Twp	23.773%	27.277%	14.7%
May Twp	9.394%	11.823%	25.9%
Stillwater Twp	18.118%	20.419%	12.7%
West Lakeland Twp	5.285%	7.676%	45.2%
<b>Cities:</b> Afton	27.044%	30.078%	11.2%
Bayport	35.650%	40.671%	14.1%
Birchwood	21.824%	22.514%	3.2%
Cottage Grove (Urban)	38.255%	41.446%	8.3%
Dellwood	9.331%	10.578%	13.4%
Forest Lake	33.548%	37.735%	12.5%
Grant	11.119%	13.227%	19.0%
Hastings	55.196%	66.078%	19.7%
Hugo (Urban)	34.236%	36.498%	6.6%
Lake Elmo	21.832%	27.272%	24.9%
Lake St Croix Beach	40.962%	51.493%	25.7%
Lakeland	40.375%	44.462%	10.1%
Lakeland Shores	17.204%	20.150%	17.1%
Landfall	40.389%	39.046%	-3.3%
Mahtomedi	31.386%	33.679%	7.3%
Marine on St. Croix	38.842%	45.202%	16.4%
Newport	60.261%	64.662%	7.3%
Oak Park Heights	45.028%	51.710%	14.8%
Oakdale	35.868%	39.252%	9.4%
Pine Springs	6.528%	7.139%	9.4%
St Mary's Point	22.275%	24.430%	9.7%
St Paul Park	43.221%	49.481%	14.5%
Scandia	33.557%	35.785%	6.6%
Stillwater (Urban)	52.539%	54.674%	4.1%
White Bear Lake	17.702%	19.942%	12.7%
Willernie	37.534%	47.363%	26.2%
Woodbury	34.921%	35.921%	2.9%
Woodbury MVR:	0.02572%	0.02566%	-0.2%

Taxing District	Pay 2011 Rate	Pay 2012 Rate	% Chg
<b>County:</b> County without Library	27.250%	29.256%	7.4%
County with Library	29.772%	31.939%	7.3%
County MVR:	0.00229%	0.00180%	-21.2%
County RRA	0.196%	0.211%	7.7%
County HRA	1.143%	1.224%	7.1%
<b>Schools:</b> SD 200 Hastings	22.140%	25.433%	14.9%
SD 200 Hastings MVR:	0.26625%	0.28618%	7.5%
SD 622 N St Paul/Mpwd	27.785%	28.340%	2.0%
SD 622 N St Paul/Mpwd MVR:	0.15027%	0.14835%	-1.3%
SD 624 White Bear Lake	22.520%	26.103%	15.9%
SD 624 White Bear Lake MVR:	0.24061%	0.24849%	3.3%
SD 831 Forest Lake	15.411%	17.331%	12.5%
SD 831 Forest Lake MVR:	0.15293%	0.15390%	0.6%
SD 832 Mahtomedi	34.330%	38.360%	11.7%
SD 832 Mahtomedi MVR:	0.18437%	0.18734%	1.6%
SD 833 S Washington Co	35.216%	37.894%	7.6%
SD 833 S Washington Co MVR:	0.20834%	0.19942%	-4.3%
SD 834 Stillwater	20.300%	22.333%	10.0%
SD 834 Stillwater MVR:	0.15894%	0.17626%	10.9%
SD 2144 Chisago Lakes	22.933%	27.459%	19.7%
SD 2144 Chisago Lakes MVR:	0.11744%	0.12274%	4.5%
<b>Other:</b> Brown's Creek WS	4.276%	4.906%	14.7%
Carnelian Marine WS	2.694%	2.918%	8.3%
Comfort Lake WS	3.910%	4.220%	7.9%
R-W Metro WS	2.719%	3.009%	10.6%
Rice Creek WS	1.725%	2.340%	35.7%
South Washington WS	0.687%	0.720%	4.9%
Valley Branch WS	1.508%	1.831%	21.4%
Hastings HRA	1.487%	1.639%	10.2%
Woodbury HRA	0.320%	0.344%	7.5%
Metropolitan Council	0.832%	0.937%	12.7%
Met Council Transit	1.364%	1.509%	10.7%
Met Mosquito Control	0.494%	0.536%	8.5%
State of MN (C/I)	49.043%	51.100%	4.2%
State of MN (cabins)	19.145%	20.750%	8.4%
Fiscal Disparities (C/I)	129.327%	141.945%	9.8%

# Pay 2012 Tax Rates



# Property Tax Refund Programs from the State of Minnesota

## Regular Property Tax Refund “Circuit Breaker”

- Based on income and property tax due. 2011 total household income must be less than \$100,780.
- Must have owned and occupied home on January 2, 2012.

## Special Property Tax Refund

- For property owners whose taxes increased more than 12% and the increase was over \$100. The refund is 60% of the increase over 12%, to a maximum of \$1,000. No income requirements.
- Must have owned and occupied home on January 2, 2011 and January 2, 2012.

## Form M1PR

- Available online at [www.revenue.state.mn.us](http://www.revenue.state.mn.us)
- Call **651-296-4444**
- File by August 15, 2012

# Pay 2012 Tax maps

## Map of Value Changes

(page 31)

This map show the percentage change in market value (before reduction for homestead exclusion) from 2011 to 2012 on Residential Homestead parcels.

Decreases are shown in shades of blue; the darker the color the larger the reduction

Increases are shown in shades of red; the darker the color the larger the increase.

## Map of Tax Changes

(page 32, 33, 34)

These maps show the percentage change in total tax from 2011 to 2012 on Residential Homestead, Commercial-Industrial and Apartment parcels.

Decreases are shown in shades of blue; the darker the color the larger the reduction.

Increases are shown in shades of red; the darker the color the larger the increase.

## Map of Effective Tax Rate

(page 35,36)

This map shows the effective tax rate for pay 2012 taxes on Residential Homestead and Commercial-Industrial parcels. Effective tax rate measures the percentage of market value that a taxpayer pays in property taxes. The Citizens League uses this measure in their annual property tax study. It is considered an accurate tool for comparison of tax burden across taxing jurisdictions.

Lower effective tax rates are shown in shades of green; the darker the color the lower the tax as a percentage of market value.

Higher effective tax rates are shown in shades of red; the darker the color the higher the tax as a percentage of market value.

## What is the difference? What do these maps show?

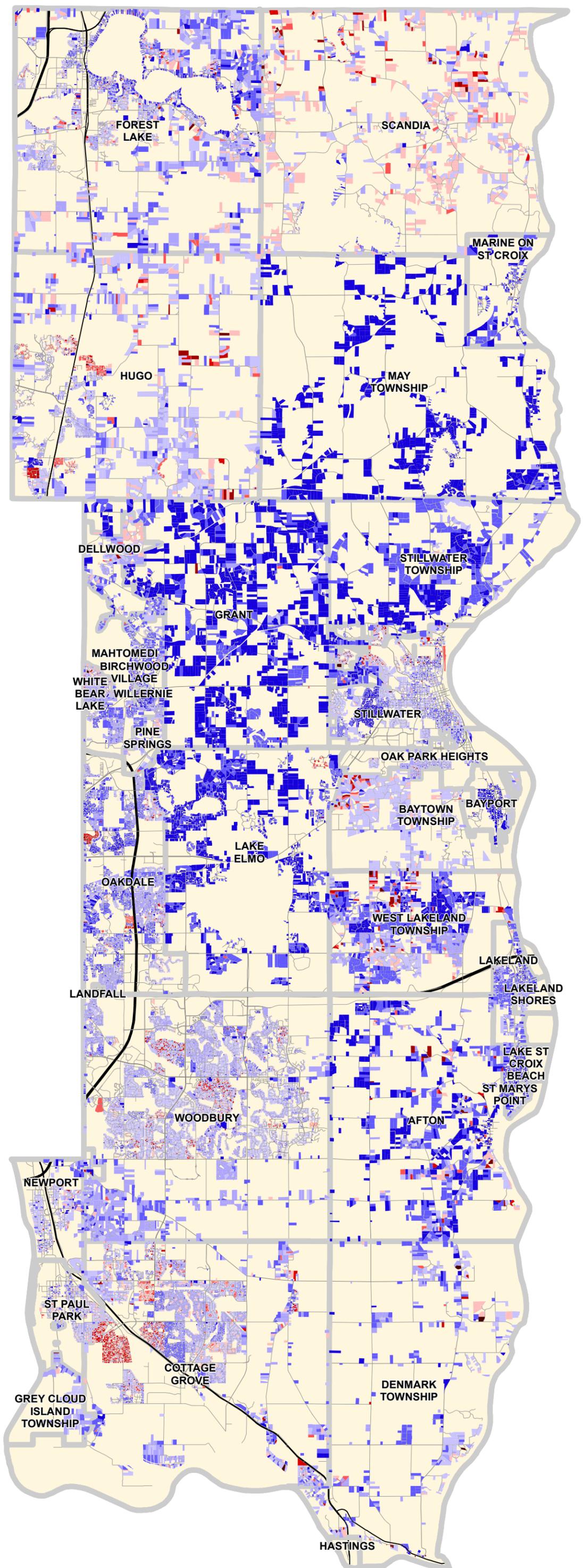
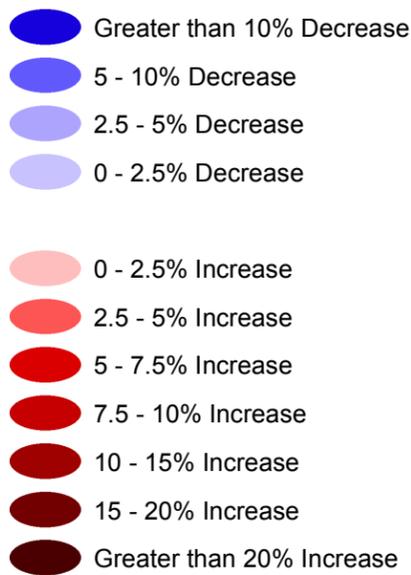
Percentage change does not tell the whole story. It can be helpful if you want to look at the impact on individual parcels or look at a single taxing district for multiple years. But percentage change is not always helpful if you want to compare taxes across jurisdictions. You could have two homes of the same value located in two different cities. One might have a tax increase and the other a tax decrease. But it's possible that the one with the increase actually has the lower tax.

For example, on the tax change map much of West Lakeland Township is shaded dark red, showing that most residents there are seeing tax increases for 2012. On the effective tax rate map West Lakeland is dark green, which means that it has a low effective tax rate. It has the lowest effective tax rate in the county, meaning that residents pay a lower percentage of market value in taxes. The same value home located elsewhere in the county would pay higher taxes, in some cases almost double.

# Washington County

## Taxable Market Value Change of Residential Homestead Properties from 2011 to Pay 2012

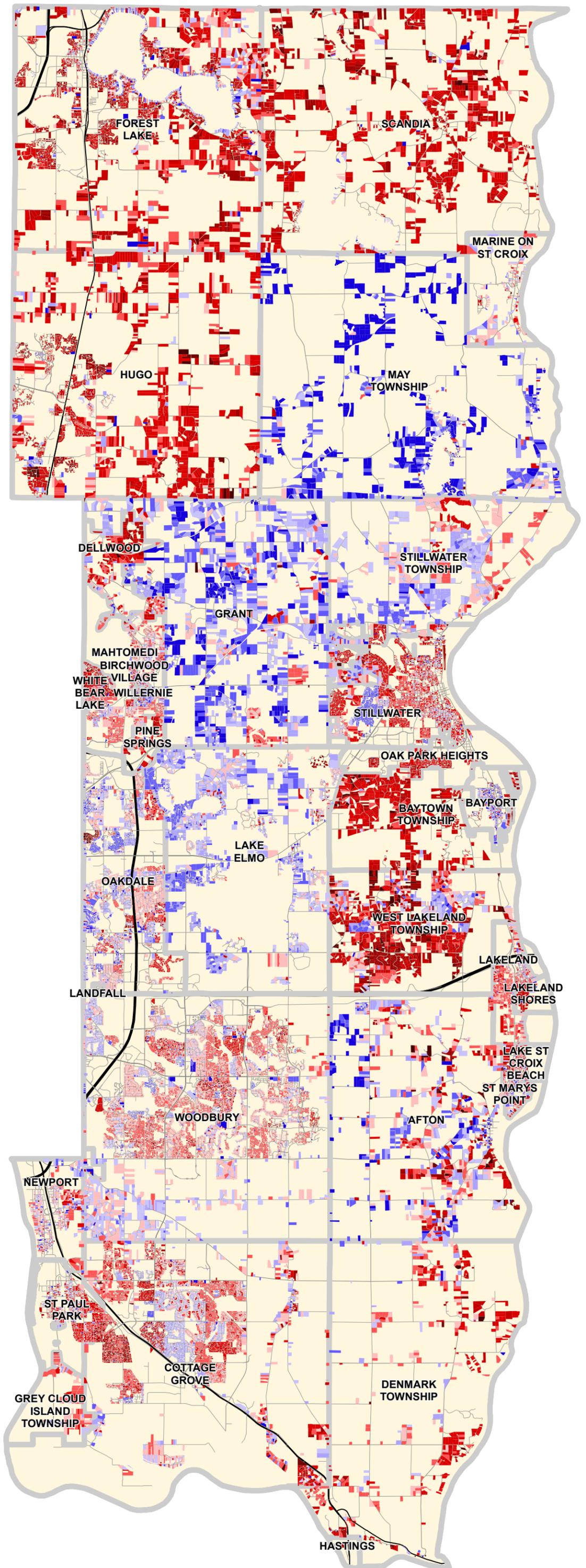
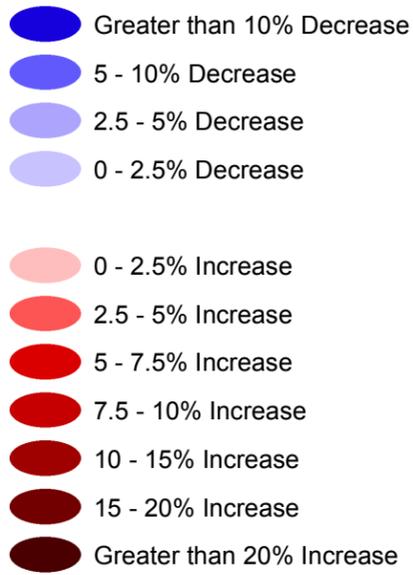
### Percent Change



# Washington County

## Property Tax Change of Residential Homestead Properties from 2011 to Pay 2012

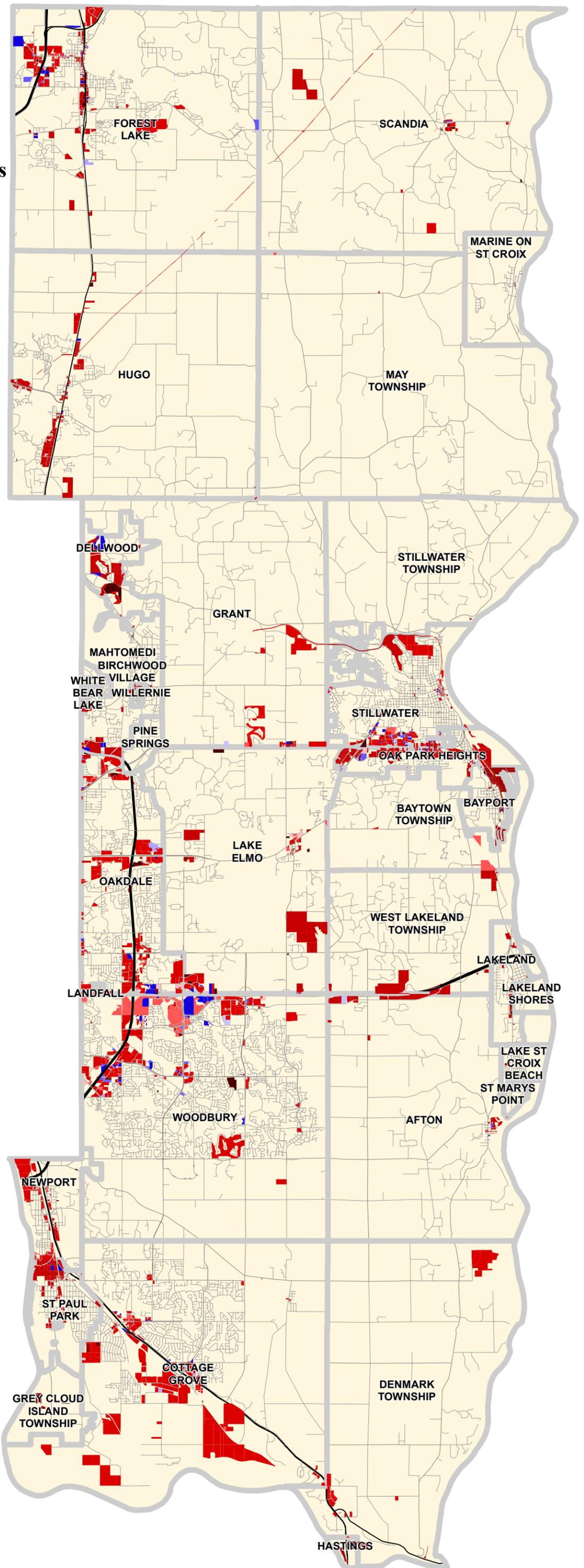
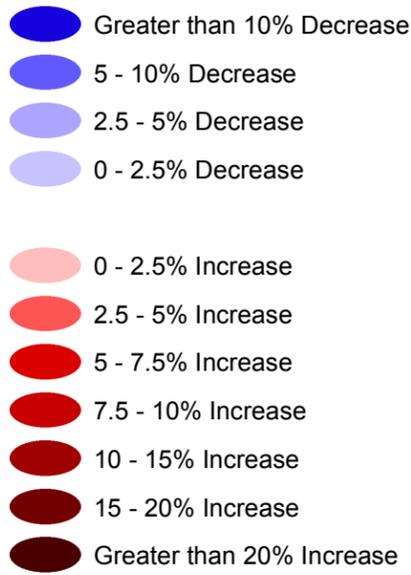
### Percent Change



# Washington County

## Property Tax Change of Commercial-Industrial-Utility Properties from 2011 to Pay 2012

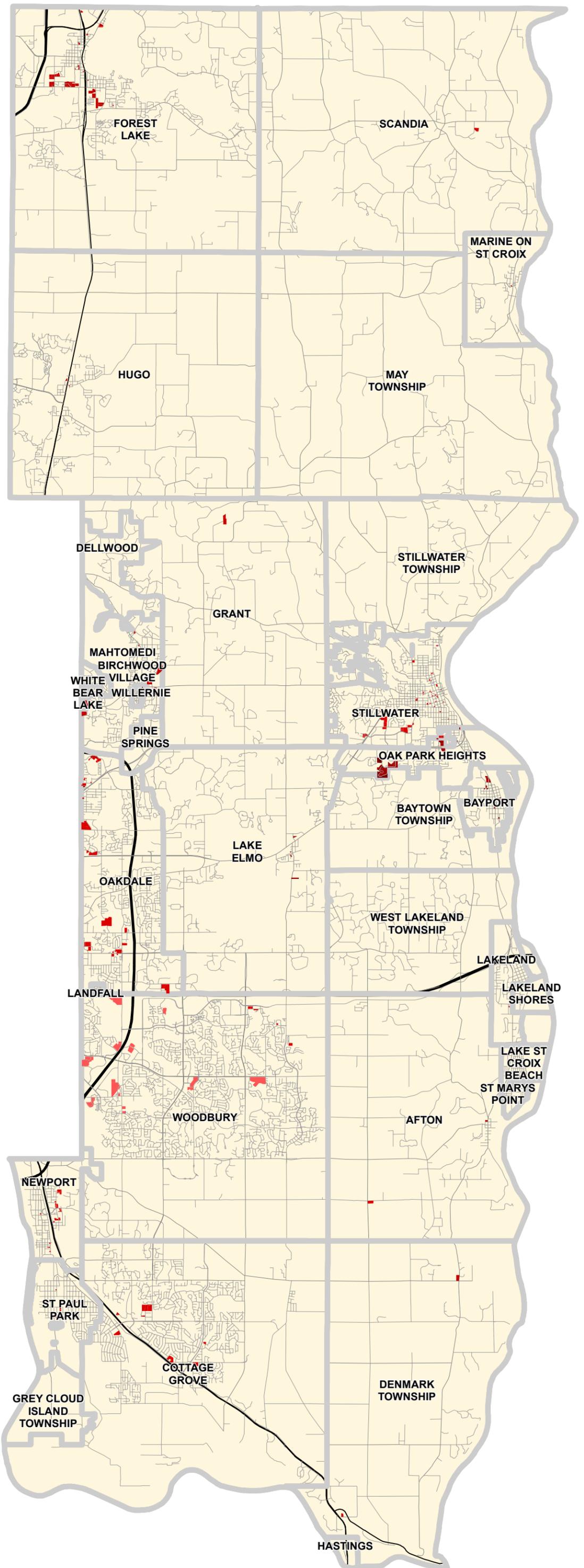
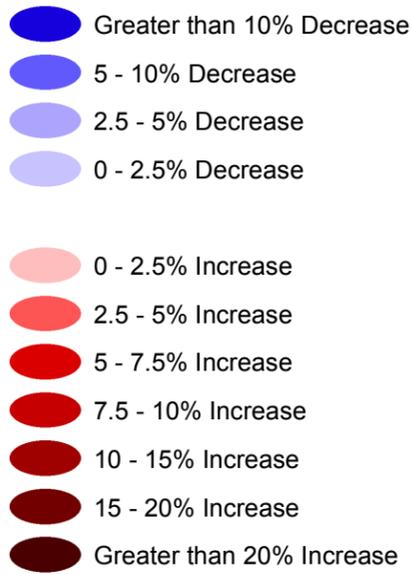
### Percent Change



# Washington County

## Property Tax Change of Apartment Properties from 2011 to Pay 2012

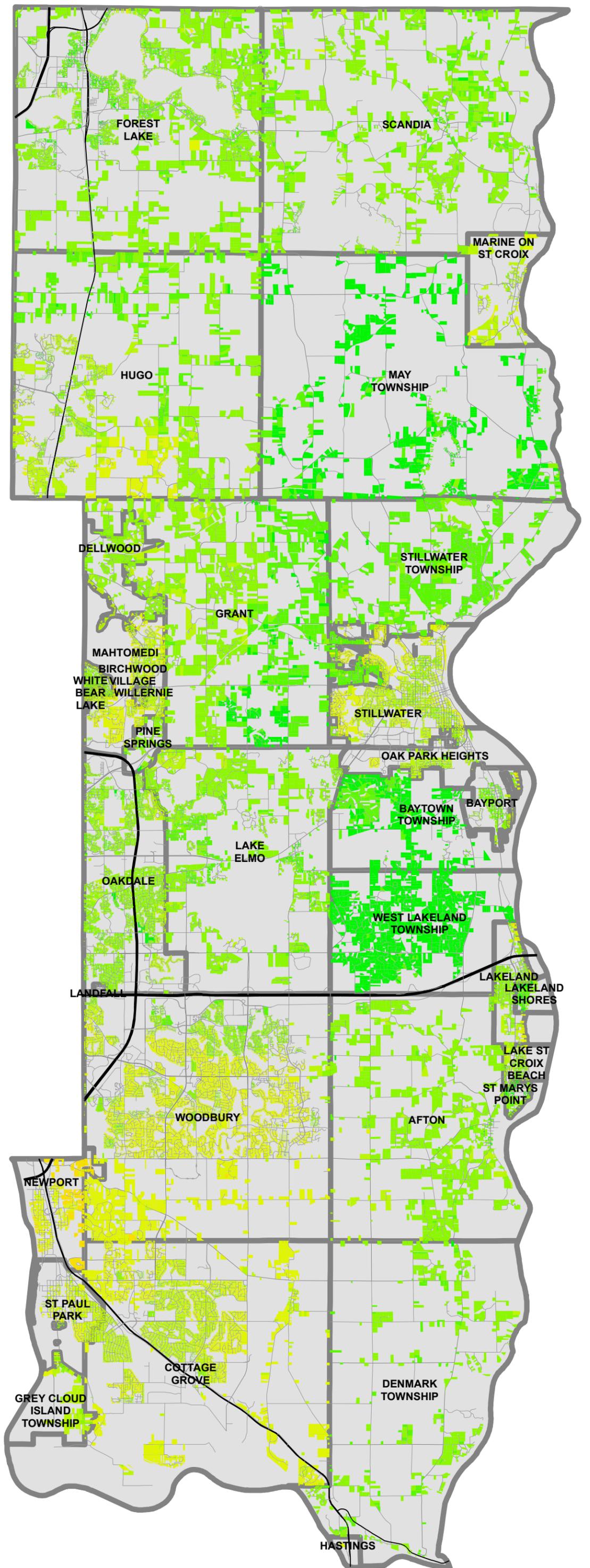
### Percent Change



# Washington County

## Effective Tax Rate Residential Homestead Properties Pay 2012

### Effective Tax Rate



# Washington County

## Effective Tax Rate Commercial - Industrial Properties Pay 2012

### Effective Tax Rate

- Under 0.900%
- 0.900 - 0.999%
- 1.000 - 1.149%
- 1.150 - 1.249%
- 1.250 - 1.499%
- 1.500 - 1.749%
- 1.750 - 2.999%
- 3.000 - 3.499%
- 3.500 - 3.999%
- Over 4.000%

