



**Department of
Property Records and
Taxpayer Services**

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

November 15, 2011

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Taxes Proposed in 2012

- 95,774 Proposed “Truth in Taxation” Notices were mailed.
- The total amount billed of **\$366.7 million** is an increase of 3.0% over 2011. The 2011 amount of \$356.1 million was a 0.9% increase over the \$353.0 million billed in 2010.

What are taxpayers seeing on their proposed tax notices?

- **All Parcels**
 - Median Value change: 2.7% reduction
 - Median Total Tax change: 1.6% increase
- **Residential Homestead Parcels**
 - Median Value change: 2.9% reduction
 - Median Total Tax change: 1.3% increase
 - Median County Tax change: 3.2% increase
- **Commercial/Industrial/Utility Parcels**
 - Median Value change: 0.0% no change
 - Median Total Tax change: 6.8% increase
- **Apartment Parcels**
 - Median Value change: 0.0% no change
 - Median Total Tax change: 6.7% 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The 2011 Legislature repealed the Homestead Credit and replaced it with a new Homestead Market Value Exclusion.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	Credit = 0.40% of the first \$76,000, minus 0.09% of the value over \$76,000
76,000	\$304.00	30,400	45,600	Exclusion = 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 Washington County

Page 3 indicated that the total net tax billed of \$366.7 million was a **3% 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 \$366.7 million is a **0.1% reduction** from 2011. So although taxing authorities are requesting less money than 2011, taxpayers are paying more than they did in 2011 because the state is no longer picking up a share of the bill.

Countywide, the new homestead exclusion reduced the tax base by 1.14 billion, which is a 4.6% reduction. The impact varies by taxing authority, ranging from a low of a 0.3% reduction to a high of an 11.1% reduction. This is causing tax rates to increase.

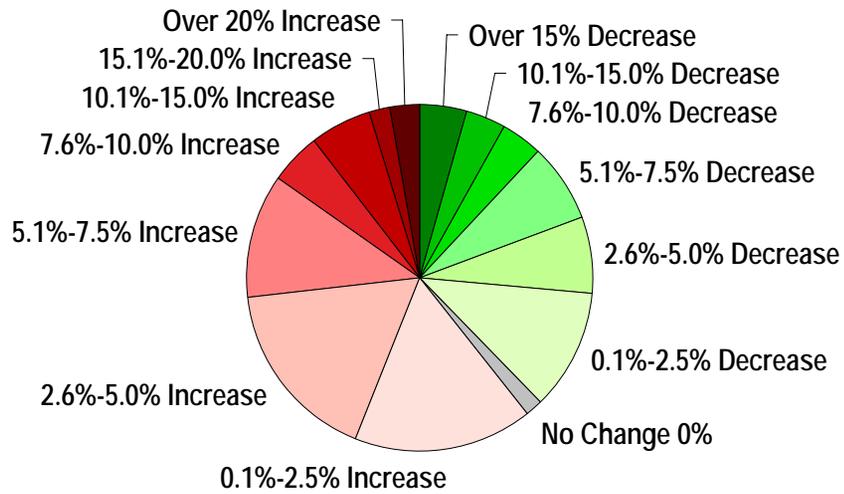
Impact on Washington County portion of tax

For taxes proposed in 2012 the county reduced its levy by 260,000, which was a 0.3% reduction. For a residential homestead valued at the county median of 213,500 that experienced the median 2.8% reduction in value from 2011 to 2012, the county portion of tax is increasing by \$22. If the homestead credit had not been eliminated and replaced by the homestead exclusion, that same home would have experienced a \$25 reduction in the county portion of tax. So the impact of the homestead benefit change on the typical median valued home is a \$47 tax increase.

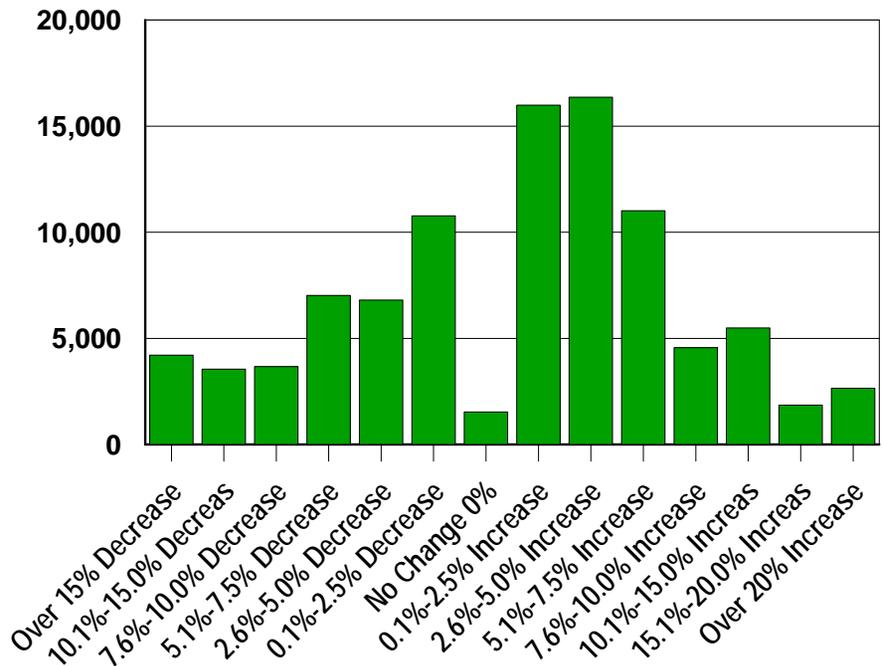
Proposed 2012 Tax Notices

Counts by Range of Change in Total Tax

All Parcels - Median 1.6% Increase



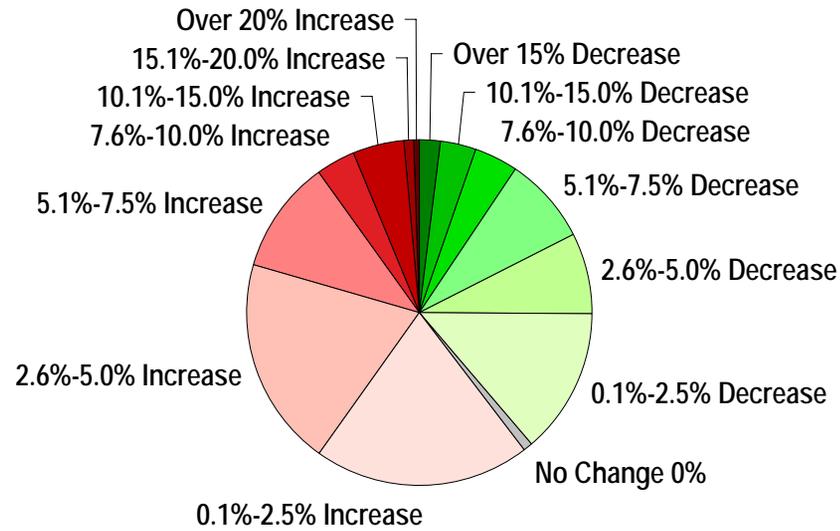
All Parcels - Median 1.6% Increase



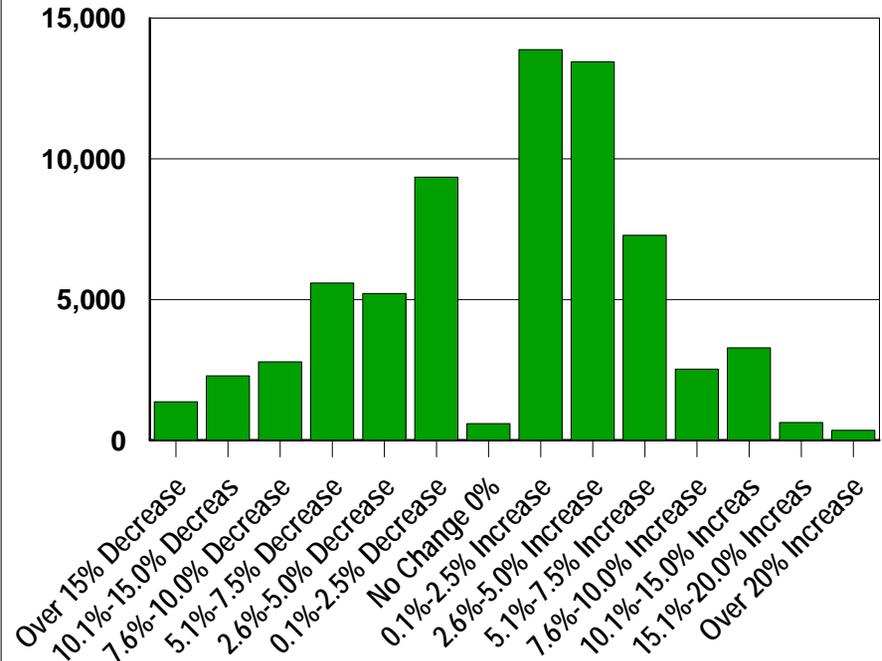
Proposed 2012 Tax Notices

Counts by Range of Change in Total Tax

Res Homestead Parcels - Median 1.3% Increase



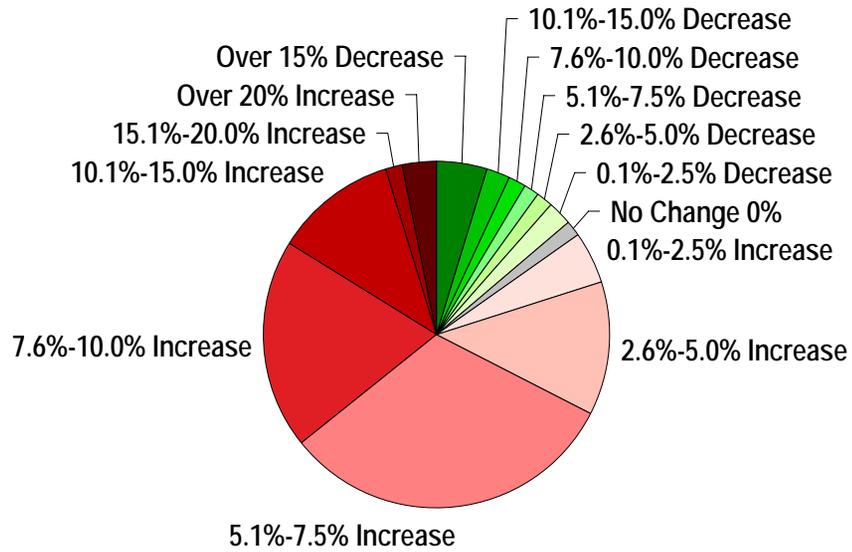
Res Homestead Parcels - Median 1.3% Increase



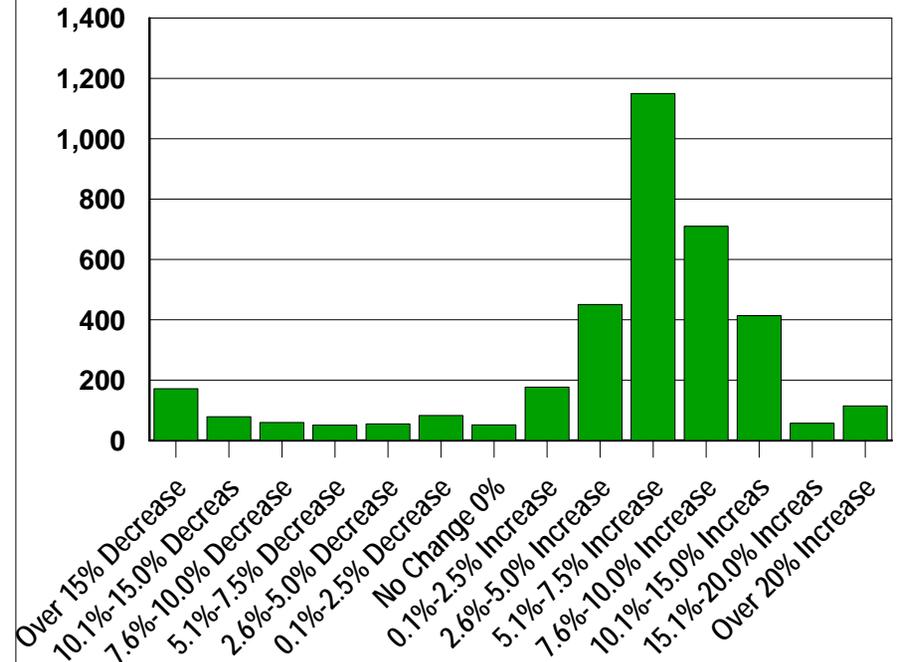
Proposed 2012 Tax Notices

Counts by Range of Change in Total Tax

Comm/Ind/Util Parcels - Median 6.8% Increase



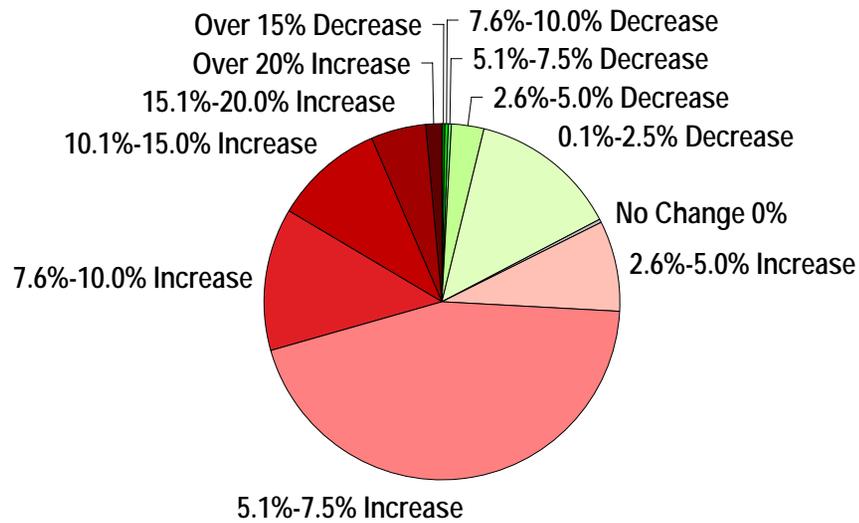
Comm/Ind/Util Parcels - Median 6.8% Increase



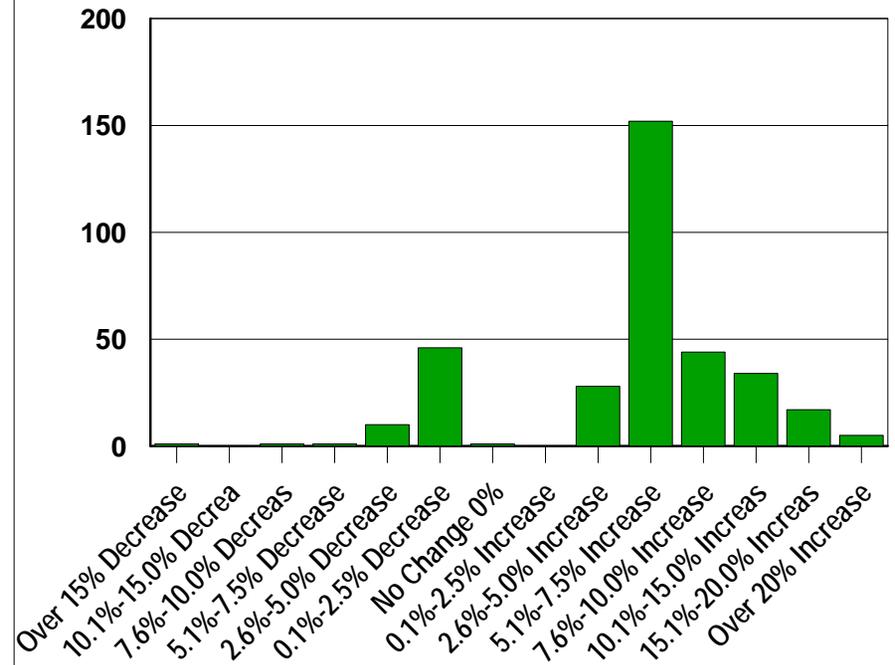
Proposed 2012 Tax Notices

Counts by Range of Change in Total Tax

Apartment Parcels - Median 6.7% Increase



Apartment Parcels - Median 6.7% Increase



Counts of Proposed 2012 Residential Homestead Tax Notices 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				
By Township/City & School District Combination:																						
0002	Baytown Twp	834	418,400	-1.0%	\$253	7.7%					3	4	9	29	176	190	74	11	9	505	7	498
0004	Denmark Twp	200	342,500	-3.5%	(\$347)	-10.0%	34	188	158	36	12	1	4	2		1	5	3	1	445	429	16
		833	258,100	-5.9%	(\$69)	-2.3%				3	2	3	1		1					10	8	2
		834	234,400	-6.4%	\$15	0.7%							1							1	0	1
	Total		341,200	-3.6%	(\$342)	-10.0%	34	188	158	39	14	4	6	2	1	1	5	3	1	456	437	19
0009	May Twp	831	266,100	-24.7%	(\$905)	-33.3%	133													133	133	0
		834	341,500	-17.0%	(\$289)	-8.6%	135	159	101	95	73	60	37	18	12	8	7	1		706	623	83
	Total		328,800	-18.0%	(\$345)	-10.1%	268	159	101	95	73	60	37	18	12	8	7	1		839	756	83
0011	Grey Cloud Twp	833	263,700	-3.1%	\$89	3.8%			2	2	5	9	24	47	10	2				102	18	84
0014	Stillwater Twp	834	332,000	-9.4%	(\$19)	-0.6%	4	2	19	41	151	210	165	79	45	16	5			738	427	311
0017	West Lakeland Twp	834	361,600	-5.3%	\$175	6.0%	3	3	6	40	72	109	101	175	154	187	211	53	58	1,172	233	939
0100	Afton	200	367,400	-9.8%	(\$611)	-13.7%		1												1	1	0
		833	308,000	-11.7%	(\$271)	-6.5%	2	7	5	4	6	1	5		2	1				33	25	8
		834	334,700	-7.8%	\$48	1.3%	20	39	38	68	76	100	122	117	106	50	44	20	20	820	341	479
	Total		332,700	-7.9%	\$39	1.1%	22	47	43	72	82	101	127	117	108	51	44	20	20	854	367	487
0200	Bayport	834	162,500	-10.5%	(\$29)	-1.8%	4	19	61	89	90	138	45	49	36	31	17	5	3	587	401	186
0300	Birchwood	624	263,200	-0.1%	\$293	11.2%	2	1	1	1		1	2	4	8	47	235	5	5	312	6	306
0400	Scandia	831	259,800	0.0%	(\$169)	-6.8%	44	109	142	664	24	14	5	4	3	2	2		1	1,014	997	17
		2144	270,400	0.0%	\$265	10.0%			1		1	3	9	13	22	44	60	15	12	180	5	175
	Total		260,400	0.0%	(\$153)	-6.6%	44	109	143	664	25	17	14	17	25	46	62	15	13	1,194	1,002	192
0500	Dellwood	832	491,600	-3.3%	\$93	2.0%	3	3	6	11	12	63	93	76	56	9	2		1	335	98	237
0600	Forest Lake	831	201,000	-2.4%	(\$137)	-7.3%	576	888	927	1,595	881	132	23	12	6	2	8	2	5	5,057	4,999	58
0700	Hugo	624	177,100	-2.5%	\$101	6.3%	160	5	4	7	72	138	373	263	1,278	562	477	62	35	3,436	386	3,050
		831	255,700	-2.2%	(\$215)	-9.2%	17	88	154	38	16	3	5	1	3		1			326	316	10
		832	355,600	-1.4%	\$157	3.7%	1			3	1	14	35	93	22	16	1			186	19	167
		834	305,500	-1.8%	\$230	7.0%						2	5	13	85	48	9	2	2	166	2	164
	Total		191,900	-2.5%	\$97	6.0%	178	93	158	48	89	157	418	370	1,388	626	488	64	37	4,114	723	3,391
0800	Lake Elmo	622	339,600	-10.5%	(\$203)	-5.7%	2	10	69	202	149	20	5	1		1				459	452	7
		832	295,100	-10.4%	(\$185)	-5.6%		2	19	52	42	5								120	120	0
		834	316,700	-10.1%	(\$41)	-1.3%	3	14	45	97	331	536	331	50	19	15	26	9		1,476	1,026	450
	Total		317,500	-10.3%	(\$73)	-2.6%	5	26	133	351	522	561	336	51	19	16	26	9		2,055	1,598	457

Counts of Proposed 2012 Residential Homestead Tax Notices 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	276,600	-2.9%	\$201	8.8%		2				5	3	4	13	55	21	3			106	7	99
1000 Mahtomedi	832	252,500	-4.7%	(\$5)	-0.2%	23	36	68	159	289	714	891	124	22	14	7	3	1		2,351	1,289	1,062
1100 Marine on St Croix	834	294,600	-8.7%	\$101	2.9%	1	1		4	10	28	69	99	28	12	2	1	2		257	44	213
1200 Newport	833	159,300	-1.0%	\$33	1.5%	4	9	18	24	51	135	375	201	46	8	5	3	2		881	241	640
1300 St Paul Park	833	149,400	-0.8%	\$83	4.8%	3	7	12	46	59	133	169	425	559	56	13	1	5		1,488	260	1,228
1500 Stillwater City	834	212,400	-1.8%	\$91	4.3%	17	31	55	479	233	590	505	1,357	1,726	177	80	51	41		5,342	1,405	3,937
1600 Willernie	832	135,600	-7.7%	(\$25)	-1.4%	3	10	6	20	31	29	20	23	12	4	4	1	2		165	99	66
1700 Oak Park Heights	834	188,000	-3.1%	\$248	12.1%	3	9	4	15	1	15	7	21	62	65	689	106	38		1,035	47	988
1800 St Mary's Point	834	235,500	-8.2%	\$25	1.4%		5	7	11	15	23	19	27	18	5	1				131	61	70
1900 Lakeland	834	208,300	-5.4%	\$93	4.1%		3	2	3	14	35	59	358	113	21	4	1	2		615	57	558
2000 Lake St Croix Beach	834	161,000	-8.9%	\$89	5.2%	1	1	4	3	10	33	35	110	109	49	28	11	6		400	52	348
2100 Pine Springs	622	281,100	-2.9%	\$6	3.2%				1											2	1	1
	832	364,000	-2.7%	\$77	2.2%					3	11	54	36	15	4	3	1			127	14	113
	Total	363,500	-2.7%	\$77	2.2%				1	3	11	54	36	15	4	4	1			129	15	114
2200 Cottage Grove	200	254,100	-2.6%	(\$187)	-5.9%	1	13	12	46	29	6	1	2							110	107	3
	833	186,100	-2.0%	\$70	2.9%	20	112	109	367	567	1,744	1,796	3,058	938	398	665	73	44		9,891	2,919	6,972
	Total	186,600	-2.0%	\$68	2.8%	21	125	121	413	596	1,750	1,797	3,060	938	398	665	73	44		10,001	3,026	6,975
2500 Woodbury	622	202,300	-2.6%	\$13	0.4%	2	4	2	218	122	326	339	212	198	42	1	1	1		1,468	674	794
	833	241,700	-2.0%	\$53	1.6%	28	189	361	415	640	2,424	5,385	3,853	354	189	281	30	14		14,163	4,057	10,106
	834	247,400	-2.8%	\$105	4.0%	29	9	2	4	53	107	320	987	516	20	126	14	4		2,191	204	1,987
	Total	239,400	-2.2%	\$57	2.0%	59	202	365	637	815	2,857	6,044	5,052	1,068	251	408	45	19		17,822	4,935	12,887
2600 Oakdale	622	186,200	-4.1%	\$7	0.3%	31	152	257	546	889	1,817	2,276	1,333	452	155	155	140	49		8,252	3,692	4,560
2700 Grant	832	373,400	-12.4%	(\$281)	-6.3%	38	143	85	139	132	89	31	10	2	1	3	1	1		675	626	49
	834	332,700	-10.8%	\$20	0.6%	17	17	27	39	46	113	101	108	56	17	7	4	2		554	259	295
	Total	353,600	-11.6%	(\$153)	-3.3%	55	160	112	178	178	202	132	118	58	18	10	5	3		1,229	885	344
7500 Hastings	200	123,100	0.0%	(\$1)	-0.1%						1									1	1	0
9400 White Bear Lake	832	190,400	-3.4%	\$57	3.1%						2	28	52	3	1	2		1		89	2	87
County Total		213,500	-2.8%	\$33	1.3%	1,364	2,291	2,789	5,587	5,213	9,946	13,883	13,446	7,286	2,525	3,282	633	369		68,614	27,190	41,424

Counts of Proposed 2012 Residential Homestead Tax Notices 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			

By School District:

0200 Hastings	316,300	-3.3%	(\$319)	-9.5%	35	202	170	82	41	8	5	4		1	5	3	1	557	538	19
0622 N St Paul/Oakdale/Mpwd	189,700	-4.1%	\$5	0.2%	35	166	328	967	1,160	2,163	2,620	1,546	650	198	157	141	50	10,181	4,819	5,362
0624 White Bear Lake	185,000	-2.5%	\$109	6.5%	162	6	5	8	72	139	375	267	1,286	609	712	67	40	3,748	392	3,356
0831 Forest Lake	215,800	-2.0%	(\$149)	-7.3%	770	1,085	1,223	2,297	921	149	33	17	12	4	11	2	6	6,530	6,445	85
0832 Mahtomedi	291,200	-5.0%	(\$12)	-0.4%	68	194	184	384	510	927	1,152	414	132	49	22	6	6	4,048	2,267	1,781
0833 South Washington Co	201,400	-1.9%	\$59	2.1%	57	324	507	861	1,330	4,449	7,755	7,584	1,910	654	964	107	66	26,568	7,528	19,040
0834 Stillwater	254,200	-4.7%	\$87	3.6%	237	314	371	988	1,178	2,108	1,934	3,601	3,274	966	1,351	292	188	16,802	5,196	11,606
2144 Chisago Lakes	270,400	0.0%	\$265	10.0%			1		1	3	9	13	22	44	60	15	12	180	5	175
County Total	213,500	-2.8%	\$33	1.3%	1,364	2,291	2,789	5,587	5,213	9,946	13,883	13,446	7,286	2,525	3,282	633	369	68,614	27,190	41,424

Percent of Total: 2.0% 3.3% 4.1% 8.1% 7.6% 14.5% 20.2% 19.6% 10.6% 3.7% 4.8% 0.9% 0.5% 100.0% 40% 60%

- Note:**
- Excludes parcels with new construction
 - Excludes parcels with classification changes
 - Only includes the main parcel with the house if a homestead consists of multiple parcels

Counts of Proposed 2012 Commercial/Industrial/Utility Tax Notices 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%	5.5%								2	1	7		1		2	13	0	13
0004 Denmark Twp	0.0%	2.2%					1	2	28	1	1	1	1		3	38	3	35	
0009 May Twp	-2.9%	2.7%						5	1	1			1	1	3	12	5	7	
0011 Grey Cloud Island Twp	0.0%	15.4%						2					3	1	4	10	2	8	
0014 Stillwater Twp	0.0%	12.0%							1				3		2	6	0	6	
0017 West Lakeland Twp	0.0%	8.1%						1				12	1		1	15	1	14	
0100 Afton	0.0%	10.7%	2			1		2				2	1	27	1	36	5	31	
0200 Bayport	0.0%	10.5%	2				3	1	1			2		96	1	113	6	107	
0300 Birchwood	5.0%	15.0%											1			1	0	1	
0400 Scandia	0.0%	2.9%	3	2	1			6	16	8	5	10	6	1	8	66	12	54	
0500 Dellwood	0.0%	7.9%	2					1			3	20	1		1	28	3	25	
0600 Forest Lake	0.0%	3.7%	29	18	16	13	12	35	51	347	8	7	3	3	12	554	123	431	
0700 Hugo	0.0%	8.5%	5				2	6	8	16	10	124	6	2	4	183	13	170	
0800 Lake Elmo	0.0%	8.7%	24	3	1	1	2	9	7	15	20	72	14	8	15	191	40	151	
0900 Lakeland Shores	1.8%	11.2%										2	2		3	7	0	7	
1000 Mahtomedi	0.0%	7.3%	5		7	1		2	3	2	48	1	1	1	3	74	15	59	
1100 Marine on St Croix	1.6%	9.9%	1		1			1				4	2	1	2	12	3	9	
1200 Newport	0.0%	7.4%		1			2	3	2		171	21	2	2	4	208	6	202	
1300 St Paul Park	0.0%	8.2%	3		1	1			2	1		169	2		14	193	5	188	
1400 Landfall	0.0%	4.9%								7		2				9	0	9	
1500 Stillwater City	0.0%	7.6%	28	9	11	7	12	12	18	16	24	184	11	9	4	345	79	266	
1600 Willernie	0.0%	9.3%										29	1		1	31	0	31	
1700 Oak Park Heights	0.0%	12.3%	4	1	2	3	3	5	3	3	4	2	170	5	1	206	18	188	
1800 St Mary's Point	1.6%	9.6%										2				2	0	2	
1900 Lakeland	0.0%	10.1%					1	2	2	2	1	2	18		4	32	3	29	
2000 Lake St Croix Beach	0.0%	12.0%									1		10			11	0	11	
2100 Pine Springs	2.6%	16.8%											1	2	2	5	0	5	
2200 Cottage Grove	0.0%	6.8%	11	5	3	3	4	13	7	9	190	5	11	4	5	270	39	231	
2500 Woodbury	0.0%	5.8%	33	28	10	16	8	10	16	13	344	3	7	6	10	504	105	399	
2600 Oakdale	0.0%	6.8%	19	12	7	5	5	15	5	5	258	6	5	4	5	351	63	288	
2700 Grant	0.0%	7.5%	1					2	4	4	44	30	4	4	4	97	3	94	
7500 Hastings	10.0%	18.0%									1	1		1	2	5	0	5	
9400 White Bear Lake	0.0%	6.8%									6		3			9	0	9	
County Total	0.0%	6.8%	172	79	60	51	55	135	177	451	1,150	710	414	57	126	3,637	552	3,085	

Percent of Total: 5% 2% 2% 1% 2% 4% 5% 12% 32% 20% 11% 2% 3% 100%

15% 85%

Note:
- Excludes parcels with new construction

Counts of Proposed 2012 Apartment Tax Notices 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%	-4.5%						2									2	2	0
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%	10.4%												1			1	0	1
0200 Bayport	0.0%	10.6%												23		1	24	0	24
0300 Birchwood																	0	0	0
0400 Scandia	0.0%	-3.8%						1									1	1	0
0500 Dellwood																	0	0	0
0600 Forest Lake	0.0%	-1.5%				1	3	46									50	50	0
0700 Hugo	0.0%	8.5%										4					4	0	4
0800 Lake Elmo	0.0%	10.3%											4				4	0	4
0900 Lakeland Shores																	0	0	0
1000 Mahtomedi	0.0%	5.6%			1						1	11					13	1	12
1100 Marine on St Croix	0.0%	14.0%											2				2	0	2
1200 Newport	0.0%	7.1%									38	1					39	0	39
1300 St Paul Park	0.0%	8.4%									1	23					24	0	24
1400 Landfall																	0	0	0
1500 Stillwater City	0.0%	6.7%						3				38	15				56	3	53
1600 Willernie	0.0%	11.5%												1			1	0	1
1700 Oak Park Heights	0.0%	16.5%												16	3		19	0	19
1800 St Mary's Point																	0	0	0
1900 Lakeland	0.0%	10.4%												3			3	0	3
2000 Lake St Croix Beach																	0	0	0
2100 Pine Springs																	0	0	0
2200 Cottage Grove	0.0%	6.3%										11					11	0	11
2500 Woodbury	0.0%	4.8%	1								27	5					33	1	32
2600 Oakdale	0.0%	5.8%						1	1			47			1	1	51	2	49
2700 Grant	0.0%	9.1%											1				1	0	1
7500 Hastings																	0	0	0
9400 White Bear Lake	0.0%	6.3%										1					1	0	1
County Total	0.0%	6.7%	1	0	1	1	10	47	0	28	152	44	34	17	5	340	60	280	

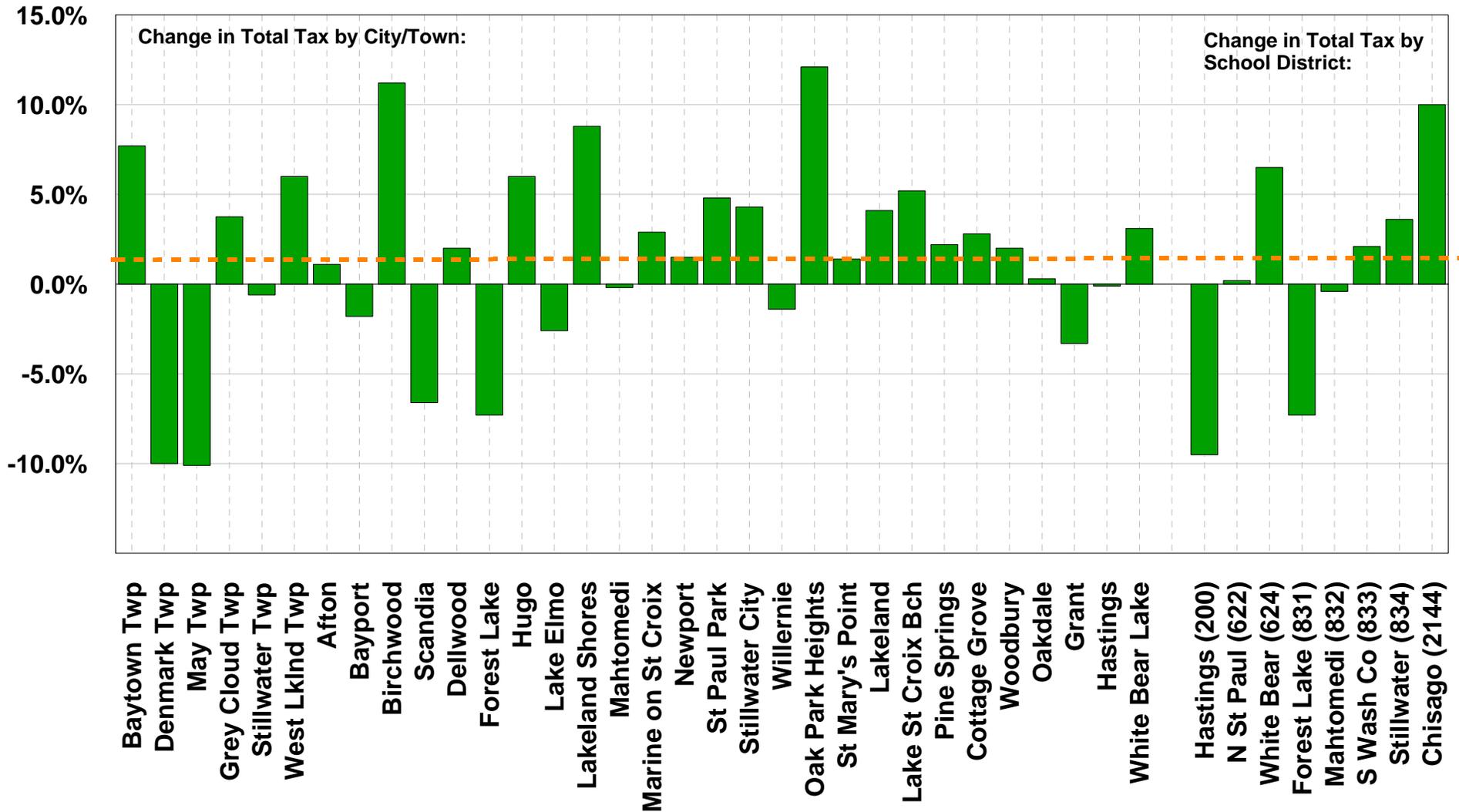
Percent of Total: 0% 0% 0% 0% 3% 14% 0% 8% 45% 13% 10% 5% 1% 100%

18% 82%

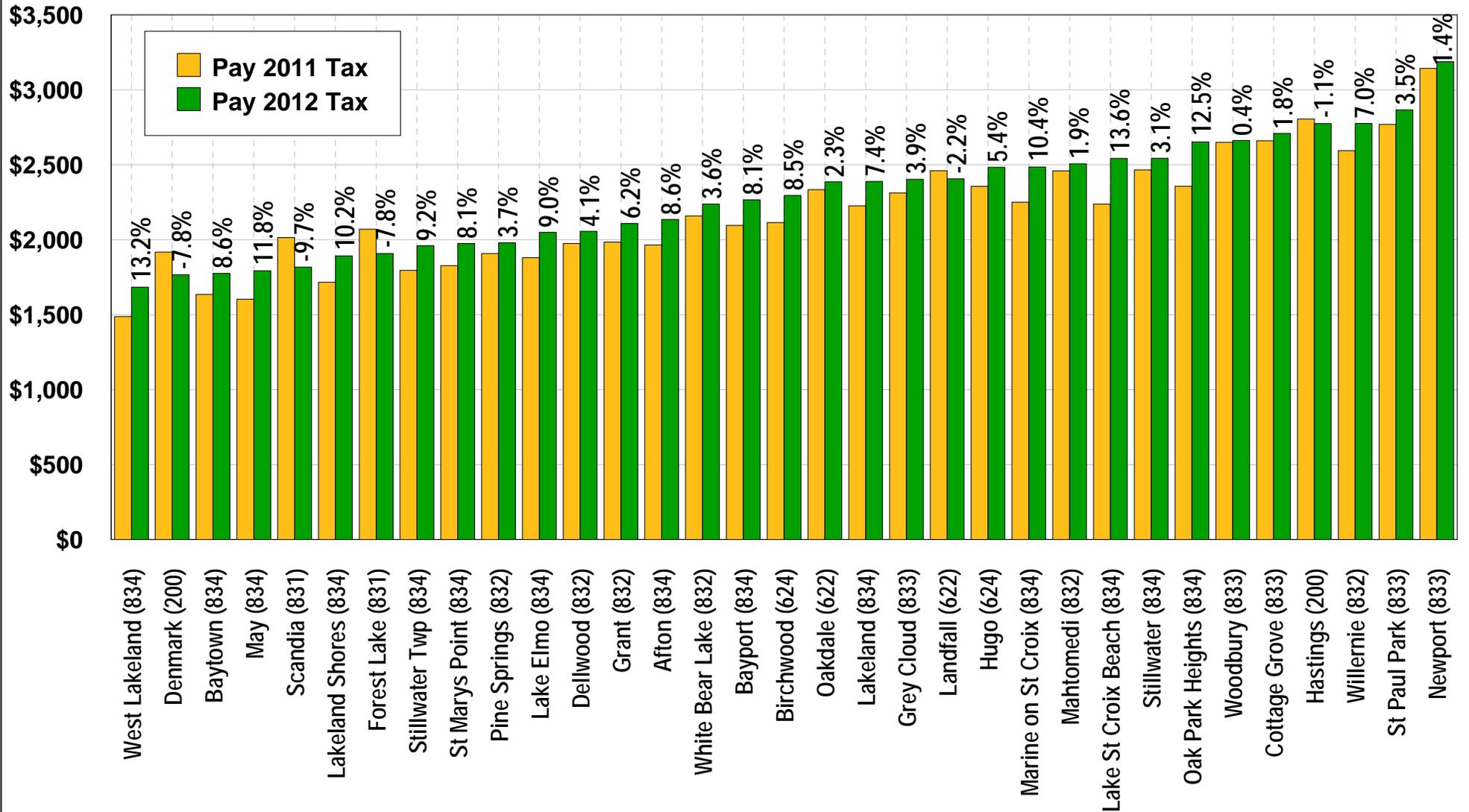
Note:
- Excludes parcels with new construction

Residential Homestead Median Percentage Change in Total Tax

Countywide Median = 1.3% increase



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



PAYABLE 2011 vs. PROPOSED 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%	89.764%	0.17807%	\$1,269	\$1,818	\$2,365	\$3,460	\$5,040	\$1,401	\$1,979	\$2,557	\$3,714	\$5,378	10.4	8.9	8.1	7.4	6.7
Bayport	834	87.229%	0.16123%	96.459%	0.17807%	1,361	1,940	2,518	3,674	5,347	1,485	2,100	2,715	3,944	5,713	9.1	8.3	7.8	7.4	6.8
Birchwood	624 38	79.868%	0.24290%	90.058%	0.25009%	1,373	1,957	2,538	3,703	5,386	1,512	2,128	2,744	3,976	5,753	10.1	8.7	8.1	7.4	6.8
Cottage Grove	833 14	107.958%	0.21063%	116.568%	0.20119%	1,757	2,468	3,178	4,598	6,675	1,774	2,510	3,246	4,717	6,834	0.9	1.7	2.1	2.6	2.4
Dellwood	832 38	79.186%	0.18665%	84.489%	0.18914%	1,276	1,827	2,376	3,476	5,062	1,351	1,906	2,461	3,571	5,170	5.8	4.3	3.6	2.7	2.1
Forest Lake	831 71	86.669%	0.15522%	96.995%	0.00553%	1,342	1,916	2,487	3,632	5,287	1,233	1,765	2,296	3,359	4,878	-8.2	-7.9	-7.7	-7.5	-7.7
Grant	832 38	79.610%	0.18665%	87.150%	0.18914%	1,282	1,835	2,387	3,491	5,084	1,385	1,954	2,524	3,663	5,303	8.0	6.5	5.7	4.9	4.3
Hastings	200	108.765%	0.26854%	126.224%	0.14388%	1,858	2,604	3,347	4,836	7,015	1,810	2,570	3,330	4,850	7,030	-2.6	-1.3	-0.5	0.3	0.2
Hugo	624 38	90.917%	0.24290%	99.710%	0.25009%	1,544	2,184	2,822	4,101	5,959	1,634	2,303	2,971	4,308	6,236	5.8	5.5	5.3	5.1	4.6
Lake Elmo	834 54	77.441%	0.16123%	85.437%	0.17807%	1,210	1,739	2,266	3,322	4,840	1,346	1,901	2,455	3,565	5,162	11.2	9.3	8.3	7.3	6.7
Lake St Croix Beach	834	93.699%	0.16123%	110.583%	0.17807%	1,461	2,073	2,684	3,907	5,683	1,664	2,355	3,047	4,430	6,419	13.9	13.6	13.5	13.4	13.0
Lakeland	834	93.112%	0.16123%	102.755%	0.17807%	1,452	2,061	2,669	3,886	5,652	1,565	2,214	2,863	4,161	6,028	7.7	7.4	7.3	7.1	6.7
Lakeland Shores	834	69.940%	0.16123%	77.330%	0.17807%	1,094	1,584	2,073	3,052	4,452	1,244	1,754	2,265	3,285	4,756	13.7	10.7	9.3	7.6	6.8
Landfall	622 34	104.694%	0.15256%	106.769%	0.15004%	1,616	2,282	2,944	4,271	6,208	1,573	2,230	2,887	4,201	6,088	-2.7	-2.3	-1.9	-1.6	-1.9
Mahtomedi	832 38	101.241%	0.18665%	107.574%	0.18914%	1,616	2,281	2,943	4,270	6,204	1,643	2,323	3,004	4,366	6,325	1.6	1.8	2.1	2.3	2.0
Marine on St Croix	834 10	94.272%	0.16123%	107.680%	0.17807%	1,470	2,085	2,699	3,928	5,712	1,627	2,303	2,979	4,330	6,274	10.6	10.5	10.4	10.2	9.8
Newport	833	129.964%	0.21063%	141.082%	0.20119%	2,096	2,921	3,744	5,390	7,815	2,084	2,953	3,823	5,561	8,060	-0.6	1.1	2.1	3.2	3.1
Oak Park Heights	834	99.128%	0.16123%	116.234%	0.17807%	1,545	2,185	2,824	4,103	5,964	1,735	2,458	3,180	4,625	6,702	12.3	12.5	12.6	12.7	12.4
Oakdale	622 54	98.962%	0.15256%	105.715%	0.15004%	1,528	2,164	2,796	4,065	5,911	1,560	2,211	2,862	4,165	6,036	2.1	2.2	2.4	2.5	2.1
Pine Springs	832 54	76.166%	0.18665%	80.560%	0.18914%	1,229	1,765	2,298	3,367	4,905	1,301	1,835	2,369	3,436	4,974	5.8	4.0	3.1	2.1	1.4
St Marys Point	834	75.012%	0.16123%	81.609%	0.17807%	1,172	1,689	2,203	3,234	4,715	1,298	1,831	2,365	3,433	4,970	10.7	8.4	7.3	6.2	5.4
St Paul Park	833 14	112.924%	0.21063%	124.617%	0.20119%	1,833	2,570	3,305	4,776	6,932	1,876	2,655	3,435	4,995	7,237	2.3	3.3	3.9	4.6	4.4
Scandia	831 10	84.098%	0.15522%	92.356%	0.00553%	1,303	1,863	2,421	3,539	5,154	1,174	1,681	2,187	3,199	4,646	-9.9	-9.8	-9.7	-9.6	-9.9
Stillwater	834	104.118%	0.16123%	110.618%	0.17807%	1,622	2,288	2,952	4,282	6,222	1,664	2,356	3,048	4,432	6,421	2.6	3.0	3.2	3.5	3.2
White Bear Lake	832 38	87.557%	0.18665%	93.793%	0.18914%	1,405	1,999	2,591	3,777	5,495	1,469	2,074	2,680	3,891	5,636	4.5	3.8	3.4	3.0	2.6
Willernie	832 38	107.389%	0.18665%	121.313%	0.18914%	1,711	2,407	3,101	4,491	6,523	1,816	2,571	3,327	4,839	7,012	6.1	6.8	7.3	7.8	7.5
Woodbury	833 14	104.944%	0.23635%	111.383%	0.22685%	1,750	2,459	3,166	4,582	6,652	1,747	2,468	3,188	4,629	6,703	-0.2	0.4	0.7	1.0	0.8
Baytown	834 54	66.259%	0.16123%	71.416%	0.17807%	1,037	1,509	1,978	2,919	4,261	1,169	1,647	2,125	3,082	4,461	12.7	9.2	7.4	5.6	4.7
Denmark	200	68.351%	0.26854%	74.670%	0.14388%	1,235	1,773	2,308	3,380	4,922	1,159	1,638	2,117	3,075	4,453	-6.2	-7.6	-8.3	-9.0	-9.5
Grey Cloud	833	92.112%	0.21063%	100.902%	0.20119%	1,512	2,142	2,770	4,027	5,854	1,576	2,226	2,877	4,178	6,051	4.2	3.9	3.9	3.8	3.4
May	834 10	64.824%	0.16123%	72.264%	0.17807%	1,015	1,479	1,941	2,867	4,187	1,180	1,663	2,145	3,111	4,503	16.2	12.5	10.5	8.5	7.5
Stillwater Twp	834 10	73.548%	0.16123%	80.835%	0.17807%	1,150	1,659	2,166	3,181	4,639	1,288	1,817	2,347	3,406	4,932	12.0	9.5	8.4	7.1	6.3
West Lakeland	834 54	59.530%	0.16123%	66.687%	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. PROPOSED 2012 RESIDENTIAL HOMESTEAD TAXES

Assuming a -2.8% change in Taxable Market Value

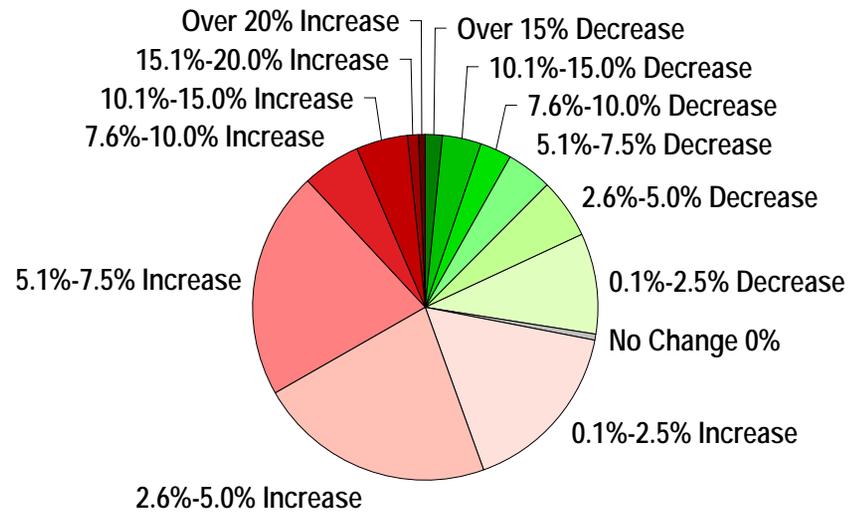
PART II - INDIVIDUAL TAXING DISTRICT PORTION OF NET TAX ONLY (net of district's estimated share of credit)

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%	29.246%	0.00180%	\$350	\$507	\$662	\$974	\$1,423	\$372	\$533	\$693	\$1,013	\$1,471	6.3	5.2	4.6	4.0	3.3
County w/Library		29.772%	0.00229%	31.929%	0.00180%	389	559	727	1,065	1,553	406	581	756	1,105	1,605	4.4	4.0	3.9	3.8	3.3
Afton		27.044%		30.754%		\$339	\$495	\$649	\$958	\$1,400	\$388	\$556	\$724	\$1,059	\$1,538	14.4	12.4	11.5	10.5	9.8
Bayport		35.650%		40.453%		454	658	859	1,264	1,846	511	731	952	1,393	2,023	12.5	11.2	10.8	10.2	9.6
Birchwood		21.824%		25.302%		273	398	522	773	1,129	320	457	595	871	1,265	17.2	14.9	13.9	12.7	12.0
Cottage Grove		38.255%		41.417%		507	721	934	1,361	1,981	523	749	975	1,426	2,071	3.1	3.9	4.4	4.8	4.5
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%		37.922%		427	618	808	1,189	1,737	479	686	892	1,306	1,896	12.1	11.1	10.3	9.8	9.1
Grant		11.119%		14.748%		139	203	266	393	576	186	267	347	508	737	33.5	31.6	30.3	29.2	28.0
Hastings		55.196%		66.504%		733	1,041	1,348	1,964	2,858	840	1,202	1,565	2,290	3,325	14.6	15.5	16.1	16.6	16.3
Hugo		34.236%		36.463%		440	635	828	1,215	1,772	461	659	858	1,255	1,823	4.8	3.8	3.6	3.3	2.9
Lake Elmo		21.832%		27.257%		271	396	522	772	1,130	344	493	641	938	1,363	26.9	24.4	22.7	21.4	20.6
Lake St Croix Beach		40.962%		53.404%		530	761	992	1,454	2,121	674	966	1,257	1,839	2,670	27.2	26.9	26.7	26.5	25.9
Lakeland		40.375%		45.576%		522	750	977	1,433	2,090	576	824	1,072	1,569	2,279	10.4	9.9	9.7	9.5	9.0
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%		33.664%		411	588	763	1,115	1,625	425	609	792	1,159	1,683	3.3	3.6	3.8	3.9	3.5
Marine on St Croix		38.842%		47.236%		503	722	941	1,379	2,011	597	854	1,111	1,626	2,362	18.8	18.3	18.1	17.9	17.4
Newport		60.261%		65.931%		822	1,153	1,485	2,148	3,121	833	1,192	1,551	2,270	3,297	1.4	3.4	4.5	5.7	5.6
Oak Park Heights		45.028%		57.546%		589	842	1,094	1,599	2,331	727	1,040	1,354	1,981	2,877	23.5	23.5	23.8	23.9	23.4
Oakdale		35.868%		39.219%		468	670	872	1,275	1,857	495	709	923	1,350	1,961	5.7	5.8	5.9	5.9	5.6
Pine Springs		6.528%		7.157%		81	118	156	231	338	90	129	168	246	358	11.2	9.3	7.7	6.5	6.0
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%		49.466%		577	817	1,058	1,538	2,238	625	894	1,164	1,703	2,473	8.2	9.4	10.0	10.8	10.5
Scandia		33.557%		35.776%		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%		54.611%		693	987	1,280	1,868	2,721	690	987	1,285	1,880	2,731	-0.4	0.0	0.4	0.7	0.4
White Bear Lake		17.702%		19.883%		226	326	426	627	917	251	359	468	685	994	11.2	10.1	9.7	9.2	8.4
Willernie		37.534%		47.402%		497	707	916	1,335	1,943	599	857	1,115	1,632	2,370	20.5	21.3	21.8	22.2	22.0
Woodbury		34.921%	0.02572%	35.889%	0.02566%	501	710	917	1,335	1,940	491	700	908	1,326	1,922	-2.0	-1.4	-1.0	-0.7	-0.9
Baytown		10.650%		10.897%		126	189	251	376	552	138	197	256	375	545	9.2	4.3	1.9	-0.3	-1.2
Denmark		13.088%		13.679%		157	233	310	462	678	173	247	322	471	684	10.1	5.9	3.9	2.0	0.9
Grey Cloud		23.773%		27.260%		307	441	575	844	1,230	344	493	641	939	1,363	12.2	11.9	11.6	11.3	10.8
May		9.394%		11.820%		111	166	222	331	487	149	214	278	407	591	34.1	29.0	25.5	22.9	21.4
Stillwater Twp		18.118%		20.391%		222	327	431	640	939	258	369	480	702	1,020	16.0	12.9	11.3	9.7	8.7
West Lakeland		5.285%		7.677%		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%	25.408%	0.14208%	\$677	\$943	\$1,208	\$1,740	\$2,516	\$534	\$743	\$953	\$1,372	\$1,980	-21.1	-21.2	-21.1	-21.2	-21.3
SD 622 (N St Paul/Mpwd) 916		27.785%	0.15027%	28.293%	0.14824%	595	829	1,061	1,529	2,211	579	808	1,037	1,493	2,156	-2.7	-2.5	-2.3	-2.3	-2.5
SD 624 (White Bear Lk) 916		22.520%	0.24061%	26.045%	0.24829%	660	912	1,163	1,665	2,405	701	968	1,234	1,766	2,543	6.2	6.2	6.1	6.1	5.8
SD 831 (Forest Lake)		15.411%	0.15293%	18.452%	0.00372%	432	599	764	1,097	1,585	239	341	443	648	942	-44.7	-43.0	-42.0	-41.0	-40.6
SD 832 (Mahtomedi) 916		34.330%	0.18437%	35.200%	0.18734%	735	1,023	1,309	1,884	2,725	726	1,011	1,296	1,668	2,697	-1.2	-1.1	-1.0	-0.8	-1.0
SD 833 (S Wash Co) 916		35.216%	0.20834%	38.059%	0.19939%	785	1,091	1,395	2,002	2,895	780	1,087	1,394	2,008	2,900	-0.7	-0.4	-0.0	0.3	0.2
SD 834 (Stillwater) 916		20.300%	0.15894%	22.316%	0.17627%	512	709	904	1,294	1,870	546	756	966	1,385	1,997	6.6	6.7	6.9	7.1	6.8
SD 2144 (Chisago Lakes)		22.933%	0.11744%	27.428%	0.12271%	477	668	857	1,237	1,792	530	741	952	1,373	1,985	11.1	11.0	11.1	11.0	10.8

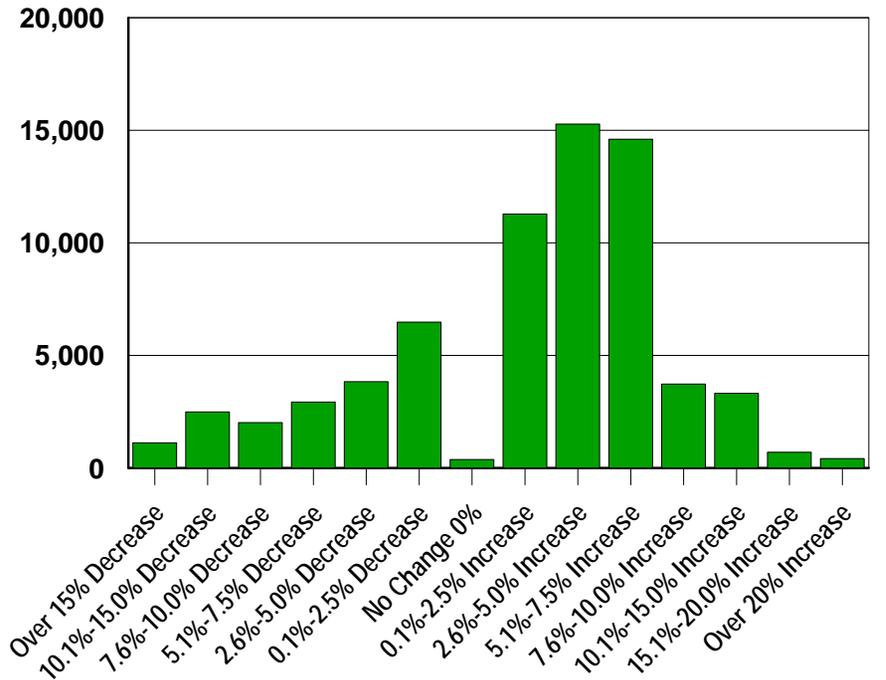
Proposed 2012 Tax Notices

Counts by Range of Change in County Portion of Tax

Res Homestead Parcels - Median 3.2% Increase



Res Homestead Parcels - Median 3.2% Increase



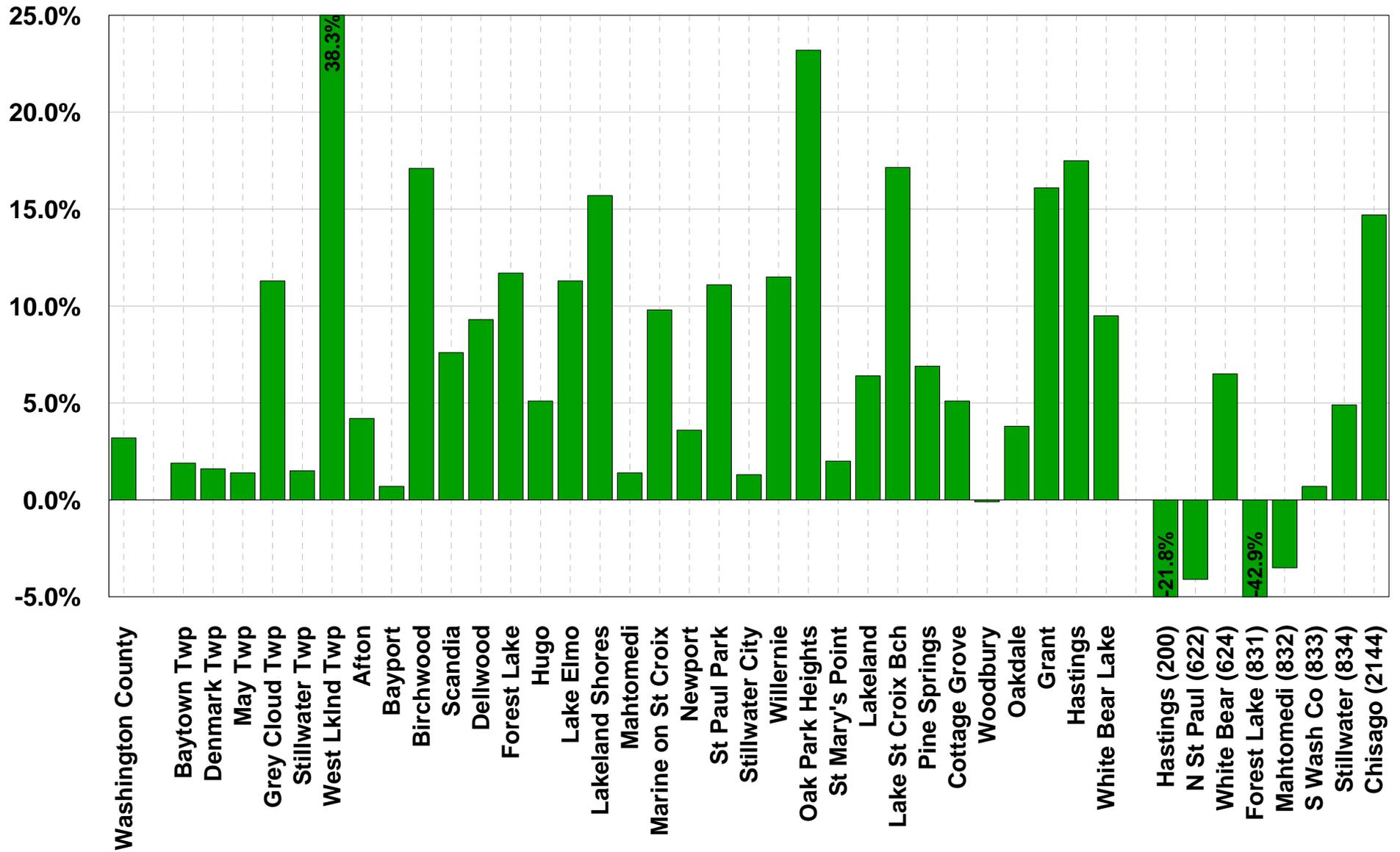
Counts of Proposed 2012 Residential Homestead Tax Notices by Range of Percentage of Increase/Decrease in the County Portion of Tax

City/Town	Median Change in Taxable Market Value	Median Change in County Tax	Parcel Counts by Range of Increase/Decrease in County Tax													Total 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			Total
0002 Baytown Twp	-1.0%	6.6%				1	3	8	11	50	258	96	59	10	9	505	12	493
0004 Denmark Twp	-3.6%	4.1%	3	1	2	6	17	28	81	138	137	19	9	5	10	456	57	399
0009 May Twp	-18.0%	-13.7%	360	224	82	63	47	33	11	8	7	3	1			839	809	30
0011 Grey Cloud Island Twp	-3.1%	3.9%			2	2	4	9	24	46	11	3			1	102	17	85
0014 Stillwater Twp	-9.4%	-3.5%	4	30	66	143	217	151	76	41	4	4	1		1	738	611	127
0017 West Lakeland Twp	-5.3%	1.9%	5	24	71	73	119	168	171	191	152	73	57	22	46	1,172	460	712
0100 Afton	-7.9%	-2.0%	40	74	77	92	106	124	133	86	50	25	20	13	14	854	513	341
0200 Bayport	-10.5%	-5.0%	11	89	95	97	123	44	54	23	36	6	5	1	3	587	459	128
0300 Birchwood	-0.1%	8.1%	3	1	1	1		3	4	15	74	178	24	5	3	312	9	303
0400 Scandia	0.0%	8.1%	6	2		7	31	59	39	81	246	555	127	20	21	1,194	105	1,089
0500 Dellwood	-3.3%	3.2%	2	3	5	5	14	31	82	92	64	31	5		1	335	60	275
0600 Forest Lake	-2.4%	5.7%	50	61	118	215	291	284	419	789	1,193	914	668	32	23	5,057	1,019	4,038
0700 Hugo	-2.5%	5.5%	162	9	3	33	74	390	258	817	1,476	332	460	63	37	4,114	671	3,443
0800 Lake Elmo	-10.3%	-11.5%	169	1,350	417	52	20	15	8	21	3					2,055	2,023	32
0900 Lakeland Shores	-2.9%	5.7%	1	1		1	4	5	4	23	47	16	3	1		106	12	94
1000 Mahtomedi	-4.7%	1.2%	21	24	51	95	216	405	1,002	417	85	17	10	7	1	2,351	812	1,539
1100 Marine on St Croix	-8.7%	-3.3%	2	6	14	48	84	76	17	6	1	1			2	257	230	27
1200 Newport	-1.0%	1.4%	4	10	21	24	55	142	361	194	52	8	5	2	3	881	256	625
1300 St Paul Park	-0.8%	3.1%	5	9	38	47	88	204	279	617	155	21	10	1	14	1,488	391	1,097
1500 Stillwater City	-1.8%	4.3%	18	22	169	459	140	699	370	1,441	1,643	129	144	41	67	5,342	1,507	3,835
1600 Willernie	-7.7%	-5.7%	10	22	24	31	24	26	11	9	3	1	2	1	1	165	137	28
1700 Oak Park Heights	-3.1%	3.1%	20	13	18	11	38	59	236	448	116	30	29	15	2	1,035	159	876
1800 St Mary's Point	-8.2%	-0.4%	1	5	14	9	20	25	29	19	8		1			131	74	57
1900 Lakeland	-5.4%	0.9%	1	4	6	28	24	124	349	58	16	2	1		2	615	187	428
2000 Lake St Croix Beach	-8.9%	-3.8%	8	26	36	75	129	73	27	9	8	3	4	2		400	347	53
2100 Pine Springs	-2.7%	4.4%					1	3	17	53	33	14	5	3		129	4	125
2200 Cottage Grove	-2.0%	3.9%	20	101	84	336	411	1,231	1,862	2,284	2,107	609	796	102	58	10,001	2,183	7,818
2500 Woodbury	-2.2%	4.2%	48	65	218	325	680	983	2,695	6,087	5,323	532	684	146	36	17,822	2,319	15,503
2600 Oakdale	-4.1%	1.6%	43	94	220	394	635	1,290	2,584	1,124	1,293	106	182	209	78	8,252	2,676	5,576
2700 Grant	-11.6%	-6.3%	101	221	165	259	220	161	66	16	7	3	7		3	1,229	1,127	102
7500 Hastings	0.0%	6.0%									1					1	0	1
9400 White Bear Lake	-3.4%	4.2%						2	2	77	2	3	2		1	89	2	87
County Total	-2.8%	3.2%	1,118	2,491	2,017	2,932	3,835	6,855	11,282	15,280	14,611	3,734	3,321	701	437	68,614	19,248	49,366
Percent of Total:			2%	4%	3%	4%	6%	10%	16%	22%	21%	5%	5%	1%	1%	100%	28%	72%

Note:

- Excludes parcels with new construction
- Excludes parcels with 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:

- Conversion of homestead benefit from 2011 to 2012 from homestead credit to value exclusion
- 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?

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:

			Scenario #1		Scenario #2		Scenario #3		Scenario #4	
			-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
1. Levy:		\$10,000	\$10,000	0.0%	\$10,000	0.0%	\$10,000	0.0%	\$10,000	0.0%
2. Value on all parcels in district:	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%
3. Total Tax Capacity of all parcels:		13,250	12,549	-5.3%	11,425	-13.8%	13,251	0.0%	11,927	-10.0%
4. Tax Rate = Levy/Total Tax Capacity:		75.472%	79.688%	5.6%	87.527%	16.0%	75.466%	0.0%	83.843%	11.1%
5. Tax on each parcel: (2011=net tax after credit)	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%
6. Total Credit		\$702	\$0	-100%	\$0	-100%	\$0	-100%	\$0	-100%
7. Total:		\$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?

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, coupled with the reduction in taxable market value due to the new homestead value exclusion, 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 6%. 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 Proposed 2012 By Taxing District Type

Significant Levy changes from 2011 to 2012 Double digit change in levy:

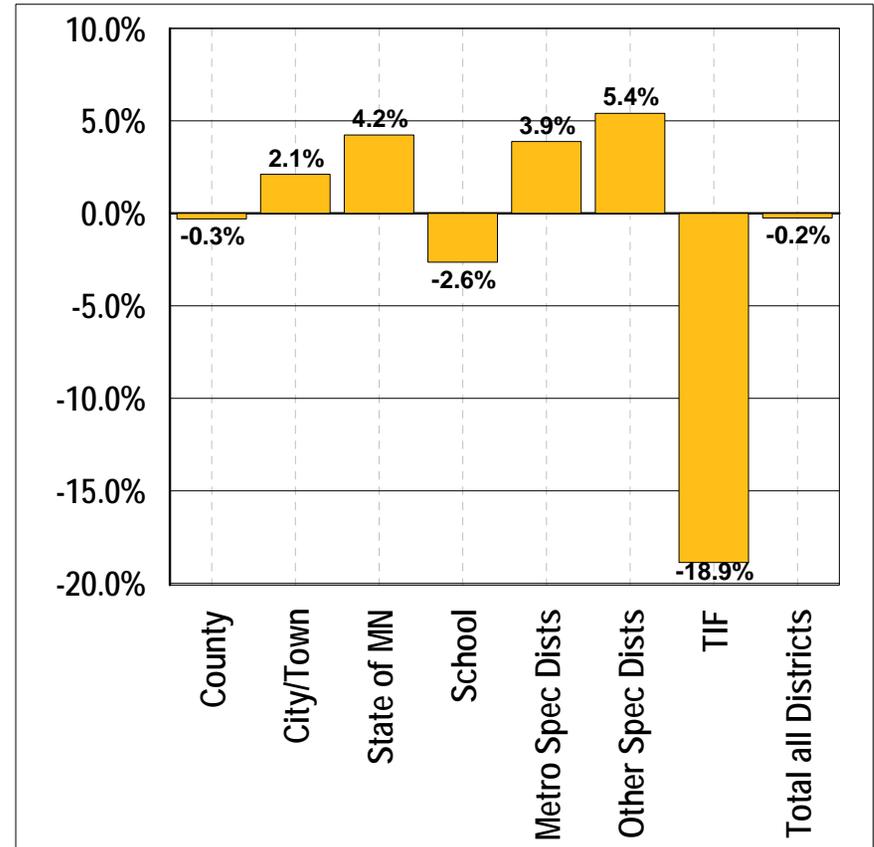
Reductions

ISD 200 Hastings 17.7% reduction (referenda passed 11/8)
 ISD 831 Forest Lake 37.5% reduction (referenda passed 11/8)

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

Increases

West Lakeland 36.4% increase
 Birchwood 13.1% increase
 Lake Elmo 11.6% increase
 Oak Park Heights 18.2% increase
 Grant 14.4% increase
 ISD 2144 Chisago Lakes 12% increase
 Rice Creek WS 25.6% increase
 Brown's Creek WS 25.5% increase



Washington County Taxable Property Values

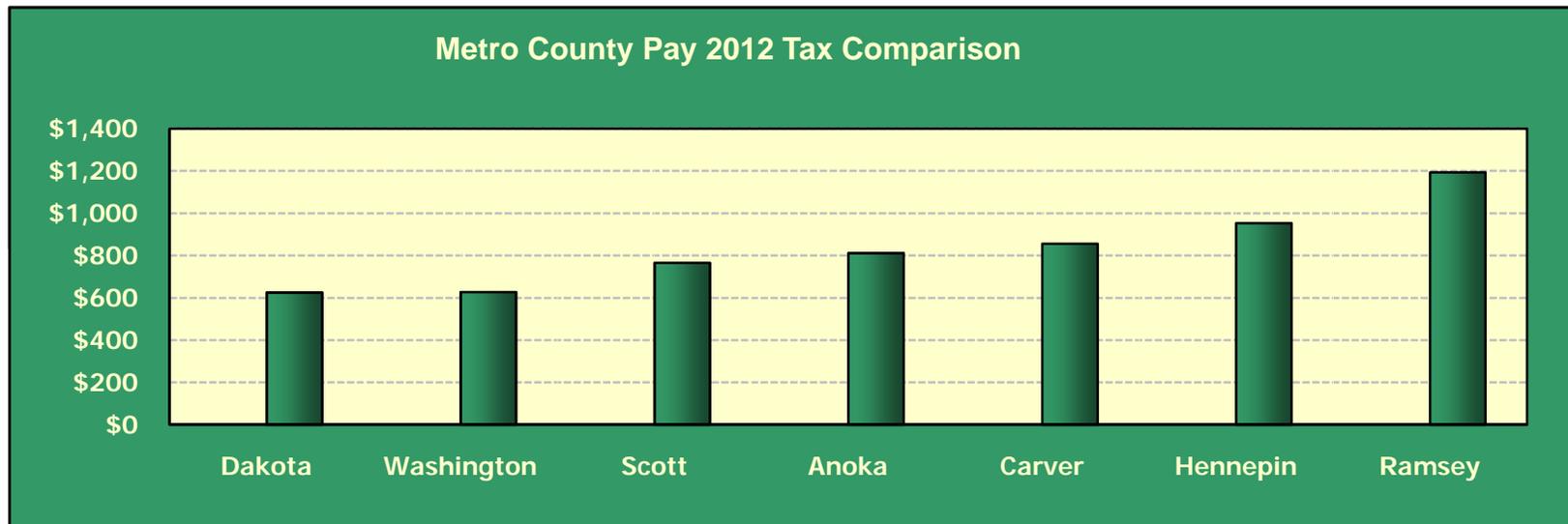
5 Year Comparison

TYPE OF VALUE	Payable 2008	% Chg	Payable 2009	% Chg	Payable 2010	% Chg	Payable 2011	% Chg	Proposed 2012	% Chg	5 year summary
ESTIMATED MARKET VALUE	29,491,836,700	4.5%	29,934,798,500	1.5%	28,410,327,600	-5.1%	26,459,462,900	-6.9%	25,548,228,300	-3.4%	-13.4%
<i>Subtract:</i> "This Old House" Deferral	(9,138,000)	-11.7%	(7,830,700)	-14.3%	(6,819,300)	-12.9%	(5,884,200)	-13.7%	(4,899,300)	-16.7%	-46.4%
Veteran's Exclusion		NA	(44,047,200)	NA	(48,391,100)	9.9%	(53,725,400)	11.0%	(59,165,500)	10.1%	NA
Plat Deferral	(102,774,300)	-7.8%	(79,171,300)	-23.0%	(25,443,500)	-67.9%	(5,091,200)	-80.0%	(9,505,300)	86.7%	-90.8%
Limited Market Value	(419,208,300)	-43.9%	(215,231,000)	-48.7%	0	-100%	0	NA	0	NA	-100.0%
Rural Preserve	0	NA	0	NA	0	NA	0	NA	(5,240,500)	NA	NA
Green Acres	(723,876,800)	15.6%	(730,936,600)	1.0%	(569,731,600)	-22.1%	(502,542,300)	-11.8%	(412,835,900)	-17.9%	-43.0%
Subtotal - TMV before Homestead Exclusion	28,236,839,300	5.6%	28,857,581,700	2.2%	27,759,942,100	-3.8%	25,892,219,800	-6.7%	25,056,581,800	-3.2%	-11.3%
Homestead Exclusion	0	NA	0	NA	0	NA	0	NA	(1,142,372,300)	NA	NA
TAXABLE MARKET VALUE	28,236,839,300	5.6%	28,857,581,700	2.2%	27,759,942,100	-3.8%	25,892,219,800	-6.7%	23,914,209,500	-7.6%	-15.3%
New Construction-House/Garage	569,793,400	-22.7%	345,390,600	-39.4%	221,105,900	-36.0%	159,776,700	-27.7%	178,453,600	11.7%	-68.7%
New Construction-Other	<u>182,664,000</u>	<u>11.6%</u>	<u>120,703,000</u>	<u>-33.9%</u>	<u>50,255,500</u>	<u>-58.4%</u>	<u>42,726,600</u>	<u>-15.0%</u>	<u>37,879,700</u>	<u>-11.3%</u>	-79.3%
Total New Construction	752,457,400	-16.4%	466,093,600	-38.1%	271,361,400	-41.8%	202,503,300	-25.4%	216,333,300	6.8%	-71.2%
% Increase due to new construction		2.8%		1.7%		0.9%		0.7%		0.8%	
% increase due to inflation/other		2.8%		0.5%		-4.7%		-7.5%		-8.5%	
REFERENDA MARKET VALUE	27,646,777,425	5.5%	28,203,529,375	2.0%	27,029,481,500	-4.2%	25,103,579,200	-7.1%	24,311,024,300	-3.2%	-12.1%
TOTAL NET TAX CAPACITY	318,217,739	6.4%	327,455,283	2.9%	316,297,672	-3.4%	295,060,091	-6.7%	274,212,743	-7.1%	-13.8%
<i>Subtract:</i> Tax Increment Financing	(8,006,997)	-1.0%	(8,509,906)	6.3%	(8,474,446)	-0.4%	(7,304,818)	-13.8%	(5,475,334)	-25.0%	-31.6%
Powerline	(9,649)	-8.9%	(9,057)	-6.1%	(8,679)	-4.2%	(9,061)	4.4%	(9,126)	0.7%	-5.4%
Fiscal Disparity Contribution	(21,174,041)	23.8%	(23,763,200)	12.2%	(26,426,851)	11.2%	(25,869,016)	-2.1%	(24,758,352)	-4.3%	16.9%
LOCAL TAXABLE VALUE	289,027,052	5.5%	295,173,120	2.1%	281,387,696	-4.7%	261,877,196	-6.9%	243,969,931	-6.8%	-15.6%
<i>Add:</i> Fiscal Disparity Distribution	26,115,570	16.4%	30,239,771	15.8%	31,492,824	4.1%	31,707,508	0.7%	30,304,410	-4.4%	16.0%
TOTAL TAXABLE VALUE	315,142,622	6.3%	325,412,891	3.3%	312,880,520	-3.9%	293,584,704	-6.2%	274,274,341	-6.6%	-13.0%
Net Gain from Fiscal Disparities	4,941,529	-7.3%	6,476,571	31.1%	5,065,973	-21.8%	5,838,492	15.2%	5,546,058	-5.0%	12.2%
% of Total Taxable Value	1.6%		2.0%		1.6%		2.0%		2.0%		
County Tax Rate (with Library)	25.936%	1.0%	26.371%	1.7%	27.775%	5.3%	29.772%	7.2%	31.929%	7.2%	23.1%
referendum rate - % of market value	0.00000%		0.00000%		0.00314%		0.00229%	-27.2%	0.00180%	-21.2%	NA

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.

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%	31.401%	7.7%	0.00537%	0.00551%	2.6%		\$626	
Washington	29.772%	31.929%	7.2%	0.00229%	0.00180%	-21.4%		\$628	
Scott	35.541%	39.173%	10.2%	0.00000%	0.00000%			\$766	
Anoka	40.376%	41.524%	2.8%	0.00000%	0.00000%			\$812	
Carver	41.752%	43.813%	4.9%	0.00000%	0.00000%			\$857	
Hennepin (suburban)	45.840%	48.777%	6.4%	0.00000%	0.00000%			\$954	
Ramsey (suburban)	54.678%	61.051%	11.7%	0.00000%	0.00000%			\$1,194	



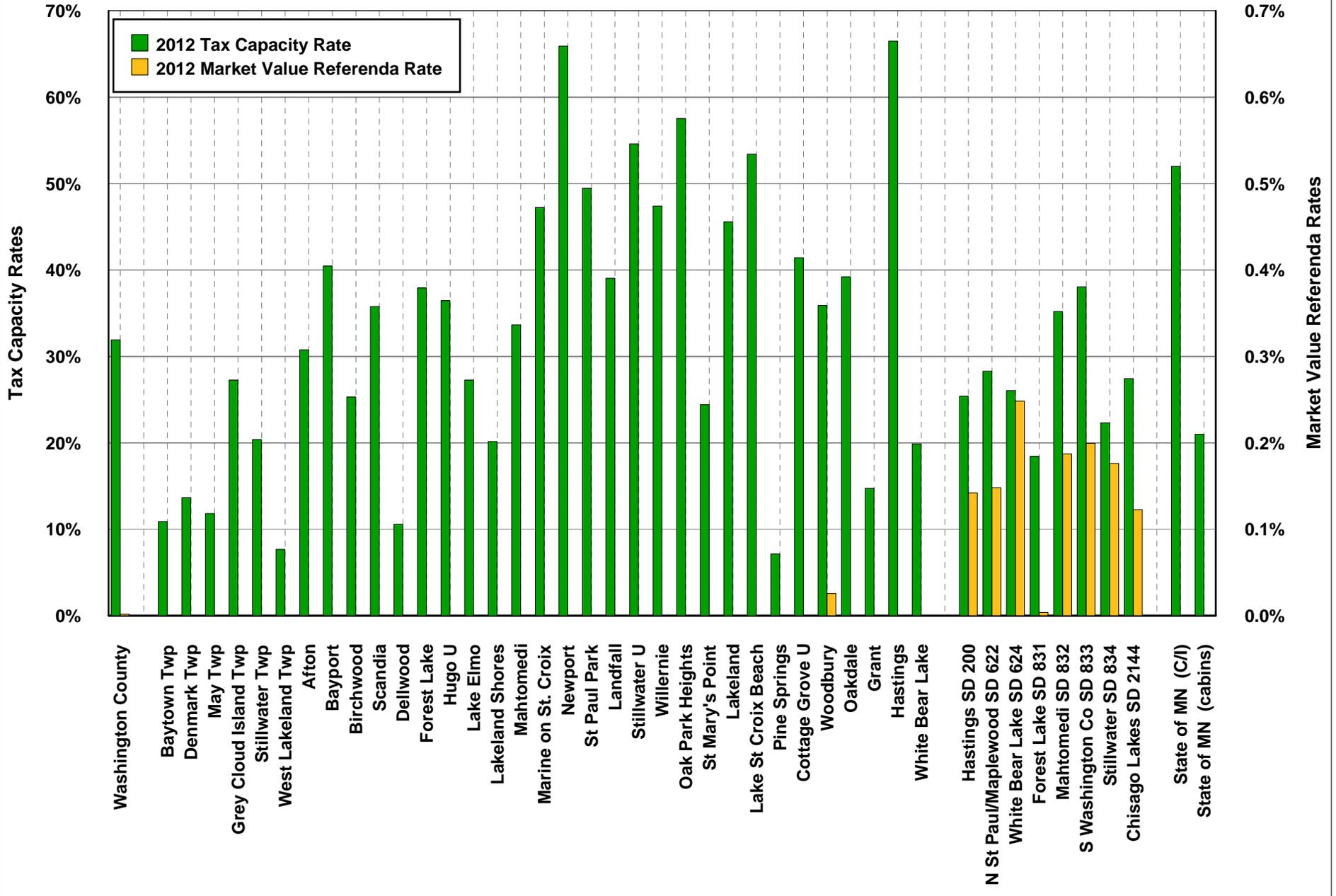
County tax comparison with 2011 not provided due to change in homestead benefit.

Pay 2011 vs. Proposed 2012 Tax Rates

Taxing District	Pay 2011 Rate	Pay 2012 Rate	% Chg
Towns: Baytown Twp	10.650%	10.897%	2.3%
Denmark Twp	13.088%	13.679%	4.5%
Grey Cloud Island Twp	23.773%	27.260%	14.7%
May Twp	9.394%	11.820%	25.8%
Stillwater Twp	18.118%	20.391%	12.5%
West Lakeland Twp	5.285%	7.677%	45.2%
Cities: Afton	27.044%	30.754%	13.7%
Bayport	35.650%	40.453%	13.5%
Birchwood	21.824%	25.302%	15.9%
Cottage Grove (Urban)	38.255%	41.417%	8.3%
Dellwood	9.331%	10.578%	13.4%
Forest Lake	33.548%	37.922%	13.0%
Grant	11.119%	14.748%	32.6%
Hastings	55.196%	66.504%	20.5%
Hugo (Urban)	34.236%	36.463%	6.5%
Lake Elmo	21.832%	27.257%	24.8%
Lake St Croix Beach	40.962%	53.404%	30.4%
Lakeland	40.375%	45.576%	12.9%
Lakeland Shores	17.204%	20.150%	17.1%
Landfall	40.389%	39.046%	-3.3%
Mahtomedi	31.386%	33.664%	7.3%
Marine on St. Croix	38.842%	47.236%	21.6%
Newport	60.261%	65.931%	9.4%
Oak Park Heights	45.028%	57.546%	27.8%
Oakdale	35.868%	39.219%	9.3%
Pine Springs	6.528%	7.157%	9.6%
St Mary's Point	22.275%	24.430%	9.7%
St Paul Park	43.221%	49.466%	14.4%
Scandia	33.557%	35.776%	6.6%
Stillwater (Urban)	52.539%	54.611%	3.9%
White Bear Lake	17.702%	19.883%	12.3%
Willernie	37.534%	47.402%	26.3%
Woodbury	34.921%	35.889%	2.8%
Woodbury MVR:	0.02572%	0.02566%	-0.2%

Taxing District	Pay 2011 Rate	Pay 2012 Rate	% Chg
County: County without Library	27.250%	29.246%	7.3%
County with Library	29.772%	31.929%	7.2%
County MVR:	0.00229%	0.00180%	-21.2%
County RRA	0.196%	0.211%	7.7%
County HRA	1.143%	1.224%	7.1%
Schools: SD 200 Hastings	22.140%	25.408%	14.8%
SD 200 Hastings MVR:	0.26625%	0.14208%	-46.6%
SD 622 N St Paul/Mpwd	27.785%	28.293%	1.8%
SD 622 N St Paul/Mpwd MVR:	0.15027%	0.14824%	-1.4%
SD 624 White Bear Lake	22.520%	26.045%	15.7%
SD 624 White Bear Lake MVR:	0.24061%	0.24829%	3.2%
SD 831 Forest Lake	15.411%	18.452%	19.7%
SD 831 Forest Lake MVR:	0.15293%	0.00372%	-97.6%
SD 832 Mahtomedi	34.330%	35.200%	2.5%
SD 832 Mahtomedi MVR:	0.18437%	0.18734%	1.6%
SD 833 S Washington Co	35.216%	38.059%	8.1%
SD 833 S Washington Co MVR:	0.20834%	0.19939%	-4.3%
SD 834 Stillwater	20.300%	22.316%	9.9%
SD 834 Stillwater MVR:	0.15894%	0.17627%	10.9%
SD 2144 Chisago Lakes	22.933%	27.428%	19.6%
SD 2144 Chisago Lakes MVR:	0.11744%	0.12271%	4.5%
Other: Brown's Creek WS	4.276%	5.960%	39.4%
Carnelian Marine WS	2.694%	3.265%	21.2%
Comfort Lake WS	3.910%	4.248%	8.7%
R-W Metro WS	2.719%	3.057%	12.4%
Rice Creek WS	1.725%	2.339%	35.6%
South Washington WS	0.687%	0.720%	4.8%
Valley Branch WS	1.508%	1.831%	21.4%
Hastings HRA	1.487%	1.637%	10.1%
Woodbury HRA	0.320%	0.343%	7.4%
Metropolitan Council	0.832%	0.964%	15.9%
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%	52.000%	6.0%
State of MN (cabins)	19.145%	21.000%	9.7%
Fiscal Disparities (C/I)	129.327%	141.945%	9.8%

Pay 2012 Tax Rates



Proposed 2012 Tax maps

Map of Value Changes

(page 30)

This map show the percentage change in market value (before reduction for homestead exclusion) from 2011 to proposed 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 31, 32, 33)

These maps show the percentage change in total tax from 2011 to proposed 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 34,35)

This map shows the effective tax rate for proposed 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?

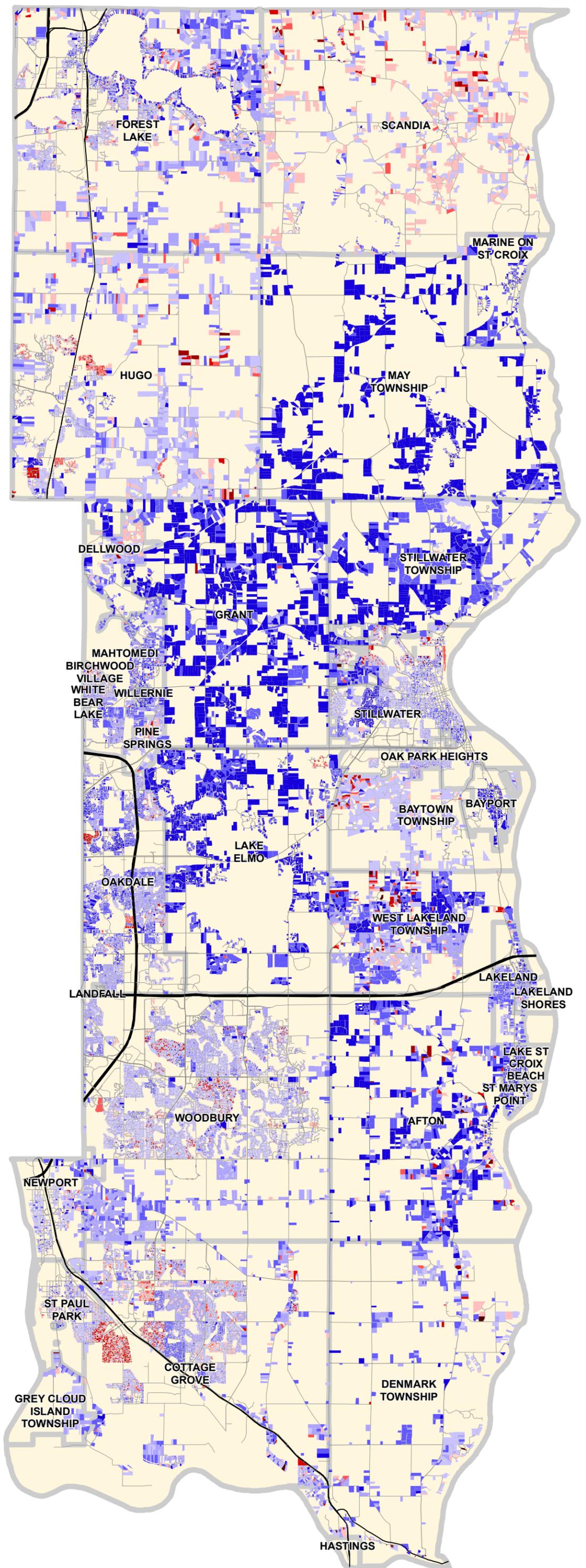
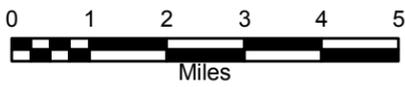
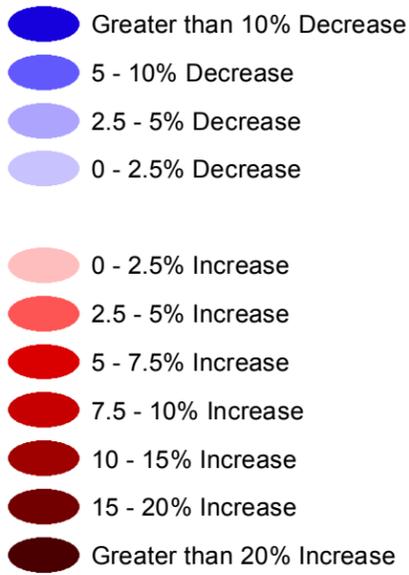
Percentage change does not tell the whole story. It can be helpful if you want to look at the impact on individual parcels or look at a single taxing district for multiple years. But percentage change is not always helpful if you want to compare taxes across jurisdictions. You could have two homes of 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 Proposed 2012

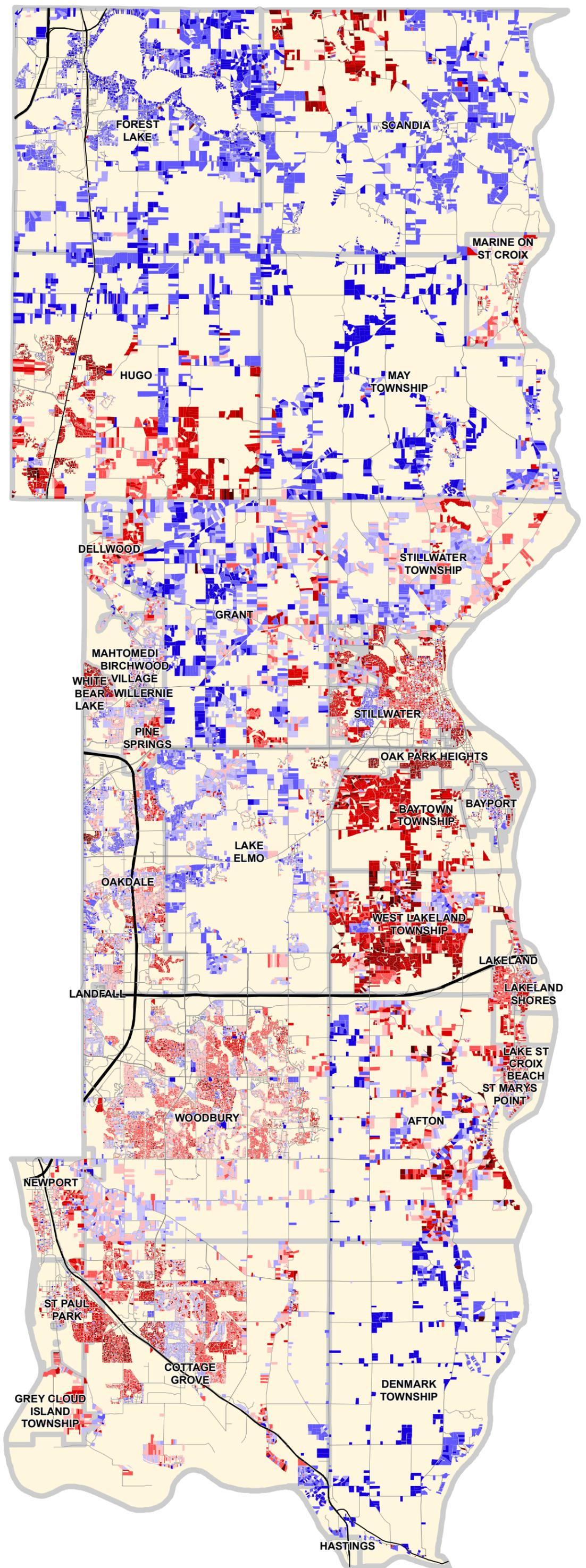
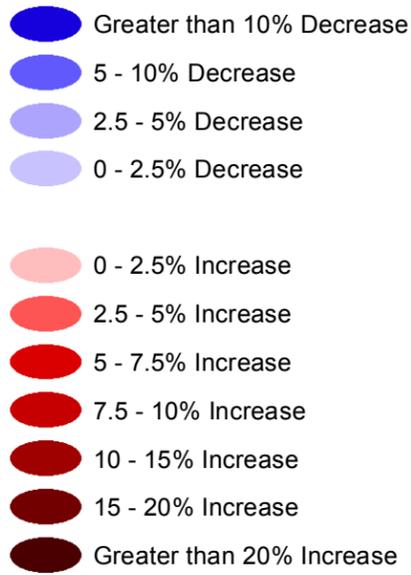
Percent Change



Washington County

Property Tax Change of Residential Homestead Properties from 2011 to Proposed 2012

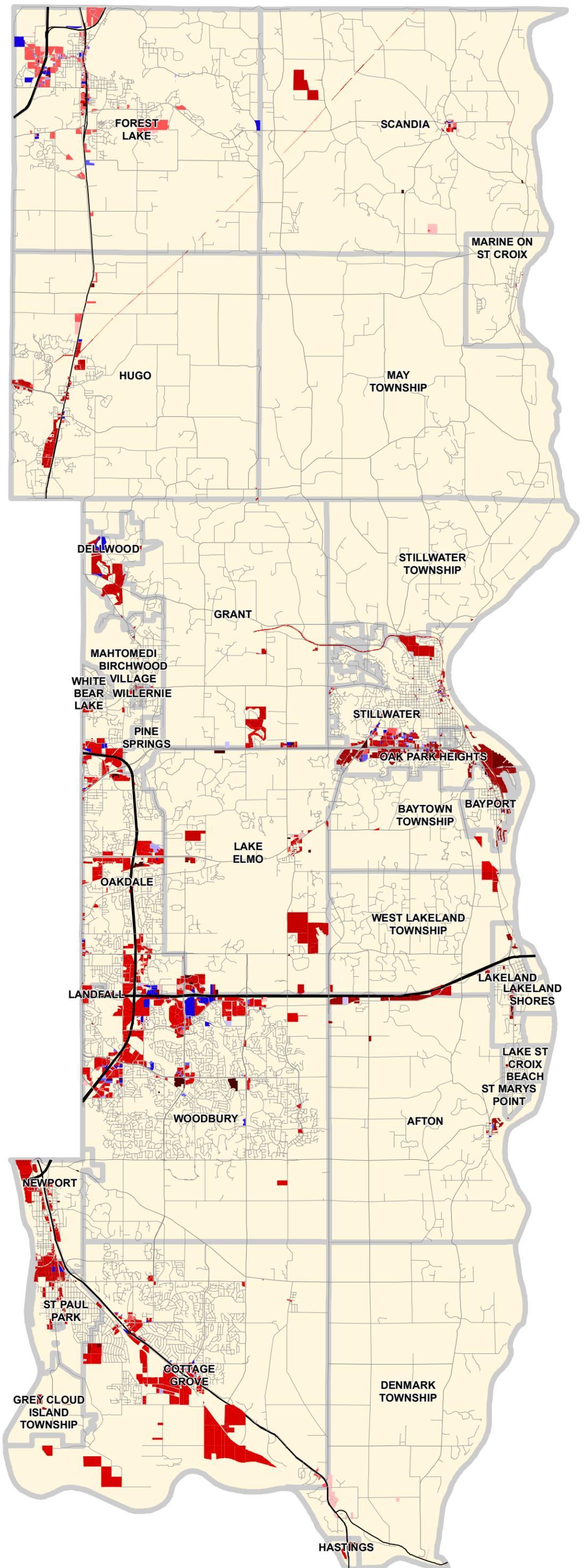
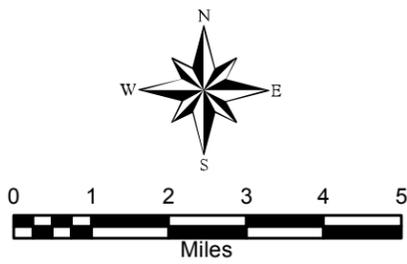
Percent Change



Property Tax Change of Commercial/Industrial Properties from 2011 to Proposed 2012

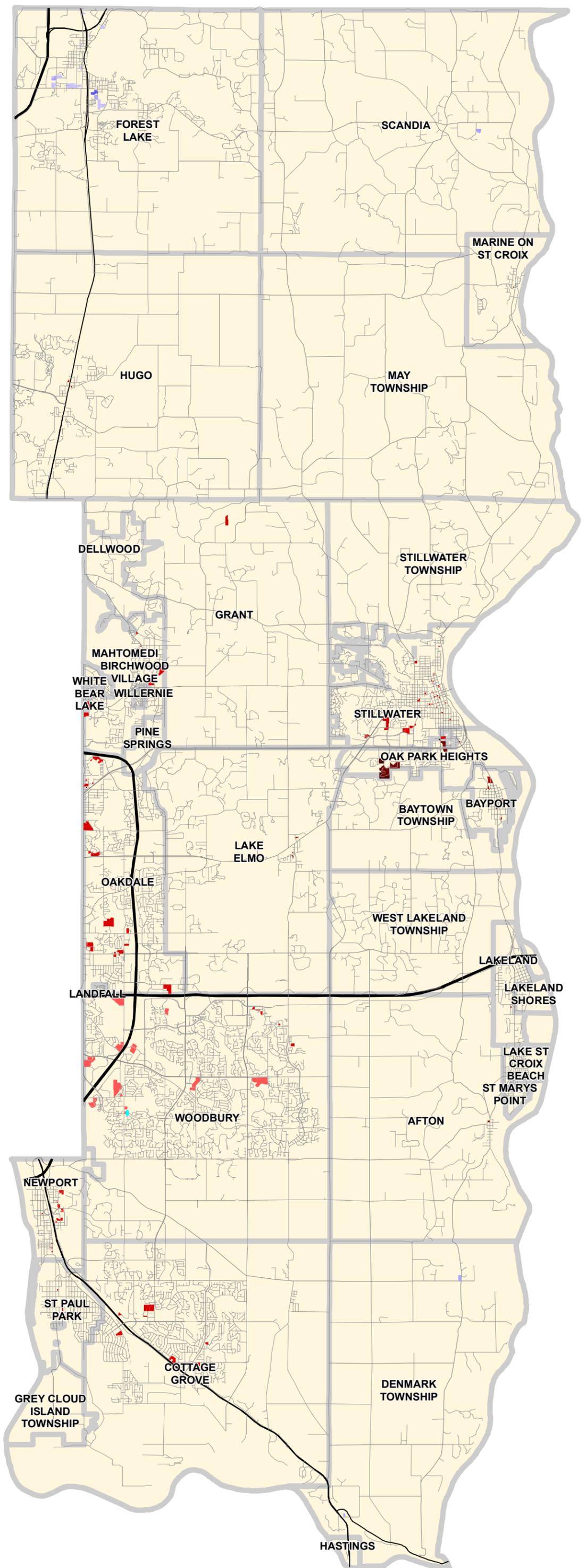
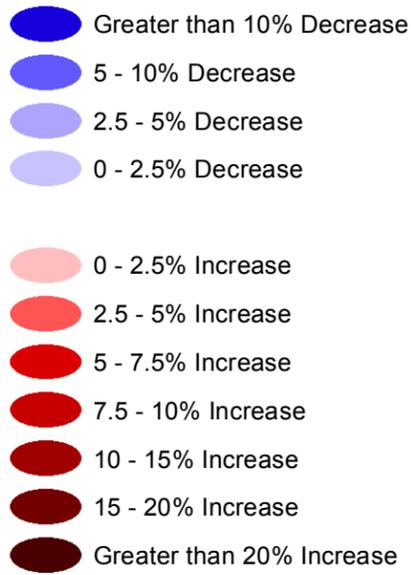
Percent Change

- Greater than 10% Decrease
- 5 - 10% Decrease
- 2.5 - 5% Decrease
- 0 - 2.5% Decrease
- 0 - 2.5% Increase
- 2.5 - 5% Increase
- 5 - 7.5% Increase
- 7.5 - 10% Increase
- 10 - 15% Increase
- 15 - 20% Increase
- Greater than 20% Increase



Property Tax Change of Apartment Properties from 2011 to Proposed 2012

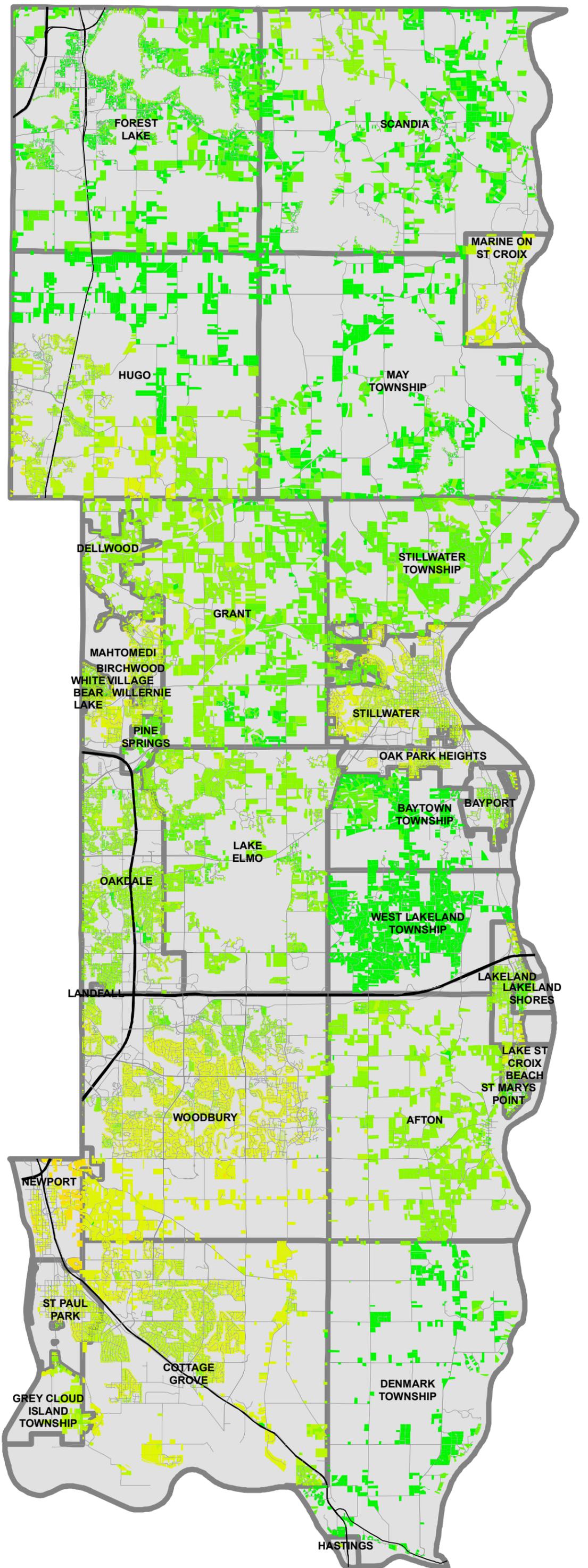
Percent Change



Washington County

Effective Tax Rate Residential Homestead Properties Proposed 2012

Effective Tax Rate



Washington County

Effective Tax Rate Commercial - Industrial Properties Proposed 2012

