

# In\$ight St. Paul: Toward A More Affordable City



## **OUCH! We're RC's Highest-taxed City** *Property Tax Burden Makes Saint Paul Least Affordable*

June 6, 2026

Honorable Mayor Her and the St. Paul City Council,  
St. Paul Board of Education,  
Ramsey County Board of Commissioners,  
Ramsey County Legislative Delegation,  
Staff that advise elected officials on financial matters,  
Citizen Committees that recommend spending priorities to elected officials,

**Dear St. Paul Citizens in support of building a more affordable city,**

On April 28, In\$ight St. Paul distributed our report, "**St. Paul's 2026 Property Taxes: The Big Picture.**" Today, In\$ight releases our follow-up report "**Ouch! We're RC's Highest-taxed City,**" hereafter referred to as the "**Ouch!**" report.

Read on to find out how St. Paul compares to our Ramsey County counterparts. The "**Ouch!**" report has comparative data for all 16 cities in Ramsey County, through the lens of the County's Median Value Residential Homestead with an Estimated Market Value (EMV) of \$395,000.

First, we identify the amount of property taxes collected for each unit of government in each city. Then we measure affordability by comparing property taxes as a percentage of each city's median household income. Because we all know taxpayers base home-buying decisions on what they can afford: **Property Tax Affordability** is most important when trying to understand how St. Paul's property tax burden compares to the cities closest to us.

**The Big Picture** revealed that the 2025 Median Valued St. Paul Residential Homestead with an EMV of \$275,000 realized a 2026 property tax increase of **10.8%**. Large tax increases for homesteads were the result of 1) big property tax levies approved by elected officials, and 2) shifts in tax base market valuations.

Countywide, 2026 property tax levies spread on the St. Paul tax base were **8.7%** more than 2025, and **three and a half times** the current CPI inflation rate. The governments with the largest percentage increase in taxes were St. Paul Public Schools at **14.9%**, Ramsey County at **7.3%**, and the City of St. Paul at **5.3%**. At the same time, the EMVs for **Apartments decreased - 5.9%** and **Commercial properties decreased -4.3%**. This change in market valuations shifted more property taxes to **Residential Homes**, which experienced a valuation **increase of +4.0%**.

**The Big Picture** also explained that **6.1%** of St. Paul's Pay 2026 tax base is captured for Tax Increment Financing (TIF) to pay public subsidies for past development projects. In 2026, property owners living outside a TIF district will pay almost **7%** of their tax bill for the government services provided free to TIF properties.

**More Property Tax Facts For St. Paul Will Help Policy Makers**

Since the release of **The Big Picture**, frustrated citizens have asked if **In\$ight** could provide info on how St. Paul's property taxes compare to other cities in Ramsey County. And some elected officials have asked us how the 2026 Property Tax Obligation relates to household income.

**In\$ight's Common Sense Property Tax Lowering Recommendations**

Since **The Big Picture**, **In\$ight** has also added five more recommendations relating to Capital Improvement Budgeting (CIB), New Revenues and TIF Financing. See all our recommendations in this report's appendix **(P5 & P6)**.

**Comparative Table of Ramsey County 2026 Property Taxes By City**

For a \$395,000 Estimated Market Value Homestead for 2026 property taxes, here is how tax amounts for St. Paul compared to the 15 suburban cities. In summary, Residential taxpayers in all other Ramsey County cities pay between **2%** (Maplewood) and up to **29%** (North Oaks) less than those in Saint Paul. See totals for each city on **Table 1 (P7)** or detailed calculations **(P8-11)**.

UNIT OF GOVERNMENT	HIGHEST TAXED	SAINT PAUL	SUBURBAN CITIES
	CITY		
Ramsey County (See Note 1)	n.a.	1,776	1,925
Ramsey County Rail Authority	St. Paul	155	155
Ramsey County Housing Authority (See Note 2)	St. Paul	60	60
Independent School Districts (See Note 3)	<b>St. Paul</b>	2,335	1,845 - 2,230
City Levies	<b>St. Paul</b>	2,074	478 - 1,957
City HRA or EDA Levies	<b>St. Paul</b>	58	0 - 41
Saint Paul Port Authority Levy	<b>St. Paul</b>	49	0
Metropolitan Council	St. Paul	61	61
Metropolitan Mosquito Control District	St. Paul	13	13
Watershed Districts	St. Paul	59 - \$107	59 - 107
<b>TOTAL TAXES - ALL GOVERNMENTS</b>	<b>St. Paul</b>	<b>6,688</b>	<b>4,718 - 6,531</b>

Note 1. Including Library Levies for Only Suburban Cities at \$145

Note 2. Only North Saint Paul Is Excluded from Ramsey's Housing Authority Taxation

Note 3. Includes Both Certified Tax Levies and Market Value Voter Taxes

## PROPERTY TAX BURDEN: TAXES VS. HOUSEHOLD INCOME

Using 2024 actual data for a Residential Homestead with a \$317,700 EMV; the **2024 Tax Burden for St. Paul was 6.4% of Median Household Income of \$73,394**. By comparison, the other cities in Suburban Ramsey had tax burdens ranging from **1.5% to 5.2%** of household income.

Using 2026 actual and estimated data for a Residential Homestead property with a \$337,048 EMV; the **2026 Tax Burden for St. Paul was 7.3% of Median Household Income of \$76,359**. By comparison, the other cities in Suburban Ramsey had Tax Burdens ranging from **1.6% to 6.0%** of household income.

Using either method, the fact that St. Paul has both the highest property taxes and the lowest household income means, from an affordability perspective, **St. Paul Homeowners Have the Highest Property Tax Burden in Ramsey County**. See a description of the methodology used on **Table 2 (P12)** and the detail results for each city on **(P13)**.

## HIGHER PROPERTY TAXES MEAN LESS HOME OWNERSHIP

Below the tax data on the first spreadsheet, we show Net Tax Capacity Values for each city's taxbase for 2025 property taxes. Most people understand that a tax base with a large percentage of commercial and industrial properties means that homeowners in 1–3-unit homes pay a smaller share of property taxes. That's good!

*In\$ight* knows that home ownership is one important indicator of the health of a city. However, St. Paul's highest property taxes mean fewer people can own and live in 1-3 family houses. For 2025 taxes, St. Paul had **79%** of its 1-3 family houses classified as owner occupied, meaning **21%** of the 1-3 family houses were considered rental properties. By comparison, **87%** of the values for 1-3 family houses in the suburban cities were owner occupied, with only **13%** considered rental properties. See bottom of **Pages 8-11 for Payable 2025 net tax capacities**. Paying Ramsey County's highest property taxes means **fewer St. Paul residents can afford to own the house, they live in**.

In Closing *the "Ouch!" report*, *In\$ight St. Paul* respectfully asks our elected officials to:

- 1) Implement **In\$ight's Common Sense Property Tax Lowering Recommendations (P5-6)**
- 2) Remember that having the highest property taxes discourages new development and encourages people to not want to live in the Capital City;
- 3) Tie future property tax growth to the consumer price inflation index (CPI);
- 4) Encourage active citizen participation in the budgeting process so spending priorities can be based more on priority needs, rather than desirable wants; and
- 5) Work cooperatively with our new Mayor Her, as St. Paul's challenges are significant.

Thank you all for your time and willingness to read “**Ouch.**”

Your constituents will honor your continuing efforts to make St Paul property taxes more affordable.

Respectfully requested, **In\$ight St. Paul.**

Jane Prince,	Committee Co-chair	Ward 7	Jane.Prince@gmail.com
Gary Todd,	Committee Co-chair	Ward 2	<u>grtodd@comcast.net</u>
Julian Loscalzo,	Steering Comm. Chair	Ward 1	julian@ballparktours.net
Carl Michaud,	CIB Working Comm. Chair	Ward 1	michaudmoose@aol.com
John Mannillo,	TIF Working Comm. Chair	Ward 2	john@mannillowomack.com
Greg Blee,	Steering Committee	Ward 7	gnb1948cell@gmail.com
Joe Errigo,	Steering Committee	Ward	errigo5@gmail.com
Gerry McInerney,	Steering Committee	Ward 7	gpmac6559@gmail.com
Gerry Mischke,	Steering Committee	Ward 1	Gerry.Mischke@gmail.com
Bob Muschewske,	Steering Committee	Ward 1	<u>rmuschewske@comcast.net</u>
Donna Swanson,	Steering Committee	Ward 2	<u>dm1swanson@gmail.com</u>

For more perspectives on tax burdens for St. Paul,  
Please visit **In\$ight's** website at [insightstpaul.org](http://insightstpaul.org)

If you are a St. Paul resident or property owner and would like to get involved with **In\$ight St. Paul** in tax reduction advocacy, please email Donna Swanson at [insight.st.paul@gmail.com](mailto:insight.st.paul@gmail.com)

# Common Sense Property Tax Lowering Recommendations

In\$ight St. Paul – June 5, 2026

## Reduce Costs for Government Services

- 1) Find opportunities for the City of St. Paul, I.S.D. 625 and Ramsey County to work cooperatively with one another to eliminate redundant or inefficient expenses.
- 2) Eliminate spending on programs if they are determined to be ineffective.
- 3) Do not add new facilities and park lands that require more expenditure for future operations and maintenance. Focus on existing facilities to reduce maintenance costs.
- 4) Look for opportunities to consolidate existing facilities and lease out underutilized facilities.
- 5) Do systematic audits to look for fraud by non-profits, organizations, vendors, and developers.

## Tax Base Development:

- 1) Early Decertify existing Tax Increment Financing districts ahead of schedule whenever possible. Doing so provides property taxpayers with a smaller tax obligation for the following year.
- 2) Formally approve TIF policies in the City's Administrative Code to limit the future use of TIF for commercial development and to put more emphasis on industrial development which creates new jobs. The TIF policy should ensure that TIF supported commercial development does not compete unfairly with nearby non-TIF commercial properties.
- 3) Avoid concentrating low-income housing in Downtown St. Paul. Rather, more evenly distribute money for new Affordable Housing throughout all of Ramsey County.
- 4) Avoid overbuilding in Downtown St. Paul to make sure there is a competitive demand for new or remodeled structures. Involve all segments of the business community when developing a strategic redevelopment focus.

### **New Revenue Sources:**

- 1) Obtain special legislation for Capital City State Complex Aid that would provide state money to St. Paul to help pay for the cost of delivering city services to all the state owned facilities.
- 2) Obtain more adequate Metropolitan funding for the Como Zoo complex. Ninety percent of the visitors to the free zoo are non-St. Paul residents.
- 3) Revise fee structures for discretionary services to have non-residents pay a higher fee than St. Paul residents. For example, why should a person living in Maplewood pay the same fee for activity programming at a St. Paul Recreation as a St. Paul resident. Or why should sport booster clubs with members from outside of St. Paul get free use of recreation center rooms, when St. Paul organizations have to pay to use the same room.
- 4) Seek voluntary Payments-In-Lieu-Of-Taxes (PILOT) by tax-exempt properties as another revenue source option to help reduce the property tax burden on homeowners and renters.

### **Capital Improvement Budgeting For City Infrastructure:**

- 1) Do not add new parks and recreation facilities that require more expenditure for debt service and future costs to operate and maintain. Focus on reducing the extreme amount of deferred maintenance on existing facilities.
- 2) Revise the Capital Improvement Budget document to include at least a five-year time period to fully identify project implementation and costs. The current budget document does not adequately identify the costs for those projects that take three or more years to plan, design and construct.
- 3) City departments requesting capital funds for projects must submit a **Fiscal Note** To the Capital Improvement Budget Committee that identifies all the future costs of the project, including debt service and future operating and maintenance costs for the life of the project. The **Fiscal Note** should also identify the source of the funds to pay construction costs and operation and maintenance costs.

## TABLE # 1 - 2026 Property Taxes For St. Paul & Suburban Cities

The Median Valued Homestead in Ramsey County for Pay 2026 Property Taxes has an Estimated Market Value (EMV) of \$395,000. We used this value for comparing taxes for each city. We then subtracted Minnesota's Homestead Market Value Exclusion of \$11,000 to get a Taxable Market Value (TMV) of \$384,000. We then applied Minnesota's 1% Residential Property Classification Rate to get a Net Tax Capacity (NTC) of \$3,840. We applied each city's tax rates to the \$3,840 NTC to get property taxes for certified tax levies. And finally, we applied each city's Market Value Referendum Tax Rate to the \$395,000 EMV to calculate a property tax amount for voter approved special levies for each school district.

### TOTAL 2026 PROPERTY TAXES FOR ALL UNITS OF GOVERNMENT, BY CITY:

**St Paul pays \$6,688;** while other cities pay between \$4,718 and \$6,531.

Maplewood pays \$6,531;	which is <b>\$158 (2%) less</b> than St. Paul.
Roseville pays \$6,181;	which is <b>\$507 (8%) less</b> than St. Paul.
Shoreview pays \$5,871;	which is <b>\$817 (12%) less</b> than St. Paul.
White Bear Lake pays \$5,569;	which is <b>\$1,119 (17%) less</b> than St. Paul.
New Brighton pays \$6,033;	which is <b>\$655 (10%) less</b> than St. Paul.
Mounds View pays \$5,629;	which is <b>\$1,059 (16%) less</b> than St. Paul.
North St. Paul pays \$6,023;	which is <b>\$666 (10%) less</b> than St. Paul.
Vadnais Heights pays \$5,612;	which is <b>\$1,076 (16%) less</b> than St. Paul.
White Bear Township pays \$5,390;	which is <b>\$1,298 (19%) less</b> than St. Paul.
Little Canada pays \$5,646;	which is <b>\$1,042 (16%) less</b> than St. Paul.
Arden Hills pays \$5,673;	which is <b>\$1,015 (15%) less</b> than St. Paul.
North Oaks pays \$4,718;	which is <b>\$1,970 (29%) less</b> than St. Paul.
Falcon Heights pays \$5,995;	which is <b>\$693 (10%) less</b> than St. Paul.
Lauderdale pays \$5,880;	which is <b>\$808 (12%) less</b> than St. Paul.
Gem Lake pays \$5,756;	which is <b>\$932 (14%) less</b> than St. Paul.

# In 2026, St. Paul Has The HIGHEST Property Taxes In All Of Ramsey County

The 2026 Median Value Residential Homestead In Ramsey Co. Has An Estimated Market Value Of Approximately \$395,000.

Displayed Is How Much Taxes Goes To Each Unit Of Government For A \$395,000 Homestead In Each Of Ramsey's 16 Cities.

School District Referendum Taxes Are Calculated Using A \$395,000 Estimated Market Value.

Certified Tax Levies Use A Net Tax Capacity Value Of \$3,840. (\$395,000 E.M.V. Less A \$11,000 Homestead Market Value Exclusion Equals A Taxable Market Value of \$384,000, Times Minnesota's 1% Classification Rate For Residential Homesteads Equals \$3,840) 06/05/2026

The Tax For Library Service In Suburban Cities Is \$145 (Library Tax Rate of 3.786595 Times \$3,840 Net Tax Capacity)

Data Sources: State Demographer, Ramsey Co. Taxation, Minnesota Revenue Dept

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For a \$395,00 EMV Homestead, St. Paul's 2026 Property Tax Ranges from \$158 to \$1,970 Higher Than Other Ramsey Cities

The \$395,000 St. Paul Homestead Pays 2026 Property Taxes Totaling \$6,688.

Of that total, 35% (\$2,335) is

For Public Schools, 33% (\$2,181) is for City Services & Economic Development, and 30% (\$1,992) is for County Services.

79% of St. Paul Tax Capacity for Residential Homes Is Owner Occupied, While Suburb Cities Average About 87%

		St. Paul		Maplewood		Roseville		Shoreview		White Bear Lk	
1	2026 Population Est_Demographer	308,389		40,755		35,713		26,683		23,251	
		Pay 2026 Tax	% of Total	Pay 2026 Tax	% of Total	Pay 2026 Tax	% of Total	Pay 2026 Tax	% of Total	Pay 2026 Tax	% of Total
2	Met Council - Certified Levy	61	0.9%	61	0.9%	61	1.0%	61	1.0%	61	1.1%
3	Mosquito Control - Certified Levy	13	0.2%	13	0.2%	13	0.2%	13	0.2%	13	0.2%
4	Watershed District	Capital Reg.		Capital Reg.		Capital Reg.		Metro R-W		Metro R-W	
5	Watershed - Certified Levy	107	1.6%	107	1.6%	107	1.7%	98	1.7%	98	1.8%
6	Ramsey Gov.& Library Certified Levy	1,776	26.6%	1,925	29.5%	1,925	31.1%	1,925	32.8%	1,925	34.6%
7	Ramsey Regional Rail Certified Levy	155	2.3%	155	2.4%	155	2.5%	155	2.6%	155	2.8%
8	Ramsey Housing Auth. Certified Levy	61	0.9%	61	0.9%	61	1.0%	61	1.0%	61	1.1%
9	<b>TOTAL Ramsey Certified Levies</b>	<b>1,992</b>	<b>29.8%</b>	<b>2,140</b>	<b>32.8%</b>	<b>2,140</b>	<b>34.6%</b>	<b>2,140</b>	<b>36.5%</b>	<b>2,140</b>	<b>38.4%</b>
10	<b>Independent School District #</b>	<b># 625</b>		<b># 623</b>		<b># 623</b>		<b>623</b>		<b># 624</b>	
11	School District Certified Levy	1,233	18.4%	1,351	20.7%	1,351	21.9%	1,351	23.0%	1,347	24.2%
12	ISD Referendum Est Mkt Value Tax	1,102	16.5%	879	13.5%	879	14.2%	879	15.0%	680	12.2%
13	<b>TOTAL I.S.D. Property Taxes</b>	<b>2,335</b>	<b>34.9%</b>	<b>2,230</b>	<b>34.1%</b>	<b>2,230</b>	<b>36.1%</b>	<b>2,230</b>	<b>38.0%</b>	<b>2,027</b>	<b>36.4%</b>
14	City Certified Levy	2,074	31.0%	1,938	29.7%	1,618	26.2%	1,307	22.3%	1,231	22.1%
15	City H.R.A. or E.D.A. Certified Levy	58	0.9%	41	0.6%	13	0.2%	23	0.4%	na	0.0%
16	St. Paul Port Authority Certified Levy	49	0.7%	na	0.0%	na	0.0%	na	0.0%	na	0.0%
17	<b>TOTAL City Certified Levies</b>	<b>2,181</b>	<b>32.6%</b>	<b>1,980</b>	<b>30.3%</b>	<b>1,630</b>	<b>26.4%</b>	<b>1,330</b>	<b>22.6%</b>	<b>1,231</b>	<b>22.1%</b>
18	<b>TOTAL All 2026 Property Taxes</b>	<b>6,688</b>	<b>100%</b>	<b>6,531</b>	<b>100%</b>	<b>6,181</b>	<b>100%</b>	<b>5,871</b>	<b>100%</b>	<b>5,569</b>	<b>100%</b>
19	<b>Suburb City Less Than St. Paul</b>			<b>(158)</b>	<b>-2%</b>	<b>(507)</b>	<b>-8%</b>	<b>(817)</b>	<b>-12%</b>	<b>(1,119)</b>	<b>-17%</b>
20	City's Tax With Ramsey Library Tax	2,181	32.6%	2,125	32.5%	1,775	28.7%	1,475	25.1%	1,376	24.7%
21	Ramsey's Tax Without Library Tax	1,992	29.8%	1,995	30.6%	1,995	32.3%	1,995	34.0%	1,995	35.8%

2024 Net Tax Capacity Values		St. Paul		Maplewood		Roseville		Shoreview		White Bear Lk	
Used for Payable 2025 Prop. Tax		Tax Base for Pay25		Tax Base for Pay25		Tax Base for Pay25		Tax Base for Pay25		Tax Base for Pay25	
22	Residential Homestead: Owner Occ	180,128,285	44%	32,288,407	48%	34,390,776	40%	34,705,031	64%	23,813,763	52%
23	Residential Non-Homestead	48,084,063	12%	4,588,942	7%	5,293,494	6%	4,854,156	9%	4,626,599	10%
24	Apartments	67,742,181	17%	7,631,988	11%	8,383,424	10%	5,815,854	11%	5,818,634	13%
25	Commercial	68,746,491	17%	17,564,179	26%	23,762,985	28%	5,785,579	11%	6,920,469	15%
26	Industrial	33,683,363	8%	3,245,456	5%	12,293,992	14%	2,493,624	5%	3,791,386	8%
27	All Other Taxable Properties	10,816,333	3%	1,259,880	2%	1,523,835	2%	421,757	1%	595,756	1%
28	<b>TOTAL NET TAX CAPACITY</b>	<b>409,200,716</b>	<b>100%</b>	<b>66,578,852</b>	<b>100%</b>	<b>85,648,506</b>	<b>100%</b>	<b>54,076,001</b>	<b>100%</b>	<b>45,566,607</b>	<b>100%</b>
29	Perct. Owner Occupied Residential	<b>79%</b>		<b>88%</b>		<b>87%</b>		<b>88%</b>		<b>84%</b>	

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		New Brighton		Mounds View		North St.Paul		Vadnais Heights		White Bear Town	
30	2026 Population Est_Demographer	22,772		12,860		12,636		12,607		10,900	
		Pay 2026 Tax	% of Total	Pay 2026 Tax	% of Total	Pay 2026 Tax	% of Total	Pay 2026 Tax	% of Total	Pay 2026 Tax	% of Total
31	Met Council - Certified Levy	61	1.0%	61	1.1%	61	1.0%	61	1.1%	61	1.1%
32	Mosquito Control - Certified Levy	13	0.2%	13	0.2%	13	0.2%	13	0.2%	13	0.2%
33	Watershed District	Rice Creek		Rice Creek		Metro R-W		Metro R-W		Metro R-W	
34	Watershed - Certified Levy	59	1.0%	59	1.1%	98	1.6%	98	1.7%	98	1.8%
35	Ramsey Gov.& Library Certified Levy	1,925	31.9%	1,925	34.2%	1,925	32.0%	1,925	34.3%	1,925	35.7%
36	Ramsey Regional Rail Certified Levy	155	2.6%	155	2.7%	155	2.6%	155	2.8%	155	2.9%
37	Ramsey Housing Auth. Certified Levy	61	1.0%	61	1.1%	na	0.0%	61	1.1%	61	1.1%
38	TOTAL Ramsey Certified Levies	2,140	35.5%	2,140	38.0%	2,079	34.5%	2,140	38.1%	2,140	39.7%
39	Independent School District #	# 282		# 621		# 622		# 624		# 624	
40	School District Certified Levy	1,071	17.8%	871	15.5%	1,214	20.2%	1,347	24.0%	1,347	25.0%
41	ISD Referendum Est Mkt Value Tax	1,093	18.1%	974	17.3%	600	10.0%	680	12.1%	680	12.6%
42	TOTAL I.S.D. Property Taxes	2,164	35.9%	1,845	32.8%	1,814	30.1%	2,027	36.1%	2,027	37.6%
43	City Certified Levy	1,596	26.5%	1,510	26.8%	1,957	32.5%	1,275	22.7%	1,053	19.5%
44	City H.R.A. or E.D.A. Certified Levy	na	0.0%	na	0.0%	2	0.0%	na	0.0%	na	0.0%
45	St. Paul Port Authority Certified Levy	na	0.0%	na	0.0%	na	0.0%	na	0.0%	na	0.0%
46	TOTAL City Certified Levies	1,596	26.5%	1,510	26.8%	1,959	32.5%	1,275	22.7%	1,053	19.5%
47	TOTAL All 2026 Property Taxes	6,033	100%	5,629	100%	6,023	100%	5,612	100%	5,390	100%
48	Suburb City Less Than St. Paul	(655)	-10%	(1,059)	-16%	(666)	-10%	(1,076)	-16%	(1,298)	-19%
49	City's Tax With Ramsey Library Tax	1,741	28.9%	1,655	29.4%	2,104	34.9%	1,420	25.3%	1,198	22.2%
50	Ramsey's Tax Without Library Tax	1,995	33.1%	1,995	35.4%	1,934	32.1%	1,995	35.6%	1,995	37.0%

2024 Net Tax Capacity Values Used for Payable 2025 Prop. Tax		New Brighton		Mounds View		North St.Paul		Vadnais Heights		White Bear Town	
		Tax Base for Pay25		Tax Base for Pay25		Tax Base for Pay25		Tax Base for Pay25		Tax Base for Pay25	
51	Residential Homestead: Owner Occ	21,411,440	54%	8,998,754	45%	9,712,455	62%	14,544,337	49%	16,314,050	67%
52	Residential Non-Homestead	2,678,774	7%	1,091,873	5%	1,310,400	8%	1,936,270	6%	2,174,935	9%
53	Apartments	4,633,718	12%	2,766,491	14%	2,029,274	13%	2,360,351	8%	24,849	0%
54	Commercial	3,808,002	10%	4,461,957	22%	1,702,167	11%	5,917,915	20%	979,743	4%
55	Industrial	7,119,222	18%	2,753,278	14%	709,443	5%	4,930,768	16%	4,350,466	18%
56	All Other Taxable Properties	329,547	1%	118,479	1%	145,464	1%	271,103	1%	445,677	2%
57	TOTAL NET TAX CAPACITY	39,980,703	100%	20,190,832	100%	15,609,203	100%	29,960,744	100%	24,289,720	100%
58	Perct. Owner Occupied Residential	89%		89%		88%		88%		88%	

# In 2026, St. Paul Has The HIGHEST Property Taxes In All Of Ramsey County

The 2026 Median Value Residential Homestead In Ramsey Co. Has An Estimated Market Value Of Approximately \$395,000.

Displayed Is How Much Taxes Goes To Each Unit Of Government For A \$395,000 Homestead In Each Of Ramsey's 16 Cities.

School District Referendum Taxes Are Calculated Using A \$395,000 Estimated Market Value.

Certified Tax Levies Use A Net Tax Capacity Value Of \$3,840. (\$395,000 E.M.V. Less A \$11,000 Homestead Market Value Exclusion Equals A Taxable Market Value of \$384,000, Times Minnesota's 1% Classification Rate For Residential Homesteads Equals \$3,840) 06/05/2026

The Tax For Library Service In Suburban Cities Is \$145 (Library Tax Rate of 3.786595 Times \$3,840 Net Tax Capacity)

Data Sources: State Demographer, Ramsey Co. Taxation, Minnesota Revenue Dept

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For a \$395,00 EMV Homestead, St. Paul's 2026 Property Tax Ranges from \$158 to \$1,970 Higher Than Other Ramsey Cities

The \$395,000 St. Paul Homestead Pays 2026 Property Taxes Totaling \$6,688.

Of that total, 35% (\$2,335) is

For Public Schools, 33% (\$2,181) is for City Services & Economic Development, and 30% (\$1,992) is for County Services.

79% of St. Paul Tax Capacity for Residential Homes Is Owner Occupied, While Suburb Cities Average About 87%

		Little Canada		Arden Hills		North Oaks		Falcon Heights		Lauderdale	
59	2026 Population Est_Demographer	10,539		9,420		5,180		4,908		2,340	
		Pay 2026 Tax	% of Total	Pay 2026 Tax	% of Total	Pay 2026 Tax	% of Total	Pay 2026 Tax	% of Total	Pay 2026 Tax	% of Total
60	Met Council - Certified Levy	61	1.1%	61	1.1%	61	1.3%	61	1.0%	61	1.0%
61	Mosquito Control - Certified Levy	13	0.2%	13	0.2%	13	0.3%	13	0.2%	13	0.2%
62	Watershed District	Metro R-W		Rice Creek		na		Capital Reg.		Capital Reg.	
63	Watershed - Certified Levy	98	1.7%	59	1.0%	0	0.0%	107	1.8%	107	1.8%
64	Ramsey Gov.& Library Certified Levy	1,925	34.1%	1,925	33.9%	1,925	40.8%	1,925	32.1%	1,925	32.7%
65	Ramsey Regional Rail Certified Levy	155	2.7%	155	2.7%	155	3.3%	155	2.6%	155	2.6%
66	Ramsey Housing Auth. Certified Levy	61	1.1%	61	1.1%	61	1.3%	61	1.0%	61	1.0%
67	TOTAL Ramsey Certified Levies	2,140	37.9%	2,140	37.7%	2,140	45.4%	2,140	35.7%	2,140	36.4%
68	Independent School District #	# 623		# 623		# 624		# 623		# 623	
69	School District Certified Levy	1,351	23.9%	1,351	23.8%	1,347	28.5%	1,351	22.5%	1,351	23.0%
70	ISD Referendum Est Mkt Value Tax	879	15.6%	879	15.5%	680	14.4%	879	14.7%	879	15.0%
71	TOTAL I.S.D. Property Taxes	2,230	39.5%	2,230	39.3%	2,027	43.0%	2,230	37.2%	2,230	37.9%
72	City Certified Levy	1,105	19.6%	1,170	20.6%	478	10.1%	1,444	24.1%	1,329	22.6%
73	City H.R.A. or E.D.A. Certified Levy	na	0.0%	na	0.0%	na	0.0%	na	0.0%	na	0.0%
74	St. Paul Port Authority Certified Levy	na	0.0%	na	0.0%	na	0.0%	na	0.0%	na	0.0%
75	TOTAL City Certified Levies	1,105	19.6%	1,170	20.6%	478	10.1%	1,444	24.1%	1,329	22.6%
76	TOTAL All 2026 Property Taxes	5,646	100%	5,673	100%	4,718	100%	5,995	100%	5,880	100%
77	Suburb City Less Than St. Paul	(1,042)	-16%	(1,015)	-15%	(1,970)	-29%	(693)	-10%	(808)	-12%
78	City's Tax With Ramsey Library Tax	1,250	22.1%	1,315	23.2%	623	13.2%	1,589	26.5%	1,474	25.1%
79	Ramsey's Tax Without Library Tax	1,995	35.3%	1,995	35.2%	1,995	42.3%	1,995	33.3%	1,995	33.9%

2024 Net Tax Capacity Values Used for Payable 2025 Prop. Tax		Little Canada		Arden Hills		North Oaks		Falcon Heights		Lauderdale	
		Tax Base for Pay25		Tax Base for Pay25		Tax Base for Pay25		Tax Base for Pay25		Tax Base for Pay25	
80	Residential Homestead: Owner Occ	8,050,330	41%	11,384,522	48%	16,183,616	70%	4,639,734	67%	1,514,284	43%
81	Residential Non-Homestead	1,244,344	6%	1,217,626	5%	5,102,623	22%	512,843	7%	308,229	9%
82	Apartments	2,877,700	15%	1,610,732	7%	766,952	3%	1,075,454	16%	868,690	24%
83	Commercial	3,164,546	16%	5,484,671	23%	805,555	4%	615,984	9%	260,342	7%
84	Industrial	3,870,197	20%	3,596,020	15%	0	0%	0	0%	324,383	9%
85	All Other Taxable Properties	223,058	1%	282,503	1%	121,142	1%	35,396	1%	286,509	8%
86	TOTAL NET TAX CAPACITY	19,430,175	100%	23,576,074	100%	22,979,888	100%	6,879,411	100%	3,562,437	100%
87	Perct. Owner Occupied Residential	87%		90%		76%		90%		83%	

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A Taxable Market Value of \$384,000, Times Minnesota's 1% Classification Rate For Residential Homestead

06/05/2026

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Data Sources: State Demographer, Ramsey Co. Taxation, Minnesota Revenue Dept In\$ight St. Paul

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79% of St. Paul Tax Capacity for Residential Homes Is Owner Occupied, While Suburb Cities Average About 87%

		Gem Lake	
88	2026 Population Est_Demographer	454	
		Pay 2026 Tax	% of Total
89	Met Council - Certified Levy	61	1.1%
90	Mosquito Control - Certified Levy	13	0.2%
91	Watershed District	Metro R-W	
92	Watershed - Certified Levy	97.59	1.7%
93	Ramsey Gov.& Library Certified Levy	1,925	33.4%
94	Ramsey Regional Rail Certified Levy	155	2.7%
95	Ramsey Housing Auth. Certified Levy	61	1.1%
96	<b>TOTAL Ramsey Certified Levies</b>	<b>2,140</b>	<b>37.2%</b>
97	<b>Independent School District #</b>	<b># 624</b>	
98	School District Certified Levy	1,347	23.4%
99	ISD Referendum Est Mkt Value Tax	680	11.8%
100	<b>TOTAL I.S.D. Property Taxes</b>	<b>2,027</b>	<b>35.2%</b>
101	City Certified Levy	1,418	24.6%
102	City H.R.A. or E.D.A. Certified Levy	na	0.0%
103	St. Paul Port Authority Certified Levy	na	0.0%
104	<b>TOTAL City Certified Levies</b>	<b>1,418</b>	<b>24.6%</b>
105	<b>TOTAL All 2026 Property Taxes</b>	<b>5,756</b>	<b>100%</b>
106	<b>Suburb City Less Than St. Paul</b>	<b>(932)</b>	<b>-14%</b>
107	City's Tax With Ramsey Library Tax	1,563	27.2%
108	Ramsey's Tax Without Library Tax	1,995	34.7%

		Fair Grounds	
		?	
		Pay 2026 Tax	% of Total
		61	1.3%
		13	0.3%
	Capital Reg.		
		107	2.4%
		1,925	42.3%
		155	3.4%
		61	1.3%
		<b>2,140</b>	<b>47.0%</b>
		<b># 623</b>	
		1,351	29.7%
		879	19.3%
		<b>2,230</b>	<b>49.0%</b>
		na	0.0%
		na	0.0%
		na	0.0%
		<b>0</b>	<b>0.0%</b>
		<b>4,551</b>	<b>100%</b>
		145	3.2%
		1,995	43.8%

		St. Paul Airport	
		?	
		Pay 2026 Tax	% of Total
		61	2.8%
		13	0.6%
	Capital Reg.		
		107	4.9%
		1,779	81.8%
		155	7.1%
		61	2.8%
		<b>1,995</b>	<b>91.7%</b>
		<b># 999</b>	
		0	0.0%
		na	0.0%
		<b>0</b>	<b>0.0%</b>
		<b>2,175</b>	<b>100%</b>
		145	6.7%
		1,850	85.0%

2024 Net Tax Capacity Values		Gem Lake	
Used for Payable 2025 Prop. Tax		Tax Base for Pay25	
109	Residential Homestead: Owner Occ	1,201,859	60%
110	Residential Non-Homestead	243,140	12%
111	Apartments	0	0%
112	Commercial	402,492	20%
113	Industrial	135,790	7%
114	All Other Taxable Properties	32,690	2%
115	<b>TOTAL NET TAX CAPACITY</b>	<b>2,015,971</b>	<b>100%</b>
116	Perct. Owner Occupied Residential	<b>83%</b>	

Fair Grounds	
Tax Base for Pay25	
0	0%
0	0%
0	0%
0	0%
0	0%
24,276	100%
<b>24,276</b>	<b>100%</b>

St. Paul Airport	
Tax Base for Pay25	
0	0%
0	0%
0	0%
0	0%
0	0%
675,375	100%
<b>675,375</b>	<b>100%</b>

## TABLE # 2 - Property Tax Burden – Taxes vs. Household Income

### Understanding In\$ight's Methodology For Measuring Tax Burden June 5, 2026

Background: In 2024, the Voss Report to the Minnesota Legislature identified that St. Paul's Median Value Residential Homestead had the **Highest Effective Property Tax Rate In Minnesota**. That report used **2022 property taxes** and compared the **Tax as a Percentage of the Estimated Market Value of the property**.

For the “**OUCH**” report, **In\$ight St. Paul** uses a different Tax Burden analysis for Ramsey County cities. We use **Property Taxes As A Percentage Of Household Income**. Fyi, we did not attempt to measure Net Tax Burden after state paid homestead credits are used to reduce the final property tax burden.

**This report** uses two different calculations:

- 1) **an actual for 2024 taxes**, and
- 2) **an estimate for 2026 taxes**.

The first method uses actual 2024 property taxes with **actual** 2024 median value homesteads E.M.V. and **actual** median household income for homesteads, as determined by the State Demographer. For Taxes Payable 2024, we used a Residential Homestead with a Ramsey County Median Estimated Market Value of \$317,700 and the Minnesota State Demographer's Estimate of Median Household Income for each city.

The second method uses actual 2026 property taxes with **estimated** 2026 median value homesteads E.M.V. and **estimated** median household income for homesteads. We assumed that E.M.V. grew 3% a year from 2024, thus we used a Residential Homestead with a Ramsey County Median Estimated Market Value of \$337,048. And we assumed that Household Income grew 2% a year from 2024 for each city.

St. Paul had the **HIGHEST** Property Tax Burden in 2024, with Property Taxes for a \$317,700 Estimated Market Value Residential Homestead being \$4,667, which was 6.4% of Median Household Income of \$73,394.

St. Paul had the **HIGHEST** Property Tax Burden in 2026, with Property Taxes for a \$337,048 Estimated Market Value Residential Homestead being \$5,607, which was 7.3% of Median Household Income of \$76,359.

See the following spreadsheet to review the detailed calculations and compare the results for each of Ramsey County's sixteen cities.

# St. Paul's Homestead Property Tax As A Percentage of Household Income In 2024 & 2026 Was The Highest In Ramsey Co.

This Display Uses Actual Pay 2024 Property Taxes For A Homestead Value @ \$317,700 (St. Paul's Actual 2024 Median Value) With Actual 2024 Median Household Income.

This Display Uses Actual Pay 2026 Property Taxes For A Homestead Value @ \$337,048 (3% Growth Per Yr) With Estimated Median Household Income (2% Growth Per Yr).

Data Sources: State Demographer, Ramsey Co. Taxation, Minnesota Revenue Dept

In\$ight St. Paul

06/05/2026

For Pay 2024 Property Taxes, St. Paul Had the Highest Property Tax Burden, With Property Taxes At 6.4% Of Actual Median Household Income.

For Pay 2024 Property Taxes, Suburban Cities Had Property Tax Burdens Ranging From 1.5% to 5.2% Of Actual Median Household Income.

For Pay 2026 Property Taxes, St. Paul Had the Highest Property Tax Burden, With Property Taxes At 7.3% Of Estimated Median Household Income.

For Pay 2026 Property Taxes, Suburban Cities Had Property Tax Burdens Ranging From 1.6% to 6.0% Of Estimated Median Household Income.

Ramsey City With I.S.D. # & Watershed		Pay 2024 Property Taxes			2024 Actual Median Household Income	TOTAL 2024 Property Tax As Percent Of 2024 Median Household Income	Pay 2026 Property Taxes			2026 Estimated Median Household Income	TOTAL 2026 Property Tax As % Estimated 2026 Median Household Income										
		Median Est. Market Val:	Market Value Exclusion:	Taxable Market Value:			Homestead Class Rate:	Net Tax Capacity Value:	Net Tax Capacity			I.S.D. Market Value Tax	TOTAL PROPERTY TAX	Median Est. Market Val:	Market Value Exclusion:	Taxable Market Value:	Homestead Class Rate:	Net Tax Capacity Value:	Net Tax Capacity	I.S.D. Market Value Tax	TOTAL PROPERTY TAX
1	ST. PAUL, # 625 CapReg	317,700	(8,647)	309,053	1.0%	3,091	4,156	511	4,667	\$73,394	6.4%	337,048	(16,216)	320,832	1.0%	3,208	4,667	941	5,607	\$76,359	7.3%
2	Maplewood, # 623 CapReg						3,733	740	4,473	\$91,394	4.9%						4,721	750	5,471	\$95,086	5.8%
3	Roseville, # 623 CapReg						3,653	740	4,393	\$86,930	5.1%						4,429	750	5,179	\$90,442	5.7%
4	Shoreview, # 623 Metro						3,478	740	4,218	\$108,370	3.9%						4,170	750	4,920	\$112,748	4.4%
5	White Bear Lake, # 624 Metro						3,610	520	4,130	\$83,554	4.9%						4,084	580	4,664	\$86,930	5.4%
6	New Brighton, # 282 Rice Crk						3,728	895	4,623	\$88,521	5.2%						4,127	933	5,060	\$92,097	5.5%
7	Mounds View, # 621 Rice Crk						3,271	852	4,123	\$90,009	4.6%						3,888	831	4,720	\$93,645	5.0%
8	North St. Paul, # 622 Metro						3,961	471	4,433	\$84,797	5.2%						4,530	512	5,042	\$88,223	5.7%
9	Vadnais Heights, # 624 Metro						3,593	520	4,113	\$98,685	4.2%						4,121	580	4,701	\$102,672	4.6%
10	White Bear Town, # 624 Metro						3,536	520	4,056								3,935	580	4,515		
11	Little Canada, # 623 Metro						3,256	740	3,996	\$77,957	5.1%						3,983	750	4,733	\$81,106	5.8%
12	Arden Hills, # 623 Rice Crk						3,213	740	3,953	\$134,118	2.9%						4,005	750	4,755	\$139,536	3.4%
13	North Oaks, # 624 na						3,047	520	3,567	\$231,742	1.5%						3,374	580	3,954	\$241,104	1.6%
14	Falcon Heights, # 623 CapReg						3,632	740	4,372	\$96,528	4.5%						4,274	750	5,024	\$100,428	5.0%
15	Lauderdale, # 623 CapReg						3,401	740	4,141	\$78,684	5.3%						4,178	750	4,928	\$81,863	6.0%
16	Gem Lake, # 624 Metro						3,889	520	4,410	\$124,583	3.5%						4,241	580	4,821	\$129,616	3.7%

19/13