

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



OH NO! We're Number 1 In The Big 10

Saint Paul Has Highest 2026 Property Tax Burden In Metro's Big Cities

July 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 Elected Officials and Citizens in support of building a more affordable city,

On April 28, **In\$ight St. Paul** distributed "**St. Paul's 2026 Property Taxes: The Big Picture.**" Then on June 6, **In\$ight** distributed "**Ouch! We're Ramsey County's Highest-taxed City.**" Now we are **not so pleased** to distribute "**Oh No! We're Number 1 In The Big Ten**"; hereafter referred to as the "**Oh No!**" report.

Read on to see how St. Paul taxbase has the **HIGHEST** property taxes in the Twin Cities Metro. The "**Oh No!**" has comparative data for the 10 largest populated cities in the seven counties, through the lens of 2026 Property Taxes for a Residential Homestead with a 2025 Estimated Market Value (EMV) of \$400,000. We provide tax data for each government serving each city.

The \$400,000 EMV St. Paul Homestead had a property tax of **\$6,782**, which was **10.3% (\$770)** to **33.1% (\$2,424)** higher than the other Big Metro Cities. **(P 7)**

In\$ight wants everyone to understand that **Property Tax Affordability** is a factual measure of how high property taxes relate to ability to pay. So, we measured affordability by comparing each city's 2026 property tax as a percentage of their estimated 2026 median household income.

St. Paul has the **LEAST AFFORDABLE PROPERTY TAX BURDEN** in the Metro, because it has the **HIGHEST Property Taxes** and the **LOWEST Median Household Income**. St. Paul's \$400,000 EMV Homestead's 2026 property tax of **\$6,782**, was equal to **8.9%** of their **Median Household Income of \$76,359**. The other Big Metro Cities had **Tax As Percentage Of Median Household Income** for \$400,000 EMV Homesteads ranging from **3.2% to 7.2%**. **(P 7)**

This **Oh No!** report has six spreadsheets of factual data obtained from other units of government; and one **Key Findings** spreadsheet that summarizes the most important factors that relate to St. Paul's highest property taxation. If your time is limited, please be sure to read the **Key Findings** spreadsheet for a quick overview of important St. Paul taxbase info. **(P 6)**

Below, **In\$ight** highlights some of the most important property tax related data. And, you can obtain an even better understanding of **St. Paul's Highest Property Tax Burden** if you read the highlighted statements on the top of each of the seven spreadsheets attached.

In\$ight's Common Sense Recommendations to Lower Property Taxes

Besides providing factual data to educate, **In\$ight St. Paul** has an updated list of recommendations to lessen future property tax burden by reducing costs and finding new revenues. **(P 13).**

2026 Property Tax Burden: Taxes As A Percentage Of Household Income

This spreadsheet displays the 2026 property tax amount to be collected on a \$400,000 EMV Residential Homestead for each of the Big Metro Cities. It displays a dollar amount for each unit of government that collects taxes from each city's taxbase. And it displays tax burden affordability (tax as a percentage of median value household income) as referenced above.

For 2026 property taxes in St. Paul, **97%** of the **\$6,782** property tax bill goes to these big three governments responsible for providing essential services:

- 1) **\$2,021** tax for **Ramsey County Services** is the **HIGHEST** of the Big Metro Cities.
Ramsey's tax is **24% Greater** than the second highest Hennepin County tax of \$1,633.
- 2) **\$2,367** tax for **Public Schools** is the **THIRD Highest** I.S.D. tax.
Lakeville's \$2,506 tax and Woodbury's \$2,442 tax are about 6% Higher than St. Paul.
- 3) **\$2,212** tax for **City of St. Paul Services** is the **SECOND Highest** city tax.
Minneapolis' City Services tax of \$2,788 is about 26% Higher than St. Paul's tax.

St. Paul's 2026 **Median Family Income** of **\$76,359** is the **Lowest** for the Big Metro Cities. The other cities' Median Family Incomes range from \$84,112 to \$144,658.

Again, we are repeating with extremely strong concern:

St. Paul's **2026 Property Tax Total of \$6,782** is about **8.9% of Median Family Income**. Other Big Metro Cities' Tax Burden Percentages range from 3.2% To 7.2%. **(P 7)**

A Year-old Perspective: Pay 2025 Net Tax Capacity Values Used for 2025 Property Taxes

At the time of the “**Oh No!**” report preparation, detailed taxbase values for 2026 property taxes for some of the Big10 cities were not yet available on the web.

So, **In\$ight** is displaying **2025 Net Tax Capacity Values** to get a general picture of how different property classes (Residential, Apartments, Commercial & Industrial) constitute the total taxbases for different cities.

Here is an overview of the make-up of St. Paul’s taxbase by property class for last year:

- 1) **Residential Homesteads** were **44.0%**, while the nine other city average was 47.1%.
- 2) **Residential Non-Homesteads** were **11.8%**, while the nine other city average was 9.4%.
- 3) **Apartments** were **16.6%**, while the nine other city average was 11.9%.
- 4) **Commercial** was **16.8%**, while the nine other city average was 19.8%.
- 5) **Industrial** was **8.2%**, while the nine other city average was 10.3%.

In St. Paul, **Apartments** make up more of the taxbase compared to the other Big Metro Cities, while **Commercial and Industrial** properties make up less, as compared to the other cities.

One important metric to measure the strength of a taxbase is to calculate the **Net Tax Capacity Per Capita**. Last year, **St. Paul’s Net Tax Capacity Per Capita was \$1,307**; it was the **LOWEST** for the Big Metro Cities. The other cities averaged **\$2,005**, ranging from **\$1,583 to \$2,758**. It is most truthful to say St. Paul has the **WEAKEST** taxbase. **(P 8)**

2015 To 2025 Population Growth With Race And Ethnicity

Between 2015 & 2025, **St. Paul’s Population INCREASED 4.4%**; it was the **LOWEST** Growth Rate for the Metro area. By comparison:

- 1) the other nine Large Cities had a 10-year Growth Rate Average **Increase of 10.1%**.
- 2) the seven Metro Counties had an Average **Increase of 9.3%**.
- 3) Ramsey County’s 10-Year **4.4%** Population Growth Rate was the **SMALLEST** rate for the seven Metro counties.
- 4) Minnesota’s TOTAL Population **INCREASED 6.5%**.

St. Paul had the **SECOND Most Diverse Population In 2025**, with 50.6% of residents classified as White. In 2025, 76% of Minnesota’s TOTAL Population was classified as White.

The more diverse a city’s population is, the higher the cost for public school education. **(P 9)**

Tax Increment Financing (TIF) Usage Growth For 26 Years From 2005 To 2026

Of the 10 Biggest Metro Cities, St. Paul is the **LARGEST** User of TIF for taxbase development. For Taxes Payable 2026, **6.1% of St. Paul’s Taxbase is Captured for TIF Subsidies**, while the Average TIF Capture Rate for the other Big Metro Cities is only 1.6%.

For 2026, St. Paul’s TIF Captured Net Tax Capacities totaled **\$24,962,000**. It was almost twice that of the second largest user Minneapolis which had a TIF taxbase capture of only \$13,370,889.

Despite St. Paul being the **LARGEST** User of TIF, since 2005 St. Paul had the **SECOND SMALLEST Tax Base Growth at 104%**. By comparison, since 2005 the other Big Metro Cities had an average Tax Base Growth of **135%**, with very low TIF use. **(P 10)**

Housing Units Growth From 2020 To 2025

During the last 5 years, **St. Paul's**:

- 1) **Housing Units** (Occupied & Vacant) **INCREASED 5.9%** (7,523 units, from 127,392 to 134,915). The other Big Metro Cities had an Average Increase of 8.6%.
- 2) **Households** (occupied housing units) **INCREASED 4.3%** (5,160 units, from 120,572 to 125,732). By comparison, the other Big Metro Cities had an Average Increase of 6.5%.
- 3) **Occupancy Rate For Housing Units DECLINED** from **94.65%** in 2020 to **93.19%** in 2025.
- 4) **Population Living Independently In Housing Units INCREASED 644 people (0.2%)**, from 300,078 To 300,722. By comparison, the other Big Metro Cities had a combined population Increase of 25,431 people, which was an Average Increase of 2.7%
- 5) **Population Living In Group Homes** (Foster Care & Residential Treatment Centers) **INCREASED 941 people (8.2%)**, from 11,449 to 12,390. By comparison, the other Big Metro Cities had a combined Increase of 1,070 people, which was an Average Increase of 4.4%. **(P 11)**

2024 Estimated Market Valuations (EMV) Used For 2025 Property Taxes

At the time of the **"Oh No!"** report preparation, 2025 Estimated Market Values used for Pay 2026 property taxes were not yet available on the web. So, **In\$ight** is using **2024 Estimated Market Values** to display how St. Paul's property classes (Residential, Apartments, Commercial and Industrial) compared to the other Big Metro Cities.

Here is the 2024 EMVs for St. Paul by property classification:

- 1) **Residential (1,2 & 3 Family) Homesteads** (Owner Occupied) properties totaling **\$18,822,806,601** are **52.5%** of the taxbase. Big Metro Cities Average is Higher at 57.2%.
- 2) **Residential Non-Homesteaded** properties totaling **\$4,453,652,872** are **12.4%** of the taxbase. The Big Metro Cities Average is Less at 10.5%.
- 3) **Apartment** properties totaling **\$6,761,864,000** are **18.9%** of the taxbase. The Big Metro Cities Average is Significantly Lower at 12.8%.
- 4) **Commercial** properties totaling **\$3,539,053,400** are **9.9%** of the taxbase. The Big Metro Cities Average is Higher at 12.1%.
- 5) **Industrial** properties totaling **\$1,705,795,800** are **4.8%** of the taxbase. The Big Metro Cities Average is Higher at 5.8%.
- 6) **Rental** properties (Non-Homesteads & Apartments) totaling **\$11,215,516,872** are **31.3%** of the taxbase. The Big Metro Cities Average is Significantly Smaller at 23.3%. **(P 12)**

In Closing **Oh No!** , **In\$ight St. Paul** respectfully asks our elected officials to:

- 1) Implement **Common Sense Recommendations to Lower Property Taxes. (P 13)**
- 2) Remember that having the highest property taxes **discourages** new development and **encourages** people to **not** want to live in the Capital City;

- 3) Encourage active citizen participation in each government's budget planning and priorities recommending processes, so that approved budgets can be based on highest needs with limited taxation, rather than desirable wants that benefit few; but at all taxpayer's expense;
- 4) Work cooperatively with our new **Honorable Mayor Kaohly Her**, as the budget and property tax challenges for the St. Paul taxbase are significant and extremely daunting;
- 5) Work with **St. Paul's Joint Property Tax Advisory Committee** to find ways to reduce operating and maintenance costs for the City, County and School District budgets; and
- 6) Please distribute this **Oh No!** report to all the citizen committees and organizations that you rely upon for budget and taxbase development recommendations.

Thank you for your time and willingness to read "**Oh No!**" 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	grtodd@comcast.net
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 Blees,	Steering Committee	Ward 7	gmb1948cell@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	rmuschewske@comcast.net
Donna Swanson,	Steering Committee	Ward 2	dm1swanson@gmail.com

If you find this report to be informative, please feel free to forward **Oh No!** to your St. Paul friends and neighbors.

If you would like to express your concerns to the elected officials who serve St. Paul citizens, you can find their names and email address on **In\$ight's** website at insightstpaul.org

For more perspectives on tax burdens for St. Paul, please visit **In\$ight's** website at 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

In\$ight St. Paul's Key Findings Relating To St. Paul's Highest Property Tax Burden

July 6, 2026

Summary Data Is Extracted From 7 Other In\$ight St. Paul Spreadsheets Included In this Report

In\$ight St. Paul

St. Paul's Total 2026 Property Tax For A \$400,000 EMV Homestead Is \$6,782. It Is 10% (\$700)To 33% (\$2,242) Greater Than Other Large Metro Cities.

The \$2,021 Tax For Ramsey County Services Is 24% Greater Than The Second Highest Hennepin County Tax Of \$1,633.

The \$2,367 Tax For St. Paul Public Schools Is The THIRD Highest I.S.D. Tax. Lakeville And Woodbury Are About 6% Higher.

The \$2,212 Tax For St. Paul City Services Is The SECOND Highest City Tax. Minneapolis' City Tax of \$2,788 Is 26% Higher

St. Paul's 2026 Median Family Income Of \$76,359 Is The Lowest For The 10 Metro Cities. The 9 Other Cities Range From \$84,112 To \$144,658.

For a \$400,000 E.M.V. Homestead, St. Paul's 2026 Property Tax Is About 8.9 % Of Median Family Income. Other 9 Cities' Range From 3.2% To 7.2% Of Income.

Apartment Properties In St. Paul Are 16.6% Of The Taxbase, ABOVE The 9 City Average Of 11.9%.

Commercial & Industrial Properties In St. Paul Are 25.0% Of The Taxbase, BELOW The 9 City Average Of 30.1

Between 2015 & 2025, St.Paul's Population Grew 4.4%; The LOWEST Growth Rate While The Other Cities Had Average Population Growth of 10.1%

St. Paul Had The SECOND Most Diverse Population In 2025 With 51% Of Residents Classified As White. Greater Diversity Means Greater School Costs.

St.Paul's Taxbase Net Tax Capacity Per Capita Of \$1,307 Was The LOWEST Of The Metro Cities. The Other Cities Had NTC Per Capita Ranging From \$1,583 To \$2,758.

St. Paul is the BIGGEST User of TIF, With 6.1% Of It's Tax Base Captured For TIF Subsidies. The Average Capture Rate For The Other 9 Cities Is Only 1.6%.

Despite St. Paul Being The LARGEST User Of TIF, Since 2005 St. Paul Had The SECOND SMALLEST Tax Base Growth At 104%. Other Cities Averaged 135%

Large Metro City:		2026 PropertyTaxes For \$400,000 E.M.V. Homestead				2026 Median Income For Residential Homestead		Pay 2025 Net Tax Capacity			2025 Population			Pay 2026 Net Tax Capacity		
		TOTAL TAX	COUNTY Taxes	SCHOOL Taxes	CITY Taxes						Household Income	Total Tax As % Of Income	TOTAL Tax Base	Commer. And Industrial	Apartment	Growth Since 2015
1	Minneapolis	6,082	1,631	1,523	2,788	84,112	7.2%	784,943,781	223,288,122	147,732,313	5.9%	40.4%	1,803	13,370,889	1.7%	126.3%
2	In Hennepin Co								28.4%	18.8%						
3	ST. PAUL	6,782	2,021	2,367	2,212	76,359	8.9%	409,200,716	102,429,854	67,742,181	4.4%	49.4%	1,307	24,961,538	6.1%	104.1%
4	In Ramsey Co								25.0%	16.6%						
5	Bloomington	5,345	1,631	1,639	1,947	96,977	5.5%	231,334,875	104,444,650	25,481,872	8.7%	32.9%	2,498	7,554,471	3.3%	85.7%
6	In Hennepin Co								45.1%	11.0%						
7	Brooklyn Park	5,605	1,631	1,780	2,106	93,523	6.0%	132,957,127	48,368,658	10,017,363	5.9%	63.7%	1,583	167,038	0.1%	130.5%
8	In Hennepin Co								36.4%	7.5%						
9	Plymouth	4,540	1,631	1,715	1,078	142,050	3.2%	220,703,318	64,230,216	17,041,091	5.2%	26.8%	2,758	1,821,017	0.8%	133.5%
10	In Hennepin Co								29.1%	7.7%						
11	Woodbury	4,844	1,011	2,442	1,293	130,373	3.7%	171,628,625	39,407,348	13,070,075	22.3%	28.3%	2,081	222,660	0.1%	184.4%
12	In Washington Co								23.0%	7.6%						
13	Lakeville	4,764	871	2,506	1,284	144,658	3.3%	148,106,050	28,304,636	7,165,658	29.6%	21.0%	1,879	279,722	0.2%	224.8%
14	In Dakota Co								19.1%	4.8%						
15	Blaine	4,907	1,241	1,890	1,608	111,116	4.4%	131,301,820	36,281,662	6,840,261	24.9%	28.6%	1,686	1,422,861	1.1%	185.2%
16	In Anoka Co								27.6%	5.2%						
17	Maple Grove	4,693	1,631	1,800	1,176	138,093	3.4%	172,451,488	47,540,857	11,457,654	9.1%	20.9%	2,310	3,697,557	2.1%	152.4%
18	In Hennepin Co								27.6%	6.6%						
19	Eagan	4,594	871	2,126	1,494	113,081	4.1%	163,101,252	57,835,533	17,663,380	5.5%	30.5%	2,335	5,801,614	3.4%	117.2%
20	In Dakota Co								35.5%	10.8%						

2026 Property Taxes For The Ten Largest Cities In The Twin Cities Metro, By Unit Of Government

St. Paul Has The HIGHEST Property Taxes, The LOWEST Median Household Income & The Highest Tax As A Percentage Of Median Household Income

For Pay 2025 Property Taxes The Average Estimated Market Value For Residential Homesteads For the 10 Largest Metro Cities Was \$396,521.

For Pay 2026 Property Tax Comparisons, In\$ight Uses A \$400,000 Estimated Market Value For Homesteads, With A Market Value Exclusion of \$10,550 and Net Tax Capacity of \$3,895.

July 6, 2026

Data Sources: Minnesota State Demographer & 5 County Taxation Departments

In\$ight St. Paul

For a \$400,000 E.M.V. Residential Homestead, St. Paul's 2026 Property Tax Is \$6,782. St. Paul's Tax Is 10% To 33% Greater Than The Taxes For Other Large Metro Cities.

For a \$400,000 E.M.V. Residential Homestead, St. Paul's 2026 Total Tax Of \$6,782 Is From \$700 To \$2,242 Greater Than The Other Large Metro Cities.

The \$2,021 Tax For Ramsey County Services Is 24% Greater Than The Second Highest Hennepin County Tax Of \$1,633.

The \$2,367 Tax For St. Paul Public Schools Is The THIRD Highest I.S.D. Tax. Lakeville's \$2,506 Tax and Woodbury's \$2,442 Tax Are About 6% Higher.

The \$2,212 Tax For St. Paul City Services Is The SECOND Highest City Tax. Minneapolis' City Tax of \$2,788 Is About 26% Higher Than St. Paul.

St. Paul's 2026 Median Family Income Of \$76,359 Is The Lowest For The 10 Metro Cities. The 9 Other Cities Median Family Incomes Range From \$84,112 To \$144,658.

For a \$400,000 E.M.V. Homestead, St. Paul's 2026 Property Tax Is About 8.9 % Of Median Family Income. Other Metro Cities' Tax Percentages Range From 3.2% To 7.2%.

1	2026 Population Estimate: Mn.Demographer	308,389	430,060	90,050	85,472	82,068	79,660	79,212	76,275	71,393	68,664
		St Paul	MINNEAPOLIS	BLOOMINGTON	BROOKLYN PARK	WOODBURY	PLYMOUTH	LAKEVILLE	BLAINE	MAPLE GROVE	EAGAN
2	Met Council & Metro Transit - Certified Levy	61	62	62	62	57	62	54	62	62	54
3	Mosquito Control - Certified Levy	13	13	13	13	13	13	13	13	13	13
4	Watershed District #	# 151	# 006	# 001	# 008	# 14	# 007	# M	#	# 002a	# M
5	Watershed - Certified Levy	108	66	50	11	29	40	36	93	9	36
RAMSEY			Hennepin	Hennepin	Hennepin	Washington	Hennepin	Dakota	Anoka	Hennepin	Dakota
6	County Government General Certified Levy	1,802	1,527	1,528	1,528	952	1,528	819	1,237	1,528	819
7	County Regional Rail Certified Levy	157	46	46	46	4	46	na	na	46	na
8	County Housing Authority Certified Levy	62	30	30	30	45	30	52	3	30	52
9	County Parks & Museums - Radio Certified Levy	na	28	28	28	na	28	na	na	28	na
10	County Land & Water Legacy Market Value Tax	na	na	na	na	9	na	na	na	na	na
11	TOTAL COUNTY Property Taxes	2,021	1,631	1,633	1,633	1,011	1,633	871	1,241	1,633	871
12	Independent School District #	# 625	# 001	# 271	# 279	# 833	# 284	# 192	#	# 278	# 196
13	School District Certified Levy	1,250	901	861	953	1,294	867	1,333	1,044	953	970
14	Teachers Retirement Pensions Certified Levy	na	46	46	46	na	46	na	na	46	na
15	ISD Referendum Estimated Market Value Tax	1,116	576	733	781	1,148	801	1,173	846	801	1,156
16	TOTAL SCHOOL DISTRICT Property Taxes	2,367	1,523	1,639	1,780	2,442	1,715	2,506	1,890	1,800	2,126
17	City Certified Levy	2,103	2,762	1,835	2,068	1,287	1,065	1,284	1,573	1,172	1,494
18	City H.R.A. - E.D.A. - Public Housing Certified Levy	59	26	55	38	6	13	na	35	4	na
19	City Port Authority Certified Levy	49	na	57	na	na	na	na	na	na	na
20	TOTAL CITY Property Taxes	2,212	2,788	1,947	2,106	1,293	1,078	1,284	1,608	1,176	1,494
21	TOTAL ALL 2026 Property Taxes	6,782	6,082	5,345	5,605	4,844	4,540	4,764	4,907	4,693	4,594
22	St. Paul's Property Tax Is Greater By This Dollar Amount:		700	1,437	1,177	1,938	2,242	2,018	1,875	2,089	2,188
23	St. Paul's Property Tax Is Greater By This Percentage:		10.3%	21.2%	17.3%	28.6%	33.1%	29.8%	27.6%	30.8%	32.3%
24	2024 Median Household Income: Mn.Demographer	73,394	80,846	93,211	89,891	125,310	136,534	139,041	106,801	132,731	108,690
25	2026 Median Hhold Income @ 2% Per Year	76,359	84,112	96,977	93,523	130,373	142,050	144,658	111,116	138,093	113,081
26	2026 Tax As % Of 2026 Median Hhold. Income	8.9%	7.2%	5.5%	6.0%	3.7%	3.2%	3.3%	4.4%	3.4%	4.1%

PAY 2025 Net Tax Capacity Valuations For 10 Largest Cities In Twin Cities Metro

With Total Net Tax Capacity Per Capita Comparisons For Taxes Payable 2025

July 6, 2026

Data Source: Minnesota Department Of Revenue & Minnesota State Demographer

In\$ight St. Paul

Residential Homestead (Owner Occupied) Properties In St. Paul Are 44.0% Of The Taxbase, BELOW The 9 City Average Of 47.1%.

Residential Non-Homestead Properties In St. Paul Are 11.8% Of The Taxbase, ABOVE The 9 City Average Of 9.4%.

Apartment Properties In St. Paul Are 16.6% Of The Taxbase, ABOVE The 9 City Average Of 11.9%.

Commercial Properties In St. Paul Are 16.8% Of The Taxbase, BELOW The 9 City Average Of 19.8%.

Industrial Properties In St. Paul Are 8.2% Of The Taxbase, BELOW The 9 City Average Of 10.3% Average.

St. Paul's Total Net Tax Capacity Per Capita of \$1,307 Was The LOWEST. The 9 Cities Metro Average Was \$2,005.

Small Taxbase Per Capita Value Generally Means A Much Higher Property Tax Cost Per Comparable Valued Property.

Large Metro City:	City's TOTAL Net Tax Cap.	1-3 Unit Residential Homes					All Other Property Classes	TOTAL Net Tax Cap. Per Capita
		Owner Occupied	Non- Homesteads	Apartments	Commercial	Industrial		
2025 Population								
1 Minneapolis	784,943,781	299,075,757	99,546,413	147,732,313	186,248,270	37,039,852	15,301,176	
2 435,246	100%	38.1%	12.7%	18.8%	23.7%	4.7%	1.9%	1,803
3 ST. PAUL	409,200,716	180,128,285	48,084,063	67,742,181	68,746,491	33,683,363	10,816,333	
4 313,112	100%	44.0%	11.8%	16.6%	16.8%	8.2%	2.6%	1,307
5 Bloomington	231,334,875	87,112,479	11,772,952	25,481,872	79,013,860	25,430,790	2,522,922	
6 92,613	100%	37.7%	5.1%	11.0%	34.2%	11.0%	1.1%	2,498
7 Brooklyn Park	132,957,127	64,114,287	8,668,547	10,017,363	15,464,257	32,904,401	1,788,272	
8 83,968	100%	48.2%	6.5%	7.5%	11.6%	24.7%	1.3%	1,583
9 Plymouth	220,703,318	119,136,835	17,816,415	17,041,091	27,299,696	36,930,520	2,478,761	
10 80,025	100%	54.0%	8.1%	7.7%	12.4%	16.7%	1.1%	2,758
11 Woodbury	171,628,625	101,105,340	16,240,091	13,070,075	31,956,080	7,451,268	1,805,771	
12 82,490	100%	58.9%	9.5%	7.6%	18.6%	4.3%	1.1%	2,081
13 Lakeville	148,106,050	96,968,509	13,575,909	7,165,658	13,916,108	14,388,528	2,091,338	
14 78,810	100%	65.5%	9.2%	4.8%	9.4%	9.7%	1.4%	1,879
15 Blaine	131,301,820	74,636,466	11,303,752	6,840,261	17,555,428	18,726,234	2,239,679	
16 77,871	100%	56.8%	8.6%	5.2%	13.4%	14.3%	1.7%	1,686
17 Maple Grove	172,451,488	97,263,236	13,423,935	11,457,654	25,993,472	21,547,385	2,765,806	
18 74,639	100%	56.4%	7.8%	6.6%	15.1%	12.5%	1.6%	2,310
19 Eagan	163,101,252	76,693,643	9,492,604	17,663,380	30,612,645	27,222,888	1,416,092	
20 69,857	100%	47.0%	5.8%	10.8%	18.8%	16.7%	0.9%	2,335
21 9 Biggest Cities	2,156,528,336	1,016,106,552	201,840,618	256,469,667	428,059,816	221,641,866	32,409,817	
22 St. Paul Excluded	100%	47.1%	9.4%	11.9%	19.8%	10.3%	1.5%	2,005
23 1,075,519 = 9 City Population								9 City Avg

Between 2015 & 2025, St.Paul's Population INCREASED 4.4%; The LOWEST Growth Rate For Large Metro Cities. The Other 9 Large Metro Cities Had An Average Population Increase Of 10.1%: More Than Twice St. Paul's Growth. The 7 Metro Counties Had An Average Population Increase Of 9.3%: More Than Twice St. Paul's Growth Rate. Minnesota's TOTAL Population INCREASED 6.5% For the Same Ten Year Period.

Ramsey County's Ten-Year 4.4% Population Growth Rate Was The SMALLEST Rate For The Seven Metro Counties.

In 2025, Brooklyn Park Had The Most Diverse Population With 36% Of Residents Classified As White. St.Paul Had The SECOND Most Diverse Population In 2025 With 51% Of Residents Classified As White.

In 2025, 76% Of Minnesota's TOTAL Population Was Classified As White.

		POPULATION ESTIMATE			GROWTH		2025 RACE & ETHNICITY				
Large Metro City:		2015	2020	2025	2015 To 2025		White	Black	Asian	Hispanic	All Other
	State Demogr	Census	Metro Council	Amount	Percent						
1	ST. PAUL	299,915	311,527	313,112	13,197	4.4%	50.6%	16.0%	17.8%	9.1%	6.4%
2	Minneapolis	411,030	429,956	435,246	24,216	5.9%	59.6%	18.1%	5.2%	10.5%	6.8%
3	Bloomington	85,190	89,987	92,613	7,423	8.7%	67.1%	11.0%	5.1%	10.7%	6.1%
4	Brooklyn Park	79,256	86,478	83,968	4,712	5.9%	36.3%	30.1%	19.9%	6.4%	7.3%
5	Plymouth	76,034	81,026	80,025	3,991	5.2%	73.2%	5.0%	10.1%	4.7%	7.1%
6	Woodbury	67,445	75,102	82,490	15,045	22.3%	71.7%	6.9%	12.2%	4.7%	4.6%
7	Lakeville	60,791	69,490	78,810	18,019	29.6%	79.0%	4.2%	5.7%	6.1%	4.9%
8	Blaine	62,360	70,222	77,871	15,511	24.9%	71.4%	8.6%	9.5%	5.1%	5.4%
9	Maple Grove	68,405	70,253	74,639	6,234	9.1%	79.1%	7.0%	7.0%	2.9%	4.1%
10	Eagan	66,212	68,855	69,857	3,645	5.5%	69.5%	12.0%	9.1%	5.5%	3.8%
11	9 City Total	976,723	1,041,369	1,075,519	98,796	10.1%					
12	Anoka Co	344,838	363,887	382,119	37,281	10.8%					
13	Carver Co	98,798	106,922	118,006	19,208	19.4%					
14	Dakota Co	414,490	439,882	462,163	47,673	11.5%					
15	Hennepin Co	1,221,703	1,281,565	1,313,127	91,424	7.5%					
16	Ramsey Co	533,677	552,352	557,123	23,446	4.4%					
17	Scott Co	140,898	150,928	161,562	20,664	14.7%					
18	Washington Co	251,015	267,568	291,448	40,433	16.1%					
19	7 County Total	3,005,419	3,163,104	3,285,548	280,129	9.3%					
20	STATE TOTAL	5,485,238	5,706,494	5,842,388	357,150	6.5%	76.0%	7.9%	5.7%	6.7%	3.7%

Tax Increment Financing Captured Values For The Twin Cities Metro 10 Largest Cities

With Total Tax Base Growth (Net Tax Capacity Values) From Taxes Payable 2005 To 2026

July 6, 2026

Data Source: Minnesota Department Of Revenue & County Taxation Websites

In\$ight St. Paul

Of The 10 Largest Cities In The Metro Area, St. Paul Is The BIGGEST User Of Tax Increment Financing For Taxbase Development. 6.1% Of St. Paul's Tax Base Is Captured For TIF Subsidies, While The Average Capture Rate For The Other 9 Cities Is Only 1.6%. St. Paul's TIF Captured Net Tax Capacities Total \$24,962,000, While Collectively The Other 9 Cities Captured Just \$34,338,000. Despite St. Paul Being The LARGEST User Of TIF, Since 2005 St. Paul Has The SECOND SMALLEST Tax Base Growth At 104%.

Large Metro City:		Payable 2005 N.T.C.		Payable 2015 N.T.C.		Payable 2025 N.T.C.		Payable 2026 N.T.C.		Tax Base Growth 2005 to 2026
		TIF Captured	Taxbase	TIF Captured	Taxbase	TIF Captured	Taxbase	TIF Captured	Taxbase	
		Total Taxbase	Captured	Total Taxbase	Captured	Total Taxbase	Captured	Total Taxbase	Captured	
1	Minneapolis	49,625,522	14.6%	34,876,078	7.8%	14,149,888	1.8%	13,370,889	1.7%	126.3%
2	In Hennepin Co	340,368,198		447,845,200		784,943,783		770,361,651		
3	ST. PAUL	17,770,800	8.8%	20,745,465	9.0%	28,684,867	7.0%	24,961,538	6.1%	104.1%
4	In Ramsey Co	201,130,762		229,259,479		409,203,993		410,606,688		
5	Bloomington	7,513,049	6.0%	17,070,683	12.4%	7,304,568	3.2%	7,554,471	3.3%	85.7%
6	In Hennepin Co	125,115,656		137,922,624		231,334,875		232,385,665		
7	Brooklyn Park	7,395,976	12.7%	1,050,617	1.7%	1,270,973	1.0%	167,038	0.1%	130.5%
8	In Hennepin Co	58,383,748		61,428,657		132,957,127		134,590,280		
9	Plymouth	599,534	0.6%	1,248,739	1.1%	1,788,565	0.8%	1,821,017	0.8%	133.5%
10	In Hennepin Co	95,548,005		113,675,273		220,703,318		223,125,383		
11	Woodbury	181,498	0.3%	83,228	0.1%	238,560	0.1%	222,660	0.1%	184.4%
12	In Washington Co	62,088,463		84,584,437		171,628,625		176,557,184		
13	Lakeville	1,821,301	3.8%	446,760	0.7%	551,072	0.4%	279,722	0.2%	224.8%
14	In Dakota Co	48,222,710		62,888,060		148,106,050		156,642,951		
15	Blaine	2,286,190	4.8%	184,469	0.3%	1,574,234	1.2%	1,422,861	1.1%	185.2%
16	In Anoka Co	47,151,627		59,897,906		131,301,820		134,497,106		
17	Maple Grove	1,950,203	2.8%	338,362	0.4%	2,664,608	1.5%	3,697,557	2.1%	152.4%
18	In Hennepin Co	70,737,637		88,780,076		172,451,487		178,556,879		
19	Eagan	322,044	0.4%	1,534,579	1.8%	5,730,069	3.5%	5,801,614	3.4%	117.2%
20	In Dakota Co	77,464,290		86,567,265		163,101,252		168,282,843		
21	9 Biggest Cities	71,695,317	7.8%	56,833,515	5.0%	35,272,537	1.6%	34,337,829	1.6%	135.1%
22	St. Paul Excluded	925,080,334		1,143,589,498		2,156,528,337		2,174,999,942		

Housing Units Growth From 2020 To 2025 For Nine Of The Largest Cities In The Twin Cities Metro Area

Display Of Housing Types, Households (Occupied Units), And 2025 Population In Both Housing Units And Group Homes

July 6, 2026

Data Source: Metropolitan Council (No Data For Blaine)

In\$ight St. Paul

During the Last 5 Years The Number Of St. Paul Housing Units (Occupied & Vacant) Increased Only 5.9%: 7,523 Units, From 127,392 to 134,915.

By Comparison The Eight Other Large Cities Had An Average Increase In Housing Units Of 8.6% (Ranging From 18.6% To 1.9%)

During the Last 5 Years The Number Of St. Paul Households (Occupied Housing Units) Increased Only 4.3%: 5,160 Units, From 120,572 to 125,732.

By Comparison The Eight Other Large Cities Had An Average Increase In Households (Occupied Housing Units) Of 6.5% (Ranging From 18.0% To -0.3%)

During the Last 5 Years The Occupancy Rate For St. Paul's Housing Units Dropped From 94.65% In 2020 to 93.19% In 2025.

During the Last 5 Years The Population Living Independently In St. Paul's Housing Units Increased 644 People, From 300,078 To 300,722.

St. Paul's Increase Of 644 People In Housing Units Was 0.2%; While The Other 8 Cities Had A Combined Increase Of 25,431 People, Which Was An Average Increase Of 2.7%

During the Last 5 Years The Population Living In St. Paul's Group Homes (Foster Care & Residential Treatment Centers) Increased By 941 People, From 11,449 To 12,390

St. Paul's Group Homes Increase Of 941 People Was A 8.2%; While The Other 8 Cities Had A Combined Increase Of 1,070 People. Which Was An Average Increase Of 4.4%

Large Metro City:		Data Year	Single Family Detach	Single Town Home	Duplex 3-Plex Quad	Multi-Family 5 Plus	All Other Units	Housing Units		Occupied Units = Households			2025 Population (preliminary)			People Per Household
								TOTAL	5 Year Change	Occpancy Rate	Occupied Count	5 Year Change	In Housing Units	In Group Homes	TOTAL	
1	Minneapolis	2025	72,363	3,011	29,333	111,916	93	216,716		91.79%	198,932		414,639	20,607	435,246	2.08
2	In Hennepin Co	2020	72,357	2,935	29,307	94,446	99	199,144		94.24%	187,671		410,634	19,322	429,956	2.19
3		Change	6	76	26	17,470	(6)	17,572	8.8%		11,261	6.0%	4,005	1,285	5,290	
4	ST. PAUL	2025	57,516	2,151	14,702	60,495	51	134,915		93.19%	125,732		300,722	12,390	313,112	2.39
5	In Ramsey Co	2020	57,402	1,996	14,660	53,284	50	127,392		94.65%	120,572		300,078	11,449	311,527	2.49
6		Change	114	155	42	7,211	1	7,523	5.9%		5,160	4.3%	644	941	1,585	
7	Bloomington	2025	21,769	2,950	401	17,448	58	42,626		94.56%	40,307		91,020	1,593	92,613	2.26
8	In Hennepin Co	2020	21,775	2,950	397	14,408	70	39,600		96.16%	38,080		87,988	1,999	89,987	2.31
9		Change	(6)	0	4	3,040	(12)	3,026	7.6%		2,227	5.8%	3,032	(406)	2,626	
10	Brooklyn Park	2025	17,588	4,862	723	7,026	31	30,230		94.80%	28,658		83,384	584	83,968	2.91
11	In Hennepin Co	2020	17,567	4,764	723	6,602	0	29,656		96.94%	28,749		85,794	684	86,478	2.98
12		Change	21	98	0	424	31	574	1.9%		(91)	-0.3%	(2,410)	(100)	(2,510)	
13	Plymouth	2025	18,307	6,438	61	9,696	60	34,562		94.19%	32,555		78,776	1,249	80,025	2.42
14	In Hennepin Co	2020	17,653	6,351	61	9,041	102	33,208		96.49%	32,041		80,117	909	81,026	2.50
15		Change	654	87	0	655	(42)	1,354	4.1%		514	1.6%	(1,341)	340	(1,001)	
16	Woodbury	2025	19,394	7,372	10	4,959	0	31,735		97.07%	30,806		81,995	495	82,490	2.66
17	In Washington Co	2020	17,638	6,814	10	3,842	0	28,304		96.42%	27,290		74,578	524	75,102	2.73
18		Change	1,756	558	0	1,117	0	3,431	12.1%		3,516	12.9%	7,417	(29)	7,388	
19	Lakeville	2025	19,297	4,529	125	3,426	1,059	28,436		96.58%	27,463		78,645	165	78,810	2.86
20	In Dakota Co	2020	16,817	4,087	125	1,934	1,008	23,971		97.05%	23,265		69,329	161	69,490	2.98
21		Change	2,480	442	0	1,492	51	4,465	18.6%		4,198	18.0%	9,316	4	9,320	
22	Blaine	2025	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
23	In Anoka Co	2020	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
24		Change	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Maple Grove	2025	18,126	7,500	213	4,951	28	30,818		94.50%	29,122		74,446	193	74,639	2.56
26	In Hennepin Co	2020	17,658	6,633	213	3,003	0	27,507		97.17%	26,728		70,061	192	70,253	2.62
27		Change	468	867	0	1,948	28	3,311	12.0%		2,394	9.0%	4,385	1	4,386	
28	Eagan	2025	14,123	5,391	173	10,330	0	30,017		96.86%	29,073		69,417	440	69,857	2.39
29	In Dakota Co	2020	14,073	5,331	173	8,806	0	28,383		97.27%	27,609		68,390	465	68,855	2.48
30		Change	50	60	0	1,524	0	1,634	5.8%		1,464	5.3%	1,027	(25)	1,002	
31	8 Cities	2025	200,967	42,053	31,039	169,752	1,329	445,140		93.66%	416,916		972,322	25,326	997,648	2.33
32	Excluding	2020	195,538	39,865	31,009	142,082	1,279	409,773		95.52%	391,433		946,891	24,256	971,147	2.42
33	St.P & Blaine	Change	5,429	2,188	30	27,670	50	35,367	8.6%		25,483	6.5%	25,431	1,070	26,501	

Estimated Market Valuations For The Ten Largest Cities In The Twin Cities Metro Area

2024 Estimated Market Values Used For Property Taxes Payable In 2025

July 6, 2026

Data Source: Minnesota Revenue Department

In\$ight St. Paul

Residential Homestead (Owner Occupied) Properties Are 52.5% Of Property Located In St.Paul, BELOW The 9 City 57.2% Average.

Residential Non-Homesteaded Properties Are 12.4% Of Property Located In St.Paul, ABOVE The 9 City 10.5% Average.

Apartments Properties Are 18.9% Of Property Located In St.Paul, Significantly ABOVE The 9 City 12.8% Average.

Commercial Properties Are 9.9% Of Property Located In St.Paul, BELOW The 9 City 12.1% Average.

Industrial Properties Are 4.8% Of Property Located In St.Paul, BELOW The 9 City 5.8% Average.

Rental Properties (Non-Homestead & Apartment) Are 31.3% Of Property Located In St Paul, WAY ABOVE The 9 City 23.3% Average.

A High Concentration Of Rental Properties In St. Paul Is One Indicator That Residents Cannot Afford To Own A Home - High Property Taxes

Large Metro City:	City's TOTAL Est. Mkt. Val.	1-3 Unit Residential Homes					All Other Property Classes	Rental Property Non-Homestead & Apartments
		Owner Occupied	Non- Homesteads	Apartments	Commercial	Industrial		
1 Minneapolis	65,464,741,506	30,442,920,058	9,027,160,798	13,638,439,350	9,661,107,400	1,870,240,800	824,873,100	22,665,600,148
2 In Hennepin Co	100%	46.5%	13.8%	20.8%	14.8%	2.9%	1.3%	34.6%
3 ST. PAUL	35,832,893,273	18,822,806,601	4,453,652,872	6,761,864,000	3,539,053,400	1,705,795,800	549,720,600	11,215,516,872
4 In Ramsey Co	100%	52.5%	12.4%	18.9%	9.9%	4.8%	1.5%	31.3%
5 Bloomington	17,861,042,200	9,021,199,537	1,144,928,263	2,270,553,200	3,983,814,600	1,281,423,600	159,123,000	3,415,481,463
6 In Hennepin Co	100%	50.5%	6.4%	12.7%	22.3%	7.2%	0.9%	19.1%
7 Brooklyn Park	11,135,643,900	6,777,876,515	842,475,985	922,530,500	782,512,400	1,653,329,600	156,918,900	1,765,006,485
8 In Hennepin Co	100%	60.9%	7.6%	8.3%	7.0%	14.8%	1.4%	15.9%
9 Plymouth	18,137,958,400	11,623,274,466	1,694,410,034	1,432,545,200	1,380,719,400	1,082,944,500	924,064,800	3,126,955,234
10 In Hennepin Co	100%	64.1%	9.3%	7.9%	7.6%	6.0%	5.1%	17.2%
11 Woodbury	15,014,376,300	10,092,177,800	1,594,902,600	1,148,819,100	1,609,108,000	374,480,700	194,888,100	2,743,721,700
12 In Washington Co	100%	67.2%	10.6%	7.7%	10.7%	2.5%	1.3%	18.3%
13 Lakeville	13,241,775,600	9,731,385,971	1,327,371,629	595,313,700	709,027,000	724,499,600	154,177,700	1,922,685,329
14 In Dakota Co	100%	73.5%	10.0%	4.5%	5.4%	5.5%	1.2%	14.5%
15 Blaine	11,429,659,000	7,709,417,500	1,107,521,900	624,669,800	890,907,500	949,332,500	147,809,800	1,732,191,700
16 In Anoka Co	100%	67.5%	9.7%	5.5%	7.8%	8.3%	1.3%	15.2%
17 Maple Grove	14,644,315,700	9,738,093,910	1,309,109,590	992,665,700	1,313,542,600	1,082,944,500	207,959,400	2,301,775,290
18 In Hennepin Co	100%	66.5%	8.9%	6.8%	9.0%	7.4%	1.4%	15.7%
19 Eagan	13,190,727,500	7,809,574,662	929,077,938	1,452,851,900	1,545,420,000	1,369,979,500	83,823,500	2,381,929,838
20 In Dakota Co	100%	59.2%	7.0%	11.0%	11.7%	10.4%	0.6%	18.1%
21 9 Biggest Cities	180,120,240,106	102,945,920,419	18,976,958,737	23,078,388,450	21,876,158,900	10,389,175,300	2,853,638,300	42,055,347,187
22 St. Paul Excluded	100%	57.2%	10.5%	12.8%	12.1%	5.8%	1.6%	23.3%

Common Sense Recommendations to Lower Property Taxes

In\$ight St. Paul Steering Committee – July 6, 2026

Reduce Costs for Government Services

- Increase cooperation between City, ISD 625, and Ramsey County to share services, eliminate duplication, and reduce joint property tax burden.
- Evaluate all programs to focus on basics, and eliminate outdated, non-essential ones.
- Focus spending on fixing existing facilities and not building new.
- Consolidate existing facilities; and lease underutilized facilities to nonprofit partners, as demonstrated by St. Paul Urban Tennis and The Sanneh Foundation, among others.
- Create an aggressive audit program to improve efficiencies and detect potential fraud.

Broaden Tax Base

- Decertify eligible TIF districts to create permanent tax relief.
- Focus TIF on commercial and industrial development, which yield higher tax rates.
- Establish a competitive, mixed-use downtown environment, while distributing low-income housing investments more evenly across Ramsey County

Enhance Capital Improvement Budgeting

- Focus on reducing huge backlog of deferred maintenance.
- Reconfigure or delay lower priority CIB projects; for instance, substitute mill & overlay at a much lower cost, for full reconstruction of Summit Avenue.
- Require Fiscal Notes for all CIB Proposals, to include debt service, long-term operating costs and maintenance obligations.
- Revise the CIB Budget document to include a five-year horizon to fully identify project implementations costs.

Identify New Revenue Sources

- Advocate for state funding to cover the cost of core public services provided by the City to state-owned buildings – street maintenance and public safety.
- Require the State and Met Council to pay the approximately \$10M owed for operation and maintenance of Como, Phalen, Battle Creek and other regional parks.
- Establish fee structure requiring non-residents to pay to use city facilities and programs; 80% of visitors to Como Park Zoo come from outside of Saint Paul.
- Partner with tax-exempt properties to develop a broader PILOT program, similar to those in Boston, New York City, Milwaukee, to help pay for core public services.