July 6, 2026

Honorable Mayor Kaohly Her, and City Department Directors
St. Paul City Council, and Research Staff
St. Paul Port Authority and St. Paul Regional Water Services
St. Paul Board of Education and Executive Staff
Ramsey County Board of Commissioners and Executive Staff
Ramsey County Senators and Representatives
Citizen Committees that recommend spending priorities to elected officials

Dear Elected Officials, Staff and Citizens in support of building a more affordable St. Paul,

In$ight St. Paul is **not so pleased** to transmit our latest property tax report:

"OH NO! We're Number 1 In The Big Ten"

This factual analysis identifies property tax info for the 10 Biggest Cities located in the Twin Cities Metro. Our report's main thrust is to focus on **AFFORDABILITY**, measuring total property taxes as a percentage of household income. And it also provides other data that collectively helps to explain why Minnesota's Capital City has the highest property tax burden.

We did this tax burden analysis using a Typical Metro Residential Homesteads with a 2025 Estimated Market Value (EMV) of $400,000 for Property Taxes Payable 2026.

And ***OH NO***, St. Paul has the **HIGHEST 2026 Property Taxes** and the **LOWEST Median Value Household Income** for the largest metro cities.

For Payable 2026 Taxes, the $400,000 EMV St. Paul Homestead had a:

1) **Total Property Tax of $6,782 which is 10% to 33% Higher** than the other nine Big Cities**.**

2) **Median Value Household Income of $76,359,** which is the **Lowest** of the Big Cities**.**

3) **Property Tax as a Percent Of Household Income amount of 8.9%,** which is **Much Higher** than the other Big Cities percentages ranging from 3.2% to 7.2%. (Please note this percentage measures gross tax burden before receiving any Homestead Credit paid by the state when filing Minnesota income taxes.

St. Paul's Taxbase (Net Tax Capacity) grew only **104%** since 2005: it had the **Second Lowest** growth rate for the Big Metro Cities. For the same period, other Big Cities had taxbase growth ranging from 117% to 225%.

St. Paul’ small 20-year taxbase growth rate of **104%** was in spite of the fact that **St. Paul is the Largest User of Tax Increment Financing**. **For Payable 2026 taxes, St. Paul had 6.1% of its Taxbase Captured for TIF Public Subsidies.** The other Big Metro Cities had TIF Taxbase Captures ranging from 0.1% to 3.4%.

St. Paul’s 2025 Taxbase Per Capita amount of **$1,307** was the **Lowest** for the Big Metro Cities. The other cities had Taxbase Per Capita amounts ranging from $1,583 to $2,758.

This statement bears repeating: St. Paul residents and property owners are **extremely frustrated** with the high level of property taxes. St. Paul’s median value Residential Homestead had a **10.8% increase in 2026 property taxes.** The large tax increase for residential houses was because total tax levies increased **8.7%** and lower market valuations for apartment and commercial properties shifted more of the tax burden to residential homes.

The ***OH NO report*** identifies **In$ight’s Common Sense Recommendations to Lower Property Taxes.** Implementing them can help reduce future property tax increases.

Closing on a high note, **In$ight St. Paul** is extremely excited that the **Joint Property Tax Advisory Committee** (JPTAC), is actively searching for ways to reduce ongoing operating and maintenance costs for the City, County and School District budgets. Finding options to consolidate and eliminate duplications are high priority spending cuts for taxpayers.

Again, **In$ight St. Paul** thanks you for reading the facts and considering our recommendations. We are happy to engage with you to assist further.

Best regards,

Gary & Jane

Jane Prince & Gary Todd
Co-Chairs, In$ight St. Paul