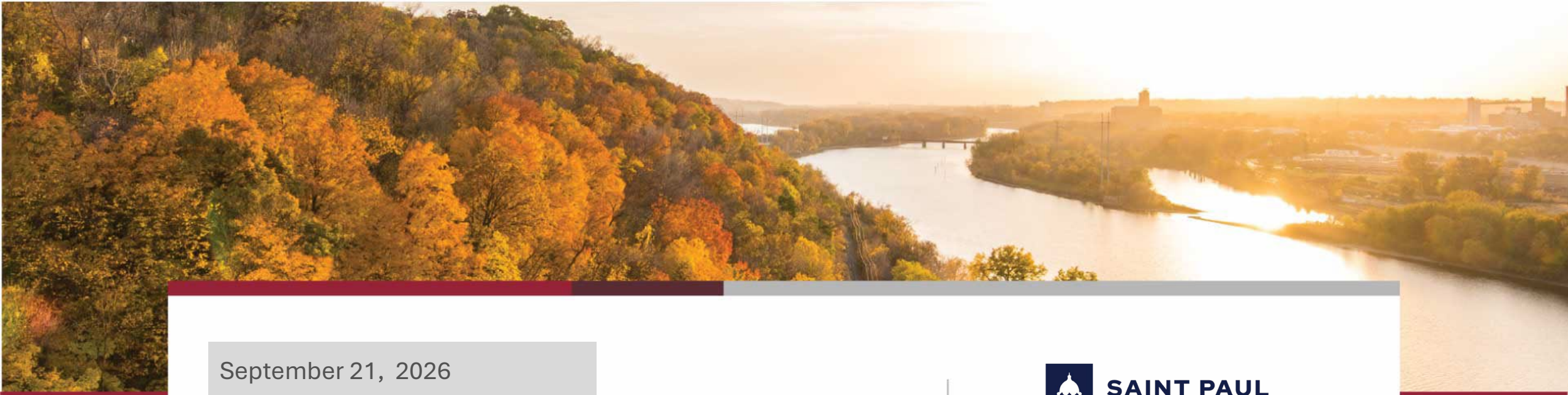


September 21, 2026

Joint Property Tax Advisory Committee

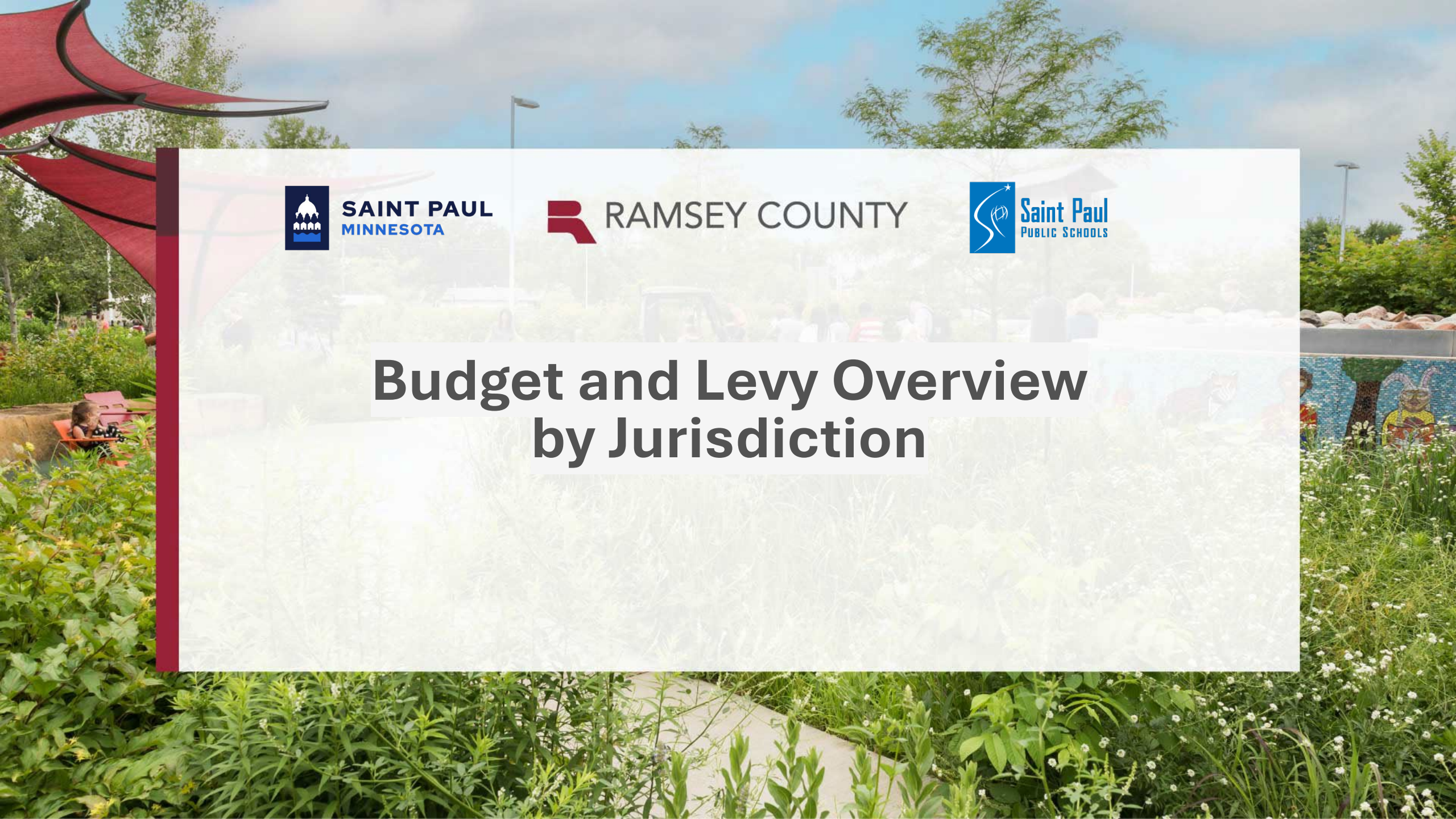
SAINT PAUL
MINNESOTA

RAMSEY COUNTY

Saint Paul
Public Schools

Agenda

- Introductions, *Chair McMurtrey*
- Budget and Levy Overview by Jurisdiction
- Presentation on the patterns of valuations, review taxation and the impact of the joint levy, *Director of Property Tax, Records and Election Services Tracy West*
- Adoption of the Maximum Joint 2027 Property Tax Levy
- Legislative Quick Check In
- Update on Coordination Efforts, *County Manager Ling Becker*
- Property Tax Base by the Numbers, *County Assessor Pat Chapman*
- Approval of 2027 Meetings and Adjournment, *Chair McMurtrey*



SAINT PAUL MINNESOTA

RAMSEY COUNTY

Saint Paul Public Schools

Budget and Levy Overview by Jurisdiction



RAMSEY COUNTY

2027 Supplemental Budget



2026-27 Budget Recap

- Ramsey County has more than 20 years of experience with biennial budgeting.
- The 2027 supplemental budget is not a new budget.
- The 2027 budget was approved as part of the 2026–27 biennial budget and included a 7.5% property tax levy increase..
- 2027 is also a performance year

2026/2027 recap:

- Eliminated 43 filled positions in the Finance, Enterprise & Administrative Services and Social Services departments.
- Service reductions.
- Classification and compensation investments.
- Appropriate Responses Initiative operationalized.

2027 - New budget drivers:

- Fiscal impacts of H.R. 1.
- Ramsey County Sheriff investments at the Adult Detention Center.
- Targeted fiscal discipline and efficiencies countywide.

2027 Budget Driver: Federal H.R. 1 Costs Materialize

SNAP and Medicaid expanded work and eligibility changes requiring Financial Assistance Services (FAS) staffing (17.5 FTEs).

2027:
$1M cost increase.

SNAP administrative cost share shifts from 50% to 25% federal match.

2027:
$3M cost increase.

SNAP benefit cost share begins in Q4 of 2027, assuming a statewide error rate over 10%, requiring 15% county match.

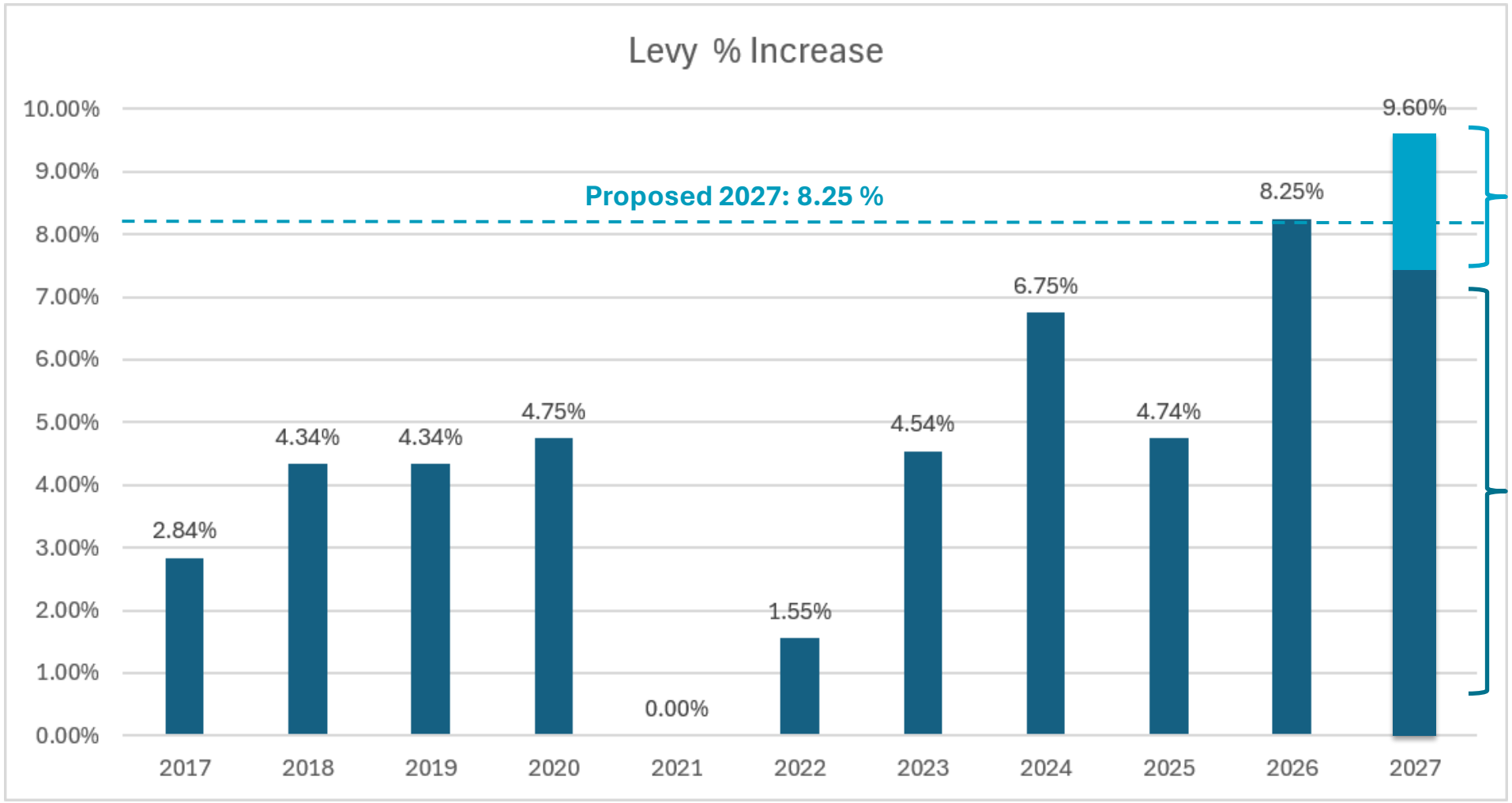
2027:
$2.26M cost increase.

Total 2027 cost increase: 1.35% of 2027 levy increase

2027 Budget Driver: Adult Detention Center

- Ramsey County must operate a safe, secure and compliant Adult Detention Center (ADC).
- Independent staffing study identified the need for additional correctional officers to safely operate the facility and meet Minnesota Department of Corrections requirements.
- Total 32 FTEs (eight unfunded).
- Replaces reliance on ongoing overtime with permanent staffing to significantly reduce overtime costs.
- Strengthens safety, employee retention and operational stability while reducing risk.
- **0.75% of 2027 levy increase.**

Ramsey County Property Tax Levy



2027 new budget impacts

- H.R. 1 (1.35%).
- RCSO – ADC (0.75%).

2027 base budget

- Alternative Response.
- Rising costs for state mandated services.
- Planned salary and health care increases.

2027 Budget Overview – Compared to 2026

Total proposed budget

$965,748,855

Overall budget increase

4.5%

Total proposed levy

$463,988,946

Proposed levy increase

8.25%, $35,361,744

County Program Aid in 2027

$26,151,253 (0.2% decrease)

Regional Rail levy

$36,219,703 (flat)

Housing and Redevelopment Authority levy

$14,072,510

FTEs

4,475

Key Dates in the Ramsey County Budget Process

Aug. 25	County manager presentation of proposed budget to county board.
Aug. 27-Sept.10	Department presentations to county board.
Sept. 10	**Public Hearing #1** (5 p.m. at Saint Paul City Hall – Ramsey County Courthouse).
Sept. 21	Joint Property Tax Advisory Committee reviews county, city and school district maximum levies.
Sept. 22	County board certifies 2027 maximum property tax levy.
Mid Nov.	Notices of estimated taxes, values emailed/mailed to property owners.
Dec. 3	**Truth in Taxation Public Hearing #2** (6:30 p.m. at Saint Paul City Hall – Ramsey County Courthouse).
Dec. 15	County board approval of 2027 Ramsey County budget and property tax levy.

RAMSEY COUNTY

Learn more about the Recommended Supplemental Budget at **RamseyCountyMN.gov/Budget**



2027 City of Saint Paul - Mayor's Proposed Budget

Joint Property Tax Advisory Committee:
September 2026

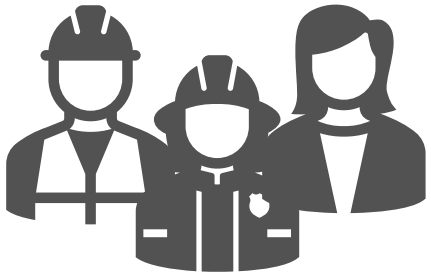
2027 Proposed Budget

Budget Summary



6.8%

Levy Increase

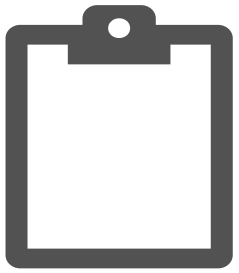


3,197

FTEs

$888M

Total Budget

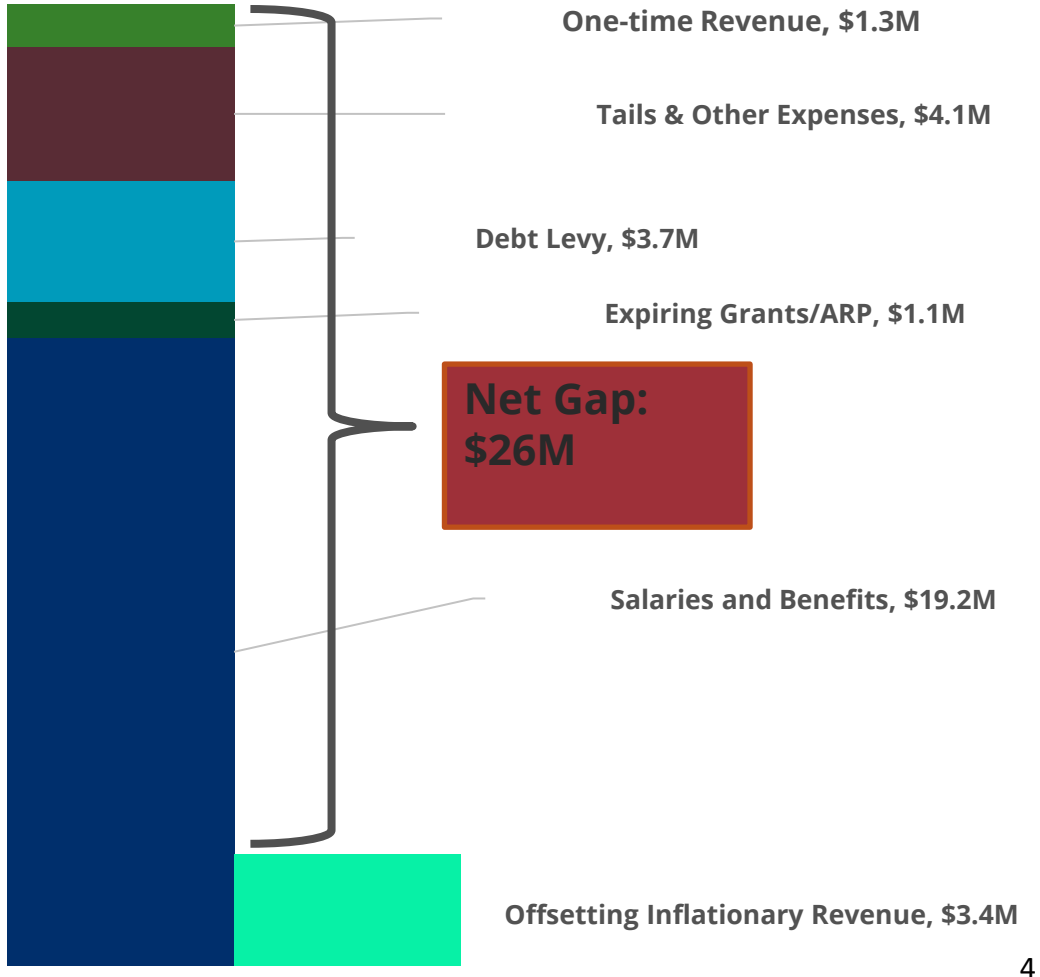


1. Promote long-term fiscal sustainability
2. Strengthen community safety
3. Support a thriving business environment
4. Respond effectively to resident needs

2027 Proposed Budget

2027 Budget Environment

- Approximately 74% of budget gap is inflationary employee expenses
  - Labor contracts
  - Health costs
- Expiring one-time funds:
  - $533K ARP
  - $592K COPS grant
- Debt levy
  - $1.5M standard obligations
  - $2.2M judgment bond

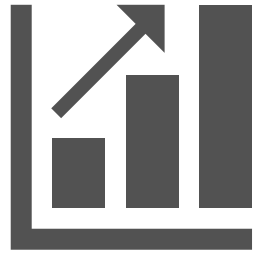


Balancing the Budget

Starting Budget Gap	**$26 M**
Property tax levy increase	- $14.3 M
Other revenue growth	- $9.0 M
Other department budget solutions (net spending/revenue)	- $2.7 M
Ending Budget Gap	**$0**

Property Tax Levy Distribution

	2026 Adopted	2027 Proposed	Change from 2026	% Change from 2026
City of Saint Paul	179,934,328	190,511,446	10,577,118	5.9%
Debt Service	26,240,681	30,007,263	3,766,582	14.4%
Public Library Agency	23,174,421	24,571,047	1,396,626	6.0%
Total (City and Library)	**229,349,430**	**245,089,756**	**15,740,326**	**6.9%**
Port Authority	3,151,700	3,226,700	75,000	2.4%
	232,501,130	**248,316,456**	**15,815,326**	**6.8%**



2.1%

Market Value Growth

2026 Budget Calendar (for 2027 Budget Year)

- August 13th, 2026 – Mayor delivered Proposed 2027 Budget address
- August - December – Departments present to City Council Budget Committee
- September 23rd, 2026 – City Council passes maximum tax levy
- November 30th, 2026 – Truth in Taxation hearing
- Dec 2nd, 2026 (Proposed) – Council adopts budget and final levy

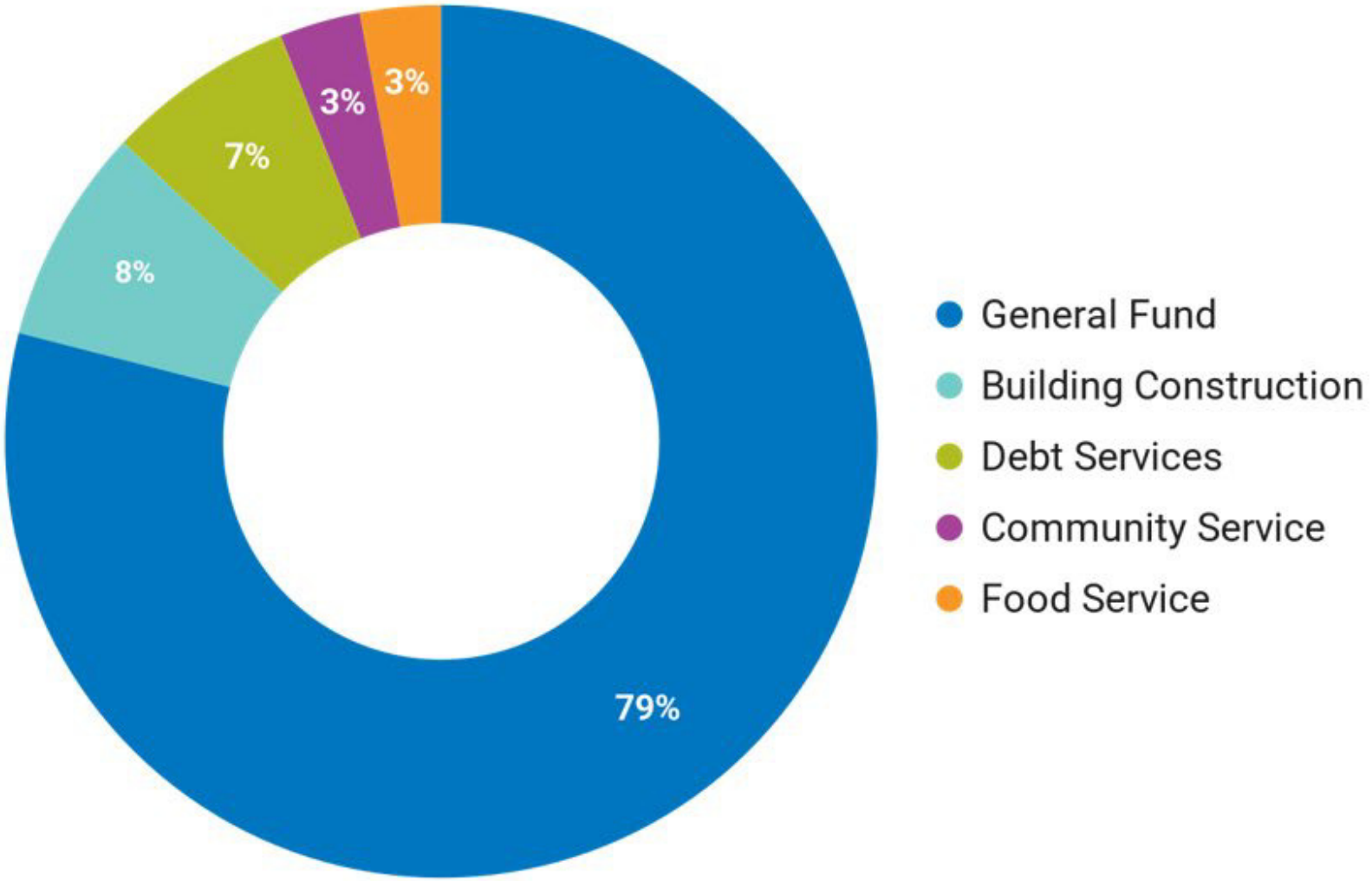
THANK YOU

Saint Paul Public Schools

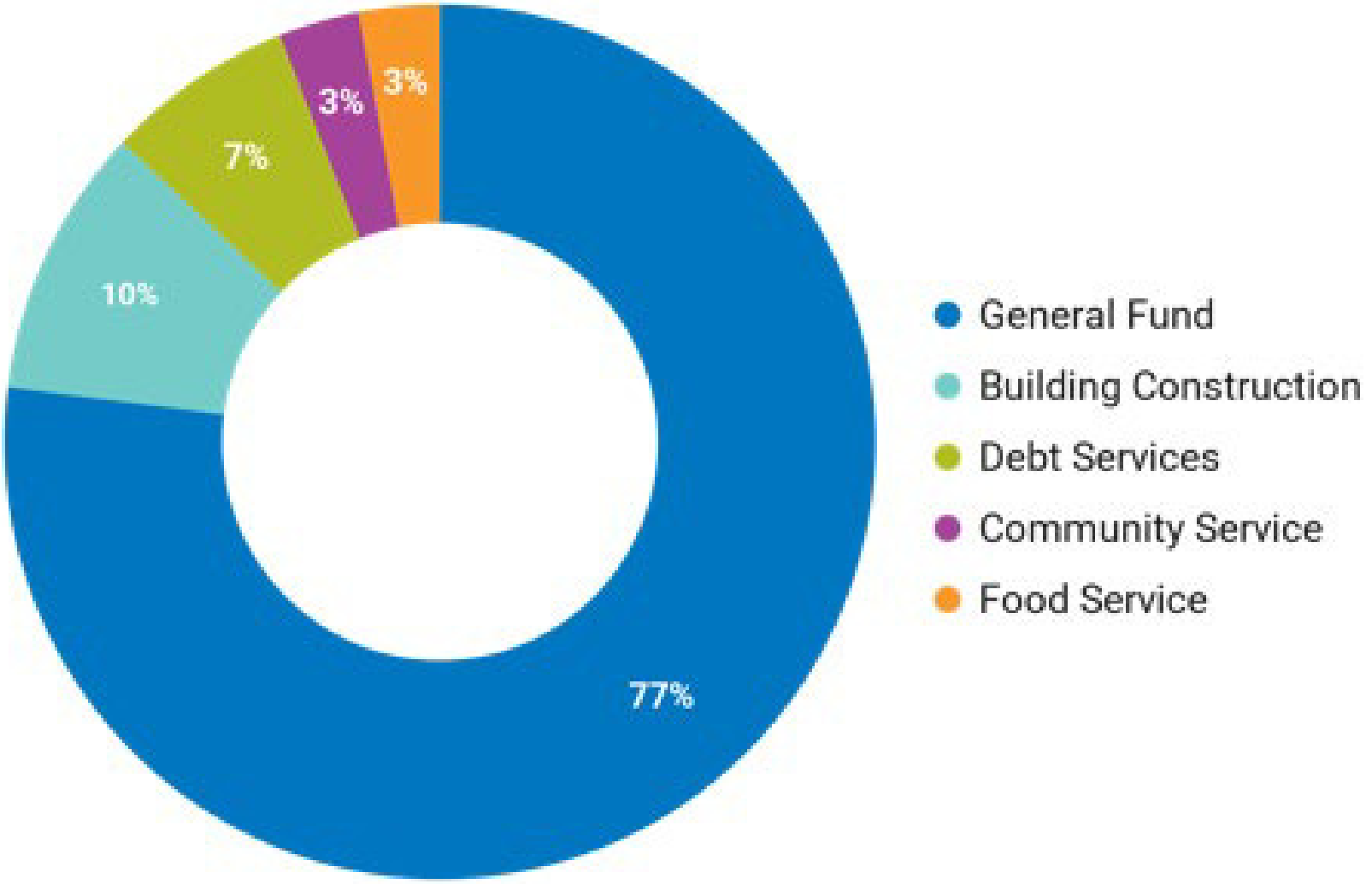
Joint Property Tax Advisory Committee (JPTAC)

September 21, 2026

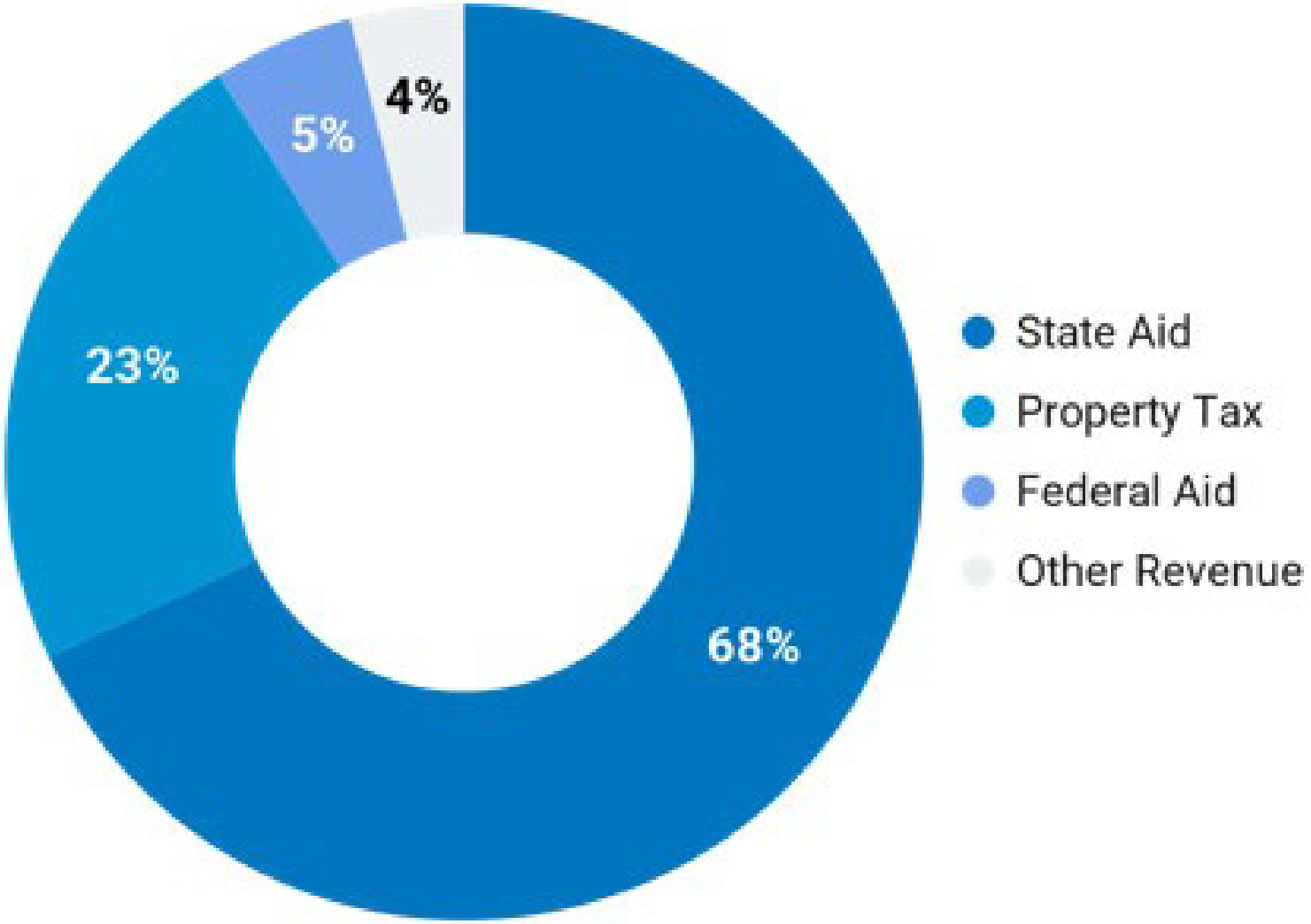
FY27 Total Revenue by Fund $1,035,089,447



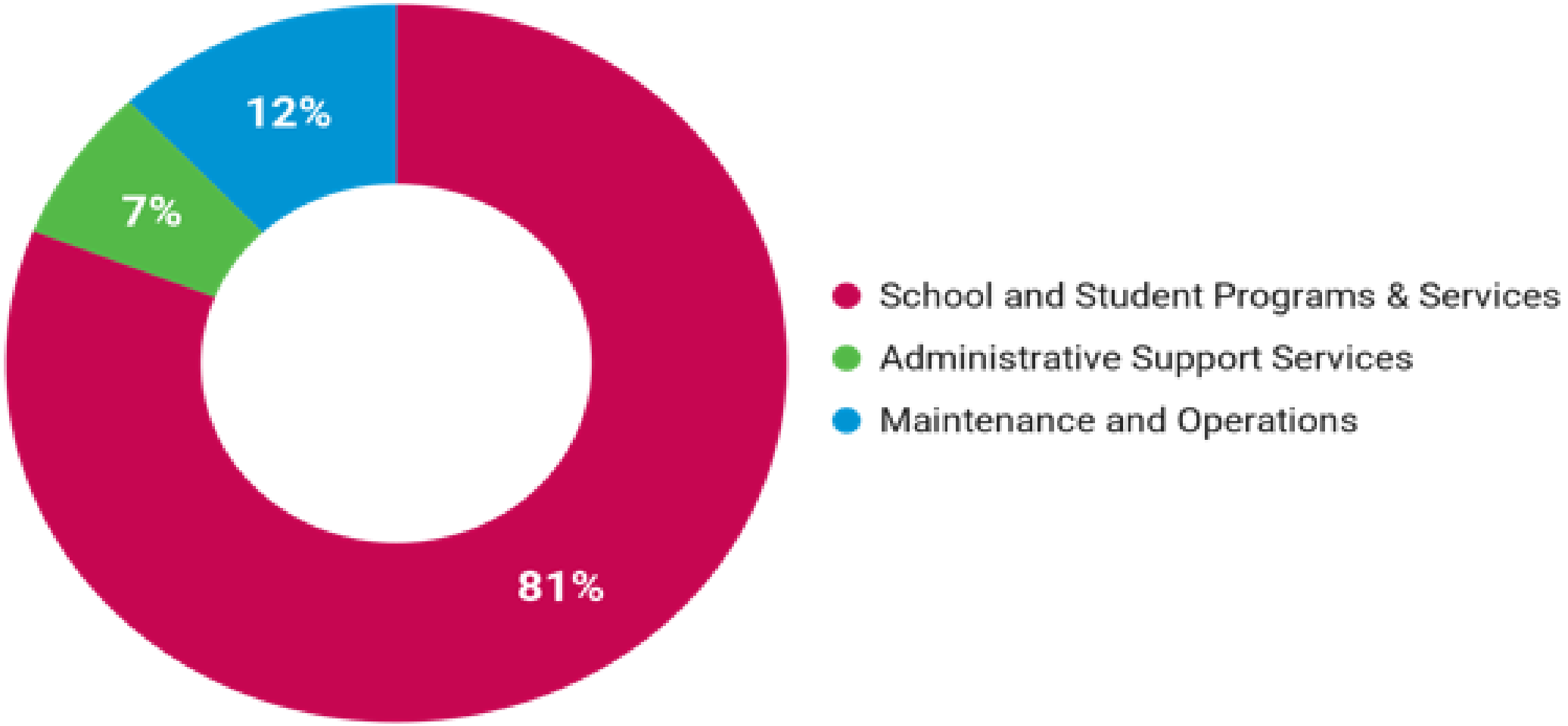
FY27 Total Expenditures by Fund $1,064,333,209



FY27 General Fund Revenue Sources $814,477,651



FY27 General Fund Expenditures $814,463,530



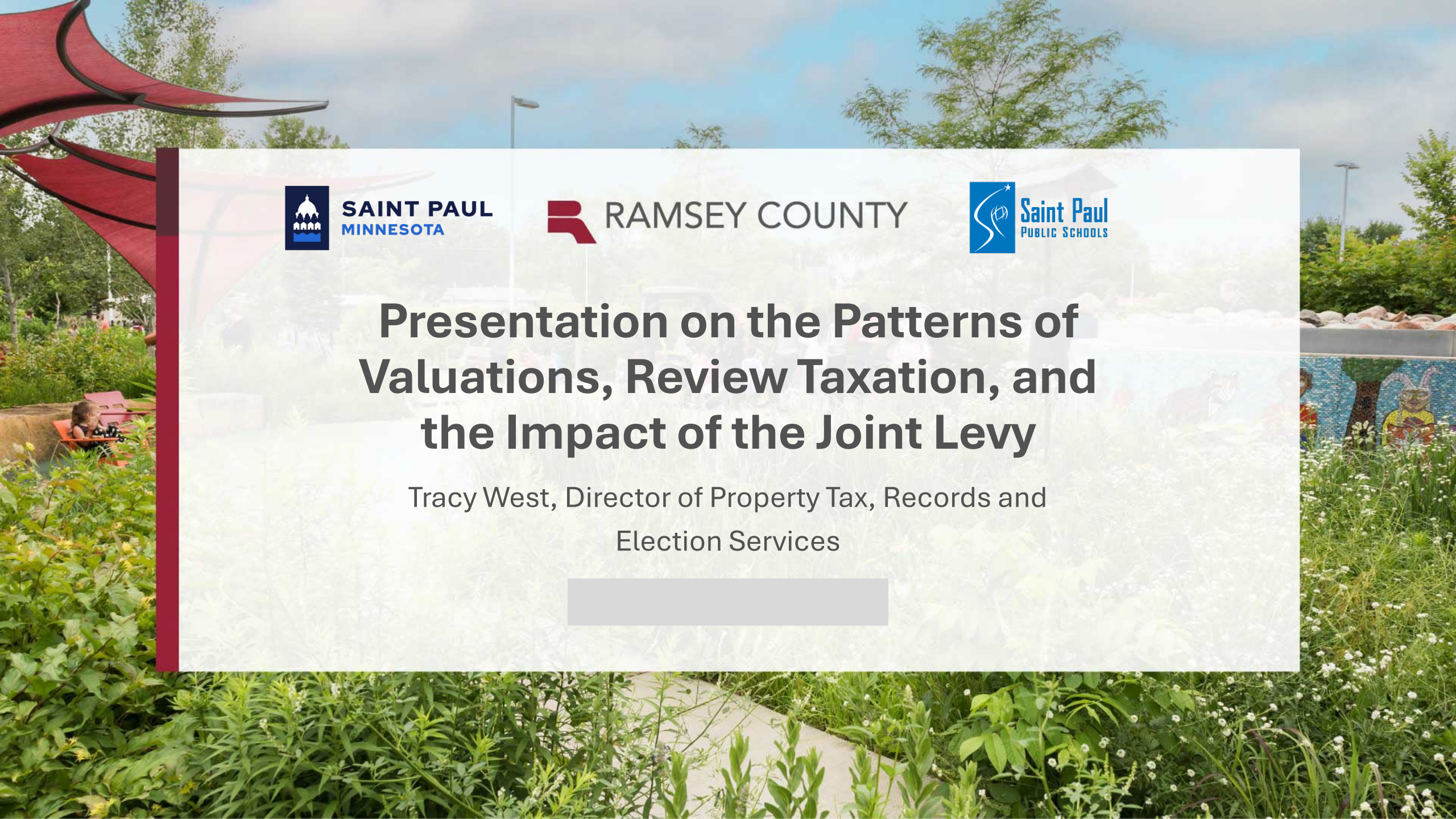
Factors Impacting School Levies

- Changes in tax base
- Number of students served
- Approved inflationary increases to referendums
- Pension contribution changes required by law and OPEB obligations
- Employment changes that drive severance and unemployment levies
- Capital bonding, refunding of bonds, abatements, long term maintenance, health and safety projects, lease costs
- Voter Approved Referendums

26 Pay 27 School District Levy

- The District's total levy (General Fund, Community Ed Fund, Debt Service) will be $270.6 Million for Pay 27
- This will be an increase of 6.7 percent from Pay 26.
- School Board has until September 30 to certify this preliminary levy. The School Board will certify the final levy in December.

THANK YOU



SAINT PAUL MINNESOTA

RAMSEY COUNTY

Saint Paul Public Schools

Presentation on the Patterns of Valuations, Review Taxation, and the Impact of the Joint Levy

Tracy West, Director of Property Tax, Records and Election Services

Understanding Property Taxes





Combined Levy – St. Paul Share

Includes School District Referendum	Final Change 2024-2025	Final Change 2025-2026	Proposed Maximum Tax Levy as of 9/15/26	Estimated Change 2026 to 2027
Ramsey County – St. Paul Share	$6.6 Million or 3.7%	$13.8 Million or 7.5%	$215,751,961	$17.7 Million or 8.9%
City of St. Paul	$12.3 Million or 5.9%	$11.7 Million or 5.3%	$248,316,456	$15.8 Million or 6.8%
St. Paul School District	$16.3 Million or 7.9%	$32.9 Million or 14.9%	$266,243,077	$12.5 Million or 4.9%
Combined Levies	$35.2 Million or 6.0%	$58.4 Million or 9.3%	$730,311,494	$46.0 Million or 6.7%

MDE is finalizing information, the school district expects numbers may change.

Estimated % change in 2027 Property Taxes
By St. Paul Planning District on a Residential Property

	Median Estimated Home Market Values					Tax Change	
Assessment Year:	2025	2026	% Change	P2026	P2027	$ Change	% Change
For Taxes Payable In:	2026	2027	From	Final	Estimated	From	From
Planning District			'26 - '27	Taxes	Taxes	'26 - '27	'26 - '27
West Seventh	$ 271,400	$ 279,300	2.90%	$ 4,384	$ 4,665	$ 281	6.4%
Highland	$ 436,000	$ 447,600	2.70%	$ 7,453	$ 7,908	$ 455	6.1%
Summit Hill	$ 520,000	$ 531,500	2.20%	$ 9,088	$ 9,628	$ 540	5.9%
West Side	$ 259,100	$ 265,150	2.30%	$ 4,155	$ 4,393	$ 238	5.7%
St. Anthony Park	$ 399,200	$ 403,750	1.10%	$ 6,767	$ 7,063	$ 296	4.4%
Macalester/Groveland	$ 451,550	$ 454,900	0.70%	$ 7,742	$ 8,049	$ 307	4.0%
North End	$ 232,900	$ 234,750	0.80%	$ 3,665	$ 3,806	$ 141	3.8%
Como	$ 329,150	$ 331,400	0.70%	$ 5,460	$ 5,669	$ 209	3.8%
Payne/Phalen	$ 244,300	$ 245,800	0.60%	$ 3,878	$ 4,020	$ 142	3.7%
Greater East Side	$ 256,350	$ 257,300	0.40%	$ 4,103	$ 4,241	$ 138	3.4%
Union Park	$ 425,900	$ 423,050	-0.70%	$ 7,265	$ 7,436	$ 171	2.4%
Summit/University	$ 311,900	$ 309,700	-0.70%	$ 5,138	$ 5,250	$ 112	2.2%
Dayton's Bluff	$ 234,950	$ 233,400	-0.70%	$ 3,703	$ 3,781	$ 78	2.1%
Thomas Dale	$ 231,100	$ 229,400	-0.70%	$ 3,631	$ 3,703	$ 72	2.0%
Sunray/Battlecreek/Highwood	$ 288,400	$ 284,700	-1.30%	$ 4,700	$ 4,769	$ 69	1.5%
Hamline/Midway	$ 277,500	$ 272,800	-1.70%	$ 4,497	$ 4,540	$ 43	1.0%
Downtown	$ 181,200	$ 169,800	-6.30%	$ 2,702	$ 2,554	$ (148)	-5.5%

MDE is finalizing information, the school district expects numbers may change.

Estimated change in 2027 Property Taxes
Median Value Residential Property – St. Paul

Factors	Amount	Change that will appear on Proposed Notice
Final Payable 2026 Total Tax ($289,200 EMV Home)	**$ 4,716**	
Gain of Fiscal Disparity	$ (12)	
Change in Homestead Exclusion Benefit	1	
Other Shifts	(158)	
Total Decrease Due to Tax Shifts	**$ (169)**	
County Levy	$ 120	$ 85
Regional Rail Levy	-	(1)
School District Levy	92	10
City Levy	119	73
Other Special Taxing Districts Levy	-	(5)
Total Increase Due to Tax Shifts	**$ 331**	**$ 162**
		Perc Change
Estimated Payable 2027 Total Tax ($290,300 EMV Home)	**$ 4,877**	**3.4%**

Assumptions:	**2026 Levy**	**Proposed 2027 Levy**	Levy Change	% Change
County Levy	$ 428,627,201	$ 463,988,946	$ 35,361,745	8.3%
St Paul Levy	232,501,130	248,316,456	15,815,326	6.8%
ISD 625 Levy	253,732,386	266,243,077	12,510,691	4.9%
Regional Rail Authority Levy	36,219,703	36,219,703	-	0.0%
County HRA Levy	14,033,600	14,072,510	38,910	0.3%
St. Paul HRA Levy	6,636,875	6,636,875	-	0.0%

MDE is finalizing information, the school district expects numbers may change.

Estimated change in 2027 Property Taxes
Median Value Apartment Property – St. Paul

Factors	Amount	Change that will appear on Proposed Notice
Final Payable 2026 Total Tax ($980,800 EMV Apartment)	**$ 20,571**	
Gain of Fiscal Disparity	$ (38)	
Other Shifts	136	
Total Increase Due to Tax Shifts	**$ 98**	
County Levy	$ 569	$ 621
Regional Rail Levy	-	13
School District Levy	460	427
City Levy	563	608
Other Special Taxing Districts Levy	1	22
Total Increase Due to Tax Shifts	**$ 1,593**	**$ 1,691**
		Perc Change
Estimated Payable 2027 Total Tax ($1,023,900 EMV Apartment)	**$ 22,262**	**8.2%**

Assumptions:	**2026 Levy**	**Proposed 2027 Levy**	**Levy Change**	**% Change**
County Levy	$ 428,627,201	$ 463,988,946	$ 35,361,745	8.3%
St Paul Levy	232,501,130	248,316,456	15,815,326	6.8%
ISD 625 Levy	253,732,386	266,243,077	12,510,691	4.9%
Regional Rail Authority Levy	36,219,703	36,219,703	-	0.0%
County HRA Levy	14,033,600	14,072,510	38,910	0.3%
St. Paul HRA Levy	6,636,875	6,636,875	-	0.0%

MDE is finalizing information, the school district expects numbers may change.

Estimated change in 2027 Property Taxes
Median Value Commercial Property – St. Paul

Factors	Amount	Change that will appear on Proposed Notice
Final Payable 2026 Total Tax ($598,300 Commercial Property)	**$ 20,030**	
Gain of Fiscal Disparity	$ (23)	
Other Shifts	728	
Total Increase Due to Tax Shifts	**$ 705**	
County Levy	$ 357	$ 540
Regional Rail Levy	-	22
School District Levy	290	376
City Levy	353	558
Other Special Taxing Districts Levy	-	43
Fiscal Disparity Tax	-	18
State Business Tax	-	148
Total Increase Due To Changes in Levy	**$ 1,000**	**$ 1,705**
Estimated Payable 2027 Total Tax ($624,400 Commercial)	**$ 21,734**	**Perc Change 8.5%**

Assumptions:	2026 Levy	Proposed 2027 Levy	Levy Change	% Change
County Levy	$ 428,627,201	$ 463,988,946	$ 35,361,745	8.3%
St Paul Levy	232,501,130	248,316,456	15,815,326	6.8%
ISD 625 Levy	253,732,386	266,243,077	12,510,691	4.9%
Regional Rail Authority Levy	36,219,703	36,219,703	-	0.0%
County HRA Levy	14,033,600	14,072,510	38,910	0.3%
St. Paul HRA Levy	6,636,875	6,636,875	-	0.0%

MDE is finalizing information, the school district expects numbers may change.

Joint Resolution

WHEREAS, According to Minnesota state law, local units of government must set their maximum property tax levy in September of each year for taxes payable the following year; and

WHEREAS, Ramsey County, the City of Saint Paul, and Saint Paul Independent School District #625 have special legislation creating the Joint Property Tax Advisory Committee (Minnesota Statutes 383A.75), which is charged by the Legislature with meeting "to make appropriate recommendations for the efficient and effective use of property tax dollars raised by the jurisdictions" (Minnesota Statutes 383A.75, Subd. 3); and

WHEREAS, Minnesota Statutes 383A.75, Subd. 3 outlines the specific duties of the Joint Property tax Advisory Committee; and

WHEREAS, One of those duties under Minnesota Statutes 383A.75, Subd. 3 (2) is to "agree, by October 1st of each year, on the appropriate level of overall property tax levy for the three jurisdictions and publicly report such to the governing bodies of each jurisdiction for ratification or modification by resolution"; and

WHEREAS, "In carrying out its duties, the Committee shall consult with public employees of each jurisdiction, and with other stakeholders of the City, County, and School District, as appropriate"; Now, Therefore, Be It

RESOLVED, That the Joint Property Tax Advisory Committee, for taxes payable in 2027, accepts that this overall property tax levy will increase by 6.7%; and Be It Further

RESOLVED, That the jurisdictions will solicit input from stakeholders regarding this levy proposal at their respective public hearings held to discuss proposed budgets and levies.



SAINT PAUL MINNESOTA

RAMSEY COUNTY

Saint Paul Public Schools

Action Item:
Adoption of the Maximum Joint 2027 Property Tax Levy



SAINT PAUL MINNESOTA

RAMSEY COUNTY

Saint Paul Public Schools

Legislative Quick Check In



SAINT PAUL MINNESOTA

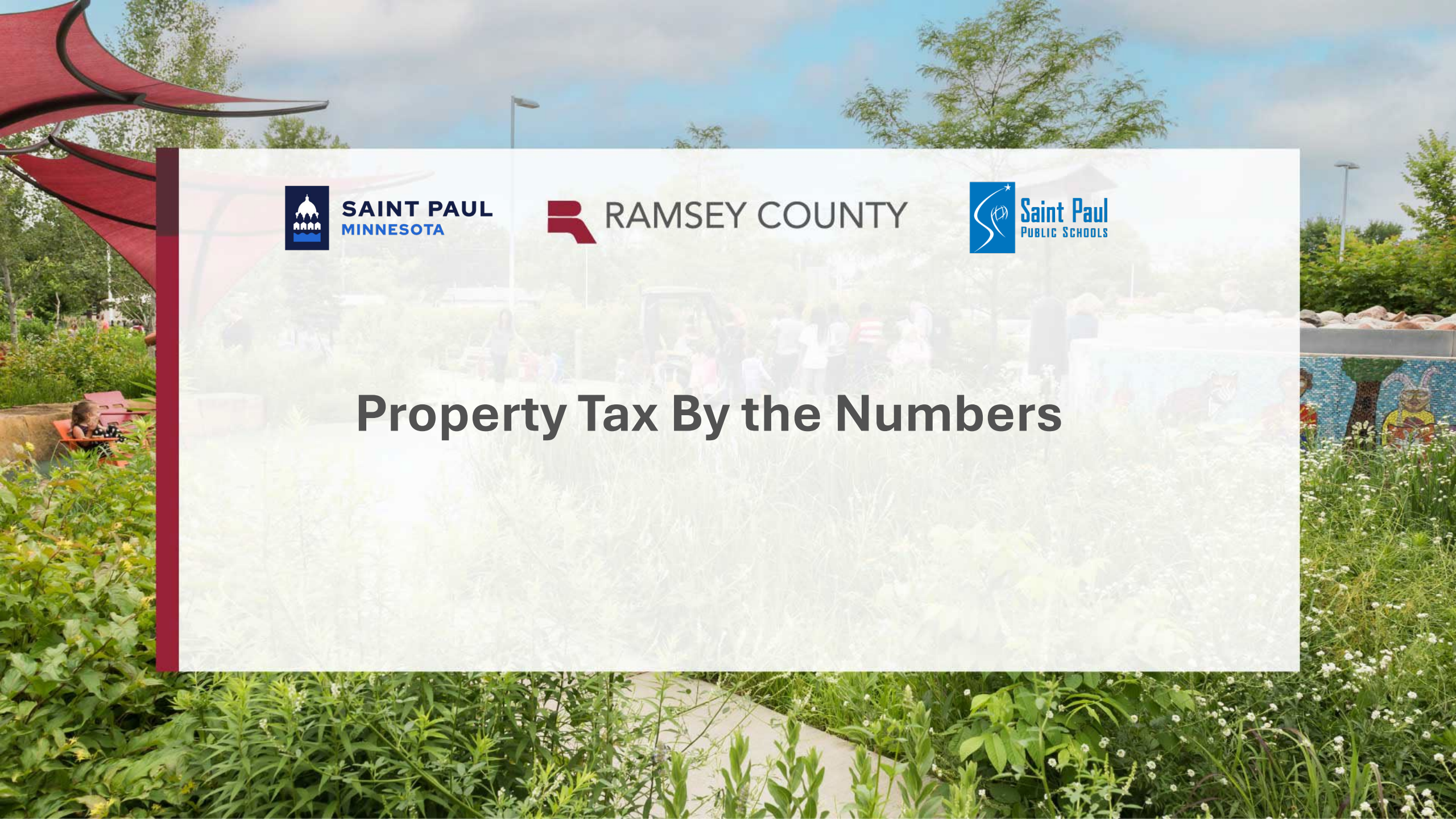
RAMSEY COUNTY

Saint Paul Public Schools

Update on Coordination Efforts

JPTAC Coordination Efforts

- Leadership Planning Team assembled and meeting regularly.
  - Streamlined administrative functions including agendas and minutes for transparency and accountability.
- Organizational coordination and connection meeting this week of key leaders.
  - Identify possible areas to reduce duplication and alignment.
  - Create work teams. Consider 90 day sprints.
  - Examples.
- Engaged attorneys on "open" JPA to share resources.
- Consider legislative connection opportunity.
- Report back through 90 day intervals and fuller report at next meeting.



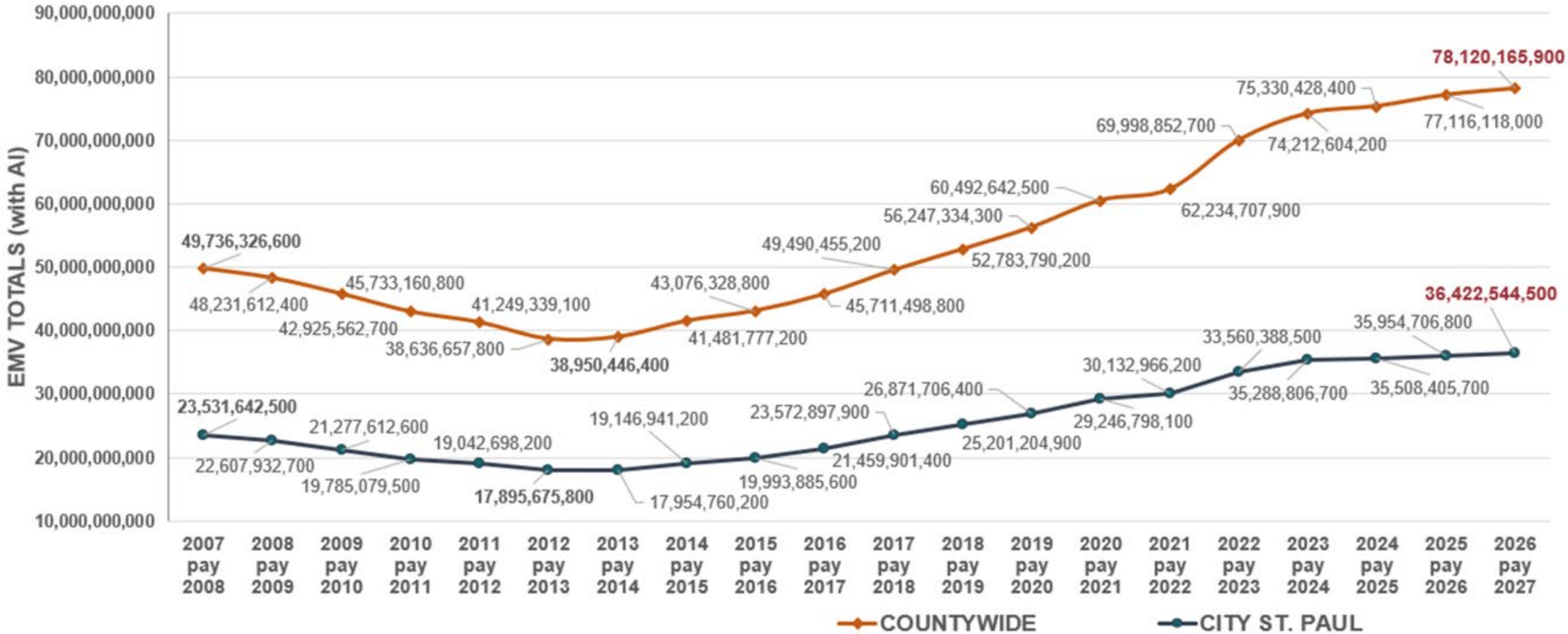
SAINT PAUL MINNESOTA

RAMSEY COUNTY

Saint Paul Public Schools

Property Tax By the Numbers

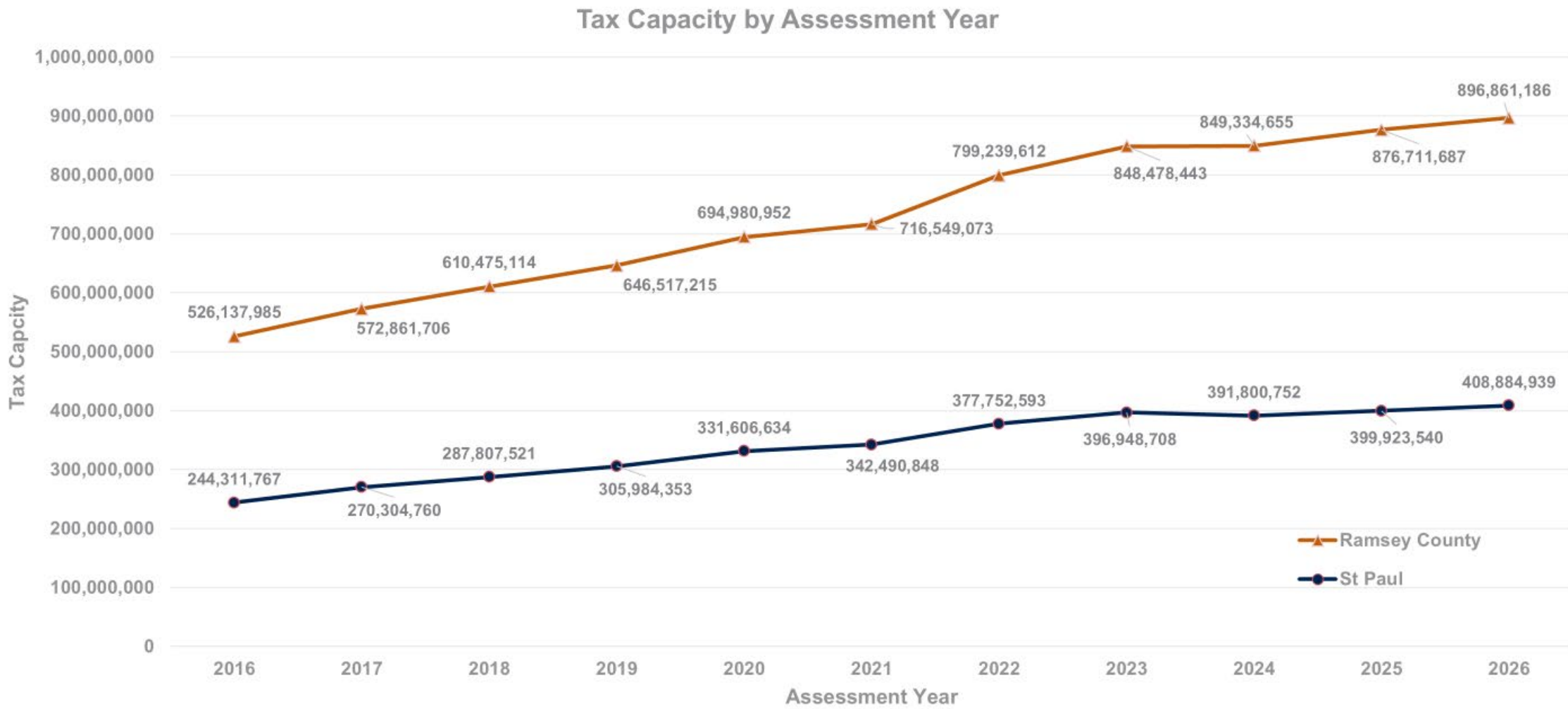
Historical Total Preliminary Assessed Values



*Estimated market values as of the spring of each assessment year.

*Reported values exclude Exempt property, Leased Public Property, Manufactured Homes and State Assessed Utility & Railroad property.

Historical Tax Capacity Values



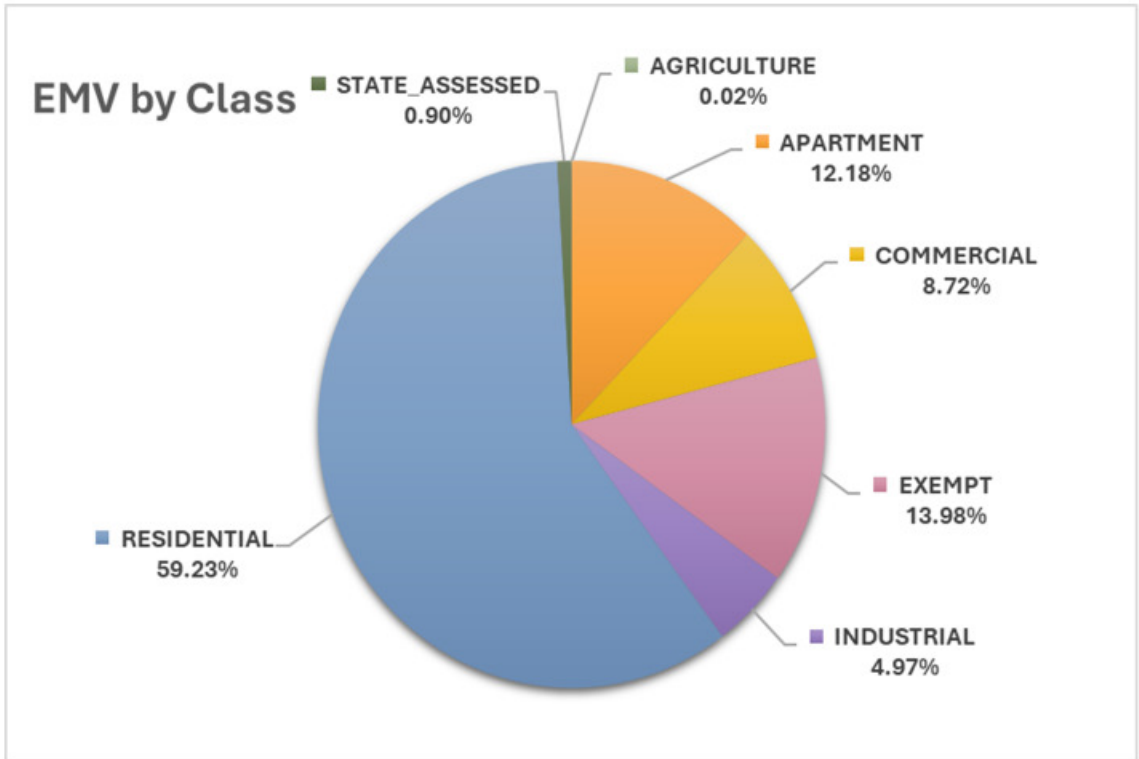
Aggregate Changes in 2026 Assessed Value by Property Class

	Overall	Residential	Commercial	Industrial	Apartments
City of Saint Paul	**+1.98%**	+1.30%	+0.98%	+4.96%	+4.33%
Suburban Ramsey	**+1.71%**	+0.66%	+4.27%	+5.87%	+3.77%
Countywide	**+1.84%**	+0.95%	+2.84%	+5.52%	+4.10%

*Includes only Real Property

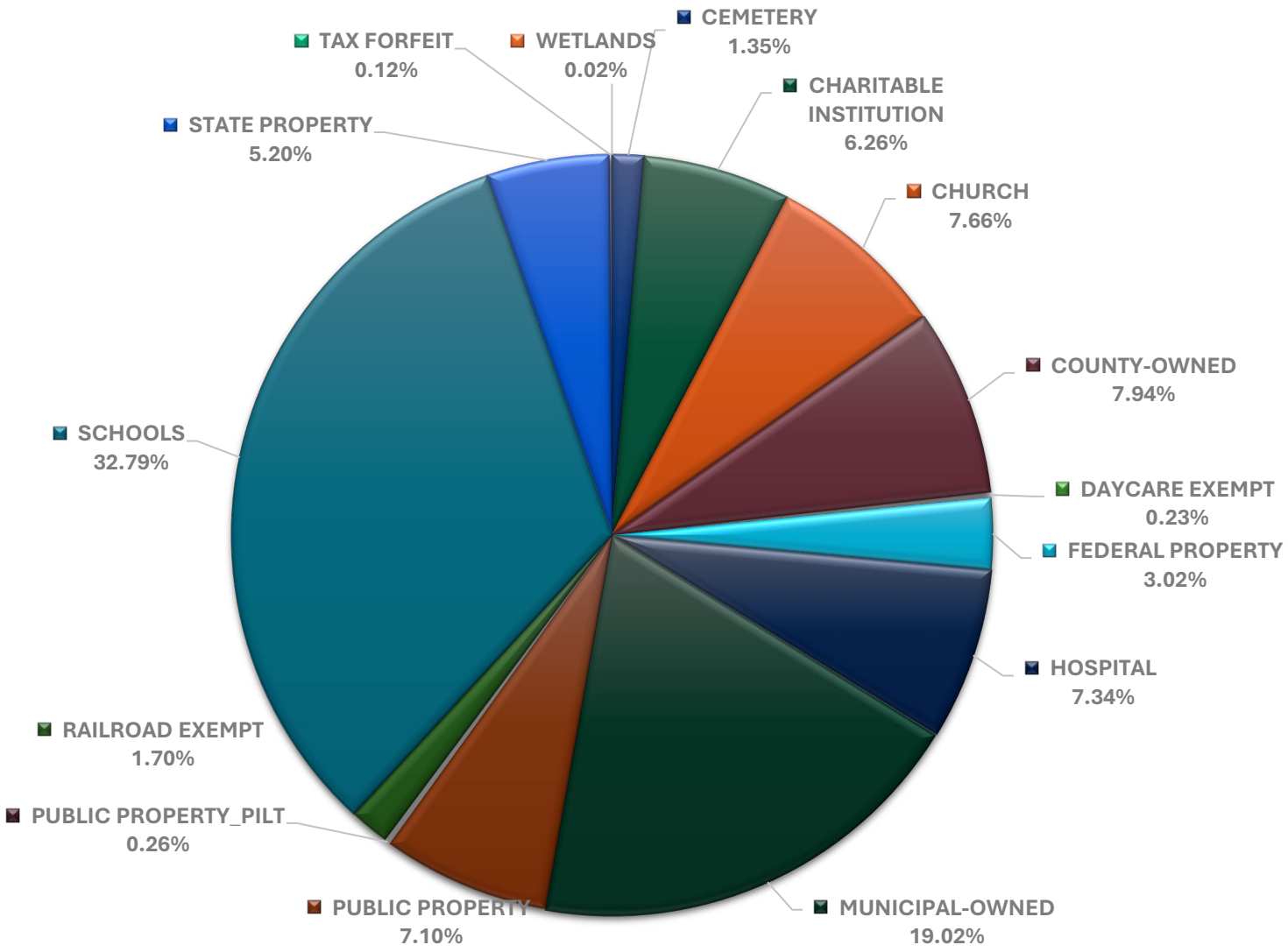
2026 Assessment Summary – Countywide

- Estimated Market Value is $92.09 billion
- Exempt Market Value is $15.12 billion
- Taxable Market Value is $76.97 billion
  - $764.75 million of new construction market value
  - Tax Capacity of new construction is $7.92 million
  - Exempt
    - Schools
    - Municipalities
    - Church
    - County

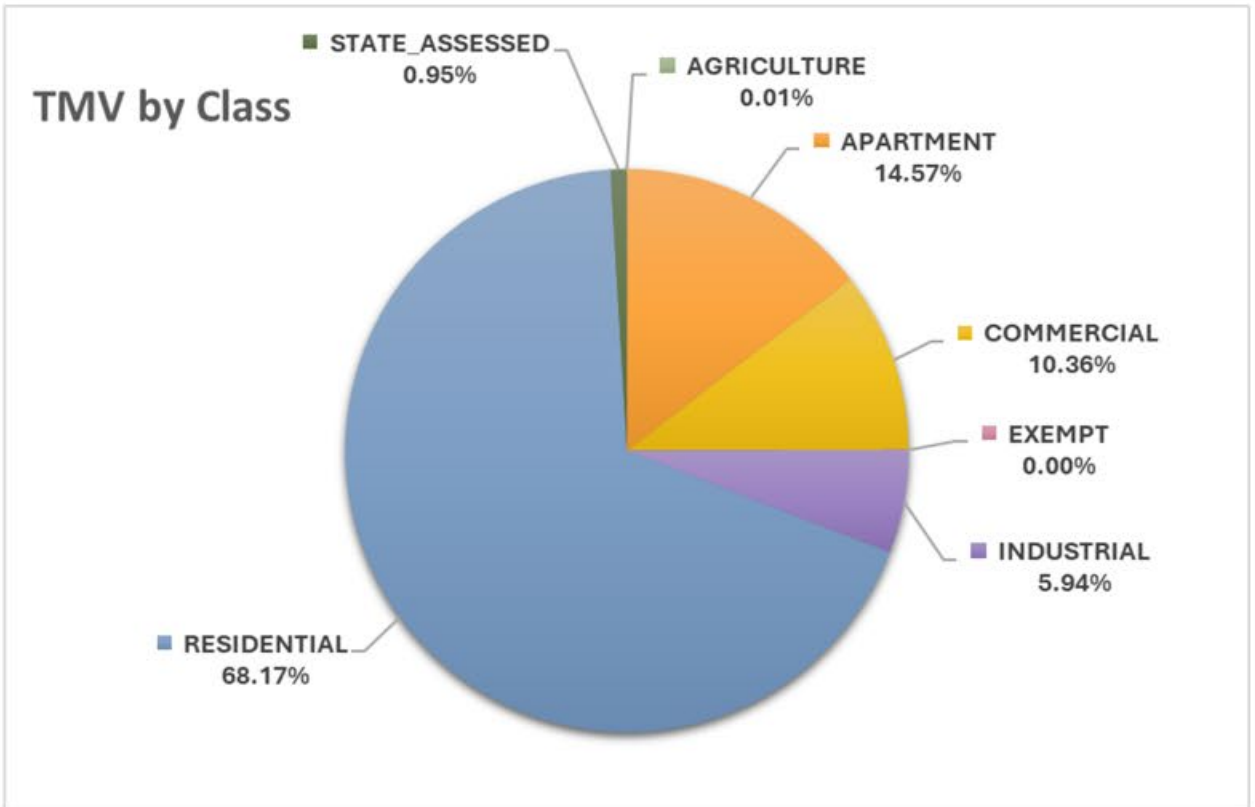


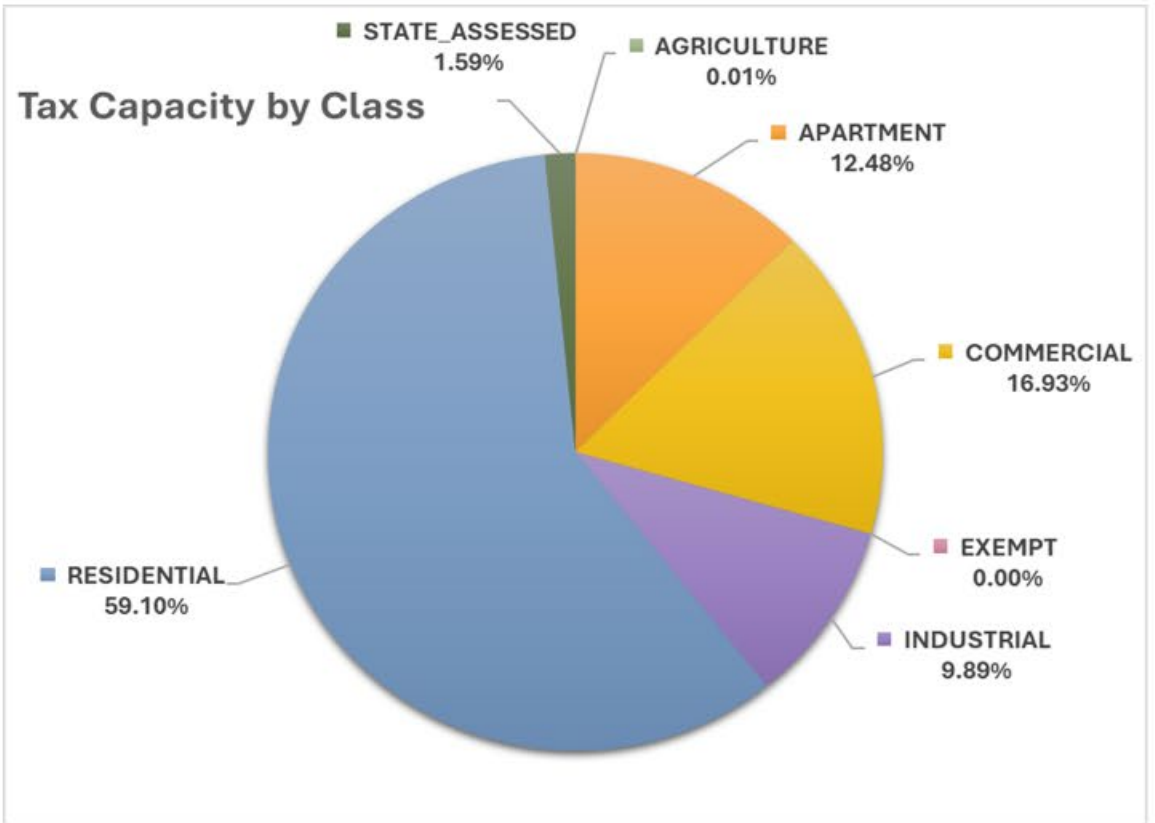
Exempt EMV Break Down

- Exempt Schools
  - Schools
  - Municipalities
  - Church
  - County

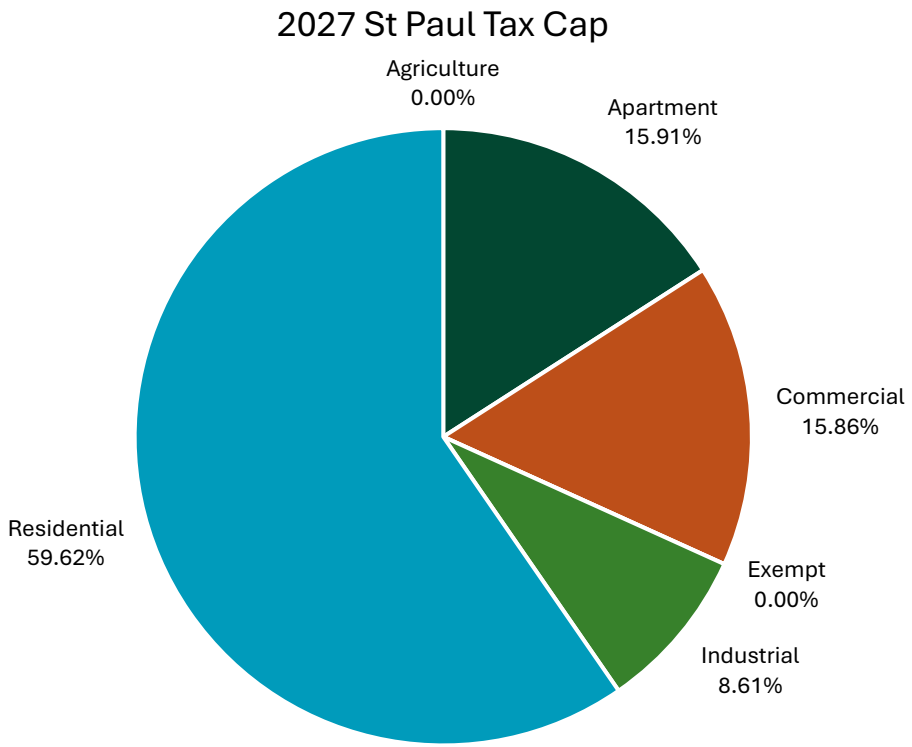


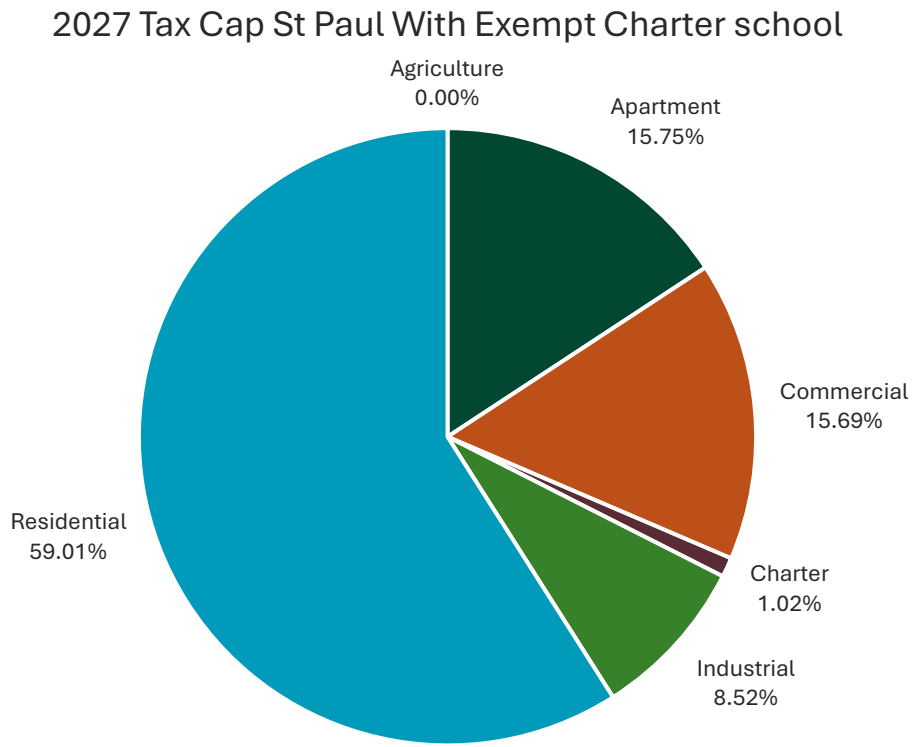
2026 TMV and 2027 Tax Capacity



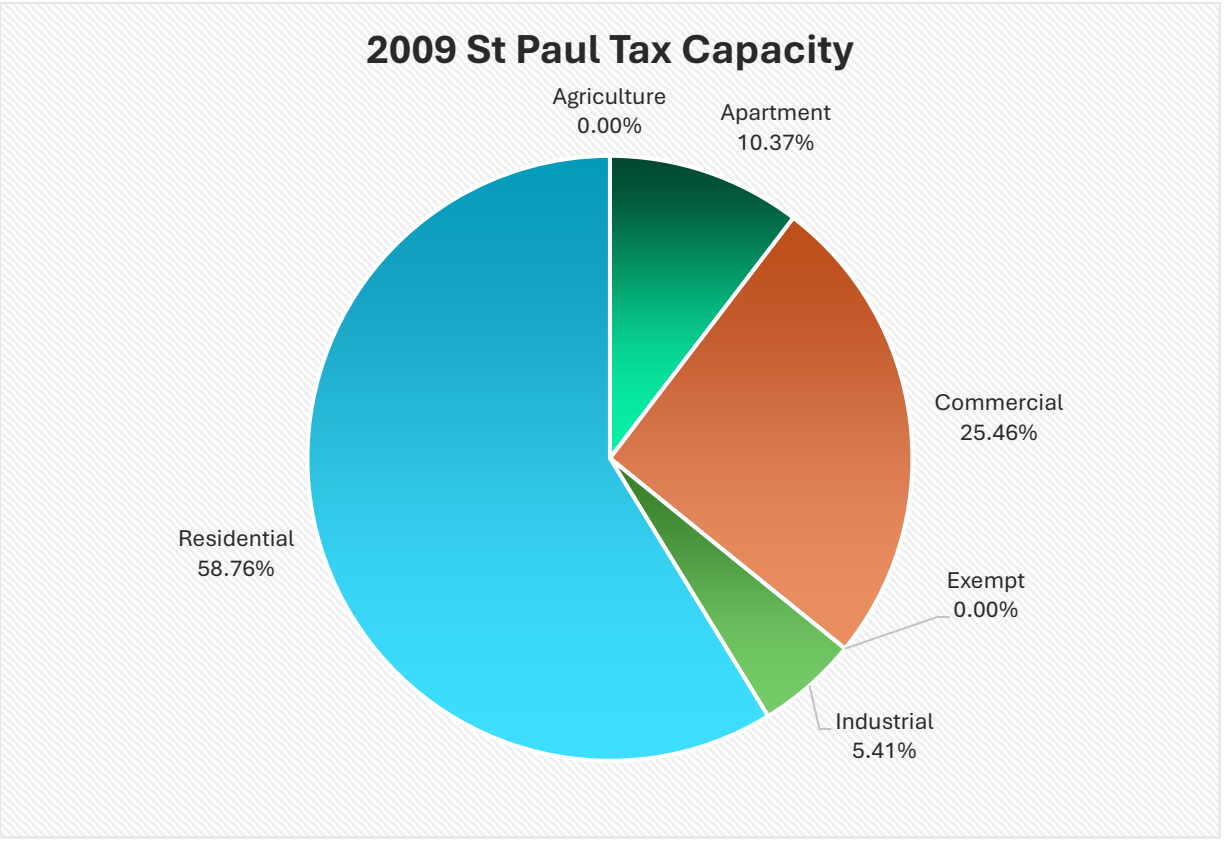


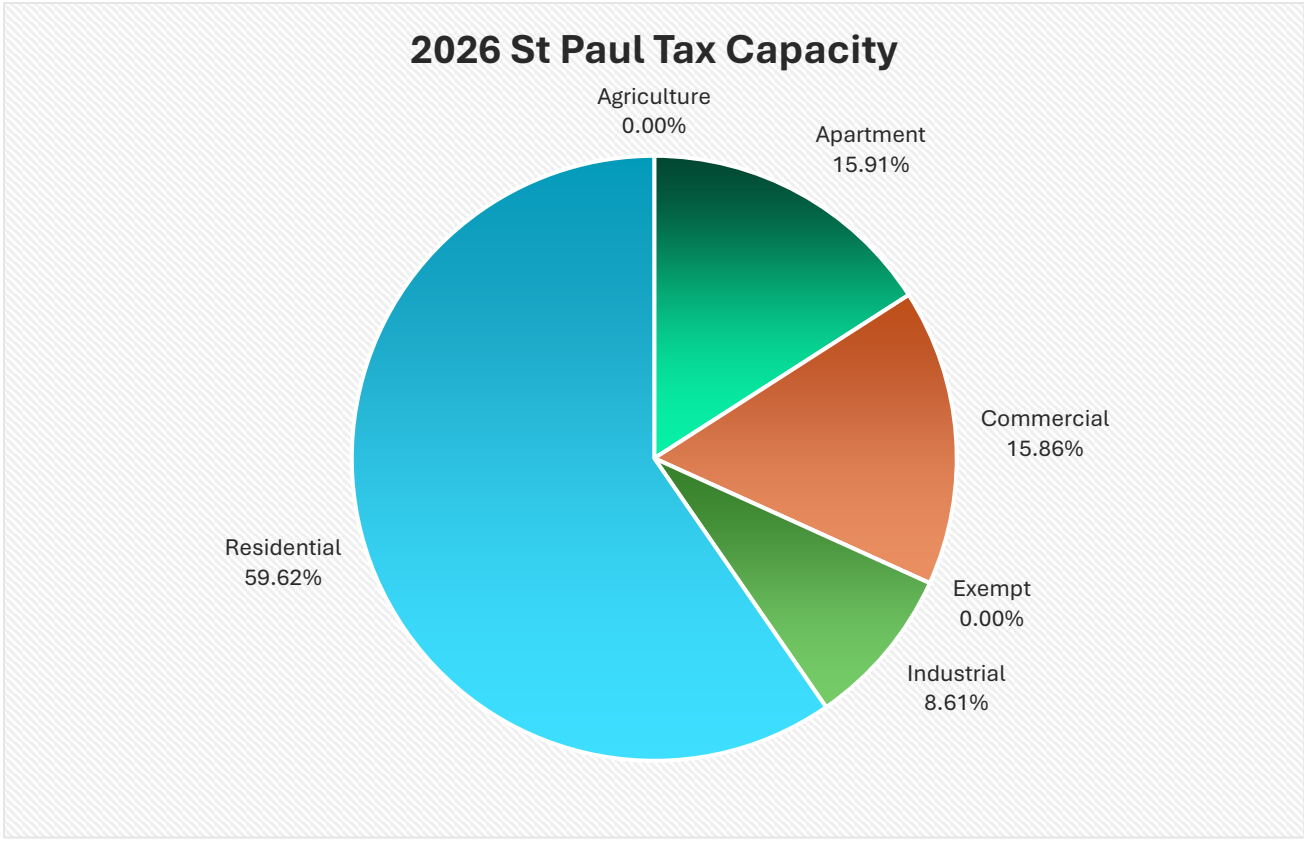
St Paul Tax Cap Vs Hypothetical Tax Cap



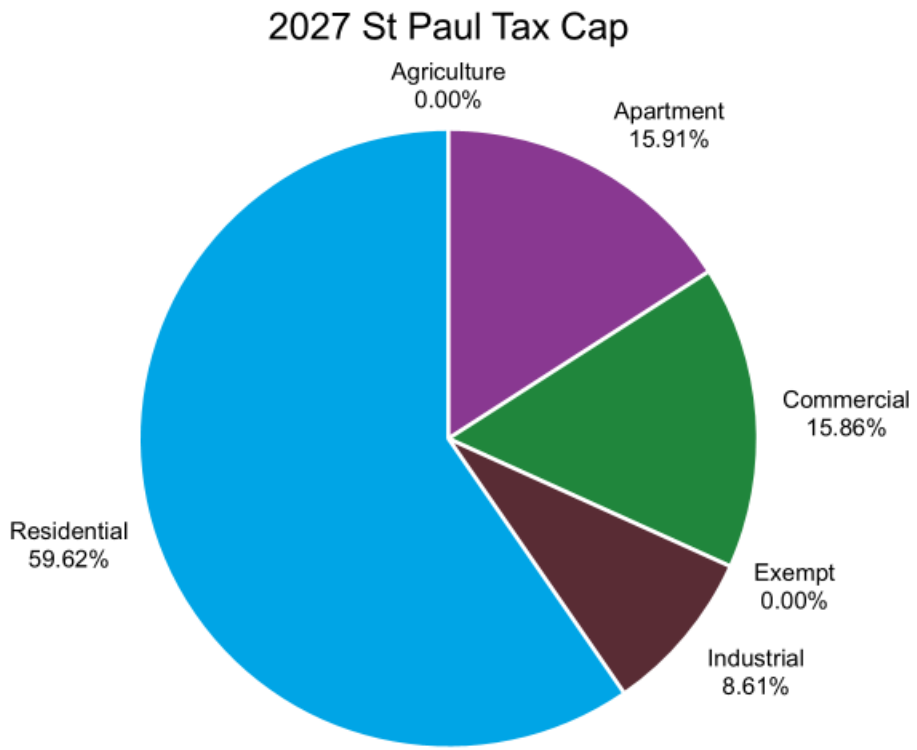


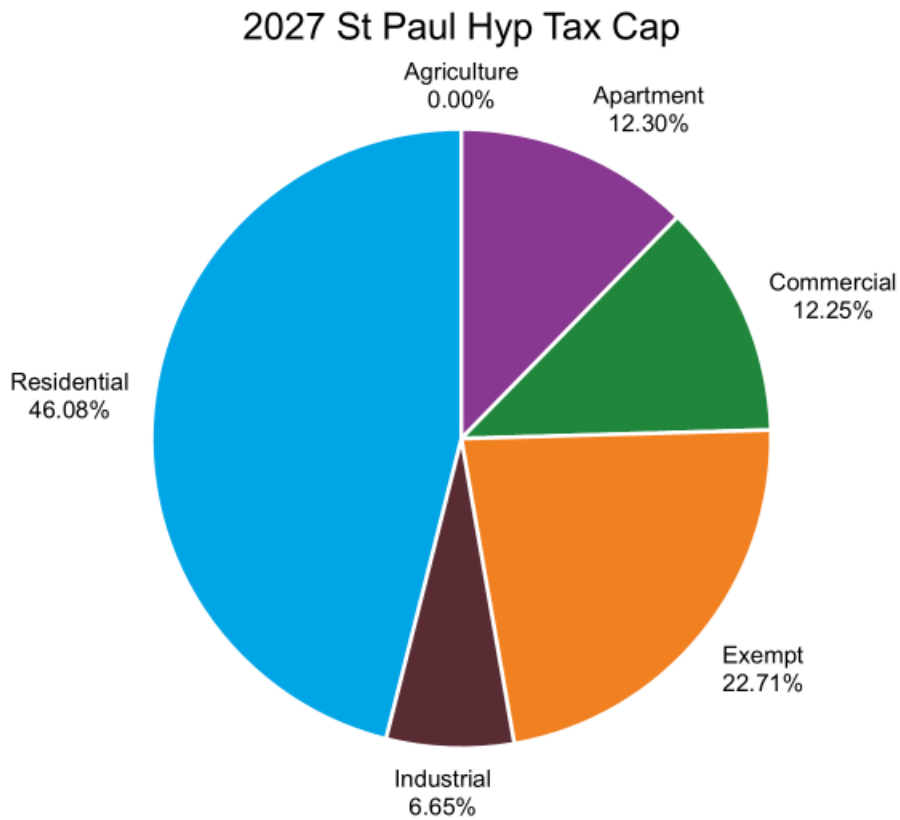
St Paul Tax Cap Trends 2009 to 2026





St Paul Tax Cap Vs Hypothetical Tax Cap





2026 Market Summary

- Ramsey County aggregate estimated market value at an all-time high at **$78 billion** (Only Real Property).
- Slow growth in the residential market continues due to low demand and elevated lending rates. Additionally, housing affordability continues to be problematic.
- Development continues, driven by several large projects in the county.
- Local economic outlook remains stable for most real estate segments:
  - Industrial market remains steady, helped by adequate consumer demand, and low unemployment.
  - Apartment market is stabilizing, after many years of record growth.
  - Retail market exhibits stability, despite popularity of e-commerce. Locally and nationally, this market has benefitted from limited new construction.
  - Office market continues to adjust downward due to the hybrid work model. Conversions to residential could play a role in stabilizing this market.

Additional Topics Upcoming

- 4D properties
- TIF and impacts
- Exempt deep dive

Additional information is available on Ramsey County's website:

ramseycounty.us/2026AssessorsReport

Ramsey County Assessor
651-266-2131

RAMSEY COUNTY



Tax Help Resources

- Property tax refund programs through the Department of Revenue:
  - https://www.revenue.state.mn.us/property-tax-refund
  - Resources for Homestead Credit, Renters Property Tax Refund, and Dependents, Seniors, or Disabled Persons refund.

- Homestead Credit for Homeowners:
  - Call 651-296-3781
  - Regular and Special M1PR form
  - https://www.revenue.state.mn.us/homeowners-homestead-credit-refund
  - Veterans can call Veteran's Services:

Additional Resources

- Veteran's assistance
  - ramseycounty.us/Veterans
  - 651-266-2545

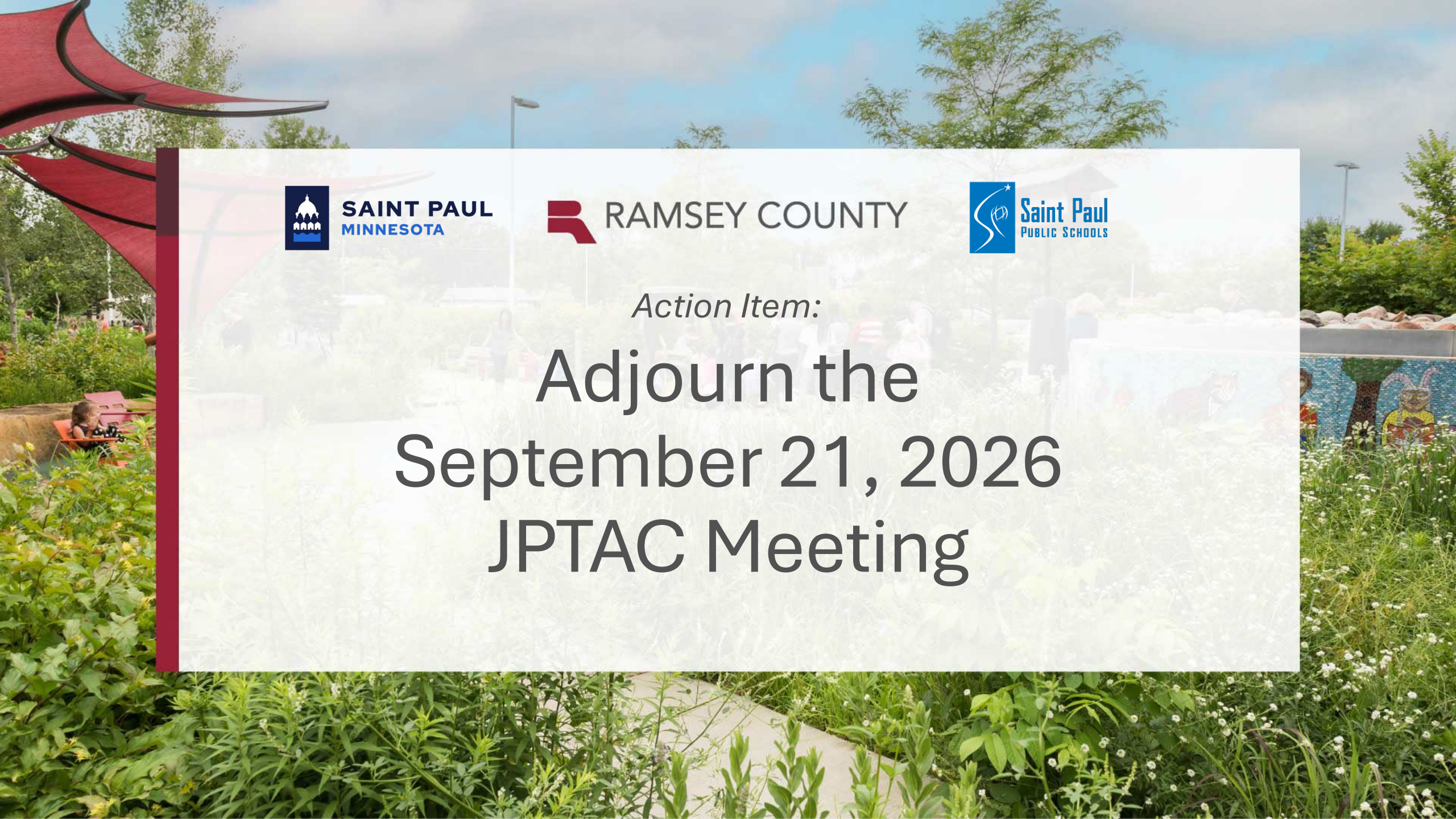
- Understanding Your Property Taxes video:
  - ramseycounty.us/PropertyTaxNotice



Action Item:

Approval of Joint Property Tax Advisory Committee 2027 Meeting Dates

1. January 25, 2027
2. June 21, 2027
3. September 27, 2027



SAINT PAUL MINNESOTA

RAMSEY COUNTY

Saint Paul Public Schools

Action Item:

Adjourn the September 21, 2026 JPTAC Meeting