Average homes values up, but property taxes mixed

by Dana Schroeder and Kris Lyndon Wilson

Property taxes went down this year for average homeowners in slightly more than half of the communities in the seven-county Twin Cities area with populations of 2,500 or more. Taxes on average-value homesteads decreased in 56 of the 107 communities for which comparisons with last year could be made and increased in the other 51. (Two new communities made the population cutoff this year—Rogers in Hennepin County and Centerville in Anoka County—but we did not have comparable data available on 1999 average home values and taxes to make this comparison for them.)

Taxes on average-value homesteads decreased by more than 10 percent in three metro communities in 2000—Richfield (school district 280), down 10.3 percent; Lakeville (194), down 11.1 percent; and Bayport (834), down 12.5 percent. At the same time, taxes on average-value homesteads increased by more than 10 percent in nine metro-area communities, led by Anoka County's Linwood Twp. (831) at 18.5 percent; Watertown (111) at 17.5 percent; and Columbia Heights (13) at 16.2 percent.

The picture was not so mixed in nonmetro communities in our survey. The average homestead went up in value in 31 communities, with the largest increase in St. Peter (508), at 11.7 percent. The value of the average homestead went down in only two communities: Sartell (748), down 3.3 percent; and Worthington (518), down 4.1 percent.

These are among the findings of the Citizens League's 34th annual homestead property-tax survey of Minnesota communities. (For the last seven years the Minnesota Taxpayers Association has played a major role in the survey, but was unable to participate this year.) See Citizens League Executive Director Lyle Wray's "Viewpoint" on page 3 for some history of the survey and an explanation of the League's purpose in performing the annual homestead tax review. Also see the accompanying explanation on page 2 of the various tax comparisons in the analysis.

Legislative changes

Two legislative changes—an increase in the education homestead credit and a lowering of the class rate for figuring the taxable value of homes—helped bring taxes on average homes down in a number of communities, despite the nearly universal increase in average home values.

Specifically, the changes included the following:

▲ An increase from $75,000 in 1999 to $76,000 in 2000 in the homestead value figured at the lowest rate for taxes, one percent. There was also a reduction in the rate at which homes valued above $76,000 are taxed—from 1.7 percent in 1999 to 1.65 percent in 2000. So a home's taxable value (tax capacity) is now one percent of value up to $76,000 and 1.65 percent of value over $76,000.

▲ A significant increase in the education
The Minnesota Journal November 14, 2000

Annual property tax review aims to inform citizens, local officials

by Lyle Wray

“O h, looky here… our tax came in Number One in the Property Tax Survey.” “Part of me wants to brag…and part of me wants to cry!”

Every county, city and school district in the state of Minnesota is required by law to hold this annual hearing in late November or early December. (Counties generally hold their hearings on the first Thursday of December, which falls on Dec. 7 this year.)

For the hundreds of people who attend the meetings each year, all property owners in the state should receive a Truth-In-Taxation statement in the mail. These statements outline the proposed changes that local officials intend to make in your county, city and school district tax rates for next year and indicate how they would affect your property tax bill if approved. The statements also list the date, time and place that your county, city and school district will be holding their Truth-in-Taxation hearings.

It is important to note that the state’s annual property tax review each year provides citizens with an opportunity to learn about both the taxing authorities and the various levels of government that impact on their property taxes. In the following pages, we have included a number of articles that will help you understand your property taxes and their impact on you.

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### Table 1: 2000 homes on 109 Metropolitan Communities

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<thead>
<tr>
<th>Metropolitan Community</th>
<th>1990 Value (in $1000)</th>
<th>1995 Value (in $1000)</th>
<th>2000 Value (in $1000)</th>
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<tbody>
<tr>
<td>All metropolitan areas</td>
<td>$135,000</td>
<td>$193,000</td>
<td>$259,000</td>
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### Table 2: homes on 133 nonmetropolitan communities

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<tr>
<th>Community</th>
<th>2000 Value (in $1000)</th>
<th>% Change</th>
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<td>$3,120</td>
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<tr>
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<td>Stearns County</td>
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### Table 3: Average Value of Home in 109 Metropolitan Communities

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### Table 4: Average Value of Home in 133 Nonmetropolitan Communities

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**Note:** All communities in the seven-county metro area with populations of 250,000 or more, plus Excelian.

**A hypothetical home in each community on an assessed value's market value of $130,000.**

**Excludes nonmetropolitan communities.**

**Comprises tax laws on average home value with tax on average home value.**

**1990 taxes were recalculated for the five communities that changed school district associations in the survey this year.**

**New to the survey this year.**

**Source:** Minnesota Department of Revenue; calculations by the Citizen League.
Property taxes continued from page 5

Property taxes continued on page 7

to the list, even though its city taxes rank fifth lowest.
Second-ranked Cloquet’s Carlton County is second highest in county taxes, while Cloquet’s nonmetro community in taxes on an $85,000 home, with taxes of $1,288.
This year’s lists evaluated only the largest 33 nonmetro cities—those above 8,500 in population—while last year’s included the 200 communities above 2,500 in population. The city listing ranks the top ranking is not really comparable with last year, when all of the top five were smaller cities.

Table 2 (page 5) reports the taxes, and changes over last year for both the average-value homestead, at $1,652; and four of the five were in the top six (of 20) in the bottom half in net school taxes.

Bemidji’s Beltrami County ranks first in taxes on an $85,000 home, with taxes of $1,288. The average homeowner in Bemidji, then, is paying significantly lower taxes than on the $85,000 comparative example. Its average taxes are $780, which ranks 25th among the 33 communities.

Cloquet fifth lowest at $93,162; homeowner is paying significantly lower The five

M€rRO

Property taxes continued from page 5

or near the bottom among the metro cities, with Brooklyn Center bottom, at ranked 94th out of the 109 metro communities; and fifth-ranked Brooklyn Center through 3) and the average-value home

Average taxes

$590 $595 $1,903 $1,104 $2,332
Total different rankings# $412-5795 $42-5812 $335-5,918 $32-5164 $1,194-62,332
Range of taxes# $210,947. The average taxes on a $130,000 home May and West

Range of taxes

Table 1 (page 4) reports the taxes, ranks and changes over last year for both the 109 metro communities in the survey.
The five lowest tax metro communities in the $85,000 home comparison are:

Bemidji-Beltrami (47), $1,194; Hutchinson (423), $1,165; Waaseka (829), $1,125; and Sauk Rapids (47), $1,121. The average tax on a $130,000 home, the nonmetro communities in the $85,000 home comparison were:

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Another view: ‘U’ ranking reflects admission standards
I was disappointed in the “Take Note” item in the October issue of Minnesota Journal about the U.S. News ranking of the University of Minnesota. I generally enjoy reading Minnesota Journal because it often gives me deeper insights into news items, many of which I have already read before elsewhere. I am sure that you know that although U.S. News may use 16 indicators of academic quality, many of them are highly correlated. In particular, the major difference between the U of M—Twin Cities and the U of Wisconsin—Madison that shows a high proportion of more highly educated, irrespective of projections that show a high proportion of people not needing people with college degrees.—Ted Kolden.

High-school, low-skill jobs growing fastest

A. Some jobs have rising skill requirements. But others have been de-skilling.
A. The largest growth in the number of jobs from 1990 to 2000 is in occupations with a highly lower average literacy requirement than for all occupations. A.

A. Some occupations with the highest and with the lowest literacy requirements are both growing at rates well above the average.
A. The most rapidly increasing jobs have higher skill requirements. But only 16 percent of the increase in annual average hours worked in these high-

jobs requires an associate degree or higher. Most require short- or medium-term on-the-job training. A.

A. Many people have been getting college degrees and employers are increasingly hiring people with college degrees. So decide-decide-decide more people with higher levels of education are in occupations that earlier were occupied by those with less education. A.

A. Only people with college degrees gained in real earning power over the past 25 years. Women graduates fared much better than men. The losses for men below the college degree were 11 percent.
A. Employer preference may stay with the more highly educated, irrespective of projections that show a high proportion of people not needing people with college degrees.—Ted Kolden.

Notes:

Taxes are computed on hypothetical homes with assessor’s market values of $130,000 for metro cities and $85,000 for nonmetro cities. Tax rates are displayed on hypothetical buildings with average-value market values of $130,000 for metro cities and $85,000 for nonmetro cities.

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Community

Net school Spec. (School district) Countytax Rank City tax Rank Total tax Rank

Property taxes

Chanhassen, at $3,872, and eighth in While 60 communities would have seen a five are in school district 834, which ranks 55th; and one is in school district 719, which ranks 47th.

Range of taxes

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Property taxes
A raft of new federal privacy laws is changing business as usual. For instance, the Gramm-Leach-Bliley Financial Modernization Act, effective Nov. 13, requires financial institutions to disclose their information collection and sharing practices to customers—and to let customers declare their personal data off-limits from sharing. Another new law, the Children's Online Privacy Protection Act, controls what information can be collected from children via Internet websites. The European Union and Canada, too, have passed data privacy laws that will affect Minnesota companies doing business there.

Privacy law is where environmental law was 15 years ago, according to David Aaron, former U.S. undersecretary for international trade and now a senior advisor at Dorsey & Whitney. Governments at all levels are scrambling to develop policies to meet changing technologies and consumer expectations. So far, the pattern is for federal governments to set minimum standards, while encouraging states to go further—just what happened with environmental law. It's working: there were some 4,000 privacy-related bills introduced in state legislatures this year, with no letup in sight.

The uncertain legal environment has prompted some companies—including U.S. Bank, which had its own skirmish with data privacy recently—to appoint “privacy officers,” conduct privacy audits and revamp their data practices. Aaron says the smart companies go beyond playing defense to thinking about privacy protection as a potential competitive advantage.—Janet Dudrow.

Want to know how much money there is at your child’s public school? It’s on the Web. Go to http://cfl.state.mn.us/dfp; then hit “Memos.” The “initial allocation of revenue by school” is the top item.

This is the amount of revenue allocated to the school, based on the number of kids and the extra dollars the Legislature has provided for secondary students, students with English as a Second Language, students eligible for free or reduced lunch, etc.

Districts are free, however, to move the money and spend it elsewhere. They may re-allocate from school to school and from schools to district-wide expenses. Also, the district decides how much (if any) say a school will have in how its money is spent. But knowing the initial allocation is a start. Before 1999, none of this was visible to parents and citizens, or even to legislators. Now it is. Take a look.—Ted Kolderie.

Outstate employers continue to feel the affordable housing shortage and a few are starting to make contributions to local projects. Most notable, of course, is the Mayo Clinic Foundation's multi-million dollar gift to the First Homes project in the Rochester area. But two state other employers, Hormel (Austin) and Blue Fin Bay Resort (Tofte), recently added their financial support to two other affordable housing projects in their communities.—Marina Munoz Lyon.

Milwaukee Mayor John Norquist told a Citizens League Mind-Opener audience recently that part of the prescription for saving American cities is to restructure the K-12 education system. He defended Milwaukee's voucher program, especially against charges of violation of separation of church and state. He noted that he's not concerned about kids attending fundamentalist schools. "At least they could spell creationism" and get a good education so they could attend "schools like Macalester and get the other side of the story," he said, drawing a laugh from the crowd. (Had he lectured at George Latimer's Macalester class the night before, where the students didn't find the line funny.)—Phil Jenni.

Mayor Norquist talked about creating a "GI bill for K-12." Returning WWII veterans, of course, were free to choose any kind of higher ed school they wanted. Norquist's father was able to attend Princeton Theological Seminary to become a minister. But he could have attended "Yeshiva University to become a rabbi or Cal-Berkeley to become a Communist," the mayor quipped.

As to the charge that vouchers drain money from the public system, Norquist said that's true only if public schools aren't good enough to attract or retain students. Good schools will attract students and the money that comes with them.—P.J.

In October, ATT broke itself up into four companies. The stated reason was new technology drawing the public away from traditional long-distance service.

But outsider comment focused more on the company's slowness to respond to technological change, the effect of a culture nourished by decades when it was the only telephone service around.

In 1972 the Defense Department agency that had developed it offered basically to give the Internet to ATT. ATT decided it was not compatible with its phone network, not something they could use or sell, and turned it down. The story is told in Nerds 2.0.1, A Brief History of the Internet by Stephen Segaller.—T.K.

"Take Note" contributors include Minnesota Journal and Citizens League staff members; Janet Dudrow, policy analyst at Dorsey and Whitney; and Marina Munoz Lyon, vice president of the Pohlad Family Foundation.
Welcome

New and returning members

Christine Butterfield
Carolyn N. Olson
Janet Robert
Austin Sullivan
Don Tomsche

The annual Citizens League financial audit has been completed by the accounting firm of Obermeier and Rehkamp. The League ended fiscal 2000 with total revenues of $534,335 and total expenses of $525,342 for an increase in unrestricted net assets of $8,993. If you are interested in a copy of the audit, the full report will be available by the end of November.

Connect with the League 24/7/365

The Citizens League’s fall program is in full swing, with three study committees underway, two successful Mind-Opener series completed and a thought-provoking annual meeting.

How does a good citizen keep up with all this information without forsaking hearth and home until spring? Visit us online at www.citizensleague.net.

Usage of the League’s web site has soared in the last few months, rising from an average of 100,000 hits in a year to nearly that many hits in just one month — a ten-fold increase in just over a year.

In addition to finding more detailed results of our annual property tax survey, our website also allows you to:

Follow the progress of the current study committees.

Minutes of past meetings, notices of future meetings and a list of reading materials are all available on-line. In addition, discussion and briefing papers will be posted when available.

The School Completion committee, co-chaired by George Latimer and Gary Cunningham, is meeting weekly on Wednesday evenings from 4:30 to 6:30 p.m. So far the committee has heard testimony from Allan Malkis of the Urban Coalition, Dave Onsrud from the Department of Children, Families and Learning, Margo Baines, chief accountability officer for the St. Paul public schools, and Minneapolis Superintendent Carol Johnson.

The Adult Mental Health and Employment committee is meeting Wednesday mornings from 7:30 to 9:00 a.m. at the Minnesota Church Center on Franklin Avenue. The committee, co-chaired by Jan Smaby and Mike Christianson, has met four times and heard testimony from the Department of Economic Security and the Department of Human Services. Sandra Meicher, executive director of the Mental Health Association of Minnesota, and consumers of mental health services.

Meanwhile, the Children’s Mental Health committee is being co-chaired by Marcia Avner and Keith Halleland. That committee has met four times, hearing testimony from Kathy Kosnoff, Dr. William Dikel, and representatives of the Ombudsman for Mental Health, the Department of Human Services and the Department of Children, Families and Learning.

Read John Norquist’s Mind-Opener remarks and join the discussion.

At our October 31 Mind-Opener breakfast meeting, Milwaukee Mayor John Norquist provoked a great deal of discussion with his somewhat unconventional wisdom and controversial opinions about how to save American cities. You’ll find a full transcript of his remarks online, along with the opportunity to post your own comments.

Review and comment on the Environmental Quality Board’s (EQB) draft generic environmental impact statement.

The 2000 Legislature directed the EQB to examine the effects of urban development on the economy and environment in Minnesota. A draft document outlining the issues to be studied is now complete and the EQB is encouraging citizen input. You can link to their draft from the League’s web site.

Share your ideas on the League’s future direction.

Last month we reported on the results of the League’s annual meeting. A complete summary of the meeting is also available on the League’s web site and we invite you to review the responses of your fellow members. It’s not too late for you to provide your feedback. Please — tell us what you think.
From the Citizens League archives

Announcements about meetings coming up in February, 1967, noted that Peter Odegard, executive director of the Minnesota-Wisconsin Boundary Area Commission, would be talking about "how we want to use our rivers."

Other speakers and subjects scheduled for upcoming meetings: Senator William Kirchner on metropolitan transit legislation, Senate Minority Leader Karl Grittiner talking about the upcoming legislative session and Sen. Robert Ashbach discussing metropolitan sewer legislation.

Turning the calendar ahead one month, the February 23rd issue of the CL News summarized a new League report calling for a directly-elected Metropolitan Council with authority over a number of area-wide functions and services.

The 44-member committee that produced the report was chaired by Charles Clay. Called "one of the hardest-working in the 15-year history of the League" the group had met 36 times over an eight-month period spending about 3,400 volunteer hours and producing 275 pages of minutes in preparing the report.

When you think about the hallmark issues of the late 1960's, new zoos, metropolitan governments and sewer financing probably don't come to mind.

But, had the League not pursued an agenda that some probably viewed as decidedly untrendy (we like to think of it as "forward thinking"), the Twin Cities metropolitan area would look quite different today.

Best Buy grant adds punch to office

A $10,000 grant from the Best Buy Foundation has provided the impetus for the League to update its office computer system. After a decade of Mac-based computers, the League has switched to a Windows 2000 environment. In fact, this is the first issue of the Matters produced on the publisher program of Office 2000 Professional. Staff members appreciate the speed and expanded storage of our new system but are still awaiting the new high-speed internet connection.

IBM laptop provides portability

In another much appreciated donation, IBM has provided the League with a new Thinkpad 2628 laptop computer. The laptop should greatly aid staff in minute-taking and other committee research tasks.

These contributions are important as the League gets more aggressive about using technology. We believe that enhanced use of technology is an important tool for connecting more people to our work and linking us with people and organizations around the country. In an effort to keep the momentum going, League President Matthew Ramadan has called on Board members to contribute to a "technology fund" for further enhancements.

Twin Cities Public Television to broadcast "ReFirement" program

Jim Gambone, the special guest at the League’s August Network meeting, will be featured in a new TPT-produced television special entitled “ReFirement: 10 Steps to a Successful Future.” The program will air on TPT-Channel 2 on Thursday, December 7, 2000 at 9:00 p.m.

While preparing for the next stage of his own life, Gambone discovered that the traditional view of retirement might not be appropriate for his generation. So he developed “ReFirement” — a way for baby boomers to plan for their later years. Gambone hopes to spark a national discussion about how people of all generations approach what is often a full one-third of their lives.

The League’s interest in the aging of the baby boom generation began with the 1998 report “A New Wrinkle on Aging” which called attention to the changing nature of attitudes toward aging and retirement. The more recent labor shortage report also spotlighted the opportunity for “retired” people to continue to participate in the workplace.

For more information about ReFirement visit: www.refirement.org or www.pointofviewinc.com