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Assessment and Classification Practices Report

Resort property including class 1c and class 4c seasonal recreational resorts

A report submitted to the Minnesota State Legislature
pursuant to
Minnesota Laws 2005, First Special Session Chapter 3, Article 1, Section 37

Property Tax Division
Minnesota Department of Revenue

February 28, 2006

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To the members of the Legislature of the State of Minnesota:

I am pleased to present to you this report on the assessment and classification of resort property including class 1c and class 4c seasonal recreational resorts within the State of Minnesota undertaken by the Department of Revenue in response to Minnesota Laws 2005, First Special Session Chapter 3, Article 1, Section 37.

This report provides a summary of classification practices of resort property including class 1c and class 4c seasonal recreational resorts within the State of Minnesota, as well as recommendations to improve the uniformity of assessment and classification of these types of properties.

Sincerely,

Daniel A. Salomone
Commissioner

Per Minnesota Statute 3.197, any report to the Legislature must contain, at the beginning of the report, the cost of preparing the report, including any costs incurred by another agency or another level of government.

This report cost $21,000.

Introduction

This report was developed in accordance with Minnesota Laws 2005, First Special Session Chapter 3, Article 1, Section 37, which states in part that:

(a) *Recognizing the importance of uniform and professional property tax assessment and classification practices, the commissioner of revenue, in consultation with appropriate stakeholder groups, shall develop and issue two reports to the chairs of the house and senate tax committees. The reports shall include an analysis of existing practices and provide recommendations, where necessary, for achieving higher quality and uniform assessments and consistency of property classifications.*

(b) *The first report will be issued by February 1, 2006, and will address the following property types:…*

(3) resort property including class 1c and class 4c seasonal residential recreational resorts…

The purpose of this report is to examine county assessors' current practices in the valuation and classification of resort property and make recommendations for any changes or clarifications that would increase uniformity throughout the state.

In preparation for issuing this report, the Department of Revenue formed a committee composed of department staff members and assessors. The assessor members were selected by the Minnesota Association of Assessing Officers (MAAO). Members of the committee include:

- Steve Kuha, County Assessor, Cass County, MAAO Region 4
- Steve Skoog, County Assessor, Becker County, MAAO Region 7
- Patricia Stotz, County Assessor, Mille Lacs County, MAAO Region 3
- Marty Schmidt, County Assessor, Crow Wing County, MAAO Region 4;
- Ted Mershon, County Assessor, Cook County, MAAO Region 4
- Keith Albertsen, County Assessor, Douglas County, MAAO Region 7
- Duane Ebbighausen, County Assessor, Beltrami County, MAAO Region 8
- Bill Effertz, Assistant County Assessor, Hennepin County, MAAO Region 9
- Gordon Folkman, Director, Property Tax Division, Department of Revenue
- John Hagen, Manager, Information and Education Section, Property Tax Division, Department of Revenue
- Gary Amundson, Regional Representative, Property Tax Division, Department of Revenue
- Brad Averbeck, Regional Representative, Property Tax Division, Department of Revenue
- Jacque Betz, Appraiser, Information and Education Section, Property Tax Division, Department of Revenue

The following legislative staff members were informed of committee activities throughout the process of developing this report:

- Karen Baker, Legislative Analyst, Research Department, Minnesota House of Representatives
- Steve Hinze, Legislative Analyst, Research Department, Minnesota House of Representatives
- Jack Paulson, Analyst, Minnesota Senate
- JoAnne Zoff Sellner, Director of Counsel/Research/Fiscal Policy Analysis, Minnesota Senate

The committee initially met on October 18, 2005. At this meeting, the committee developed a list of issues to address for the purpose of the report. The committee also developed a survey for assessors to determine the current valuation and classification practices for resorts (see *Resort Survey*, page 15). The survey was conducted in October 2005. The results of the survey are summarized in the report (see *Summary Resort Survey Results*, page 18 for detailed results). The committee met on November 8, November 21, and December 8, 2005, to discuss the survey results, analyze the issues, and to develop recommendations to increase assessment uniformity for resort properties.

Abstracts submitted to the Department of Revenue in 2005 indicate that 65 out of 87 Minnesota counties have class 1c and/or class 4c property (see *Class 1c and 4c Resort Values by County*, page 27).

This report is the result of a cooperative effort between the Department of Revenue, Property Tax Division and the MAAO.

Executive summary

In the course of its work, the committee surveyed the counties to develop a better understanding of current assessment and valuation practices for resort properties. The committee also discussed various resort classification and valuation issues that contribute to the lack of assessment uniformity of these types of properties. The issues and recommendations are summarized below. Please see the *Analysis and recommendations* section (page 4) for more detailed explanations of the issues and recommendations.

- **Review resort valuation procedures:** The committee discussed the proper method for valuing resort property. Valuing property at its highest and best use is a basic appraisal principle and an essential component to the ad valorem tax system. **Recommendations:** We recommend that all resorts be valued at their highest and best use, which means that the assessor should consider the potential for development. If tax burdens are an issue, the committee supports class rate changes to control resort taxation instead of modifying valuation practices.
- **Review usefulness of data used to determine resort class:** The committee discussed the administration of the 250-day rule. The committee also discussed the requirements for class 4c. **Recommendations:** We recommend that these statutory requirements remain unchanged. In addition, all assessors should verify the 250-day requirement on an annual basis and monitor the 4c requirements as needed.
- **Review criteria used to determine how resort sales are utilized in sales ratio studies:** The committee discussed the use of all resort sales in the sales ratio study. Currently resorts that are sold and no longer operate as a resort are not included in the study. **Recommendations:** We feel that all resort sales should be used in the sales ratio study as this supports valuing property based on its highest and best use. The Department of Revenue will study the change-of-use reject code further before making any recommendations due to potential implications on other types of property.
- **Review resort definitions:** The committee discussed the requirements to qualify as a class 1c or 4c resort. **Recommendations:** We recommend that the definition of a resort be more clearly defined in the 1c and 4c classifications and propose a statutory change be made to improve uniformity. The reference that a class 1c resort with any value in tier III (i.e., valued over $2.2 million) must meet all the requirements of class 4c should be removed from statute as class should not be determined by value. The key components of such a definition include a minimum number of units, a clear definition of “unit,” clarification that a resort must have recreational activities, clarification on the classification of camping pads, and clear direction on the classification of resort property in which the right to use is transferred to an individual through various means.

- **Determine class when individual units are sold:** The committee discussed the proper classification of resort property when individual units are sold. **Recommendations:** Class should be changed on a unit-by-unit basis as the ownership changes (or until the minimum number of units requirement is no longer met) when the right to use the property is transferred to an individual or entity via deeded interest, or the sale of shares or stock.
- **Determine class when units are rented for residential occupancy during the off season:** The committee discussed the rental of units during the off season for residential use. **Recommendations:** We recommend that any rental of a resort unit for more than 30 days for residential purposes should be classified as residential nonhomestead if there are three or less units or the apartment class if there are more than three units.
- **Review requirement for resort to be located on a lake:** The committee discussed the requirement that class 1c resort property abut lakeshore (class 4c property does not need to abut a body of water). **Recommendations:** We recommend that the class 1c definition be expanded to include property that abuts either a lake or river. We recommend that class 4c property remain free of any water requirements.
- **Review differences between 1c and 4c requirements:** The committee discussed the differences between the 1c and 4c requirements. **Recommendations:** With the clarifications previously mentioned, we agree with the current statutory definitions. Instead of subjecting the entire 1c class to the occupancy and use requirements in class 4c (a change that may cause some properties to lose the 1c class), the committee recommends that tier III of class 1c not be subject to the occupancy and use requirements of class 4c.
- **Review effects of resorts not receiving benefits of Limited Market Value (LMV):** The committee briefly discussed LMV for resorts. **Recommendations:** Rather than making any recommendations pertaining to LMV for resorts, the committee recognizes that this topic is too extensive to be addressed by the committee alone. A broader discussion of LMV is needed to make any recommendations on this matter.
- **Determine proper way to allocate land value to the homestead portion of a class 1c resort:** The committee discussed the proper method for allocating land value to the homestead portion of a class 1c resort. **Recommendations:** We recommend that the land value allocated to the homestead portion of a resort be the minimum amount of land required by zoning to create a conforming lot.
- **Determine class of contiguous land not used for resort purposes:** The committee discussed the proper classification of contiguous and noncontiguous land that is not used for resort purposes. **Recommendations:** Contiguous land owned by the resort but not used for resort purposes shall qualify for the resort class, provided there is no other identifiable use of the parcel. Noncontiguous bare land owned by the resort shall be classified according to its use. The committee recommends no change to the provision that noncontiguous parcels containing rental units shall qualify for the resort class as long as they are within two miles of the resort.
- **Determine class of auxiliary structures used in conjunction with resort property:** The committee discussed the proper classification of auxiliary structures such as a restaurant or convenience store or recreational areas such as tennis courts and volleyball courts used in conjunction with resort property. **Recommendations:** We recommend that all structures directly related to use by resort patrons shall qualify for the resort class. Any structure not directly related to use by resort patrons or any structure available for use by the general public shall not qualify for the resort class – it should be classified as commercial.

Analysis and recommendations

The committee addressed 12 issues involving the valuation or classification of resort property. Each issue is analyzed below followed by the committee's recommendations for improving uniformity in assessment practices across the state.

Review resort valuation procedures

Analysis: Valuing property at its highest and best use is a basic appraisal principle and an essential component to the ad valorem tax system. The International Association of Assessing Officers defines the highest and best use of a property as:

> *A concept in appraisal and in assessment law requiring that each property be appraised as though it were being put to its most profitable use, given probable legal, physical, and financial constraints. The concept is most commonly discussed in connection with underutilized land.* (Property Appraisal and Assessment Administration, 1990 edition, Glossary)

The Appraisal Institute defines the highest and best use of a property as:

> *the reasonably probable and legal use of vacant land or an improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value.* (The Appraisal of Real Estate, Tenth Edition, 1992, page 275)

When examining the highest and best use of a property, the assessor must give consideration to such items as local zoning ordinances and building requirements, uses of surrounding properties, intended use as indicated on Certificates of Real Estate Value for the subject property as well as other sales that have taken place in the area, etc. Assessors then choose the use that is physically possible, legally permissible, financially feasible, and maximally productive that will generate the highest return to the land.

According to our survey, 25.9 percent of respondents value resort property based on its highest and best use, while 55.6 percent value resort property based on it current use (see *Summary Resort Survey Results,* question 1, page 18). To some extent, this is an issue of semantics: some assessors suggest that the highest and best use would reflect development and value the resort based upon the value of the resort's development potential, while other assessors value all of the land at an "improved" rate because of the intense usage as a resort. In many cases, the resulting values are very similar. Highest and best use does not mean valuing the property as though it has already been developed. It means recognizing the value due to the potential for development. The highest and best use could be as a resort.

Assessors value resort land based on sales of property on the same or a similar lake. A majority of counties with large amounts of resort property value all the land used by the resort at the "high" rate, while other counties apply a size adjustment on front footage. Only a few assessors grant reductions in structure values. There does not seem to be as much variation in resort valuation procedures as in resort classification procedures.

Resort effective tax rates are relatively low and decreased significantly in 2006 as a result of class rate reductions (see *County Average Effective Tax Rates,* page 31).

Recommendations: We recommend that all resorts be valued at their highest and best use, which means that the assessor should consider the potential for development. Highest and best use analysis includes examining the amount of land owned by a resort, the suitability of the structures to development, local ordinances affecting development potential, market trends, etc. The rate of resort development varies from one area to the next. In one area, the highest and best use may be as a resort; in another area, the highest and best use may be to develop the land. The assessor needs to analyze the market to make such determinations.

The class rate changes made by the 2005 legislature were rather significant. However, due to the limited resort tax base, the changes did not create a noticeable tax shift (see *County Average Resort Tax Base,* page 35). The committee supports class rate changes as a means of modulating resort taxation instead of modifying valuation practices.

Review usefulness of data used to determine resort class

Analysis: According to our survey, 63 percent of respondents annually collect data from resorts to administer the 250-day rule devoted to temporary and seasonal residential occupancy for recreation purposes and not devoted to commercial purposes for more than 250 days in the year preceding the year of assessment (see *Summary Resort Survey Results,* question 6, page 23). Only 38.1 percent of respondents annually verify the requirements for class 4c (i.e., at least 40 percent of the annual gross lodging receipts related to the property must be from business conducted during 90 consecutive days and either (i) at least 60 percent of all paid bookings by lodging guests during the year must be for periods of at least two consecutive nights; or (ii) at least 20 percent of the annual gross receipts must be from charges for rental of fish houses, boats and motors, snowmobiles, downhill or cross-country ski equipment, or charges for marina services, launch services, and guide services, or the sale of bait and fishing tackle), but respondents feel this data is especially valuable for use in questionable situations (see *Summary Resort Survey Results,* question 7, page 23).

Recommendations: We recommend these statutory requirements remain unchanged. In addition, all assessors should verify the 250-day requirement on an annual basis and monitor the 4c requirements described above as needed.

Review criteria used to determine how resort sales are utilized in sales ratio studies

Analysis: Criteria for the sales ratio study provides that properties with a change of use from one legal property class to another are not used in the study. A change from residential to commercial would be an example of this type of use change. However, a change of use would not be involved if a restaurant were converted to an office building since both would be classified as commercial property. One exception to this is a change of class from seasonal residential recreational to residential or vice versa. These sales will be used. Sales of 34.5 acres or more are not automatically excluded if the class changes are among the agricultural, residential, seasonal recreational or timber classes. In these instances, the property will remain in the class it was in before the sale.

According to our survey, assessors are divided over the use of all resort sales in determining the value of other resorts. The survey indicated that 56 percent of respondents felt sales should be used only when the resort use continues, and 32 percent felt that all resort sales should be used (see *Summary Resort Survey Results,* question 8, page 24). Using all resort sales would be consistent with highest and best use practices. Using sales of resorts that change use reduces the subjectivity of adjusting for personal property and "blue sky." Use of these sales could result in higher coefficients of dispersion in areas where highest and best use is not well defined.

Recommendations: We feel that all resort sales should be used in the sales ratio study as this supports valuing property based on its highest and best use. However, the Department of Revenue will study the change-of-use reject code further before making any recommendations due to potential implications on other types of property.

Review resort definitions

Analysis: A majority of assessors feel there should be a minimum number of units to qualify for resort class. This would help in determining what properties qualify as a resort. Due to the significant class rate reductions for ma and pa resorts, some assessors envision that people will argue that they should qualify for the class. Without a minimum number of units, the door could be open for an owner-occupied property with only one or two units to qualify as a 1c resort.

Applying the 250-day rule to camping pads is problematic in that even though the travel trailers, park trailers, etc. that frequently are located on the pads are used seasonally, they oftentimes are left on the pad year round. Still other "camp grounds" may have some or all of the units utilized year round.

Recommendations: We recommend that the definition of a resort be more clearly defined in the 1c and 4c classifications. The key components of such a definition include a minimum number of units, a clear definition of "unit," clarification that a resort must have recreational activities, clarification on the classification of camping pads, and clear direction on the classification of resort property in which the right to use is transferred to an individual through various means.

The committee agrees that the resort definition needs to specify a minimum number of units. While the specific number is debatable and any number may result in some properties no longer qualifying for the resort class, we are recommending a minimum of five units to coincide with the licensing requirement for resorts under Minnesota Statutes, Section 157.15, subdivision 11 which defines a resort as follows:

> *'Resort' means a building, structure, enclosure, or any part thereof located on, or on property neighboring, any lake, stream, skiing or hunting area, or any recreational area for purposes of providing convenient access thereto, kept, used, maintained, or advertised as, or held out to the public to be a place where sleeping accommodations are furnished to the public, and primarily to those seeking recreation for periods of one day, one week, or longer, and having for rent five or more cottages, rooms, or enclosures. Resorts with five or more units are required to be licensed.*

Since the legislature differentiates between resorts and hotels/motels, we thought it was important to include a recreational component in the definition. This would clarify that, to be classified as a resort, the property should provide recreational activities typically associated with a resort. The Department of Revenue has issued guidelines in the past to that effect. In a letter dated February 26, 1996, the department recommended that hotels and motels be classified according to their use. "If they do not provide recreational activities or pursuits, like those typically associated with a resort, they should continue to be classed as commercial property." We have added references to the recreational activities mentioned in the 4c definition to fulfill this requirement but are open to other suggestions for defining "recreational" activities.

Counties currently grant the lc classification to properties that are located on lakes and rivers, and a 1977 bulletin issued by the department stated that the shore of a river qualifies. To align the law with existing practices, we recommend that the requirement for a 1c resort to "abut a lakeshore line" be amended to read "abut a meandered body of water" or other suitable language to allow a class 1c resort to be located on either a lake or a river.

The reference that a class 1c resort with any value in tier III (i.e., valued over $2.2 million) must meet all the requirements of class 4c should be deleted. Class should be determined by use not value.

The committee recommends that the following changes be made to the class 1c and 4c resort classifications to better align the definitions and to clarify any areas that are contributing to a lack of uniformity in assessment practices (key: (1)~~Language to be deleted~~ (2)New language):

(c) Class 1c property is commercial use real and personal property that abuts ~~a lakeshore line~~ a meandered body of water and is devoted to temporary and seasonal residential occupancy for recreational purposes but not devoted to commercial purposes for more than 250 days in the year preceding the year of assessment, and that includes a portion used as a homestead by the owner, which includes a dwelling occupied as a homestead by a shareholder of a corporation that owns the resort, a partner in a partnership that owns the resort, or a member of a limited liability company that owns the resort even if the title to the homestead is held by the corporation, partnership, or limited liability company. For purposes of this clause, property is devoted to a commercial purpose on a specific day if any portion of the property, excluding the portion used exclusively as a homestead, is used for residential occupancy and a fee is charged for residential occupancy. To qualify for class 1c, a property must have minimum of five rental units. A rental unit is defined as a cabin, condominium, townhouse, sleeping room, or camping pad with water and electrical hookups. Any combination of these types of units equaling five or more meets the requirement for class 1c. For property offering less than five rental units, each unit should be classified seasonal residential recreational if the unit was rented 250 days per year or less in the year preceding the year of assessment and class 3a commercial if the unit was rented for more than 250 days in the year preceding the year of assessment. To qualify for the 1c classification, recreational activities must be provided by the resort such as renting fish houses, boats and motors, snowmobiles, downhill or cross-country ski equipment, providing marina services, launch services, or guide services, or selling bait and fishing tackle. Any unit in which the right to use the property is transferred to an individual or entity via deeded interest, or the sale of shares or stock, no longer qualifies for class 1c even though it may remain available for rent. A camping pad offered for rent by a property that otherwise qualifies for class 1c shall also be class 1c, regardless of the term of the rental agreement as long as the use of the camping pad does not to exceed 250 days. A property with an inventory of rental units consisting of camping pads only qualifies for class 1c, provided the pads were used 250 days or less in the year preceding the year of assessment and the property otherwise qualifies for class 1c. The portion of the property used as a homestead by the owner ~~has the same class rates as~~ is class 1a property under paragraph (a). The remainder of the property is classified as follows: the first $500,000 of market value is tier I, the next $1,700,000 of market value is tier II, and any remaining market value is tier III. The class rates for class 1c are: tier I, 0.55 percent; tier II, 1.0 percent; and tier III, 1.25 percent. ~~If a class 1c resort property has any market value in tier III, the entire property must meet the requirements of subdivision 25, paragraph (d), clause (1), to qualify for class 1c treatment under this paragraph.~~ Owners of real property devoted to temporary and seasonal residential occupancy for recreation purposes and all or a portion of which was devoted to commercial purposes for not more than 250 days in the year preceding the year of assessment desiring classification as class 1c, must submit a declaration to the assessor designating the cabins or units occupied for 250 days or less in the year preceding the year of assessment by January 15 of the assessment year. Those cabins or units and a proportionate share of the land on which they are located will be designated class 1c as otherwise provided. The remainder of the cabins or units and a proportionate share of the land on which they are located will be designated as class 3a commercial. The owner of property desiring designation as class 1c property must provide guest registers or other records demonstrating that the units for which class 1c designation is sought were not occupied for more than 250 days in the year preceding the assessment if so requested. The portion of a property operated as a (1) restaurant, (2) bar, (3) gift shop, and (4) other nonresidential facility operated on a commercial basis not directly related to temporary and seasonal residential occupancy for recreation purposes shall not qualify for class 1c;

(d) Class 4c property includes:

(1) except as provided in subdivision 22, paragraph (c), real property devoted to temporary and seasonal residential occupancy for recreation purposes, including real and personal property devoted to temporary and seasonal residential occupancy for recreation purposes and not devoted to commercial purposes for more than 250 days in the year preceding the year of assessment. For purposes of this clause, property is devoted to a commercial purpose on a specific day if any portion of the property is used for residential occupancy, and a fee is charged for residential occupancy. To qualify for class 4c, a property must have minimum of five rental units. A rental unit is defined as a cabin, condominium, townhouse, sleeping room, or camping pad with water and electrical hookups. Any combination of these types of units equaling five or more meets the requirement for class 4c. For property offering less than five rental units, each unit should be classified seasonal residential recreational if the unit was rented 250 days per year or less in the year preceding the year of assessment and class 3a commercial if the unit was rented for more than 250 days in the year preceding the year of assessment. To qualify for the 4c classification, recreational activities must be provided by the resort such as renting fish houses, boats and motors, snowmobiles, downhill or cross-country ski equipment, providing marina services, launch services, or guide services, or selling bait and fishing tackle. Any unit in which the right to use the property is transferred to an individual or entity via deeded interest, or the sale of shares or stock, no longer qualifies for class 4c even though it may remain available for rent. Instead, such units should be classified as seasonal residential recreational if the unit was used for 250 days or less in the year preceding the year of assessment or class 3a commercial if the unit was used more than 250 days in the year preceding the year of assessment. A camping pad offered for rent by a property that otherwise qualifies for class 4c shall also be class 4c, regardless of the term of the rental agreement as long as the use of the camping pad does not exceed 250 days. A property with an inventory of rental units consisting of camping pads only qualifies for class 4c, provided the pads were used 250 days or less in the year preceding the year of assessment and the property otherwise qualifies for class 4c. In order for a property to be classified as class 4c, seasonal residential recreational for commercial purposes, at least 40 percent of the annual gross lodging receipts related to the property must be from business conducted during 90 consecutive days and either (i) at least 60 percent of all paid bookings by lodging guests during the year must be for periods of at least two consecutive nights; or (ii) at least 20 percent of the annual gross receipts must be from charges for rental of fish houses, boats and motors, snowmobiles, downhill or cross-country ski equipment, or charges for marina services, launch services, and guide services, or the sale of bait and fishing tackle. For purposes of this determination, a paid booking of five or more nights shall be counted as two bookings. Class 4c also includes commercial use real property used exclusively for recreational purposes in conjunction with class 4c property devoted to temporary and seasonal residential occupancy for recreational purposes, up to a total of two acres, provided the property is not devoted to commercial recreational use for more than 250 days in the year preceding the year of assessment and is located within two miles of the class 4c property with which it is used. Owners of real property devoted to temporary and seasonal residential occupancy for recreation purposes and all or a portion of which was devoted to commercial purposes for not more than 250 days in the year preceding the year of assessment desiring classification as class ~~1c or~~ 4c, must submit a declaration to the assessor designating the cabins or units occupied for 250 days or less in the year preceding the year of assessment by January 15 of the assessment year. Those cabins or units and a proportionate share of the land on which they are located will be designated class ~~1c or~~ 4c as otherwise provided. The remainder of the cabins or units and a proportionate share of the land on which they are located will be designated as class 3a. The owner of property desiring designation as class ~~1c or~~ 4c property must provide guest registers or other records demonstrating that the units for which class ~~1c or~~ 4c designation is sought were not occupied for more than 250 days in the year preceding the assessment if so requested. The portion of a property operated as a (1) restaurant, (2) bar, (3) gift shop, and (4) other nonresidential facility operated on a commercial basis not directly related to temporary and seasonal residential occupancy for recreation purposes shall not qualify for class ~~1c or~~ 4c;

Determine class when individual units are sold

Analysis: Assessors feel strongly that a resort unit that is sold to an individual but remains available for rent is no longer eligible for the resort class (see *Summary Resort Survey Results,* question 11, page 26). When a resort unit is granted to an individual via the sales of stock or shares, assessors feel less strongly but still favor removal of the resort class on the unit (see *Summary Resort Survey Results,* question 12, page 26).

Recommendations: Class should be changed on a unit-by-unit basis as the ownership changes (or until the minimum number of units requirement is no longer met). Any unit in which the right to use the property is transferred to an individual or entity via deeded interest, or the sale of shares or stock, no longer qualifies for the resort class even though it may remain available for rent. Such units should be valued as a whole when stock or shares are sold, and valued individually when deeded interest is transferred.

Determine class when units are rented for residential occupancy during the off season

Analysis: According to our survey, 73.9 percent of respondents felt that, if resort units were rented during the off season for residential use, those units should be removed from the resort class (see *Summary Resort Survey Results*, question 13, page 26).

Recommendations: We recommend that any rental of a resort unit for more than 30 days for residential purposes should be classified as residential nonhomestead if there are three or less units. If there are more than three resort units rented for more than 30 days for residential purposes, the units should receive the apartment class.

Review requirement for resort to be located on a lake

Analysis: Currently, to receive the 1c classification, the property must abut lakeshore. Class 4c property does not need to abut a body of water.

Recommendations: As noted earlier, we recommend that the class 1c definition be expanded to include property that abuts either a lake or river. We recommend that class 4c property remain free of any location requirements pertaining to water.

Review differences between 1c and 4c requirements

Analysis: Class 1c must be homestead and located on a body of water. Class 4c need not be located on a body of water. Class 4c must meet the further requirements concerning occupancy and use. If a class 1c resort has any value in tier III, the entire resort must meet the occupancy and use requirements of class 4c. The committee felt strongly that the class should not be dictated by the value.

Recommendations: With the exceptions already mentioned, we agree with the current definitions. Instead of subjecting the entire 1c class to the occupancy and use requirements in class 4c (a change that may cause some properties to lose the 1c classification), the committee recommends that tier III of class 1c not be subject to the occupancy and use requirements of class 4c.

Review effects of resorts not receiving benefits of Limited Market Value (LMV)

Analysis: The failure of resorts to qualify for LMV may have contributed to the perception of unequal assessment practices. As the lakeshore value increases on a particular lake, some properties (cabins for example) are eligible for limited market value and other properties (resorts) are not.

Recommendations: Rather than making any recommendations pertaining to limited market value for resorts, the committee recognizes that this topic is too extensive to be addressed by the committee alone. A broader discussion of limited market value is needed to make any recommendations on this matter.

Determine proper way to allocate land value to the homestead portion of a class 1c resort

Analysis: There is no clear indication in statute about how to properly allocate the land value to the homestead portion of a class 1c resort. Several assessors on the committee noted that they often use the minimum zoning requirements to allocate the land value.

Recommendations: We recommend that the land value allocated to the homestead portion of a resort be the minimum amount of land required by zoning to create a conforming lot.

Determine class of contiguous land not used for resort purposes

Analysis: Questions have arisen regarding the proper classification of contiguous land that is not used for resort purposes. Several assessors on the committee noted that, absent another use, they would give it the resort class.

Statute provides that noncontiguous parcels containing rental units shall qualify for the resort class as long as they are within two miles of the resort.

Recommendations: Contiguous land owned by the resort but not used for resort purposes shall qualify for the resort class, provided there is no other identifiable use of the parcel. Noncontiguous bare land owned by the resort shall be classified according to its use.

The committee recommends no change to the provision for noncontiguous parcels containing rental units to qualify for the resort class as long as they are within two miles.

Determine class of auxiliary structures used in conjunction with resort property

Analysis: There is some confusion as to the proper classification of auxiliary structures such as a restaurant or convenience store or recreational areas such as tennis courts and volleyball courts used in conjunction with resort property. The law states:

> *The portion of a property operated as a (1) restaurant, (2) bar, (3) gift shop, and (4) other nonresidential facility operated on a commercial basis not directly related to temporary and seasonal residential occupancy for recreation purposes shall not qualify for class 1c or 4c;*

Recommendations: We recommend that all structures directly related to use by resort patrons shall qualify for the resort class. Any structure not directly related to use by resort patrons or any structure available for use by the general public shall not qualify for the resort class – it should be classified as commercial. A resort structure need not be used exclusively by resort patrons to qualify for the resort class, but use by other persons should be incidental to the purpose of serving resort guests. If a resort has a sign promoting a restaurant, convenience store, or other structure for use by the general public, or if they advertise in the phone directory, online, or by other means that they are open to serve the general public, they should be class 3a commercial. If a resort has recreational areas such as tennis courts, volleyball courts, horseshoe pits, or croquet greens, that are available for use by the general public for a fee, or they conduct league or tournament play on these facilities that are open to the public, they should be class 3a commercial.

Conclusion

In conclusion, the committee determined that one of the reasons for the lack of uniformity in the valuation and classification of resort property is the ambiguity in the class 1c and 4c definitions. Such ambiguity leads to different interpretations and different applications across the state. The committee believes that the best way to promote uniformity in the classification of resort property is for the legislature to clarify the existing class 1c and 4c definitions. Adding key components such as a minimum number of units, a clear definition of "unit," clarification that a resort must have recreational activities, clarification on the classification of camping pads, and clear direction on the classification of resort property in which the right to use is transferred to an individual through various means would result in a more precise classification that could be applied more uniformly throughout the state.

Many of the other issues addressed in this report that contribute to a lack of uniformity can be managed without making statutory changes. To help alleviate any disparities, the department will issue a bulletin to all assessors outlining specific guidelines for classifying resort property. To promote uniformity in valuation practices, the bulletin will reiterate that resort property should be valued at its highest and best use. The department will study the change-of-use reject code further before making any recommendations regarding the use of these sales in the sales ratio study.

Appendix

Resort Survey

Because there was much discussion in the last legislative session concerning the valuation and classification of resorts and the appropriate valuation and classification methods, the Resort Working Group requests your responses to the following questions.

1. How do you value resort property?

    a. Considering its development potential.
    b. Based on its current use.
    c. Based on its highest and best use.
    d. Other: Please explain. ____

2. Which of the following best describes the way you value resort property?

    a. Based on sales of other resorts
    b. Based on sales of other non-resort lakeshore parcels.
    c. Based on the income produced by the resort.
    d. Other: Please explain. ____

3. Describe in detail the method you use to value resort land (include the source of land rates and any parcel size modifications allowed).

4. Describe in detail the method you use to value resort structures (indicate additional functional or economic obsolescence allowed).

5. Is this the same method you use to value non-resort structures?

   a. Yes
   b. No

   Comments:

6. Do you annually collect data from resorts regarding unit usage in administering the 250-day rule?

   a. Yes
   b. No

   Comments:

7. Do you find the criteria found in the statutory description of class 4c1 property to be helpful in determining resort classification? (40 percent of bookings during a 90-day period, 60 percent of bookings for two or more nights, 20 percent of income from the sale or rental of recreational services or equipment).

   a. Yes
   b. No

   Comments:

   How often do you request this data?

8. The sale of a resort should be utilized in determining the value of other resorts.

   a. Never
   b. Always
   c. Only when the sold property continues to function as a resort
   d. Other: Please explain.

9. A resort should contain a minimum of ____________ rental units.

   a. 1-3
   b. 3-5
   c. More than 5
   d. Other: Please explain.

10. If a resort had units that were rented on an annual or entire season basis, rather than a daily or weekly basis, how would you classify them?

    a. SRR
    b. Resort
    c. Commercial
    d. Other: Please explain.

11. When a resort transfers ownership interest in a unit or number of units to an individual, by conveying a deeded interest, thus creating a separate parcel, and the units remain available for rent on a nightly or weekly basis, for less than 250 nights per year, how would you classify them?

    a. SRR
    b. Resort
    c. Apartment
    d. Other:

12. When a resort transfers ownership interest in a unit or number of units to an individual, via the sale of shares in an association or other entity, and the units remain available for rent on a nightly or weekly basis, for less than 250 nights per year, how would you classify them?

    a. SRR
    b. Resort
    c. Apartment
    d. Other:

13. If a resort rented units in the off season on a monthly basis, for residential occupancy, would this cause you to remove the resort classification?

    a. No
    b. Yes

    If yes, to what classification?

Summary Resort Survey Results

This survey was sent to all 87 county assessors. Counties with no resort property and no desire to share their opinions could indicate so and decline to complete the survey. However, all counties were encouraged to participate in the survey. In total, 27 counties completed the survey, 25 counties declined to participate because they do not have any resort property, and 35 counties did not respond to our request. According to 2005 abstract data, 65 counties have value in class 1c and/or class 4c and 22 counties do not have any value in class 1c or class 4c. The discrepancy in the number of counties with class 1c and 4c value and those reporting no resort property appears to be attributable to campgrounds.

1. How do you value resort property?

		Responses (#)	Responses (%)
a.	Considering its development potential.	1	3.7%
b.	Based on its current use.	15	55.6%
c.	Based on its highest and best use.	7	25.9%
*	Both b & c.	2	7.4%
d.	Other: Please explain.	2	7.4%
	Total	27	100.0%

   - *We value the lakeshore based on sales of residential lakeshore parcels, and then we value each building or home through application of a market driven cost approach. We have not necessarily valued them based on their "resort" value, however using the approach we have come right into the sale price of one of the resorts we have.*
   - *Assuming that its highest and best use is some type of conversion, then we probably tend toward the middle with conversions on the high end and ma & pa resorts on the low end. The way we value resorts has changed radically in the last three to four years.*

   Comments:
   - *Buildings are valued based on current use, however, land (lakeshore) is valued based on highest and best use (market).*

2. Which of the following best describes the way you value resort property?

		Responses (#)	Responses (%)
a.	Based on sales of other resorts.	7	26.9%
b.	Based on sales of other non-resort lakeshore parcels.	8	30.8%
*	Both a & b.	6	23.1%
c.	Based on the income produced by the resort.	0	0.0%
d.	Other: Please explain.	5	19.2%
	Total	26	100.0%

   - *Both a & b; Mostly b due to lack of sales.*
   - *All of the above depending on the situation for highest and best use and availability of data.*
   - *Based on all lake sales then add premium for concentrated use.*
   - *All considered, but with many non-resort lakeshore sales, most weight placed on b.*
   - *No sales – we value land separately and add site values for the campsites.*

3. Describe in detail the method you use to value resort land (include the source land rates and any parcel size modifications allowed).
   - *We value by the front foot based on sales occurring on the lake. Sales data being mostly non-commercial cabin sales, we discount excess lakeshore the same as the cabins.*
   - *The value of the land is based on sales of bare and improved lakeshore tracts on that lake or similar lakes if there is not enough sales data on a particular lake. The lakeshore is graded depending on the physical attributes of the property and current zoning. We then add value for site improvements – site prep for building, water, sewer, and electrical service same as a single residential type developed lot. As additional residential buildings are added, a value is added to the tract for the extra site improvements necessary to support the extra residential unit. This covers in part the extra cost of site preparation and water, sewer, and electrical hookup.*
   - *We use sales of small tract lakeshore to determine the lakeshore value. We do not use size adjustment factors on the resort shoreline. If a resort has a thousand feet of shoreline it all goes at the same rate.*
   - *We use an abstraction method using sales of residential properties (because that is all we have) and then apply the abstracted land value per front foot, including any appropriate adjustments, and then use a market driven cost approach for the improvements. Our lakeshore values have been very good on all lakeshore properties as we have continued to annually do abstraction techniques. Our ratios on lakeshore parcels has been within acceptable standards over the last two years.*
   - *Same as other land on the lake. I have a front foot schedule that has a size factor. Also there is a utility value added based on their wells, sewers, and electric available.*
   - *Value per front foot is based on sales of resort and non-resort properties; Size adjustment is much less than on non-resort parcels.*
   - *Lakeshore land sale analysis to determine site amenities and front foot value.*
   - *Value is based upon the front foot of lakeshore and the excess land beyond 200 foot depth upon the per acre value. The per acre value does have a size adjustment based upon the number of acres: 1-5, 6-10, 11-15, 16-20, 21-25, 26-30, 31-55, 36 plus. If the resort uses the entire lakeshore frontage, we value all of it at the top rate, but we do adjust for low and wet. Our rates are based upon sales.*
   - *Base rate arrived at by using combination of current sales and needed local effort. Adjustments are made for quality. Generally, a plus adjustment is made (5 to 20 percent) for concentrated use or what seems to be a premium that people pay to become a part of these co-ops. Hookup sites are valued at about $2,000 a site. Excess land (building sites, acres, etc.) is valued normally.*
   - *We value the full lakeshore frontage at full rate for that particular lake and a value per acre (if there is acreage) on all but one of my resorts as they are comparable to other lakeshore properties in their location. After a lengthy discussion with the township board, one resort is like a peninsula so I value one side that way and the back side is valued lower as it is swampy and full of cattails and is unusable at this point.*
   - *We use the same land and lakeshore rates as on our residential properties.*

- *By frontage rates extracted from any lakeshore parcels sold on the same lake. Parcel size modifications exist. The remainder of a parcel, that isn't used as a resort, is valued by its acreage as either farmland, or residential according to use, or size. The frontage rate will be reduced on shore land that is swampy or very steep although, an additive for well and septic may apply. There is also, a reduction for excess frontage when undeveloped. The reductions are by percentages applied to all the lakes and were extracted from sales from all lakes. There is also a hookup amount added for sewer and water and electrical per space or pad. This additional amount is based on those additives.*
- *Front foot same as other lakeshore properties. One commercial site value.*
- *We use the same schedule as our residential and seasonal recreational.*
- *We value each parcel of land within the resort based upon its size, or frontage on the lake, accessibility, quality of land, number of lakeshore front footage, type of shoreline/elevation, and improvements that may be added to the land: such as well, septic, driveway, etc.*
- *The front foot method is used and based on sales. Highest value used for what is being used for the operation of the resort.*
- *We use current lakeshore values and adjustments. We have many lakes in the county and each has different front foot values.*
- *We value our lakeshore by the front footage and increases or decreases are determined by sales.*
- *Land rates are the same as the rates on non resort property on the same lake. No size modifications are done unless there is excess land not used by the resort. Then we will adjust for size the same we would for non resort properties on the excess.*
- *Use typical county lake/land schedule for area. Front foot valuations based on 300 foot depth for parcel, additional land accounted for as excess acres. Consideration given to: shared utilities, density issues, building site improvements, RV lots, etc.*
- *Similar front foot rates in the neighboring area but size adjustments are made. Buildings are all valued from the same schedule as all other properties in the county.*
- *Site and excess and acres times rate e.g., first acre at $130,000, excess acres at $5500.*
- *We use a tiered system for valuing land. The first tier usually ends between 300 and 600 ff. The second tier ends between 1000 ff and 2000 ff and is about 50 percent to 60 percent of the first tier value. Any additional frontage is valued at 25 percent to 30 percent of the first tier value. Acreage is valued the same as other land in the area. Site values: main site at $7,500 and cabin sites at $2,000; campsites: site at $500, with electric $600, with electric and water at $800, full $1,000; utilities (well/septic): main at $8,000 and cabins at $2000. I begin with the building value, add the land (acreage and site and utility values) and then use the land residual to determine the frontage value and tier breaks.*
- *Land values are established based on land sales; we discount 25 percent after 500 feet.*

- *For the one resort on the river, we value the frontage similar to other river frontage in the county. For the additional acres, we use the same per acre rates we use in the rest of the township. We then add for sites based on their improvements. All of the resorts in the county are RV resorts – no cabins since we have no lakes in the county. For off water resorts, we use the site values plus the per acre value used in the surrounding area.*

4. Describe in detail the method you use to value resort structures (indicate additional functional or economic obsolescence allowed).

    - *We compare the commercial bars, restaurants, gift shops, etc. to other resorts and other commercial buildings similarly used in resort area off lakes. We use square foot and building schedule for cabins that we use for other SRR or residential units. For convention centers, etc. we communicate and view similar properties in surrounding counties.*
    - *The same residential valuation model is used regardless of the classification. We do not allow any additional functional or economic obsolescence.*
    - *We use cost minus depreciation on the cabins and amenities. Example: If a cabin costs $60 a square foot to build and is thirty years old, we depreciate .65 percent per of age after year seven. We give an extra 10 percent functional depreciation for functional obsolescence due to cluster development.*
    - *We didn't need to do that since there weren't any resort-only types of structures such as shower buildings. We did have one shower house that we put on a very low value since the actual market for a shower house would be negligible in this area.*
    - *We use depreciated rate per square foot on buildings. We have only three or four small resorts and many of those are split class between commercial, homestead, and the resort class. We are not really a resort county.*
    - *Each improvement is listed and valued using a modified cost approach. Density factors are considered.*
    - *Use cost estimate and building residual utilizing function and economic depreciation.*
    - *Cost less depreciation.*
    - *Values for structures are based upon the following: 1. type of structure; 2. condition; 3. quality of construction; 4. size; 5. age; 6. story height. We use a rate per square foot.*
    - *Either using the residential building schedule or through Marshall Swift. Cost per square foot less physical depreciation. No additional adjustment is made for being a resort.*
    - *We use our building schedule – cost per square foot less depreciation based on age and condition to value the structures present on the resorts. We do not use a functional or economic obsolescence on them.*
    - *We utilize the cost less any accrued depreciation multiplied times a location factor. No additional functional nor economic obsolescence is allowed just for being a resort.*

- *The resort structures (i.e., resort store, storage buildings, showers, bathrooms, and fish cleaning) are valued initially by the Marshall & Swift cost schedules. They are reduced for any obsolescence that is present. The house, garage, and any outbuildings not a part of the resort, are valued with a county/region-based cost schedule and are adjusted for any obsolescence present. The resort structures are basically considered the same as any other commercial property.*
- *If residential, value is the same as a typical house. We use Marshall & Swift for commercial properties.*
- *Schedule less depreciation.*
- *We value each structure based upon quality of construction, type of construction, size in square footage, story height, foundation, exterior wall type, roof type, shape, exterior wall, roof cover, heat source, heat type, baths, central air, basement, basement finish, hot tubs, and fireplaces. Value is adjusted for age, actual age, effective age, physical, functional incurable, and economic depreciations.*
- *Structures are valued using our building schedule. A 10 percent to 20 percent economic obsolescence has been given but we are having second thoughts on that.*
- *Use current building rates.*
- *We value our improvements by a building schedule by square footage and grade and increases or decreases are based increases on sales.*
- *We use a cabin schedule for small older cabins. Newer more modern cabins are done similar to private cabins. If there are limited amenities we would use the same adjustment as other properties.*
- *Similar schedule as single-family residence/cabins- based on cost to build less depreciation. Properties reviewed on an individual basis. We don't automatically give extra depreciation (functional of economic) because it is a resort, that is handled in the site value.*
- *No functional or economic obsolescence is used but physical is.*
- *Cost, less depreciation based on age and condition.*
- *Structures are valued similarly to other privately owned seasonal structures. Value is based on quality, era, condition and size. Data on each structure is entered into our MCIS CAMA system using a 1.0 neighborhood factor. The total structure value is entered onto an EXCEL spreadsheet along with the already determined land and site values. Once the data is entered, I adjust the neighborhood factor, frontage values and tier breaks to achieve the best fit (lowest coefficient of dispersion) based on the available sales.*
- *Structures are valued in CAMA with our cabin schedules.*
- *The only resort structures we have are little stores, storage buildings or swimming pools. We use Marshall-Swift on the stores and storage buildings and use our regular swimming pool rates. We use no obsolescence on these buildings.*

5. Is this the same method you use to value non-resort structures?
   a. Yes.
   b. No.

	Responses (#)	Responses (%)
a. Yes.	22	88.0%
b. No.	3	12.0%
Total	25	100.0%

6. Do you annually collect data from resorts regarding unit usage in administering the 250-day rule?
   a. Yes.
   b. No.

	Responses (#)	Responses (%)
a. Yes.	17	63.0%
b. No.	10	37.0%
Total	27	100.0%

   Comments:
   - *Only collected one time.*
   - *Only three or four resort parcels in the county, and the resort part is open way less than 250 days per year.*
   - *When the need arises we do.*
   - *I find it difficult to get 100 percent compliance. I usually get back only about 80 percent. This year I am attempting to do about two-thirds of them by email. So far that seems to be working well.*
   - *Part of quintile.*
   - *Our campgrounds are only open from April through October so there is no question about the 250-day limit. There are some year-around mobile home sites at two campgrounds, and they are classified as a mobile home park. There are no ma & pa resorts in the county.*

7. Do you find the criteria found in the statutory description of class 4c1 property to be helpful in determining resort classification? (40 percent of bookings during a 90-day period, 60 percent of bookings for 2 or more nights, 20 percent of income from the sale or rental of recreational services or equipment).
   a. Yes.
   b. No.

	Responses (#)	Responses (%)
a. Yes.	10	43.5%
b. No.	13	56.5%
Total	23	100.0%

   Comments:
   - *Not sure we have had need for this.*
   - *It is needed to help determine the correct classification of properties that are hard to classify.*
   - *As a county that only has two resort parcels, I had to really study this and contact two counties that have a lot of resorts in order to understand what the deal was.*
   - *I consider it.*
   - *This process seems to be confusing and complicated.*
   - *I think this would be time consuming.*

- *We have not found it necessary to scrutinize the resort operations to this extent. If we questioned the classification, we would use it.*
- *We haven't had many borderline properties; most are clear cut.*
- *The vast majority of resorts in the county are clearly seasonal operations so this is not much of an issue.*

How often do you request this data?

		Responses (#)	Responses (%)
* Annually.		8	38.1%
* Once per quintile.		2	9.5%
* Only once.		2	9.5%
* Never.		5	23.8%
* Other:		4	19.0%
	Total	21	100.0%

- *Approximately once per year.*
- *Only when needed. It is helpful if motel owners want to get the resort classification.*
- *May ask the owner about the percent yearly occupancy.*
- *Every four years.*

8. The sale of a resort should be utilized in determining the value of other resorts.

		Responses (#)	Responses (%)
a. Never.		0	0.0%
b. Always.		8	32.0%
c. Only when the sold property continues to function as a resort.		14	56.0%
d. Other: Please explain.		3	12.0%
	Total	25	100.0%

- *Only if the resorts are similar in size and location. This rarely happens.*
- *Each situation is different.*
- *It could be used but kept in context with comparability.*

Comments:

- *All sales should be considered and similarities and differences should be examined.*
- *We should consider it like we would any other type of sale.*
- *Even if there will be a use change, you can ascertain valuable info through residual techniques.*

9. A resort should contain a minimum of ____________ rental units.
   a. 1-3
   b. 3-5
   c. More than 5
   d. Other: Please explain.
      - *Five.*
      - *No minimum number as long as the other qualification are met.*

	Responses (#)	Responses (%)
a.	2	9.5%
b.	8	38.1%
c.	9	42.9%
d.	2	9.5%
Total	21	100.0%

Comments:
- *By rental units, I am thinking you only include permanent cabins or motel space. I think mobile homes and travel trailers would fit the same use as a cabin and for that matter a temporary campsite.*

10. If a resort had units that were rented on an annual or entire season basis, rather than a daily or weekly basis, how would you classify them?
    a. SRR.
    b. Resort.
    c. Commercial.
    * Residential nonhomestead.
    d. Other: Please explain.
       - *We classified them either as residential non-homestead if they were rented out to the same person for the whole year. If they were rented either weekly or monthly by different people, we classed them as seasonal residential recreational if it was a separate parcel. We classed them as resort if they were part of the resort parcel.*
       - *Resort if used during the season to same party; Residential if used annually.*
       - *Apartment.*
       - *Residential nonhomestead if a cabin; SRR if an RV site.*
       - *Classed as a resort if seasonally used. It should be okay if they reserve the use year to year for a particular cabin or site as long as it isn't used in the off season over 250 days a year.*

	Responses (#)	Responses (%)
a.	0	0.0%
b.	12	48.0%
c.	5	20.0%
*	3	12.0%
d.	5	20.0%
Total	25	100.0%

11. When a resort transfers ownership interest in a unit or number of units to an individual, by conveying a deeded interest, thus creating a separate parcel, and the units remain available for rent on a nightly or weekly basis, for less than 250 nights per year, how would you classify them?
    a. SRR.
    b. Resort.
    c. Apartment.
    d. Other:
        - *Residential nonhomestead.*

		Responses (#)	Responses (%)
a. SRR.		16	66.7%
b. Resort.		6	25.0%
c. Apartment.		1	4.2%
d. Other:		1	4.2%
	Total	24	100.0%

12. When a resort transfers ownership interest in a unit or number of units to an individual, via the sale of shares in an association or other entity, and the units remain available for rent on a nightly or weekly basis, for less than 250 nights per year, how would you classify them?
    a. SRR.
    b. Resort.
    c. Apartment.
    d. Other:
        - *Residential nonhomestead.*
        - *Too many variables to answer this question – big difference between a unit and number of units AND an association could be very different from an entity.*

		Responses (#)	Responses (%)
a. SRR.		12	52.2%
b. Resort.		8	34.8%
c. Apartment.		0	0.0%
d. Other:		3	13.0%
	Total	23	100.0%

13. If a resort rented units in the off season on a monthly basis, for residential occupancy, would this cause you to remove the Resort classification?
    a. No.
    b. Yes.

    If yes, to what classification?
    * Residential nonhomestead.
    * Apartment.
    * Other.
        - *It would depend. It would likely be seasonal recreational residential, or maybe it would be commercial depending on the number of days occupied by the same person.*
        - *Split class resort and SRR on whatever is used in the off season.*
        - *SRR if used recreational or apartments if rented full time.*
        - *Residential nonhomestead or possibly commercial if it started to operate like a hotel.*
        - *Commercial if the total number of days exceeded 250 during the year.*

		Responses (#)	Responses (%)
a. No.		6	26.1%
b. Yes.		17	73.9%
	Total	23	100.0%
* Residential nonhomestead.		10	62.5%
* Apartment.		1	6.3%
* Other.		5	31.3%
	Total	16	100.0%

* Not listed as an option on the survey, but separated from the "other" responses due to multiple similar responses.

Class 1c and 4c Resort Values by County (sorted by share of statewide resort value) Assessment Year 2005[1]

County Code	County Name	County Resort TMV	Share of Statewide Resort TMV (Percent)	County Total Real and Personal Property TMV	County Resort TMV to County Total Real and Personal Property TMV (Percent)
11	Cass	164,934,509	19.05%	4,496,093,800	3.67%
18	Crow Wing	133,091,826	15.37%	7,846,923,900	1.70%
56	Otter Tail	72,061,717	8.32%	5,599,488,600	1.29%
29	Hubbard	66,849,517	7.72%	2,353,059,500	2.84%
69	St Louis	58,077,977	6.71%	12,161,586,610	0.48%
31	Itasca	50,146,595	5.79%	3,777,348,000	1.33%
16	Cook	45,743,623	5.28%	1,135,619,300	4.03%
03	Becker	37,213,949	4.30%	2,804,355,500	1.33%
21	Douglas	31,104,216	3.59%	3,618,700,200	0.86%
38	Lake	27,793,895	3.21%	1,104,030,400	2.52%
04	Beltrami	27,080,211	3.13%	2,035,078,600	1.33%
39	Lake of the Woods	17,607,838	2.03%	318,459,400	5.53%
73	Stearns	16,966,264	1.96%	9,838,058,900	0.17%
01	Aitkin	10,670,299	1.23%	2,003,283,200	0.53%
48	Mille Lacs	10,288,818	1.19%	1,762,586,200	0.58%
77	Todd	8,173,072	0.94%	1,562,918,000	0.52%
34	Kandiyohi	8,125,327	0.94%	3,244,486,700	0.25%
58	Pine	7,088,422	0.82%	2,268,355,000	0.31%
61	Pope	6,491,900	0.75%	1,087,241,800	0.60%
13	Chisago	5,905,289	0.68%	4,370,965,200	0.14%
86	Wright	5,623,067	0.65%	9,917,929,000	0.06%

County Code	County Name	County Resort TMV	Share of Statewide Resort TMV (Percent)	County Total Real and Personal Property TMV	County Resort TMV to County Total Real and Personal Property TMV (Percent)
40	Le Sueur	5,173,790	0.60%	2,501,540,500	0.21%
49	Morrison	5,120,845	0.59%	2,452,755,600	0.21%
71	Sherburne	4,683,920	0.54%	6,898,100,920	0.07%
36	Koochiching	3,888,420	0.45%	708,524,200	0.55%
66	Rice	2,896,091	0.33%	4,840,633,100	0.06%
25	Goodhue	2,688,336	0.31%	4,597,486,900	0.06%
30	Isanti	2,606,873	0.30%	2,768,518,300	0.09%
07	Blue Earth	2,188,800	0.25%	4,651,783,585	0.05%
79	Wabasha	2,070,500	0.24%	1,809,190,800	0.11%
23	Fillmore	1,826,740	0.21%	1,827,341,800	0.10%
33	Kanabec	1,683,527	0.19%	1,109,191,300	0.15%
09	Carlton	1,652,890	0.19%	1,925,015,800	0.09%
02	Anoka	1,494,800	0.17%	26,657,308,700	0.01%
82	Washington	1,490,300	0.17%	23,893,275,700	0.01%
44	Mahnomen	1,443,954	0.17%	295,917,000	0.49%
68	Roseau	1,392,580	0.16%	769,067,200	0.18%
85	Winona	1,212,900	0.14%	3,199,738,200	0.04%
26	Grant	1,184,809	0.14%	680,197,900	0.17%
70	Scott	1,150,200	0.13%	11,721,964,800	0.01%
47	Meeker	1,140,163	0.13%	1,938,677,000	0.06%
05	Benton	893,100	0.10%	2,349,188,800	0.04%
15	Clearwater	867,728	0.10%	535,573,600	0.16%
06	Big Stone	694,364	0.08%	489,737,400	0.14%

County Code	County Name	County Resort TMV	Share of Statewide Resort TMV (Percent)	County Total Real and Personal Property TMV	County Resort TMV to County Total Real and Personal Property TMV (Percent)
81	Waseca	595,145	0.07%	1,562,533,300	0.04%
46	Martin	548,000	0.06%	1,921,477,600	0.03%
28	Houston	495,200	0.06%	1,318,208,800	0.04%
20	Dodge	434,800	0.05%	1,648,909,600	0.03%
80	Wadena	356,000	0.04%	716,845,900	0.05%
50	Mower	350,400	0.04%	2,576,112,400	0.01%
32	Jackson	318,454	0.04%	1,265,409,900	0.03%
14	Clay	304,018	0.04%	2,865,852,300	0.01%
78	Traverse	269,200	0.03%	611,903,300	0.04%
24	Freeborn	259,400	0.03%	2,361,380,100	0.01%
19	Dakota	252,600	0.03%	37,830,606,700	0.00%
51	Murray	203,273	0.02%	1,085,204,800	0.02%
12	Chippewa	183,836	0.02%	1,070,852,000	0.02%
74	Steele	178,000	0.02%	2,697,360,400	0.01%
41	Lincoln	163,091	0.02%	530,317,100	0.03%
72	Sibley	147,400	0.02%	1,571,529,700	0.01%
63	Red Lake	82,700	0.01%	227,942,400	0.04%
59	Pipestone	73,200	0.01%	729,361,700	0.01%
35	Kittson	27,600	0.00%	515,937,800	0.01%
37	Lac qui Parle	24,000	0.00%	770,326,100	0.00%
87	Yellow Medicine	23,700	0.00%	1,028,858,500	0.00%
08	Brown	0	0.00%	1,938,578,000	0.00%
10	Carver	0	0.00%	8,698,794,100	0.00%

County Code	County Name	County Resort TMV	Share of Statewide Resort TMV (Percent)	County Total Real and Personal Property TMV	County Resort TMV to County Total Real and Personal Property TMV (Percent)
17	Cottonwood	0	0.00%	1,197,126,400	0.00%
22	Faribault	0	0.00%	1,490,618,900	0.00%
27	Hennepin	0	0.00%	122,294,990,224	0.00%
42	Lyon	0	0.00%	1,893,976,500	0.00%
43	McLeod	0	0.00%	2,598,675,100	0.00%
45	Marshall	0	0.00%	741,149,100	0.00%
52	Nicollet	0	0.00%	2,437,042,900	0.00%
53	Nobles	0	0.00%	1,543,939,700	0.00%
54	Norman	0	0.00%	525,645,200	0.00%
55	Olmsted	0	0.00%	10,559,662,900	0.00%
57	Pennington	0	0.00%	557,551,000	0.00%
60	Polk	0	0.00%	1,909,367,800	0.00%
62	Ramsey	0	0.00%	41,277,396,700	0.00%
64	Redwood	0	0.00%	1,580,386,800	0.00%
65	Renville	0	0.00%	1,868,477,900	0.00%
67	Rock	0	0.00%	953,690,100	0.00%
75	Stevens	0	0.00%	819,510,500	0.00%
76	Swift	0	0.00%	993,123,500	0.00%
83	Watonwan	0	0.00%	943,024,200	0.00%
84	Wilkin	0	0.00%	775,428,400	0.00%

[1]Class 1c and 4c resort taxable market values from the 2005 Assessment Abstract.

County Average Effective Tax Rates[1] by Major Use Classes
Taxes Payable 2005 and 2006

		Class 1c Resorts[2]		Class 4c Resorts[2]		Residential Homesteads		SRR Non-commercial		Commercial	
County Code	County	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006
01	Aitkin	0.82	0.51	1.48	1.25	0.59	0.61	1.13	0.97	2.91	2.80
02	Anoka	0.95	0.68	1.54	1.32	0.99	1.02	1.23	1.02	3.17	3.12
03	Becker	0.99	0.66	1.61	1.30	0.87	0.86	1.25	1.09	2.84	2.75
04	Beltrami	1.35	0.85	1.94	1.58	1.16	1.10	1.53	1.32	3.53	3.34
05	Benton	0.00	0.00	1.69	1.49	1.20	1.26	1.48	1.39	3.35	3.38
06	Big Stone	1.30	0.73	1.81	0.00	1.39	1.37	1.35	1.25	3.54	3.48
07	Blue Earth	0.00	0.81	1.55	1.36	0.89	0.93	0.97	0.88	2.83	2.85
08	Brown	0.00	0.00	0.00	0.00	1.11	1.25			3.23	3.48
09	Carlton	1.50	0.83	1.82	1.60	1.19	1.24	1.52	1.41	3.35	3.38
10	Carver	0.00	0.00	0.00	0.00	1.17	1.16	1.41	1.25	3.26	3.20
11	Cass	0.69	0.60	1.36	1.15	0.63	0.62	1.01	0.82	2.45	2.45
12	Chippewa	1.00	0.64	1.51	1.46	1.25	1.27	1.35	1.07	3.54	3.54
13	Chisago	1.17	0.71	1.85	1.56	1.18	1.15	1.49	1.29	3.30	3.24
14	Clay	1.31	0.74	1.71	1.35	1.13	1.19	1.27	1.19	1.69	1.79
15	Clearwater	1.19	0.68	1.65	0.00	1.21	1.26	1.49	1.33	3.78	3.99
16	Cook	0.59	0.45	1.35	1.15	0.43	0.48	0.93	0.77	2.56	2.51
17	Cottonwood	0.00	0.00	0.00	0.00	1.25	1.31	1.73	1.53	3.44	3.55
18	Crow Wing	0.77	0.68	1.50	1.25	0.75	0.76	1.15	0.97	2.84	2.82
19	Dakota	0.84	0.00	0.00	1.23	0.98	1.05	1.17	1.02	3.15	3.13
20	Dodge	0.00	0.00	1.48	1.19	1.12	1.10			3.18	3.13
21	Douglas	0.88	0.60	1.48	1.24	0.80	0.82	1.17	1.00	2.71	2.69

County Code	County	Class 1c Resorts[2]		Class 4c Resorts[2]		Residential Homesteads		SRR Non-commercial		Commercial	
		2005	2006	2005	2006	2005	2006	2005	2006	2005	2006
22	Faribault	0.00	0.00	0.00	0.00	1.06	1.04	0.98	0.89	3.22	3.19
23	Fillmore	0.00	0.00	1.86	1.55	1.02	1.07	1.10	0.99	3.00	3.01
24	Freeborn	0.00	0.00	1.67	1.44	1.06	1.12	1.07	1.01	3.22	3.34
25	Goodhue	0.92	0.47	1.57	1.29	1.17	1.11	1.27	1.05	3.38	3.23
26	Grant	1.39	0.69	1.60	2.56	1.32	1.29	1.34	1.19	3.76	3.64
27	Hennepin	0.00	0.00	0.00	0.00	1.20	1.19	1.46	1.22	3.50	3.40
28	Houston	0.00	0.00	1.79	1.67	1.12	1.13	1.38	1.25	3.17	3.15
29	Hubbard	0.79	0.58	1.50	1.24	0.75	0.78	1.14	1.00	2.73	2.72
30	Isanti	1.00	0.62	1.55	1.26	1.06	1.02	1.27	1.08	3.65	3.46
31	Itasca	0.94	0.61	1.61	1.38	0.71	0.76	1.24	1.11	3.39	3.35
32	Jackson	0.00	0.69	2.24	1.96	1.28	1.27	1.29	1.14	3.74	3.69
33	Kanabec	0.00	0.64	1.72	1.53	1.04	1.06	1.43	1.30	2.96	2.99
34	Kandiyohi	1.25	0.75	2.09	1.95	1.12	1.11	1.48	1.29	3.23	3.18
35	Kittson	0.00	0.00	1.59	1.40	1.21	1.27	0.89	0.86	3.11	3.23
36	Koochiching	0.78	0.41	1.34	1.06	0.78	0.76	0.99	0.84	3.01	2.99
37	Lac Qui Parle	1.09	0.58	0.00	0.00	1.20	1.28	1.23	1.04	3.23	3.35
38	Lake	0.86	0.54	1.40	1.32	0.63	0.60	1.22	1.04	3.35	3.08
39	Lake of the Woods	1.38	0.77	1.94	1.69	1.16	1.14	1.58	1.43	3.30	3.29
40	Le Sueur	1.03	0.55	1.34	1.14	0.91	0.97	1.08	0.93	2.76	2.84
41	Lincoln	1.94	1.02	2.45	0.00	1.25	1.28	1.17	1.04	3.30	3.26
42	Lyon	0.00	0.00	0.00	0.00	1.15	1.23	0.99	0.93	3.41	3.52
43	McLeod	0.00	0.00	0.00	0.00	1.25	1.28	1.11	1.08	3.48	3.51
44	Mahnomen	1.65	1.09	2.20	2.24	1.49	1.63	2.04	2.08	4.30	4.49
45	Marshall	0.00	0.00	0.00	0.00	1.17	1.21	1.19	1.10	3.23	3.21

County Code	County	Class 1c Resorts[2]		Class 4c Resorts[2]		Residential Homesteads		SRR Non-commercial		Commercial	
		2005	2006	2005	2006	2005	2006	2005	2006	2005	2006
46	Martin	0.00	0.00	1.44	1.28	0.91	0.94	0.99	0.93	2.86	2.89
47	Meeker	1.06	0.57	1.58	1.32	1.02	1.01	1.31	1.14	2.98	2.96
48	Mille Lacs	1.30	0.93	1.74	1.46	1.10	1.10	1.45	1.25	3.14	3.05
49	Morrison	0.88	0.56	1.51	1.27	1.02	1.04	1.20	1.06	3.05	3.08
50	Mower	0.00	0.00	1.41	1.25	0.87	0.89	1.20	1.16	2.74	2.72
51	Murray	0.00	0.56	0.00	0.00	1.01	1.06	1.04	0.88	3.05	3.16
52	Nicollet	0.00	0.00	0.00	0.00	0.93	1.02	1.12	1.02	2.78	2.91
53	Nobles	0.00	0.00	0.00	0.00	1.20	1.20	1.57	1.41	3.43	3.39
54	Norman	0.00	0.00	0.00	0.00	1.42	1.50	1.59	1.04	3.46	3.51
55	Olmsted	0.00	0.00	0.00	0.00	1.11	1.19	1.39	1.25	3.34	3.50
56	Otter Tail	0.81	0.54	1.44	1.15	0.75	0.75	1.09	0.92	2.75	2.74
57	Pennington	0.00	0.00	0.00	0.00	1.63	1.63	1.68	1.52	4.21	4.17
58	Pine	1.00	0.64	1.60	1.41	0.93	0.91	1.24	1.10	2.96	2.90
59	Pipestone	0.00	0.00	2.03	1.82	1.09	1.12	0.86	1.01	3.09	3.10
60	Polk	0.00	0.00	0.00	0.00	1.54	1.54	1.66	1.56	3.26	3.23
61	Pope	0.92	0.70	1.44	1.26	0.91	0.98	1.23	1.16	2.91	3.01
62	Ramsey	0.00	0.00	0.00	0.00	1.06	1.09	1.47	1.29	3.30	3.26
63	Red Lake	0.00	0.00	2.20	2.01	1.67	1.78			3.97	4.23
64	Redwood	0.00	0.00	0.00	0.00	1.31	1.37	1.54	1.19	3.60	3.68
65	Renville	0.00	0.00	0.00	0.00	1.37	1.30	1.03	0.91	3.45	3.28
66	Rice	0.69	0.40	1.21	1.04	0.84	0.88	0.96	0.83	2.76	2.78
67	Rock	0.00	0.00	0.00	0.00	0.85	0.97			2.76	2.89
68	Roseau	0.00	0.00	1.95	1.93	1.29	1.42	1.52	1.46	4.01	4.20
69	St. Louis	0.98	0.61	1.51	1.23	0.92	0.90	1.31	1.13	3.23	3.14

County Code	County	Class 1c Resorts[2] 2005	Class 1c Resorts[2] 2006	Class 4c Resorts[2] 2005	Class 4c Resorts[2] 2006	Residential Homesteads 2005	Residential Homesteads 2006	SRR Non-commercial 2005	SRR Non-commercial 2006	Commercial 2005	Commercial 2006
70	Scott	0.00	0.00	1.47	1.25	1.07	1.11	1.30	1.18	3.17	3.16
71	Sherburne	0.00	0.00	1.80	1.61	1.05	1.10	1.23	1.09	3.21	3.29
72	Sibley	0.00	0.00	2.00	1.71	1.19	1.25	1.24	1.16	3.30	3.28
73	Stearns	1.01	0.70	1.62	1.33	1.01	1.03	1.31	1.14	3.09	3.09
74	Steele	0.00	0.00	1.56	1.27	1.11	1.08	1.07	0.92	3.23	3.12
75	Stevens	0.00	0.00	0.00	0.00	1.28	1.38	1.21	1.06	3.48	3.62
76	Swift	0.00	0.00	0.00	0.00	0.97	1.04	1.15	0.98	3.53	3.67
77	Todd	1.32	0.78	1.88	1.57	1.18	1.15	1.53	1.36	3.32	3.28
78	Traverse	0.00	0.00	1.94	1.51	1.66	1.65	1.08	1.06	3.80	3.82
79	Wabasha	0.00	0.00	1.44	1.28	0.94	1.02	1.24	1.12	2.83	2.89
80	Wadena	1.37	0.80	1.88	0.00	1.23	1.30	1.51	1.45	3.43	3.55
81	Waseca	1.22	0.70	1.53	1.32	1.08	1.16	1.11	0.99	3.21	3.35
82	Washington	0.85	0.55	1.29	1.01	0.98	0.98	1.18	0.98	3.16	3.08
83	Watonwan	0.00	0.00	0.00	0.00	1.10	1.11	1.21	1.05	3.10	3.10
84	Wilkin	0.00	0.00	0.00	0.00	0.98	1.09			2.38	2.39
85	Winona	0.00	0.00	1.43	1.28	0.88	1.02	1.25	1.07	2.77	2.89
86	Wright	0.00	0.51	1.41	1.17	0.95	0.96	1.07	0.92	2.95	2.91
87	Yellow Medicine	0.00	0.00	1.66	1.37	1.31	1.26	0.96	1.18	3.46	3.38
	Simple average[3]	1.07	0.66	1.18	0.97	1.08	1.11	1.26	1.13	3.20	3.21

[1]Net tax/taxable market value using 2005 certified levies/assessment abstract and 2006 proposed levies/assessment abstract.
[2]Note: Old class definition for taxes payable 2005; post 2005 session definition for taxes payable 2006.
[3]Non-weighted averages excluding 0.0 rates.

County Average Resort Tax Base Assessment Year 2005[1]

County Code	County	Total Class 1c Resort NTC	Total Class 4c Resort NTC	Total Class 1c & 4c Resort NTC	Total Real & Personal NTC	Class 1c & 4c Resort NTC to Total Real & Personal NTC (Percent)
01	Aitkin	32,533	52,498	85,031	19,960,397	0.43%
02	Anoka	3,957	8,978	12,935	303,284,864	0.00%
03	Becker	189,296	98,102	287,398	28,390,388	1.01%
04	Beltrami	119,761	89,389	209,150	22,118,808	0.95%
05	Benton	0	8,931	8,931	25,700,946	0.03%
06	Big Stone	3,819	0	3,819	4,213,432	0.09%
07	Blue Earth	12,113	3,025	15,138	51,728,569	0.03%
08	Brown	0	0	0	18,739,409	0.00%
09	Carlton	5,484	6,558	12,042	21,336,975	0.06%
10	Carver	0	0	0	94,801,219	0.00%
11	Cass	939,985	526,486	1,466,471	46,714,887	3.14%
12	Chippewa	251	1,382	1,633	10,197,597	0.02%
13	Chisago	20,540	26,392	46,932	46,089,932	0.10%
14	Clay	1,088	1,062	2,150	30,045,131	0.01%
15	Clearwater	5,173	0	5,173	6,111,776	0.08%
16	Cook	145,202	262,889	408,091	11,737,660	3.48%
17	Cottonwood	0	0	0	11,014,062	0.00%
18	Crow Wing	668,630	596,715	1,265,345	86,035,393	1.47%
19	Dakota	0	2,526	2,526	433,208,329	0.00%
20	Dodge	0	4,348	4,348	15,770,622	0.03%
21	Douglas	121,649	141,615	263,264	38,758,921	0.68%
22	Faribault	0	0	0	13,435,464	0.00%

County Code	County	Total Class 1c Resort NTC	Total Class 4c Resort NTC	Total Class 1c & 4c Resort NTC	Total Real & Personal NTC	Class 1c & 4c Resort NTC to Total Real & Personal NTC (Percent)
23	Fillmore	0	18,605	18,605	16,758,463	0.11%
24	Freeborn	0	2,594	2,594	23,837,094	0.01%
25	Goodhue	603	25,787	26,390	51,098,867	0.05%
26	Grant	5,296	2,219	7,515	6,098,321	0.12%
27	Hennepin	0	0	0	1,489,587,942	0.00%
28	Houston	0	4,952	4,952	12,505,687	0.04%
29	Hubbard	327,109	226,364	553,473	24,376,296	2.27%
30	Isanti	11,571	8,669	20,240	28,579,102	0.07%
31	Itasca	280,900	72,045	352,945	42,987,420	0.82%
32	Jackson	481	2,310	2,791	11,375,700	0.02%
33	Kanabec	3,612	10,268	13,880	10,843,498	0.13%
34	Kandiyohi	41,598	15,742	57,340	33,326,644	0.17%
35	Kittson	0	276	276	5,530,164	0.00%
36	Koochiching	5,357	29,644	35,001	7,771,344	0.45%
37	Lac qui Parle	132	0	132	6,404,285	0.00%
38	Lake	116,724	110,206	226,930	11,702,825	1.94%
39	Lake of the Woods	42,128	104,876	147,004	3,229,738	4.55%
40	Le Sueur	3,020	46,247	49,267	24,601,033	0.20%
41	Lincoln	897	0	897	4,725,079	0.02%
42	Lyon	0	0	0	19,721,937	0.00%
43	McLeod	0	0	0	26,401,215	0.00%
44	Mahnomen	7,554	2,784	10,338	2,888,343	0.36%
45	Marshall	0	0	0	7,330,701	0.00%
46	Martin	0	5,480	5,480	18,898,864	0.03%

County Code	County	Total Class 1c Resort NTC	Total Class 4c Resort NTC	Total Class 1c & 4c Resort NTC	Total Real & Personal NTC	Class 1c & 4c Resort NTC to Total Real & Personal NTC (Percent)
47	Meeker	5,172	1,998	7,170	18,714,941	0.04%
48	Mille Lacs	23,345	72,025	95,370	17,944,762	0.53%
49	Morrison	24,768	14,337	39,105	24,200,532	0.16%
50	Mower	0	3,504	3,504	25,446,149	0.01%
51	Murray	1,118	0	1,118	9,607,600	0.01%
52	Nicollet	0	0	0	24,921,599	0.00%
53	Nobles	0	0	0	14,885,484	0.00%
54	Norman	0	0	0	4,625,497	0.00%
55	Olmsted	0	0	0	120,831,047	0.00%
56	Otter Tail	357,976	209,752	567,728	56,511,342	1.00%
57	Pennington	0	0	0	5,909,129	0.00%
58	Pine	22,795	34,843	57,638	23,314,918	0.25%
59	Pipestone	0	732	732	6,656,663	0.01%
60	Polk	0	0	0	18,991,325	0.00%
61	Pope	38,379	11,555	49,934	10,242,090	0.49%
62	Ramsey	0	0	0	499,711,510	0.00%
63	Red Lake	0	827	827	2,317,885	0.04%
64	Redwood	0	0	0	14,055,378	0.00%
65	Renville	0	0	0	17,234,373	0.00%
66	Rice	12,612	6,030	18,642	50,703,270	0.04%
67	Rock	0	0	0	8,772,688	0.00%
68	Roseau	0	14,641	14,641	7,653,474	0.19%
69	St Louis	331,937	79,604	411,541	136,892,873	0.30%
70	Scott	0	11,502	11,502	128,790,929	0.01%

County Code	County	Total Class 1c Resort NTC	Total Class 4c Resort NTC	Total Class 1c & 4c Resort NTC	Total Real & Personal NTC	Class 1c & 4c Resort NTC to Total Real & Personal NTC (Percent)
71	Sherburne	0	48,355	48,355	79,897,921	0.06%
72	Sibley	0	1,474	1,474	14,192,160	0.01%
73	Stearns	74,684	62,591	137,275	110,277,725	0.12%
74	Steele	0	1,780	1,780	28,614,608	0.01%
75	Stevens	0	0	0	7,857,705	0.00%
76	Swift	0	0	0	9,511,216	0.00%
77	Todd	43,193	11,604	54,797	14,835,061	0.37%
78	Traverse	0	2,692	2,692	5,641,356	0.05%
79	Wabasha	0	20,705	20,705	17,343,863	0.12%
80	Wadena	1,958	0	1,958	7,208,878	0.03%
81	Waseca	3,028	446	3,474	15,104,337	0.02%
82	Washington	9,075	1,328	10,403	265,180,505	0.00%
83	Watonwan	0	0	0	8,603,597	0.00%
84	Wilkin	0	0	0	7,097,456	0.00%
85	Winona	0	12,129	12,129	34,557,456	0.04%
86	Wright	3,513	51,669	55,182	108,947,532	0.05%
87	Yellow Medicine	0	237	237	8,907,261	0.00%
	Statewide Totals	4,070,016	3,196,32 4	7,266,340	5,222,689,438	0.14%

[1]Net tax capacities from the 2005 Assessment Abstracts