

Residential Homestead Property Tax Burden Report

Taxes Payable 2008

MINNESOTA • REVENUE

Property Tax Division

1/11/2011

The 2008 Legislature appropriated \$200,000 for the Department of Revenue to develop and maintain a database of the property taxes paid and income earned by Minnesota homesteaders. This report provides summary information about homestead property values and property taxes for taxes payable in 2008 and the 2007 incomes of homesteaders. While the Legislature provided one-time funding for this project, the department intends to maintain the database and provide periodic reports on an ongoing basis

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2 Introduction

This is the second annual publication of the Residential Homestead Property Tax Burden Report (first published in Nov. 2009). The report profiles 20 regions in Minnesota based on residential homestead property tax (payable in 2008) and income (earned in 2007). The regions roughly correspond to the state's economic development regions. The underlying data were collected by the Minnesota Department of Revenue and compiled in the property tax-income database, or "Voss database."

For each homestead in the state, the Voss database contains data on estimated market value, state-paid property tax refunds, net property tax, and homesteader income. This information is used to calculate:

- The effective tax rate (property tax as a percent of market value)
- The ratio of estimated market value to income (a measure of housing consumption)
- The property tax burden as a percent of income

These measures allow a basic comparison of property taxation, but they alone do not address the question, "What is the correct level of taxation?"

2.1 Important Factors that Determine Homestead Property Taxes

The property tax levied on a homestead results from a complicated interaction of socioeconomic factors, state and federal aid policies, tax laws, and community preferences. Among the most important factors are:

- Level of public services: The level of public spending varies across the state. Townships generally provided fewer services than cities. Community size and density, population age, and crime levels are a few of the things that affect community preferences for public goods and services.
- Intergovernmental aid and use of other non-property tax resources: Local government dependency on the property tax is determined, in part, by the amount of aid received from the state and federal governments and by the extent to which fees, charges, local sales taxes, and other non-property tax revenues are used to finance local services.
- Tax base composition and property tax classification system: Both the amount of non-homestead property as well as state laws establishing the relative share of market value subject to tax (i.e., property classification or tax capacity rates) profoundly impact the extent to which taxes are paid by homesteaders rather than owners of other types of property.

- Property tax refunds: Final property tax liability is reduced if the homesteader qualifies for a state paid refund.
- Regional economy: The regional and local economies affect the mix of properties, market values, jobs, wages, and the supply and demand for housing.
- Assessment practices: Fair and equitable property taxes are fundamentally dependent on an accurate assessment of each property's market value.

These factors are mentioned only as a reminder that property tax analysis is complicated; the purpose is not to explain the precise role of each of them. The information presented in this report may appear straightforward and self-explanatory on the surface. But the interaction of so many factors means that the underlying policy implications may be less apparent and therefore more challenging to explain.

2.2 Data Compilation Process

As part of an overall tax compliance program, the 1986 Minnesota Legislature passed M.S. sec. 273.124, subd. 13, requiring homeowners applying for homestead status on their property to file a homestead application with their county assessor. Homestead status is considered a tax compliance issue because homesteads benefit from reduced class rates, in addition to being eligible for certain tax credits and refunds. The format and content of homestead applications vary slightly among counties, but all must include the names and Social Security numbers of all owner occupants of a property receiving homestead status.

Each county is required to compile this homestead data into one file and submit it to the Department of Revenue. At the department's request, counties also include (i) the parcel identification number, (ii) the estimated market value, (iii) tax amount, (iv) location indicators, and (v) the homestead property type (i.e. residential, farm, or manufactured home).

The department compiles this data from all counties into a single dataset. The county lists of property owners' Social Security numbers are checked for duplicates or improper claims of homestead. The department then supplies a list to assessors in counties where the possibly improper claims were made. The county assessors investigate each property on the list to determine if the homestead classification was improperly claimed.

The requirement (in 1986) to report Social Security numbers provided the groundwork for linking property tax and income data. In 1987, the Legislature passed a law to mandate tracking of this linked data in what is often called the "Voss Database" (after Rep. Gordon Voss, who sponsored the legislation).

2.3 Excluded Records

- 81 of the 87 counties submitted the data necessary to complete this report. Homesteads in Blue Earth, Chisago, Grant, Houston, Pope, and Wabasha counties are excluded from the analysis. Many of the 81 counties that submitted records for

every homestead provided information for only the homestead's base parcel. Rather than exclude these counties or combine their more limited records with multiple parcel data from other counties, this report's analysis is limited to each homestead's base parcel. The value of other chained parcels – along with their tax – is excluded. As a result, estimated market values and taxes are understated for homesteads that span several parcels.

- Farm and Manufactured homesteads are outside the scope of this report. A separate agricultural homestead supplemental report will be made available for taxes payable 2008.
- Relative homesteads, which are occupied by a qualifying relative of the property's owner, were also excluded from the study. This was done primarily because the actual burden of the property tax in a relative homestead arrangement is unknown and possibly not highly correlated to true financial distress.

These excluded records help explain why the Voss file totals show less in total residential homestead market value than the abstract of assessment. The discrepancy is due in part to some counties' reporting only base parcel information for each homestead, as noted above.

2.4 Main Data Elements

A brief description of the variables in this and the previous section is presented below:

- Estimated Market Value – The county assessor's full estimated market value of the homestead portion of each parcel (as of Jan. 2, 2007). Cases where the reported value was \$0 or less, or the field was blank, were not included in the study (about 2,000 records).
- Homestead Market Value Credit – A credit towards the property tax bill paid by the state to the counties. The amount (between \$0-\$304 per homestead) is based solely on market value. More than 90% of residential homesteads received some property tax relief via this credit.
- Property Tax Refund – The sum of the regular property tax refund and the targeted, or special, refund. The "No Refund" range represents instances where there was no match between the property tax and income files. Statewide about 350,000 residential homesteads received a property tax refund and 950,000 did not.
- Net Tax – The net property tax after property tax credits and refunds. The value is calculated by subtracting the regular and targeted refund amounts from the property tax refund qualifying amount reported by the county. The qualifying tax amount is used for calculating refunds and may differ from the actual property tax due on a parcel.
- Effective Tax Rate – The net property tax divided by the estimated market value. It is expressed as a percentage. In cases where a homestead's base parcel is split-classed only the market value of the residential portion is included in the analysis.

- Homestead Income – The income of homesteaders. As with the PTR Income definition, both taxable and non-taxable income are counted. This includes nontaxable Social Security and pension income, interest income, workers' compensation, and public assistance, etc. About 3 percent of homestead records were excluded because they lacked any income information.
- EMV / Income Ratio – The ratio of the assessed value of the homestead to the income of the homesteader(s).
- Property Tax Burden – The Net Tax divided by Homestead Income.

2.5: Payable 2008 Median Values By Region

Region	Count	Estimated Market		Net Tax	Effective Tax		Homestead Income	EMV / Income	Burden Before PTR	Burden After PTR
		Value	Value/Credit		Rate	Rate				
Arrowhead	93,445	\$128,300	\$236	\$902	0.73%	\$51,798	2.51	1.87%	1.81%	
Central	96,163	\$191,700	\$200	\$1,784	0.95%	\$65,793	2.96	2.97%	2.79%	
East Central	26,137	\$169,600	\$218	\$1,406	0.81%	\$50,781	3.33	2.97%	2.72%	
Minnesota Valley	40,800	\$117,300	\$239	\$1,132	1.00%	\$53,521	2.18	2.34%	2.21%	
North Central	42,187	\$153,800	\$224	\$976	0.61%	\$47,805	3.25	2.23%	2.08%	
Northwest/Headwaters	37,029	\$100,800	\$237	\$950	0.99%	\$48,884	2.06	2.12%	2.01%	
South Central	43,000	\$123,200	\$239	\$1,175	1.00%	\$54,069	2.27	2.35%	2.25%	
Southeast	114,039	\$151,300	\$231	\$1,484	1.02%	\$62,168	2.46	2.57%	2.46%	
Southwest	27,816	\$76,600	\$240	\$809	1.19%	\$48,925	1.58	1.89%	1.79%	
West Central	50,035	\$137,700	\$234	\$1,107	0.78%	\$54,298	2.59	2.18%	2.08%	
Greater Minnesota	570,651	\$144,800	\$226	\$1,259	0.91%	\$55,898	2.55	2.41%	2.30%	
Anoka	89,996	\$219,000	\$175	\$2,110	0.99%	\$71,388	3.20	3.28%	3.08%	
Carver/Scott	59,113	\$262,700	\$137	\$2,732	1.06%	\$85,080	3.14	3.45%	3.28%	
Dakota	109,497	\$247,800	\$149	\$2,398	0.98%	\$79,914	3.10	3.16%	3.04%	
Minneapolis	73,605	\$221,000	\$178	\$2,350	1.14%	\$61,637	3.51	4.15%	3.61%	
North Hennepin	75,201	\$224,800	\$170	\$2,468	1.12%	\$72,512	3.21	3.72%	3.42%	
Saint Paul	56,505	\$203,500	\$195	\$1,899	0.98%	\$59,068	3.56	3.64%	3.19%	
Southeast Hennepin	71,060	\$247,000	\$150	\$2,476	1.02%	\$75,661	3.28	3.48%	3.26%	
Southwest Hennepin	70,248	\$325,600	\$80	\$3,279	1.04%	\$100,348	3.17	3.31%	3.19%	
Suburban Ramsey	62,759	\$239,100	\$158	\$2,310	0.99%	\$75,308	3.22	3.33%	3.14%	
Washington	67,864	\$257,900	\$141	\$2,321	0.89%	\$83,114	3.17	2.96%	2.88%	
Metro	735,848	\$240,200	\$157	\$2,387	1.01%	\$75,723	3.23	3.41%	3.19%	
Statewide	1,306,499	\$205,500	\$183	\$1,902	0.98%	\$66,025	2.95	2.98%	2.82%	

3 Regional Profiles

The composition of the 20 regions is detailed below and in the following two pages of maps. For further description of the variables summarized in the regional profiles see Section 4: Variable Profiles.

Greater Minnesota Composition

- Arrowhead** – Aitkin, Cook, Itasca, Lake, St. Louis
- Central** – Benton, Sherburne, Stearns, Wright
- East Central** – Chisago, Isanti, Kanabec, Mille Lacs, Pine
- Minnesota Valley** – Big Stone, Chippewa, Kandiyohi, Lac qui Parle, McLeod, Meeker, Renville, Swift, Yellow Medicine
- North Central** – Cass, Crow Wing, Morrison, Todd, Wadena
- Northwest/Headwaters** – Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomon, Pennington, Polk, Red Lake, Roseau
- South Central** – Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca, Watonwan
- Southeast** – Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona
- Southwest** – Cottonwood, Jackson, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood, Rock
- West Central** – Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin

Metro Composition

- Anoka** – Anoka County
- Carver/Scott** – Carver and Scott Counties
- Dakota** – Dakota County
- Minneapolis** – City of Minneapolis
- North Hennepin** – Cities of Brooklyn Center, Brooklyn Park, Champlin, Corcoran, Crystal, Dayton, Greenfield, Hanover, Hassan, Maple Grove, New Hope, Osseo, Robbinsdale, Rockford, Rogers, St. Anthony
- Saint Paul** – City of Saint Paul
- Southeast Hennepin** – Cities of Bloomington, Edina, Golden Valley, Hopkins, Richfield, St. Louis Park
- Southwest Hennepin** – Cities of Chanhassen, Deephaven, Eden Prairie, Excelsior, Greenwood, Independence, Long Lake, Loretto, Maple Plain, Medicine Lake, Medina, Minnetonka Beach, Minnetonka, Minnetrista, Mound, Orono, Plymouth, Shorewood, Spring Park, St. Bonifacius, Tonka Bay, Wayzata, Woodland
- Suburban Ramsey** – Cities of Arden Hills, Blaine, Falcon Heights, Gem Lake, Lauderdale, Little Canada, Maplewood, Mounds View, New Brighton, North Oaks, North Saint Paul, Roseville, Shoreview, Spring Lake Park, St. Anthony, Vadnais Heights, White Bear, White Bear Lake
- Washington** – Washington County

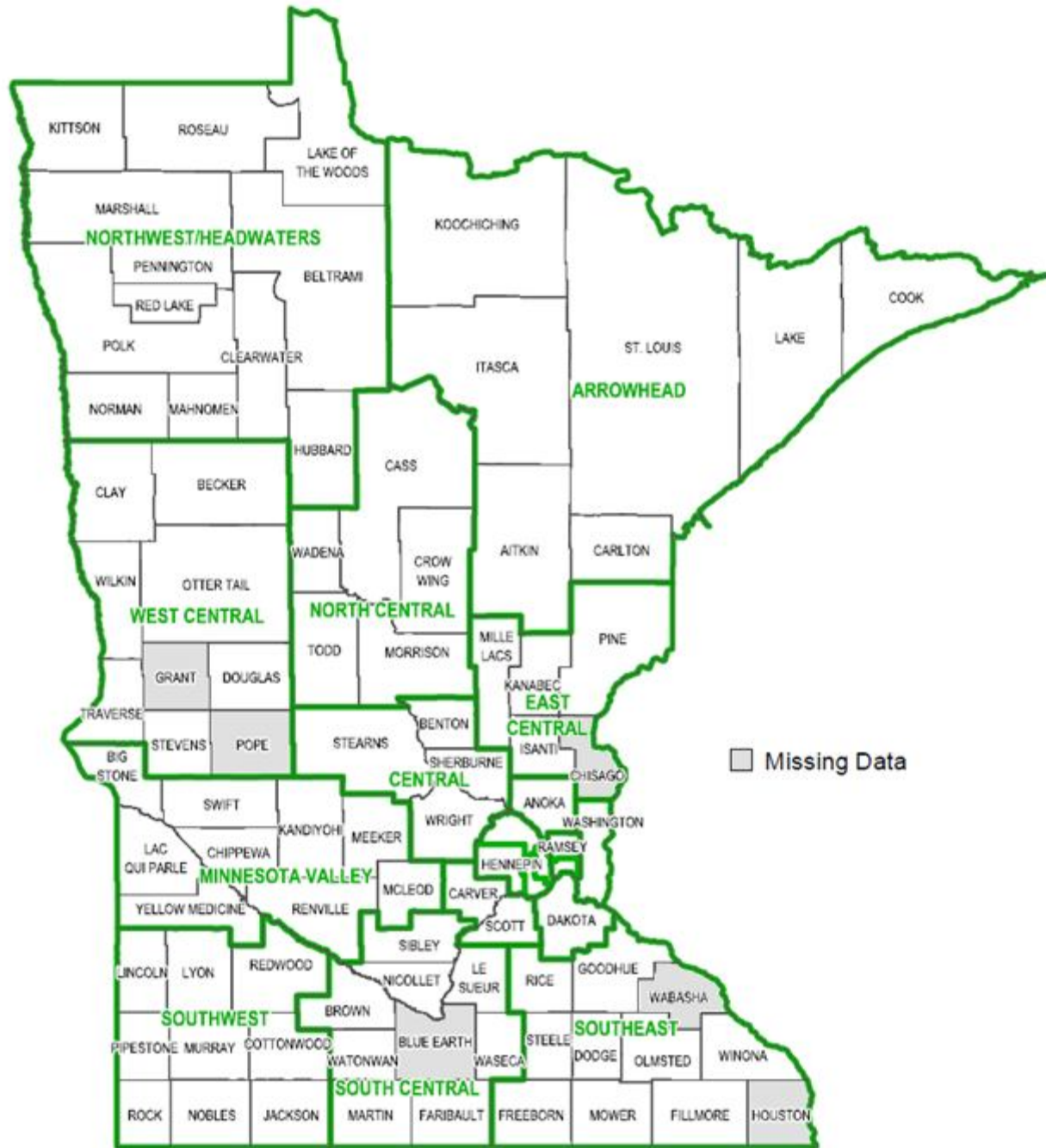


Figure 1 - Greater Minnesota Map

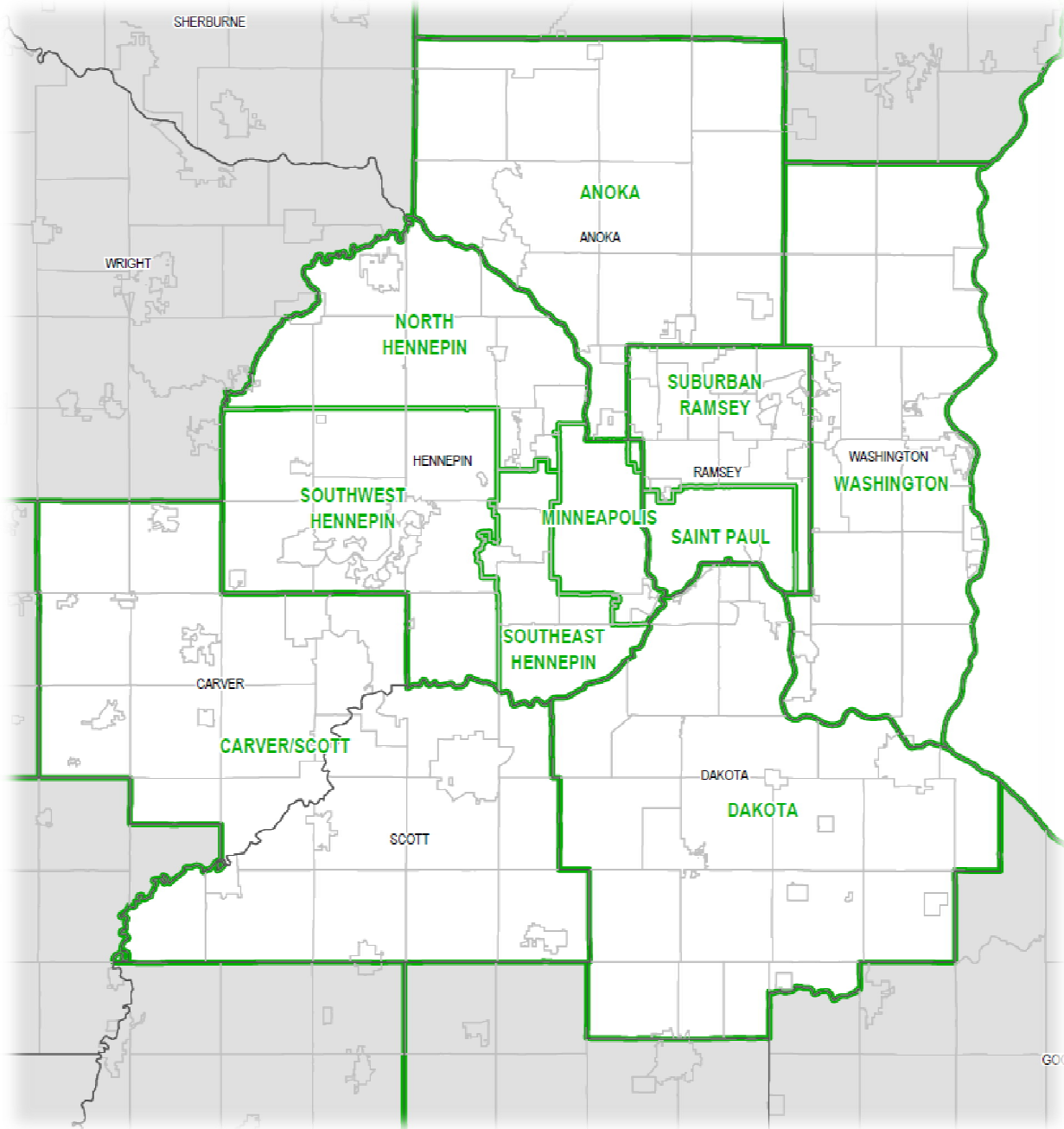


Figure 2 – Metro Map

Residential Homestead Property Tax Burden Report

3.1 Statewide

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	40,003	3.1%	0.15% or less	8,888	0.7%
\$50,000-\$100,000	121,289	9.3%	0.15%-0.30%	28,564	2.2%
\$100,000-\$150,000	187,080	14.3%	0.30%-0.45%	51,862	4.0%
\$150,000-\$200,000	273,099	20.9%	0.45%-0.60%	78,800	6.0%
\$200,000-\$250,000	261,262	20.0%	0.60%-0.75%	134,287	10.3%
\$250,000-\$300,000	151,574	11.6%	0.75%-0.90%	202,602	15.5%
\$300,000-\$350,000	90,620	6.9%	0.90%-1.05%	325,834	24.9%
\$350,000-\$400,000	57,548	4.4%	1.05%-1.20%	308,343	23.6%
\$400,000-\$450,000	36,483	2.8%	1.20%-1.35%	119,809	9.2%
More than \$450,000	87,541	6.7%	More than 1.35%	47,510	3.6%
Total	1,306,499	100.0%	Total	1,306,499	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	107,787	8.3%	\$20,000 or less	112,608	8.6%
\$1-\$35	37,599	2.9%	\$20,000-\$40,000	213,036	16.3%
\$35-\$70	56,222	4.3%	\$40,000-\$60,000	254,660	19.5%
\$70-\$105	81,732	6.3%	\$60,000-\$80,000	224,350	17.2%
\$105-\$140	121,171	9.3%	\$80,000-\$100,000	163,132	12.5%
\$140-\$175	192,474	14.7%	\$100,000-\$120,000	103,683	7.9%
\$175-\$210	242,050	18.5%	\$120,000-\$140,000	62,803	4.8%
\$210-\$245	212,995	16.3%	\$140,000-\$160,000	39,922	3.1%
\$245-\$280	164,267	12.6%	\$160,000-\$180,000	26,255	2.0%
\$280-\$304	90,202	6.9%	More than \$180,000	106,050	8.1%
Total	1,306,499	100.0%	Total	1,306,499	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	942,952	72.2%	1.0 or less	69,667	5.3%
\$1-\$200	75,314	5.8%	1.0-2.0	256,933	19.7%
\$200-\$400	62,480	4.8%	2.0-3.0	341,456	26.1%
\$400-\$600	58,041	4.4%	3.0-4.0	234,997	18.0%
\$600-\$800	47,504	3.6%	4.0-5.0	130,228	10.0%
\$800-\$1,000	37,316	2.9%	5.0-6.0	74,343	5.7%
\$1,000-\$1,200	31,820	2.4%	6.0-7.0	46,000	3.5%
\$1,200-\$1,400	26,394	2.0%	7.0-8.0	30,580	2.3%
\$1,400-\$1,600	13,759	1.1%	8.0-9.0	21,523	1.6%
More than \$1,600	10,919	0.8%	More than 9.0	100,772	7.7%
Total	1,306,499	100.0%	Total	1,306,499	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	99,806	7.6%	1.0% or less	97,083	7.4%
\$500-\$1,000	162,140	12.4%	1.0%-2.0%	258,167	19.8%
\$1,000-\$1,500	209,177	16.0%	2.0%-3.0%	365,010	27.9%
\$1,500-\$2,000	225,594	17.3%	3.0%-4.0%	305,130	23.4%
\$2,000-\$2,500	197,332	15.1%	4.0%-5.0%	120,198	9.2%
\$2,500-\$3,000	135,068	10.3%	5.0%-6.0%	46,695	3.6%
\$3,000-\$3,500	85,427	6.5%	6.0%-7.0%	25,865	2.0%
\$3,500-\$4,000	56,370	4.3%	7.0%-8.0%	16,563	1.3%
\$4,000-\$4,500	37,202	2.8%	8.0%-9.0%	11,308	0.9%
More than \$4,500	98,383	7.5%	More than 9.0%	60,480	4.6%
Total	1,306,499	100.0%	Total	1,306,499	100.0%

3.2 Greater Minnesota

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	39,229	6.9%	0.15% or less	7,768	1.4%
\$50,000-\$100,000	113,205	19.8%	0.15%-0.30%	21,308	3.7%
\$100,000-\$150,000	148,152	26.0%	0.30%-0.45%	36,315	6.4%
\$150,000-\$200,000	116,665	20.4%	0.45%-0.60%	51,115	9.0%
\$200,000-\$250,000	64,892	11.4%	0.60%-0.75%	69,685	12.2%
\$250,000-\$300,000	36,301	6.4%	0.75%-0.90%	95,203	16.7%
\$300,000-\$350,000	20,571	3.6%	0.90%-1.05%	104,617	18.3%
\$350,000-\$400,000	11,804	2.1%	1.05%-1.20%	94,574	16.6%
\$400,000-\$450,000	7,020	1.2%	1.20%-1.35%	49,869	8.7%
More than \$450,000	12,812	2.2%	More than 1.35%	40,197	7.0%
Total	570,651	100.0%	Total	570,651	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	15,022	2.6%	\$20,000 or less	66,845	11.7%
\$1-\$35	7,934	1.4%	\$20,000-\$40,000	117,980	20.7%
\$35-\$70	14,584	2.6%	\$40,000-\$60,000	124,834	21.9%
\$70-\$105	23,405	4.1%	\$60,000-\$80,000	102,534	18.0%
\$105-\$140	35,443	6.2%	\$80,000-\$100,000	64,808	11.4%
\$140-\$175	54,258	9.5%	\$100,000-\$120,000	35,005	6.1%
\$175-\$210	83,024	14.5%	\$120,000-\$140,000	18,199	3.2%
\$210-\$245	119,427	20.9%	\$140,000-\$160,000	10,494	1.8%
\$245-\$280	135,081	23.7%	\$160,000-\$180,000	6,431	1.1%
\$280-\$304	82,473	14.5%	More than \$180,000	23,521	4.1%
Total	570,651	100.0%	Total	570,651	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	440,545	77.2%	1.0 or less	47,353	8.3%
\$1-\$200	35,126	6.2%	1.0-2.0	150,424	26.4%
\$200-\$400	28,231	4.9%	2.0-3.0	144,457	25.3%
\$400-\$600	22,895	4.0%	3.0-4.0	83,395	14.6%
\$600-\$800	16,005	2.8%	4.0-5.0	45,564	8.0%
\$800-\$1,000	10,338	1.8%	5.0-6.0	26,685	4.7%
\$1,000-\$1,200	7,312	1.3%	6.0-7.0	16,860	3.0%
\$1,200-\$1,400	5,353	0.9%	7.0-8.0	11,318	2.0%
\$1,400-\$1,600	2,711	0.5%	8.0-9.0	8,015	1.4%
More than \$1,600	2,135	0.4%	More than 9.0	36,580	6.4%
Total	570,651	100.0%	Total	570,651	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	89,653	15.7%	1.0% or less	74,822	13.1%
\$500-\$1,000	127,453	22.3%	1.0%-2.0%	159,477	27.9%
\$1,000-\$1,500	127,798	22.4%	2.0%-3.0%	164,160	28.8%
\$1,500-\$2,000	94,665	16.6%	3.0%-4.0%	93,463	16.4%
\$2,000-\$2,500	56,238	9.9%	4.0%-5.0%	31,070	5.4%
\$2,500-\$3,000	30,764	5.4%	5.0%-6.0%	13,190	2.3%
\$3,000-\$3,500	17,739	3.1%	6.0%-7.0%	7,531	1.3%
\$3,500-\$4,000	10,461	1.8%	7.0%-8.0%	4,892	0.9%
\$4,000-\$4,500	5,806	1.0%	8.0%-9.0%	3,372	0.6%
More than \$4,500	10,074	1.8%	More than 9.0%	18,674	3.3%
Total	570,651	100.0%	Total	570,651	100.0%

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3.3 Metro

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	774	0.1%	0.15% or less	1,119	0.2%
\$50,000-\$100,000	8,084	1.1%	0.15%-0.30%	7,254	1.0%
\$100,000-\$150,000	38,928	5.3%	0.30%-0.45%	15,545	2.1%
\$150,000-\$200,000	156,434	21.3%	0.45%-0.60%	27,683	3.8%
\$200,000-\$250,000	196,370	26.7%	0.60%-0.75%	64,601	8.8%
\$250,000-\$300,000	115,273	15.7%	0.75%-0.90%	107,400	14.6%
\$300,000-\$350,000	70,049	9.5%	0.90%-1.05%	221,217	30.1%
\$350,000-\$400,000	45,744	6.2%	1.05%-1.20%	213,773	29.1%
\$400,000-\$450,000	29,463	4.0%	1.20%-1.35%	69,942	9.5%
More than \$450,000	74,729	10.2%	More than 1.35%	7,314	1.0%
Total	735,848	100.0%	Total	735,848	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	92,765	12.6%	\$20,000 or less	45,763	6.2%
\$1-\$35	29,665	4.0%	\$20,000-\$40,000	95,057	12.9%
\$35-\$70	41,638	5.7%	\$40,000-\$60,000	129,825	17.6%
\$70-\$105	58,327	7.9%	\$60,000-\$80,000	121,816	16.6%
\$105-\$140	85,728	11.7%	\$80,000-\$100,000	98,324	13.4%
\$140-\$175	138,216	18.8%	\$100,000-\$120,000	68,678	9.3%
\$175-\$210	159,026	21.6%	\$120,000-\$140,000	44,604	6.1%
\$210-\$245	93,568	12.7%	\$140,000-\$160,000	29,428	4.0%
\$245-\$280	29,186	4.0%	\$160,000-\$180,000	19,824	2.7%
\$280-\$304	7,729	1.1%	More than \$180,000	82,529	11.2%
Total	735,848	100.0%	Total	735,848	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	502,411	68.3%	1.0 or less	22,314	3.0%
\$1-\$200	40,196	5.5%	1.0-2.0	106,509	14.5%
\$200-\$400	34,252	4.7%	2.0-3.0	196,999	26.8%
\$400-\$600	35,150	4.8%	3.0-4.0	151,603	20.6%
\$600-\$800	31,487	4.3%	4.0-5.0	84,664	11.5%
\$800-\$1,000	26,972	3.7%	5.0-6.0	47,657	6.5%
\$1,000-\$1,200	24,510	3.3%	6.0-7.0	29,140	4.0%
\$1,200-\$1,400	21,043	2.9%	7.0-8.0	19,261	2.6%
\$1,400-\$1,600	11,044	1.5%	8.0-9.0	13,509	1.8%
More than \$1,600	8,783	1.2%	More than 9.0	64,192	8.7%
Total	735,848	100.0%	Total	735,848	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	10,151	1.4%	1.0% or less	22,260	3.0%
\$500-\$1,000	34,685	4.7%	1.0%-2.0%	98,689	13.4%
\$1,000-\$1,500	81,385	11.1%	2.0%-3.0%	200,847	27.3%
\$1,500-\$2,000	130,921	17.8%	3.0%-4.0%	211,670	28.8%
\$2,000-\$2,500	141,099	19.2%	4.0%-5.0%	89,127	12.1%
\$2,500-\$3,000	104,308	14.2%	5.0%-6.0%	33,505	4.6%
\$3,000-\$3,500	67,683	9.2%	6.0%-7.0%	18,337	2.5%
\$3,500-\$4,000	45,912	6.2%	7.0%-8.0%	11,666	1.6%
\$4,000-\$4,500	31,395	4.3%	8.0%-9.0%	7,939	1.1%
More than \$4,500	88,309	12.0%	More than 9.0%	41,808	5.7%
Total	735,848	100.0%	Total	735,848	100.0%

3.4 Arrowhead

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	7,637	8.2%	0.15% or less	3,222	3.4%
\$50,000-\$100,000	24,331	26.0%	0.15%-0.30%	8,514	9.1%
\$100,000-\$150,000	24,983	26.7%	0.30%-0.45%	12,452	13.3%
\$150,000-\$200,000	15,814	16.9%	0.45%-0.60%	12,447	13.3%
\$200,000-\$250,000	8,128	8.7%	0.60%-0.75%	11,628	12.4%
\$250,000-\$300,000	4,781	5.1%	0.75%-0.90%	14,631	15.7%
\$300,000-\$350,000	2,812	3.0%	0.90%-1.05%	16,511	17.7%
\$350,000-\$400,000	1,707	1.8%	1.05%-1.20%	10,656	11.4%
\$400,000-\$450,000	1,068	1.1%	1.20%-1.35%	2,377	2.5%
More than \$450,000	2,184	2.3%	More than 1.35%	1,007	1.1%
Total	93,445	100.0%	Total	93,445	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	2,338	2.5%	\$20,000 or less	13,826	14.8%
\$1-\$35	1,072	1.1%	\$20,000-\$40,000	20,414	21.8%
\$35-\$70	1,882	2.0%	\$40,000-\$60,000	20,493	21.9%
\$70-\$105	3,232	3.5%	\$60,000-\$80,000	15,679	16.8%
\$105-\$140	5,190	5.6%	\$80,000-\$100,000	9,588	10.3%
\$140-\$175	8,047	8.6%	\$100,000-\$120,000	5,100	5.5%
\$175-\$210	12,168	13.0%	\$120,000-\$140,000	2,559	2.7%
\$210-\$245	18,233	19.5%	\$140,000-\$160,000	1,526	1.6%
\$245-\$280	23,887	25.6%	\$160,000-\$180,000	915	1.0%
\$280-\$304	17,396	18.6%	More than \$180,000	3,345	3.6%
Total	93,445	100.0%	Total	93,445	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	78,491	84.0%	1.0 or less	8,657	9.3%
\$1-\$200	3,972	4.3%	1.0-2.0	25,615	27.4%
\$200-\$400	3,318	3.6%	2.0-3.0	21,552	23.1%
\$400-\$600	2,784	3.0%	3.0-4.0	12,709	13.6%
\$600-\$800	1,791	1.9%	4.0-5.0	7,434	8.0%
\$800-\$1,000	1,164	1.2%	5.0-6.0	4,467	4.8%
\$1,000-\$1,200	773	0.8%	6.0-7.0	2,926	3.1%
\$1,200-\$1,400	617	0.7%	7.0-8.0	1,976	2.1%
\$1,400-\$1,600	291	0.3%	8.0-9.0	1,496	1.6%
More than \$1,600	244	0.3%	More than 9.0	6,613	7.1%
Total	93,445	100.0%	Total	93,445	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	28,031	30.0%	1.0% or less	24,830	26.6%
\$500-\$1,000	22,940	24.5%	1.0%-2.0%	26,396	28.2%
\$1,000-\$1,500	17,313	18.5%	2.0%-3.0%	20,294	21.7%
\$1,500-\$2,000	10,548	11.3%	3.0%-4.0%	10,969	11.7%
\$2,000-\$2,500	5,832	6.2%	4.0%-5.0%	3,903	4.2%
\$2,500-\$3,000	3,249	3.5%	5.0%-6.0%	1,814	1.9%
\$3,000-\$3,500	2,018	2.2%	6.0%-7.0%	1,132	1.2%
\$3,500-\$4,000	1,176	1.3%	7.0%-8.0%	722	0.8%
\$4,000-\$4,500	764	0.8%	8.0%-9.0%	508	0.5%
More than \$4,500	1,574	1.7%	More than 9.0%	2,877	3.1%
Total	93,445	100.0%	Total	93,445	100.0%

Residential Homestead Property Tax Burden Report

3.5 Central

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	394	0.4%	0.15% or less	383	0.4%
\$50,000-\$100,000	3,545	3.7%	0.15%-0.30%	1,585	1.6%
\$100,000-\$150,000	18,834	19.6%	0.30%-0.45%	2,896	3.0%
\$150,000-\$200,000	29,742	30.9%	0.45%-0.60%	5,423	5.6%
\$200,000-\$250,000	19,541	20.3%	0.60%-0.75%	11,357	11.8%
\$250,000-\$300,000	10,891	11.3%	0.75%-0.90%	18,245	19.0%
\$300,000-\$350,000	5,935	6.2%	0.90%-1.05%	27,814	28.9%
\$350,000-\$400,000	3,183	3.3%	1.05%-1.20%	18,777	19.5%
\$400,000-\$450,000	1,783	1.9%	1.20%-1.35%	7,273	7.6%
More than \$450,000	2,315	2.4%	More than 1.35%	2,410	2.5%
Total	96,163	100.0%	Total	96,163	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	3,198	3.3%	\$20,000 or less	6,948	7.2%
\$1-\$35	1,869	1.9%	\$20,000-\$40,000	14,934	15.5%
\$35-\$70	3,102	3.2%	\$40,000-\$60,000	20,115	20.9%
\$70-\$105	5,130	5.3%	\$60,000-\$80,000	19,680	20.5%
\$105-\$140	8,236	8.6%	\$80,000-\$100,000	13,763	14.3%
\$140-\$175	13,151	13.7%	\$100,000-\$120,000	8,072	8.4%
\$175-\$210	20,283	21.1%	\$120,000-\$140,000	4,189	4.4%
\$210-\$245	23,465	24.4%	\$140,000-\$160,000	2,318	2.4%
\$245-\$280	14,355	14.9%	\$160,000-\$180,000	1,450	1.5%
\$280-\$304	3,374	3.5%	More than \$180,000	4,694	4.9%
Total	96,163	100.0%	Total	96,163	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	68,935	71.7%	1.0 or less	2,845	3.0%
\$1-\$200	5,757	6.0%	1.0-2.0	17,366	18.1%
\$200-\$400	5,265	5.5%	2.0-3.0	28,774	29.9%
\$400-\$600	4,810	5.0%	3.0-4.0	18,788	19.5%
\$600-\$800	3,672	3.8%	4.0-5.0	9,670	10.1%
\$800-\$1,000	2,683	2.8%	5.0-6.0	5,279	5.5%
\$1,000-\$1,200	1,922	2.0%	6.0-7.0	3,259	3.4%
\$1,200-\$1,400	1,606	1.7%	7.0-8.0	2,067	2.1%
\$1,400-\$1,600	802	0.8%	8.0-9.0	1,424	1.5%
More than \$1,600	711	0.7%	More than 9.0	6,691	7.0%
Total	96,163	100.0%	Total	96,163	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	3,242	3.4%	1.0% or less	3,685	3.8%
\$500-\$1,000	9,416	9.8%	1.0%-2.0%	18,921	19.7%
\$1,000-\$1,500	21,679	22.5%	2.0%-3.0%	32,689	34.0%
\$1,500-\$2,000	23,544	24.5%	3.0%-4.0%	23,434	24.4%
\$2,000-\$2,500	16,434	17.1%	4.0%-5.0%	7,545	7.8%
\$2,500-\$3,000	9,105	9.5%	5.0%-6.0%	2,897	3.0%
\$3,000-\$3,500	5,349	5.6%	6.0%-7.0%	1,612	1.7%
\$3,500-\$4,000	3,227	3.4%	7.0%-8.0%	942	1.0%
\$4,000-\$4,500	1,754	1.8%	8.0%-9.0%	697	0.7%
More than \$4,500	2,413	2.5%	More than 9.0%	3,741	3.9%
Total	96,163	100.0%	Total	96,163	100.0%

3.6 East Central

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	388	1.5%	0.15% or less	428	1.6%
\$50,000-\$100,000	2,461	9.4%	0.15%-0.30%	1,006	3.8%
\$100,000-\$150,000	6,637	25.4%	0.30%-0.45%	1,740	6.7%
\$150,000-\$200,000	8,032	30.7%	0.45%-0.60%	2,944	11.3%
\$200,000-\$250,000	4,143	15.9%	0.60%-0.75%	4,410	16.9%
\$250,000-\$300,000	2,155	8.2%	0.75%-0.90%	6,410	24.5%
\$300,000-\$350,000	1,101	4.2%	0.90%-1.05%	4,357	16.7%
\$350,000-\$400,000	592	2.3%	1.05%-1.20%	2,098	8.0%
\$400,000-\$450,000	288	1.1%	1.20%-1.35%	2,138	8.2%
More than \$450,000	340	1.3%	More than 1.35%	606	2.3%
Total	26,137	100.0%	Total	26,137	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	424	1.6%	\$20,000 or less	3,540	13.5%
\$1-\$35	310	1.2%	\$20,000-\$40,000	5,953	22.8%
\$35-\$70	527	2.0%	\$40,000-\$60,000	6,376	24.4%
\$70-\$105	948	3.6%	\$60,000-\$80,000	4,643	17.8%
\$105-\$140	1,649	6.3%	\$80,000-\$100,000	2,697	10.3%
\$140-\$175	2,680	10.3%	\$100,000-\$120,000	1,286	4.9%
\$175-\$210	4,936	18.9%	\$120,000-\$140,000	586	2.2%
\$210-\$245	7,028	26.9%	\$140,000-\$160,000	303	1.2%
\$245-\$280	5,464	20.9%	\$160,000-\$180,000	193	0.7%
\$280-\$304	2,171	8.3%	More than \$180,000	560	2.1%
Total	26,137	100.0%	Total	26,137	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	18,403	70.4%	1.0 or less	585	2.2%
\$1-\$200	1,660	6.4%	1.0-2.0	3,844	14.7%
\$200-\$400	1,525	5.8%	2.0-3.0	6,729	25.7%
\$400-\$600	1,398	5.3%	3.0-4.0	4,870	18.6%
\$600-\$800	1,127	4.3%	4.0-5.0	2,936	11.2%
\$800-\$1,000	684	2.6%	5.0-6.0	1,810	6.9%
\$1,000-\$1,200	529	2.0%	6.0-7.0	1,194	4.6%
\$1,200-\$1,400	411	1.6%	7.0-8.0	813	3.1%
\$1,400-\$1,600	211	0.8%	8.0-9.0	555	2.1%
More than \$1,600	189	0.7%	More than 9.0	2,801	10.7%
Total	26,137	100.0%	Total	26,137	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	2,734	10.5%	1.0% or less	1,617	6.2%
\$500-\$1,000	4,810	18.4%	1.0%-2.0%	5,695	21.8%
\$1,000-\$1,500	6,873	26.3%	2.0%-3.0%	8,212	31.4%
\$1,500-\$2,000	5,937	22.7%	3.0%-4.0%	5,519	21.1%
\$2,000-\$2,500	3,189	12.2%	4.0%-5.0%	1,832	7.0%
\$2,500-\$3,000	1,392	5.3%	5.0%-6.0%	848	3.2%
\$3,000-\$3,500	568	2.2%	6.0%-7.0%	475	1.8%
\$3,500-\$4,000	292	1.1%	7.0%-8.0%	328	1.3%
\$4,000-\$4,500	144	0.6%	8.0%-9.0%	238	0.9%
More than \$4,500	198	0.8%	More than 9.0%	1,373	5.3%
Total	26,137	100.0%	Total	26,137	100.0%

3.7 Minnesota Valley

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	4,882	12.0%	0.15% or less	176	0.4%
\$50,000-\$100,000	11,389	27.9%	0.15%-0.30%	638	1.6%
\$100,000-\$150,000	11,113	27.2%	0.30%-0.45%	1,248	3.1%
\$150,000-\$200,000	6,369	15.6%	0.45%-0.60%	2,306	5.7%
\$200,000-\$250,000	3,123	7.7%	0.60%-0.75%	3,882	9.5%
\$250,000-\$300,000	1,746	4.3%	0.75%-0.90%	6,923	17.0%
\$300,000-\$350,000	873	2.1%	0.90%-1.05%	7,471	18.3%
\$350,000-\$400,000	465	1.1%	1.05%-1.20%	5,767	14.1%
\$400,000-\$450,000	308	0.8%	1.20%-1.35%	5,953	14.6%
More than \$450,000	532	1.3%	More than 1.35%	6,436	15.8%
Total	40,800	100.0%	Total	40,800	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	629	1.5%	\$20,000 or less	4,843	11.9%
\$1-\$35	424	1.0%	\$20,000-\$40,000	9,052	22.2%
\$35-\$70	1,024	2.5%	\$40,000-\$60,000	9,424	23.1%
\$70-\$105	1,623	4.0%	\$60,000-\$80,000	7,446	18.3%
\$105-\$140	2,312	5.7%	\$80,000-\$100,000	4,452	10.9%
\$140-\$175	3,316	8.1%	\$100,000-\$120,000	2,070	5.1%
\$175-\$210	4,990	12.2%	\$120,000-\$140,000	1,066	2.6%
\$210-\$245	7,734	19.0%	\$140,000-\$160,000	594	1.5%
\$245-\$280	10,746	26.3%	\$160,000-\$180,000	385	0.9%
\$280-\$304	8,002	19.6%	More than \$180,000	1,468	3.6%
Total	40,800	100.0%	Total	40,800	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	31,302	76.7%	1.0 or less	5,303	13.0%
\$1-\$200	2,498	6.1%	1.0-2.0	12,950	31.7%
\$200-\$400	2,164	5.3%	2.0-3.0	9,701	23.8%
\$400-\$600	1,758	4.3%	3.0-4.0	4,970	12.2%
\$600-\$800	1,169	2.9%	4.0-5.0	2,697	6.6%
\$800-\$1,000	752	1.8%	5.0-6.0	1,486	3.6%
\$1,000-\$1,200	517	1.3%	6.0-7.0	914	2.2%
\$1,200-\$1,400	354	0.9%	7.0-8.0	584	1.4%
\$1,400-\$1,600	183	0.4%	8.0-9.0	415	1.0%
More than \$1,600	103	0.3%	More than 9.0	1,780	4.4%
Total	40,800	100.0%	Total	40,800	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	6,520	16.0%	1.0% or less	5,159	12.6%
\$500-\$1,000	11,121	27.3%	1.0%-2.0%	12,474	30.6%
\$1,000-\$1,500	9,305	22.8%	2.0%-3.0%	11,777	28.9%
\$1,500-\$2,000	6,180	15.1%	3.0%-4.0%	6,291	15.4%
\$2,000-\$2,500	3,433	8.4%	4.0%-5.0%	2,083	5.1%
\$2,500-\$3,000	1,857	4.6%	5.0%-6.0%	862	2.1%
\$3,000-\$3,500	957	2.3%	6.0%-7.0%	438	1.1%
\$3,500-\$4,000	577	1.4%	7.0%-8.0%	352	0.9%
\$4,000-\$4,500	283	0.7%	8.0%-9.0%	216	0.5%
More than \$4,500	567	1.4%	More than 9.0%	1,148	2.8%
Total	40,800	100.0%	Total	40,800	100.0%

3.8 North Central

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	1,981	4.7%	0.15% or less	1,655	3.9%
\$50,000-\$100,000	7,943	18.8%	0.15%-0.30%	3,735	8.9%
\$100,000-\$150,000	10,466	24.8%	0.30%-0.45%	6,711	15.9%
\$150,000-\$200,000	8,004	19.0%	0.45%-0.60%	8,508	20.2%
\$200,000-\$250,000	4,575	10.8%	0.60%-0.75%	6,351	15.1%
\$250,000-\$300,000	2,628	6.2%	0.75%-0.90%	6,052	14.3%
\$300,000-\$350,000	1,750	4.1%	0.90%-1.05%	4,393	10.4%
\$350,000-\$400,000	1,206	2.9%	1.05%-1.20%	2,818	6.7%
\$400,000-\$450,000	860	2.0%	1.20%-1.35%	1,457	3.5%
More than \$450,000	2,774	6.6%	More than 1.35%	507	1.2%
Total	42,187	100.0%	Total	42,187	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	2,702	6.4%	\$20,000 or less	6,854	16.2%
\$1-\$35	761	1.8%	\$20,000-\$40,000	10,391	24.6%
\$35-\$70	1,174	2.8%	\$40,000-\$60,000	9,323	22.1%
\$70-\$105	1,686	4.0%	\$60,000-\$80,000	6,563	15.6%
\$105-\$140	2,455	5.8%	\$80,000-\$100,000	3,788	9.0%
\$140-\$175	3,677	8.7%	\$100,000-\$120,000	1,791	4.2%
\$175-\$210	5,685	13.5%	\$120,000-\$140,000	970	2.3%
\$210-\$245	8,276	19.6%	\$140,000-\$160,000	566	1.3%
\$245-\$280	9,608	22.8%	\$160,000-\$180,000	363	0.9%
\$280-\$304	6,163	14.6%	More than \$180,000	1,578	3.7%
Total	42,187	100.0%	Total	42,187	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	32,606	77.3%	1.0 or less	1,823	4.3%
\$1-\$200	2,327	5.5%	1.0-2.0	8,060	19.1%
\$200-\$400	2,260	5.4%	2.0-3.0	9,319	22.1%
\$400-\$600	1,714	4.1%	3.0-4.0	6,511	15.4%
\$600-\$800	1,114	2.6%	4.0-5.0	4,070	9.6%
\$800-\$1,000	763	1.8%	5.0-6.0	2,899	6.9%
\$1,000-\$1,200	565	1.3%	6.0-7.0	1,954	4.6%
\$1,200-\$1,400	418	1.0%	7.0-8.0	1,426	3.4%
\$1,400-\$1,600	245	0.6%	8.0-9.0	1,009	2.4%
More than \$1,600	175	0.4%	More than 9.0	5,116	12.1%
Total	42,187	100.0%	Total	42,187	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	9,363	22.2%	1.0% or less	7,004	16.6%
\$500-\$1,000	12,311	29.2%	1.0%-2.0%	13,092	31.0%
\$1,000-\$1,500	9,204	21.8%	2.0%-3.0%	10,849	25.7%
\$1,500-\$2,000	5,159	12.2%	3.0%-4.0%	5,414	12.8%
\$2,000-\$2,500	2,600	6.2%	4.0%-5.0%	2,051	4.9%
\$2,500-\$3,000	1,325	3.1%	5.0%-6.0%	912	2.2%
\$3,000-\$3,500	760	1.8%	6.0%-7.0%	566	1.3%
\$3,500-\$4,000	473	1.1%	7.0%-8.0%	374	0.9%
\$4,000-\$4,500	247	0.6%	8.0%-9.0%	258	0.6%
More than \$4,500	745	1.8%	More than 9.0%	1,667	4.0%
Total	42,187	100.0%	Total	42,187	100.0%

3.9 Northwest/Headwaters

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	6,551	17.7%	0.15% or less	580	1.6%
\$50,000-\$100,000	11,804	31.9%	0.15%-0.30%	1,299	3.5%
\$100,000-\$150,000	8,948	24.2%	0.30%-0.45%	2,170	5.9%
\$150,000-\$200,000	4,361	11.8%	0.45%-0.60%	2,968	8.0%
\$200,000-\$250,000	2,088	5.6%	0.60%-0.75%	3,950	10.7%
\$250,000-\$300,000	1,161	3.1%	0.75%-0.90%	4,455	12.0%
\$300,000-\$350,000	746	2.0%	0.90%-1.05%	5,177	14.0%
\$350,000-\$400,000	465	1.3%	1.05%-1.20%	4,303	11.6%
\$400,000-\$450,000	312	0.8%	1.20%-1.35%	3,019	8.2%
More than \$450,000	593	1.6%	More than 1.35%	9,108	24.6%
Total	37,029	100.0%	Total	37,029	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	625	1.7%	\$20,000 or less	5,850	15.8%
\$1-\$35	602	1.6%	\$20,000-\$40,000	8,739	23.6%
\$35-\$70	1,252	3.4%	\$40,000-\$60,000	8,364	22.6%
\$70-\$105	1,769	4.8%	\$60,000-\$80,000	6,259	16.9%
\$105-\$140	2,251	6.1%	\$80,000-\$100,000	3,498	9.4%
\$140-\$175	3,116	8.4%	\$100,000-\$120,000	1,708	4.6%
\$175-\$210	4,251	11.5%	\$120,000-\$140,000	826	2.2%
\$210-\$245	6,217	16.8%	\$140,000-\$160,000	436	1.2%
\$245-\$280	9,334	25.2%	\$160,000-\$180,000	296	0.8%
\$280-\$304	7,612	20.6%	More than \$180,000	1,053	2.8%
Total	37,029	100.0%	Total	37,029	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	29,991	81.0%	1.0 or less	6,036	16.3%
\$1-\$200	1,983	5.4%	1.0-2.0	11,876	32.1%
\$200-\$400	1,675	4.5%	2.0-3.0	7,560	20.4%
\$400-\$600	1,262	3.4%	3.0-4.0	3,893	10.5%
\$600-\$800	801	2.2%	4.0-5.0	2,187	5.9%
\$800-\$1,000	476	1.3%	5.0-6.0	1,339	3.6%
\$1,000-\$1,200	381	1.0%	6.0-7.0	865	2.3%
\$1,200-\$1,400	225	0.6%	7.0-8.0	572	1.5%
\$1,400-\$1,600	119	0.3%	8.0-9.0	443	1.2%
More than \$1,600	116	0.3%	More than 9.0	2,258	6.1%
Total	37,029	100.0%	Total	37,029	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	8,796	23.8%	1.0% or less	6,380	17.2%
\$500-\$1,000	10,676	28.8%	1.0%-2.0%	11,995	32.4%
\$1,000-\$1,500	8,001	21.6%	2.0%-3.0%	9,550	25.8%
\$1,500-\$2,000	4,486	12.1%	3.0%-4.0%	4,467	12.1%
\$2,000-\$2,500	2,369	6.4%	4.0%-5.0%	1,671	4.5%
\$2,500-\$3,000	1,221	3.3%	5.0%-6.0%	780	2.1%
\$3,000-\$3,500	647	1.7%	6.0%-7.0%	449	1.2%
\$3,500-\$4,000	336	0.9%	7.0%-8.0%	305	0.8%
\$4,000-\$4,500	189	0.5%	8.0%-9.0%	228	0.6%
More than \$4,500	308	0.8%	More than 9.0%	1,204	3.3%
Total	37,029	100.0%	Total	37,029	100.0%

3.10 South Central

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	4,290	10.0%	0.15% or less	170	0.4%
\$50,000-\$100,000	11,235	26.1%	0.15%-0.30%	600	1.4%
\$100,000-\$150,000	12,324	28.7%	0.30%-0.45%	1,425	3.3%
\$150,000-\$200,000	7,245	16.8%	0.45%-0.60%	2,895	6.7%
\$200,000-\$250,000	3,768	8.8%	0.60%-0.75%	4,707	10.9%
\$250,000-\$300,000	2,008	4.7%	0.75%-0.90%	6,766	15.7%
\$300,000-\$350,000	1,095	2.5%	0.90%-1.05%	8,081	18.8%
\$350,000-\$400,000	531	1.2%	1.05%-1.20%	8,670	20.2%
\$400,000-\$450,000	254	0.6%	1.20%-1.35%	5,198	12.1%
More than \$450,000	250	0.6%	More than 1.35%	4,488	10.4%
Total	43,000	100.0%	Total	43,000	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	363	0.8%	\$20,000 or less	5,020	11.7%
\$1-\$35	385	0.9%	\$20,000-\$40,000	9,502	22.1%
\$35-\$70	936	2.2%	\$40,000-\$60,000	9,730	22.6%
\$70-\$105	1,569	3.6%	\$60,000-\$80,000	7,927	18.4%
\$105-\$140	2,422	5.6%	\$80,000-\$100,000	4,769	11.1%
\$140-\$175	3,622	8.4%	\$100,000-\$120,000	2,314	5.4%
\$175-\$210	5,691	13.2%	\$120,000-\$140,000	1,190	2.8%
\$210-\$245	8,292	19.3%	\$140,000-\$160,000	621	1.4%
\$245-\$280	11,612	27.0%	\$160,000-\$180,000	409	1.0%
\$280-\$304	8,108	18.9%	More than \$180,000	1,518	3.5%
Total	43,000	100.0%	Total	43,000	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	33,168	77.1%	1.0 or less	4,720	11.0%
\$1-\$200	2,938	6.8%	1.0-2.0	13,241	30.8%
\$200-\$400	2,240	5.2%	2.0-3.0	11,015	25.6%
\$400-\$600	1,776	4.1%	3.0-4.0	5,559	12.9%
\$600-\$800	1,146	2.7%	4.0-5.0	2,914	6.8%
\$800-\$1,000	693	1.6%	5.0-6.0	1,620	3.8%
\$1,000-\$1,200	446	1.0%	6.0-7.0	998	2.3%
\$1,200-\$1,400	313	0.7%	7.0-8.0	625	1.5%
\$1,400-\$1,600	170	0.4%	8.0-9.0	453	1.1%
More than \$1,600	110	0.3%	More than 9.0	1,855	4.3%
Total	43,000	100.0%	Total	43,000	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	6,403	14.9%	1.0% or less	5,180	12.0%
\$500-\$1,000	11,270	26.2%	1.0%-2.0%	12,987	30.2%
\$1,000-\$1,500	10,448	24.3%	2.0%-3.0%	12,706	29.5%
\$1,500-\$2,000	6,995	16.3%	3.0%-4.0%	6,801	15.8%
\$2,000-\$2,500	3,706	8.6%	4.0%-5.0%	2,150	5.0%
\$2,500-\$3,000	1,967	4.6%	5.0%-6.0%	901	2.1%
\$3,000-\$3,500	1,035	2.4%	6.0%-7.0%	535	1.2%
\$3,500-\$4,000	566	1.3%	7.0%-8.0%	315	0.7%
\$4,000-\$4,500	297	0.7%	8.0%-9.0%	214	0.5%
More than \$4,500	313	0.7%	More than 9.0%	1,211	2.8%
Total	43,000	100.0%	Total	43,000	100.0%

3.11 Southeast

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	2,883	2.5%	0.15% or less	431	0.4%
\$50,000-\$100,000	18,371	16.1%	0.15%-0.30%	1,788	1.6%
\$100,000-\$150,000	34,861	30.6%	0.30%-0.45%	2,954	2.6%
\$150,000-\$200,000	26,315	23.1%	0.45%-0.60%	5,505	4.8%
\$200,000-\$250,000	13,927	12.2%	0.60%-0.75%	11,866	10.4%
\$250,000-\$300,000	7,834	6.9%	0.75%-0.90%	19,600	17.2%
\$300,000-\$350,000	4,276	3.7%	0.90%-1.05%	20,106	17.6%
\$350,000-\$400,000	2,301	2.0%	1.05%-1.20%	31,518	27.6%
\$400,000-\$450,000	1,263	1.1%	1.20%-1.35%	15,151	13.3%
More than \$450,000	2,008	1.8%	More than 1.35%	5,120	4.5%
Total	114,039	100.0%	Total	114,039	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	2,743	2.4%	\$20,000 or less	9,893	8.7%
\$1-\$35	1,425	1.2%	\$20,000-\$40,000	21,366	18.7%
\$35-\$70	2,392	2.1%	\$40,000-\$60,000	23,262	20.4%
\$70-\$105	3,992	3.5%	\$60,000-\$80,000	20,816	18.3%
\$105-\$140	6,307	5.5%	\$80,000-\$100,000	14,395	12.6%
\$140-\$175	10,073	8.8%	\$100,000-\$120,000	8,583	7.5%
\$175-\$210	15,741	13.8%	\$120,000-\$140,000	4,713	4.1%
\$210-\$245	26,337	23.1%	\$140,000-\$160,000	2,886	2.5%
\$245-\$280	30,118	26.4%	\$160,000-\$180,000	1,686	1.5%
\$280-\$304	14,911	13.1%	More than \$180,000	6,439	5.6%
Total	114,039	100.0%	Total	114,039	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	87,017	76.3%	1.0 or less	6,906	6.1%
\$1-\$200	7,451	6.5%	1.0-2.0	33,039	29.0%
\$200-\$400	5,942	5.2%	2.0-3.0	32,566	28.6%
\$400-\$600	4,750	4.2%	3.0-4.0	17,055	15.0%
\$600-\$800	3,530	3.1%	4.0-5.0	8,489	7.4%
\$800-\$1,000	2,089	1.8%	5.0-6.0	4,739	4.2%
\$1,000-\$1,200	1,530	1.3%	6.0-7.0	2,770	2.4%
\$1,200-\$1,400	953	0.8%	7.0-8.0	1,888	1.7%
\$1,400-\$1,600	461	0.4%	8.0-9.0	1,312	1.2%
More than \$1,600	316	0.3%	More than 9.0	5,275	4.6%
Total	114,039	100.0%	Total	114,039	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	8,867	7.8%	1.0% or less	8,370	7.3%
\$500-\$1,000	21,457	18.8%	1.0%-2.0%	31,040	27.2%
\$1,000-\$1,500	27,554	24.2%	2.0%-3.0%	37,227	32.6%
\$1,500-\$2,000	22,144	19.4%	3.0%-4.0%	21,424	18.8%
\$2,000-\$2,500	13,604	11.9%	4.0%-5.0%	6,625	5.8%
\$2,500-\$3,000	7,874	6.9%	5.0%-6.0%	2,728	2.4%
\$3,000-\$3,500	4,838	4.2%	6.0%-7.0%	1,550	1.4%
\$3,500-\$4,000	2,860	2.5%	7.0%-8.0%	1,035	0.9%
\$4,000-\$4,500	1,682	1.5%	8.0%-9.0%	651	0.6%
More than \$4,500	3,159	2.8%	More than 9.0%	3,389	3.0%
Total	114,039	100.0%	Total	114,039	100.0%

3.12 Southwest

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	7,334	26.4%	0.15% or less	103	0.4%
\$50,000-\$100,000	11,270	40.5%	0.15%-0.30%	274	1.0%
\$100,000-\$150,000	5,504	19.8%	0.30%-0.45%	775	2.8%
\$150,000-\$200,000	2,087	7.5%	0.45%-0.60%	1,460	5.2%
\$200,000-\$250,000	887	3.2%	0.60%-0.75%	1,948	7.0%
\$250,000-\$300,000	395	1.4%	0.75%-0.90%	2,734	9.8%
\$300,000-\$350,000	177	0.6%	0.90%-1.05%	2,947	10.6%
\$350,000-\$400,000	89	0.3%	1.05%-1.20%	4,156	14.9%
\$400,000-\$450,000	48	0.2%	1.20%-1.35%	5,232	18.8%
More than \$450,000	25	0.1%	More than 1.35%	8,187	29.4%
Total	27,816	100.0%	Total	27,816	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	52	0.2%	\$20,000 or less	4,023	14.5%
\$1-\$35	272	1.0%	\$20,000-\$40,000	6,811	24.5%
\$35-\$70	922	3.3%	\$40,000-\$60,000	6,455	23.2%
\$70-\$105	1,543	5.5%	\$60,000-\$80,000	4,665	16.8%
\$105-\$140	1,950	7.0%	\$80,000-\$100,000	2,506	9.0%
\$140-\$175	2,559	9.2%	\$100,000-\$120,000	1,223	4.4%
\$175-\$210	3,118	11.2%	\$120,000-\$140,000	644	2.3%
\$210-\$245	4,292	15.4%	\$140,000-\$160,000	408	1.5%
\$245-\$280	6,615	23.8%	\$160,000-\$180,000	226	0.8%
\$280-\$304	6,493	23.3%	More than \$180,000	855	3.1%
Total	27,816	100.0%	Total	27,816	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	21,159	76.1%	1.0 or less	6,790	24.4%
\$1-\$200	3,066	11.0%	1.0-2.0	11,013	39.6%
\$200-\$400	1,439	5.2%	2.0-3.0	5,058	18.2%
\$400-\$600	887	3.2%	3.0-4.0	2,106	7.6%
\$600-\$800	521	1.9%	4.0-5.0	1,009	3.6%
\$800-\$1,000	347	1.2%	5.0-6.0	550	2.0%
\$1,000-\$1,200	189	0.7%	6.0-7.0	339	1.2%
\$1,200-\$1,400	114	0.4%	7.0-8.0	217	0.8%
\$1,400-\$1,600	59	0.2%	8.0-9.0	111	0.4%
More than \$1,600	35	0.1%	More than 9.0	623	2.2%
Total	27,816	100.0%	Total	27,816	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	7,483	26.9%	1.0% or less	5,750	20.7%
\$500-\$1,000	9,514	34.2%	1.0%-2.0%	9,949	35.8%
\$1,000-\$1,500	5,072	18.2%	2.0%-3.0%	6,806	24.5%
\$1,500-\$2,000	2,659	9.6%	3.0%-4.0%	2,790	10.0%
\$2,000-\$2,500	1,382	5.0%	4.0%-5.0%	1,026	3.7%
\$2,500-\$3,000	681	2.4%	5.0%-6.0%	458	1.6%
\$3,000-\$3,500	452	1.6%	6.0%-7.0%	237	0.9%
\$3,500-\$4,000	252	0.9%	7.0%-8.0%	133	0.5%
\$4,000-\$4,500	127	0.5%	8.0%-9.0%	99	0.4%
More than \$4,500	194	0.7%	More than 9.0%	568	2.0%
Total	27,816	100.0%	Total	27,816	100.0%

3.13 West Central

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	2,889	5.8%	0.15% or less	620	1.2%
\$50,000-\$100,000	10,856	21.7%	0.15%-0.30%	1,866	3.7%
\$100,000-\$150,000	14,482	28.9%	0.30%-0.45%	3,944	7.9%
\$150,000-\$200,000	8,696	17.4%	0.45%-0.60%	6,658	13.3%
\$200,000-\$250,000	4,712	9.4%	0.60%-0.75%	9,588	19.2%
\$250,000-\$300,000	2,702	5.4%	0.75%-0.90%	9,392	18.8%
\$300,000-\$350,000	1,806	3.6%	0.90%-1.05%	7,756	15.5%
\$350,000-\$400,000	1,265	2.5%	1.05%-1.20%	5,809	11.6%
\$400,000-\$450,000	836	1.7%	1.20%-1.35%	2,074	4.1%
More than \$450,000	1,791	3.6%	More than 1.35%	2,328	4.7%
Total	50,035	100.0%	Total	50,035	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	1,948	3.9%	\$20,000 or less	6,047	12.1%
\$1-\$35	814	1.6%	\$20,000-\$40,000	10,820	21.6%
\$35-\$70	1,373	2.7%	\$40,000-\$60,000	11,292	22.6%
\$70-\$105	1,913	3.8%	\$60,000-\$80,000	8,855	17.7%
\$105-\$140	2,671	5.3%	\$80,000-\$100,000	5,352	10.7%
\$140-\$175	4,017	8.0%	\$100,000-\$120,000	2,858	5.7%
\$175-\$210	6,161	12.3%	\$120,000-\$140,000	1,456	2.9%
\$210-\$245	9,553	19.1%	\$140,000-\$160,000	836	1.7%
\$245-\$280	13,342	26.7%	\$160,000-\$180,000	508	1.0%
\$280-\$304	8,243	16.5%	More than \$180,000	2,011	4.0%
Total	50,035	100.0%	Total	50,035	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	39,485	78.9%	1.0 or less	3,688	7.4%
\$1-\$200	3,466	6.9%	1.0-2.0	13,420	26.8%
\$200-\$400	2,403	4.8%	2.0-3.0	12,183	24.3%
\$400-\$600	1,754	3.5%	3.0-4.0	6,934	13.9%
\$600-\$800	1,136	2.3%	4.0-5.0	4,158	8.3%
\$800-\$1,000	689	1.4%	5.0-6.0	2,496	5.0%
\$1,000-\$1,200	457	0.9%	6.0-7.0	1,641	3.3%
\$1,200-\$1,400	341	0.7%	7.0-8.0	1,150	2.3%
\$1,400-\$1,600	168	0.3%	8.0-9.0	797	1.6%
More than \$1,600	136	0.3%	More than 9.0	3,568	7.1%
Total	50,035	100.0%	Total	50,035	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	8,214	16.4%	1.0% or less	6,847	13.7%
\$500-\$1,000	13,940	27.9%	1.0%-2.0%	16,923	33.8%
\$1,000-\$1,500	12,346	24.7%	2.0%-3.0%	14,056	28.1%
\$1,500-\$2,000	7,013	14.0%	3.0%-4.0%	6,352	12.7%
\$2,000-\$2,500	3,689	7.4%	4.0%-5.0%	2,185	4.4%
\$2,500-\$3,000	2,093	4.2%	5.0%-6.0%	992	2.0%
\$3,000-\$3,500	1,117	2.2%	6.0%-7.0%	538	1.1%
\$3,500-\$4,000	702	1.4%	7.0%-8.0%	383	0.8%
\$4,000-\$4,500	318	0.6%	8.0%-9.0%	259	0.5%
More than \$4,500	603	1.2%	More than 9.0%	1,500	3.0%
Total	50,035	100.0%	Total	50,035	100.0%

3.14 Anoka

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	101	0.1%	0.15% or less	135	0.2%
\$50,000-\$100,000	503	0.6%	0.15%-0.30%	1,021	1.1%
\$100,000-\$150,000	3,507	3.9%	0.30%-0.45%	2,363	2.6%
\$150,000-\$200,000	26,203	29.1%	0.45%-0.60%	3,362	3.7%
\$200,000-\$250,000	30,381	33.8%	0.60%-0.75%	8,239	9.2%
\$250,000-\$300,000	12,425	13.8%	0.75%-0.90%	11,818	13.1%
\$300,000-\$350,000	7,597	8.4%	0.90%-1.05%	40,865	45.4%
\$350,000-\$400,000	4,204	4.7%	1.05%-1.20%	17,574	19.5%
\$400,000-\$450,000	2,234	2.5%	1.20%-1.35%	4,499	5.0%
More than \$450,000	2,841	3.2%	More than 1.35%	120	0.1%
Total	89,996	100.0%	Total	89,996	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	4,235	4.7%	\$20,000 or less	5,029	5.6%
\$1-\$35	2,506	2.8%	\$20,000-\$40,000	11,899	13.2%
\$35-\$70	4,205	4.7%	\$40,000-\$60,000	17,868	19.9%
\$70-\$105	6,414	7.1%	\$60,000-\$80,000	17,504	19.4%
\$105-\$140	9,186	10.2%	\$80,000-\$100,000	13,860	15.4%
\$140-\$175	18,170	20.2%	\$100,000-\$120,000	8,964	10.0%
\$175-\$210	30,696	34.1%	\$120,000-\$140,000	5,093	5.7%
\$210-\$245	12,209	13.6%	\$140,000-\$160,000	2,953	3.3%
\$245-\$280	1,998	2.2%	\$160,000-\$180,000	1,684	1.9%
\$280-\$304	377	0.4%	More than \$180,000	5,142	5.7%
Total	89,996	100.0%	Total	89,996	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	58,790	65.3%	1.0 or less	1,899	2.1%
\$1-\$200	7,038	7.8%	1.0-2.0	11,896	13.2%
\$200-\$400	5,012	5.6%	2.0-3.0	26,476	29.4%
\$400-\$600	5,035	5.6%	3.0-4.0	20,106	22.3%
\$600-\$800	4,202	4.7%	4.0-5.0	10,540	11.7%
\$800-\$1,000	3,219	3.6%	5.0-6.0	5,640	6.3%
\$1,000-\$1,200	2,479	2.8%	6.0-7.0	3,310	3.7%
\$1,200-\$1,400	1,989	2.2%	7.0-8.0	2,093	2.3%
\$1,400-\$1,600	1,191	1.3%	8.0-9.0	1,459	1.6%
More than \$1,600	1,041	1.2%	More than 9.0	6,577	7.3%
Total	89,996	100.0%	Total	89,996	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	1,255	1.4%	1.0% or less	1,996	2.2%
\$500-\$1,000	3,930	4.4%	1.0%-2.0%	11,635	12.9%
\$1,000-\$1,500	11,385	12.7%	2.0%-3.0%	28,395	31.6%
\$1,500-\$2,000	22,344	24.8%	3.0%-4.0%	28,541	31.7%
\$2,000-\$2,500	22,810	25.3%	4.0%-5.0%	9,347	10.4%
\$2,500-\$3,000	11,360	12.6%	5.0%-6.0%	3,174	3.5%
\$3,000-\$3,500	6,754	7.5%	6.0%-7.0%	1,667	1.9%
\$3,500-\$4,000	3,838	4.3%	7.0%-8.0%	978	1.1%
\$4,000-\$4,500	2,388	2.7%	8.0%-9.0%	633	0.7%
More than \$4,500	3,932	4.4%	More than 9.0%	3,630	4.0%
Total	89,996	100.0%	Total	89,996	100.0%

Residential Homestead Property Tax Burden Report

3.15 Carver/Scott

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	131	0.2%	0.15% or less	48	0.1%
\$50,000-\$100,000	374	0.6%	0.15%-0.30%	390	0.7%
\$100,000-\$150,000	2,331	3.9%	0.30%-0.45%	876	1.5%
\$150,000-\$200,000	10,532	17.8%	0.45%-0.60%	1,942	3.3%
\$200,000-\$250,000	13,463	22.8%	0.60%-0.75%	4,556	7.7%
\$250,000-\$300,000	9,585	16.2%	0.75%-0.90%	7,180	12.1%
\$300,000-\$350,000	6,696	11.3%	0.90%-1.05%	13,649	23.1%
\$350,000-\$400,000	4,565	7.7%	1.05%-1.20%	17,764	30.1%
\$400,000-\$450,000	3,274	5.5%	1.20%-1.35%	10,752	18.2%
More than \$450,000	8,162	13.8%	More than 1.35%	1,956	3.3%
Total	59,113	100.0%	Total	59,113	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	10,104	17.1%	\$20,000 or less	2,644	4.5%
\$1-\$35	3,114	5.3%	\$20,000-\$40,000	5,880	9.9%
\$35-\$70	4,119	7.0%	\$40,000-\$60,000	9,049	15.3%
\$70-\$105	5,518	9.3%	\$60,000-\$80,000	9,592	16.2%
\$105-\$140	7,386	12.5%	\$80,000-\$100,000	8,885	15.0%
\$140-\$175	10,514	17.8%	\$100,000-\$120,000	6,499	11.0%
\$175-\$210	9,518	16.1%	\$120,000-\$140,000	4,407	7.5%
\$210-\$245	7,031	11.9%	\$140,000-\$160,000	2,842	4.8%
\$245-\$280	1,413	2.4%	\$160,000-\$180,000	1,959	3.3%
\$280-\$304	396	0.7%	More than \$180,000	7,356	12.4%
Total	59,113	100.0%	Total	59,113	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	42,357	71.7%	1.0 or less	1,809	3.1%
\$1-\$200	2,817	4.8%	1.0-2.0	8,730	14.8%
\$200-\$400	2,498	4.2%	2.0-3.0	16,706	28.3%
\$400-\$600	2,385	4.0%	3.0-4.0	12,758	21.6%
\$600-\$800	2,217	3.8%	4.0-5.0	6,661	11.3%
\$800-\$1,000	1,901	3.2%	5.0-6.0	3,630	6.1%
\$1,000-\$1,200	1,893	3.2%	6.0-7.0	2,087	3.5%
\$1,200-\$1,400	1,641	2.8%	7.0-8.0	1,380	2.3%
\$1,400-\$1,600	732	1.2%	8.0-9.0	945	1.6%
More than \$1,600	672	1.1%	More than 9.0	4,407	7.5%
Total	59,113	100.0%	Total	59,113	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	541	0.9%	1.0% or less	1,657	2.8%
\$500-\$1,000	1,727	2.9%	1.0%-2.0%	6,927	11.7%
\$1,000-\$1,500	4,529	7.7%	2.0%-3.0%	15,664	26.5%
\$1,500-\$2,000	8,982	15.2%	3.0%-4.0%	17,826	30.2%
\$2,000-\$2,500	9,529	16.1%	4.0%-5.0%	7,859	13.3%
\$2,500-\$3,000	8,651	14.6%	5.0%-6.0%	2,864	4.8%
\$3,000-\$3,500	6,411	10.8%	6.0%-7.0%	1,617	2.7%
\$3,500-\$4,000	5,252	8.9%	7.0%-8.0%	938	1.6%
\$4,000-\$4,500	3,463	5.9%	8.0%-9.0%	621	1.1%
More than \$4,500	10,028	17.0%	More than 9.0%	3,140	5.3%
Total	59,113	100.0%	Total	59,113	100.0%

3.16 Dakota

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	21	0.0%	0.15% or less	158	0.1%
\$50,000-\$100,000	1,398	1.3%	0.15%-0.30%	761	0.7%
\$100,000-\$150,000	5,280	4.8%	0.30%-0.45%	1,884	1.7%
\$150,000-\$200,000	22,185	20.3%	0.45%-0.60%	3,745	3.4%
\$200,000-\$250,000	27,077	24.7%	0.60%-0.75%	9,382	8.6%
\$250,000-\$300,000	19,947	18.2%	0.75%-0.90%	17,924	16.4%
\$300,000-\$350,000	12,111	11.1%	0.90%-1.05%	43,280	39.5%
\$350,000-\$400,000	7,930	7.2%	1.05%-1.20%	25,738	23.5%
\$400,000-\$450,000	5,118	4.7%	1.20%-1.35%	4,241	3.9%
More than \$450,000	8,430	7.7%	More than 1.35%	2,384	2.2%
Total	109,497	100.0%	Total	109,497	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	11,886	10.9%	\$20,000 or less	5,208	4.8%
\$1-\$35	5,117	4.7%	\$20,000-\$40,000	12,213	11.2%
\$35-\$70	7,315	6.7%	\$40,000-\$60,000	18,885	17.2%
\$70-\$105	10,047	9.2%	\$60,000-\$80,000	18,516	16.9%
\$105-\$140	14,985	13.7%	\$80,000-\$100,000	16,065	14.7%
\$140-\$175	21,312	19.5%	\$100,000-\$120,000	11,578	10.6%
\$175-\$210	19,889	18.2%	\$120,000-\$140,000	7,587	6.9%
\$210-\$245	14,315	13.1%	\$140,000-\$160,000	4,966	4.5%
\$245-\$280	3,279	3.0%	\$160,000-\$180,000	3,243	3.0%
\$280-\$304	1,352	1.2%	More than \$180,000	11,236	10.3%
Total	109,497	100.0%	Total	109,497	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	80,139	73.2%	1.0 or less	2,845	2.6%
\$1-\$200	5,671	5.2%	1.0-2.0	16,507	15.1%
\$200-\$400	4,774	4.4%	2.0-3.0	32,309	29.5%
\$400-\$600	4,745	4.3%	3.0-4.0	23,789	21.7%
\$600-\$800	4,023	3.7%	4.0-5.0	12,556	11.5%
\$800-\$1,000	3,258	3.0%	5.0-6.0	6,503	5.9%
\$1,000-\$1,200	2,741	2.5%	6.0-7.0	3,667	3.3%
\$1,200-\$1,400	2,201	2.0%	7.0-8.0	2,406	2.2%
\$1,400-\$1,600	1,034	0.9%	8.0-9.0	1,596	1.5%
More than \$1,600	911	0.8%	More than 9.0	7,319	6.7%
Total	109,497	100.0%	Total	109,497	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	1,270	1.2%	1.0% or less	3,259	3.0%
\$500-\$1,000	4,606	4.2%	1.0%-2.0%	16,944	15.5%
\$1,000-\$1,500	12,264	11.2%	2.0%-3.0%	33,154	30.3%
\$1,500-\$2,000	20,181	18.4%	3.0%-4.0%	30,934	28.3%
\$2,000-\$2,500	20,526	18.7%	4.0%-5.0%	11,389	10.4%
\$2,500-\$3,000	16,569	15.1%	5.0%-6.0%	4,101	3.7%
\$3,000-\$3,500	10,770	9.8%	6.0%-7.0%	2,256	2.1%
\$3,500-\$4,000	7,398	6.8%	7.0%-8.0%	1,439	1.3%
\$4,000-\$4,500	5,301	4.8%	8.0%-9.0%	1,003	0.9%
More than \$4,500	10,612	9.7%	More than 9.0%	5,018	4.6%
Total	109,497	100.0%	Total	109,497	100.0%

3.17 Minneapolis

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	93	0.1%	0.15% or less	115	0.2%
\$50,000-\$100,000	1,840	2.5%	0.15%-0.30%	1,195	1.6%
\$100,000-\$150,000	8,326	11.3%	0.30%-0.45%	1,563	2.1%
\$150,000-\$200,000	18,133	24.6%	0.45%-0.60%	2,623	3.6%
\$200,000-\$250,000	18,088	24.6%	0.60%-0.75%	4,865	6.6%
\$250,000-\$300,000	10,110	13.7%	0.75%-0.90%	7,463	10.1%
\$300,000-\$350,000	5,544	7.5%	0.90%-1.05%	9,920	13.5%
\$350,000-\$400,000	3,387	4.6%	1.05%-1.20%	19,379	26.3%
\$400,000-\$450,000	1,960	2.7%	1.20%-1.35%	24,303	33.0%
More than \$450,000	6,124	8.3%	More than 1.35%	2,179	3.0%
Total	73,605	100.0%	Total	73,605	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	7,234	9.8%	\$20,000 or less	8,117	11.0%
\$1-\$35	2,022	2.7%	\$20,000-\$40,000	12,943	17.6%
\$35-\$70	2,996	4.1%	\$40,000-\$60,000	14,654	19.9%
\$70-\$105	4,515	6.1%	\$60,000-\$80,000	11,342	15.4%
\$105-\$140	7,270	9.9%	\$80,000-\$100,000	7,753	10.5%
\$140-\$175	11,654	15.8%	\$100,000-\$120,000	4,986	6.8%
\$175-\$210	15,959	21.7%	\$120,000-\$140,000	3,172	4.3%
\$210-\$245	13,049	17.7%	\$140,000-\$160,000	2,207	3.0%
\$245-\$280	7,036	9.6%	\$160,000-\$180,000	1,479	2.0%
\$280-\$304	1,870	2.5%	More than \$180,000	6,952	9.4%
Total	73,605	100.0%	Total	73,605	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	45,075	61.2%	1.0 or less	2,037	2.8%
\$1-\$200	4,578	6.2%	1.0-2.0	10,080	13.7%
\$200-\$400	3,436	4.7%	2.0-3.0	16,885	22.9%
\$400-\$600	3,788	5.1%	3.0-4.0	13,747	18.7%
\$600-\$800	3,579	4.9%	4.0-5.0	8,572	11.6%
\$800-\$1,000	3,429	4.7%	5.0-6.0	5,328	7.2%
\$1,000-\$1,200	3,371	4.6%	6.0-7.0	3,410	4.6%
\$1,200-\$1,400	3,241	4.4%	7.0-8.0	2,354	3.2%
\$1,400-\$1,600	1,811	2.5%	8.0-9.0	1,721	2.3%
More than \$1,600	1,297	1.8%	More than 9.0	9,471	12.9%
Total	73,605	100.0%	Total	73,605	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	1,755	2.4%	1.0% or less	1,552	2.1%
\$500-\$1,000	4,942	6.7%	1.0%-2.0%	7,205	9.8%
\$1,000-\$1,500	9,282	12.6%	2.0%-3.0%	15,346	20.8%
\$1,500-\$2,000	12,093	16.4%	3.0%-4.0%	19,878	27.0%
\$2,000-\$2,500	12,315	16.7%	4.0%-5.0%	11,116	15.1%
\$2,500-\$3,000	9,393	12.8%	5.0%-6.0%	4,993	6.8%
\$3,000-\$3,500	6,726	9.1%	6.0%-7.0%	2,921	4.0%
\$3,500-\$4,000	4,343	5.9%	7.0%-8.0%	1,979	2.7%
\$4,000-\$4,500	2,869	3.9%	8.0%-9.0%	1,361	1.8%
More than \$4,500	9,887	13.4%	More than 9.0%	7,254	9.9%
Total	73,605	100.0%	Total	73,605	100.0%

3.18 North Hennepin

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	51	0.1%	0.15% or less	48	0.1%
\$50,000-\$100,000	517	0.7%	0.15%-0.30%	406	0.5%
\$100,000-\$150,000	2,916	3.9%	0.30%-0.45%	1,095	1.5%
\$150,000-\$200,000	18,308	24.3%	0.45%-0.60%	2,381	3.2%
\$200,000-\$250,000	27,237	36.2%	0.60%-0.75%	4,782	6.4%
\$250,000-\$300,000	10,560	14.0%	0.75%-0.90%	7,465	9.9%
\$300,000-\$350,000	5,655	7.5%	0.90%-1.05%	9,140	12.2%
\$350,000-\$400,000	3,641	4.8%	1.05%-1.20%	32,985	43.9%
\$400,000-\$450,000	2,174	2.9%	1.20%-1.35%	16,782	22.3%
More than \$450,000	4,142	5.5%	More than 1.35%	117	0.2%
Total	75,201	100.0%	Total	75,201	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	5,577	7.4%	\$20,000 or less	4,607	6.1%
\$1-\$35	2,286	3.0%	\$20,000-\$40,000	10,326	13.7%
\$35-\$70	3,346	4.4%	\$40,000-\$60,000	14,076	18.7%
\$70-\$105	4,759	6.3%	\$60,000-\$80,000	13,383	17.8%
\$105-\$140	7,629	10.1%	\$80,000-\$100,000	10,659	14.2%
\$140-\$175	17,277	23.0%	\$100,000-\$120,000	7,216	9.6%
\$175-\$210	23,559	31.3%	\$120,000-\$140,000	4,459	5.9%
\$210-\$245	8,358	11.1%	\$140,000-\$160,000	2,865	3.8%
\$245-\$280	2,010	2.7%	\$160,000-\$180,000	1,818	2.4%
\$280-\$304	400	0.5%	More than \$180,000	5,792	7.7%
Total	75,201	100.0%	Total	75,201	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	49,255	65.5%	1.0 or less	1,654	2.2%
\$1-\$200	3,008	4.0%	1.0-2.0	10,579	14.1%
\$200-\$400	3,464	4.6%	2.0-3.0	21,370	28.4%
\$400-\$600	4,008	5.3%	3.0-4.0	16,003	21.3%
\$600-\$800	3,813	5.1%	4.0-5.0	8,494	11.3%
\$800-\$1,000	3,538	4.7%	5.0-6.0	4,734	6.3%
\$1,000-\$1,200	2,995	4.0%	6.0-7.0	2,916	3.9%
\$1,200-\$1,400	2,546	3.4%	7.0-8.0	1,994	2.7%
\$1,400-\$1,600	1,459	1.9%	8.0-9.0	1,330	1.8%
More than \$1,600	1,115	1.5%	More than 9.0	6,127	8.1%
Total	75,201	100.0%	Total	75,201	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	523	0.7%	1.0% or less	1,317	1.8%
\$500-\$1,000	2,697	3.6%	1.0%-2.0%	6,853	9.1%
\$1,000-\$1,500	6,680	8.9%	2.0%-3.0%	18,335	24.4%
\$1,500-\$2,000	11,760	15.6%	3.0%-4.0%	25,143	33.4%
\$2,000-\$2,500	17,325	23.0%	4.0%-5.0%	11,047	14.7%
\$2,500-\$3,000	14,820	19.7%	5.0%-6.0%	3,749	5.0%
\$3,000-\$3,500	6,764	9.0%	6.0%-7.0%	1,995	2.7%
\$3,500-\$4,000	4,570	6.1%	7.0%-8.0%	1,306	1.7%
\$4,000-\$4,500	3,249	4.3%	8.0%-9.0%	915	1.2%
More than \$4,500	6,813	9.1%	More than 9.0%	4,541	6.0%
Total	75,201	100.0%	Total	75,201	100.0%

3.19 Saint Paul

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	117	0.2%	0.15% or less	236	0.4%
\$50,000-\$100,000	796	1.4%	0.15%-0.30%	1,326	2.3%
\$100,000-\$150,000	4,890	8.7%	0.30%-0.45%	2,008	3.6%
\$150,000-\$200,000	21,225	37.6%	0.45%-0.60%	2,631	4.7%
\$200,000-\$250,000	12,598	22.3%	0.60%-0.75%	5,940	10.5%
\$250,000-\$300,000	5,982	10.6%	0.75%-0.90%	9,359	16.6%
\$300,000-\$350,000	3,509	6.2%	0.90%-1.05%	16,540	29.3%
\$350,000-\$400,000	2,160	3.8%	1.05%-1.20%	17,565	31.1%
\$400,000-\$450,000	1,507	2.7%	1.20%-1.35%	797	1.4%
More than \$450,000	3,721	6.6%	More than 1.35%	103	0.2%
Total	56,505	100.0%	Total	56,505	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	4,176	7.4%	\$20,000 or less	5,845	10.3%
\$1-\$35	1,397	2.5%	\$20,000-\$40,000	10,892	19.3%
\$35-\$70	1,889	3.3%	\$40,000-\$60,000	12,028	21.3%
\$70-\$105	2,815	5.0%	\$60,000-\$80,000	9,232	16.3%
\$105-\$140	4,163	7.4%	\$80,000-\$100,000	6,011	10.6%
\$140-\$175	7,468	13.2%	\$100,000-\$120,000	3,685	6.5%
\$175-\$210	13,807	24.4%	\$120,000-\$140,000	2,286	4.0%
\$210-\$245	15,015	26.6%	\$140,000-\$160,000	1,421	2.5%
\$245-\$280	4,975	8.8%	\$160,000-\$180,000	1,010	1.8%
\$280-\$304	800	1.4%	More than \$180,000	4,095	7.2%
Total	56,505	100.0%	Total	56,505	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	33,625	59.5%	1.0 or less	1,221	2.2%
\$1-\$200	5,476	9.7%	1.0-2.0	6,934	12.3%
\$200-\$400	3,331	5.9%	2.0-3.0	13,297	23.5%
\$400-\$600	3,471	6.1%	3.0-4.0	11,283	20.0%
\$600-\$800	2,912	5.2%	4.0-5.0	7,116	12.6%
\$800-\$1,000	2,333	4.1%	5.0-6.0	4,176	7.4%
\$1,000-\$1,200	1,985	3.5%	6.0-7.0	2,761	4.9%
\$1,200-\$1,400	1,641	2.9%	7.0-8.0	1,762	3.1%
\$1,400-\$1,600	1,032	1.8%	8.0-9.0	1,346	2.4%
More than \$1,600	699	1.2%	More than 9.0	6,609	11.7%
Total	56,505	100.0%	Total	56,505	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	1,948	3.4%	1.0% or less	1,355	2.4%
\$500-\$1,000	4,636	8.2%	1.0%-2.0%	7,328	13.0%
\$1,000-\$1,500	10,165	18.0%	2.0%-3.0%	15,918	28.2%
\$1,500-\$2,000	14,270	25.3%	3.0%-4.0%	15,807	28.0%
\$2,000-\$2,500	9,015	16.0%	4.0%-5.0%	6,436	11.4%
\$2,500-\$3,000	5,195	9.2%	5.0%-6.0%	2,637	4.7%
\$3,000-\$3,500	3,163	5.6%	6.0%-7.0%	1,462	2.6%
\$3,500-\$4,000	2,144	3.8%	7.0%-8.0%	984	1.7%
\$4,000-\$4,500	1,498	2.7%	8.0%-9.0%	736	1.3%
More than \$4,500	4,471	7.9%	More than 9.0%	3,842	6.8%
Total	56,505	100.0%	Total	56,505	100.0%

3.20 Southeast Hennepin

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	31	0.0%	0.15% or less	67	0.1%
\$50,000-\$100,000	1,710	2.4%	0.15%-0.30%	473	0.7%
\$100,000-\$150,000	3,836	5.4%	0.30%-0.45%	1,611	2.3%
\$150,000-\$200,000	8,995	12.7%	0.45%-0.60%	2,748	3.9%
\$200,000-\$250,000	22,087	31.1%	0.60%-0.75%	6,617	9.3%
\$250,000-\$300,000	12,133	17.1%	0.75%-0.90%	8,896	12.5%
\$300,000-\$350,000	6,557	9.2%	0.90%-1.05%	23,904	33.6%
\$350,000-\$400,000	3,902	5.5%	1.05%-1.20%	22,184	31.2%
\$400,000-\$450,000	2,676	3.8%	1.20%-1.35%	4,339	6.1%
More than \$450,000	9,133	12.9%	More than 1.35%	221	0.3%
Total	71,060	100.0%	Total	71,060	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	10,901	15.3%	\$20,000 or less	4,523	6.4%
\$1-\$35	2,630	3.7%	\$20,000-\$40,000	9,601	13.5%
\$35-\$70	3,599	5.1%	\$40,000-\$60,000	12,506	17.6%
\$70-\$105	5,568	7.8%	\$60,000-\$80,000	11,127	15.7%
\$105-\$140	8,834	12.4%	\$80,000-\$100,000	8,567	12.1%
\$140-\$175	16,978	23.9%	\$100,000-\$120,000	5,979	8.4%
\$175-\$210	12,733	17.9%	\$120,000-\$140,000	4,011	5.6%
\$210-\$245	5,090	7.2%	\$140,000-\$160,000	2,778	3.9%
\$245-\$280	3,234	4.6%	\$160,000-\$180,000	1,885	2.7%
\$280-\$304	1,493	2.1%	More than \$180,000	10,083	14.2%
Total	71,060	100.0%	Total	71,060	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	48,199	67.8%	1.0 or less	2,972	4.2%
\$1-\$200	2,788	3.9%	1.0-2.0	10,963	15.4%
\$200-\$400	3,139	4.4%	2.0-3.0	17,193	24.2%
\$400-\$600	3,314	4.7%	3.0-4.0	13,666	19.2%
\$600-\$800	3,190	4.5%	4.0-5.0	8,030	11.3%
\$800-\$1,000	2,942	4.1%	5.0-6.0	4,850	6.8%
\$1,000-\$1,200	2,809	4.0%	6.0-7.0	3,078	4.3%
\$1,200-\$1,400	2,519	3.5%	7.0-8.0	2,083	2.9%
\$1,400-\$1,600	1,323	1.9%	8.0-9.0	1,511	2.1%
More than \$1,600	837	1.2%	More than 9.0	6,714	9.4%
Total	71,060	100.0%	Total	71,060	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	926	1.3%	1.0% or less	2,913	4.1%
\$500-\$1,000	4,438	6.2%	1.0%-2.0%	9,945	14.0%
\$1,000-\$1,500	7,042	9.9%	2.0%-3.0%	17,395	24.5%
\$1,500-\$2,000	9,896	13.9%	3.0%-4.0%	19,727	27.8%
\$2,000-\$2,500	13,935	19.6%	4.0%-5.0%	9,454	13.3%
\$2,500-\$3,000	10,872	15.3%	5.0%-6.0%	3,444	4.8%
\$3,000-\$3,500	6,800	9.6%	6.0%-7.0%	1,937	2.7%
\$3,500-\$4,000	4,098	5.8%	7.0%-8.0%	1,207	1.7%
\$4,000-\$4,500	2,731	3.8%	8.0%-9.0%	833	1.2%
More than \$4,500	10,322	14.5%	More than 9.0%	4,205	5.9%
Total	71,060	100.0%	Total	71,060	100.0%

3.21 Southwest Hennepin

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	6	0.0%	0.15% or less	93	0.1%
\$50,000-\$100,000	177	0.3%	0.15%-0.30%	348	0.5%
\$100,000-\$150,000	2,366	3.4%	0.30%-0.45%	902	1.3%
\$150,000-\$200,000	6,541	9.3%	0.45%-0.60%	2,173	3.1%
\$200,000-\$250,000	9,048	12.9%	0.60%-0.75%	5,378	7.7%
\$250,000-\$300,000	12,053	17.2%	0.75%-0.90%	8,609	12.3%
\$300,000-\$350,000	9,006	12.8%	0.90%-1.05%	21,322	30.4%
\$350,000-\$400,000	7,295	10.4%	1.05%-1.20%	29,224	41.6%
\$400,000-\$450,000	5,111	7.3%	1.20%-1.35%	2,197	3.1%
More than \$450,000	18,645	26.5%	More than 1.35%	2	0.0%
Total	70,248	100.0%	Total	70,248	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	21,860	31.1%	\$20,000 or less	3,316	4.7%
\$1-\$35	5,164	7.4%	\$20,000-\$40,000	6,081	8.7%
\$35-\$70	6,150	8.8%	\$40,000-\$60,000	8,582	12.2%
\$70-\$105	7,418	10.6%	\$60,000-\$80,000	8,913	12.7%
\$105-\$140	9,524	13.6%	\$80,000-\$100,000	8,104	11.5%
\$140-\$175	7,737	11.0%	\$100,000-\$120,000	6,551	9.3%
\$175-\$210	6,367	9.1%	\$120,000-\$140,000	4,972	7.1%
\$210-\$245	4,203	6.0%	\$140,000-\$160,000	3,884	5.5%
\$245-\$280	1,621	2.3%	\$160,000-\$180,000	2,847	4.1%
\$280-\$304	204	0.3%	More than \$180,000	16,998	24.2%
Total	70,248	100.0%	Total	70,248	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	51,620	73.5%	1.0 or less	3,658	5.2%
\$1-\$200	2,664	3.8%	1.0-2.0	11,687	16.6%
\$200-\$400	2,499	3.6%	2.0-3.0	17,095	24.3%
\$400-\$600	2,477	3.5%	3.0-4.0	13,069	18.6%
\$600-\$800	2,219	3.2%	4.0-5.0	7,562	10.8%
\$800-\$1,000	2,196	3.1%	5.0-6.0	4,380	6.2%
\$1,000-\$1,200	2,482	3.5%	6.0-7.0	2,782	4.0%
\$1,200-\$1,400	2,244	3.2%	7.0-8.0	1,932	2.8%
\$1,400-\$1,600	928	1.3%	8.0-9.0	1,309	1.9%
More than \$1,600	919	1.3%	More than 9.0	6,774	9.6%
Total	70,248	100.0%	Total	70,248	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	437	0.6%	1.0% or less	3,395	4.8%
\$500-\$1,000	1,921	2.7%	1.0%-2.0%	10,757	15.3%
\$1,000-\$1,500	4,507	6.4%	2.0%-3.0%	17,332	24.7%
\$1,500-\$2,000	7,204	10.3%	3.0%-4.0%	17,250	24.6%
\$2,000-\$2,500	7,858	11.2%	4.0%-5.0%	8,872	12.6%
\$2,500-\$3,000	8,526	12.1%	5.0%-6.0%	3,757	5.3%
\$3,000-\$3,500	7,911	11.3%	6.0%-7.0%	2,001	2.8%
\$3,500-\$4,000	6,317	9.0%	7.0%-8.0%	1,276	1.8%
\$4,000-\$4,500	5,031	7.2%	8.0%-9.0%	875	1.2%
More than \$4,500	20,536	29.2%	More than 9.0%	4,733	6.7%
Total	70,248	100.0%	Total	70,248	100.0%

3.22 Suburban Ramsey

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	34	0.1%	0.15% or less	60	0.1%
\$50,000-\$100,000	574	0.9%	0.15%-0.30%	541	0.9%
\$100,000-\$150,000	3,203	5.1%	0.30%-0.45%	1,476	2.4%
\$150,000-\$200,000	10,848	17.3%	0.45%-0.60%	2,582	4.1%
\$200,000-\$250,000	20,776	33.1%	0.60%-0.75%	5,924	9.4%
\$250,000-\$300,000	11,901	19.0%	0.75%-0.90%	8,363	13.3%
\$300,000-\$350,000	6,110	9.7%	0.90%-1.05%	24,072	38.4%
\$350,000-\$400,000	3,075	4.9%	1.05%-1.20%	17,802	28.4%
\$400,000-\$450,000	1,679	2.7%	1.20%-1.35%	1,843	2.9%
More than \$450,000	4,559	7.3%	More than 1.35%	96	0.2%
Total	62,759	100.0%	Total	62,759	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	5,497	8.8%	\$20,000 or less	3,377	5.4%
\$1-\$35	1,800	2.9%	\$20,000-\$40,000	8,240	13.1%
\$35-\$70	3,052	4.9%	\$40,000-\$60,000	11,318	18.0%
\$70-\$105	5,264	8.4%	\$60,000-\$80,000	10,903	17.4%
\$105-\$140	8,902	14.2%	\$80,000-\$100,000	8,589	13.7%
\$140-\$175	14,870	23.7%	\$100,000-\$120,000	6,030	9.6%
\$175-\$210	14,803	23.6%	\$120,000-\$140,000	3,719	5.9%
\$210-\$245	5,633	9.0%	\$140,000-\$160,000	2,421	3.9%
\$245-\$280	2,265	3.6%	\$160,000-\$180,000	1,674	2.7%
\$280-\$304	673	1.1%	More than \$180,000	6,488	10.3%
Total	62,759	100.0%	Total	62,759	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	41,868	66.7%	1.0 or less	2,026	3.2%
\$1-\$200	3,332	5.3%	1.0-2.0	9,286	14.8%
\$200-\$400	3,169	5.0%	2.0-3.0	16,771	26.7%
\$400-\$600	3,258	5.2%	3.0-4.0	12,892	20.5%
\$600-\$800	3,130	5.0%	4.0-5.0	7,314	11.7%
\$800-\$1,000	2,436	3.9%	5.0-6.0	4,230	6.7%
\$1,000-\$1,200	2,198	3.5%	6.0-7.0	2,557	4.1%
\$1,200-\$1,400	1,752	2.8%	7.0-8.0	1,628	2.6%
\$1,400-\$1,600	917	1.5%	8.0-9.0	1,175	1.9%
More than \$1,600	699	1.1%	More than 9.0	4,880	7.8%
Total	62,759	100.0%	Total	62,759	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	620	1.0%	1.0% or less	2,022	3.2%
\$500-\$1,000	3,315	5.3%	1.0%-2.0%	8,784	14.0%
\$1,000-\$1,500	6,846	10.9%	2.0%-3.0%	17,630	28.1%
\$1,500-\$2,000	11,249	17.9%	3.0%-4.0%	19,059	30.4%
\$2,000-\$2,500	14,539	23.2%	4.0%-5.0%	7,394	11.8%
\$2,500-\$3,000	9,675	15.4%	5.0%-6.0%	2,496	4.0%
\$3,000-\$3,500	5,904	9.4%	6.0%-7.0%	1,326	2.1%
\$3,500-\$4,000	3,415	5.4%	7.0%-8.0%	829	1.3%
\$4,000-\$4,500	1,988	3.2%	8.0%-9.0%	505	0.8%
More than \$4,500	5,208	8.3%	More than 9.0%	2,714	4.3%
Total	62,759	100.0%	Total	62,759	100.0%

3.23 Washington

Estimated Market Value	Count	Percent	Effective Tax Rate	Count	Percent
\$50,000 or less	189	0.3%	0.15% or less	159	0.2%
\$50,000-\$100,000	195	0.3%	0.15%-0.30%	793	1.2%
\$100,000-\$150,000	2,273	3.3%	0.30%-0.45%	1,767	2.6%
\$150,000-\$200,000	13,464	19.8%	0.45%-0.60%	3,496	5.2%
\$200,000-\$250,000	15,615	23.0%	0.60%-0.75%	8,918	13.1%
\$250,000-\$300,000	10,577	15.6%	0.75%-0.90%	20,323	29.9%
\$300,000-\$350,000	7,264	10.7%	0.90%-1.05%	18,525	27.3%
\$350,000-\$400,000	5,585	8.2%	1.05%-1.20%	13,558	20.0%
\$400,000-\$450,000	3,730	5.5%	1.20%-1.35%	189	0.3%
More than \$450,000	8,972	13.2%	More than 1.35%	136	0.2%
Total	67,864	100.0%	Total	67,864	100.0%

Market Value Credit	Count	Percent	Homestead Income	Count	Percent
No Credit	11,295	16.6%	\$20,000 or less	3,097	4.6%
\$1-\$35	3,629	5.3%	\$20,000-\$40,000	6,982	10.3%
\$35-\$70	4,967	7.3%	\$40,000-\$60,000	10,859	16.0%
\$70-\$105	6,009	8.9%	\$60,000-\$80,000	11,304	16.7%
\$105-\$140	7,849	11.6%	\$80,000-\$100,000	9,831	14.5%
\$140-\$175	12,236	18.0%	\$100,000-\$120,000	7,190	10.6%
\$175-\$210	11,695	17.2%	\$120,000-\$140,000	4,898	7.2%
\$210-\$245	8,665	12.8%	\$140,000-\$160,000	3,091	4.6%
\$245-\$280	1,355	2.0%	\$160,000-\$180,000	2,225	3.3%
\$280-\$304	164	0.2%	More than \$180,000	8,387	12.4%
Total	67,864	100.0%	Total	67,864	100.0%

Property Tax Refund	Count	Percent	EMV / Income Ratio	Count	Percent
No Refund	51,483	75.9%	1.0 or less	2,193	3.2%
\$1-\$200	2,824	4.2%	1.0-2.0	9,847	14.5%
\$200-\$400	2,930	4.3%	2.0-3.0	18,897	27.8%
\$400-\$600	2,669	3.9%	3.0-4.0	14,290	21.1%
\$600-\$800	2,202	3.2%	4.0-5.0	7,819	11.5%
\$800-\$1,000	1,720	2.5%	5.0-6.0	4,186	6.2%
\$1,000-\$1,200	1,557	2.3%	6.0-7.0	2,572	3.8%
\$1,200-\$1,400	1,269	1.9%	7.0-8.0	1,629	2.4%
\$1,400-\$1,600	617	0.9%	8.0-9.0	1,117	1.6%
More than \$1,600	593	0.9%	More than 9.0	5,314	7.8%
Total	67,864	100.0%	Total	67,864	100.0%

Net Tax	Count	Percent	Burden after PTR	Count	Percent
\$500 or less	876	1.3%	1.0% or less	2,794	4.1%
\$500-\$1,000	2,473	3.6%	1.0%-2.0%	12,311	18.1%
\$1,000-\$1,500	8,685	12.8%	2.0%-3.0%	21,678	31.9%
\$1,500-\$2,000	12,942	19.1%	3.0%-4.0%	17,505	25.8%
\$2,000-\$2,500	13,247	19.5%	4.0%-5.0%	6,213	9.2%
\$2,500-\$3,000	9,247	13.6%	5.0%-6.0%	2,290	3.4%
\$3,000-\$3,500	6,480	9.5%	6.0%-7.0%	1,155	1.7%
\$3,500-\$4,000	4,537	6.7%	7.0%-8.0%	730	1.1%
\$4,000-\$4,500	2,877	4.2%	8.0%-9.0%	457	0.7%
More than \$4,500	6,500	9.6%	More than 9.0%	2,731	4.0%
Total	67,864	100.0%	Total	67,864	100.0%

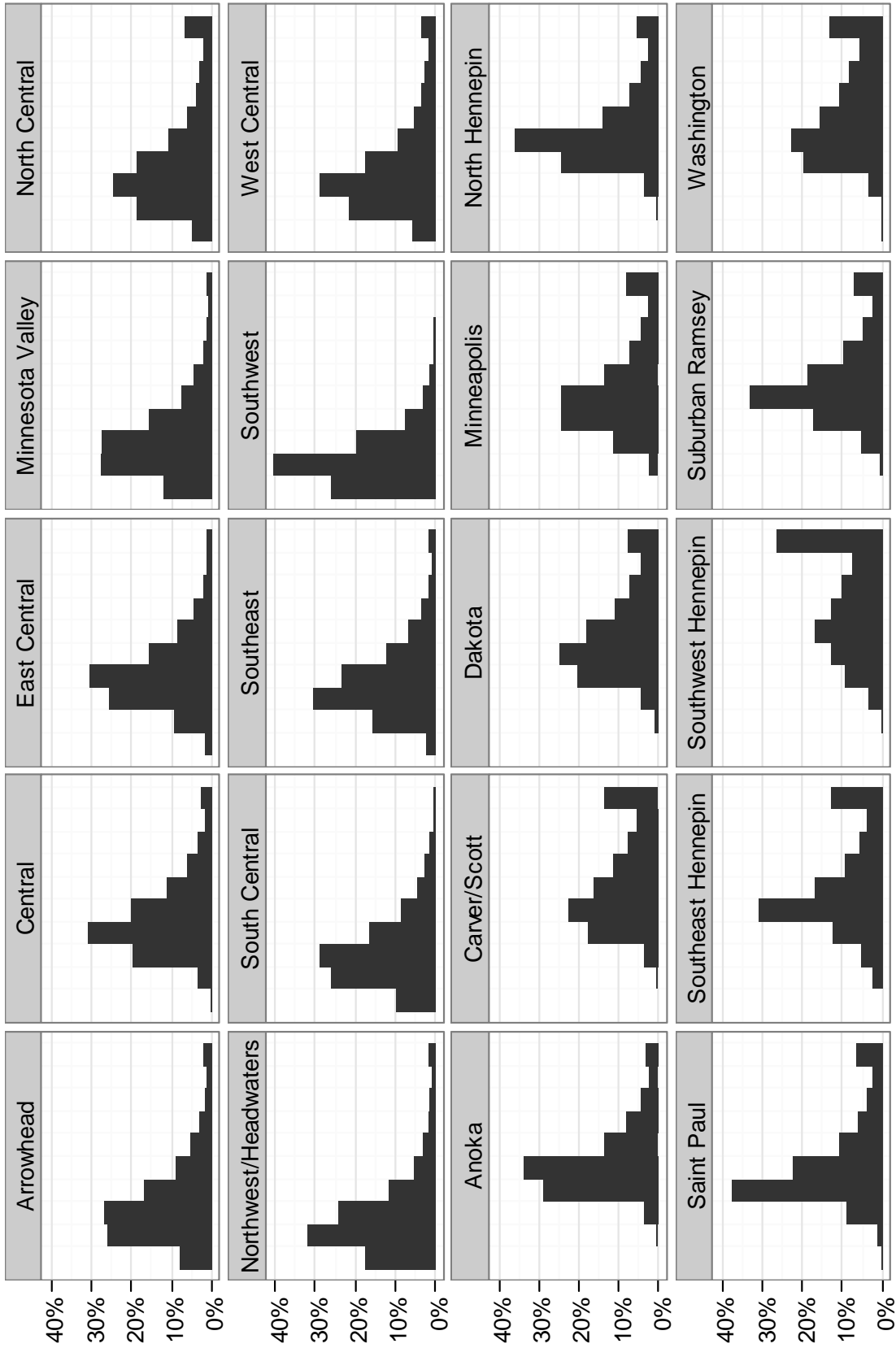
4 Variable Profiles

The following presents the same information as Section 3 reorganized by variable rather than region. Both summary tables and visual representations of the distribution within each variable, or histograms, are presented – the latter to facilitate easier comparison of regions.

4.1 Estimated Market Value

	\$50,000 or less	\$50,000- \$100,000	\$100,000- \$150,000	\$150,000- \$200,000	\$200,000- \$250,000	\$250,000- \$300,000	\$300,000- \$350,000	\$350,000- \$400,000	\$400,000- \$450,000	\$450,000- \$500,000	More than	Total
Arrowhead	8%	26%	27%	17%	9%	5%	3%	2%	1%	2%	2%	100%
Central	0%	4%	20%	31%	20%	11%	6%	3%	2%	2%	2%	100%
East Central	1%	9%	25%	31%	16%	8%	4%	2%	1%	1%	1%	100%
Minnesota Valley	12%	28%	27%	16%	8%	4%	2%	1%	1%	1%	1%	100%
North Central	5%	19%	25%	19%	11%	6%	4%	3%	2%	7%	7%	100%
Northwest/Headwaters	18%	32%	24%	12%	6%	3%	2%	1%	1%	2%	2%	100%
South Central	10%	26%	29%	17%	9%	5%	3%	1%	1%	1%	1%	100%
Southeast	3%	16%	31%	23%	12%	7%	4%	2%	1%	2%	2%	100%
Southwest	26%	41%	20%	8%	3%	1%	1%	0%	0%	0%	0%	100%
West Central	6%	22%	29%	17%	9%	5%	4%	3%	2%	4%	4%	100%
Anoka	0%	1%	4%	29%	34%	14%	8%	5%	2%	3%	3%	100%
Carver/Scott	0%	1%	4%	18%	23%	16%	11%	8%	6%	14%	14%	100%
Dakota	0%	1%	5%	20%	25%	18%	11%	7%	5%	8%	8%	100%
Minneapolis	0%	2%	11%	25%	25%	14%	8%	5%	3%	8%	8%	100%
North Hennepin	0%	1%	4%	24%	36%	14%	8%	5%	3%	6%	6%	100%
Saint Paul	0%	1%	9%	38%	22%	11%	6%	4%	3%	7%	7%	100%
Southeast Hennepin	0%	2%	5%	13%	31%	17%	9%	5%	4%	13%	13%	100%
Southwest Hennepin	0%	0%	3%	9%	13%	17%	13%	10%	7%	27%	27%	100%
Suburban Ramsey	0%	1%	5%	17%	33%	19%	10%	5%	3%	7%	7%	100%
Washington	0%	0%	3%	20%	23%	16%	11%	8%	5%	13%	13%	100%
	3%	9%	14%	21%	20%	12%	7%	4%	3%	7%	7%	100%

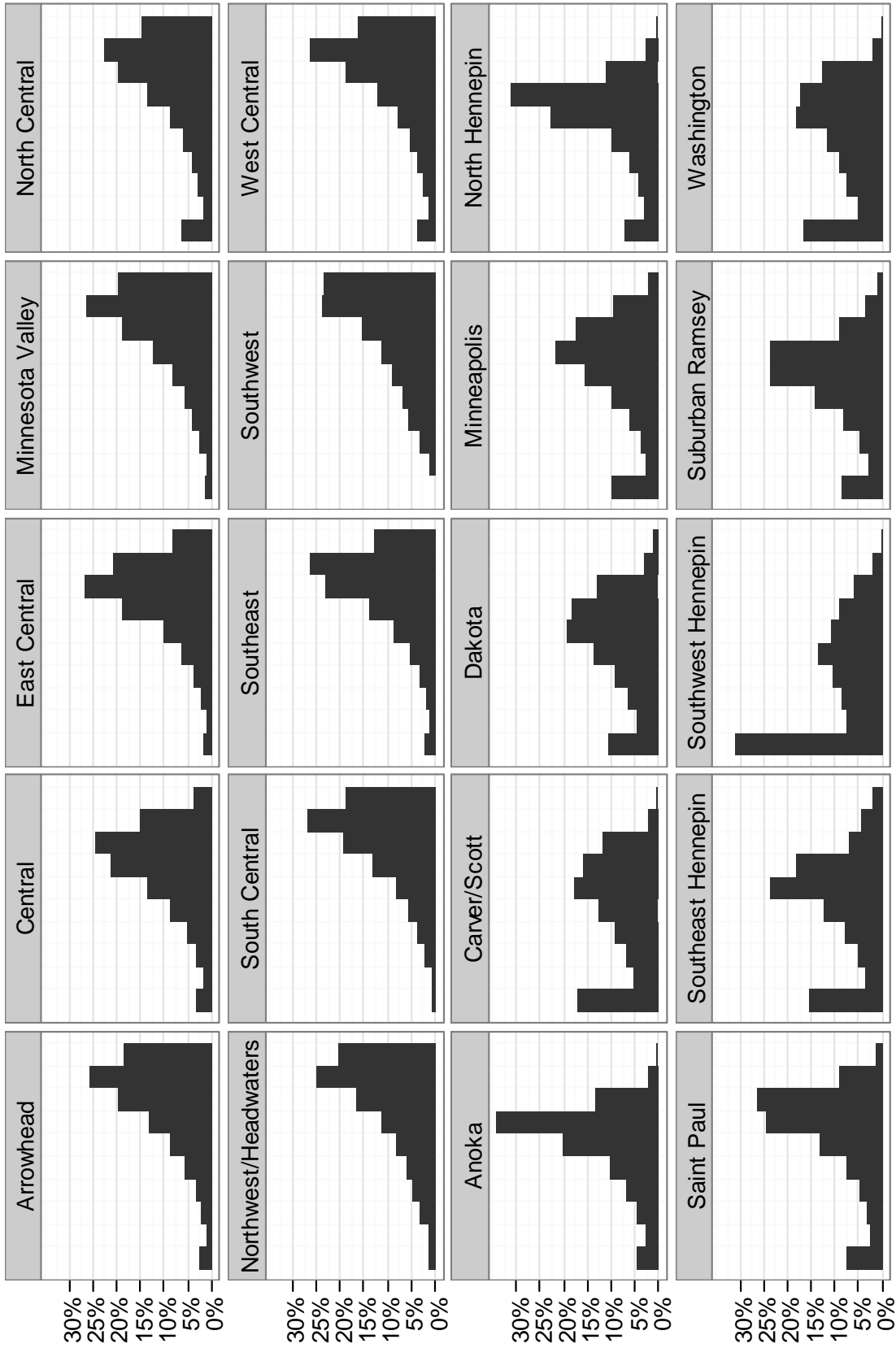
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4.2 Homestead Market Value Credit

	No Credit	\$1-\$35	\$35-\$70	\$70-\$105	\$105-\$140	\$140-\$175	\$175-\$210	\$210-\$245	\$245-\$280	\$280-\$304	Total
Arrowhead	3%	1%	2%	3%	6%	9%	13%	20%	26%	19%	100%
Central	3%	2%	3%	5%	9%	14%	21%	24%	15%	4%	100%
East Central	2%	1%	2%	4%	6%	10%	19%	27%	21%	8%	100%
Minnesota Valley	2%	1%	3%	4%	6%	8%	12%	19%	26%	20%	100%
North Central	6%	2%	3%	4%	6%	9%	13%	20%	23%	15%	100%
Northwest/Headwaters	2%	2%	3%	5%	6%	8%	11%	17%	25%	21%	100%
South Central	1%	1%	2%	4%	6%	8%	13%	19%	27%	19%	100%
Southeast	2%	1%	2%	4%	6%	9%	14%	23%	26%	13%	100%
Southwest	0%	1%	3%	6%	7%	9%	11%	15%	24%	23%	100%
West Central	4%	2%	3%	4%	5%	8%	12%	19%	27%	16%	100%
Anoka	5%	3%	5%	7%	10%	20%	34%	14%	2%	0%	100%
Carver/Scott	17%	5%	7%	9%	12%	18%	16%	12%	2%	1%	100%
Dakota	11%	5%	7%	9%	14%	19%	18%	13%	3%	1%	100%
Minneapolis	10%	3%	4%	6%	10%	16%	22%	18%	10%	3%	100%
North Hennepin	7%	3%	4%	6%	10%	23%	31%	11%	3%	1%	100%
Saint Paul	7%	2%	3%	5%	7%	13%	24%	27%	9%	1%	100%
Southeast Hennepin	15%	4%	5%	8%	12%	24%	18%	7%	5%	2%	100%
Southwest Hennepin	31%	7%	9%	11%	14%	11%	9%	6%	2%	0%	100%
Suburban Ramsey	9%	3%	5%	8%	14%	24%	24%	9%	4%	1%	100%
Washington	17%	5%	7%	9%	12%	18%	17%	13%	2%	0%	100%
	8%	3%	4%	6%	9%	15%	19%	16%	13%	7%	100%

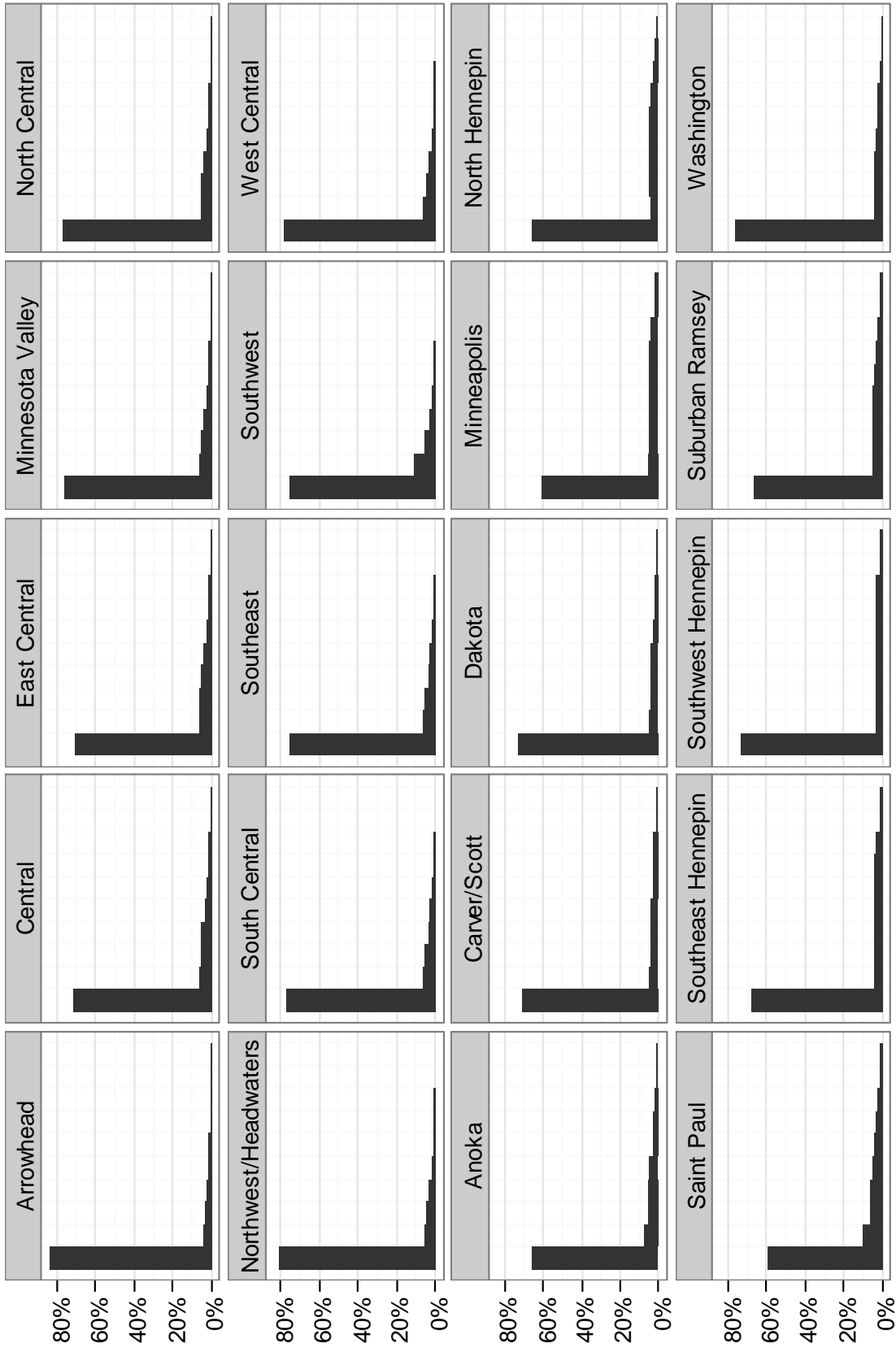
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4.3 Property Tax Refund

	No Refund	\$1-\$200	\$200-\$400	\$400-\$600	\$600-\$800	\$800-\$1,000	\$1,000-\$1,200	\$1,200-\$1,400	\$1,400-\$1,600	More than \$1,600	Total
Arrowhead	84%	4%	4%	3%	2%	1%	1%	1%	0%	0%	100%
Central	72%	6%	5%	5%	4%	3%	2%	2%	1%	1%	100%
East Central	70%	6%	6%	5%	4%	3%	2%	2%	1%	1%	100%
Minnesota Valley	77%	6%	5%	4%	3%	2%	1%	1%	0%	0%	100%
North Central	77%	6%	5%	4%	3%	2%	1%	1%	1%	0%	100%
Northwest/Headwaters	81%	5%	5%	3%	2%	1%	1%	1%	0%	0%	100%
South Central	77%	7%	5%	4%	3%	2%	1%	1%	0%	0%	100%
Southeast	76%	7%	5%	4%	3%	2%	1%	1%	0%	0%	100%
Southwest	76%	11%	5%	3%	2%	1%	1%	0%	0%	0%	100%
West Central	79%	7%	5%	4%	2%	1%	1%	1%	0%	0%	100%
Anoka	65%	8%	6%	6%	5%	4%	3%	2%	1%	1%	100%
Carver/Scott	72%	5%	4%	4%	4%	3%	3%	3%	1%	1%	100%
Dakota	73%	5%	4%	4%	4%	3%	3%	2%	1%	1%	100%
Minneapolis	61%	6%	5%	5%	5%	5%	5%	4%	2%	2%	100%
North Hennepin	65%	4%	5%	5%	5%	5%	4%	3%	2%	1%	100%
Saint Paul	60%	10%	6%	6%	5%	4%	4%	3%	2%	1%	100%
Southeast Hennepin	68%	4%	4%	5%	4%	4%	4%	4%	2%	1%	100%
Southwest Hennepin	73%	4%	4%	4%	3%	3%	4%	3%	1%	1%	100%
Suburban Ramsey	67%	5%	5%	5%	5%	4%	4%	3%	1%	1%	100%
Washington	76%	4%	4%	4%	3%	3%	2%	2%	1%	1%	100%
	72%	6%	5%	4%	4%	3%	2%	2%	1%	1%	100%

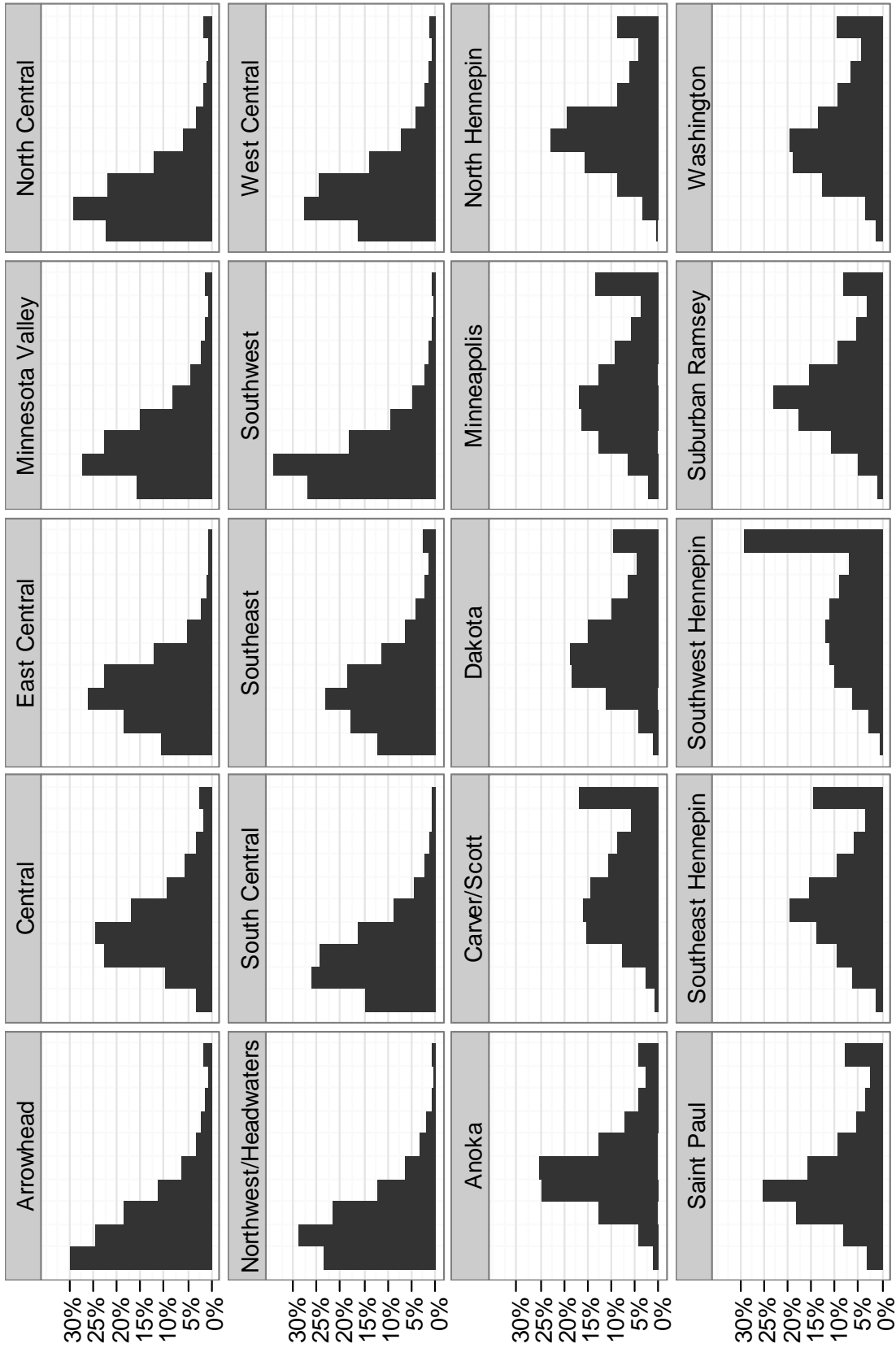
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4.4 Net Tax

	\$500 or less	\$500-\$1,000	\$1,000-\$1,500	\$1,500-\$2,000	\$2,000-\$2,500	\$2,500-\$3,000	\$3,000-\$3,500	\$3,500-\$4,000	\$4,000-\$4,500	More than \$4,500	Total
Arrowhead	30%	25%	19%	11%	6%	3%	2%	1%	1%	2%	100%
Central	3%	10%	23%	24%	17%	9%	6%	3%	2%	3%	100%
East Central	10%	18%	26%	23%	12%	5%	2%	1%	1%	1%	100%
Minnesota Valley	16%	27%	23%	15%	8%	5%	2%	1%	1%	1%	100%
North Central	22%	29%	22%	12%	6%	3%	2%	1%	1%	2%	100%
Northwest/Headwaters	24%	29%	22%	12%	6%	3%	2%	1%	1%	1%	100%
South Central	15%	26%	24%	16%	9%	5%	2%	1%	1%	1%	100%
Southeast	8%	19%	24%	19%	12%	7%	4%	3%	1%	3%	100%
Southwest	27%	34%	18%	10%	5%	2%	2%	1%	0%	1%	100%
West Central	16%	28%	25%	14%	7%	4%	2%	1%	1%	1%	100%
Anoka	1%	4%	13%	25%	25%	13%	8%	4%	3%	4%	100%
Carver/Scott	1%	3%	8%	15%	16%	15%	11%	9%	6%	17%	100%
Dakota	1%	4%	11%	18%	19%	15%	10%	7%	5%	10%	100%
Minneapolis	2%	7%	13%	16%	17%	13%	9%	6%	4%	13%	100%
North Hennepin	1%	4%	9%	16%	23%	20%	9%	6%	4%	9%	100%
Saint Paul	3%	8%	18%	25%	16%	9%	6%	4%	3%	8%	100%
Southeast Hennepin	1%	6%	10%	14%	20%	15%	10%	6%	4%	15%	100%
Southwest Hennepin	1%	3%	6%	10%	11%	12%	11%	9%	7%	29%	100%
Suburban Ramsey	1%	5%	11%	18%	23%	15%	9%	5%	3%	8%	100%
Washington	1%	4%	13%	19%	20%	14%	10%	7%	4%	10%	100%
	8%	12%	16%	17%	15%	10%	7%	4%	3%	8%	100%

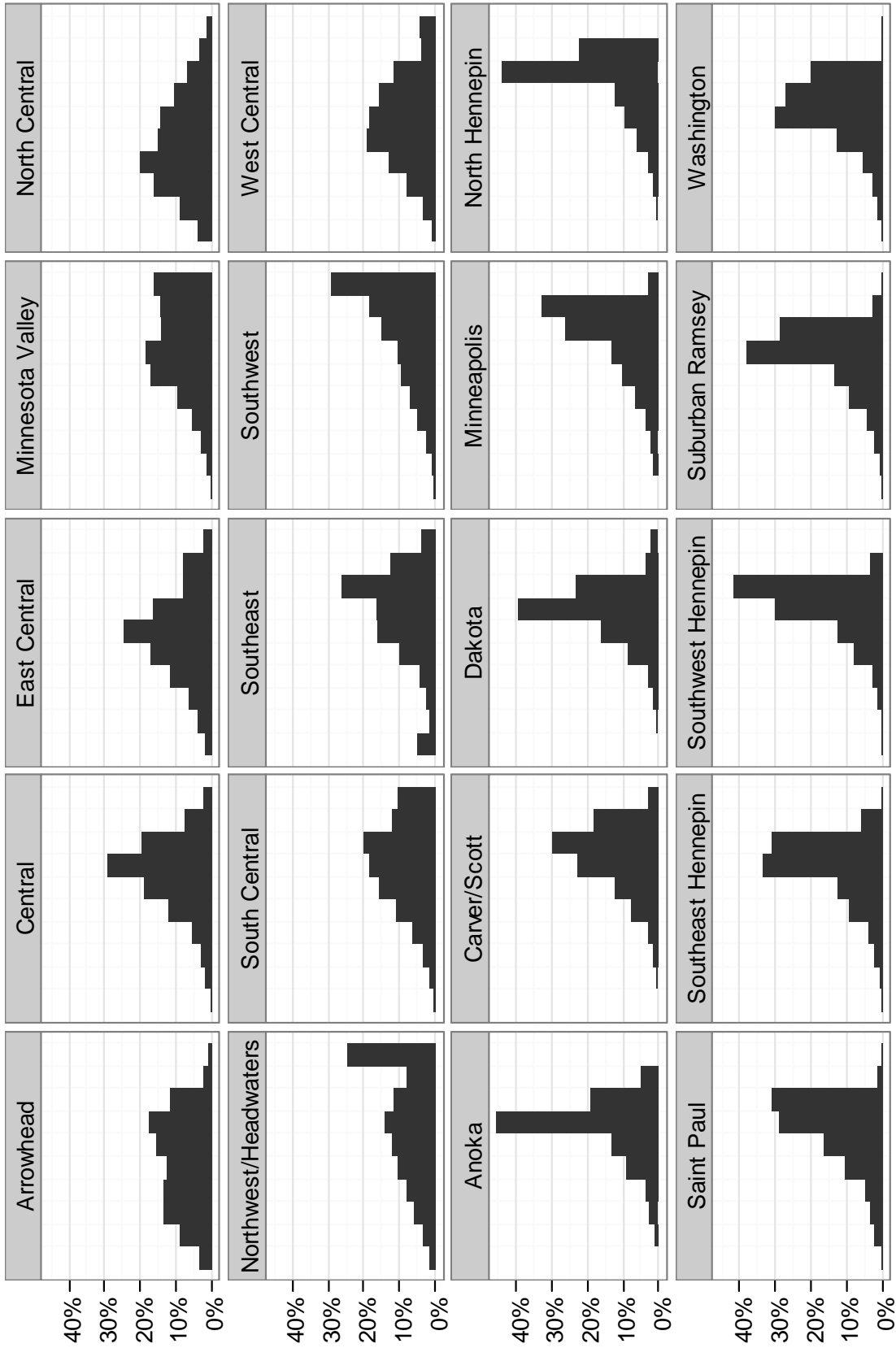
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4.5 Effective Tax Rate

	0.15% or less	0.15%-0.30%	0.30%-0.45%	0.45%-0.60%	0.60%-0.75%	0.75%-0.90%	0.90%-1.05%	1.05%-1.20%	1.20%-1.35%	1.35% or more than	Total
Arrowhead	3%	9%	13%	13%	12%	16%	18%	11%	3%	1%	100%
Central	0%	2%	3%	6%	12%	19%	29%	20%	8%	3%	100%
East Central	2%	4%	7%	11%	17%	25%	17%	8%	8%	2%	100%
Minnesota Valley	0%	2%	3%	6%	10%	17%	18%	14%	15%	16%	100%
North Central	4%	9%	16%	20%	15%	14%	10%	7%	3%	1%	100%
Northwest/Headwaters	2%	4%	6%	8%	11%	12%	14%	12%	8%	25%	100%
South Central	0%	1%	3%	7%	11%	16%	19%	20%	12%	10%	100%
Southeast	0%	2%	3%	5%	10%	17%	18%	28%	13%	4%	100%
Southwest	0%	1%	3%	5%	7%	10%	11%	15%	19%	29%	100%
West Central	1%	4%	8%	13%	19%	19%	16%	12%	4%	5%	100%
Anoka	0%	1%	3%	4%	9%	13%	45%	20%	5%	0%	100%
Carver/Scott	0%	1%	1%	3%	8%	12%	23%	30%	18%	3%	100%
Dakota	0%	1%	2%	3%	9%	16%	40%	24%	4%	2%	100%
Minneapolis	0%	2%	2%	4%	7%	10%	13%	26%	33%	3%	100%
North Hennepin	0%	1%	1%	3%	6%	10%	12%	44%	22%	0%	100%
Saint Paul	0%	2%	4%	5%	11%	17%	29%	31%	1%	0%	100%
Southeast Hennepin	0%	1%	2%	4%	9%	13%	34%	31%	6%	0%	100%
Southwest Hennepin	0%	0%	1%	3%	8%	12%	30%	42%	3%	0%	100%
Suburban Ramsey	0%	1%	2%	4%	9%	13%	38%	28%	3%	0%	100%
Washington	0%	1%	3%	5%	13%	30%	27%	20%	0%	0%	100%
	1%	2%	4%	6%	10%	16%	25%	24%	9%	4%	100%

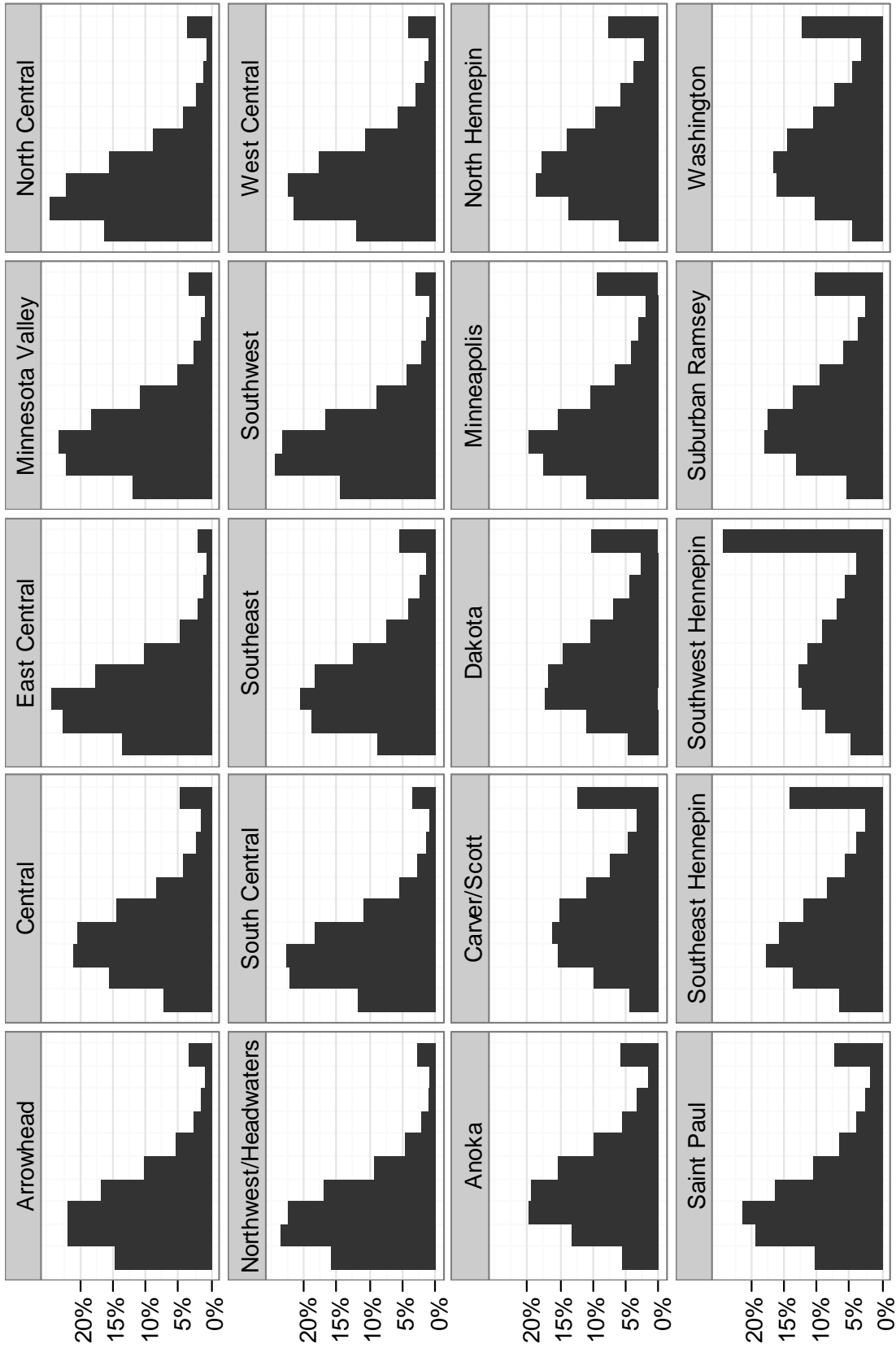
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4.6 Homestead Income

	\$20,000 or less	\$20,000- \$40,000	\$40,000- \$60,000	\$60,000- \$80,000	\$80,000- \$100,000	\$100,000- \$120,000	\$120,000- \$140,000	\$140,000- \$160,000	\$160,000- \$180,000	More than \$180,000	Total
Arrowhead	15%	22%	22%	17%	10%	5%	3%	2%	1%	4%	100%
Central	7%	16%	21%	20%	14%	8%	4%	2%	2%	5%	100%
East Central	14%	23%	24%	18%	10%	5%	2%	1%	1%	2%	100%
Minnesota Valley	12%	22%	23%	18%	11%	5%	3%	1%	1%	4%	100%
North Central	16%	25%	22%	16%	9%	4%	2%	1%	1%	4%	100%
Northwest/Headwaters	16%	24%	23%	17%	9%	5%	2%	1%	1%	3%	100%
South Central	12%	22%	23%	18%	11%	5%	3%	1%	1%	4%	100%
Southeast	9%	19%	20%	18%	13%	8%	4%	3%	1%	6%	100%
Southwest	14%	24%	23%	17%	9%	4%	2%	1%	1%	3%	100%
West Central	12%	22%	23%	18%	11%	6%	3%	2%	1%	4%	100%
Anoka	6%	13%	20%	19%	15%	10%	6%	3%	2%	6%	100%
Carver/Scott	4%	10%	15%	16%	15%	11%	7%	5%	3%	12%	100%
Dakota	5%	11%	17%	17%	15%	11%	7%	5%	3%	10%	100%
Minneapolis	11%	18%	20%	15%	11%	7%	4%	3%	2%	9%	100%
North Hennepin	6%	14%	19%	18%	14%	10%	6%	4%	2%	8%	100%
Saint Paul	10%	19%	21%	16%	11%	7%	4%	3%	2%	7%	100%
Southeast Hennepin	6%	14%	18%	16%	12%	8%	6%	4%	3%	14%	100%
Southwest Hennepin	5%	9%	12%	13%	12%	9%	7%	6%	4%	24%	100%
Suburban Ramsey	5%	13%	18%	17%	14%	10%	6%	4%	3%	10%	100%
Washington	5%	10%	16%	17%	14%	11%	7%	5%	3%	12%	100%
	9%	16%	19%	17%	12%	8%	5%	3%	2%	8%	100%

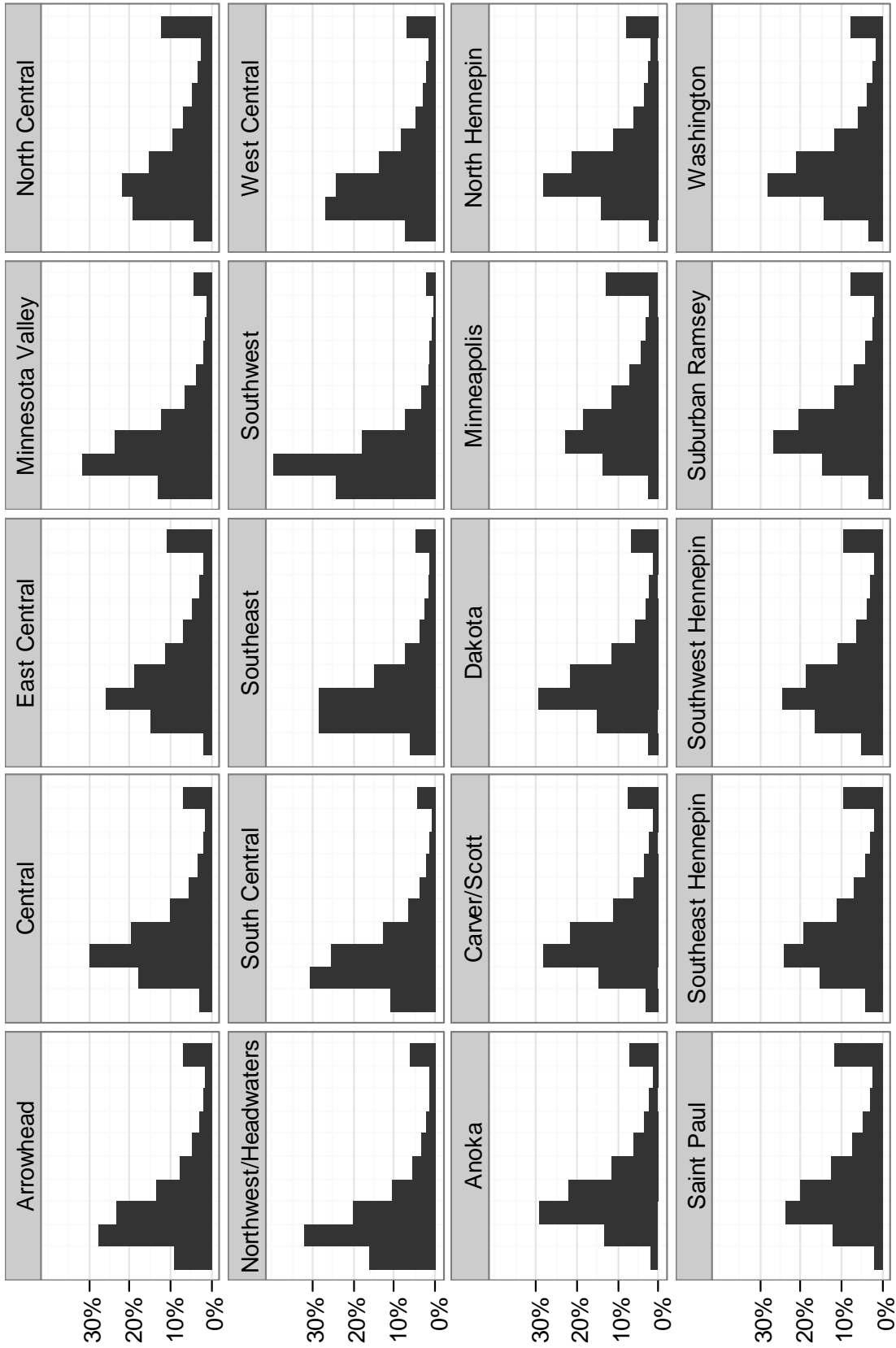
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4.7 EMV / Income Ratio

	1.0 or less	1.0-2.0	2.0-3.0	3.0-4.0	4.0-5.0	5.0-6.0	6.0-7.0	7.0-8.0	8.0-9.0	More than 9.0	Total
Arrowhead	9%	27%	23%	14%	8%	5%	3%	2%	2%	7%	100%
Central	3%	18%	30%	20%	10%	5%	3%	2%	1%	7%	100%
East Central	2%	15%	26%	19%	11%	7%	5%	3%	2%	11%	100%
Minnesota Valley	13%	32%	24%	12%	7%	4%	2%	1%	1%	4%	100%
North Central	4%	19%	22%	15%	10%	7%	5%	3%	2%	12%	100%
Northwest/Headwaters	16%	32%	20%	11%	6%	4%	2%	2%	1%	6%	100%
South Central	11%	31%	26%	13%	7%	4%	2%	1%	1%	4%	100%
Southeast	6%	29%	29%	15%	7%	4%	2%	2%	1%	5%	100%
Southwest	24%	40%	18%	8%	4%	2%	1%	1%	0%	2%	100%
West Central	7%	27%	24%	14%	8%	5%	3%	2%	2%	7%	100%
Anoka	2%	13%	29%	22%	12%	6%	4%	2%	2%	7%	100%
Carver/Scott	3%	15%	28%	22%	11%	6%	4%	2%	2%	7%	100%
Dakota	3%	15%	30%	22%	11%	6%	3%	2%	1%	7%	100%
Minneapolis	3%	14%	23%	19%	12%	7%	5%	3%	2%	13%	100%
North Hennepin	2%	14%	28%	21%	11%	6%	4%	3%	2%	8%	100%
Saint Paul	2%	12%	24%	20%	13%	7%	5%	3%	2%	12%	100%
Southeast Hennepin	4%	15%	24%	19%	11%	7%	4%	3%	2%	9%	100%
Southwest Hennepin	5%	17%	24%	19%	11%	6%	4%	3%	2%	10%	100%
Suburban Ramsey	3%	15%	27%	21%	12%	7%	4%	3%	2%	8%	100%
Washington	3%	15%	28%	21%	12%	6%	4%	2%	2%	8%	100%
	5%	20%	26%	18%	10%	6%	4%	2%	2%	8%	100%

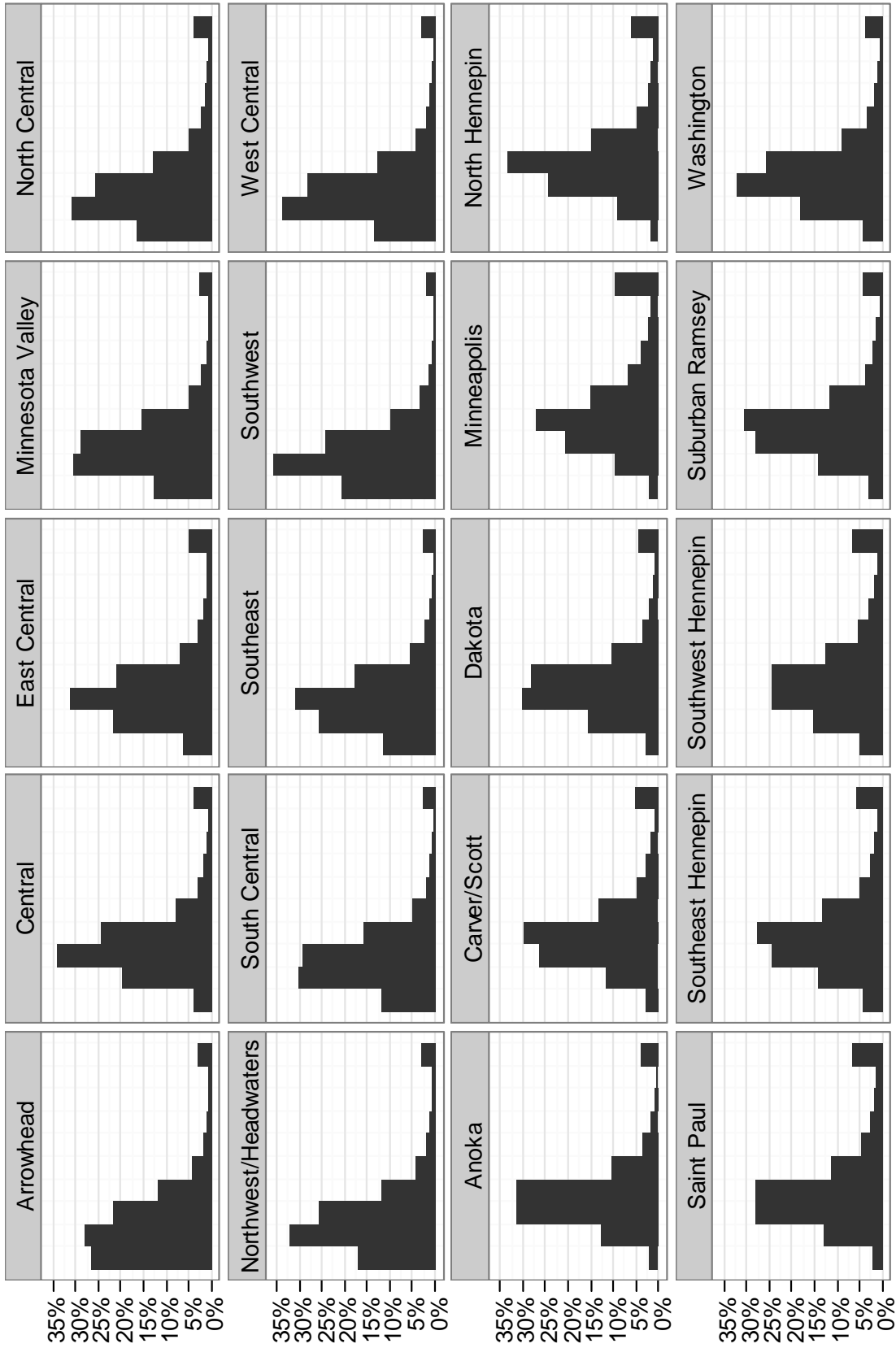
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4.8 Burden after PTR

	More than										Total
	1.0% or less	1.0%-2.0%	2.0%-3.0%	3.0%-4.0%	4.0%-5.0%	5.0%-6.0%	6.0%-7.0%	7.0%-8.0%	8.0%-9.0%	9.0%	
Arrowhead	27%	28%	22%	12%	4%	2%	1%	1%	1%	3%	100%
Central	4%	20%	34%	24%	8%	3%	2%	1%	1%	4%	100%
East Central	6%	22%	31%	21%	7%	3%	2%	1%	1%	5%	100%
Minnesota Valley	13%	31%	29%	15%	5%	2%	1%	1%	1%	3%	100%
North Central	17%	31%	26%	13%	5%	2%	1%	1%	1%	4%	100%
Northwest/Headwaters	17%	32%	26%	12%	5%	2%	1%	1%	1%	3%	100%
South Central	12%	30%	30%	16%	5%	2%	1%	0%	0%	3%	100%
Southeast	7%	27%	33%	19%	6%	2%	1%	1%	1%	3%	100%
Southwest	21%	36%	24%	10%	4%	2%	1%	0%	0%	2%	100%
West Central	14%	34%	28%	13%	4%	2%	1%	1%	1%	3%	100%
Anoka	2%	13%	32%	32%	10%	4%	2%	1%	1%	4%	100%
Carver/Scott	3%	12%	26%	30%	13%	5%	3%	2%	1%	5%	100%
Dakota	3%	15%	30%	28%	10%	4%	2%	1%	1%	5%	100%
Minneapolis	2%	10%	21%	27%	15%	7%	4%	3%	2%	10%	100%
North Hennepin	2%	9%	24%	33%	15%	5%	3%	2%	1%	6%	100%
Saint Paul	2%	13%	28%	28%	11%	5%	3%	2%	1%	7%	100%
Southeast Hennepin	4%	14%	24%	28%	13%	5%	3%	2%	1%	6%	100%
Southwest Hennepin	5%	15%	25%	25%	13%	5%	3%	2%	1%	7%	100%
Suburban Ramsey	3%	14%	28%	30%	12%	4%	2%	1%	1%	4%	100%
Washington	4%	18%	32%	26%	9%	3%	2%	1%	1%	4%	100%
	7%	20%	28%	23%	9%	4%	2%	1%	1%	5%	100%

The following page presents the above data represented by 20 regional histograms. A histogram is a graphical representation of the distribution of values across several consecutive intervals. Each histogram has 10 intervals along the X-axis, each corresponding to one of the 10 columns from the table (read from left to right). The Y-axis values indicate the percentage of observations within each region that lie within the interval. The total area of each histogram is 100%.



5 Property Tax Burden as a Percent of Income

The following tables present some detail on the relationship between two variables, income and property tax burden. Sections 5.1 and 5.2 present the median property tax burdens for various income ranges by region in Greater Minnesota and the Metro Area respectively. The income ranges used in the Metro Area regions and the Greater Minnesota regions vary slightly. Metro Area regions have one income range for "\$10,000 to \$45,000," while Greater Minnesota regions have separate ranges for "\$10,000 to \$30,000" and "\$30,000 to \$45,000." Similarly, the Greater Minnesota regions have one income range for "More than \$90,000," while Metro Area regions have separate ranges for "\$90,000 to \$125,000" and "More than \$125,000." The income distribution of homesteads in Metro Area regions is quite different from the distribution in Greater Minnesota regions. The differing income ranges help maintain taxpayer income anonymity at the extreme upper and lower income ranges while still providing direct regional comparisons for most homesteads – those with incomes between \$45,000 and \$90,000.

Sections 5.3 and 5.4 show the number and percentage of homesteads having property taxes that exceed 5 percent of their total homestead income. As with the medians tables, these counts are reported before the market value credit, after the market value credit but before the application of the property tax refund, and after both the credit and property tax refund have been applied. This offers some sense of the importance of the two programs in reducing property tax burdens in various regions and at various levels of income.

Only total counts are shown for homesteads in the "\$10,000 or less" income range due to the overstatement of property tax burden. The lowest range includes homesteads that had temporarily low incomes or better overall economic well-being than was indicated by their money income of 2007. A portion of retirees, for example, may have been living primarily on savings or other assets but reported small amounts of annual money income received. Due to unemployment or business fluctuations, some homesteads that would have normally had higher incomes are also included in the "\$10,000 or less" income range. A small portion of homesteads were in this income range only because they reported business losses or large capital losses for income tax purposes in 2007.

5.1 Greater Minnesota – Median Burden by Income

Income	Before HMVC	Before PTR	After PTR	Income	Before HMVC	Before PTR	After PTR
Arrowhead				Northwest/Headwaters			
\$10,000 or less	-	-	-	\$10,000 or less	-	-	-
\$10,000 - \$30,000	4.3%	2.9%	2.3%	\$10,000 - \$30,000	4.6%	3.4%	2.5%
\$30,000 - \$45,000	2.9%	2.1%	2.1%	\$30,000 - \$45,000	3.1%	2.4%	2.3%
\$45,000 - \$65,000	2.3%	1.8%	1.8%	\$45,000 - \$65,000	2.4%	1.9%	1.9%
\$65,000 - \$90,000	1.9%	1.6%	1.6%	\$65,000 - \$90,000	2.1%	1.8%	1.8%
More than \$90,000	1.5%	1.4%	1.3%	More than \$90,000	1.6%	1.4%	1.4%
Central				South Central			
\$10,000 or less	-	-	-	\$10,000 or less	-	-	-
\$10,000 - \$30,000	8.3%	7.1%	4.0%	\$10,000 - \$30,000	5.5%	4.2%	2.9%
\$30,000 - \$45,000	4.9%	4.3%	3.4%	\$30,000 - \$45,000	3.6%	2.9%	2.7%
\$45,000 - \$65,000	3.6%	3.2%	3.0%	\$45,000 - \$65,000	2.8%	2.3%	2.3%
\$65,000 - \$90,000	2.9%	2.6%	2.6%	\$65,000 - \$90,000	2.3%	2.0%	2.0%
More than \$90,000	2.1%	2.0%	2.0%	More than \$90,000	1.7%	1.5%	1.5%
East Central				Southeast			
\$10,000 or less	-	-	-	\$10,000 or less	-	-	-
\$10,000 - \$30,000	7.1%	5.9%	3.6%	\$10,000 - \$30,000	6.5%	5.2%	3.3%
\$30,000 - \$45,000	4.4%	3.8%	3.1%	\$30,000 - \$45,000	4.1%	3.4%	2.9%
\$45,000 - \$65,000	3.3%	2.9%	2.8%	\$45,000 - \$65,000	3.2%	2.7%	2.6%
\$65,000 - \$90,000	2.6%	2.3%	2.3%	\$65,000 - \$90,000	2.6%	2.3%	2.3%
More than \$90,000	1.9%	1.7%	1.7%	More than \$90,000	1.9%	1.8%	1.8%
Minnesota Valley				Southwest			
\$10,000 or less	-	-	-	\$10,000 or less	-	-	-
\$10,000 - \$30,000	5.4%	4.1%	2.8%	\$10,000 - \$30,000	4.0%	3.0%	2.3%
\$30,000 - \$45,000	3.5%	2.7%	2.5%	\$30,000 - \$45,000	2.7%	2.0%	2.0%
\$45,000 - \$65,000	2.7%	2.2%	2.2%	\$45,000 - \$65,000	2.1%	1.6%	1.6%
\$65,000 - \$90,000	2.3%	2.0%	2.0%	\$65,000 - \$90,000	1.9%	1.5%	1.5%
More than \$90,000	1.7%	1.6%	1.5%	More than \$90,000	1.5%	1.3%	1.3%
North Central				West Central			
\$10,000 or less	-	-	-	\$10,000 or less	-	-	-
\$10,000 - \$30,000	5.0%	3.7%	2.6%	\$10,000 - \$30,000	5.1%	3.8%	2.7%
\$30,000 - \$45,000	3.2%	2.5%	2.3%	\$30,000 - \$45,000	3.3%	2.6%	2.4%
\$45,000 - \$65,000	2.5%	2.1%	2.0%	\$45,000 - \$65,000	2.6%	2.1%	2.1%
\$65,000 - \$90,000	2.1%	1.8%	1.8%	\$65,000 - \$90,000	2.1%	1.8%	1.8%
More than \$90,000	1.5%	1.3%	1.3%	More than \$90,000	1.6%	1.5%	1.5%
Greater Minnesota				Statewide			
\$10,000 or less	-	-	-	\$10,000 or less	-	-	-
\$10,000 - \$30,000	5.6%	4.3%	2.9%	\$10,000 - \$30,000	7.6%	6.5%	3.8%
\$30,000 - \$45,000	3.7%	3.0%	2.7%	\$30,000 - \$45,000	4.8%	4.2%	3.4%
\$45,000 - \$65,000	2.9%	2.4%	2.4%	\$45,000 - \$65,000	3.7%	3.4%	3.1%
\$65,000 - \$90,000	2.4%	2.1%	2.1%	\$65,000 - \$90,000	3.1%	2.8%	2.8%
More than \$90,000	1.8%	1.7%	1.7%	\$90,000 - \$125,000	2.6%	2.5%	2.5%
				More than \$125,000	1.9%	1.8%	1.8%

5.2 Metro – Median Burden by Income

Region/Income	Before HMVC	Before PTR	After PTR	Region/Income	Before HMVC	Before PTR	After PTR
Anoka				Saint Paul			
\$10,000 or less	-	-	-	\$10,000 or less	-	-	-
\$10,000 - \$45,000	6.9%	6.3%	4.1%	\$10,000 - \$45,000	6.9%	6.2%	4.0%
\$45,000 - \$65,000	4.1%	3.8%	3.4%	\$45,000 - \$65,000	4.0%	3.6%	3.3%
\$65,000 - \$90,000	3.2%	3.0%	2.9%	\$65,000 - \$90,000	3.1%	2.9%	2.8%
\$90,000 - \$125,000	2.6%	2.4%	2.4%	\$90,000 - \$125,000	2.6%	2.5%	2.5%
More than \$125,000	1.9%	1.8%	1.8%	More than \$125,000	2.0%	1.9%	1.9%
Carver/Scott				Southeast Hennepin			
\$10,000 or less	-	-	-	\$10,000 or less	-	-	-
\$10,000 - \$45,000	7.7%	7.2%	4.6%	\$10,000 - \$45,000	7.8%	7.2%	4.5%
\$45,000 - \$65,000	4.6%	4.3%	3.6%	\$45,000 - \$65,000	4.6%	4.3%	3.6%
\$65,000 - \$90,000	3.7%	3.5%	3.4%	\$65,000 - \$90,000	3.6%	3.4%	3.3%
\$90,000 - \$125,000	3.1%	3.0%	3.0%	\$90,000 - \$125,000	2.9%	2.7%	2.7%
More than \$125,000	2.3%	2.2%	2.2%	More than \$125,000	2.0%	1.9%	1.9%
Dakota				Southwest Hennepin			
\$10,000 or less	-	-	-	\$10,000 or less	-	-	-
\$10,000 - \$45,000	6.9%	6.3%	4.2%	\$10,000 - \$45,000	8.5%	8.0%	4.9%
\$45,000 - \$65,000	4.2%	3.9%	3.4%	\$45,000 - \$65,000	4.9%	4.6%	3.8%
\$65,000 - \$90,000	3.4%	3.2%	3.1%	\$65,000 - \$90,000	4.0%	3.8%	3.7%
\$90,000 - \$125,000	2.8%	2.7%	2.7%	\$90,000 - \$125,000	3.3%	3.2%	3.2%
More than \$125,000	2.0%	1.9%	1.9%	More than \$125,000	2.2%	2.1%	2.1%
Minneapolis				Suburban Ramsey			
\$10,000 or less	-	-	-	\$10,000 or less	-	-	-
\$10,000 - \$45,000	8.1%	7.4%	4.7%	\$10,000 - \$45,000	7.3%	6.7%	4.2%
\$45,000 - \$65,000	4.7%	4.4%	3.7%	\$45,000 - \$65,000	4.4%	4.1%	3.5%
\$65,000 - \$90,000	3.8%	3.5%	3.5%	\$65,000 - \$90,000	3.4%	3.2%	3.1%
\$90,000 - \$125,000	3.1%	3.0%	3.0%	\$90,000 - \$125,000	2.7%	2.6%	2.6%
More than \$125,000	2.2%	2.2%	2.2%	More than \$125,000	1.9%	1.8%	1.8%
North Hennepin				Washington			
\$10,000 or less	-	-	-	\$10,000 or less	-	-	-
\$10,000 - \$45,000	8.1%	7.6%	4.7%	\$10,000 - \$45,000	6.8%	6.2%	4.1%
\$45,000 - \$65,000	4.8%	4.4%	3.7%	\$45,000 - \$65,000	4.0%	3.7%	3.3%
\$65,000 - \$90,000	3.7%	3.4%	3.3%	\$65,000 - \$90,000	3.2%	3.0%	3.0%
\$90,000 - \$125,000	2.9%	2.8%	2.8%	\$90,000 - \$125,000	2.6%	2.5%	2.5%
More than \$125,000	2.1%	2.1%	2.1%	More than \$125,000	1.9%	1.8%	1.8%
Metro				Statewide			
\$10,000 or less	-	-	-	\$10,000 or less	-	-	-
\$10,000 - \$45,000	7.5%	6.8%	4.3%	\$10,000 - \$30,000	7.6%	6.5%	3.8%
\$45,000 - \$65,000	4.4%	4.1%	3.5%	\$30,000 - \$45,000	4.8%	4.2%	3.4%
\$65,000 - \$90,000	3.5%	3.2%	3.2%	\$45,000 - \$65,000	3.7%	3.4%	3.1%
\$90,000 - \$125,000	2.8%	2.7%	2.7%	\$65,000 - \$90,000	3.1%	2.8%	2.8%
More than \$125,000	2.0%	2.0%	2.0%	\$90,000 - \$125,000	2.6%	2.5%	2.5%
				More than \$125,000	1.9%	1.8%	1.8%

5.3 Greater Minnesota – Burdens Greater than 5% by Income

Income	Total	Before HMVC		Before PTR		After PTR	
		Count	Percent	Count	Percent	Count	Percent
Arrowhead							
\$10,000 or less	4,415	-	-	-	-	-	-
\$10,000 - \$30,000	19,340	8,017	41%	5,475	28%	2,957	15%
\$30,000 - \$45,000	15,851	2,372	15%	1,635	10%	789	5%
\$45,000 - \$65,000	19,467	1,152	6%	945	5%	562	3%
\$65,000 - \$90,000	16,750	420	3%	380	2%	266	2%
More than \$90,000	17,622	167	1%	163	1%	148	1%
Central							
\$10,000 or less	2,385	-	-	-	-	-	-
\$10,000 - \$30,000	10,897	9,580	88%	8,297	76%	4,070	37%
\$30,000 - \$45,000	13,414	6,225	46%	4,539	34%	2,031	15%
\$45,000 - \$65,000	20,538	3,003	15%	2,286	11%	1,117	5%
\$65,000 - \$90,000	22,099	977	4%	870	4%	533	2%
More than \$90,000	26,830	230	1%	224	1%	189	1%
East Central							
\$10,000 or less	1,194	-	-	-	-	-	-
\$10,000 - \$30,000	5,079	3,765	74%	3,074	61%	1,561	31%
\$30,000 - \$45,000	4,886	1,763	36%	1,267	26%	578	12%
\$45,000 - \$65,000	6,052	553	9%	382	6%	186	3%
\$65,000 - \$90,000	4,900	100	2%	83	2%	52	1%
More than \$90,000	4,026	23	1%	23	1%	20	0%
Minnesota Valley							
\$10,000 or less	1,471	-	-	-	-	-	-
\$10,000 - \$30,000	7,631	4,205	55%	2,997	39%	1,364	18%
\$30,000 - \$45,000	7,235	1,554	21%	1,025	14%	403	6%
\$45,000 - \$65,000	9,110	619	7%	456	5%	205	2%
\$65,000 - \$90,000	7,888	209	3%	177	2%	110	1%
More than \$90,000	7,465	65	1%	63	1%	59	1%
North Central							
\$10,000 or less	2,331	-	-	-	-	-	-
\$10,000 - \$30,000	9,602	4,793	50%	3,302	34%	1,601	17%
\$30,000 - \$45,000	7,767	1,235	16%	895	12%	362	5%
\$45,000 - \$65,000	8,808	582	7%	518	6%	263	3%
\$65,000 - \$90,000	6,880	197	3%	194	3%	116	2%
More than \$90,000	6,799	87	1%	87	1%	82	1%

Income	Total	Before HMVC		Before PTR		After PTR	
		Count	Percent	Count	Percent	Count	Percent
Northwest/Headwaters							
\$10,000 or less	2,050	-	-	-	-	-	-
\$10,000 - \$30,000	8,105	3,611	45%	2,456	30%	1,259	16%
\$30,000 - \$45,000	6,620	1,037	16%	668	10%	315	5%
\$45,000 - \$65,000	8,044	435	5%	315	4%	172	2%
\$65,000 - \$90,000	6,437	125	2%	112	2%	86	1%
More than \$90,000	5,773	27	0%	27	0%	25	0%
South Central							
\$10,000 or less	1,588	-	-	-	-	-	-
\$10,000 - \$30,000	7,961	4,468	56%	3,175	40%	1,484	19%
\$30,000 - \$45,000	7,487	1,572	21%	982	13%	438	6%
\$45,000 - \$65,000	9,538	613	6%	412	4%	192	2%
\$65,000 - \$90,000	8,411	146	2%	126	1%	74	1%
More than \$90,000	8,015	30	0%	27	0%	25	0%
Southeast							
\$10,000 or less	3,217	-	-	-	-	-	-
\$10,000 - \$30,000	17,247	11,403	66%	8,674	50%	4,181	24%
\$30,000 - \$45,000	18,655	5,128	27%	3,430	18%	1,539	8%
\$45,000 - \$65,000	24,240	2,162	9%	1,623	7%	859	4%
\$65,000 - \$90,000	24,262	638	3%	543	2%	337	1%
More than \$90,000	31,899	242	1%	232	1%	212	1%
Southwest							
\$10,000 or less	1,168	-	-	-	-	-	-
\$10,000 - \$30,000	6,254	2,322	37%	1,473	24%	631	10%
\$30,000 - \$45,000	5,131	593	12%	354	7%	127	2%
\$45,000 - \$65,000	6,088	264	4%	175	3%	79	1%
\$65,000 - \$90,000	4,770	80	2%	64	1%	37	1%
More than \$90,000	4,405	20	0%	19	0%	17	0%
West Central							
\$10,000 or less	1,956	-	-	-	-	-	-
\$10,000 - \$30,000	9,166	4,734	52%	3,167	35%	1,596	17%
\$30,000 - \$45,000	8,615	1,357	16%	956	11%	443	5%
\$45,000 - \$65,000	10,949	620	6%	494	5%	256	2%
\$65,000 - \$90,000	9,428	209	2%	189	2%	116	1%
More than \$90,000	9,921	66	1%	65	1%	56	1%
Greater Minnesota							
\$10,000 or less	21,775	-	-	-	-	-	-
\$10,000 - \$30,000	101,282	56,898	56%	42,090	42%	20,704	20%
\$30,000 - \$45,000	95,661	22,836	24%	15,751	16%	7,025	7%
\$45,000 - \$65,000	122,834	10,003	8%	7,606	6%	3,891	3%
\$65,000 - \$90,000	111,825	3,101	3%	2,738	2%	1,727	2%
More than \$90,000	122,755	957	1%	930	1%	833	1%

5.4 Metro – Burdens Greater than 5% by Income

Income	Total	Before HMVC		Before PTR		After PTR	
		Count	Percent	Count	Percent	Count	Percent
Anoka							
\$10,000 or less	1,777	-	-	-	-	-	-
\$10,000 - \$45,000	19,320	15,982	83%	13,932	72%	6,217	32%
\$45,000 - \$65,000	18,287	3,962	22%	2,948	16%	1,306	7%
\$65,000 - \$90,000	20,372	1,129	6%	1,022	5%	569	3%
\$90,000 - \$125,000	16,916	348	2%	346	2%	283	2%
More than \$125,000	13,324	73	1%	73	1%	70	1%
Carver/Scott							
\$10,000 or less	1,057	-	-	-	-	-	-
\$10,000 - \$45,000	9,663	8,199	85%	7,420	77%	4,249	44%
\$45,000 - \$65,000	9,266	3,672	40%	3,064	33%	1,578	17%
\$65,000 - \$90,000	11,835	1,904	16%	1,738	15%	1,126	10%
\$90,000 - \$125,000	11,954	924	8%	904	8%	836	7%
More than \$125,000	15,338	384	3%	384	3%	382	2%
Dakota							
\$10,000 or less	1,987	-	-	-	-	-	-
\$10,000 - \$45,000	20,026	15,405	77%	13,552	68%	7,216	36%
\$45,000 - \$65,000	19,072	5,298	28%	4,273	22%	2,232	12%
\$65,000 - \$90,000	22,137	2,362	11%	2,179	10%	1,458	7%
\$90,000 - \$125,000	21,461	864	4%	844	4%	769	4%
More than \$125,000	24,814	299	1%	298	1%	296	1%
Minneapolis							
\$10,000 or less	3,016	-	-	-	-	-	-
\$10,000 - \$45,000	21,891	18,700	85%	16,961	77%	10,077	46%
\$45,000 - \$65,000	14,054	5,934	42%	4,839	34%	2,663	19%
\$65,000 - \$90,000	12,347	2,369	19%	2,133	17%	1,498	12%
\$90,000 - \$125,000	9,403	1,007	11%	991	11%	937	10%
More than \$125,000	12,894	647	5%	647	5%	642	5%
North Hennepin							
\$10,000 or less	1,615	-	-	-	-	-	-
\$10,000 - \$45,000	16,732	15,264	91%	14,298	85%	7,505	45%
\$45,000 - \$65,000	14,118	5,901	42%	4,424	31%	1,864	13%
\$65,000 - \$90,000	15,668	1,763	11%	1,556	10%	919	6%
\$90,000 - \$125,000	13,497	630	5%	617	5%	551	4%
More than \$125,000	13,571	133	1%	133	1%	128	1%

Income	Total	Before HMVC		Before PTR		After PTR	
		Count	Percent	Count	Percent	Count	Percent
Saint Paul							
\$10,000 or less	1,932	-	-	-	-	-	-
\$10,000 - \$45,000	17,965	14,074	78%	12,078	67%	5,939	33%
\$45,000 - \$65,000	11,495	2,412	21%	1,891	16%	1,002	9%
\$65,000 - \$90,000	9,970	919	9%	835	8%	551	6%
\$90,000 - \$125,000	7,037	375	5%	370	5%	320	5%
More than \$125,000	8,106	186	2%	186	2%	184	2%
Southeast Hennepin							
\$10,000 or less	1,582	-	-	-	-	-	-
\$10,000 - \$45,000	15,663	13,148	84%	12,143	78%	6,311	40%
\$45,000 - \$65,000	12,465	4,790	38%	3,797	30%	1,708	14%
\$65,000 - \$90,000	12,696	1,622	13%	1,505	12%	986	8%
\$90,000 - \$125,000	11,002	696	6%	692	6%	640	6%
More than \$125,000	17,652	506	3%	506	3%	501	3%
Southwest Hennepin							
\$10,000 or less	1,484	-	-	-	-	-	-
\$10,000 - \$45,000	9,857	8,419	85%	7,782	79%	4,814	49%
\$45,000 - \$65,000	8,876	4,203	47%	3,762	42%	2,049	23%
\$65,000 - \$90,000	10,878	2,687	25%	2,530	23%	1,722	16%
\$90,000 - \$125,000	11,786	1,475	13%	1,475	13%	1,396	12%
More than \$125,000	27,367	1,233	5%	1,233	5%	1,224	4%
Suburban Ramsey							
\$10,000 or less	1,133	-	-	-	-	-	-
\$10,000 - \$45,000	13,197	11,103	84%	10,037	76%	4,444	34%
\$45,000 - \$65,000	11,524	3,582	31%	2,769	24%	1,168	10%
\$65,000 - \$90,000	12,618	1,049	8%	937	7%	571	5%
\$90,000 - \$125,000	11,089	446	4%	444	4%	409	4%
More than \$125,000	13,198	230	2%	230	2%	220	2%
Washington							
\$10,000 or less	1,205	-	-	-	-	-	-
\$10,000 - \$45,000	11,411	8,747	77%	7,709	68%	3,916	34%
\$45,000 - \$65,000	11,255	2,617	23%	2,199	20%	1,132	10%
\$65,000 - \$90,000	13,561	1,069	8%	1,027	8%	663	5%
\$90,000 - \$125,000	13,301	435	3%	434	3%	382	3%
More than \$125,000	17,131	156	1%	156	1%	152	1%
Metro							
\$10,000 or less	16,788	-	-	-	-	-	-
\$10,000 - \$45,000	155,725	129,041	83%	115,912	74%	60,688	39%
\$45,000 - \$65,000	130,412	42,371	32%	33,966	26%	16,702	13%
\$65,000 - \$90,000	142,082	16,873	12%	15,462	11%	10,063	7%
\$90,000 - \$125,000	127,446	7,200	6%	7,117	6%	6,523	5%
More than \$125,000	163,395	3,847	2%	3,846	2%	3,799	2%