

# Residential Homestead Property Tax Burden Report

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Taxes Payable 2009

MINNESOTA • REVENUE

Property Tax Division

December 2013



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 2009 and the 2008 incomes of homesteaders. While the Legislature provided one-time funding for this project, the department intends to maintain the database and provide ongoing periodic reports.

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## 2 Introduction

This is the third annual publication of the Residential Homestead Property Tax Burden Report (first published in November 2009). The report profiles 20 regions in Minnesota based on residential homestead property tax (payable in 2009) and income (earned in 2008). 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: The amount of non-homestead property and 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 each factor's precise role. 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. 273.124, subd. 13. This law requires 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 homestead property.

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

- All 87 counties submitted data needed for this report. Many provided information only for the homestead's base parcel. To provide consistent comparisons among

counties, this report's analysis is limited to each homestead's base parcel. The value of other chained parcels – and 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.
- Relative homesteads, which are occupied by a qualifying relative of the property's owner, were also excluded from the study. The main reason is that a relative homestead's actual property tax burden 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, 2008). The study does not include cases where the reported value was \$0 or less (only 2 records).
- **Homestead Market Value Credit** – A credit towards the property tax bill paid by the state to local governments. The amount (from \$0-\$304 per homestead) is based solely on market value. More than 91% of residential homesteads received some property tax relief via this credit in 2009. [Note: the credit was repealed beginning with taxes payable in 2012 and replaced with a value exclusion].
- **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, 376,381 residential homesteads received a property tax refund and 977,174 did not.
- **Net Tax** – The net property tax after 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, 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, public assistance, etc. About 3% 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

2.5 Payable 2009 Median Values By Region

Region	Count	Estimated Market Value	Market Value Credit	Net Tax	Effective Tax Rate	Homestead Income	EMV / Income	Burden Before PTR	Burden After PTR
Arrowhead	93,135	\$132,900	\$234	\$917	0.71%	\$53,363	2.52	1.84%	1.78%
Central	98,444	\$191,100	\$200	\$1,836	0.98%	\$67,741	2.87	2.98%	2.80%
East Central	39,987	\$183,500	\$206	\$1,648	0.89%	\$58,688	3.13	3.08%	2.83%
Minnesota Valley	40,812	\$119,400	\$237	\$1,168	1.01%	\$55,150	2.16	2.37%	2.23%
North Central	42,305	\$154,300	\$222	\$962	0.60%	\$48,800	3.19	2.16%	2.01%
Northwest/Headwaters	37,177	\$103,800	\$239	\$962	0.98%	\$51,348	2.01	2.05%	1.94%
South Central	56,158	\$134,500	\$235	\$1,257	0.97%	\$57,068	2.33	2.38%	2.27%
Southeast	125,399	\$151,500	\$230	\$1,511	1.04%	\$63,389	2.41	2.58%	2.47%
Southwest	27,912	\$80,400	\$241	\$832	1.15%	\$50,867	1.61	1.89%	1.80%
West Central	55,108	\$138,000	\$233	\$1,127	0.81%	\$55,585	2.53	2.17%	2.07%
Greater Minnesota	616,437	\$148,400	\$225	\$1,312	0.92%	\$58,077	2.52	2.43%	2.31%
Anoka	89,828	\$217,100	\$177	\$2,083	0.99%	\$73,736	3.06	3.14%	2.97%
Carver/Scott	59,725	\$258,500	\$140	\$2,699	1.06%	\$87,767	2.99	3.31%	3.16%
Dakota	109,516	\$242,400	\$154	\$2,330	0.99%	\$82,441	2.96	3.01%	2.91%
Minneapolis	73,616	\$203,700	\$189	\$2,449	1.30%	\$65,456	3.1	4.18%	3.62%
North Hennepin	75,591	\$218,000	\$176	\$2,482	1.16%	\$75,831	2.96	3.63%	3.34%
Saint Paul	55,740	\$188,600	\$203	\$1,884	1.08%	\$62,431	3.11	3.45%	3.09%
Southeast Hennepin	71,055	\$241,000	\$156	\$2,544	1.08%	\$76,932	3.16	3.57%	3.32%
Southwest Hennepin	70,791	\$319,000	\$85	\$3,283	1.07%	\$100,679	3.1	3.37%	3.22%
Suburban Ramsey	62,744	\$226,800	\$168	\$2,275	1.03%	\$76,502	3.01	3.28%	3.08%
Washington	68,512	\$255,400	\$143	\$2,329	0.92%	\$85,072	3.08	2.94%	2.85%
Metro	737,118	\$233,800	\$162	\$2,386	1.04%	\$78,183	3.04	3.34%	3.13%
Statewide	1,353,555	\$199,400	\$188	\$1,890	1.00%	\$67,963	2.82	2.94%	2.78%

### 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, Mahnommen, 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

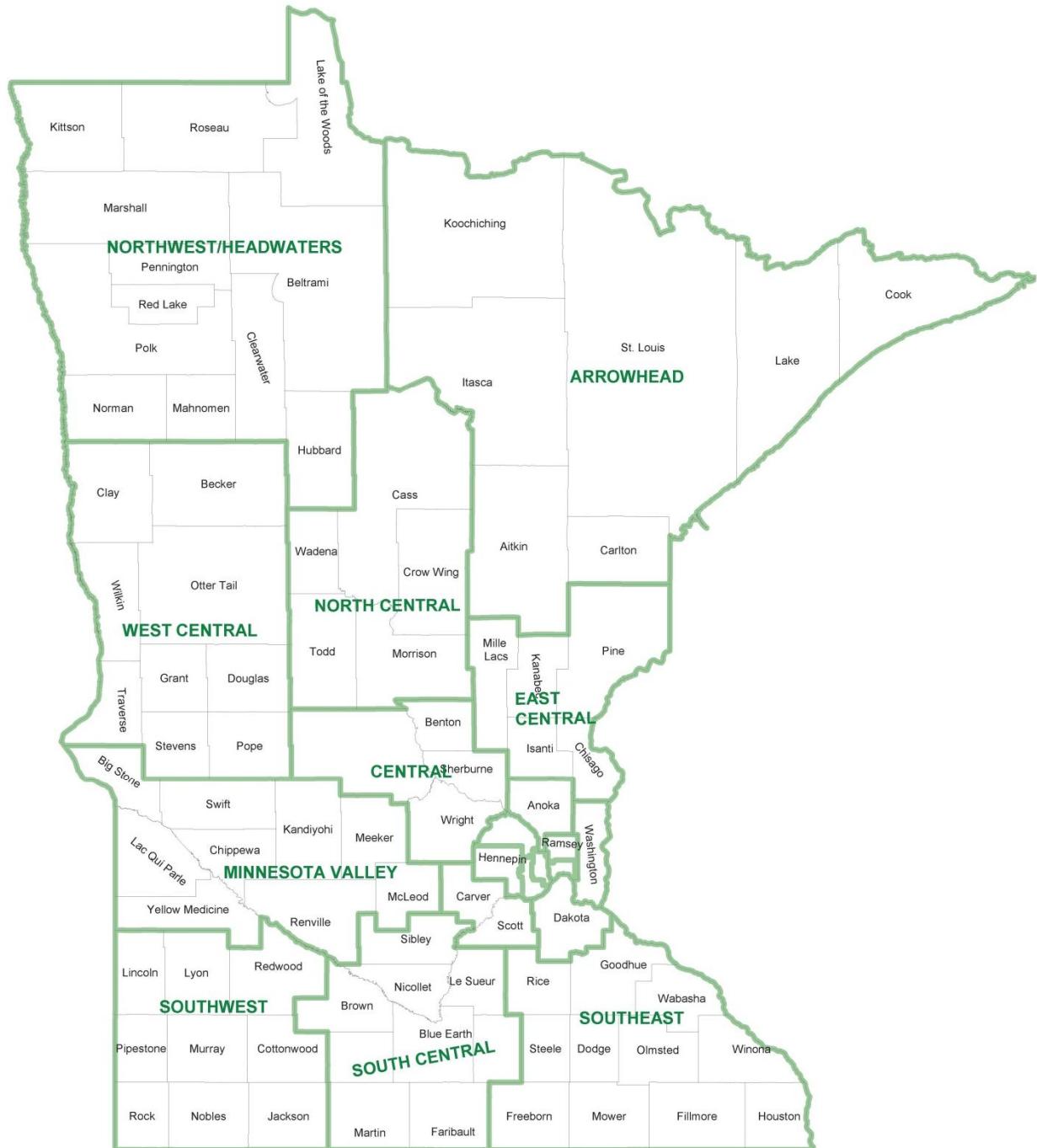


Figure 1 - Greater Minnesota Map

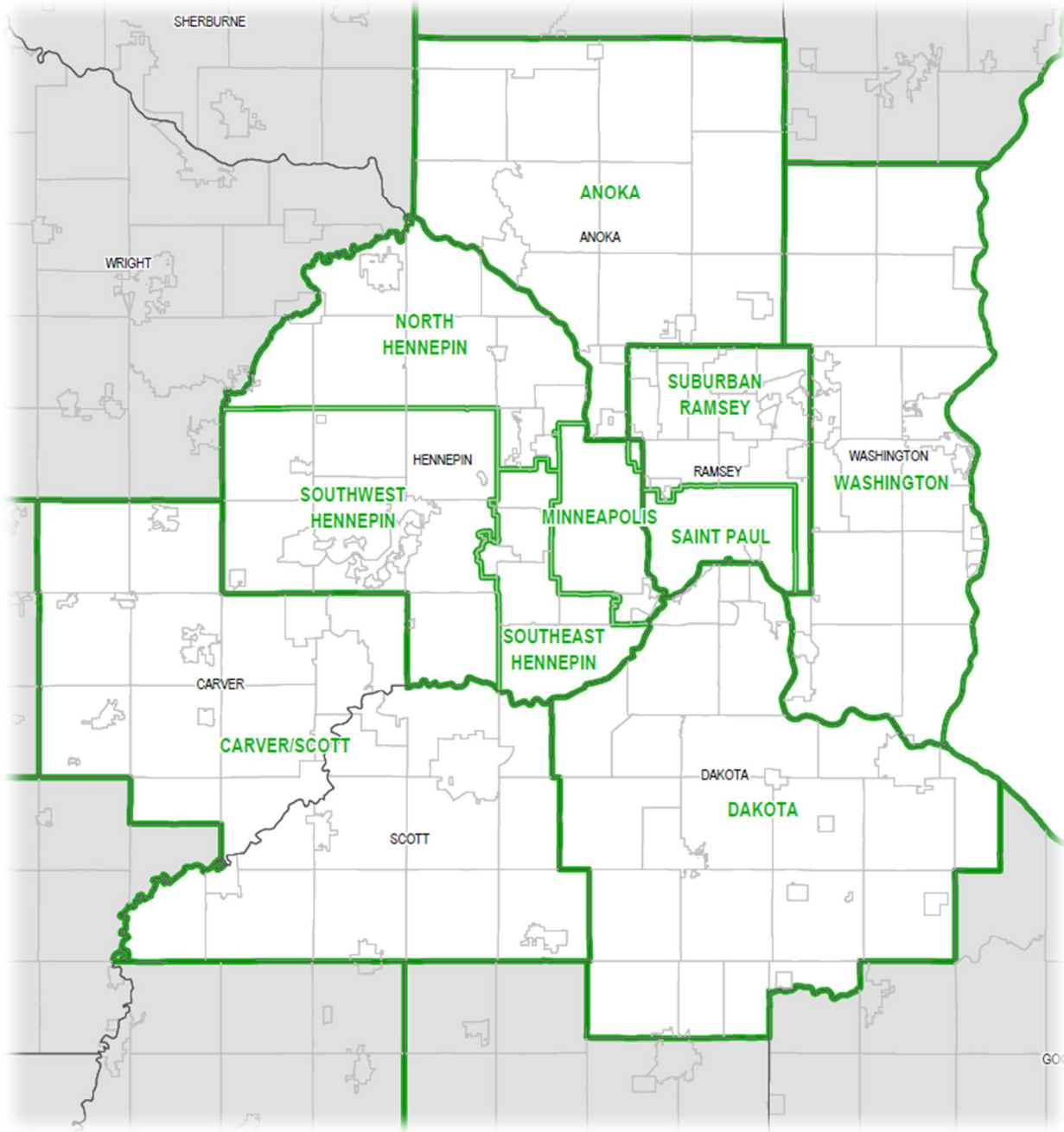


Figure 2 – Metro Map

### 3.1 Statewide

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	37,338	2.8%
\$50,000 - \$100,000	125,690	9.3%
\$100,000 - \$150,000	215,791	15.9%
\$150,000 - \$200,000	302,571	22.4%
\$200,000 - \$250,000	256,074	18.9%
\$250,000 - \$300,000	148,896	11.0%
\$300,000 - \$350,000	89,999	6.6%
\$350,000 - \$400,000	56,003	4.1%
\$400,000 - \$450,000	35,892	2.7%
More than \$450,000	85,301	6.3%
<b>Total</b>	<b>1,353,555</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	14,305	1.1%
0.15% - 0.30%	31,167	2.3%
0.30% - 0.45%	52,344	3.9%
0.45% - 0.60%	76,210	5.6%
0.60% - 0.75%	124,806	9.2%
0.75% - 0.90%	197,616	14.6%
0.90% - 1.05%	289,873	21.4%
1.05% - 1.20%	334,181	24.7%
1.20% - 1.35%	152,839	11.3%
More than 1.35%	80,214	5.9%
<b>Total</b>	<b>1,353,555</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	112,347	8.3%
\$1 - \$35	37,089	2.7%
\$35 - \$70	55,216	4.1%
\$70 - \$105	80,890	6.0%
\$105 - \$140	119,221	8.8%
\$140 - \$175	186,508	13.8%
\$175 - \$210	247,550	18.3%
\$210 - \$245	238,952	17.7%
\$245 - \$280	182,035	13.4%
\$280 - \$304	93,747	6.9%
<b>Total</b>	<b>1,353,555</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	106,411	7.9%
\$20,000 - \$40,000	212,017	15.7%
\$40,000 - \$60,000	258,854	19.1%
\$60,000 - \$80,000	235,331	17.4%
\$80,000 - \$100,000	177,576	13.1%
\$100,000 - \$120,000	115,086	8.5%
\$120,000 - \$140,000	70,229	5.2%
\$140,000 - \$160,000	43,920	3.2%
\$160,000 - \$180,000	28,897	2.1%
More than \$180,000	105,234	7.8%
<b>Total</b>	<b>1,353,555</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	977,174	72.2%
\$1 - 200	59,216	4.4%
\$200 - \$400	65,488	4.8%
\$400 - \$600	61,578	4.5%
\$600 - \$800	51,533	3.8%
\$800 - \$1,000	39,515	2.9%
\$1,000 - \$1,200	28,953	2.1%
\$1,200 - \$1,400	22,210	1.6%
\$1,400 - \$1,600	16,599	1.2%
More than \$1,600	31,289	2.3%
<b>Total</b>	<b>1,353,555</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	69,639	5.1%
1.0 - 2.0	293,060	21.7%
2.0 - 3.0	374,155	27.6%
3.0 - 4.0	235,109	17.4%
4.0 - 5.0	124,307	9.2%
5.0 - 6.0	70,307	5.2%
6.0 - 7.0	43,251	3.2%
7.0 - 8.0	28,756	2.1%
8.0 - 9.0	20,348	1.5%
More than 9.0	94,623	7.0%
<b>Total</b>	<b>1,353,555</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	102,916	7.6%
\$500 - 1000	167,306	12.4%
\$1,000 - \$1,500	220,488	16.3%
\$1,500 - \$2,000	235,286	17.4%
\$2,000 - \$2,500	200,282	14.8%
\$2,500 - \$3,000	140,760	10.4%
\$3,000 - \$3,500	89,034	6.6%
\$3,500 - \$4,000	56,700	4.2%
\$4,000 - \$4,500	37,466	2.8%
More than \$4,500	103,317	7.6%
<b>Total</b>	<b>1,353,555</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	99,916	7.4%
1.0% - 2.0%	275,524	20.4%
2.0% - 3.0%	391,349	28.9%
3.0% - 4.0%	318,848	23.6%
4.0% - 5.0%	120,680	8.9%
5.0% - 6.0%	46,022	3.4%
6.0% - 7.0%	23,351	1.7%
7.0% - 8.0%	14,039	1.0%
8.0% - 9.0%	9,842	0.7%
More than 9.0%	53,984	4.0%
<b>Total</b>	<b>1,353,555</b>	<b>100%</b>

## 3.2 Greater Minnesota

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	36,691	6.0%
\$50,000 - \$100,000	115,777	18.8%
\$100,000 - \$150,000	160,894	26.1%
\$150,000 - \$200,000	130,709	21.2%
\$200,000 - \$250,000	72,954	11.8%
\$250,000 - \$300,000	41,480	6.7%
\$300,000 - \$350,000	23,325	3.8%
\$350,000 - \$400,000	13,061	2.1%
\$400,000 - \$450,000	7,850	1.3%
More than \$450,000	13,696	2.2%
<b>Total</b>	<b>616,437</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	11,771	1.9%
0.15% - 0.30%	22,124	3.6%
0.30% - 0.45%	36,656	5.9%
0.45% - 0.60%	50,793	8.2%
0.60% - 0.75%	69,560	11.3%
0.75% - 0.90%	100,719	16.3%
0.90% - 1.05%	112,072	18.2%
1.05% - 1.20%	110,089	17.9%
1.20% - 1.35%	59,957	9.7%
More than 1.35%	42,696	6.9%
<b>Total</b>	<b>616,437</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	21,376	3.5%
\$1 - \$35	8,908	1.4%
\$35 - \$70	15,613	2.5%
\$70 - \$105	25,259	4.1%
\$105 - \$140	38,831	6.3%
\$140 - \$175	58,856	9.5%
\$175 - \$210	89,963	14.6%
\$210 - \$245	129,672	21.0%
\$245 - \$280	143,311	23.2%
\$280 - \$304	84,648	13.7%
<b>Total</b>	<b>616,437</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	64,172	10.4%
\$20,000 - \$40,000	122,904	19.9%
\$40,000 - \$60,000	133,488	21.7%
\$60,000 - \$80,000	113,130	18.4%
\$80,000 - \$100,000	74,959	12.2%
\$100,000 - \$120,000	41,846	6.8%
\$120,000 - \$140,000	21,773	3.5%
\$140,000 - \$160,000	12,032	2.0%
\$160,000 - \$180,000	7,494	1.2%
More than \$180,000	24,639	4.0%
<b>Total</b>	<b>616,437</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	473,425	76.8%
\$1 - 200	30,409	4.9%
\$200 - \$400	31,011	5.0%
\$400 - \$600	25,739	4.2%
\$600 - \$800	18,853	3.1%
\$800 - \$1,000	12,818	2.1%
\$1,000 - \$1,200	8,293	1.3%
\$1,200 - \$1,400	5,502	0.9%
\$1,400 - \$1,600	3,852	0.6%
More than \$1,600	6,535	1.1%
<b>Total</b>	<b>616,437</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	48,627	7.9%
1.0 - 2.0	167,133	27.1%
2.0 - 3.0	160,643	26.1%
3.0 - 4.0	89,347	14.5%
4.0 - 5.0	48,204	7.8%
5.0 - 6.0	27,871	4.5%
6.0 - 7.0	17,366	2.8%
7.0 - 8.0	11,722	1.9%
8.0 - 9.0	8,235	1.3%
More than 9.0	37,289	6.0%
<b>Total</b>	<b>616,437</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	90,708	14.7%
\$500 - 1000	130,879	21.2%
\$1,000 - \$1,500	136,892	22.2%
\$1,500 - \$2,000	104,962	17.0%
\$2,000 - \$2,500	64,932	10.5%
\$2,500 - \$3,000	36,506	5.9%
\$3,000 - \$3,500	21,008	3.4%
\$3,500 - \$4,000	12,123	2.0%
\$4,000 - \$4,500	6,749	1.1%
More than \$4,500	11,678	1.9%
<b>Total</b>	<b>616,437</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	79,072	12.8%
1.0% - 2.0%	170,305	27.6%
2.0% - 3.0%	180,624	29.3%
3.0% - 4.0%	105,378	17.1%
4.0% - 5.0%	34,381	5.6%
5.0% - 6.0%	13,775	2.2%
6.0% - 7.0%	7,412	1.2%
7.0% - 8.0%	4,564	0.7%
8.0% - 9.0%	3,096	0.5%
More than 9.0%	17,830	2.9%
<b>Total</b>	<b>616,437</b>	<b>100%</b>

### 3.3 Metro

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	647	0.10%
\$50,000 - \$100,000	9,913	1.30%
\$100,000 - \$150,000	54,897	7.40%
\$150,000 - \$200,000	171,862	23.30%
\$200,000 - \$250,000	183,120	24.80%
\$250,000 - \$300,000	107,416	14.60%
\$300,000 - \$350,000	66,674	9.00%
\$350,000 - \$400,000	42,942	5.80%
\$400,000 - \$450,000	28,042	3.80%
More than \$450,000	71,605	9.70%
<b>Total</b>	<b>737,118</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	2,534	0.30%
0.15% - 0.30%	9,043	1.20%
0.30% - 0.45%	15,688	2.10%
0.45% - 0.60%	25,417	3.40%
0.60% - 0.75%	55,246	7.50%
0.75% - 0.90%	96,897	13.10%
0.90% - 1.05%	177,801	24.10%
1.05% - 1.20%	224,092	30.40%
1.20% - 1.35%	92,882	12.60%
More than 1.35%	37,518	5.10%
<b>Total</b>	<b>737,118</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	90,971	12.30%
\$1 - \$35	28,181	3.80%
\$35 - \$70	39,603	5.40%
\$70 - \$105	55,631	7.50%
\$105 - \$140	80,390	10.90%
\$140 - \$175	127,652	17.30%
\$175 - \$210	157,587	21.40%
\$210 - \$245	109,280	14.80%
\$245 - \$280	38,724	5.30%
\$280 - \$304	9,099	1.20%
<b>Total</b>	<b>737,118</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	42,239	5.70%
\$20,000 - \$40,000	89,113	12.10%
\$40,000 - \$60,000	125,366	17.00%
\$60,000 - \$80,000	122,201	16.60%
\$80,000 - \$100,000	102,617	13.90%
\$100,000 - \$120,000	73,240	9.90%
\$120,000 - \$140,000	48,456	6.60%
\$140,000 - \$160,000	31,888	4.30%
\$160,000 - \$180,000	21,403	2.90%
More than \$180,000	80,595	10.90%
<b>Total</b>	<b>737,118</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	503,749	68.30%
\$1 - 200	28,807	3.90%
\$200 - \$400	34,477	4.70%
\$400 - \$600	35,839	4.90%
\$600 - \$800	32,680	4.40%
\$800 - \$1,000	26,697	3.60%
\$1,000 - \$1,200	20,660	2.80%
\$1,200 - \$1,400	16,708	2.30%
\$1,400 - \$1,600	12,747	1.70%
More than \$1,600	24,754	3.40%
<b>Total</b>	<b>737,118</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	21,012	2.90%
1.0 - 2.0	125,927	17.10%
2.0 - 3.0	213,512	29.00%
3.0 - 4.0	145,762	19.80%
4.0 - 5.0	76,103	10.30%
5.0 - 6.0	42,436	5.80%
6.0 - 7.0	25,885	3.50%
7.0 - 8.0	17,034	2.30%
8.0 - 9.0	12,113	1.60%
More than 9.0	57,334	7.80%
<b>Total</b>	<b>737,118</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	12,208	1.70%
\$500 - 1000	36,427	4.90%
\$1,000 - \$1,500	83,596	11.30%
\$1,500 - \$2,000	130,324	17.70%
\$2,000 - \$2,500	135,350	18.40%
\$2,500 - \$3,000	104,254	14.10%
\$3,000 - \$3,500	68,026	9.20%
\$3,500 - \$4,000	44,577	6.00%
\$4,000 - \$4,500	30,717	4.20%
More than \$4,500	91,639	12.40%
<b>Total</b>	<b>737,118</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	20,844	2.80%
1.0% - 2.0%	105,219	14.30%
2.0% - 3.0%	210,725	28.60%
3.0% - 4.0%	213,470	29.00%
4.0% - 5.0%	86,299	11.70%
5.0% - 6.0%	32,247	4.40%
6.0% - 7.0%	15,939	2.20%
7.0% - 8.0%	9,475	1.30%
8.0% - 9.0%	6,746	0.90%
More than 9.0%	36,154	4.90%
<b>Total</b>	<b>737,118</b>	<b>100%</b>



### 3.4 Arrowhead

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	6,546	7.0%
\$50,000 - \$100,000	23,101	24.8%
\$100,000 - \$150,000	25,031	26.9%
\$150,000 - \$200,000	16,154	17.3%
\$200,000 - \$250,000	8,672	9.3%
\$250,000 - \$300,000	5,069	5.4%
\$300,000 - \$350,000	3,048	3.3%
\$350,000 - \$400,000	1,877	2.0%
\$400,000 - \$450,000	1,174	1.3%
More than \$450,000	2,463	2.6%
<b>Total</b>	<b>93,135</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	4,085	4.4%
0.15% - 0.30%	8,695	9.3%
0.30% - 0.45%	12,635	13.6%
0.45% - 0.60%	12,386	13.3%
0.60% - 0.75%	13,051	14.0%
0.75% - 0.90%	13,672	14.7%
0.90% - 1.05%	15,394	16.5%
1.05% - 1.20%	9,988	10.7%
1.20% - 1.35%	2,825	3.0%
More than 1.35%	404	0.4%
<b>Total</b>	<b>93,135</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	3,616	3.9%
\$1 - \$35	1,183	1.3%
\$35 - \$70	2,042	2.2%
\$70 - \$105	3,234	3.5%
\$105 - \$140	5,177	5.6%
\$140 - \$175	7,951	8.5%
\$175 - \$210	11,906	12.8%
\$210 - \$245	18,101	19.4%
\$245 - \$280	23,443	25.2%
More than \$280	16,482	17.7%
<b>Total</b>	<b>93,135</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	12,062	13.0%
\$20,000 - \$40,000	20,567	22.1%
\$40,000 - \$60,000	20,207	21.7%
\$60,000 - \$80,000	15,621	16.8%
\$80,000 - \$100,000	10,372	11.1%
\$100,000 - \$120,000	5,738	6.2%
\$120,000 - \$140,000	2,857	3.1%
\$140,000 - \$160,000	1,528	1.6%
\$160,000 - \$180,000	950	1.0%
More than \$180,000	3,233	3.5%
<b>Total</b>	<b>93,135</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	77,304	83.0%
\$1 - 200	3,910	4.2%
\$200 - \$400	3,403	3.7%
\$400 - \$600	2,794	3.0%
\$600 - \$800	1,955	2.1%
\$800 - \$1,000	1,276	1.4%
\$1,000 - \$1,200	855	0.9%
\$1,200 - \$1,400	554	0.6%
\$1,400 - \$1,600	381	0.4%
More than \$1,600	703	0.8%
<b>Total</b>	<b>93,135</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	8,521	9.1%
1.0 - 2.0	25,598	27.5%
2.0 - 3.0	21,648	23.2%
3.0 - 4.0	12,700	13.6%
4.0 - 5.0	7,426	8.0%
5.0 - 6.0	4,471	4.8%
6.0 - 7.0	2,904	3.1%
7.0 - 8.0	1,996	2.1%
8.0 - 9.0	1,482	1.6%
More than 9.0	6,389	6.9%
<b>Total</b>	<b>93,135</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	27,649	29.7%
\$500 - 1000	22,363	24.0%
\$1,000 - \$1,500	17,521	18.8%
\$1,500 - \$2,000	10,687	11.5%
\$2,000 - \$2,500	5,961	6.4%
\$2,500 - \$3,000	3,404	3.7%
\$3,000 - \$3,500	2,076	2.2%
\$3,500 - \$4,000	1,197	1.3%
\$4,000 - \$4,500	763	0.8%
More than \$4,500	1,514	1.6%
<b>Total</b>	<b>93,135</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	25,731	27.6%
1.0% - 2.0%	26,148	28.1%
2.0% - 3.0%	20,353	21.9%
3.0% - 4.0%	10,816	11.6%
4.0% - 5.0%	3,852	4.1%
5.0% - 6.0%	1,740	1.9%
6.0% - 7.0%	973	1.0%
7.0% - 8.0%	601	0.6%
8.0% - 9.0%	400	0.4%
More than 9.0%	2,521	2.7%
<b>Total</b>	<b>93,135</b>	<b>100%</b>

### 3.5 Central

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	326	0.3%
\$50,000 - \$100,000	3,440	3.5%
\$100,000 - \$150,000	19,729	20.0%
\$150,000 - \$200,000	30,449	30.9%
\$200,000 - \$250,000	19,880	20.2%
\$250,000 - \$300,000	11,297	11.5%
\$300,000 - \$350,000	6,052	6.1%
\$350,000 - \$400,000	3,211	3.3%
\$400,000 - \$450,000	1,796	1.8%
More than \$450,000	2,264	2.3%
<b>Total</b>	<b>98,444</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	928	0.9%
0.15% - 0.30%	1,697	1.7%
0.30% - 0.45%	2,602	2.6%
0.45% - 0.60%	4,589	4.7%
0.60% - 0.75%	9,510	9.7%
0.75% - 0.90%	18,029	18.3%
0.90% - 1.05%	23,801	24.2%
1.05% - 1.20%	25,181	25.6%
1.20% - 1.35%	7,315	7.4%
More than 1.35%	4,792	4.9%
<b>Total</b>	<b>98,444</b>	<b>100.0%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	3,859	3.9%
\$1 - \$35	1,942	2.0%
\$35 - \$70	3,134	3.2%
\$70 - \$105	5,291	5.4%
\$105 - \$140	8,520	8.7%
\$140 - \$175	13,394	13.6%
\$175 - \$210	20,231	20.6%
\$210 - \$245	24,057	24.4%
\$245 - \$280	14,680	14.9%
More than \$280	3,336	3.4%
<b>Total</b>	<b>98,444</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	6,531	6.6%
\$20,000 - \$40,000	14,413	14.6%
\$40,000 - \$60,000	19,968	20.3%
\$60,000 - \$80,000	20,167	20.5%
\$80,000 - \$100,000	14,833	15.1%
\$100,000 - \$120,000	8,888	9.0%
\$120,000 - \$140,000	4,795	4.9%
\$140,000 - \$160,000	2,635	2.7%
\$160,000 - \$180,000	1,609	1.6%
More than \$180,000	4,605	4.7%
<b>Total</b>	<b>98,444</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	69,207	70.3%
\$1 - 200	4,974	5.1%
\$200 - \$400	5,577	5.7%
\$400 - \$600	5,196	5.3%
\$600 - \$800	4,217	4.3%
\$800 - \$1,000	3,032	3.1%
\$1,000 - \$1,200	2,002	2.0%
\$1,200 - \$1,400	1,337	1.4%
\$1,400 - \$1,600	1,012	1.0%
More than \$1,600	1,890	1.9%
<b>Total</b>	<b>98,444</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	2,677	2.7%
1.0 - 2.0	19,371	19.7%
2.0 - 3.0	30,739	31.2%
3.0 - 4.0	18,420	18.7%
4.0 - 5.0	9,383	9.5%
5.0 - 6.0	5,124	5.2%
6.0 - 7.0	3,021	3.1%
7.0 - 8.0	2,047	2.1%
8.0 - 9.0	1,396	1.4%
More than 9.0	6,266	6.4%
<b>Total</b>	<b>98,444</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	3,533	3.6%
\$500 - 1000	8,530	8.7%
\$1,000 - \$1,500	20,825	21.2%
\$1,500 - \$2,000	23,971	24.3%
\$2,000 - \$2,500	17,679	18.0%
\$2,500 - \$3,000	9,947	10.1%
\$3,000 - \$3,500	5,802	5.9%
\$3,500 - \$4,000	3,437	3.5%
\$4,000 - \$4,500	1,853	1.9%
More than \$4,500	2,867	2.9%
<b>Total</b>	<b>98,444</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	3,627	3.7%
1.0% - 2.0%	18,639	18.9%
2.0% - 3.0%	34,180	34.7%
3.0% - 4.0%	25,138	25.5%
4.0% - 5.0%	7,748	7.9%
5.0% - 6.0%	2,922	3.0%
6.0% - 7.0%	1,501	1.5%
7.0% - 8.0%	815	0.8%
8.0% - 9.0%	605	0.6%
More than 9.0%	3,269	3.3%
<b>Total</b>	<b>98,444</b>	<b>100%</b>

### 3.6 East Central

Estimated Market Value	Count	Percent
\$50,000 or Less	387	1.0%
\$50,000 - \$100,000	2,678	6.7%
\$100,000 - \$150,000	8,494	21.2%
\$150,000 - \$200,000	12,175	30.4%
\$200,000 - \$250,000	7,321	18.3%
\$250,000 - \$300,000	4,339	10.9%
\$300,000 - \$350,000	2,202	5.5%
\$350,000 - \$400,000	1,053	2.6%
\$400,000 - \$450,000	623	1.6%
More than \$450,000	715	1.8%
<b>Total</b>	<b>39,987</b>	<b>100%</b>

Effective Tax Rate	Count	Percent
0.15% or less	650	1.6%
0.15% - 0.30%	1,113	2.8%
0.30% - 0.45%	1,911	4.8%
0.45% - 0.60%	3,159	7.9%
0.60% - 0.75%	5,302	13.3%
0.75% - 0.90%	8,380	21.0%
0.90% - 1.05%	7,080	17.7%
1.05% - 1.20%	7,306	18.3%
1.20% - 1.35%	4,461	11.2%
More than 1.35%	625	1.6%
<b>Total</b>	<b>39,987</b>	<b>100%</b>

Market Value Credit	Count	Percent
No credit	1,285	3.2%
\$1 - \$35	616	1.5%
\$35 - \$70	1,123	2.8%
\$70 - \$105	1,919	4.8%
\$105 - \$140	3,302	8.3%
\$140 - \$175	5,009	12.5%
\$175 - \$210	7,960	19.9%
\$210 - \$245	9,883	24.7%
\$245 - \$280	6,579	16.5%
More than \$280	2,311	5.8%
<b>Total</b>	<b>39,987</b>	<b>100%</b>

Homestead Income	Count	Percent
\$20,000 or less	4,090	10.2%
\$20,000 - \$40,000	7,568	18.9%
\$40,000 - \$60,000	8,895	22.2%
\$60,000 - \$80,000	7,660	19.2%
\$80,000 - \$100,000	5,235	13.1%
\$100,000 - \$120,000	2,904	7.3%
\$120,000 - \$140,000	1,389	3.5%
\$140,000 - \$160,000	733	1.8%
\$160,000 - \$180,000	393	1.0%
More than \$180,000	1,120	2.8%
<b>Total</b>	<b>39,987</b>	<b>100%</b>

Property Tax Refund	Count	Percent
No Refund	27,699	69.3%
\$1 - 200	1,887	4.7%
\$200 - \$400	2,213	5.5%
\$400 - \$600	2,177	5.4%
\$600 - \$800	1,748	4.4%
\$800 - \$1,000	1,295	3.2%
\$1,000 - \$1,200	898	2.2%
\$1,200 - \$1,400	686	1.7%
\$1,400 - \$1,600	494	1.2%
More than \$1,600	890	2.2%
<b>Total</b>	<b>39,987</b>	<b>100%</b>

EMV/Income Ratio	Count	Percent
1.0 or less	848	2.1%
1.0 - 2.0	6,618	16.6%
2.0 - 3.0	11,260	28.2%
3.0 - 4.0	7,632	19.1%
4.0 - 5.0	4,279	10.7%
5.0 - 6.0	2,469	6.2%
6.0 - 7.0	1,529	3.8%
7.0 - 8.0	1,055	2.6%
8.0 - 9.0	721	1.8%
More than 9.0	3,576	8.9%
<b>Total</b>	<b>39,987</b>	<b>100%</b>

Net Tax	Count	Percent
\$500 or less	3,031	7.6%
\$500 - 1000	5,687	14.2%
\$1,000 - \$1,500	8,544	21.4%
\$1,500 - \$2,000	8,682	21.7%
\$2,000 - \$2,500	6,250	15.6%
\$2,500 - \$3,000	3,587	9.0%
\$3,000 - \$3,500	1,966	4.9%
\$3,500 - \$4,000	968	2.4%
\$4,000 - \$4,500	475	1.2%
More than \$4,500	797	2.0%
<b>Total</b>	<b>39,987</b>	<b>100%</b>

Burden After PTR	Count	Percent
1.0% or less	2,069	5.2%
1.0% - 2.0%	7,714	19.3%
2.0% - 3.0%	12,518	31.3%
3.0% - 4.0%	9,740	24.4%
4.0% - 5.0%	3,331	8.3%
5.0% - 6.0%	1,391	3.5%
6.0% - 7.0%	714	1.8%
7.0% - 8.0%	456	1.1%
8.0% - 9.0%	327	0.8%
More than 9.0%	1,727	4.3%
<b>Total</b>	<b>39,987</b>	<b>100%</b>

### 3.7 Minnesota Valley

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	4,570	11.2%
\$50,000 - \$100,000	11,241	27.5%
\$100,000 - \$150,000	11,095	27.2%
\$150,000 - \$200,000	6,562	16.1%
\$200,000 - \$250,000	3,267	8.0%
\$250,000 - \$300,000	1,780	4.4%
\$300,000 - \$350,000	978	2.4%
\$350,000 - \$400,000	494	1.2%
\$400,000 - \$450,000	309	0.8%
More than \$450,000	516	1.3%
<b>Total</b>	<b>40,812</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	429	1.1%
0.15% - 0.30%	680	1.7%
0.30% - 0.45%	1,301	3.2%
0.45% - 0.60%	2,208	5.4%
0.60% - 0.75%	3,530	8.6%
0.75% - 0.90%	6,511	16.0%
0.90% - 1.05%	7,480	18.3%
1.05% - 1.20%	5,412	13.3%
1.20% - 1.35%	6,616	16.2%
More than \$1.35%	6,645	16.3%
<b>Total</b>	<b>40,812</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	948	2.3%
\$1 - \$35	418	1.0%
\$35 - \$70	954	2.3%
\$70 - \$105	1,660	4.1%
\$105 - \$140	2,309	5.7%
\$140 - \$175	3,333	8.2%
\$175 - \$210	5,040	12.3%
\$210 - \$245	7,732	18.9%
\$245 - \$280	10,584	25.9%
More than \$280	7,834	19.2%
<b>Total</b>	<b>40,812</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	4,426	10.8%
\$20,000 - \$40,000	8,846	21.7%
\$40,000 - \$60,000	9,345	22.9%
\$60,000 - \$80,000	7,684	18.8%
\$80,000 - \$100,000	4,668	11.4%
\$100,000 - \$120,000	2,259	5.5%
\$120,000 - \$140,000	1,111	2.7%
\$140,000 - \$160,000	635	1.6%
\$160,000 - \$180,000	388	1.0%
More than \$180,000	1,450	3.6%
<b>Total</b>	<b>40,812</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	30,358	74.4%
\$1 - 200	2,509	6.1%
\$200 - \$400	2,362	5.8%
\$400 - \$600	1,893	4.6%
\$600 - \$800	1,307	3.2%
\$800 - \$1,000	862	2.1%
\$1,000 - \$1,200	535	1.3%
\$1,200 - \$1,400	374	0.9%
\$1,400 - \$1,600	249	0.6%
More than \$1,600	363	0.9%
<b>Total</b>	<b>40,812</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	5,203	12.7%
1.0 - 2.0	13,253	32.5%
2.0 - 3.0	9,908	24.3%
3.0 - 4.0	4,904	12.0%
4.0 - 5.0	2,606	6.4%
5.0 - 6.0	1,400	3.4%
6.0 - 7.0	874	2.1%
7.0 - 8.0	603	1.5%
8.0 - 9.0	374	0.9%
More than 9.0	1,687	4.1%
<b>Total</b>	<b>40,812</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	6,294	15.4%
\$500 - 1000	10,662	26.1%
\$1,000 - \$1,500	9,364	22.9%
\$1,500 - \$2,000	6,374	15.6%
\$2,000 - \$2,500	3,645	8.9%
\$2,500 - \$3,000	1,962	4.8%
\$3,000 - \$3,500	1,056	2.6%
\$3,500 - \$4,000	554	1.4%
\$4,000 - \$4,500	316	0.8%
More than \$4,500	585	1.4%
<b>Total</b>	<b>40,812</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	5,137	12.6%
1.0% - 2.0%	12,205	29.9%
2.0% - 3.0%	12,267	30.1%
3.0% - 4.0%	6,483	15.9%
4.0% - 5.0%	2,111	5.2%
5.0% - 6.0%	750	1.8%
6.0% - 7.0%	453	1.1%
7.0% - 8.0%	272	0.7%
8.0% - 9.0%	175	0.4%
More than 9.0%	959	2.3%
<b>Total</b>	<b>40,812</b>	<b>100%</b>

## 3.8 North Central

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	1,793	4.2%
\$50,000 - \$100,000	8,036	19.0%
\$100,000 - \$150,000	10,532	24.9%
\$150,000 - \$200,000	8,107	19.2%
\$200,000 - \$250,000	4,534	10.7%
\$250,000 - \$300,000	2,662	6.3%
\$300,000 - \$350,000	1,763	4.2%
\$350,000 - \$400,000	1,197	2.8%
\$400,000 - \$450,000	884	2.1%
More than \$450,000	2,797	6.6%
<b>Total</b>	<b>42,305</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	2,250	5.3%
0.15% - 0.30%	3,910	9.2%
0.30% - 0.45%	6,673	15.8%
0.45% - 0.60%	8,222	19.4%
0.60% - 0.75%	6,411	15.2%
0.75% - 0.90%	5,663	13.4%
0.90% - 1.05%	4,350	10.3%
1.05% - 1.20%	2,907	6.9%
1.20% - 1.35%	1,519	3.6%
More than \$1.35%	400	0.9%
<b>Total</b>	<b>42,305</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	3,542	8.4%
\$1 - \$35	854	2.0%
\$35 - \$70	1,144	2.7%
\$70 - \$105	1,711	4.0%
\$105 - \$140	2,366	5.6%
\$140 - \$175	3,608	8.5%
\$175 - \$210	5,492	13.0%
\$210 - \$245	8,061	19.1%
\$245 - \$280	9,437	22.3%
More than \$280	6,090	14.4%
<b>Total</b>	<b>42,305</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	6,332	15.0%
\$20,000 - \$40,000	10,403	24.6%
\$40,000 - \$60,000	9,578	22.6%
\$60,000 - \$80,000	6,692	15.8%
\$80,000 - \$100,000	3,998	9.5%
\$100,000 - \$120,000	1,986	4.7%
\$120,000 - \$140,000	995	2.4%
\$140,000 - \$160,000	542	1.3%
\$160,000 - \$180,000	368	0.9%
More than \$180,000	1,411	3.3%
<b>Total</b>	<b>42,305</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	32,432	76.7%
\$1 - 200	2,168	5.1%
\$200 - \$400	2,254	5.3%
\$400 - \$600	1,692	4.0%
\$600 - \$800	1,174	2.8%
\$800 - \$1,000	812	1.9%
\$1,000 - \$1,200	548	1.3%
\$1,200 - \$1,400	397	0.9%
\$1,400 - \$1,600	303	0.7%
More than \$1,600	525	1.2%
<b>Total</b>	<b>42,305</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	1,792	4.2%
1.0 - 2.0	8,528	20.2%
2.0 - 3.0	9,399	22.2%
3.0 - 4.0	6,376	15.1%
4.0 - 5.0	4,094	9.7%
5.0 - 6.0	2,799	6.6%
6.0 - 7.0	1,912	4.5%
7.0 - 8.0	1,299	3.1%
8.0 - 9.0	1,012	2.4%
More than 9.0	5,094	12.0%
<b>Total</b>	<b>42,305</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	9,713	23.0%
\$500 - 1000	12,305	29.1%
\$1,000 - \$1,500	9,238	21.8%
\$1,500 - \$2,000	5,026	11.9%
\$2,000 - \$2,500	2,448	5.8%
\$2,500 - \$3,000	1,349	3.2%
\$3,000 - \$3,500	765	1.8%
\$3,500 - \$4,000	462	1.1%
\$4,000 - \$4,500	262	0.6%
More than \$4,500	737	1.7%
<b>Total</b>	<b>42,305</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	7,657	18.1%
1.0% - 2.0%	13,353	31.6%
2.0% - 3.0%	10,635	25.1%
3.0% - 4.0%	5,139	12.1%
4.0% - 5.0%	2,019	4.8%
5.0% - 6.0%	857	2.0%
6.0% - 7.0%	508	1.2%
7.0% - 8.0%	301	0.7%
8.0% - 9.0%	238	0.6%
More than 9.0%	1,598	3.8%
<b>Total</b>	<b>42,305</b>	<b>100%</b>

### 3.9 Northwest/Headwaters

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	6,007	16.2%
\$50,000 - \$100,000	11,692	31.4%
\$100,000 - \$150,000	9,540	25.7%
\$150,000 - \$200,000	4,721	12.7%
\$200,000 - \$250,000	2,114	5.7%
\$250,000 - \$300,000	1,165	3.1%
\$300,000 - \$350,000	730	2.0%
\$350,000 - \$400,000	484	1.3%
\$400,000 - \$450,000	273	0.7%
More than \$450,000	451	1.2%
<b>Total</b>	<b>37,177</b>	<b>100%</b>

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	6,007	16.2%
\$50,000 - \$100,000	11,692	31.4%
\$100,000 - \$150,000	9,540	25.7%
\$150,000 - \$200,000	4,721	12.7%
\$200,000 - \$250,000	2,114	5.7%
\$250,000 - \$300,000	1,165	3.1%
\$300,000 - \$350,000	730	2.0%
\$350,000 - \$400,000	484	1.3%
\$400,000 - \$450,000	273	0.7%
More than \$450,000	451	1.2%
<b>Total</b>	<b>37,177</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	816	2.2%
\$1 - \$35	572	1.5%
\$35 - \$70	1,148	3.1%
\$70 - \$105	1,590	4.3%
\$105 - \$140	2,176	5.9%
\$140 - \$175	2,927	7.9%
\$175 - \$210	4,237	11.4%
\$210 - \$245	6,460	17.4%
\$245 - \$280	9,552	25.7%
More than \$280	7,699	20.7%
<b>Total</b>	<b>37,177</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	816	2.2%
\$1 - \$35	572	1.5%
\$35 - \$70	1,148	3.1%
\$70 - \$105	1,590	4.3%
\$105 - \$140	2,176	5.9%
\$140 - \$175	2,927	7.9%
\$175 - \$210	4,237	11.4%
\$210 - \$245	6,460	17.4%
\$245 - \$280	9,552	25.7%
More than \$280	7,699	20.7%
<b>Total</b>	<b>37,177</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	30,095	81.0%
\$1 - 200	1,774	4.8%
\$200 - \$400	1,698	4.6%
\$400 - \$600	1,245	3.3%
\$600 - \$800	853	2.3%
\$800 - \$1,000	546	1.5%
\$1,000 - \$1,200	352	0.9%
\$1,200 - \$1,400	226	0.6%
\$1,400 - \$1,600	144	0.4%
More than \$1,600	244	0.7%
<b>Total</b>	<b>37,177</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	30,095	81.0%
\$1 - 200	1,774	4.8%
\$200 - \$400	1,698	4.6%
\$400 - \$600	1,245	3.3%
\$600 - \$800	853	2.3%
\$800 - \$1,000	546	1.5%
\$1,000 - \$1,200	352	0.9%
\$1,200 - \$1,400	226	0.6%
\$1,400 - \$1,600	144	0.4%
More than \$1,600	244	0.7%
<b>Total</b>	<b>37,177</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	8,692	23.4%
\$500 - 1000	10,655	28.7%
\$1,000 - \$1,500	7,891	21.2%
\$1,500 - \$2,000	4,727	12.7%
\$2,000 - \$2,500	2,453	6.6%
\$2,500 - \$3,000	1,289	3.5%
\$3,000 - \$3,500	654	1.8%
\$3,500 - \$4,000	311	0.8%
\$4,000 - \$4,500	195	0.5%
More than \$4,500	310	0.8%
<b>Total</b>	<b>37,177</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	8,692	23.4%
\$500 - 1000	10,655	28.7%
\$1,000 - \$1,500	7,891	21.2%
\$1,500 - \$2,000	4,727	12.7%
\$2,000 - \$2,500	2,453	6.6%
\$2,500 - \$3,000	1,289	3.5%
\$3,000 - \$3,500	654	1.8%
\$3,500 - \$4,000	311	0.8%
\$4,000 - \$4,500	195	0.5%
More than \$4,500	310	0.8%
<b>Total</b>	<b>37,177</b>	<b>100%</b>

## 3.10 South Central

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	4,141	7.4%
\$50,000 - \$100,000	12,168	21.7%
\$100,000 - \$150,000	16,740	29.8%
\$150,000 - \$200,000	11,180	19.9%
\$200,000 - \$250,000	5,599	10.0%
\$250,000 - \$300,000	3,007	5.4%
\$300,000 - \$350,000	1,635	2.9%
\$350,000 - \$400,000	786	1.4%
\$400,000 - \$450,000	416	0.7%
More than \$450,000	486	0.9%
<b>Total</b>	<b>56,158</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	577	1.0%
0.15% - 0.30%	925	1.6%
0.30% - 0.45%	1,763	3.1%
0.45% - 0.60%	3,230	5.8%
0.60% - 0.75%	6,111	10.9%
0.75% - 0.90%	10,001	17.8%
0.90% - 1.05%	12,981	23.1%
1.05% - 1.20%	9,587	17.1%
1.20% - 1.35%	6,199	11.0%
More than 1.35%	4,784	8.5%
<b>Total</b>	<b>56,158</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	1,047	1.9%
\$1 - \$35	537	1.0%
\$35 - \$70	1,177	2.1%
\$70 - \$105	1,978	3.5%
\$105 - \$140	3,169	5.6%
\$140 - \$175	4,750	8.5%
\$175 - \$210	7,752	13.8%
\$210 - \$245	11,563	20.6%
\$245 - \$280	15,114	26.9%
More than \$280	9,071	16.2%
<b>Total</b>	<b>56,158</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	5,662	10.1%
\$20,000 - \$40,000	11,556	20.6%
\$40,000 - \$60,000	12,632	22.5%
\$60,000 - \$80,000	10,696	19.0%
\$80,000 - \$100,000	6,709	11.9%
\$100,000 - \$120,000	3,497	6.2%
\$120,000 - \$140,000	1,749	3.1%
\$140,000 - \$160,000	917	1.6%
\$160,000 - \$180,000	565	1.0%
More than \$180,000	2,175	3.9%
<b>Total</b>	<b>56,158</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	43,713	77.8%
\$1 - 200	2,787	5.0%
\$200 - \$400	2,918	5.2%
\$400 - \$600	2,265	4.0%
\$600 - \$800	1,655	2.9%
\$800 - \$1,000	1,078	1.9%
\$1,000 - \$1,200	656	1.2%
\$1,200 - \$1,400	400	0.7%
\$1,400 - \$1,600	258	0.5%
More than \$1,600	428	0.8%
<b>Total</b>	<b>56,158</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	5,258	9.4%
1.0 - 2.0	16,987	30.2%
2.0 - 3.0	14,912	26.6%
3.0 - 4.0	7,594	13.5%
4.0 - 5.0	3,917	7.0%
5.0 - 6.0	2,204	3.9%
6.0 - 7.0	1,310	2.3%
7.0 - 8.0	855	1.5%
8.0 - 9.0	590	1.1%
More than 9.0	2,531	4.5%
<b>Total</b>	<b>56,158</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	7,092	12.6%
\$500 - 1000	13,347	23.8%
\$1,000 - \$1,500	14,441	25.7%
\$1,500 - \$2,000	9,866	17.6%
\$2,000 - \$2,500	5,150	9.2%
\$2,500 - \$3,000	2,808	5.0%
\$3,000 - \$3,500	1,547	2.8%
\$3,500 - \$4,000	911	1.6%
\$4,000 - \$4,500	467	0.8%
More than \$4,500	529	0.9%
<b>Total</b>	<b>56,158</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	6,218	11.1%
1.0% - 2.0%	16,885	30.1%
2.0% - 3.0%	17,294	30.8%
3.0% - 4.0%	9,133	16.3%
4.0% - 5.0%	2,817	5.0%
5.0% - 6.0%	1,109	2.0%
6.0% - 7.0%	613	1.1%
7.0% - 8.0%	399	0.7%
8.0% - 9.0%	221	0.4%
More than 9.0%	1,469	2.6%
<b>Total</b>	<b>56,158</b>	<b>100%</b>

### 3.11 Southeast

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	2,964	2.4%
\$50,000 - \$100,000	20,322	16.2%
\$100,000 - \$150,000	38,247	30.5%
\$150,000 - \$200,000	29,255	23.3%
\$200,000 - \$250,000	15,252	12.2%
\$250,000 - \$300,000	8,567	6.8%
\$300,000 - \$350,000	4,715	3.8%
\$350,000 - \$400,000	2,509	2.0%
\$400,000 - \$450,000	1,422	1.1%
More than \$450,000	2,146	1.7%
<b>Total</b>	<b>125,399</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	869	0.7%
0.15% - 0.30%	1,698	1.4%
0.30% - 0.45%	3,051	2.4%
0.45% - 0.60%	5,534	4.4%
0.60% - 0.75%	9,329	7.4%
0.75% - 0.90%	21,164	16.9%
0.90% - 1.05%	23,812	19.0%
1.05% - 1.20%	33,870	27.0%
1.20% - 1.35%	18,892	15.1%
More than \$1.35%	7,180	5.7%
<b>Total</b>	<b>125,399</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	3,457	2.8%
\$1 - \$35	1,590	1.3%
\$35 - \$70	2,578	2.1%
\$70 - \$105	4,362	3.5%
\$105 - \$140	6,917	5.5%
\$140 - \$175	10,955	8.7%
\$175 - \$210	17,362	13.8%
\$210 - \$245	29,039	23.2%
\$245 - \$280	32,770	26.1%
More than \$280	16,369	13.1%
<b>Total</b>	<b>125,399</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	9,922	7.9%
\$20,000 - \$40,000	22,565	18.0%
\$40,000 - \$60,000	25,931	20.7%
\$60,000 - \$80,000	23,253	18.5%
\$80,000 - \$100,000	16,476	13.1%
\$100,000 - \$120,000	9,975	8.0%
\$120,000 - \$140,000	5,445	4.3%
\$140,000 - \$160,000	3,158	2.5%
\$160,000 - \$180,000	2,058	1.6%
More than \$180,000	6,616	5.3%
<b>Total</b>	<b>125,399</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	95,927	76.5%
\$1 - 200	6,168	4.9%
\$200 - \$400	6,542	5.2%
\$400 - \$600	5,617	4.5%
\$600 - \$800	4,021	3.2%
\$800 - \$1,000	2,716	2.2%
\$1,000 - \$1,200	1,688	1.3%
\$1,200 - \$1,400	1,069	0.9%
\$1,400 - \$1,600	665	0.5%
More than \$1,600	986	0.8%
<b>Total</b>	<b>125,399</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	7,271	5.8%
1.0 - 2.0	38,135	30.4%
2.0 - 3.0	36,387	29.0%
3.0 - 4.0	18,233	14.5%
4.0 - 5.0	8,958	7.1%
5.0 - 6.0	4,934	3.9%
6.0 - 7.0	2,948	2.4%
7.0 - 8.0	1,854	1.5%
8.0 - 9.0	1,292	1.0%
More than 9.0	5,387	4.3%
<b>Total</b>	<b>125,399</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	8,520	6.8%
\$500 - 1000	23,028	18.4%
\$1,000 - \$1,500	30,565	24.4%
\$1,500 - \$2,000	24,928	19.9%
\$2,000 - \$2,500	15,525	12.4%
\$2,500 - \$3,000	9,029	7.2%
\$3,000 - \$3,500	5,356	4.3%
\$3,500 - \$4,000	3,183	2.5%
\$4,000 - \$4,500	1,867	1.5%
More than \$4,500	3,398	2.7%
<b>Total</b>	<b>125,399</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	8,212	6.5%
1.0% - 2.0%	34,463	27.5%
2.0% - 3.0%	41,756	33.3%
3.0% - 4.0%	24,481	19.5%
4.0% - 5.0%	7,407	5.9%
5.0% - 6.0%	2,808	2.2%
6.0% - 7.0%	1,448	1.2%
7.0% - 8.0%	967	0.8%
8.0% - 9.0%	612	0.5%
More than 9.0%	3,245	2.6%
<b>Total</b>	<b>125,399</b>	<b>100%</b>



## 3.12 Southwest

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	6,707	24.0%
\$50,000 - \$100,000	11,039	39.5%
\$100,000 - \$150,000	5,875	21.0%
\$150,000 - \$200,000	2,367	8.5%
\$200,000 - \$250,000	1,032	3.7%
\$250,000 - \$300,000	469	1.7%
\$300,000 - \$350,000	219	0.8%
\$350,000 - \$400,000	115	0.4%
\$400,000 - \$450,000	54	0.2%
More than \$450,000	35	0.1%
<b>Total</b>	<b>27,912</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	251	0.9%
0.15% - 0.30%	332	1.2%
0.30% - 0.45%	889	3.2%
0.45% - 0.60%	1,369	4.9%
0.60% - 0.75%	2,155	7.7%
0.75% - 0.90%	2,675	9.6%
0.90% - 1.05%	3,181	11.4%
1.05% - 1.20%	4,197	15.0%
1.20% - 1.35%	5,263	18.9%
More than 1.35%	7,600	27.2%
<b>Total</b>	<b>27,912</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	227	0.8%
\$1 - \$35	236	0.8%
\$35 - \$70	819	2.9%
\$70 - \$105	1,399	5.0%
\$105 - \$140	1,861	6.7%
\$140 - \$175	2,481	8.9%
\$175 - \$210	3,164	11.3%
\$210 - \$245	4,430	15.9%
\$245 - \$280	6,868	24.6%
More than \$280	6,427	23.0%
<b>Total</b>	<b>27,912</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	3,713	13.3%
\$20,000 - \$40,000	6,633	23.8%
\$40,000 - \$60,000	6,463	23.2%
\$60,000 - \$80,000	4,857	17.4%
\$80,000 - \$100,000	2,715	9.7%
\$100,000 - \$120,000	1,362	4.9%
\$120,000 - \$140,000	711	2.5%
\$140,000 - \$160,000	377	1.4%
\$160,000 - \$180,000	243	0.9%
More than \$180,000	838	3.0%
<b>Total</b>	<b>27,912</b>	<b>100.0%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	22,591	80.9%
\$1 - 200	1,630	5.8%
\$200 - \$400	1,396	5.0%
\$400 - \$600	931	3.3%
\$600 - \$800	554	2.0%
\$800 - \$1,000	356	1.3%
\$1,000 - \$1,200	179	0.6%
\$1,200 - \$1,400	122	0.4%
\$1,400 - \$1,600	79	0.3%
More than \$1,600	74	0.3%
<b>Total</b>	<b>27,912</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	6,583	23.6%
1.0 - 2.0	10,986	39.4%
2.0 - 3.0	5,262	18.9%
3.0 - 4.0	2,151	7.7%
4.0 - 5.0	1,076	3.9%
5.0 - 6.0	546	2.0%
6.0 - 7.0	326	1.2%
7.0 - 8.0	207	0.7%
8.0 - 9.0	135	0.5%
More than 9.0	640	2.3%
<b>Total</b>	<b>27,912</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	7,262	26.0%
\$500 - 1000	9,373	33.6%
\$1,000 - \$1,500	5,044	18.1%
\$1,500 - \$2,000	2,775	9.9%
\$2,000 - \$2,500	1,563	5.6%
\$2,500 - \$3,000	758	2.7%
\$3,000 - \$3,500	479	1.7%
\$3,500 - \$4,000	293	1.0%
\$4,000 - \$4,500	149	0.5%
More than \$4,500	216	0.8%
<b>Total</b>	<b>27,912</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	5,853	21.0%
1.0% - 2.0%	9,965	35.7%
2.0% - 3.0%	6,821	24.4%
3.0% - 4.0%	2,962	10.6%
4.0% - 5.0%	965	3.5%
5.0% - 6.0%	402	1.4%
6.0% - 7.0%	233	0.8%
7.0% - 8.0%	121	0.4%
8.0% - 9.0%	87	0.3%
More than 9.0%	503	1.8%
<b>Total</b>	<b>27,912</b>	<b>100%</b>

### 3.13 West Central

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	3,250	5.9%
\$50,000 - \$100,000	12,060	21.9%
\$100,000 - \$150,000	15,611	28.3%
\$150,000 - \$200,000	9,739	17.7%
\$200,000 - \$250,000	5,283	9.6%
\$250,000 - \$300,000	3,125	5.7%
\$300,000 - \$350,000	1,983	3.6%
\$350,000 - \$400,000	1,335	2.4%
\$400,000 - \$450,000	899	1.6%
More than \$450,000	1,823	3.3%
<b>Total</b>	<b>55,108</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	962	1.7%
0.15% - 0.30%	1,892	3.4%
0.30% - 0.45%	3,731	6.8%
0.45% - 0.60%	7,157	13.0%
0.60% - 0.75%	9,995	18.1%
0.75% - 0.90%	10,168	18.5%
0.90% - 1.05%	8,469	15.4%
1.05% - 1.20%	7,274	13.2%
1.20% - 1.35%	2,518	4.6%
More than 1.35%	2,942	5.3%
<b>Total</b>	<b>55,108</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	2,579	4.7%
\$1 - \$35	960	1.7%
\$35 - \$70	1,494	2.7%
\$70 - \$105	2,115	3.8%
\$105 - \$140	3,034	5.5%
\$140 - \$175	4,448	8.1%
\$175 - \$210	6,819	12.4%
\$210 - \$245	10,346	18.8%
\$245 - \$280	14,284	25.9%
More than \$280	9,029	16.4%
<b>Total</b>	<b>55,108</b>	<b>100.0%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	6,223	11.3%
\$20,000 - \$40,000	11,717	21.3%
\$40,000 - \$60,000	12,252	22.2%
\$60,000 - \$80,000	9,991	18.1%
\$80,000 - \$100,000	6,155	11.2%
\$100,000 - \$120,000	3,281	6.0%
\$120,000 - \$140,000	1,737	3.2%
\$140,000 - \$160,000	1,002	1.8%
\$160,000 - \$180,000	627	1.1%
More than \$180,000	2,123	3.9%
<b>Total</b>	<b>55,108</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	44,099	80.0%
\$1 - 200	2,602	4.7%
\$200 - \$400	2,648	4.8%
\$400 - \$600	1,929	3.5%
\$600 - \$800	1,369	2.5%
\$800 - \$1,000	845	1.5%
\$1,000 - \$1,200	580	1.1%
\$1,200 - \$1,400	337	0.6%
\$1,400 - \$1,600	267	0.5%
More than \$1,600	432	0.8%
<b>Total</b>	<b>55,108</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	4,378	7.9%
1.0 - 2.0	15,266	27.7%
2.0 - 3.0	13,457	24.4%
3.0 - 4.0	7,498	13.6%
4.0 - 5.0	4,322	7.8%
5.0 - 6.0	2,667	4.8%
6.0 - 7.0	1,732	3.1%
7.0 - 8.0	1,266	2.3%
8.0 - 9.0	823	1.5%
More than 9.0	3,699	6.7%
<b>Total</b>	<b>55,108</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	8,922	16.2%
\$500 - 1000	14,929	27.1%
\$1,000 - \$1,500	13,459	24.4%
\$1,500 - \$2,000	7,926	14.4%
\$2,000 - \$2,500	4,258	7.7%
\$2,500 - \$3,000	2,373	4.3%
\$3,000 - \$3,500	1,307	2.4%
\$3,500 - \$4,000	807	1.5%
\$4,000 - \$4,500	402	0.7%
More than \$4,500	725	1.3%
<b>Total</b>	<b>55,108</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	7,681	13.9%
1.0% - 2.0%	18,596	33.7%
2.0% - 3.0%	15,365	27.9%
3.0% - 4.0%	7,109	12.9%
4.0% - 5.0%	2,533	4.6%
5.0% - 6.0%	1,095	2.0%
6.0% - 7.0%	581	1.1%
7.0% - 8.0%	384	0.7%
8.0% - 9.0%	266	0.5%
More than 9.0%	1,498	2.7%
<b>Total</b>	<b>55,108</b>	<b>100%</b>

## 3.14 Anoka

Estimated Market Value	Count	Percent
\$50,000 or Less	65	0.1%
\$50,000 - \$100,000	465	0.5%
\$100,000 - \$150,000	4,530	5.0%
\$150,000 - \$200,000	27,729	30.9%
\$200,000 - \$250,000	28,274	31.5%
\$250,000 - \$300,000	12,280	13.7%
\$300,000 - \$350,000	7,576	8.4%
\$350,000 - \$400,000	3,930	4.4%
\$400,000 - \$450,000	2,105	2.3%
More than \$450,000	2,874	3.2%
<b>Total</b>	<b>89,828</b>	<b>100%</b>

Effective Tax Rate	Count	Percent
0.15% or less	409	0.5%
0.15% - 0.30%	1,354	1.5%
0.30% - 0.45%	2,188	2.4%
0.45% - 0.60%	3,467	3.9%
0.60% - 0.75%	7,775	8.7%
0.75% - 0.90%	14,073	15.7%
0.90% - 1.05%	34,783	38.7%
1.05% - 1.20%	21,520	24.0%
1.20% - 1.35%	4,136	4.6%
More than \$1.35%	123	0.1%
<b>Total</b>	<b>89,828</b>	<b>100%</b>

Market Value Credit	Count	Percent
No credit	4,269	4.8%
\$1 - \$35	2,363	2.6%
\$35 - \$70	3,994	4.4%
\$70 - \$105	6,421	7.1%
\$105 - \$140	9,149	10.2%
\$140 - \$175	17,259	19.2%
\$175 - \$210	28,948	32.2%
\$210 - \$245	14,122	15.7%
\$245 - \$280	2,973	3.3%
More than \$280	330	0.4%
<b>Total</b>	<b>89,828</b>	<b>100%</b>

Homestead Income	Count	Percent
\$20,000 or less	4,520	5.0%
\$20,000 - \$40,000	10,995	12.2%
\$40,000 - \$60,000	17,191	19.1%
\$60,000 - \$80,000	17,453	19.4%
\$80,000 - \$100,000	14,371	16.0%
\$100,000 - \$120,000	9,592	10.7%
\$120,000 - \$140,000	5,525	6.2%
\$140,000 - \$160,000	3,248	3.6%
\$160,000 - \$180,000	1,865	2.1%
More than \$180,000	5,068	5.6%
<b>Total</b>	<b>89,828</b>	<b>100%</b>

Property Tax Refund	Count	Percent
No Refund	62,279	69.3%
\$1 - 200	3,606	4.0%
\$200 - \$400	4,860	5.4%
\$400 - \$600	5,010	5.6%
\$600 - \$800	4,175	4.6%
\$800 - \$1,000	3,050	3.4%
\$1,000 - \$1,200	2,198	2.4%
\$1,200 - \$1,400	1,590	1.8%
\$1,400 - \$1,600	1,104	1.2%
More than \$1,600	1,956	2.2%
<b>Total</b>	<b>89,828</b>	<b>100%</b>

EMV/Income Ratio	Count	Percent
1.0 or less	1,769	2.0%
1.0 - 2.0	13,667	15.2%
2.0 - 3.0	27,993	31.2%
3.0 - 4.0	19,556	21.8%
4.0 - 5.0	9,714	10.8%
5.0 - 6.0	5,071	5.6%
6.0 - 7.0	3,030	3.4%
7.0 - 8.0	1,878	2.1%
8.0 - 9.0	1,303	1.5%
More than 9.0	5,847	6.5%
<b>Total</b>	<b>89,828</b>	<b>100%</b>

Net Tax	Count	Percent
\$500 or less	1,602	1.8%
\$500 - 1000	4,116	4.6%
\$1,000 - \$1,500	12,169	13.5%
\$1,500 - \$2,000	22,649	25.2%
\$2,000 - \$2,500	21,889	24.4%
\$2,500 - \$3,000	11,098	12.4%
\$3,000 - \$3,500	6,652	7.4%
\$3,500 - \$4,000	3,652	4.1%
\$4,000 - \$4,500	2,205	2.5%
More than \$4,500	3,796	4.2%
<b>Total</b>	<b>89,828</b>	<b>100%</b>

Burden After PTR	Count	Percent
1.0% or less	2,120	2.4%
1.0% - 2.0%	13,452	15.0%
2.0% - 3.0%	30,265	33.7%
3.0% - 4.0%	27,635	30.8%
4.0% - 5.0%	8,249	9.2%
5.0% - 6.0%	2,735	3.0%
6.0% - 7.0%	1,301	1.4%
7.0% - 8.0%	752	0.8%
8.0% - 9.0%	531	0.6%
More than 9.0%	2,788	3.1%
<b>Total</b>	<b>89,828</b>	<b>100%</b>

### 3.15 Carver/Scott

Estimated Market Value	Count	Percent
\$50,000 or Less	75	0.1%
\$50,000 - \$100,000	296	0.5%
\$100,000 - \$150,000	3,229	5.4%
\$150,000 - \$200,000	10,814	18.1%
\$200,000 - \$250,000	13,681	22.9%
\$250,000 - \$300,000	9,145	15.3%
\$300,000 - \$350,000	6,864	11.5%
\$350,000 - \$400,000	4,458	7.5%
\$400,000 - \$450,000	3,204	5.4%
More than \$450,000	7,959	13.3%
<b>Total</b>	<b>59,725</b>	<b>100%</b>

Effective Tax Rate	Count	Percent
0.15% or less	167	0.3%
0.15% - 0.30%	539	0.9%
0.30% - 0.45%	982	1.6%
0.45% - 0.60%	1,740	2.9%
0.60% - 0.75%	3,873	6.5%
0.75% - 0.90%	7,059	11.8%
0.90% - 1.05%	14,177	23.7%
1.05% - 1.20%	18,534	31.0%
1.20% - 1.35%	10,832	18.1%
More than \$1.35%	1,822	3.1%
<b>Total</b>	<b>59,725</b>	<b>100%</b>

Market Value Credit	Count	Percent
No credit	10,092	16.9%
\$1 - \$35	3,178	5.3%
\$35 - \$70	4,042	6.8%
\$70 - \$105	5,635	9.4%
\$105 - \$140	6,979	11.7%
\$140 - \$175	10,164	17.0%
\$175 - \$210	9,531	16.0%
\$210 - \$245	7,742	13.0%
\$245 - \$280	1,984	3.3%
More than \$280	378	0.6%
<b>Total</b>	<b>59,725</b>	<b>100%</b>

Homestead Income	Count	Percent
\$20,000 or less	2,503	4.2%
\$20,000 - \$40,000	5,335	8.9%
\$40,000 - \$60,000	8,751	14.7%
\$60,000 - \$80,000	9,516	15.9%
\$80,000 - \$100,000	9,227	15.4%
\$100,000 - \$120,000	6,971	11.7%
\$120,000 - \$140,000	4,692	7.9%
\$140,000 - \$160,000	3,214	5.4%
\$160,000 - \$180,000	2,091	3.5%
More than \$180,000	7,425	12.4%
<b>Total</b>	<b>59,725</b>	<b>100%</b>

Property Tax Refund	Count	Percent
No Refund	43,147	72.2%
\$1 - 200	2,011	3.4%
\$200 - \$400	2,467	4.1%
\$400 - \$600	2,484	4.2%
\$600 - \$800	2,279	3.8%
\$800 - \$1,000	1,797	3.0%
\$1,000 - \$1,200	1,504	2.5%
\$1,200 - \$1,400	1,196	2.0%
\$1,400 - \$1,600	927	1.6%
More than \$1,600	1,913	3.2%
<b>Total</b>	<b>59,725</b>	<b>100%</b>

EMV/Income Ratio	Count	Percent
1.0 or less	1,672	2.8%
1.0 - 2.0	10,136	17.0%
2.0 - 3.0	18,268	30.6%
3.0 - 4.0	12,269	20.5%
4.0 - 5.0	6,039	10.1%
5.0 - 6.0	3,177	5.3%
6.0 - 7.0	1,967	3.3%
7.0 - 8.0	1,209	2.0%
8.0 - 9.0	857	1.4%
More than 9.0	4,131	6.9%
<b>Total</b>	<b>59,725</b>	<b>100%</b>

Net Tax	Count	Percent
\$500 or less	632	1.1%
\$500 - 1000	1,871	3.1%
\$1,000 - \$1,500	5,259	8.8%
\$1,500 - \$2,000	9,008	15.1%
\$2,000 - \$2,500	9,484	15.9%
\$2,500 - \$3,000	8,813	14.8%
\$3,000 - \$3,500	6,424	10.8%
\$3,500 - \$4,000	4,922	8.2%
\$4,000 - \$4,500	3,371	5.6%
More than \$4,500	9,941	16.6%
<b>Total</b>	<b>59,725</b>	<b>100%</b>

Burden After PTR	Count	Percent
1.0% or less	1,598	2.7%
1.0% - 2.0%	7,878	13.2%
2.0% - 3.0%	17,210	28.8%
3.0% - 4.0%	17,871	29.9%
4.0% - 5.0%	7,284	12.2%
5.0% - 6.0%	2,673	4.5%
6.0% - 7.0%	1,286	2.2%
7.0% - 8.0%	760	1.3%
8.0% - 9.0%	531	0.9%
More than 9.0%	2,634	4.4%
<b>Total</b>	<b>59,725</b>	<b>100%</b>

## 3.16 Dakota

Estimated Market Value	Count	Percent
\$50,000 or Less	38	0.0%
\$50,000 - \$100,000	1,327	1.2%
\$100,000 - \$150,000	6,377	5.8%
\$150,000 - \$200,000	23,331	21.3%
\$200,000 - \$250,000	27,687	25.3%
\$250,000 - \$300,000	19,082	17.4%
\$300,000 - \$350,000	11,557	10.6%
\$350,000 - \$400,000	7,555	6.9%
\$400,000 - \$450,000	4,796	4.4%
More than \$450,000	7,766	7.1%
<b>Total</b>	<b>109,516</b>	<b>100%</b>

Effective Tax Rate	Count	Percent
0.15% or less	468	0.4%
0.15% - 0.30%	1,144	1.0%
0.30% - 0.45%	2,233	2.0%
0.45% - 0.60%	3,778	3.4%
0.60% - 0.75%	9,473	8.6%
0.75% - 0.90%	18,174	16.6%
0.90% - 1.05%	39,829	36.4%
1.05% - 1.20%	29,361	26.8%
1.20% - 1.35%	4,651	4.2%
More than \$1.35%	405	0.4%
<b>Total</b>	<b>109,516</b>	<b>100%</b>

Market Value Credit	Count	Percent
No credit	11,204	10.2%
\$1 - \$35	4,890	4.5%
\$35 - \$70	7,005	6.4%
\$70 - \$105	9,578	8.7%
\$105 - \$140	14,334	13.1%
\$140 - \$175	21,147	19.3%
\$175 - \$210	20,480	18.7%
\$210 - \$245	15,512	14.2%
\$245 - \$280	4,197	3.8%
More than \$280	1,169	1.1%
<b>Total</b>	<b>109,516</b>	<b>100%</b>

Homestead Income	Count	Percent
\$20,000 or less	4,797	4.4%
\$20,000 - \$40,000	11,408	10.4%
\$40,000 - \$60,000	18,128	16.6%
\$60,000 - \$80,000	18,238	16.7%
\$80,000 - \$100,000	16,562	15.1%
\$100,000 - \$120,000	12,187	11.1%
\$120,000 - \$140,000	8,246	7.5%
\$140,000 - \$160,000	5,334	4.9%
\$160,000 - \$180,000	3,605	3.3%
More than \$180,000	11,011	10.1%
<b>Total</b>	<b>109,516</b>	<b>100%</b>

Property Tax Refund	Count	Percent
No Refund	80,265	73.3%
\$1 - 200	4,219	3.9%
\$200 - \$400	4,970	4.5%
\$400 - \$600	4,968	4.5%
\$600 - \$800	4,329	4.0%
\$800 - \$1,000	3,110	2.8%
\$1,000 - \$1,200	2,326	2.1%
\$1,200 - \$1,400	1,734	1.6%
\$1,400 - \$1,600	1,277	1.2%
More than \$1,600	2,318	2.1%
<b>Total</b>	<b>109,516</b>	<b>100%</b>

EMV/Income Ratio	Count	Percent
1.0 or less	2,640	2.4%
1.0 - 2.0	18,968	17.3%
2.0 - 3.0	34,570	31.6%
3.0 - 4.0	22,818	20.8%
4.0 - 5.0	11,113	10.1%
5.0 - 6.0	5,838	5.3%
6.0 - 7.0	3,359	3.1%
7.0 - 8.0	2,136	2.0%
8.0 - 9.0	1,460	1.3%
More than 9.0	6,614	6.0%
<b>Total</b>	<b>109,516</b>	<b>100%</b>

Net Tax	Count	Percent
\$500 or less	1,772	1.6%
\$500 - 1000	5,220	4.8%
\$1,000 - \$1,500	13,046	11.9%
\$1,500 - \$2,000	20,789	19.0%
\$2,000 - \$2,500	20,887	19.1%
\$2,500 - \$3,000	16,390	15.0%
\$3,000 - \$3,500	10,329	9.4%
\$3,500 - \$4,000	6,866	6.3%
\$4,000 - \$4,500	4,904	4.5%
More than \$4,500	9,313	8.5%
<b>Total</b>	<b>109,516</b>	<b>100%</b>

Burden After PTR	Count	Percent
1.0% or less	3,365	3.1%
1.0% - 2.0%	19,231	17.6%
2.0% - 3.0%	35,661	32.6%
3.0% - 4.0%	31,071	28.4%
4.0% - 5.0%	10,126	9.2%
5.0% - 6.0%	3,322	3.0%
6.0% - 7.0%	1,605	1.5%
7.0% - 8.0%	896	0.8%
8.0% - 9.0%	640	0.6%
More than 9.0%	3,599	3.3%
<b>Total</b>	<b>109,516</b>	<b>100%</b>

### 3.17 Minneapolis

Estimated Market Value	Count	Percent
\$50,000 or Less	182	0.2%
\$50,000 - \$100,000	2,375	3.2%
\$100,000 - \$150,000	12,341	16.8%
\$150,000 - \$200,000	20,560	27.9%
\$200,000 - \$250,000	15,018	20.4%
\$250,000 - \$300,000	7,945	10.8%
\$300,000 - \$350,000	4,761	6.5%
\$350,000 - \$400,000	2,900	3.9%
\$400,000 - \$450,000	1,742	2.4%
More than \$450,000	5,792	7.9%
<b>Total</b>	<b>73,616</b>	<b>100%</b>

Effective Tax Rate	Count	Percent
0.15% or less	182	0.2%
0.15% - 0.30%	968	1.3%
0.30% - 0.45%	1,803	2.4%
0.45% - 0.60%	2,038	2.8%
0.60% - 0.75%	2,508	3.4%
0.75% - 0.90%	5,586	7.6%
0.90% - 1.05%	6,364	8.6%
1.05% - 1.20%	7,759	10.5%
1.20% - 1.35%	18,033	24.5%
More than \$1.35%	28,375	38.5%
<b>Total</b>	<b>73,616</b>	<b>100%</b>

Market Value Credit	Count	Percent
No credit	6,995	9.5%
\$1 - \$35	1,832	2.5%
\$35 - \$70	2,700	3.7%
\$70 - \$105	3,995	5.4%
\$105 - \$140	5,971	8.1%
\$140 - \$175	9,864	13.4%
\$175 - \$210	15,456	21.0%
\$210 - \$245	15,232	20.7%
\$245 - \$280	9,401	12.8%
More than \$280	2,170	2.9%
<b>Total</b>	<b>73,616</b>	<b>100%</b>

Homestead Income	Count	Percent
\$20,000 or less	7,395	10.0%
\$20,000 - \$40,000	12,041	16.4%
\$40,000 - \$60,000	13,932	18.9%
\$60,000 - \$80,000	11,459	15.6%
\$80,000 - \$100,000	8,412	11.4%
\$100,000 - \$120,000	5,524	7.5%
\$120,000 - \$140,000	3,695	5.0%
\$140,000 - \$160,000	2,449	3.3%
\$160,000 - \$180,000	1,698	2.3%
More than \$180,000	7,011	9.5%
<b>Total</b>	<b>73,616</b>	<b>100%</b>

Property Tax Refund	Count	Percent
No Refund	43,915	59.7%
\$1 - 200	3,503	4.8%
\$200 - \$400	3,551	4.8%
\$400 - \$600	3,867	5.3%
\$600 - \$800	3,648	5.0%
\$800 - \$1,000	3,340	4.5%
\$1,000 - \$1,200	2,851	3.9%
\$1,200 - \$1,400	2,559	3.5%
\$1,400 - \$1,600	2,023	2.7%
More than \$1,600	4,359	5.9%
<b>Total</b>	<b>73,616</b>	<b>100%</b>

EMV/Income Ratio	Count	Percent
1.0 or less	2,288	3.1%
1.0 - 2.0	13,789	18.7%
2.0 - 3.0	19,088	25.9%
3.0 - 4.0	12,783	17.4%
4.0 - 5.0	7,078	9.6%
5.0 - 6.0	4,426	6.0%
6.0 - 7.0	2,759	3.7%
7.0 - 8.0	1,962	2.7%
8.0 - 9.0	1,471	2.0%
More than 9.0	7,972	10.8%
<b>Total</b>	<b>73,616</b>	<b>100%</b>

Net Tax	Count	Percent
\$500 or less	1,741	2.4%
\$500 - 1000	4,707	6.4%
\$1,000 - \$1,500	8,410	11.4%
\$1,500 - \$2,000	11,587	15.7%
\$2,000 - \$2,500	11,430	15.5%
\$2,500 - \$3,000	9,743	13.2%
\$3,000 - \$3,500	6,933	9.4%
\$3,500 - \$4,000	4,388	6.0%
\$4,000 - \$4,500	3,063	4.2%
More than \$4,500	11,614	15.8%
<b>Total</b>	<b>73,616</b>	<b>100%</b>

Burden After PTR	Count	Percent
1.0% or less	1,341	1.8%
1.0% - 2.0%	7,032	9.6%
2.0% - 3.0%	15,386	20.9%
3.0% - 4.0%	20,285	27.6%
4.0% - 5.0%	11,519	15.6%
5.0% - 6.0%	5,268	7.2%
6.0% - 7.0%	2,798	3.8%
7.0% - 8.0%	1,755	2.4%
8.0% - 9.0%	1,289	1.8%
More than 9.0%	6,943	9.4%
<b>Total</b>	<b>73,616</b>	<b>100%</b>

## 3.18 North Hennepin

Estimated Market Value	Count	Percent
\$50,000 or Less	39	0.1%
\$50,000 - \$100,000	631	0.8%
\$100,000 - \$150,000	4,255	5.6%
\$150,000 - \$200,000	22,369	29.6%
\$200,000 - \$250,000	23,781	31.5%
\$250,000 - \$300,000	9,633	12.7%
\$300,000 - \$350,000	5,461	7.2%
\$350,000 - \$400,000	3,456	4.6%
\$400,000 - \$450,000	2,037	2.7%
More than \$450,000	3,929	5.2%
<b>Total</b>	<b>75,591</b>	<b>100%</b>

Effective Tax Rate	Count	Percent
0.15% or less	197	0.3%
0.15% - 0.30%	699	0.9%
0.30% - 0.45%	1,279	1.7%
0.45% - 0.60%	1,987	2.6%
0.60% - 0.75%	3,771	5.0%
0.75% - 0.90%	6,727	8.9%
0.90% - 1.05%	7,563	10.0%
1.05% - 1.20%	22,576	29.9%
1.20% - 1.35%	27,137	35.9%
More than 1.35%	3,655	4.8%
<b>Total</b>	<b>75,591</b>	<b>100%</b>

Market Value Credit	Count	Percent
No credit	5,330	7.1%
\$1 - \$35	2,161	2.9%
\$35 - \$70	3,239	4.3%
\$70 - \$105	4,621	6.1%
\$105 - \$140	7,054	9.3%
\$140 - \$175	14,498	19.2%
\$175 - \$210	22,816	30.2%
\$210 - \$245	12,629	16.7%
\$245 - \$280	2,745	3.6%
More than \$280	498	0.7%
<b>Total</b>	<b>75,591</b>	<b>100%</b>

Homestead Income	Count	Percent
\$20,000 or less	4,155	5.5%
\$20,000 - \$40,000	9,295	12.3%
\$40,000 - \$60,000	13,378	17.7%
\$60,000 - \$80,000	13,683	18.1%
\$80,000 - \$100,000	11,219	14.8%
\$100,000 - \$120,000	7,900	10.5%
\$120,000 - \$140,000	4,893	6.5%
\$140,000 - \$160,000	3,164	4.2%
\$160,000 - \$180,000	1,969	2.6%
More than \$180,000	5,935	7.9%
<b>Total</b>	<b>75,591</b>	<b>100%</b>

Property Tax Refund	Count	Percent
No Refund	48,794	64.6%
\$1 - 200	2,661	3.5%
\$200 - \$400	3,529	4.7%
\$400 - \$600	4,000	5.3%
\$600 - \$800	3,857	5.1%
\$800 - \$1,000	3,495	4.6%
\$1,000 - \$1,200	2,626	3.5%
\$1,200 - \$1,400	2,012	2.7%
\$1,400 - \$1,600	1,610	2.1%
More than \$1,600	3,007	4.0%
<b>Total</b>	<b>75,591</b>	<b>100%</b>

EMV/Income Ratio	Count	Percent
1.0 or less	1,620	2.1%
1.0 - 2.0	13,310	17.6%
2.0 - 3.0	23,662	31.3%
3.0 - 4.0	14,968	19.8%
4.0 - 5.0	7,519	9.9%
5.0 - 6.0	4,132	5.5%
6.0 - 7.0	2,425	3.2%
7.0 - 8.0	1,567	2.1%
8.0 - 9.0	1,149	1.5%
More than 9.0	5,239	6.9%
<b>Total</b>	<b>75,591</b>	<b>100%</b>

Net Tax	Count	Percent
\$500 or less	823	1.1%
\$500 - 1000	2,931	3.9%
\$1,000 - \$1,500	6,473	8.6%
\$1,500 - \$2,000	11,531	15.3%
\$2,000 - \$2,500	16,795	22.2%
\$2,500 - \$3,000	14,408	19.1%
\$3,000 - \$3,500	7,255	9.6%
\$3,500 - \$4,000	4,743	6.3%
\$4,000 - \$4,500	3,344	4.4%
More than \$4,500	7,288	9.6%
<b>Total</b>	<b>75,591</b>	<b>100%</b>

Burden After PTR	Count	Percent
1.0% or less	1,282	1.7%
1.0% - 2.0%	7,579	10.0%
2.0% - 3.0%	19,702	26.1%
3.0% - 4.0%	25,553	33.8%
4.0% - 5.0%	10,793	14.3%
5.0% - 6.0%	3,651	4.8%
6.0% - 7.0%	1,725	2.3%
7.0% - 8.0%	996	1.3%
8.0% - 9.0%	675	0.9%
More than 9.0%	3,635	4.8%
<b>Total</b>	<b>75,591</b>	<b>100%</b>

### 3.19 Saint Paul

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	106	0.2%
\$50,000 - \$100,000	1,378	2.5%
\$100,000 - \$150,000	10,559	18.9%
\$150,000 - \$200,000	19,075	34.2%
\$200,000 - \$250,000	9,825	17.6%
\$250,000 - \$300,000	5,046	9.1%
\$300,000 - \$350,000	3,046	5.5%
\$350,000 - \$400,000	2,034	3.6%
\$400,000 - \$450,000	1,335	2.4%
More than \$450,000	3,336	6.0%
<b>Total</b>	<b>55,740</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	197	0.4%
0.15% - 0.30%	1,416	2.5%
0.30% - 0.45%	1,415	2.5%
0.45% - 0.60%	2,232	4.0%
0.60% - 0.75%	3,783	6.8%
0.75% - 0.90%	5,824	10.4%
0.90% - 1.05%	9,659	17.3%
1.05% - 1.20%	25,884	46.4%
1.20% - 1.35%	5,125	9.2%
More than 1.35%	205	0.4%
<b>Total</b>	<b>55,740</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	4,210	7.6%
\$1 - \$35	1,350	2.4%
\$35 - \$70	1,838	3.3%
\$70 - \$105	2,529	4.5%
\$105 - \$140	3,728	6.7%
\$140 - \$175	6,342	11.4%
\$175 - \$210	10,808	19.4%
\$210 - \$245	16,002	28.7%
\$245 - \$280	7,667	13.8%
More than \$280	1,266	2.3%
<b>Total</b>	<b>55,740</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	4,950	8.9%
\$20,000 - \$40,000	9,920	17.8%
\$40,000 - \$60,000	11,712	21.0%
\$60,000 - \$80,000	9,557	17.1%
\$80,000 - \$100,000	6,410	11.5%
\$100,000 - \$120,000	4,015	7.2%
\$120,000 - \$140,000	2,576	4.6%
\$140,000 - \$160,000	1,545	2.8%
\$160,000 - \$180,000	1,047	1.9%
More than \$180,000	4,008	7.2%
<b>Total</b>	<b>55,740</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	35,733	64.1%
\$1 - 200	2,950	5.3%
\$200 - \$400	3,264	5.9%
\$400 - \$600	3,304	5.9%
\$600 - \$800	2,840	5.1%
\$800 - \$1,000	2,217	4.0%
\$1,000 - \$1,200	1,643	2.9%
\$1,200 - \$1,400	1,323	2.4%
\$1,400 - \$1,600	929	1.7%
More than \$1,600	1,537	2.8%
<b>Total</b>	<b>55,740</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	1,283	2.3%
1.0 - 2.0	9,805	17.6%
2.0 - 3.0	15,216	27.3%
3.0 - 4.0	10,631	19.1%
4.0 - 5.0	5,907	10.6%
5.0 - 6.0	3,323	6.0%
6.0 - 7.0	2,089	3.7%
7.0 - 8.0	1,504	2.7%
8.0 - 9.0	1,031	1.8%
More than 9.0	4,951	8.9%
<b>Total</b>	<b>55,740</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	2,037	3.7%
\$500 - 1000	4,804	8.6%
\$1,000 - \$1,500	10,482	18.8%
\$1,500 - \$2,000	13,270	23.8%
\$2,000 - \$2,500	8,355	15.0%
\$2,500 - \$3,000	5,085	9.1%
\$3,000 - \$3,500	3,153	5.7%
\$3,500 - \$4,000	2,113	3.8%
\$4,000 - \$4,500	1,496	2.7%
More than \$4,500	4,945	8.90%
<b>Total</b>	<b>55,740</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	1,291	2.3%
1.0% - 2.0%	8,284	14.9%
2.0% - 3.0%	16,505	29.6%
3.0% - 4.0%	15,459	27.7%
4.0% - 5.0%	6,052	10.9%
5.0% - 6.0%	2,478	4.4%
6.0% - 7.0%	1,231	2.2%
7.0% - 8.0%	778	1.4%
8.0% - 9.0%	619	1.1%
More than 9.0%	3,043	5.5%
<b>Total</b>	<b>55,740</b>	<b>100%</b>



## 3.20 Southeast Hennepin

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	37	0.1%
\$50,000 - \$100,000	2,141	3.0%
\$100,000 - \$150,000	3,880	5.5%
\$150,000 - \$200,000	11,156	15.7%
\$200,000 - \$250,000	21,410	30.1%
\$250,000 - \$300,000	10,920	15.4%
\$300,000 - \$350,000	6,247	8.8%
\$350,000 - \$400,000	3,697	5.2%
\$400,000 - \$450,000	2,618	3.7%
More than \$450,000	8,949	12.6%
<b>Total</b>	<b>71,055</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	209	0.3%
0.15% - 0.30%	813	1.1%
0.30% - 0.45%	1,526	2.1%
0.45% - 0.60%	2,617	3.7%
0.60% - 0.75%	5,747	8.1%
0.75% - 0.90%	7,785	11.0%
0.90% - 1.05%	11,081	15.6%
1.05% - 1.20%	29,929	42.1%
1.20% - 1.35%	8,782	12.4%
More than 1.35%	2,566	3.6%
<b>Total</b>	<b>71,055</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	10,758	15.1%
\$1 - \$35	2,514	3.5%
\$35 - \$70	3,398	4.8%
\$70 - \$105	5,360	7.5%
\$105 - \$140	8,061	11.3%
\$140 - \$175	14,914	21.0%
\$175 - \$210	14,899	21.0%
\$210 - \$245	6,115	8.6%
\$245 - \$280	3,249	4.6%
More than \$280	1,787	2.5%
<b>Total</b>	<b>71,055</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	4,375	6.2%
\$20,000 - \$40,000	9,370	13.2%
\$40,000 - \$60,000	12,156	17.1%
\$60,000 - \$80,000	11,151	15.7%
\$80,000 - \$100,000	8,933	12.6%
\$100,000 - \$120,000	6,274	8.8%
\$120,000 - \$140,000	4,226	5.9%
\$140,000 - \$160,000	2,911	4.1%
\$160,000 - \$180,000	2,066	2.9%
More than \$180,000	9,593	13.5%
<b>Total</b>	<b>71,055</b>	<b>100.0%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	46,042	64.8%
\$1 - 200	2,641	3.7%
\$200 - \$400	3,161	4.4%
\$400 - \$600	3,325	4.7%
\$600 - \$800	3,425	4.8%
\$800 - \$1,000	3,049	4.3%
\$1,000 - \$1,200	2,554	3.6%
\$1,200 - \$1,400	2,106	3.0%
\$1,400 - \$1,600	1,626	2.3%
More than \$1,600	3,126	4.4%
<b>Total</b>	<b>71,055</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	2,680	3.8%
1.0 - 2.0	12,024	16.9%
2.0 - 3.0	18,276	25.7%
3.0 - 4.0	13,190	18.6%
4.0 - 5.0	7,568	10.7%
5.0 - 6.0	4,632	6.5%
6.0 - 7.0	2,854	4.0%
7.0 - 8.0	2,033	2.9%
8.0 - 9.0	1,449	2.0%
More than 9.0	6,349	8.9%
<b>Total</b>	<b>71,055</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	1,128	1.6%
\$500 - 1000	4,555	6.4%
\$1,000 - \$1,500	6,848	9.6%
\$1,500 - \$2,000	9,468	13.3%
\$2,000 - \$2,500	12,359	17.4%
\$2,500 - \$3,000	11,317	15.9%
\$3,000 - \$3,500	7,081	10.0%
\$3,500 - \$4,000	4,317	6.1%
\$4,000 - \$4,500	2,834	4.0%
More than \$4,500	11,148	15.7%
<b>Total</b>	<b>71,055</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	2,481	3.5%
1.0% - 2.0%	9,335	13.1%
2.0% - 3.0%	17,324	24.4%
3.0% - 4.0%	20,437	28.8%
4.0% - 5.0%	10,149	14.3%
5.0% - 6.0%	3,777	5.3%
6.0% - 7.0%	1,871	2.6%
7.0% - 8.0%	1,057	1.5%
8.0% - 9.0%	739	1.0%
More than 9.0%	3,885	5.5%
<b>Total</b>	<b>71,055</b>	<b>100%</b>

### 3.21 Southwest Hennepin

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	9	0.0%
\$50,000 - \$100,000	260	0.4%
\$100,000 - \$150,000	3,023	4.3%
\$150,000 - \$200,000	7,366	10.4%
\$200,000 - \$250,000	8,921	12.6%
\$250,000 - \$300,000	12,100	17.1%
\$300,000 - \$350,000	8,953	12.6%
\$350,000 - \$400,000	6,919	9.8%
\$400,000 - \$450,000	4,893	6.9%
More than \$450,000	18,347	25.9%
<b>Total</b>	<b>70,791</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	169	0.2%
0.15% - 0.30%	533	0.8%
0.30% - 0.45%	1,167	1.6%
0.45% - 0.60%	2,069	2.9%
0.60% - 0.75%	4,931	7.0%
0.75% - 0.90%	7,134	10.1%
0.90% - 1.05%	15,033	21.2%
1.05% - 1.20%	33,403	47.2%
1.20% - 1.35%	6,305	8.9%
More than 1.35%	47	0.1%
<b>Total</b>	<b>70,791</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	21,716	30.7%
\$1 - \$35	4,740	6.7%
\$35 - \$70	5,958	8.4%
\$70 - \$105	7,280	10.3%
\$105 - \$140	9,463	13.4%
\$140 - \$175	8,236	11.6%
\$175 - \$210	6,408	9.1%
\$210 - \$245	4,752	6.7%
\$245 - \$280	1,894	2.7%
\$280 - \$304	344	0.5%
<b>Total</b>	<b>70,791</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	3,487	4.9%
\$20,000 - \$40,000	6,035	8.5%
\$40,000 - \$60,000	8,534	12.1%
\$60,000 - \$80,000	8,890	12.6%
\$80,000 - \$100,000	8,196	11.6%
\$100,000 - \$120,000	6,768	9.6%
\$120,000 - \$140,000	5,308	7.5%
\$140,000 - \$160,000	4,001	5.7%
\$160,000 - \$180,000	3,026	4.3%
More than \$180,000	16,546	23.4%
<b>Total</b>	<b>70,791</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	50,593	71.5%
\$1 - 200	1,999	2.8%
\$200 - \$400	2,549	3.6%
\$400 - \$600	2,618	3.7%
\$600 - \$800	2,474	3.5%
\$800 - \$1,000	2,221	3.1%
\$1,000 - \$1,200	1,859	2.6%
\$1,200 - \$1,400	1,716	2.4%
\$1,400 - \$1,600	1,479	2.1%
More than \$1,600	3,283	4.6%
<b>Total</b>	<b>70,791</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	3,332	4.7%
1.0 - 2.0	12,446	17.6%
2.0 - 3.0	17,929	25.3%
3.0 - 4.0	12,823	18.1%
4.0 - 5.0	7,236	10.2%
5.0 - 6.0	4,179	5.9%
6.0 - 7.0	2,646	3.7%
7.0 - 8.0	1,809	2.6%
8.0 - 9.0	1,319	1.9%
More than 9.0	7,072	10.0%
<b>Total</b>	<b>70,791</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	607	0.9%
\$500 - 1000	2,085	2.9%
\$1,000 - \$1,500	4,832	6.8%
\$1,500 - \$2,000	7,457	10.5%
\$2,000 - \$2,500	7,131	10.1%
\$2,500 - \$3,000	8,474	12.0%
\$3,000 - \$3,500	7,943	11.2%
\$3,500 - \$4,000	6,094	8.6%
\$4,000 - \$4,500	4,762	6.7%
More than \$4,500	21,406	30.2%
<b>Total</b>	<b>70,791</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	2,955	4.2%
1.0% - 2.0%	10,569	14.9%
2.0% - 3.0%	17,534	24.8%
3.0% - 4.0%	17,788	25.1%
4.0% - 5.0%	9,113	12.9%
5.0% - 6.0%	3,758	5.3%
6.0% - 7.0%	2,031	2.9%
7.0% - 8.0%	1,231	1.7%
8.0% - 9.0%	876	1.2%
More than 9.0%	4,936	7.0%
<b>Total</b>	<b>70,791</b>	<b>100%</b>

## 3.22 Suburban Ramsey

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>	<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	20	0.0%	0.15% or less	203	0.3%
\$50,000 - \$100,000	789	1.3%	0.15% - 0.30%	698	1.1%
\$100,000 - \$150,000	3,886	6.2%	0.30% - 0.45%	1,459	2.3%
\$150,000 - \$200,000	15,288	24.4%	0.45% - 0.60%	2,240	3.6%
\$200,000 - \$250,000	19,147	30.5%	0.60% - 0.75%	5,004	8.0%
\$250,000 - \$300,000	10,553	16.8%	0.75% - 0.90%	6,968	11.1%
\$300,000 - \$350,000	4,982	7.9%	0.90% - 1.05%	18,769	29.9%
\$350,000 - \$400,000	2,511	4.0%	1.05% - 1.20%	19,402	30.9%
\$400,000 - \$450,000	1,516	2.4%	1.20% - 1.35%	7,681	12.2%
More than \$450,000	4,052	6.5%	More than 1.35%	320	0.5%

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>	<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
No credit	5,166	8.2%	\$20,000 or less	3,081	4.9%
\$1 - \$35	1,497	2.4%	\$20,000 - \$40,000	8,041	12.8%
\$35 - \$70	2,566	4.1%	\$40,000 - \$60,000	10,981	17.5%
\$70 - \$105	4,335	6.9%	\$60,000 - \$80,000	11,024	17.6%
\$105 - \$140	7,798	12.4%	\$80,000 - \$100,000	9,014	14.4%
\$140 - \$175	13,033	20.8%	\$100,000 - \$120,000	6,238	9.9%
\$175 - \$210	16,681	26.6%	\$120,000 - \$140,000	4,041	6.4%
\$210 - \$245	7,849	12.5%	\$140,000 - \$160,000	2,571	4.1%
\$245 - \$280	2,891	4.6%	\$160,000 - \$180,000	1,741	2.8%
More than \$280	928	1.5%	More than \$180,000	6,012	9.6%
Total	62,744	100%	Total	62,744	100%

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>	<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
No Refund	41,604	66.3%	1.0 or less	1,838	2.9%
\$1 - 200	2,631	4.2%	1.0 - 2.0	11,105	17.7%
\$200 - \$400	3,244	5.2%	2.0 - 3.0	18,233	29.1%
\$400 - \$600	3,388	5.4%	3.0 - 4.0	12,341	19.7%
\$600 - \$800	3,234	5.2%	4.0 - 5.0	6,557	10.5%
\$800 - \$1,000	2,577	4.1%	5.0 - 6.0	3,649	5.8%
\$1,000 - \$1,200	1,849	2.9%	6.0 - 7.0	2,331	3.7%
\$1,200 - \$1,400	1,472	2.3%	7.0 - 8.0	1,471	2.3%
\$1,400 - \$1,600	1,015	1.6%	8.0 - 9.0	994	1.6%
More than \$1,600	1,730	2.8%	More than 9.0	4,225	6.7%
Total	62,744	100%	Total	62,744	100%

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>	<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	815	1.3%	1.0% or less	1,844	2.9%
\$500 - 1000	3,618	5.8%	1.0% - 2.0%	9,192	14.7%
\$1,000 - \$1,500	7,147	11.4%	2.0% - 3.0%	18,491	29.5%
\$1,500 - \$2,000	11,597	18.5%	3.0% - 4.0%	19,294	30.8%
\$2,000 - \$2,500	13,988	22.3%	4.0% - 5.0%	7,087	11.3%
\$2,500 - \$3,000	9,330	14.9%	5.0% - 6.0%	2,387	3.8%
\$3,000 - \$3,500	5,857	9.3%	6.0% - 7.0%	1,078	1.7%
\$3,500 - \$4,000	3,204	5.1%	7.0% - 8.0%	662	1.1%
\$4,000 - \$4,500	1,829	2.9%	8.0% - 9.0%	449	0.7%
More than \$4,500	5,359	8.5%	More than 9.0%	2,260	3.6%
Total	62,744	100%	Total	62,744	100%

### 3.23 Washington

<b>Estimated Market Value</b>	<b>Count</b>	<b>Percent</b>
\$50,000 or Less	76	0.1%
\$50,000 - \$100,000	251	0.4%
\$100,000 - \$150,000	2,817	4.1%
\$150,000 - \$200,000	14,174	20.7%
\$200,000 - \$250,000	15,376	22.4%
\$250,000 - \$300,000	10,712	15.6%
\$300,000 - \$350,000	7,227	10.5%
\$350,000 - \$400,000	5,482	8.0%
\$400,000 - \$450,000	3,796	5.5%
More than \$450,000	8,601	12.6%
<b>Total</b>	<b>68,512</b>	<b>100%</b>

<b>Effective Tax Rate</b>	<b>Count</b>	<b>Percent</b>
0.15% or less	333	0.5%
0.15% - 0.30%	879	1.3%
0.30% - 0.45%	1,636	2.4%
0.45% - 0.60%	3,249	4.7%
0.60% - 0.75%	8,381	12.2%
0.75% - 0.90%	17,567	25.6%
0.90% - 1.05%	20,543	30.0%
1.05% - 1.20%	15,724	23.0%
1.20% - 1.35%	200	0.3%
More than 1.35%	0	0.0%
<b>Total</b>	<b>68,512</b>	<b>100%</b>

<b>Market Value Credit</b>	<b>Count</b>	<b>Percent</b>
No credit	11,231	16.4%
\$1 - \$35	3,656	5.3%
\$35 - \$70	4,863	7.1%
\$70 - \$105	5,877	8.6%
\$105 - \$140	7,853	11.5%
\$140 - \$175	12,195	17.8%
\$175 - \$210	11,560	16.9%
\$210 - \$245	9,325	13.6%
\$245 - \$280	1,723	2.5%
More than \$280	229	0.3%
<b>Total</b>	<b>68,512</b>	<b>100%</b>

<b>Homestead Income</b>	<b>Count</b>	<b>Percent</b>
\$20,000 or less	2,976	4.3%
\$20,000 - \$40,000	6,673	9.7%
\$40,000 - \$60,000	10,603	15.5%
\$60,000 - \$80,000	11,230	16.4%
\$80,000 - \$100,000	10,273	15.0%
\$100,000 - \$120,000	7,771	11.3%
\$120,000 - \$140,000	5,254	7.7%
\$140,000 - \$160,000	3,451	5.0%
\$160,000 - \$180,000	2,295	3.3%
More than \$180,000	7,986	11.7%
<b>Total</b>	<b>68,512</b>	<b>100%</b>

<b>Property Tax Refund</b>	<b>Count</b>	<b>Percent</b>
No Refund	51,377	75.0%
\$1 - 200	2,586	3.8%
\$200 - \$400	2,882	4.2%
\$400 - \$600	2,875	4.2%
\$600 - \$800	2,419	3.5%
\$800 - \$1,000	1,841	2.7%
\$1,000 - \$1,200	1,250	1.8%
\$1,200 - \$1,400	1,000	1.5%
\$1,400 - \$1,600	757	1.1%
More than \$1,600	1,525	2.2%
<b>Total</b>	<b>68,512</b>	<b>100%</b>

<b>EMV/Income Ratio</b>	<b>Count</b>	<b>Percent</b>
1.0 or less	1,890	2.8%
1.0 - 2.0	10,677	15.6%
2.0 - 3.0	20,277	29.6%
3.0 - 4.0	14,383	21.0%
4.0 - 5.0	7,372	10.8%
5.0 - 6.0	4,009	5.9%
6.0 - 7.0	2,425	3.5%
7.0 - 8.0	1,465	2.1%
8.0 - 9.0	1,080	1.6%
More than 9.0	4,934	7.2%
<b>Total</b>	<b>68,512</b>	<b>100%</b>

<b>Net Tax</b>	<b>Count</b>	<b>Percent</b>
\$500 or less	1,051	1.5%
\$500 - 1000	2,520	3.7%
\$1,000 - \$1,500	8,930	13.0%
\$1,500 - \$2,000	12,968	18.9%
\$2,000 - \$2,500	13,032	19.0%
\$2,500 - \$3,000	9,596	14.0%
\$3,000 - \$3,500	6,399	9.3%
\$3,500 - \$4,000	4,278	6.2%
\$4,000 - \$4,500	2,909	4.2%
More than \$4,500	6,829	10.0%
<b>Total</b>	<b>68,512</b>	<b>100%</b>

<b>Burden After PTR</b>	<b>Count</b>	<b>Percent</b>
1.0% or less	2,567	3.7%
1.0% - 2.0%	12,667	18.5%
2.0% - 3.0%	22,647	33.1%
3.0% - 4.0%	18,077	26.4%
4.0% - 5.0%	5,927	8.7%
5.0% - 6.0%	2,198	3.2%
6.0% - 7.0%	1,013	1.5%
7.0% - 8.0%	588	0.9%
8.0% - 9.0%	397	0.6%
More than 9.0%	2,431	3.5%
<b>Total</b>	<b>68,512</b>	<b>100%</b>

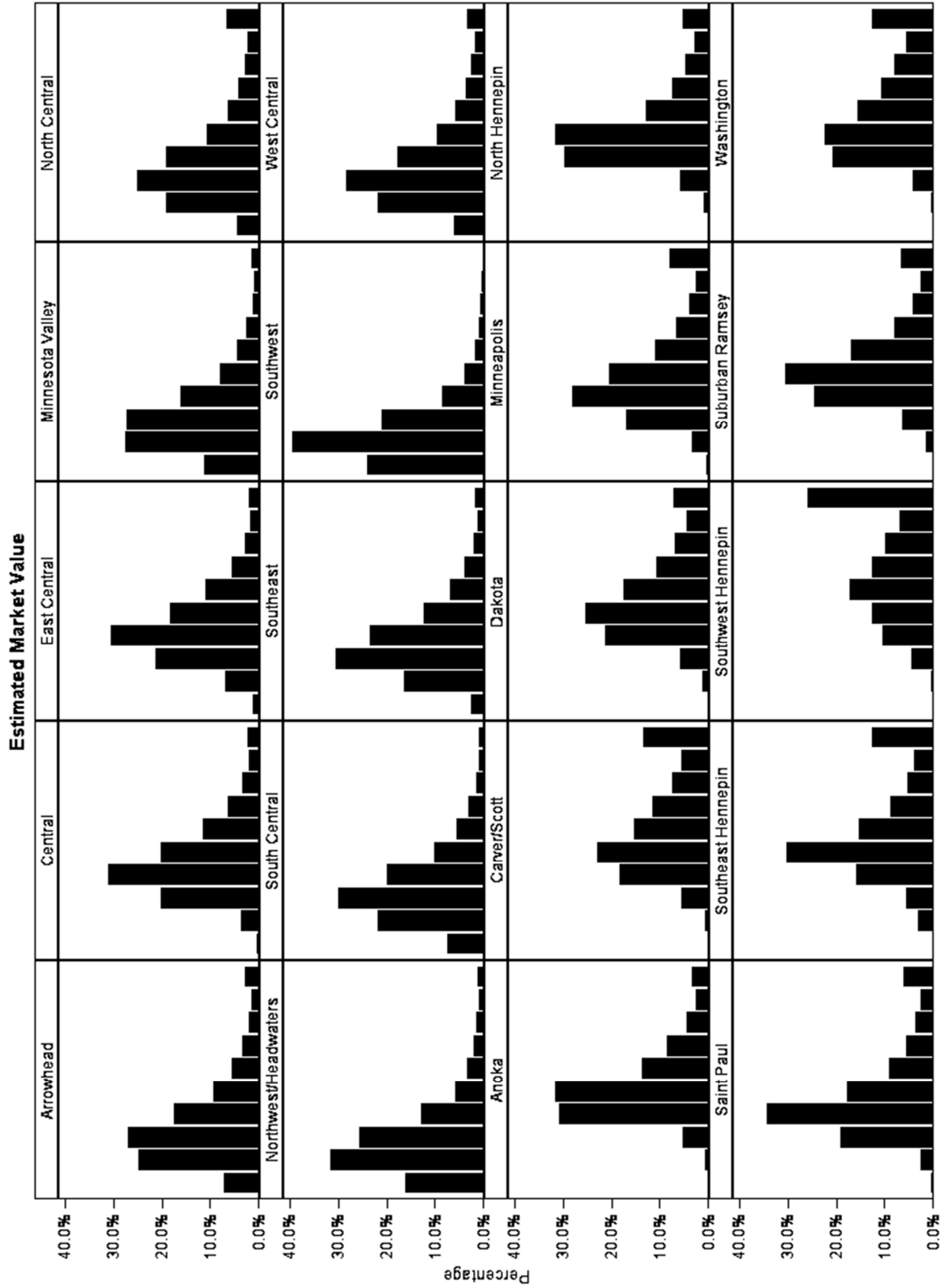
## 4 Variable Profiles

This section presents the same information as Section 3, but reorganized by variable rather than region. We include both summary tables and histograms (visual representations of the distribution within each variable). Histograms make it easier to compare 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	More than \$450,000	Total
Arrowhead	7%	25%	27%	17%	9%	5%	3%	2%	1%	3%	100%
Central	0%	4%	20%	31%	20%	12%	6%	3%	2%	2%	100%
East Central	1%	7%	21%	30%	18%	11%	6%	3%	2%	2%	100%
Minnesota Valley	11%	28%	27%	16%	8%	4%	2%	1%	1%	1%	100%
North Central	4%	19%	25%	19%	11%	6%	4%	3%	2%	7%	100%
Northwest/Headwaters	16%	31%	26%	13%	6%	3%	2%	1%	1%	1%	100%
South Central	7%	22%	30%	20%	10%	5%	3%	1%	1%	1%	100%
Southeast	2%	16%	31%	23%	12%	7%	4%	2%	1%	2%	100%
Southwest	24%	40%	21%	9%	4%	2%	1%	0%	0%	0%	100%
West Central	6%	22%	28%	18%	10%	6%	4%	2%	2%	3%	100%
Anoka	0%	1%	5%	31%	32%	14%	8%	4%	2%	3%	100%
Carver/Scott	0%	1%	5%	18%	23%	15%	12%	8%	5%	13%	100%
Dakota	0%	1%	6%	21%	25%	17%	11%	7%	4%	7%	100%
Minneapolis	0%	3%	17%	28%	20%	11%	7%	4%	2%	8%	100%
North Hennepin	0%	1%	6%	30%	32%	13%	7%	5%	3%	5%	100%
Saint Paul	0%	3%	19%	34%	18%	9%	6%	4%	2%	6%	100%
Southeast Hennepin	0%	3%	6%	16%	30%	15%	9%	5%	4%	13%	100%
Southwest Hennepin	0%	0%	4%	10%	13%	17%	13%	10%	7%	26%	100%
Suburban Ramsey	0%	1%	6%	24%	31%	17%	8%	4%	2%	7%	100%
Washington	0%	0%	4%	21%	22%	16%	11%	8%	6%	13%	100%
Statewide	3%	9%	16%	22%	19%	11%	7%	4%	3%	6%	100%

The following page presents the above data represented by 20 regional histograms. A histogram is a graphical representation of the distribution of value 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%.



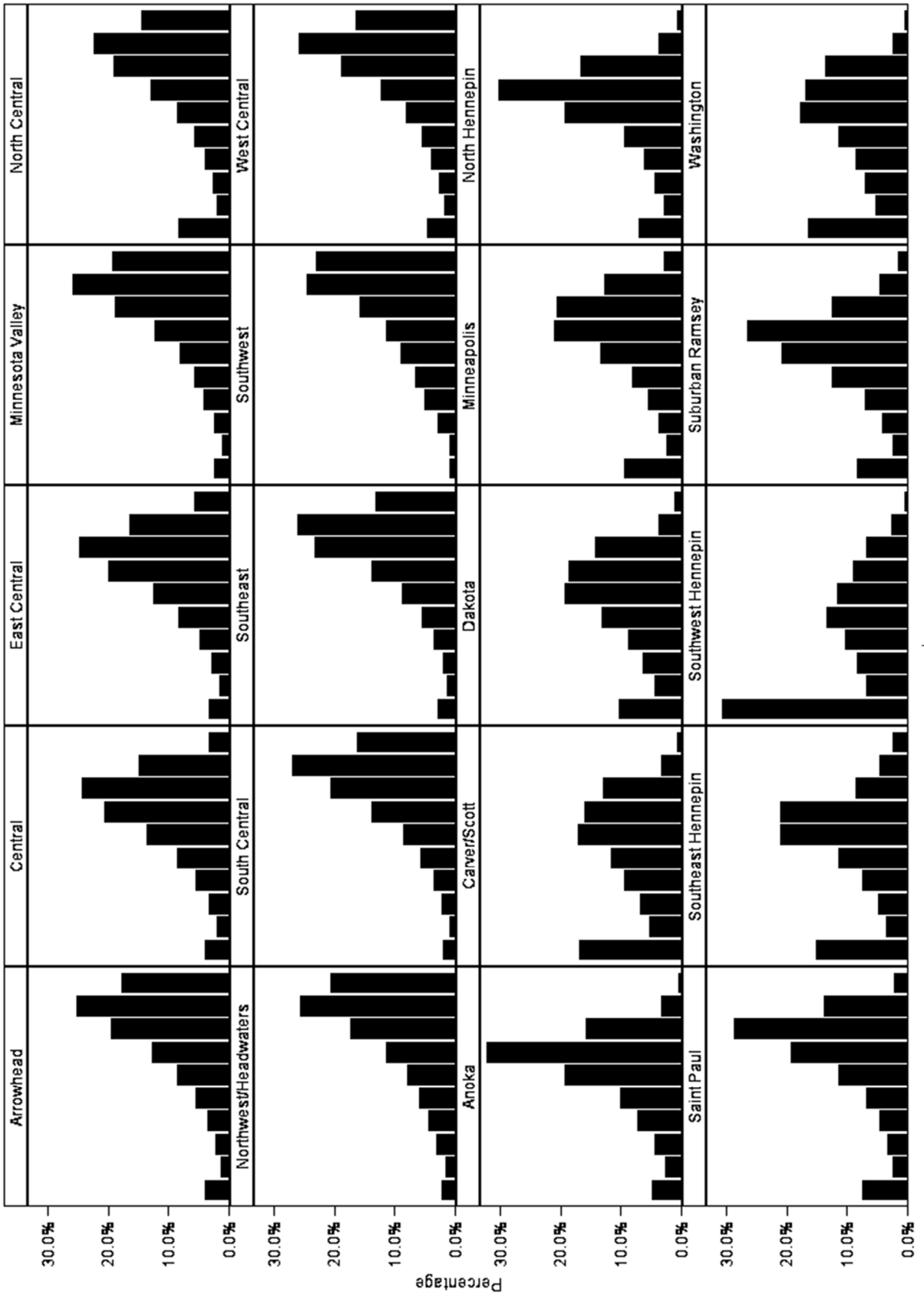
4.2 Homestead Market Value Credit

	No credit	\$1 - \$35	\$35 - \$70	\$70 - \$105	\$105 - \$140	\$140 - \$175	\$175 - \$210	\$210 - \$245	\$245 - \$280	\$280 - \$304	Total
Arrowhead	4%	1%	2%	4%	6%	9%	13%	19%	25%	18%	100%
Central	4%	2%	3%	5%	9%	14%	21%	24%	15%	3%	100%
East Central	3%	2%	3%	5%	8%	13%	20%	25%	17%	6%	100%
Minnesota Valley	2%	1%	2%	4%	6%	8%	12%	19%	26%	19%	100%
North Central	8%	2%	3%	4%	6%	9%	13%	19%	22%	14%	100%
Northwest/Headwaters	2%	2%	3%	4%	6%	8%	11%	17%	26%	21%	100%
South Central	2%	1%	2%	4%	6%	9%	14%	21%	27%	16%	100%
Southeast	3%	1%	2%	4%	6%	9%	14%	23%	26%	13%	100%
Southwest	1%	1%	3%	5%	7%	9%	11%	16%	25%	23%	100%
West Central	5%	2%	3%	4%	6%	8%	12%	19%	26%	16%	100%
Anoka	5%	3%	4%	7%	10%	19%	32%	16%	3%	0%	100%
Carver/Scott	17%	5%	7%	9%	12%	17%	16%	13%	3%	1%	100%
Dakota	10%	5%	6%	9%	13%	19%	19%	14%	4%	1%	100%
Minneapolis	10%	3%	4%	5%	8%	13%	21%	21%	13%	3%	100%
North Hennepin	7%	3%	4%	6%	9%	19%	30%	17%	4%	1%	100%
Saint Paul	8%	2%	3%	5%	7%	11%	19%	29%	14%	2%	100%
Southeast Hennepin	15%	4%	5%	8%	11%	21%	21%	9%	5%	3%	100%
Southwest Hennepin	31%	7%	8%	10%	13%	12%	9%	7%	3%	1%	100%
Suburban Ramsey	8%	2%	4%	7%	12%	21%	27%	13%	5%	2%	100%
Washington	16%	5%	7%	9%	12%	18%	17%	14%	3%	0%	100%
Statewide	8%	3%	4%	6%	9%	14%	18%	18%	13%	7%	100%

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Homestead Market Value Credit

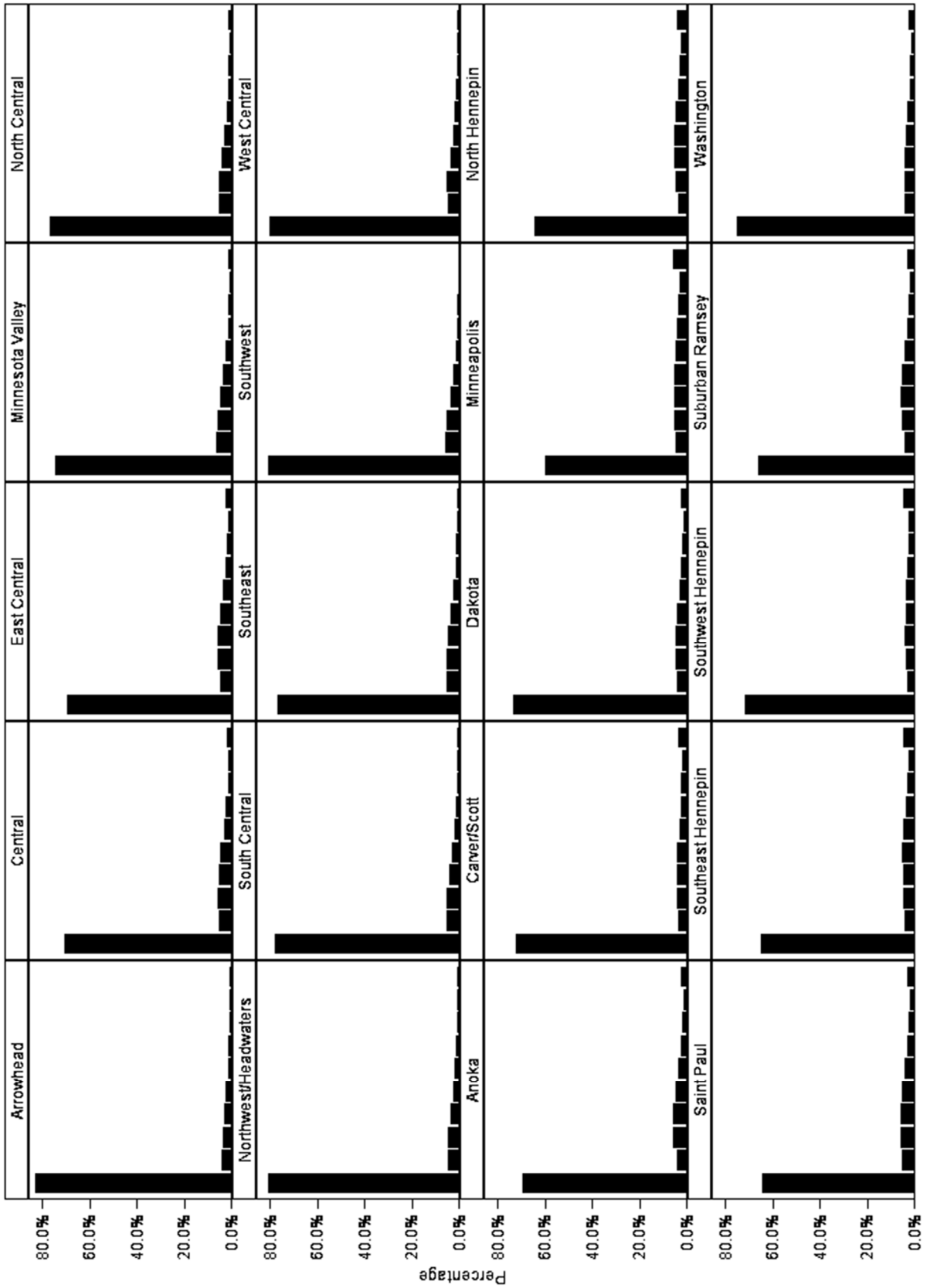


### 4.3 Property Tax Refund

	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	83%	4%	4%	3%	2%	1%	1%	1%	0%	1%	100%
Central	70%	5%	6%	5%	4%	3%	2%	1%	1%	2%	100%
East Central	69%	5%	6%	5%	4%	3%	2%	2%	1%	2%	100%
Minnesota Valley	74%	6%	6%	5%	3%	2%	1%	1%	1%	1%	100%
North Central	77%	5%	5%	4%	3%	2%	1%	1%	0%	1%	100%
Northwest/Headwaters	81%	5%	5%	3%	2%	2%	1%	1%	0%	1%	100%
South Central	78%	5%	5%	4%	3%	2%	1%	1%	1%	1%	100%
Southeast	77%	5%	5%	5%	3%	2%	1%	1%	1%	1%	100%
Southwest	81%	6%	5%	3%	2%	1%	1%	0%	0%	0%	100%
West Central	80%	5%	5%	4%	3%	2%	1%	1%	1%	1%	100%
Anoka	69%	4%	5%	6%	5%	3%	2%	2%	1%	2%	100%
Carver/Scott	72%	3%	4%	4%	4%	3%	3%	2%	2%	3%	100%
Dakota	73%	4%	5%	5%	4%	3%	2%	2%	1%	2%	100%
Minneapolis	60%	5%	5%	5%	5%	5%	4%	2%	3%	6%	100%
North Hennepin	65%	4%	5%	5%	5%	5%	4%	3%	2%	4%	100%
Saint Paul	64%	5%	6%	6%	5%	4%	3%	2%	2%	3%	100%
Southeast Hennepin	65%	4%	4%	5%	5%	4%	4%	3%	2%	4%	100%
Southwest Hennepin	72%	3%	4%	4%	4%	3%	3%	2%	2%	5%	100%
Suburban Ramsey	66%	4%	5%	5%	5%	4%	3%	2%	2%	3%	100%
Washington	75%	4%	4%	4%	4%	3%	2%	2%	1%	2%	100%
Statewide	72%	4%	5%	5%	4%	3%	2%	2%	1%	2%	100%

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Property Tax Refund

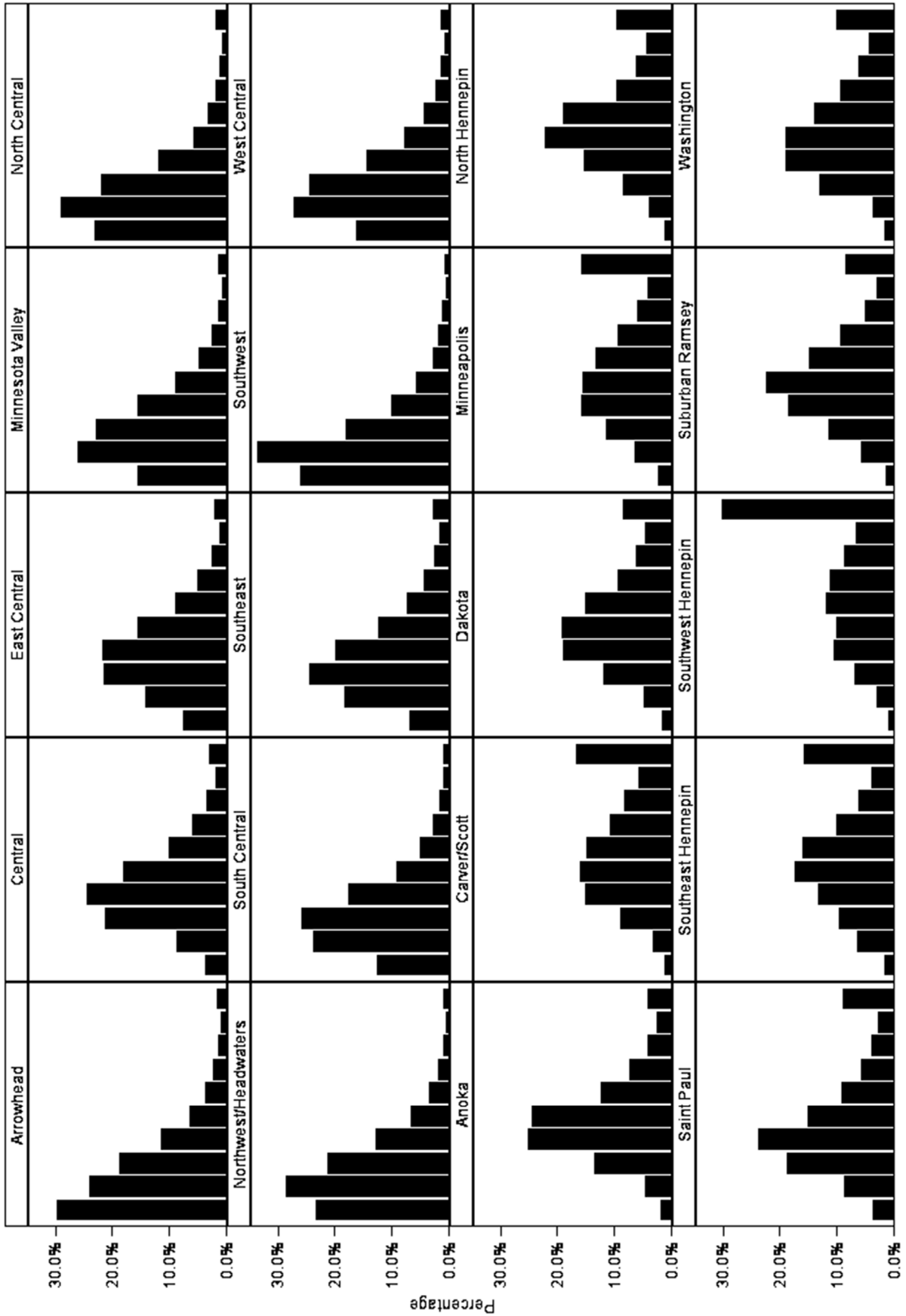


### 4.4 Net Tax

	\$500 or less	\$500 - 1000	\$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%	24%	19%	12%	6%	4%	2%	1%	1%	2%	100%
Central	4%	9%	21%	24%	18%	10%	6%	4%	2%	3%	100%
East Central	8%	14%	21%	22%	16%	9%	5%	2%	1%	2%	100%
Minnesota Valley	15%	26%	23%	16%	9%	5%	3%	1%	1%	1%	100%
North Central	23%	29%	22%	12%	6%	3%	2%	1%	1%	2%	100%
Northwest/Headwaters	23%	29%	21%	13%	7%	4%	2%	1%	1%	1%	100%
South Central	13%	24%	26%	18%	9%	5%	3%	2%	1%	1%	100%
Southeast	7%	18%	24%	20%	12%	7%	4%	3%	2%	3%	100%
Southwest	26%	34%	18%	10%	6%	3%	2%	1%	1%	1%	100%
West Central	16%	27%	24%	14%	8%	4%	2%	2%	1%	1%	100%
Anoka	2%	5%	14%	25%	24%	12%	7%	4%	3%	4%	100%
Carver/Scott	1%	3%	9%	15%	16%	15%	11%	8%	6%	17%	100%
Dakota	2%	5%	12%	19%	19%	15%	9%	6%	5%	9%	100%
Minneapolis	2%	6%	11%	16%	16%	13%	9%	6%	4%	16%	100%
North Hennepin	1%	4%	9%	15%	22%	19%	10%	6%	4%	10%	100%
Saint Paul	4%	9%	19%	24%	15%	9%	6%	4%	3%	9%	100%
Southeast Hennepin	2%	6%	10%	13%	17%	16%	10%	6%	4%	16%	100%
Southwest Hennepin	1%	3%	7%	11%	10%	12%	11%	9%	7%	30%	100%
Suburban Ramsey	1%	6%	11%	19%	22%	15%	9%	5%	3%	9%	100%
Washington	2%	4%	13%	19%	19%	14%	9%	6%	4%	10%	100%
Statewide	8%	12%	16%	17%	15%	10%	7%	4%	3%	8%	100%

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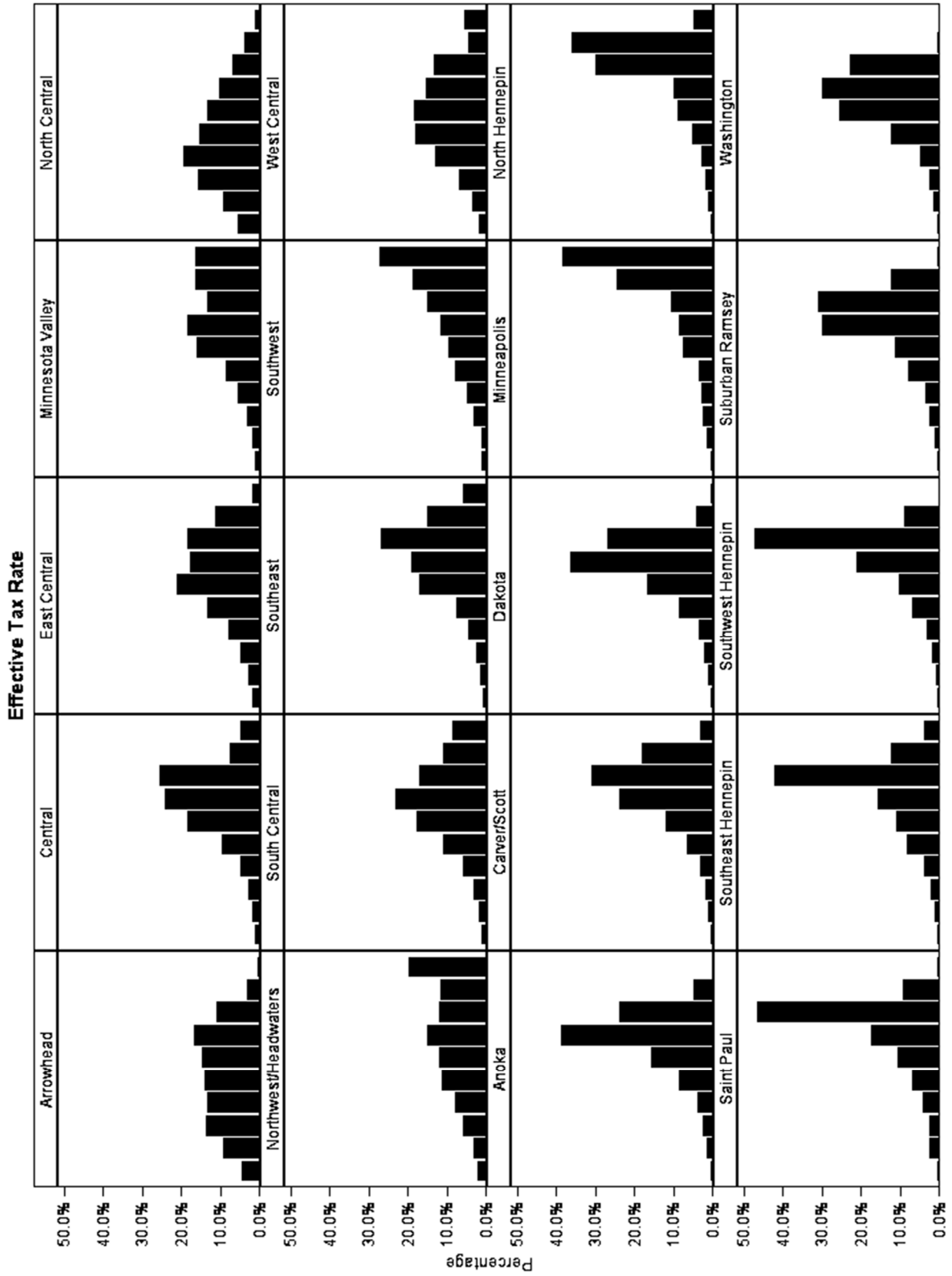
Net Tax



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%	More than \$1.35%	Total
Arrowhead	4%	9%	14%	13%	14%	15%	17%	11%	3%	0%	100%
Central	1%	2%	3%	5%	10%	18%	24%	26%	7%	5%	100%
East Central	2%	3%	5%	8%	13%	21%	18%	18%	11%	2%	100%
Minnesota Valley	1%	2%	3%	5%	9%	16%	18%	13%	16%	16%	100%
North Central	5%	9%	16%	19%	15%	13%	10%	7%	4%	1%	100%
Northwest/Headwaters	2%	3%	6%	8%	11%	12%	15%	12%	12%	20%	100%
South Central	1%	2%	3%	6%	11%	18%	23%	17%	11%	9%	100%
Southeast	1%	1%	2%	4%	7%	17%	19%	27%	15%	6%	100%
Southwest	1%	1%	3%	5%	8%	10%	11%	15%	19%	27%	100%
West Central	2%	3%	7%	13%	18%	19%	15%	13%	5%	5%	100%
Anoka	1%	2%	2%	4%	9%	16%	39%	24%	5%	0%	100%
Carver/Scott	0%	1%	2%	3%	7%	12%	24%	31%	18%	3%	100%
Dakota	0%	1%	2%	3%	9%	17%	36%	27%	4%	0%	100%
Minneapolis	0%	1%	2%	3%	3%	8%	9%	11%	25%	39%	100%
North Hennepin	0%	1%	2%	3%	5%	9%	10%	30%	36%	5%	100%
Saint Paul	0%	3%	3%	4%	7%	10%	17%	46%	9%	0%	100%
Southeast Hennepin	0%	1%	2%	4%	8%	11%	16%	42%	12%	4%	100%
Southwest Hennepin	0%	1%	2%	3%	7%	10%	21%	47%	9%	0%	100%
Suburban Ramsey	0%	1%	2%	4%	8%	11%	30%	31%	12%	1%	100%
Washington	1%	1%	2%	5%	12%	26%	30%	23%	0%	0%	100%
Statewide	1.1%	2.3%	3.9%	5.6%	9.2%	14.6%	21.4%	24.7%	11.3%	5.9%	100.0%

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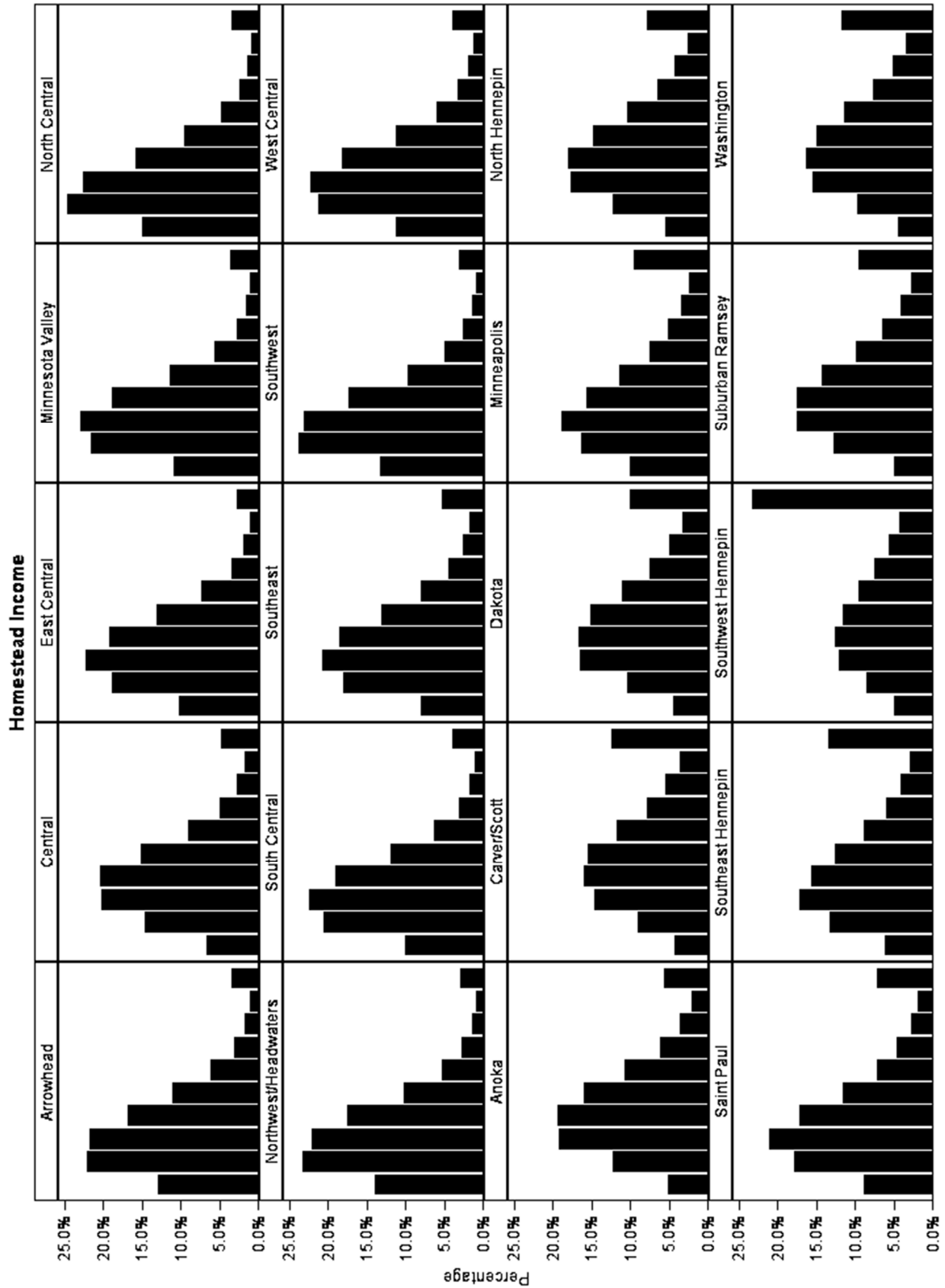


4.6 Homestead Income

	\$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	13%	22%	22%	17%	11%	6%	3%	2%	1%	4%	100%
Central	7%	15%	20%	21%	15%	9%	5%	3%	2%	5%	100%
East Central	10%	19%	22%	19%	13%	7%	4%	2%	1%	3%	100%
Minnesota Valley	11%	22%	23%	19%	11%	6%	3%	2%	1%	4%	100%
North Central	15%	25%	23%	16%	10%	5%	2%	1%	1%	3%	100%
Northwest/Headwaters	14%	23%	22%	18%	10%	5%	3%	1%	1%	3%	100%
South Central	10%	21%	23%	19%	12%	6%	3%	2%	1%	4%	100%
Southeast	8%	18%	21%	19%	13%	8%	4%	3%	2%	5%	100%
Southwest	13%	24%	23%	17%	10%	5%	3%	1%	1%	3%	100%
West Central	11%	21%	22%	18%	11%	6%	3%	2%	1%	4%	100%
Anoka	5%	12%	19%	19%	16%	11%	6%	4%	2%	6%	100%
Carver/Scott	4%	9%	15%	16%	15%	12%	8%	5%	4%	12%	100%
Dakota	4%	10%	17%	17%	15%	11%	8%	5%	3%	10%	100%
Minneapolis	10%	16%	19%	16%	11%	8%	5%	3%	2%	10%	100%
North Hennepin	6%	12%	18%	18%	15%	11%	7%	4%	3%	8%	100%
Saint Paul	9%	18%	21%	17%	12%	7%	5%	3%	2%	7%	100%
Southeast Hennepin	6%	13%	17%	16%	13%	9%	6%	4%	3%	14%	100%
Southwest Hennepin	5%	9%	12%	13%	12%	10%	8%	6%	4%	23%	100%
Suburban Ramsey	5%	13%	18%	18%	14%	10%	6%	4%	3%	10%	100%
Washington	4%	10%	16%	16%	15%	11%	8%	5%	3%	12%	100%
Statenwide	8%	16%	19%	17%	13%	9%	5%	3%	2%	8%	100%

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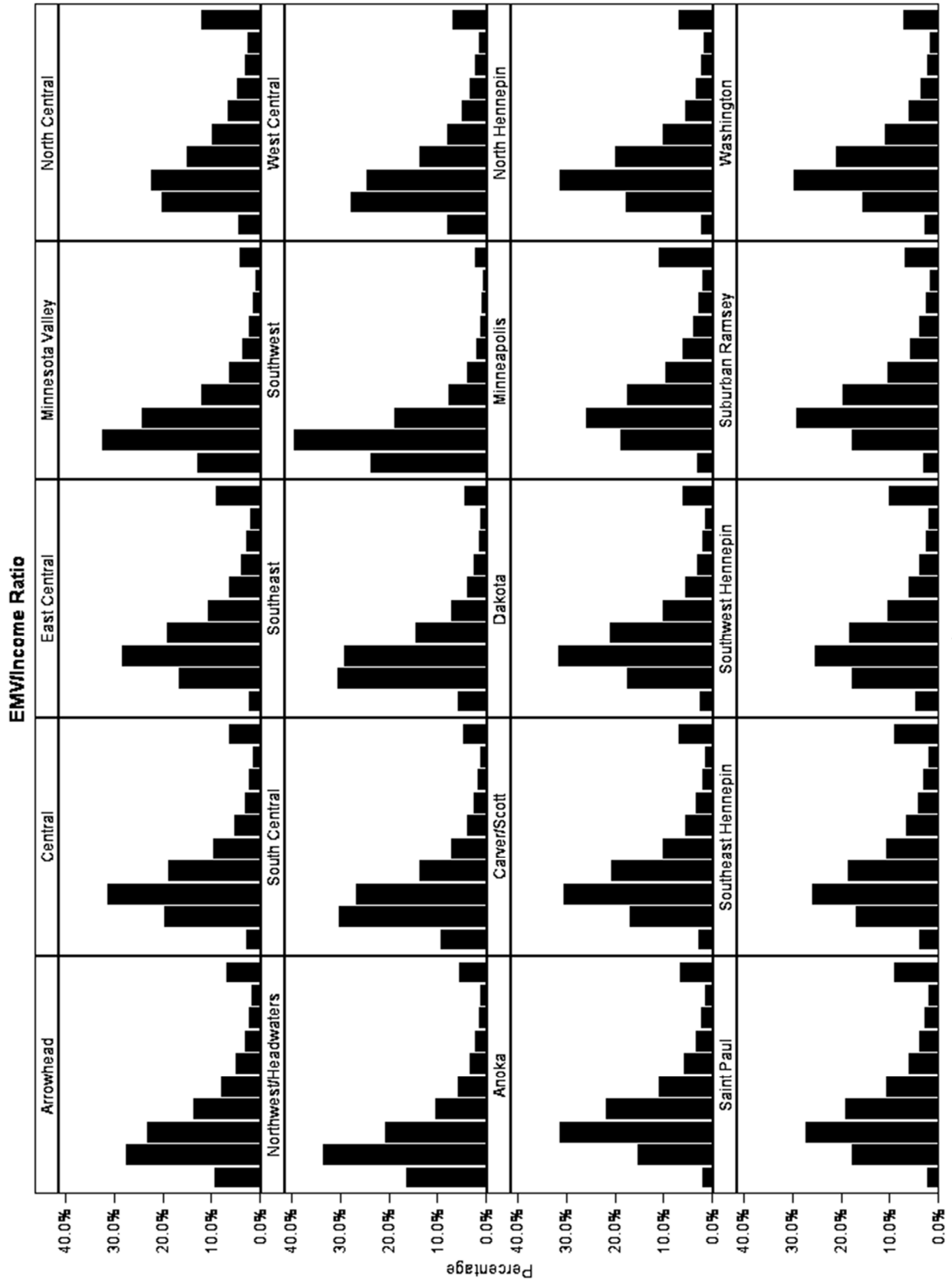




4.7 EMV / Income Ratio

	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%	28%	23%	14%	8%	5%	3%	2%	2%	7%	100%
Central	3%	20%	31%	19%	10%	5%	3%	2%	1%	6%	100%
East Central	2%	17%	28%	19%	11%	6%	4%	3%	2%	9%	100%
Minnesota Valley	13%	33%	24%	12%	6%	3%	2%	2%	1%	4%	100%
North Central	4%	20%	22%	15%	10%	7%	5%	3%	2%	12%	100%
Northwest/Headwaters	16%	33%	21%	10%	6%	3%	2%	2%	1%	5%	100%
South Central	9%	30%	27%	14%	7%	4%	2%	2%	1%	5%	100%
Southeast	6%	30%	29%	15%	7%	4%	2%	2%	1%	4%	100%
Southwest	24%	39%	19%	8%	4%	2%	1%	1%	1%	2%	100%
West Central	8%	28%	24%	14%	8%	5%	3%	2%	2%	7%	100%
Anoka	2%	15%	31%	22%	11%	6%	3%	2%	2%	7%	100%
Carver/Scott	3%	17%	31%	21%	10%	5%	3%	2%	1%	7%	100%
Dakota	2%	17%	32%	21%	10%	5%	3%	2%	1%	6%	100%
Minneapolis	3%	19%	26%	17%	10%	6%	4%	3%	2%	11%	100%
North Hennepin	2%	18%	31%	20%	10%	6%	3%	2%	2%	7%	100%
Saint Paul	2%	18%	27%	19%	11%	6%	4%	3%	2%	9%	100%
Southeast Hennepin	4%	17%	26%	19%	11%	7%	4%	3%	2%	9%	100%
Southwest Hennepin	5%	18%	25%	18%	10%	6%	4%	3%	2%	10%	100%
Suburban Ramsey	3%	18%	29%	20%	11%	6%	4%	2%	2%	7%	100%
Washington	3%	16%	30%	21%	11%	6%	4%	2%	2%	7%	100%
Statewide	5%	22%	28%	17%	9%	5%	3%	2%	2%	7%	100%

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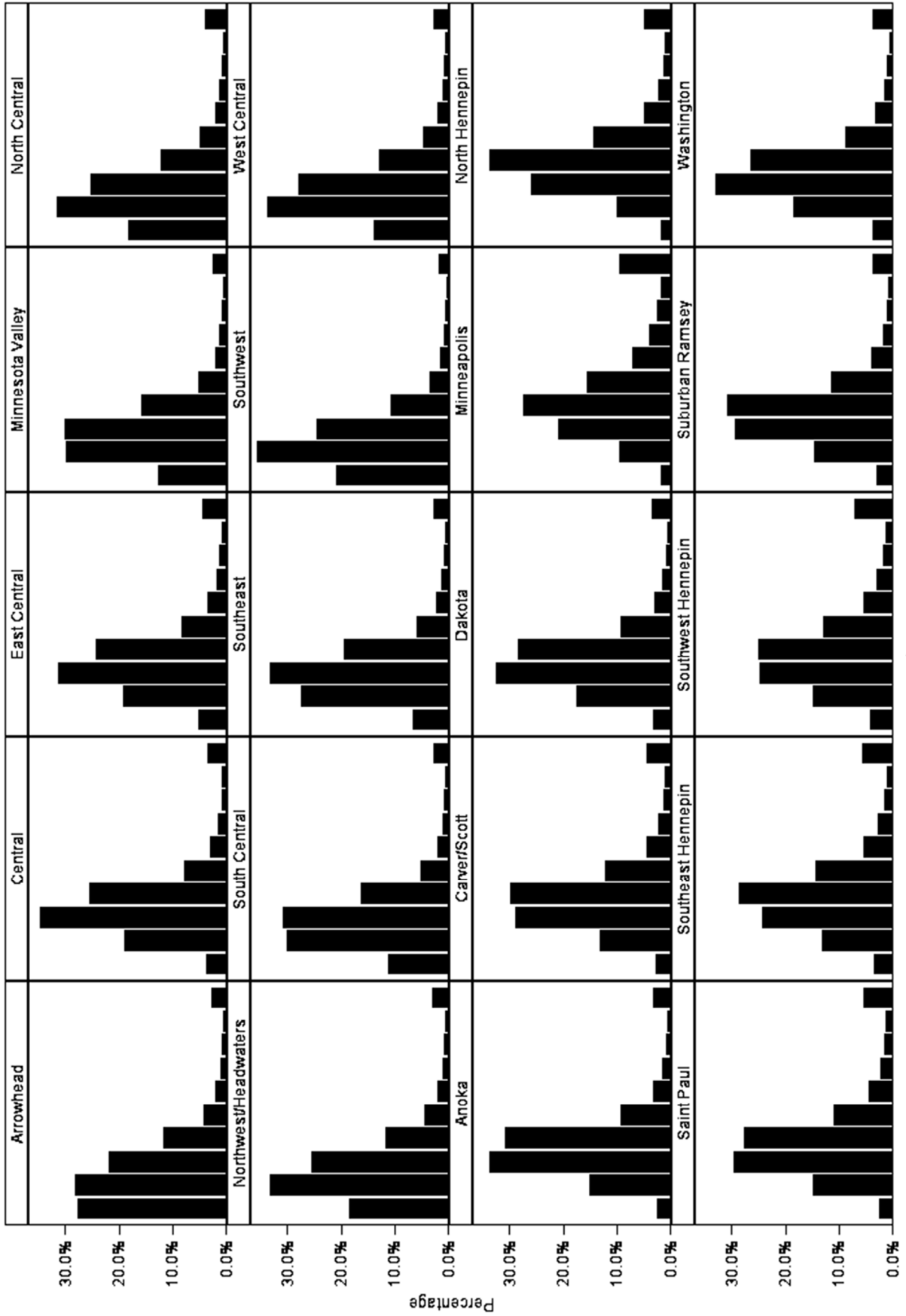


### 4.8 Burden after PTR

	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% or more	Total
Arrowhead	28%	28%	22%	12%	4%	2%	1%	1%	0%	3%	100%
Central	4%	19%	35%	26%	8%	3%	2%	1%	1%	3%	100%
East Central	5%	19%	31%	24%	8%	4%	2%	1%	1%	4%	100%
Minnesota Valley	13%	30%	30%	16%	5%	2%	1%	1%	0%	2%	100%
North Central	18%	32%	25%	12%	5%	2%	1%	1%	1%	4%	100%
Northwest/Headwaters	19%	33%	25%	12%	4%	2%	1%	1%	0%	3%	100%
South Central	11%	30%	31%	16%	5%	2%	1%	1%	0%	3%	100%
Southeast	7%	28%	33%	20%	6%	2%	1%	1%	1%	3%	100%
Southwest	21%	36%	24%	11%	4%	1%	0%	0%	0%	2%	100%
West Central	14%	34%	28%	13%	5%	2%	1%	1%	1%	3%	100%
Anoka	2%	15%	34%	31%	9%	3%	1%	1%	1%	3%	100%
Carver/Scott	3%	13%	29%	30%	12%	5%	2%	1%	1%	4%	100%
Dakota	3%	18%	33%	28%	9%	3%	2%	1%	1%	3%	100%
Minneapolis	2%	10%	21%	28%	16%	7%	4%	2%	2%	9%	100%
North Hennepin	2%	10%	26%	34%	14%	5%	2%	1%	1%	5%	100%
Saint Paul	2%	15%	30%	28%	11%	4%	2%	1%	1%	6%	100%
Southeast Hennepin	4%	13%	24%	29%	14%	5%	3%	2%	1%	6%	100%
Southwest Hennepin	4%	15%	25%	25%	13%	5%	3%	2%	1%	7%	100%
Suburban Ramsey	3%	15%	30%	31%	11%	4%	2%	1%	1%	4%	100%
Washington	4%	19%	33%	26%	9%	3%	2%	1%	1%	4%	100%
Statewide	7%	20%	29%	24%	9%	3%	2%	1%	1%	4%	100%

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**Burden after PTR**





## 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 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% 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 2008. 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 2008.

## 5.1 Greater Minnesota – Median Burden by Income

Region/Income	Before HMVC	Before PTR	After PTR	Region/Income	Before HMVC	Before PTR	After PTR
<b>Arrowhead</b>				<b>South Central</b>			
Less than \$10,000	-	-	-	Less than \$10,000	-	-	-
\$10,000 - \$30,000	4.2%	2.9%	2.2%	\$10,000 - \$30,000	5.7%	4.5%	3.0%
\$30,000 - \$45,000	2.9%	2.2%	2.1%	\$30,000 - \$45,000	3.7%	3.0%	2.7%
\$45,000 - \$65,000	2.3%	1.9%	1.8%	\$45,000 - \$65,000	2.9%	2.4%	2.4%
\$65,000 - \$90,000	1.9%	1.6%	1.6%	\$65,000 - \$90,000	2.4%	2.0%	2.0%
\$90,000 or more	1.5%	1.4%	1.4%	\$90,000 or more	1.8%	1.6%	1.6%
All	2.3%	1.8%	1.8%	All	2.8%	2.4%	2.3%
<b>Central</b>				<b>Southeast</b>			
Less than \$10,000	-	-	-	Less than \$10,000	-	-	-
\$10,000 - \$30,000	8.4%	7.3%	3.9%	\$10,000 - \$30,000	6.6%	5.4%	3.3%
\$30,000 - \$45,000	5.0%	4.4%	3.4%	\$30,000 - \$45,000	4.1%	3.4%	2.9%
\$45,000 - \$65,000	3.7%	3.3%	3.0%	\$45,000 - \$65,000	3.2%	2.7%	2.6%
\$65,000 - \$90,000	2.9%	2.7%	2.7%	\$65,000 - \$90,000	2.6%	2.3%	2.3%
\$90,000 or more	2.2%	2.0%	2.0%	\$90,000 or more	2.0%	1.8%	1.8%
All	3.3%	3.0%	2.8%	All	3.0%	2.6%	2.5%
<b>East Central</b>				<b>Southwest</b>			
Less than \$10,000	-	-	-	Less than \$10,000	-	-	-
\$10,000 - \$30,000	7.7%	6.6%	3.7%	\$10,000 - \$30,000	4.0%	3.0%	2.3%
\$30,000 - \$45,000	4.7%	4.2%	3.3%	\$30,000 - \$45,000	2.7%	2.0%	2.0%
\$45,000 - \$65,000	3.6%	3.2%	3.0%	\$45,000 - \$65,000	2.2%	1.7%	1.7%
\$65,000 - \$90,000	2.9%	2.7%	2.6%	\$65,000 - \$90,000	1.9%	1.5%	1.5%
\$90,000 or more	2.2%	2.1%	2.0%	\$90,000 or more	1.5%	1.3%	1.3%
All	3.5%	3.1%	2.8%	All	2.4%	1.9%	1.8%
<b>Minnesota Valley</b>				<b>West Central</b>			
Less than \$10,000	-	-	-	Less than \$10,000	-	-	-
\$10,000 - \$30,000	5.4%	4.2%	2.8%	\$10,000 - \$30,000	5.2%	3.9%	2.7%
\$30,000 - \$45,000	3.6%	2.8%	2.6%	\$30,000 - \$45,000	3.3%	2.6%	2.4%
\$45,000 - \$65,000	2.8%	2.3%	2.3%	\$45,000 - \$65,000	2.6%	2.1%	2.1%
\$65,000 - \$90,000	2.4%	2.0%	2.0%	\$65,000 - \$90,000	2.2%	1.8%	1.8%
\$90,000 or more	1.8%	1.6%	1.6%	\$90,000 or more	1.6%	1.5%	1.5%
All	2.8%	2.4%	2.2%	All	2.6%	2.2%	2.1%
<b>North Central</b>				<b>Greater Minnesota</b>			
Less than \$10,000	-	-	-	Less than \$10,000	-	-	-
\$10,000 - \$30,000	4.9%	3.6%	2.5%	\$10,000 - \$30,000	5.7%	4.4%	2.9%
\$30,000 - \$45,000	3.1%	2.5%	2.3%	\$30,000 - \$45,000	3.7%	3.1%	2.7%
\$45,000 - \$65,000	2.4%	2.0%	2.0%	\$45,000 - \$65,000	3.0%	2.5%	2.4%
\$65,000 - \$90,000	2.0%	1.8%	1.7%	\$65,000 - \$90,000	2.5%	2.2%	2.2%
\$90,000 or more	1.5%	1.3%	1.3%	\$90,000 or more	1.9%	1.7%	1.7%
All	2.7%	2.2%	2.0%	All	2.8%	2.4%	2.3%
<b>Northwest/Headwaters</b>				<b>Statewide</b>			
Less than \$10,000	-	-	-	Less than \$10,000	-	-	-
\$10,000 - \$30,000	4.5%	3.3%	2.4%	\$10,000 - \$30,000	7.6%	6.4%	3.6%
\$30,000 - \$45,000	3.1%	2.4%	2.3%	\$30,000 - \$45,000	4.8%	4.2%	3.3%
\$45,000 - \$65,000	2.4%	1.9%	1.9%	\$45,000 - \$65,000	3.7%	3.3%	3.1%
\$65,000 - \$90,000	2.1%	1.7%	1.7%	\$65,000 - \$90,000	3.0%	2.8%	2.8%
\$90,000 or more	1.6%	1.4%	1.4%	\$90,000 - \$125,000	2.6%	2.4%	2.4%
All	2.5%	2.0%	1.9%	\$125,000 or more	2.0%	1.9%	1.9%
				All	3.2%	2.9%	2.8%



## 5.2 Metro – Median Burden by Income

Region/Income	Before HMVC	Before PTR	After PTR	Region/Income	Before HMVC	Before PTR	After PTR
<b>Anoka</b>				<b>Southeast Hennepin</b>			
Less than \$10,000	-	-	-	Less than \$10,000	-	-	-
\$10,000 - \$45,000	6.8%	6.2%	3.9%	\$10,000 - \$45,000	8.1%	7.5%	4.4%
\$45,000 - \$65,000	4.1%	3.7%	3.3%	\$45,000 - \$65,000	4.8%	4.5%	3.7%
\$65,000 - \$90,000	3.1%	2.9%	2.9%	\$65,000 - \$90,000	3.7%	3.5%	3.4%
\$90,000 - \$125,000	2.5%	2.4%	2.4%	\$90,000 - \$125,000	3.0%	2.8%	2.8%
\$125,000 or more	1.9%	1.8%	1.8%	\$125,000 or more	2.1%	2.1%	2.1%
All	3.4%	3.1%	3.0%	All	3.8%	3.6%	3.3%
<b>Carver/Scott</b>				<b>Southwest Hennepin</b>			
Less than \$10,000	-	-	-	Less than \$10,000	-	-	-
\$10,000 - \$45,000	7.7%	7.1%	4.4%	\$10,000 - \$45,000	8.8%	8.2%	4.8%
\$45,000 - \$65,000	4.5%	4.2%	3.5%	\$45,000 - \$65,000	5.0%	4.7%	3.8%
\$65,000 - \$90,000	3.6%	3.4%	3.3%	\$65,000 - \$90,000	4.0%	3.9%	3.6%
\$90,000 - \$125,000	3.1%	2.9%	2.9%	\$90,000 - \$125,000	3.3%	3.2%	3.2%
\$125,000 or more	2.3%	2.2%	2.2%	\$125,000 or more	2.3%	2.2%	2.2%
All	3.5%	3.3%	3.2%	All	3.5%	3.4%	3.2%
<b>Dakota</b>				<b>Suburban Ramsey</b>			
Less than \$10,000	-	-	-	Less than \$10,000	-	-	-
\$10,000 - \$45,000	6.7%	6.1%	3.9%	\$10,000 - \$45,000	7.3%	6.6%	4.1%
\$45,000 - \$65,000	4.1%	3.7%	3.3%	\$45,000 - \$65,000	4.4%	4.0%	3.4%
\$65,000 - \$90,000	3.3%	3.1%	3.0%	\$65,000 - \$90,000	3.4%	3.2%	3.1%
\$90,000 - \$125,000	2.7%	2.6%	2.6%	\$90,000 - \$125,000	2.7%	2.6%	2.6%
\$125,000 or more	2.0%	1.9%	1.9%	\$125,000 or more	2.0%	1.9%	1.9%
All	3.2%	3.0%	2.9%	All	3.5%	3.3%	3.1%
<b>Minneapolis</b>				<b>Washington</b>			
Less than \$10,000	-	-	-	Less than \$10,000	-	-	-
\$10,000 - \$45,000	8.5%	7.8%	4.7%	\$10,000 - \$45,000	6.8%	6.2%	4.0%
\$45,000 - \$65,000	4.9%	4.5%	3.7%	\$45,000 - \$65,000	4.0%	3.7%	3.3%
\$65,000 - \$90,000	3.9%	3.6%	3.5%	\$65,000 - \$90,000	3.2%	3.0%	2.9%
\$90,000 - \$125,000	3.2%	3.1%	3.0%	\$90,000 - \$125,000	2.7%	2.5%	2.5%
\$125,000 or more	2.4%	2.4%	2.4%	\$125,000 or more	1.9%	1.9%	1.9%
All	4.5%	4.2%	3.6%	All	3.1%	2.9%	2.8%
<b>North Hennepin</b>				<b>Metro</b>			
Less than \$10,000	-	-	-	Less than \$10,000	-	-	-
\$10,000 - \$45,000	8.2%	7.5%	4.5%	\$10,000 - \$45,000	7.5%	6.8%	4.2%
\$45,000 - \$65,000	4.8%	4.5%	3.7%	\$45,000 - \$65,000	4.4%	4.0%	3.5%
\$65,000 - \$90,000	3.7%	3.4%	3.3%	\$65,000 - \$90,000	3.5%	3.2%	3.2%
\$90,000 - \$125,000	3.0%	2.8%	2.8%	\$90,000 - \$125,000	2.8%	2.7%	2.7%
\$125,000 or more	2.2%	2.1%	2.1%	\$125,000 or more	2.1%	2.1%	2.0%
All	3.9%	3.6%	3.3%	All	3.6%	3.3%	3.1%
<b>Saint Paul</b>				<b>Statewide</b>			
Less than \$10,000	-	-	-	Less than \$10,000	-	-	-
\$10,000 - \$45,000	6.7%	5.9%	3.8%	\$10,000 - \$30,000	7.6%	6.4%	3.6%
\$45,000 - \$65,000	3.9%	3.5%	3.2%	\$30,000 - \$45,000	4.8%	4.2%	3.3%
\$65,000 - \$90,000	3.1%	2.8%	2.8%	\$45,000 - \$65,000	3.7%	3.3%	3.1%
\$90,000 - \$125,000	2.6%	2.5%	2.4%	\$65,000 - \$90,000	3.0%	2.8%	2.8%
\$125,000 or more	2.1%	2.0%	2.0%	\$90,000 - \$125,000	2.6%	2.4%	2.4%
All	3.8%	3.5%	3.1%	\$125,000 or more	2.0%	1.9%	1.9%
				All	3.2%	2.9%	2.8%

### 5.3 Greater Minnesota – Burdens Greater than 5% by Income

Income	Total	Before HMVC		Before PTR		After PTR	
		Count	Percent	Count	Percent	Count	Percent
<b>Arrowhead</b>							
Less than \$10,000	3,801	-	-	-	-	-	-
\$10,000 - \$30,000	18,188	7,429	41%	5,169	28%	2,557	14%
\$30,000 - \$45,000	16,019	2,560	16%	1,798	11%	774	5%
\$45,000 - \$65,000	19,191	1,264	7%	1,048	5%	473	2%
\$65,000 - \$90,000	17,055	404	2%	379	2%	235	1%
\$90,000 or more	18,881	181	1%	180	1%	156	1%
All	93,135	14,902	16%	11,078	12%	6,235	7%
<b>Central</b>							
Less than \$10,000	2,198	-	-	-	-	-	-
\$10,000 - \$30,000	10,508	9,309	89%	8,180	78%	3,560	34%
\$30,000 - \$45,000	12,833	6,478	50%	4,711	37%	1,840	14%
\$45,000 - \$65,000	20,715	3,415	16%	2,679	13%	1,118	5%
\$65,000 - \$90,000	22,923	1,109	5%	990	4%	532	2%
\$90,000 or more	29,267	324	1%	316	1%	261	1%
All	98,444	22,797	23%	19,004	19%	9,112	9%
<b>East Central</b>							
Less than \$10,000	1,385	-	-	-	-	-	-
\$10,000 - \$30,000	6,027	4,670	77%	3,978	66%	1,865	31%
\$30,000 - \$45,000	6,489	2,919	45%	2,201	34%	881	14%
\$45,000 - \$65,000	8,732	1,470	17%	1,132	13%	482	6%
\$65,000 - \$90,000	8,468	424	5%	384	5%	217	3%
\$90,000 or more	8,886	125	1%	124	1%	111	1%
All	39,987	10,944	27%	9,084	23%	4,616	12%
<b>Minnesota Valley</b>							
Less than \$10,000	1,317	-	-	-	-	-	-
\$10,000 - \$30,000	7,244	3,966	55%	2,907	40%	1,094	15%
\$30,000 - \$45,000	7,022	1,656	24%	1,141	16%	385	5%
\$45,000 - \$65,000	9,281	703	8%	520	6%	198	2%
\$65,000 - \$90,000	8,110	198	2%	180	2%	99	1%
\$90,000 or more	7,838	77	1%	73	1%	65	1%
All	40,812	7,720	19%	5,850	14%	2,610	6%
<b>North Central</b>							
Less than \$10,000	2,215	-	-	-	-	-	-
\$10,000 - \$30,000	9,150	4,403	48%	3,027	33%	1,320	14%
\$30,000 - \$45,000	7,878	1,320	17%	1,008	13%	396	5%
\$45,000 - \$65,000	8,990	635	7%	569	6%	249	3%
\$65,000 - \$90,000	7,116	222	3%	217	3%	141	2%
\$90,000 or more	6,956	90	1%	90	1%	82	1%
All	42,305	8,646	20%	6,634	16%	3,502	8%
<b>Northwest / Headwaters</b>							
Less than \$10,000	1,768	-	-	-	-	-	-
\$10,000 - \$30,000	7,598	3,340	44%	2,266	30%	1,026	14%
\$30,000 - \$45,000	6,609	1,106	17%	728	11%	297	4%
\$45,000 - \$65,000	7,930	460	6%	352	4%	147	2%
\$65,000 - \$90,000	6,867	146	2%	124	2%	76	1%
\$90,000 or more	6,405	33	1%	30	0%	24	0%
All	37,177	6,506	18%	4,753	13%	2,544	7%

Income	Total	Before HMVC		Before PTR		After PTR	
		Count	Percent	Count	Percent	Count	Percent
South Central							
Less than \$10,000	1,752	-	-	-	-	-	-
\$10,000 - \$30,000	9,229	5,512	60%	4,024	44%	1,707	18%
\$30,000 - \$45,000	9,501	2,155	23%	1,393	15%	517	5%
\$45,000 - \$65,000	12,282	854	7%	637	5%	273	2%
\$65,000 - \$90,000	11,674	271	2%	237	2%	128	1%
\$90,000 or more	11,720	38	0%	38	0%	31	0%
All	56,158	10,415	19%	7,807	14%	3,811	7%
Southeast							
Less than \$10,000	2,997	-	-	-	-	-	-
\$10,000 - \$30,000	16,914	12,058	71%	9,276	55%	3,927	23%
\$30,000 - \$45,000	19,155	5,767	30%	3,838	20%	1,486	8%
\$45,000 - \$65,000	25,661	2,522	10%	1,867	7%	851	3%
\$65,000 - \$90,000	26,007	767	3%	671	3%	372	1%
\$90,000 or more	34,665	289	1%	282	1%	240	1%
All	125,399	24,289	19%	18,706	15%	9,081	7%
Southwest							
Less than \$10,000	1,047	-	-	-	-	-	-
\$10,000 - \$30,000	5,879	2,189	37%	1,363	23%	522	9%
\$30,000 - \$45,000	5,079	641	13%	416	8%	152	3%
\$45,000 - \$65,000	6,169	263	4%	176	3%	70	1%
\$65,000 - \$90,000	5,059	91	2%	72	1%	44	1%
\$90,000 or more	4,679	31	1%	30	1%	20	0%
All	27,912	4,024	14%	2,767	10%	1,347	5%
West Central							
Less than \$10,000	1,929	-	-	-	-	-	-
\$10,000 - \$30,000	9,818	5,219	53%	3,581	36%	1,708	17%
\$30,000 - \$45,000	9,270	1,591	17%	1,103	12%	469	5%
\$45,000 - \$65,000	12,028	780	6%	651	5%	271	2%
\$65,000 - \$90,000	10,679	271	3%	251	2%	150	1%
\$90,000 or more	11,384	78	1%	77	1%	70	1%
All	55,108	9,672	18%	7,165	13%	3,825	7%
Greater Minnesota							
Less than \$10,000	20,409	-	-	-	-	-	-
\$10,000 - \$30,000	100,555	58,095	58%	43,771	44%	19,286	19%
\$30,000 - \$45,000	99,855	26,193	26%	18,337	18%	7,197	7%
\$45,000 - \$65,000	130,979	12,366	9%	9,631	7%	4,132	3%
\$65,000 - \$90,000	123,958	3,903	3%	3,505	3%	1,994	2%
\$90,000 or more	140,681	1,266	1%	1,240	1%	1,060	1%
All	616,437	119,915	19%	92,848	15%	46,683	8%
Statewide							
Less than \$10,000	36,250	-	-	-	-	-	-
\$10,000 - \$30,000	164,902	119,369	72%	102,126	62%	49,995	30%
\$30,000 - \$45,000	180,714	83,923	46%	66,782	37%	26,594	15%
\$45,000 - \$65,000	258,570	54,568	21%	43,515	17%	18,510	7%
\$65,000 - \$90,000	268,687	21,939	8%	20,010	7%	11,546	4%
\$90,000 - \$125,000	217,228	9,212	4%	9,089	4%	7,925	4%
\$125,000 or more	227,204	5,243	2%	5,243	2%	5,164	2%
All	1,353,555	328,121	24%	278,857	21%	147,245	11%

## 5.4 Metro – Burdens Greater than 5% by Income

Income	Total	Before HMVC		Before PTR		After PTR	
		Count	Percent	Count	Percent	Count	Percent
<b>Anoka</b>							
Less than \$10,000	1,579	-	-	-	-	-	-
\$10,000 - \$45,000	17,827	14,391	81%	12,495	70%	4,773	27%
\$45,000 - \$65,000	17,854	3,515	20%	2,621	15%	1,009	6%
\$65,000 - \$90,000	20,564	1,117	5%	1,016	5%	545	3%
\$90,000 - \$125,000	18,005	339	2%	338	2%	273	2%
\$125,000 or more	13,999	79	1%	79	1%	79	1%
All	89,828	21,016	23%	18,121	20%	8,107	9%
<b>Carver/Scott</b>							
Less than \$10,000	1,039	-	-	-	-	-	-
\$10,000 - \$45,000	8,811	7,334	83%	6,685	76%	3,385	38%
\$45,000 - \$65,000	9,096	3,391	37%	2,839	31%	1,264	14%
\$65,000 - \$90,000	11,918	1,831	15%	1,692	14%	978	8%
\$90,000 - \$125,000	12,819	926	7%	920	7%	802	6%
\$125,000 or more	16,042	483	3%	483	3%	478	3%
All	59,725	15,000	25%	13,654	23%	7,884	13%
<b>Dakota</b>							
Less than \$10,000	1,831	-	-	-	-	-	-
\$10,000 - \$45,000	18,525	13,868	75%	12,168	66%	5,308	29%
\$45,000 - \$65,000	18,626	4,675	25%	3,685	20%	1,442	8%
\$65,000 - \$90,000	22,241	1,927	9%	1,760	8%	920	4%
\$90,000 - \$125,000	22,592	673	3%	666	3%	556	2%
\$125,000 or more	25,701	177	1%	177	1%	175	1%
All	109,516	23,140	21%	20,267	19%	10,063	9%
<b>Minneapolis</b>							
Less than \$10,000	2,860	-	-	-	-	-	-
\$10,000 - \$45,000	20,046	17,422	87%	15,899	79%	8,982	45%
\$45,000 - \$65,000	13,622	6,337	47%	5,171	38%	2,631	19%
\$65,000 - \$90,000	12,915	2,873	22%	2,585	20%	1,666	13%
\$90,000 - \$125,000	10,429	1,385	13%	1,332	13%	1,198	11%
\$125,000 or more	13,744	1,017	7%	1,017	7%	1,002	7%
All	73,616	31,882	43%	28,844	39%	18,053	25%
<b>North Hennepin</b>							
Less than \$10,000	1,494	-	-	-	-	-	-
\$10,000 - \$45,000	15,165	13,676	90%	12,815	85%	5,956	39%
\$45,000 - \$65,000	13,652	5,960	44%	4,442	33%	1,616	12%
\$65,000 - \$90,000	16,334	2,031	12%	1,760	11%	923	6%
\$90,000 - \$125,000	14,460	710	5%	697	5%	589	4%
\$125,000 or more	14,486	188	1%	188	1%	185	1%
All	75,591	24,053	32%	21,387	28%	10,682	14%
<b>Saint Paul</b>							
Less than \$10,000	1,675	-	-	-	-	-	-
\$10,000 - \$45,000	16,155	12,149	75%	10,213	63%	4,551	28%
\$45,000 - \$65,000	11,409	2,407	21%	1,898	17%	906	8%
\$65,000 - \$90,000	10,480	1,064	10%	976	9%	567	5%
\$90,000 - \$125,000	7,613	482	6%	480	6%	429	6%
\$125,000 or more	8,408	263	3%	263	3%	259	3%
All	55,740	18,032	32%	15,480	28%	8,149	15%

Income	Total	Before HMVC		Before PTR		After PTR	
		Count	Percent	Count	Percent	Count	Percent
Southeast Hennepin							
Less than \$10,000	1,494	-	-	-	-	-	-
\$10,000 - \$45,000	15,209	12,761	84%	11,888	78%	5,617	37%
\$45,000 - \$65,000	12,201	5,493	45%	4,448	36%	1,728	14%
\$65,000 - \$90,000	12,877	2,091	16%	1,915	15%	1,087	8%
\$90,000 - \$125,000	11,720	963	8%	953	8%	847	7%
\$125,000 or more	17,554	667	4%	667	4%	661	4%
All	71,055	23,465	33%	21,357	30%	11,329	16%
Southwest Hennepin							
Less than \$10,000	1,623	-	-	-	-	-	-
\$10,000 - \$45,000	9,902	8,456	85%	7,817	79%	4,589	46%
\$45,000 - \$65,000	8,793	4,382	50%	3,938	45%	1,860	21%
\$65,000 - \$90,000	10,771	2,854	26%	2,725	25%	1,695	16%
\$90,000 - \$125,000	12,286	1,701	14%	1,700	14%	1,528	12%
\$125,000 or more	27,416	1,628	6%	1,628	6%	1,597	6%
All	70,791	20,639	29%	19,424	27%	12,832	18%
Suburban Ramsey							
Less than \$10,000	1,023	-	-	-	-	-	-
\$10,000 - \$45,000	12,820	10,670	83%	9,550	74%	3,667	29%
\$45,000 - \$65,000	11,245	3,461	31%	2,680	24%	955	8%
\$65,000 - \$90,000	12,838	1,133	9%	1,007	8%	539	4%
\$90,000 - \$125,000	11,640	505	4%	502	4%	451	4%
\$125,000 or more	13,178	304	2%	304	2%	294	2%
All	62,744	17,089	27%	15,059	24%	6,836	11%
Washington							
Less than \$10,000	1,223	-	-	-	-	-	-
\$10,000 - \$45,000	10,746	8,277	77%	7,270	68%	3,278	31%
\$45,000 - \$65,000	11,093	2,581	23%	2,162	19%	967	9%
\$65,000 - \$90,000	13,791	1,115	8%	1,069	8%	632	5%
\$90,000 - \$125,000	14,175	504	4%	503	4%	433	3%
\$125,000 or more	17,484	195	1%	195	1%	193	1%
All	68,512	13,890	20%	12,416	18%	6,627	10%
Metro							
Less than \$10,000	15,841	-	-	-	-	-	-
\$10,000 - \$45,000	145,206	119,004	82%	106,800	74%	50,106	35%
\$45,000 - \$65,000	127,591	42,202	33%	33,884	27%	14,378	11%
\$65,000 - \$90,000	144,729	18,036	12%	16,505	11%	9,552	7%
\$90,000 - \$125,000	135,739	8,188	6%	8,091	6%	7,106	5%
\$125,000 or more	168,012	5,001	3%	5,001	3%	4,923	3%
All	737,118	208,206	28%	186,009	25%	100,562	14%
Statewide							
Less than \$10,000	36,250	-	-	-	-	-	-
\$10,000 - \$30,000	164,902	119,369	72%	102,126	62%	49,995	30%
\$30,000 - \$45,000	180,714	83,923	46%	66,782	37%	26,594	15%
\$45,000 - \$65,000	258,570	54,568	21%	43,515	17%	18,510	7%
\$65,000 - \$90,000	268,687	21,939	8%	20,010	7%	11,546	4%
\$90,000 - \$125,000	217,228	9,212	4%	9,089	4%	7,925	4%
\$125,000 or more	227,204	5,243	2%	5,243	2%	5,164	2%
All	1,353,555	328,121	24%	278,857	21%	147,245	11%