



2025 Community Benchmarks

How does Shoreview compare?

Introduction

Comparisons of taxes and spending among cities are a topic of interest as the city moves through the annual budget process. Benchmark comparisons are assembled for metro-area cities closest to Shoreview in size (using population levels), and for peer cities that generally receive high quality-of-life ratings from citizens in their respective community surveys.

The comparisons are useful to illustrate how taxes and spending in other cities compare to Shoreview, as well as to evaluate how Shoreview's ranking changes over time. This document provides a summary of the information in preparation for the annual budget hearing.

Statistical information is derived from two key sources:

1. League of Minnesota Cities (LMC) publishes a report each fall on City property values, tax levies, tax rates and state aid for the current year. The most recent report provides 2025 data.
2. Minnesota Office of State Auditor (OSA) publishes a report in the spring on final city revenue, spending, debt levels and enterprise activity for two years prior. The most recent OSA report provides 2022 data.

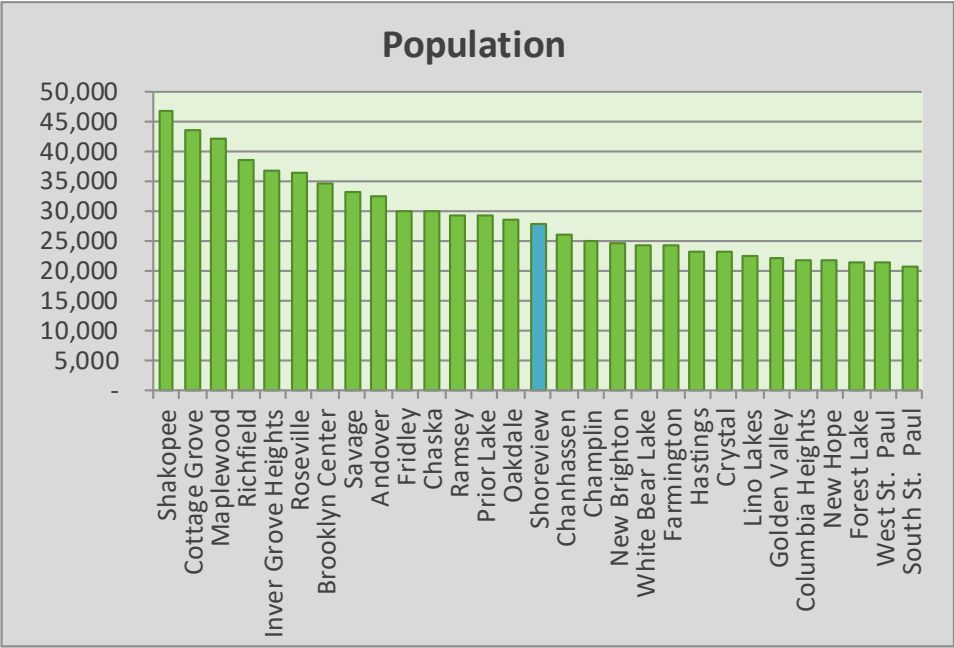
Shoreview uses both sources of information to assemble two sets of data:

1. Comparison cities - to illustrate how Shoreview ranks in relation to metro-area cities with population levels closest to Shoreview by selecting 14 cities larger and 14 cities smaller in the years presented. These are cities with populations between 21,000 and 46,000.
2. MLC cities - to illustrate how Shoreview ranks in relation to cities belonging to the Municipal Legislative Commission (MLC).

The 19 peer cities represented by the Municipal Legislative Commission (MLC) provide important comparisons because these cities have achieved high quality-of-life rankings from their residents in their respective community surveys, and they are often recognized as having sound financial management. In fact, many of the 19 cities have AAA bond ratings, as does Shoreview.

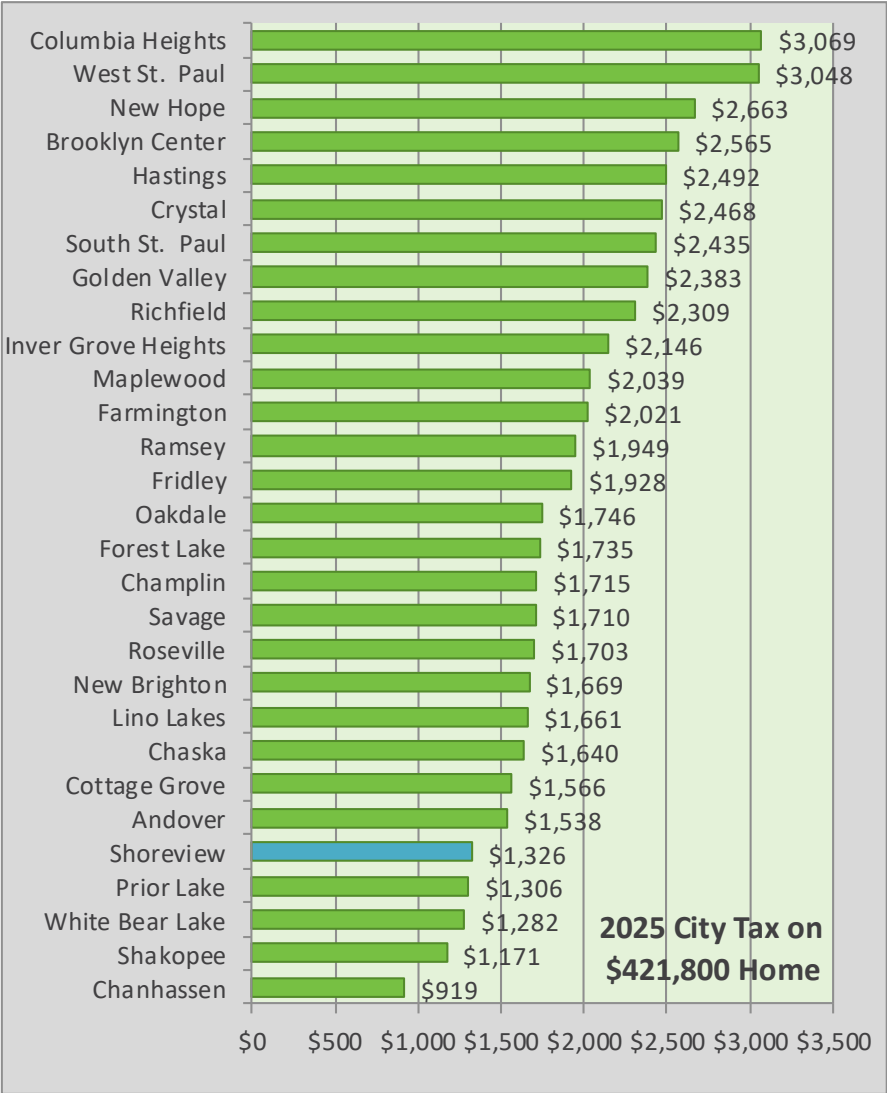
Population

The graph below contains the 2024 population for each of the comparison cities. By design, Shoreview falls exactly in the middle. Shoreview’s population is 4.6% below the average of all comparison cities. A similar graph with population levels for MLC cities is presented on page 13.



City-Share of Property Taxes

The 2025 city-share of property taxes for a \$421,800 home (Shoreview’s median value) is illustrated in the graph below. Shoreview ranks 5th lowest at \$1,326, and is about 32% below the average of \$1,938.



Tax Levy Ranking

Shoreview’s tax levy rank has improved in the last 10 years in relation to comparison cities. Shoreview ranked 18 in 2015, and 23 in 2025. Shoreview’s tax levy was 21.7% below the average of comparison cities in 2015 and 22.0% below the average for 2025.

2015			2025		
Rank	City	Levy	Rank	City	Levy
1	Edina	\$29,086,785	1	Golden Valley	\$34,745,830
2	Saint Louis Park	26,986,286	2	Inver Grove Heigh	34,294,151
3	Apple Valley	22,224,046	3	Maplewood	31,823,656
4	Maplewood	18,694,310	4	Roseville	30,352,603
5	Richfield	18,289,605	5	Richfield	29,907,569
6	Roseville	17,511,902	6	Shakopee	26,744,050
7	Shakopee	16,573,266	7	Brooklyn Center	26,371,741
8	Inver Grove Heigh	16,468,982	8	Cottage Grove	25,990,500
9	Savage	16,161,671	9	Savage	25,103,965
10	Brooklyn Center	14,778,193	10	West St. Paul	22,325,681
11	Cottage Grove	13,402,100	11	Ramsey	21,950,694
12	Hastings	12,061,027	12	Fridley	21,677,595
13	Farmington	11,402,242	13	New Hope	20,988,746
14	Fridley	11,388,996	14	Chaska	20,806,116
15	Andover	10,959,924	15	Andover	\$20,404,084
16	Rosemount	10,827,772	16	Hastings	20,049,930
17	Oakdale	10,270,525	17	Prior Lake	19,855,410
18	Shoreview	10,267,916	18	Oakdale	19,127,128
19	Chanhassen	10,037,934	19	Crystal	18,981,674
20	Elk River	10,017,464	20	Columbia Heights	18,829,000
21	New Hope	9,952,273	21	Farmington	17,248,901
22	Ramsey	9,369,889	22	South St. Paul	17,099,948
23	Prior Lake	9,199,592	23	Shoreview	17,072,628
24	Crystal	8,865,262	24	Forest Lake	16,427,970
25	Lino Lakes	8,686,266	25	Champlin	16,356,258
26	Champlin	8,504,647	26	Lino Lakes	15,591,090
27	New Brighton	6,930,843	27	Chanhassen	15,370,000
28	Chaska	6,571,848	28	New Brighton	15,159,050
29	White Bear Lake	4,844,999	29	White Bear Lake	13,785,000
Average		\$13,115,054	Average		\$21,877,275
Shvw to Avg		-21.7%	Shvw to Avg		-22.0%

State Aid

Shoreview receives no local government aid (LGA) to help support the cost of city services. The table below shows the total LGA received by each comparison city, as well as the amount of LGA per capita. The highest city (on a per capita basis) is South St. Paul at \$181.85 of LGA per capita. Fourteen of the comparison cities receive at least some LGA.

City	Local Govt Aid (LGA)	LGA Per Capita
South St. Paul	\$ 3,760,748	\$ 181.85
Columbia Heights	\$ 2,624,478	\$ 121.67
Richfield	\$ 3,410,633	\$ 88.63
Brooklyn Center	\$ 3,034,626	\$ 88.19
West St. Paul	\$ 1,838,579	\$ 85.96
Crystal	\$ 1,887,083	\$ 81.72
Fridley	\$ 2,199,212	\$ 73.41
New Hope	\$ 1,311,814	\$ 60.89
Hastings	\$ 1,281,406	\$ 55.39
Maplewood	\$ 2,084,551	\$ 49.60
White Bear Lake	\$ 1,204,457	\$ 49.42
New Brighton	\$ 782,381	\$ 32.01
Oakdale	\$ 464,461	\$ 16.35
Roseville	\$ 7,428	\$ 0.20
Andover	\$ -	\$ -
Champlin	\$ -	\$ -
Chanhassen	\$ -	\$ -
Chaska	\$ -	\$ -
Cottage Grove	\$ -	\$ -
Farmington	\$ -	\$ -
Forest Lake	\$ -	\$ -
Golden Valley	\$ -	\$ -
Inver Grove Heights	\$ -	\$ -
Lino Lakes	\$ -	\$ -
Prior Lake	\$ -	\$ -
Ramsey	\$ -	\$ -
Savage	\$ -	\$ -
Shakopee	\$ -	\$ -
Shoreview	\$ -	\$ -

Tax Rates

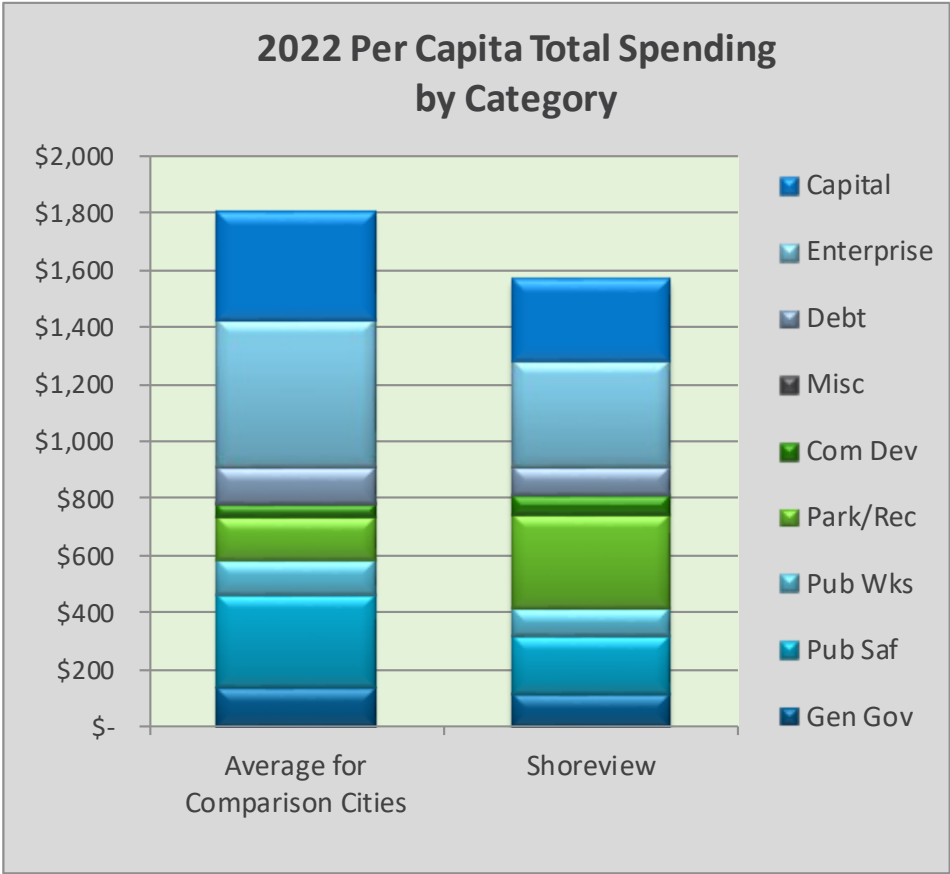
Tax rates provide a useful comparison because they measure both levies and values (the levy is divided by the taxable value to compute the tax rate). Shoreview's tax rate has remained consistent over the last 10 years, ranking 6th lowest in 2015 and 5th lowest in 2025. For 2025, Shoreview is about 29.5% below the average tax rate of 45.92%.

2015		
Rank	City	Tax Rate
1	Brooklyn Center	70.03%
2	Hastings	62.58%
3	Farmington	61.46%
4	Richfield	60.13%
5	New Hope	54.93%
6	Savage	51.74%
7	Crystal	49.10%
8	Inver Grove Heights	48.59%
9	Saint Louis Park	47.75%
10	Elk River	47.19%
11	Maplewood	46.35%
12	Apple Valley	45.27%
13	Rosemount	45.15%
14	Lino Lakes	43.77%
15	Fridley	43.51%
16	Ramsey	42.26%
17	Cottage Grove	41.41%
18	Champlin	41.24%
19	Oakdale	39.13%
20	Roseville	38.91%
21	Shakopee	37.86%
22	Andover	37.20%
23	New Brighton	36.22%
24	Shoreview	34.87%
25	Prior Lake	31.96%
26	Edina	26.61%
27	Chaska	24.78%
28	Chanhassen	24.62%
29	White Bear Lake	20.37%
Average		43.28%
Shvw to Avg		-19.4%

2025		
Rank	City	Tax Rate
1	Columbia Heights	72.75%
2	West St. Paul	72.27%
3	New Hope	63.14%
4	Brooklyn Center	60.82%
5	Hastings	59.08%
6	Crystal	58.52%
7	South St. Paul	57.73%
8	Golden Valley	56.50%
9	Richfield	54.73%
10	Inver Grove Heights	50.87%
11	Maplewood	48.35%
12	Farmington	47.91%
13	Ramsey	46.21%
14	Fridley	44.40%
15	Oakdale	41.40%
16	Forest Lake	41.13%
17	Roseville	40.38%
18	Savage	40.53%
19	Champlin	40.65%
20	Lino Lakes	39.37%
21	New Brighton	39.58%
22	Chaska	38.89%
23	Cottage Grove	37.12%
24	Andover	36.46%
25	Shoreview	32.38%
26	Prior Lake	30.50%
27	White Bear Lake	30.40%
28	Shakopee	27.77%
29	Chanhassen	21.79%
Average		45.92%
Shvw to Avg		-29.5%

Total Spending Per Capita

Data obtained from the OSA each year helps Shoreview compare total spending per capita. The graph below contrasts the average spending per capita in 2022 for comparison cities along side the per capita spending in Shoreview. Shoreview's total 2022 spending is \$1,566 per capita, which is about 13.2% below the average of \$1,803. It should be noted that Shoreview's operating expenditures per capita (total expenditures less capital expenditures) is \$1,284, which is about 10.1% below the average of \$1,427.



Spending Per Capita by Activity

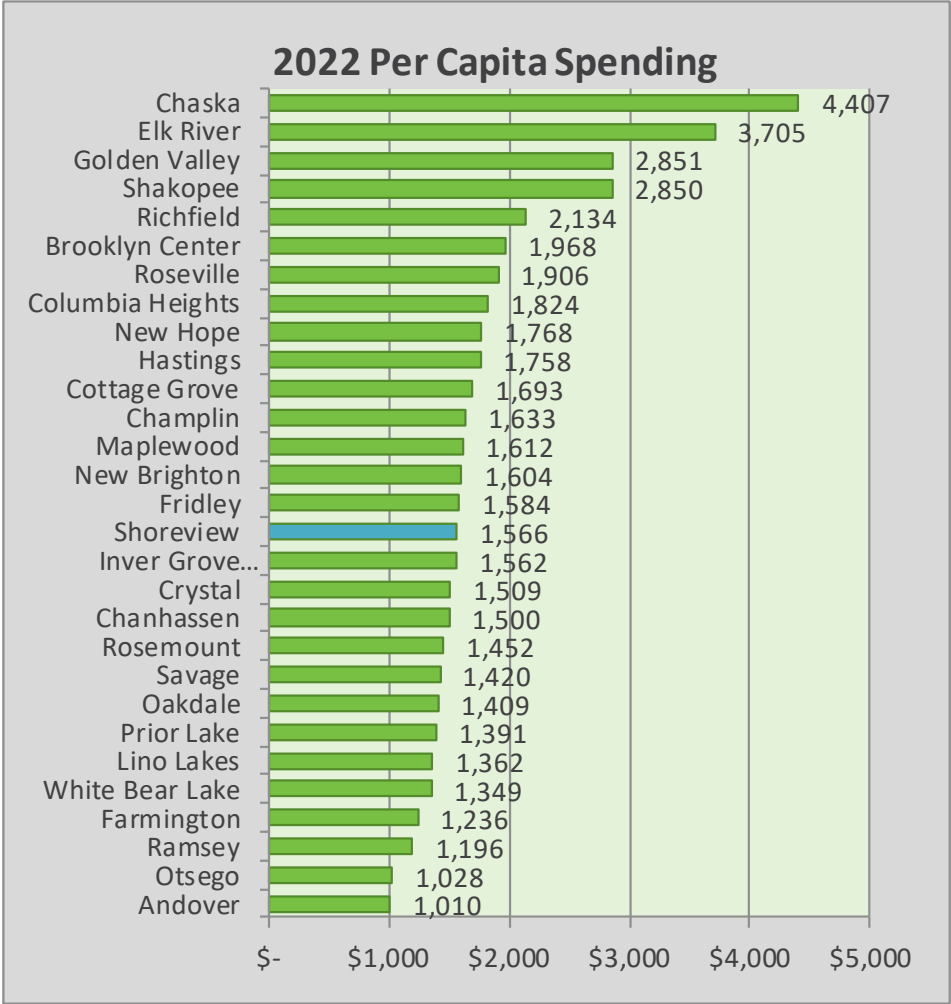
When reviewing spending in more detail, Shoreview is above average in parks and recreation, community development and utility operations and below average for all other spending categories.

- Parks and recreation spending is higher in Shoreview due to the community center and recreation program operations (largely supported by user fees and memberships).
- Utility spending is higher due to differences in how cities account for storm sewer and street light operations. For instance, some cities support these operations with property tax revenue.
- Community development is higher due to tax increment activity.
- Public safety spending in Shoreview is fourth lowest for all comparison cities, at \$201.23 per capita and is 37.3% below the average of \$320.72 due to the efficiencies gained by contracting for both police and fire protection.
- Debt payments are 20.4% below average in Shoreview due to lower overall debt balances.

2022 Per Capita Spending	Average	Shoreview	Shoreview to Average	
			Dollars	Percent
General government	\$ 139.16	\$ 116.62	\$ (22.54)	-16.2%
Public safety	320.72	201.23	(119.49)	-37.3%
Public works	121.29	95.56	(25.73)	-21.2%
Parks & recreation	151.67	328.95	177.28	116.9%
Commun devel/EDA/HRA/Hous	46.38	67.70	21.32	46.0%
All other governmental	3.38	-	(3.38)	-100.0%
Water/sewer/storm/st lights	328.01	372.26	44.25	13.5%
Electric	157.97	-	(157.97)	-100.0%
All other enterprise operations	31.56	-	(31.56)	-100.0%
Debt payments	127.21	101.26	(25.95)	-20.4%
Capital outlay	375.74	282.36	(93.38)	-24.9%
Total All Funds	\$ 1,803.09	\$ 1,565.94	\$ (237.15)	-13.2%

The graph below shows total 2022 spending per capita (spending divided by population) for all comparison cities. Spending levels range from a high of \$4,407 in Chaska to a low of \$1,010 in Andover.

Shoreview ranks 14th lowest at \$1,566 per capita, and is 13.2% below the average of \$1,803.



Revenue Per Capita by Source

Shoreview is below average for every revenue classification in 2022 except tax increment collections, franchise tax (utility & cable), charges for service, and traditional utility revenue. Recreation program fees and community center admissions and memberships cause Shoreview to collect charges for service revenue well above average. Shoreview is 7th lowest for special assessments.

2022 Per Capita Revenue	Average	Shoreview	Shoreview to Average	
			Dollars	Percent
Property tax	\$ 592.39	\$ 522.06	\$ (70.33)	-11.9%
Tax increment (TIF)	49.07	77.02	27.95	56.9%
Franchise tax	27.56	60.13	32.57	118.2%
Other tax	7.11	0.44	(6.67)	-93.8%
Special assessments	35.52	14.23	(21.29)	-59.9%
Licenses & permits	49.83	37.89	(11.94)	-24.0%
Federal (all combined)	45.81	6.76	(39.05)	-85.2%
State (all combined)	122.51	57.73	(64.78)	-52.9%
Local (county & other combined)	12.96	4.28	(8.68)	-67.0%
Charges for service	195.33	319.96	124.63	63.8%
Fines & forfeits	3.98	1.56	(2.42)	-60.8%
Interest	(35.35)	(30.09)	5.26	-14.9%
All other governmental	40.46	3.73	(36.73)	-90.8%
Water/sewer/storm/street lighting	334.91	454.67	119.76	35.8%
Electric (enterprise)	171.95	-	(171.95)	-100.0%
Com Dev (enterprise)	0.58	-	(0.58)	-100.0%
All other enterprise operations	30.72	-	(30.72)	-100.0%
Total Revenue per capita	\$ 1,685.34	\$ 1,530.37	\$ (154.97)	-9.2%

The combined results for property tax and special assessments is striking because Shoreview’s long-term strategy for the replacement of streets shifts a greater burden for replacement costs to property taxes and utility fees, and away from special assessments. Shoreview’s Comprehensive Infrastructure Replacement Policy states that “the city, as a whole, is primarily responsible for the payment of replacement and rehabilitation costs”.

Shoreview's policy further states "the maximum cost to be assessed for any reconstruction and/or rehabilitation improvements is limited to the cost of added improvements", meaning property owners pay for an improvement only once via assessments. This practice is uncommon among comparison cities.

In order to achieve this result, Shoreview estimates replacement costs for a minimum of 40 years and identifies the resources (tax levies and user fees) necessary to support capital replacement costs well in advance. To comply with the policy requirements, Shoreview prepares a Comprehensive Infrastructure Replacement Plan (CHIRP).

This practice would seem to suggest that property taxes would be significantly higher in Shoreview to generate the resources needed to fund capital replacements, yet the tables and graphs provided on previous pages in this document illustrate that Shoreview remains not only competitive but ranks consistently lower than comparison cities.

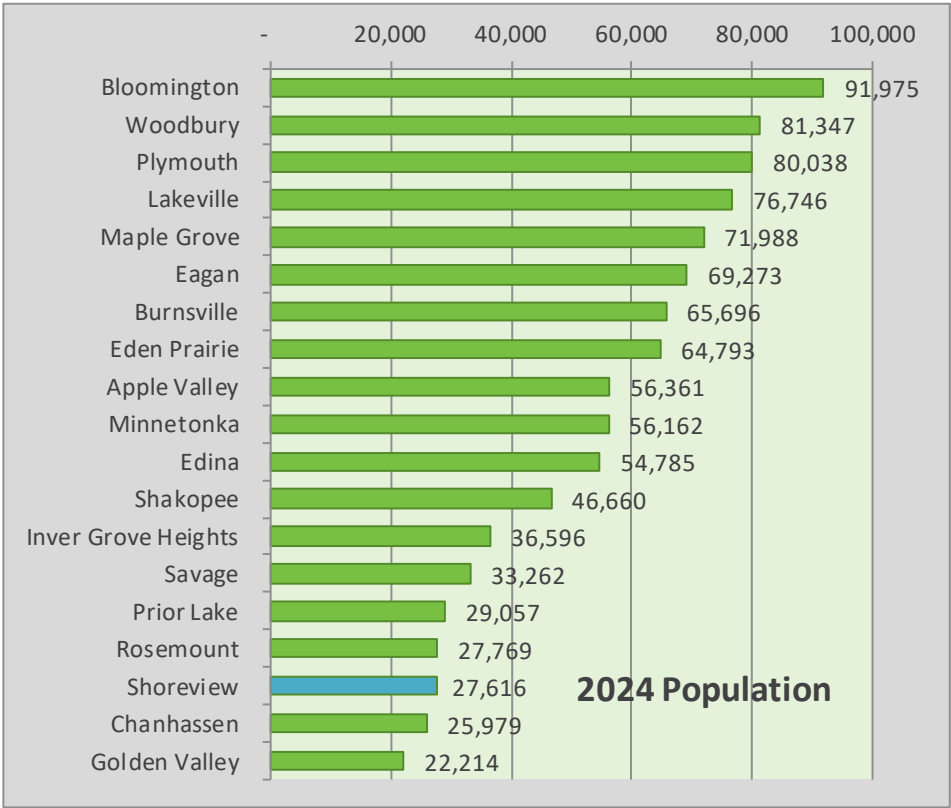
- Shoreview's 2022 spending per capita ranks 14th lowest
- Shoreview's assessment collections per capita are 7th lowest among comparison cities
- Shoreview's share of the 2025 property tax bill, on a home valued at \$421,800, is 5th lowest
- Shoreview receives no state aid (LGA) to help pay for city services and reduce the property tax burden
- Shoreview's tax rate has remained stable and low in relation to comparison cities, ranking 6th lowest among comparison cities in 2015 and 5th lowest in 2025.

In short, Shoreview's long-term capital replacement planning has allowed the city to keep pace with replacement needs, and strongly limit the use of assessments while keeping property taxes lower than most comparison cities.

Comparison to MLC Cities

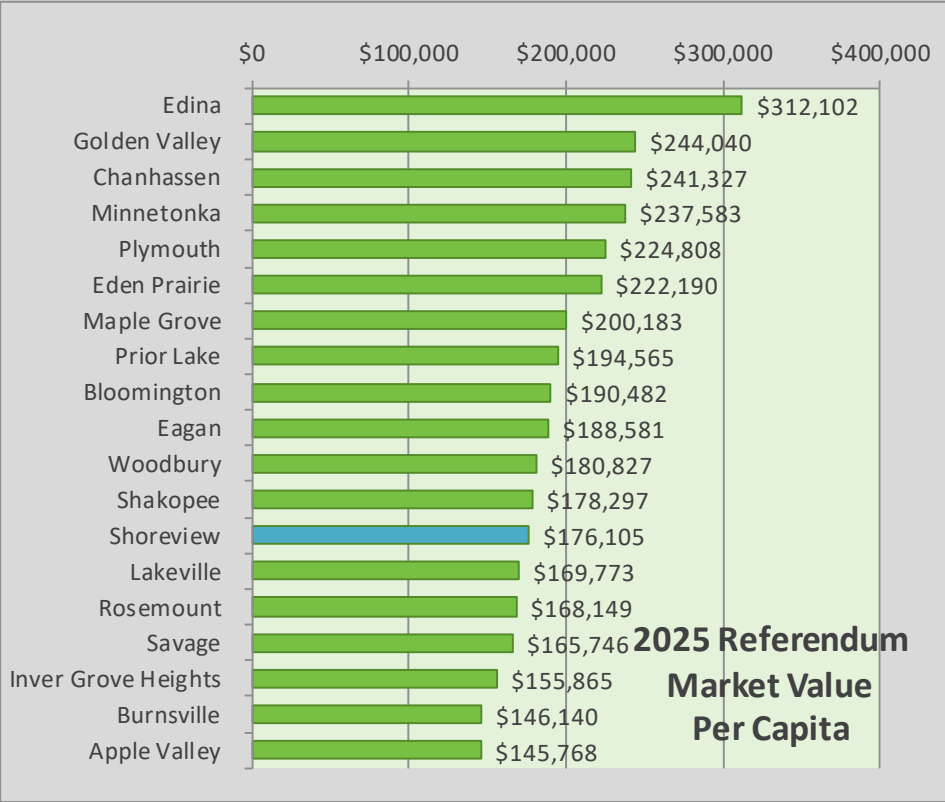
Comparisons for the 19 cities belonging to the Municipal Legislative Commission (MLC) provide an important comparison because these peer cities generally achieve high quality-of-life rankings from their residents in their respective community surveys, and are often recognized as having sound financial management (and many have AAA bond ratings, like Shoreview).

Shoreview has the 3rd lowest population in the group, and is roughly half of the average for the group.



Market Value comparisons are most useful when viewed on a per capita basis, because the geographic size and total market value of each community can vary greatly. For instance, Plymouth has the highest total referendum market value at \$17.99 billion followed by Bloomington with a total referendum market value of \$17.52 billion. Once the value is divided by population, Plymouth ranks 5th at \$224,808 of value per resident, while Bloomington ranks 9th at \$190,482.

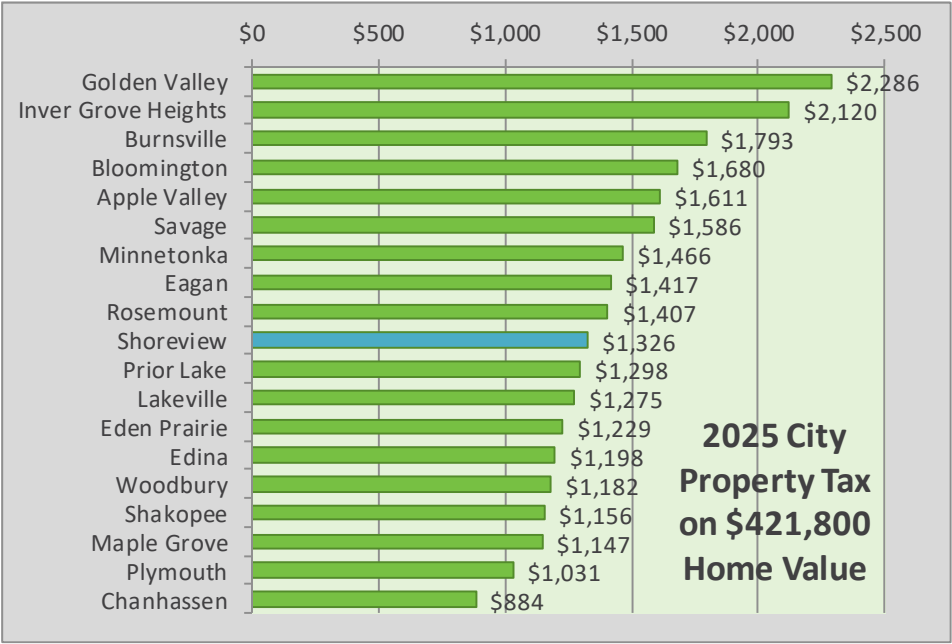
The graph below presents market value per capita for each MLC city. Shoreview is in the lower half of the group at \$176,105 (about 9.5% below the average of \$196,975).



Property Tax by Governmental Unit comparisons are perhaps the most revealing because taxes are compared for each type of governmental unit (i.e. city, county, school district and special districts).

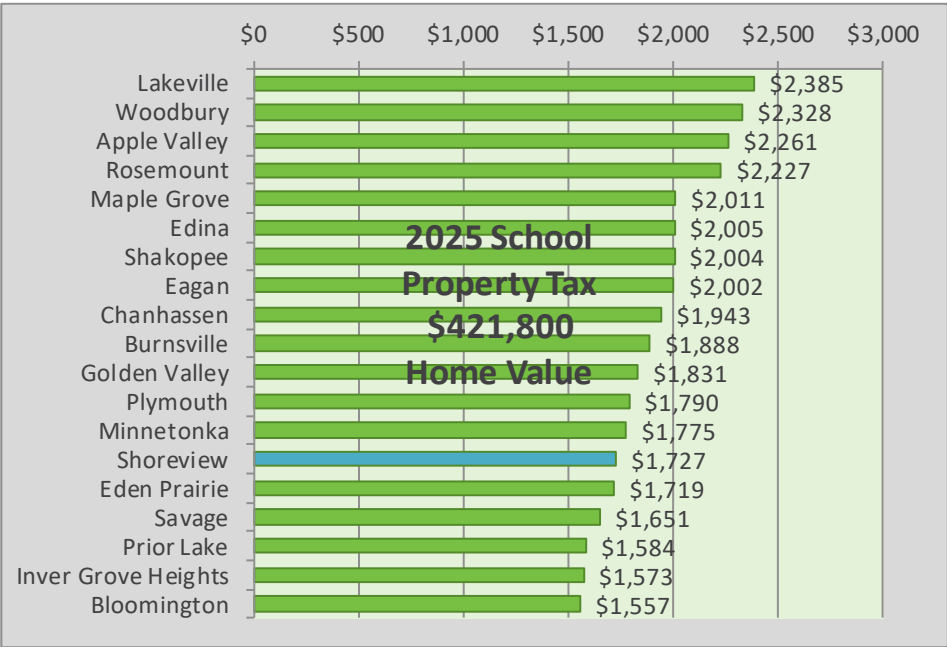
The next 5 graphs compare property taxes by the type of taxing jurisdiction, starting with the city share of the tax bill.

City Taxes are presented below for a home valued at \$421,800 (Shoreview’s median value). Shoreview ranks 10th lowest at \$1,326, compared to a high of \$2,286 in Golden Valley, and a low of \$884 in Chanhassen. The average city tax for MLC cities is \$1,426, Shoreview is about 7% below the average.



School District property taxes are presented in the table below. It should be noted that the estimate for Shoreview assumes that the property is located in the Mounds View school district. Since MLC cities are located throughout the metro area, this illustration provides a comparison for a variety of school districts.

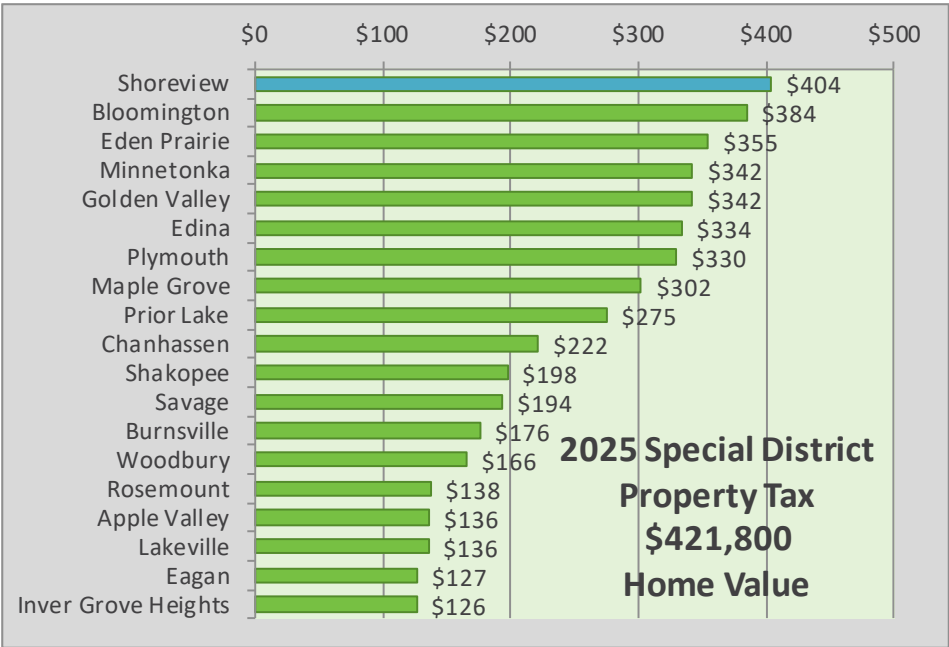
Property taxes in the Mounds View school district rank about 9.5% below the MLC average.



Special Districts also vary throughout the metro area, depending on the watershed districts and local housing districts in each city. In Shoreview, special districts include the Regional Rail Authority, Metropolitan Council, Rice Creek Watershed, Ramsey County Housing Authority, Shoreview HRA and Mosquito Control. The special district tax bill in Shoreview breaks down as follows:

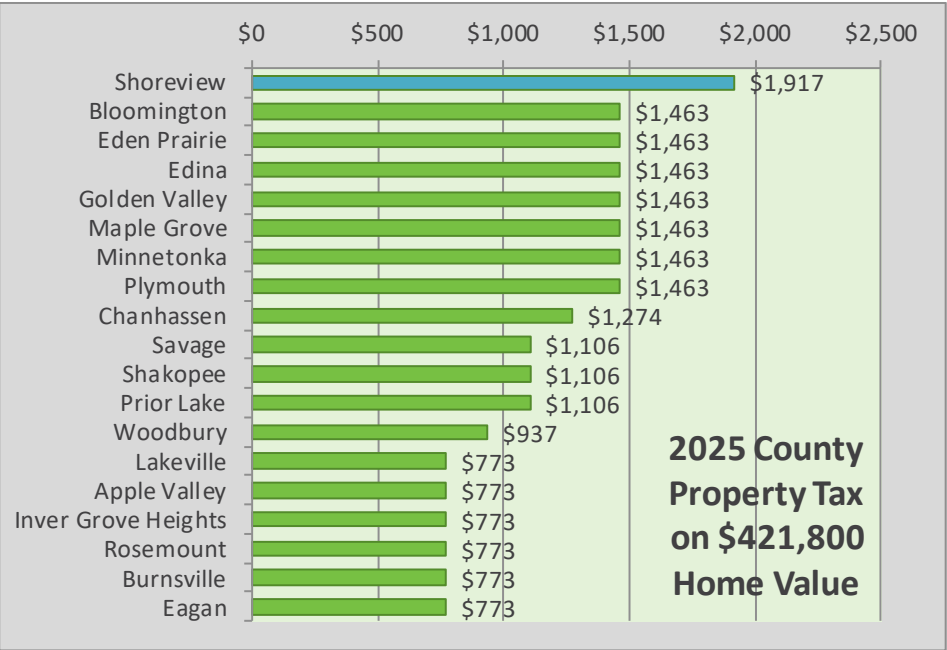
Regional Rail	\$ 172
Metropolitan Council	65
Rice Creek Watershed	64
Ramsey County Housing Authority	65
Shoreview HRA	25
Mosquito Control	13
Total Special District Tax	<u>\$ 404</u>

The graph below presents an estimate for combined special district property taxes in each city. In Shoreview, the combined tax for these districts ranks 63.7% above the average of \$247.



County property taxes vary greatly among MLC cities.

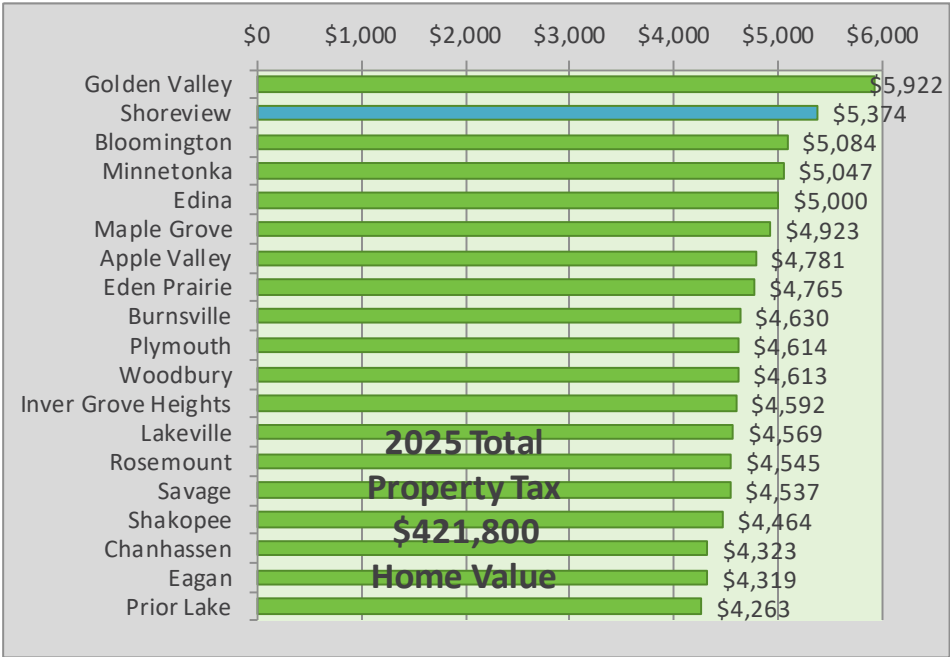
- Ramsey County taxes are \$1,917 the highest for MLC cities. (and includes the City of Shoreview)
- Hennepin County cities are \$1,463, second highest for MLC cities (including the cities of Bloomington, Eden Prairie, Edina, Golden Valley, Maple Grove, Minnetonka and Plymouth).
- Carver County cities are \$1,274 (including the City of Chanhassen)
- Scott County taxes are \$1,106 (including the cities of Shakopee, Savage and Prior Lake).
- Washington County taxes are \$937 (including the city of Woodbury).
- Dakota County is lowest at \$773 (including the cities of Lakeville, Apple Valley, Inver Grove Heights, Rosemount, Burnsville and Eagan)



Total Taxes Shoreview (for all taxing jurisdictions combined) ranks 2nd highest among MLC cities (see graph below).

To further put the difference into perspective, the table below provides a side-by-side comparison of the total tax bill in Shoreview compared to the total tax bill in Prior Lake (the lowest MLC city). For the same value home, county property taxes are \$811 higher in Shoreview, school district taxes are \$143 higher, special district taxes are \$129 higher and city taxes are \$28 higher.

Jurisdiction	Shoreview	Prior Lake	Difference
County	\$ 1,917	\$ 1,106	\$ 811
School District	1,727	1,584	143
City	1,326	1,298	28
Special Districts	404	275	129
Total	\$ 5,374	\$ 4,263	\$ 1,111



Summary

Additional information on the city’s budget, tax levy and utility rates will be made available in late November on the city’s website and at city hall through two other informational booklets:

- Budget Summary
- Utility Operations

The budget hearing on the city’s 2026 budget is scheduled for December 1, 2025 at 7:00 pm, in conjunction with the first regular council meeting in December.

Adoption of the final tax levy, budget, capital improvement program and utility rates is scheduled for December 15, 2025 (the second regular council meeting in December).



This document was prepared by the city’s finance department.