NORTH BRANCH
——Minnesota——

Kevin Schieber
Mayor

Robert Canada
Councilmember/Acting Mayor

Jeff Goulet
Councilmember

Patrick Meacham
Councilmember

CITY COUNCIL
REGULAR AGENDA
THURSDAY, APRIL 17, 2025 @ 6:00 PM
CITY HALL, 6408 ELM STREET, NORTH BRANCH, MN 55056

1. CALL TO ORDER

2. PLEDGE OF ALLEGIANCE

3. ROLL CALL
   a. Swearing in Patrick Meacham — ACTION

4. 2025 Local Board of Appeal & Equalization
   a. 2025 Local Board of Appeal & Equalization — ACTION

5. ADJOURNMENT

Since we do not have time to discuss every point presented, it may seem that decisions are preconceived. However, background information is provided to the City Council on each Agenda item in advance from Staff and appointed Commissions; and decisions are based on this information and past experiences. In addition some items may also have been discussed preliminarily at Council Work Sessions. If you are aware of information that has not been discussed, please raise your hand to be recognized. Comments that are pertinent are appreciated. Items requiring excessive time may be continued to another meeting.

2025 Assessment of Chisago County Report

Prepared by: Chisago County Assessor Office

Introduction

This **2025 Assessment Report** is created to help understand the **valuation process, sales analysis and appeals process**. We created this report for the property owners of Chisago County along with the Township Boards, City Councils and the County Board of Commissioners.

Minnesota statutes establish specific requirements for the ad valorem property tax system. This means that property taxes are based on the value of a property. Combined with the budgets of our local governments, taxes can be fairly and equitably calculated based on the value and classification of a property. It is critical of the assessor's office to **verify property information** to ensure the valuation of a property is **accurate, fair and equitable**.

In Minnesota, **the market value of a property is defined as the usual selling price in a fair and open market with both buyer and seller acting in their best interest**. Every property is assessed as of **January 2 each year**. Our process has many components to ensure that the integrity of our values is **fairly and equitably** done. One part of our process is to **visit** every property once every five years. During this time, we are verifying measurements, condition, quality, depreciation, amenities, outbuildings, and land types, such as tillable, woods, and waste. Another component of our process is **sales verification**. Every sale that occurs in Chisago County submits a Certificate of Real Estate Value (CRV). Information on the CRV helps us decide which sales were on the open market and sold for a fair market price versus properties that are bank owned or sold to relatives. Each year a sales ratio study is conducted; sales between **October 1, 2023, and September 30, 2024**, are used for the basis of adjustments for the **assessment date, January 2, 2025**. When our property data is accurate and sales are analyzed, we can make proper adjustments to all properties based on the market trends. Our goal is to assess each property fairly and equitably, so each property pays the appropriate amount of tax, **no more, no less.**

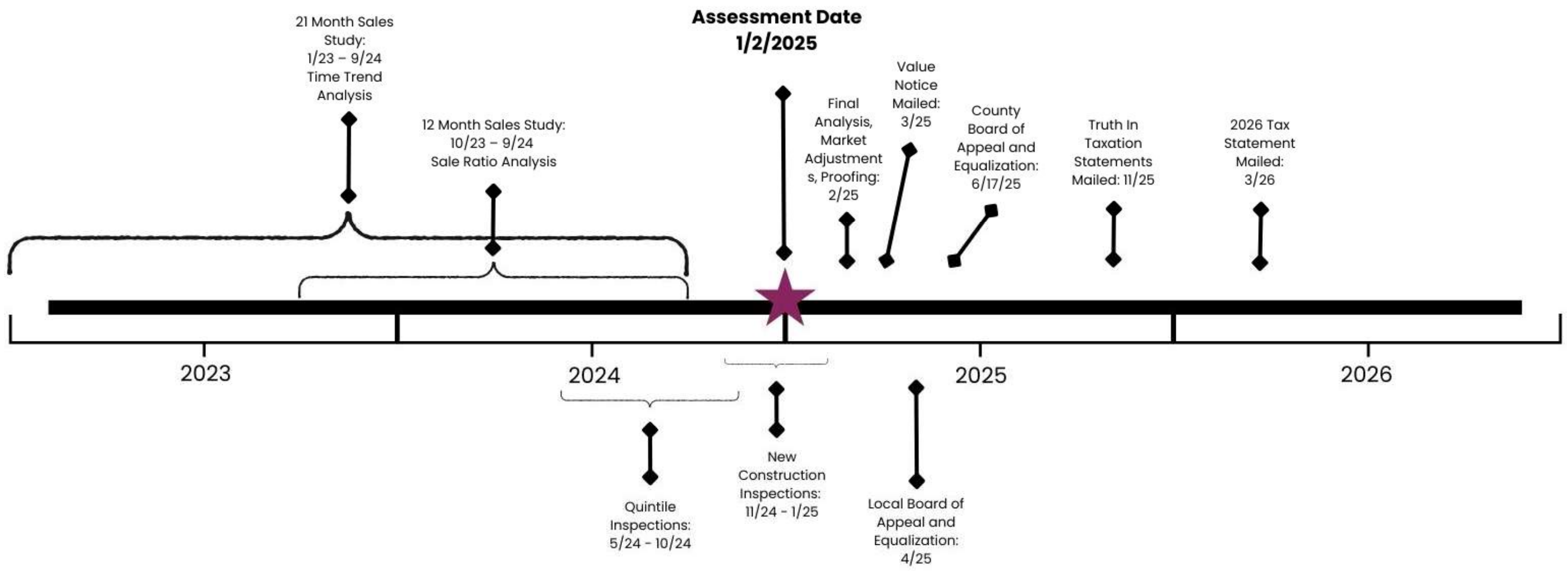
Introduction

Each year property owners have the right and ability to **appeal the estimated market value or classification** of their property. In March, a Valuation and Classification Notice is mailed out. Important information like, estimated market value, classification, new improvements, if any, exclusions if the property qualifies for them, like homesteading and taxable market value are printed on the notice. If there are concerns about the information on the notice, the **first step** is to call the **assessor's office**. Staff are available to answer questions or give information that helps you better understand. Most communities in Chisago County conduct a **Local Board of Appeal and Equalization (LBAE)**. This meeting is to bring your concerns to your Local Government. If you attend the LBAE and still have concerns or questions, you may attend the County Board of Appeal and Equalization.

We hope you find the information in this report **educational and useful**. Our office is here to assist and partner with you, to make sure that your property is being fairly and equitably assessed.

Thank You!
Chisago County Assessor's Office

2025 Assessment Timeline



Chisago County Final Sales Analysis

Chisago County Final Sales Analysis			
Classification	Beginning Sales Ratio	Final Sales Ratio	Number of Sales
Residential - Off Water	88.92%	94.70%	473
Residential - On Water	87.66%	95.12%	81
All Residential	88.57%	94.80%	554
Agricultural	88.68%	95.31%	12
Apartment	NA	NA	0
Commercial Industrial	90.76%	94.50%	20

Sales ratios are computed by dividing the assessor's market value by the sale price of each individual property.

The acceptable level of assessment in Minnesota is to have a sales ratio between 90% and 105%.

The Minnesota Department of Revenue uses this ratio to do studies that ensure uniformity and quality of assessments and equalize state aid distribution.

Market Conditions Adjustments – Time Trends

Market condition adjustments, based on market trends, are a necessary component of the Sales Ratio Study. The purpose of market condition adjustments is to determine what the sale price would have been if it occurred at the same point in time as the assessment date of January 2.

For Example, if a home sold on June 1 of the year, the sale price will be trended to January 2 so it can be compared to the assessed value.

Chisago County Residential Time Trend	
Time Trend Area	Annual Trend Adjustment
Southern Chisago County Off-Water	3.043%
Northern Chisago County Off-Water	4.297%
Southern Chisago County On-Water	4.459%
Northern Chisago County On-Water	None
Agricultural Countywide	None

Sales Ratio Statistics

Sales Ratios by Jurisdiction Residential/Seasonal All Sales

Final Ratios are calculated using the 2025 Assessed Values compared to the Time-Adjusted Sale Price

All Jurisdictions with 6 or more sales, must have a Final Sales Ratio between 90% and 105%.

Chisago County Residential Sales Statistics - 10/1/23 to 9/30/24

Jurisdiction	Number of Sales	Beginning Sales Ratio	Final Sales Ratio	COD	PRD
Amador	7	88.36%	95.57%	.	.
Chisago Lake	40	85.64%	94.52%	6.36	1.01
Fish Lake	16	90.32%	95.64%	.	.
Franconia	6	83.25%	92.26%	.	.
Nessel	20	91.08%	93.38%	.	.
Rushseba	5	81.62%	93.17%	.	.
Shafer Twp	11	86.74%	93.92%	.	.
Sunrise	11	99.82%	92.01%	.	.
Center City	10	84.84%	93.90%	.	.
Chisago City	44	91.13%	94.38%	6.95	1.02
Harris	12	86.33%	94.70%	.	.
Lindstrom	65	90.89%	94.48%	6.79	1.01
North Branch	145	87.35%	95.17%	6.32	1.00
Rush City	25	89.21%	95.03%	.	.
Shafer City	13	86.90%	95.56%	.	.
Stacy (Lent)	36	88.99%	93.53%	5.58	1.00
Taylors Falls	11	81.77%	91.85%	.	.
Wyoming	77	91.75%	94.82%	5.40	1.00
County	554	88.57%	94.80%	6.44	1.01

Sales Ratio Statistics for On Water Sales

Sales Ratios by Jurisdiction Residential/Seasonal On-Water Sales Only

All Jurisdictions with 6 or more sales, must have a Final Sales Ratio between 90% and 105%.

Chisago County On-Water Residential Sales Statistics - 10/1/23 to 9/30/24			
Jurisdiction	**Number of On-Water Sales**	**Beginning On-Water Sales Ratio**	**Final On-Water Sales Ratio**
Amador	.	.	.
Chisago Lake	20	82.84%	94.82%
Fish Lake	5	90.62%	98.00%
Franconia	.	.	.
Nessel	10	98.36%	95.65%
Rushseba	.	.	.
Shafer Twp	1	71.88%	76.54%
Sunrise	.	.	.
Center City	8	84.84%	93.90%
Chisago City	15	95.12%	95.12%
Harris	.	.	.
Lindstrom	16	84.35%	93.42%
North Branch	2	87.50%	95.70%
Rush City	.	.	.
Shafer City	.	.	.
Stacy	.	.	.
Taylors Falls	.	.	.
Wyoming	4	86.81%	95.50%
County	81	87.66%	95.12%

Number of Residential Sales by Jurisdiction

5 Year History per Jurisdiction of the Number of Residential Sales

Chisago County Historical Number of Residential Sales by Jurisdiction						
Jurisdiction	**2021 Assessment**	**2022 Assessment**	**2023 Assessment**	**2024 Assessment**	**2025 Assessment**	**5 Year Total**
Amador	9	11	7	6	7	40
Chisago Lake	54	66	53	32	40	245
Fish Lake	26	30	18	24	16	114
Franconia	13	19	18	9	6	65
Nessel	25	32	40	18	20	135
Rushseba	6	12	6	3	5	32
Shafer Twp	12	7	9	9	11	48
Sunrise	18	31	15	9	11	84
Center City	5	12	9	8	10	44
Chisago City	83	84	87	58	44	356
Harris	14	20	16	8	12	70
Lindstrom	80	102	87	79	65	413
North Branch	186	194	179	177	145	881
Rush City	42	43	41	33	25	184
Shafer City	34	21	22	8	13	98
Stacy (Lent)	62	46	37	25	36	206
Taylors Falls	15	17	18	9	11	70
Wyoming	117	114	89	80	77	477
County Total	**801**	**861**	**751**	**595**	**554**	**3,562**

Sales Ratio of Residential Sales by Jurisdiction

5 Year History per Jurisdiction Final Sales Ratio of Residential Sales

Chisago County Historical Sales Ratio of Residential Sales by Jurisdiction					
Jurisdiction	2021 Assessment	2022 Assessment	2023 Assessment	2024 Assessment	2025 Assessment
Amador	91.1%	95.0%	91.7%	95.4%	95.6%
Chisago Lake	95.0%	93.9%	92.7%	93.6%	94.5%
Fish Lake	93.9%	94.0%	92.5%	93.7%	95.6%
Franconia	92.9%	91.0%	94.6%	95.5%	92.3%
Nessel	94.4%	99.4%	92.7%	94.7%	93.4%
Rushseba	96.5%	96.4%	91.5%	NA	NA
Shafer Twp	93.4%	96.8%	94.3%	94.4%	93.9%
Sunrise	94.1%	92.7%	93.6%	94.7%	92.0%
Center City	NA	96.4%	96.8%	94.9%	93.9%
Chisago City	94.9%	93.7%	93.4%	94.7%	94.4%
Harris	94.6%	94.9%	95.7%	94.6%	94.7%
Lindstrom	96.1%	94.6%	93.7%	95.4%	94.5%
North Branch	95.4%	94.6%	93.2%	95.7%	95.2%
Rush City	94.6%	94.0%	94.2%	95.1%	95.0%
Shafer City	94.8%	96.4%	95.2%	96.9%	95.6%
Stacy (Lent)	93.1%	94.1%	95.8%	95.3%	93.5%
Taylors Falls	94.9%	94.6%	92.8%	96.0%	91.8%
Wyoming	95.4%	94.1%	93.9%	93.7%	94.8%
County Total	**94.6%**	**94.6%**	**93.5%**	**94.8%**	**94.8%**

Residential Sales Values by Jurisdiction

Total of all Sale Prices

Compared to

2025 Total EMV Of Sold Properties

Jurisdiction	Number of Sales	Total Original Sale Price	Total 2025 EMV of Sales
Amador	7	$3,436,000	$3,373,000
Chisago Lake	40	$24,556,950	$23,604,200
Fish Lake	16	$6,210,627	$6,127,100
Franconia	6	$3,077,500	$2,973,800
Nessel	20	$8,315,003	$8,135,800
Rushseba	5	$2,073,000	$2,073,000
Shafer TWP	11	$5,361,353	$5,051,400
Sunrise	11	$4,804,844	$4,628,100
Center City	10	$4,717,220	$4,431,000
Chisago City	44	$20,932,818	$19,656,900
Harris	12	$3,572,121	$3,416,800
Lindstrom	65	$26,462,413	$25,947,800
North Branch	145	$50,502,394	$49,430,200
Rush City	25	$6,299,629	$6,151,700
Shafer	13	$3,792,565	$3,757,900
Stacy	36	$14,760,771	$14,327,200
Taylors Falls	11	$3,416,150	$3,202,300
Wyoming	77	$33,421,133	$32,619,400
Chisago County	554	$225,712,491	$218,907,600

2024 to 2025 EMV Comparison by Jurisdiction

Net % of Change =

$$\frac{\{2025\ \text{EMV} - 2024\ \text{EMV} - \text{New Const}\}}{2024\ \text{EMV}}$$

Chisago County Values by Jurisdiction - Taxable Classes Only					
Jurisdiction	2024 Assessment	2025 Assessment	New Construction	Overall % of Change	Net % of Change
Amador	$ 193,097,400	$ 213,410,800	$ 2,217,700	10.52%	9.37%
Chisago Lake	$ 1,024,308,500	$ 1,111,658,400	$ 6,286,200	8.53%	7.91%
Fish Lake	$ 422,324,600	$ 450,144,500	$ 4,480,900	6.59%	5.53%
Franconia	$ 396,041,200	$ 423,904,600	$ 3,244,700	7.04%	6.22%
Nessel	$ 525,776,800	$ 541,760,400	$ 4,580,700	3.04%	2.17%
Rushseba	$ 161,419,800	$ 170,719,400	$ 1,142,900	5.76%	5.05%
Shafer Twp	$ 252,349,200	$ 278,656,500	$ 2,437,700	10.42%	9.46%
Sunrise	$ 435,380,400	$ 426,822,200	$ 4,151,500	-1.97%	-2.92%
Center City	$ 118,606,300	$ 130,497,300	$ 984,400	10.03%	9.20%
Chisago City	$ 1,057,563,200	$ 1,105,738,100	$ 5,725,600	4.56%	4.01%
Harris	$ 190,700,500	$ 204,797,900	$ 2,845,000	7.39%	5.90%
Lindstrom	$ 758,983,400	$ 806,702,000	$ 4,057,800	6.29%	5.75%
North Branch	$ 1,535,122,800	$ 1,685,893,100	$ 37,735,100	9.82%	7.36%
Rush City	$ 237,461,900	$ 250,855,400	$ 2,015,100	5.64%	4.79%
Shafer City	$ 108,789,900	$ 116,905,100	$ 115,000	7.46%	7.35%
Stacy (Lent)	$ 625,246,700	$ 670,779,600	$ 4,583,400	7.28%	6.55%
Taylors Falls	$ 137,517,400	$ 151,667,600	$ 533,400	10.29%	9.90%
Wyoming	$ 1,274,409,600	$ 1,325,158,200	$ 9,889,900	3.98%	3.21%
County Total	$ 9,455,099,600	$ 10,066,071,100	$ 97,027,000	6.46%	5.44%

Residential & Seasonal Residential Changes

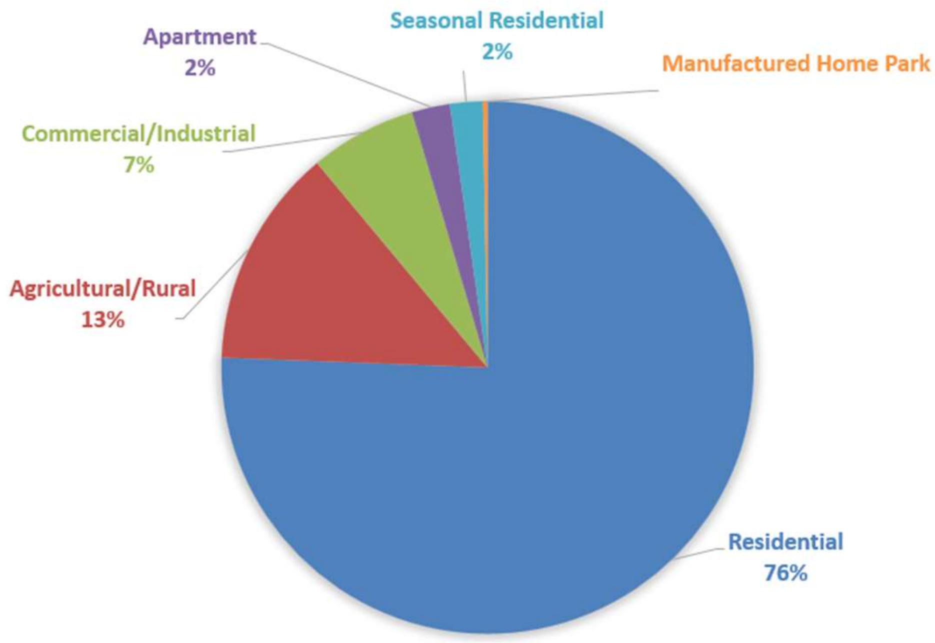
Net % of Change = $\dfrac{2025\ \text{EMV} - 2024\ \text{EMV} - \text{New Const}}{2024\ \text{EMV}}$

Chisago County Residential/Seasonal Residential Values by Jurisdiction					
Jurisdiction	2024 Assessment	2025 Assessment	New Construction	Overall % of Change	Net % of Change
Amador	$ 86,208,900	$ 95,277,200	$ 2,202,700	10.52%	7.96%
Chisago Lake	$ 827,585,100	$ 897,162,400	$ 6,012,900	8.41%	7.68%
Fish Lake	$ 323,618,400	$ 340,187,800	$ 4,187,600	5.12%	3.83%
Franconia	$ 257,297,700	$ 274,006,500	$ 3,146,700	6.49%	5.27%
Nessel	$ 411,420,500	$ 425,578,300	$ 4,190,100	3.44%	2.42%
Rushseba	$ 84,120,600	$ 92,022,700	$ 871,300	9.39%	8.36%
Shafer Twp	$ 127,489,000	$ 141,287,200	$ 2,202,100	10.82%	9.10%
Sunrise	$ 291,943,600	$ 276,349,900	$ 3,287,600	-5.34%	-6.47%
Center City	$ 108,595,900	$ 119,728,000	$ 642,800	10.25%	9.66%
Chisago City	$ 898,327,400	$ 938,906,300	$ 4,122,000	4.52%	4.06%
Harris	$ 123,116,300	$ 132,164,400	$ 2,789,700	7.35%	5.08%
Lindstrom	$ 674,620,900	$ 718,452,900	$ 4,020,000	6.50%	5.90%
North Branch	$ 1,200,902,600	$ 1,332,726,600	$ 32,417,500	10.98%	8.28%
Rush City	$ 165,122,200	$ 173,520,800	$ 921,400	5.09%	4.53%
Shafer City	$ 91,118,600	$ 98,501,400	$ 67,200	8.10%	8.03%
Stacy (Lent)	$ 521,047,800	$ 557,610,100	$ 4,246,200	7.02%	6.20%
Taylors Falls	$ 108,820,900	$ 121,702,900	$ 533,400	11.84%	11.35%
Wyoming	$ 1,032,159,300	$ 1,072,897,000	$ 9,170,500	3.95%	3.06%
County Total	$ 7,333,515,700	$ 7,808,082,400	$ 85,031,700	6.47%	5.31%

Value Changes by Type of Property

Classification	2024 Assessment	2025 Assessment	New Construction	Percent of Total Valuation	Overall % of Change	Net % of Change
Agricultural/Rural	$ 1,245,910,600	$ 1,342,997,400	$ 2,564,600	13.34%	7.8%	7.59%
Residential	$ 7,147,460,500	$ 7,609,472,100	$ 84,119,800	75.60%	6.5%	5.3%
Seasonal Residential	$ 186,055,200	$ 198,610,300	$ 911,900	1.97%	6.7%	6.3%
Commercial/Industrial/Other	$ 623,871,400	$ 651,130,200	$ 4,826,700	6.47%	4.4%	3.6%
Apartment 4+ Units	$ 225,116,900	$ 234,244,500	$ 4,604,000	2.33%	4.1%	2.0%
Manufactured Home Park	$ 26,685,000	$ 29,616,600	$ -	0.29%	11.0%	11.0%

Percentage of Total Value by Property Type



What is the Value in your Jurisdiction

Chisago County Breakdown of Major Categories by Jurisdiction							
Jurisdiction	Agricultural Rural	% of Total	Residential Seasonal	% of Total	Comm. Ind. Apt. All Other	% of Total	Totals
Amador	$ 111,163,500	52%	$ 95,277,200	45%	$ 6,970,100	3%	$ 213,410,800
Chisago Lake	$ 201,035,200	18%	$ 897,162,400	81%	$ 13,460,800	1%	$ 1,111,658,400
Fish Lake	$ 107,743,400	24%	$ 340,187,800	76%	$ 2,213,300	0%	$ 450,144,500
Franconia	$ 141,818,900	33%	$ 274,006,500	65%	$ 8,079,200	2%	$ 423,904,600
Nessel	$ 104,959,500	19%	$ 425,578,300	79%	$ 11,222,600	2%	$ 541,760,400
Rushseba	$ 75,078,800	44%	$ 92,022,700	54%	$ 3,617,900	2%	$ 170,719,400
Shafer Twp	$ 133,576,500	48%	$ 141,287,200	51%	$ 3,792,800	1%	$ 278,656,500
Sunrise	$ 143,706,100	34%	$ 276,349,900	65%	$ 6,766,200	2%	$ 426,822,200
Center City	$ 238,500	0%	$ 119,728,000	92%	$ 10,530,800	8%	$ 130,497,300
Chisago City	$ 55,504,700	5%	$ 938,906,300	85%	$ 111,327,100	10%	$ 1,105,738,100
Harris	$ 52,643,100	26%	$ 132,164,400	65%	$ 19,990,400	10%	$ 204,797,900
Lindstrom	$ 6,685,000	1%	$ 718,452,900	89%	$ 81,564,100	10%	$ 806,702,000
North Branch	$ 93,035,500	6%	$ 1,332,726,600	79%	$ 260,131,000	15%	$ 1,685,893,100
Rush City	$ 4,638,000	2%	$ 173,520,800	69%	$ 72,696,600	29%	$ 250,855,400
Shafer City	$ 3,644,800	3%	$ 98,501,400	84%	$ 14,758,900	13%	$ 116,905,100
Stacy (Lent)	$ 57,211,300	9%	$ 557,610,100	83%	$ 55,958,200	8%	$ 670,779,600
Taylors Falls	$ 9,997,400	7%	$ 121,702,900	80%	$ 19,967,300	13%	$ 151,667,600
Wyoming	$ 40,317,200	3%	$ 1,072,897,000	81%	$ 211,944,000	16%	$ 1,325,158,200
County Total	$ 1,342,997,400	13%	$ 7,808,082,400	78%	$ 914,991,300	9%	$ 10,066,071,100

Values All Taxable Classes

Chisago County Historical Values by Jurisdiction - Taxable Classes Only					
Jurisdiction	2021 Assessment	2022 Assessment	2023 Assessment	2024 Assessment	2025 Assessment
Amador	$ 145,812,400	$ 182,336,400	$ 208,919,000	$ 193,097,400	$ 213,410,800
Chisago Lake	$ 772,560,100	$ 947,074,900	$ 1,057,206,600	$ 1,024,308,500	$ 1,111,658,400
Fish Lake	$ 308,832,700	$ 381,770,800	$ 430,997,100	$ 422,324,600	$ 450,144,500
Franconia	$ 301,822,900	$ 369,723,800	$ 417,123,100	$ 396,041,200	$ 423,904,600
Nessel	$ 361,440,500	$ 483,952,600	$ 548,530,600	$ 525,776,800	$ 541,760,400
Rushseba	$ 110,560,500	$ 145,860,700	$ 162,754,300	$ 161,419,800	$ 170,719,400
Shafer Twp	$ 175,103,500	$ 218,679,700	$ 255,189,000	$ 252,349,200	$ 278,656,500
Sunrise	$ 298,569,000	$ 375,796,800	$ 438,481,900	$ 435,380,400	$ 426,822,200
Center City	$ 89,569,000	$ 109,811,100	$ 119,026,100	$ 118,606,300	$ 130,497,300
Chisago City	$ 756,516,400	$ 933,359,200	$ 1,036,223,400	$ 1,057,563,200	$ 1,105,738,100
Harris	$ 142,129,000	$ 179,401,300	$ 192,373,200	$ 190,700,500	$ 204,797,900
Lindstrom	$ 563,481,900	$ 703,649,100	$ 771,056,000	$ 758,983,400	$ 806,702,000
North Branch	$ 1,115,419,100	$ 1,376,962,400	$ 1,537,194,300	$ 1,535,122,800	$ 1,685,893,100
Rush City	$ 171,529,600	$ 207,901,300	$ 230,452,100	$ 237,461,900	$ 250,855,400
Shafer City	$ 81,861,900	$ 102,299,600	$ 111,558,200	$ 108,789,900	$ 116,905,100
Stacy (Lent)	$ 517,591,500	$ 649,919,600	$ 694,906,800	$ 625,246,700	$ 670,779,600
Taylors Falls	$ 99,449,300	$ 121,215,800	$ 137,836,500	$ 137,517,400	$ 151,667,600
Wyoming	$ 959,962,700	$ 1,174,039,000	$ 1,287,371,200	$ 1,274,409,600	$ 1,325,158,200
County Total	$ 6,972,212,000	$ 8,663,754,100	$ 9,637,199,400	$ 9,455,099,600	$ 10,066,071,100

Median Residential Improved Values

Chisago County Median Residential Improved Value by Jurisdiction					
Jurisdiction	2021 Assessment	2022 Assessment	2023 Assessment	2024 Assessment	2025 Assessment
Amador	$ 313,900	$ 389,200	$ 423,500	$ 385,100	$ 417,500
Chisago Lake	$ 346,400	$ 425,600	$ 461,600	$ 446,800	$ 478,900
Fish Lake	$ 291,600	$ 356,600	$ 388,300	$ 387,600	$ 409,900
Franconia	$ 371,200	$ 453,400	$ 500,200	$ 466,700	$ 487,300
Nessel	$ 291,400	$ 382,100	$ 422,300	$ 404,100	$ 420,500
Rushseba	$ 260,900	$ 335,600	$ 369,400	$ 358,400	$ 384,500
Shafer Twp	$ 301,200	$ 379,000	$ 417,200	$ 416,100	$ 455,300
Sunrise	$ 314,000	$ 383,000	$ 442,400	$ 445,000	$ 415,000
Center City	$ 270,100	$ 337,800	$ 360,800	$ 353,000	$ 384,100
Chisago City	$ 299,800	$ 377,000	$ 404,600	$ 384,600	$ 394,900
Harris	$ 242,900	$ 307,400	$ 323,300	$ 316,000	$ 337,300
Lindstrom	$ 255,100	$ 317,100	$ 337,300	$ 328,100	$ 344,200
North Branch	$ 239,600	$ 293,100	$ 316,400	$ 301,900	$ 326,100
Rush City	$ 172,700	$ 208,700	$ 225,800	$ 229,100	$ 238,900
Shafer City	$ 211,300	$ 258,200	$ 277,400	$ 262,300	$ 287,800
Stacy (Lent)	$ 265,200	$ 333,000	$ 353,250	$ 343,350	$ 397,100
Taylors Falls	$ 200,500	$ 245,700	$ 277,100	$ 274,400	$ 295,100
Wyoming	$ 280,700	$ 349,000	$ 375,700	$ 365,100	$ 375,500
County Median	$ 272,600	$ 338,100	$ 364,600	$ 352,700	$ 370,500

New Construction Value

New construction is identified by assessors when the current market value is affected due to a new improvement or a previously unassessed improvement made to a property.

The new construction value must be listed separately so that property owners have a clear understanding as to why the overall total value of the property was affected.

This includes undervalued property that is not necessarily new, but the value had been unassessed in previous assessment years.

Chisago County Historical New Construction by Jurisdiction - Taxable Classes Only

Jurisdiction	2021 Assessment	2022 Assessment	2023 Assessment	2024 Assessment	2025 Assessment
Amador	$ 1,349,300	$ 1,373,400	$ 2,433,500	$ 1,449,100	$ 2,217,700
Chisago Lake	$ 5,839,100	$ 6,994,000	$ 10,517,100	$ 6,780,500	$ 6,286,200
Fish Lake	$ 2,232,100	$ 4,867,300	$ 3,865,500	$ 3,947,000	$ 4,480,900
Franconia	$ 3,362,400	$ 3,856,800	$ 4,017,200	$ 4,189,800	$ 3,244,700
Nessel	$ 3,172,300	$ 5,657,900	$ 5,733,500	$ 5,460,100	$ 4,580,700
Rushseba	$ 112,500	$ 891,900	$ 1,600,700	$ 1,675,000	$ 1,142,900
Shafer Twp	$ 1,753,500	$ 1,565,500	$ 3,221,500	$ 1,394,500	$ 2,437,700
Sunrise	$ 4,212,600	$ 4,898,700	$ 5,079,000	$ 5,518,700	$ 4,151,500
Center City	$ 888,300	$ 1,700,100	$ 2,012,900	$ 1,676,400	$ 984,400
Chisago City	$ 5,458,300	$ 16,912,500	$ 15,183,100	$ 8,703,400	$ 5,725,600
Harris	$ 1,294,200	$ 822,600	$ 1,599,600	$ 1,520,900	$ 2,845,000
Lindstrom	$ 18,625,500	$ 12,476,700	$ 10,971,800	$ 4,621,100	$ 4,057,800
North Branch	$ 30,308,600	$ 37,053,500	$ 36,660,300	$ 36,937,700	$ 37,735,100
Rush City	$ 5,530,600	$ 5,553,600	$ 3,997,400	$ 4,499,200	$ 2,015,100
Shafer City	$ 2,575,500	$ 2,731,900	$ 1,395,100	$ 89,000	$ 115,000
Stacy (Lent)	$ 6,769,100	$ 7,911,900	$ 7,258,700	$ 5,106,600	$ 4,583,400
Taylors Falls	$ 991,700	$ 1,044,700	$ 700,500	$ 311,200	$ 533,400
Wyoming	$ 7,542,900	$ 10,900,000	$ 24,385,500	$ 8,591,800	$ 9,889,900
County Total	$ 102,018,500	$ 127,213,000	$ 140,632,900	$ 102,472,000	$ 97,027,000

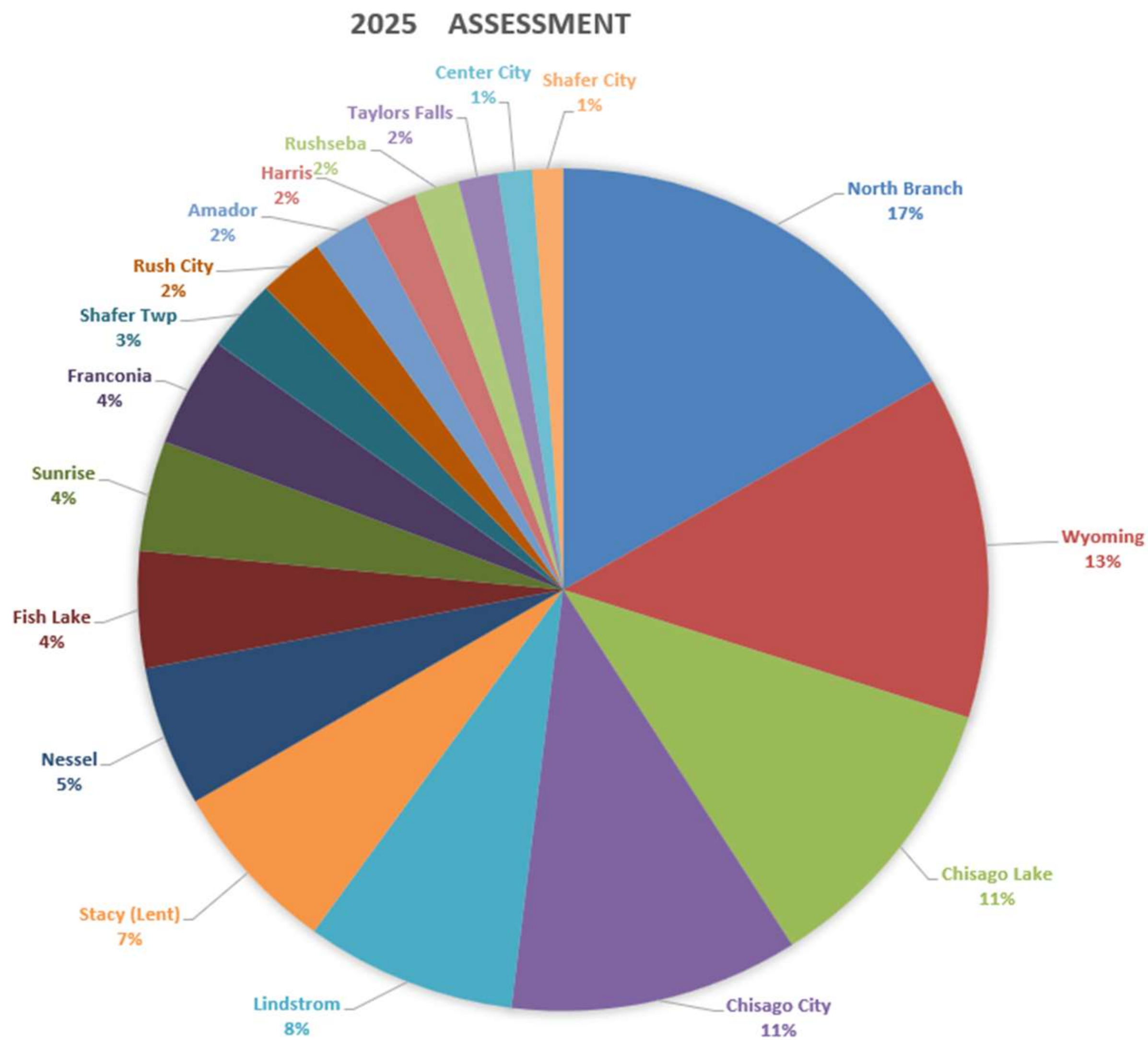
New Single Family Home Starts

Chisago County Historical New Home Starts by Jurisdiction						
Jurisdiction	2020	2021	2022	2023	2024	5 Year Total
Amador	6	3	6	5	8	28
Chisago Lake	12	16	22	4	15	69
Fish Lake	8	16	10	3	8	45
Franconia	10	5	9	5	8	37
Nessel	8	14	10	7	10	49
Rushseba	-	3	5	1	2	11
Shafer Twp	7	2	9	-	4	22
Sunrise	14	14	11	12	7	58
Center City	3	5	3	2	1	14
Chisago City	29	30	22	12	8	101
Harris	1	2	-	6	3	12
Lindstrom	15	15	16	8	10	64
North Branch	115	101	59	101	114	490
Rush City	23	20	13	3	6	65
Shafer City	9	8	2	-	-	19
Stacy (Lent)	11	9	8	7	2	37
Taylors Falls	2	1	1	-	2	6
Wyoming	6	33	33	13	23	108
County Total	279	297	239	189	231	1,235

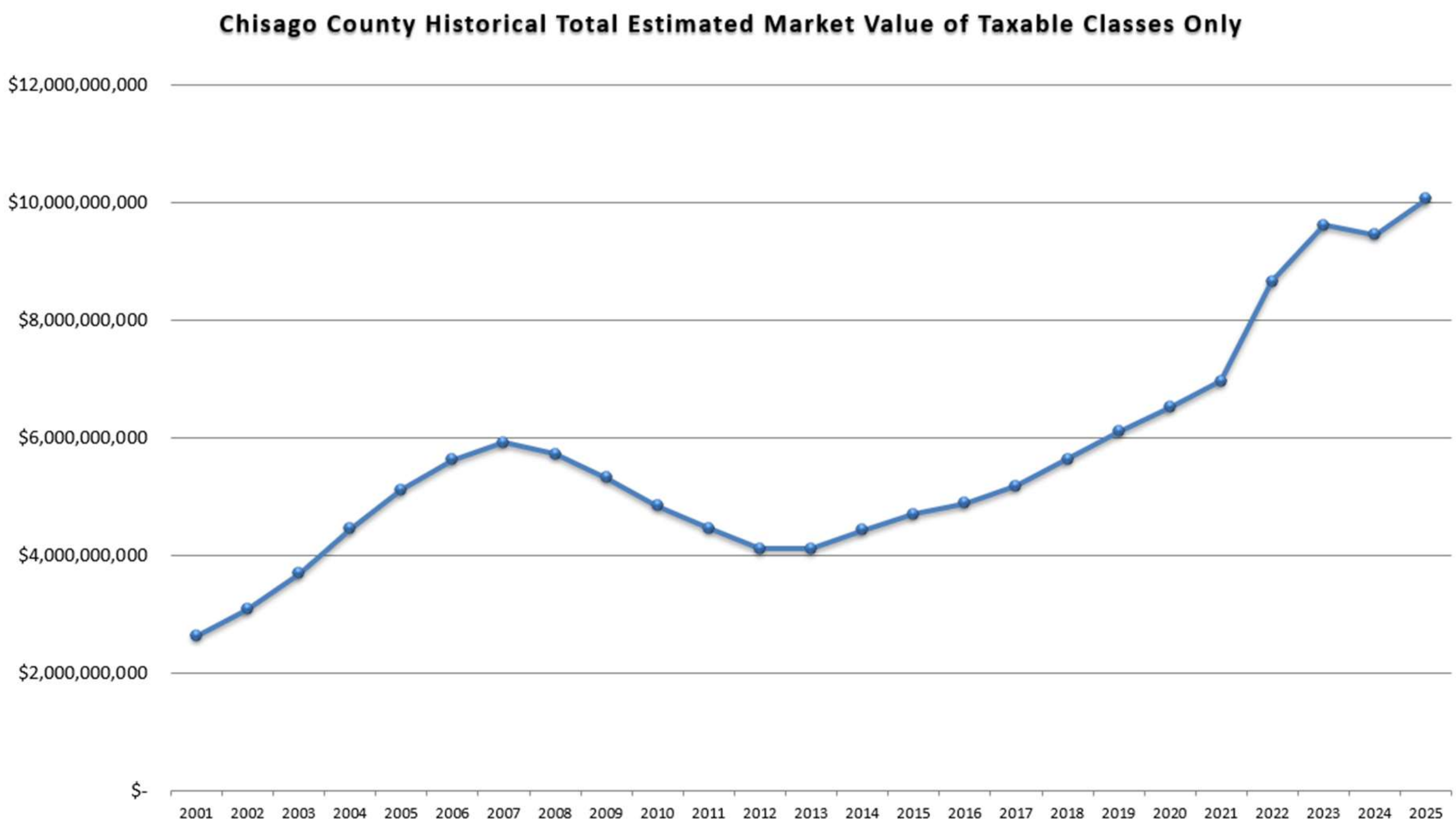
Chisago County's Total 2025 Estimated Market Value is **$10,066,071,100**

This includes Agricultural, Residential, Seasonal, Commercial, Industrial, Apartment and Mobile Home Park classed Properties

*Not included is Exempt and State Assessed Properties



Historical Total EMV of Taxable Classes



Chisago County 2025 Assessment

Agricultural & Green Acre Land Schedule

CHISAGO COUNTY AG. SCHEDULE 2025 (PAY 2026)

NESSEL

EMV		GA
$2,800	Tillable	$2,800
$2,800	High	$2,800
$1,400	Low	$1,400
$700	Waste	$700
$72,000	Site	$4,700

RUSHSEBA

EMV		GA
$2,800	Tillable	$2,800
$2,800	High	$2,800
$1,400	Low	$1,400
$700	Waste	$700
$72,000	Site	$4,700

FISH LAKE

EMV		GA
$4,500	Tillable	$3,700
$4,500	High	$2,900
$2,200	Low	$2,200
$800	Waste	$800
$88,000	Site	$4,700

HARRIS CITY

EMV		GA
$4,000	Tillable	$3,700
$3,500	High	$2,900
$1,900	Low	$1,900
$800	Waste	$800
$80,000	Site	$4,700

SUNRISE NORTH

EMV		GA
$4,500	Tillable	$3,700
$4,500	High	$2,900
$2,000	Low	$2,000
$800	Waste	$800
$80,000	Site	$4,700

NORTH BRANCH

EMV		GA
$4,500	Tillable	$4,500
$4,500	High	$2,900
$2,800	Low	$2,800
$1,000	Waste	$1,000
$83,000	Site	$4,700

SUNRISE SOUTH

EMV		GA
$4,500	Tillable	$4,500
$4,500	High	$2,900
$2,800	Low	$2,800
$1,000	Waste	$1,000
$83,000	Site	$4,700

AMADOR

EMV		GA
$5,000	Tillable	$4,700
$5,000	High	$2,900
$2,500	Low	$2,500
$1,000	Waste	$1,000
$83,000	Site	$4,700

STACY

EMV		GA
$5,500	Tillable	$5,500
$5,500	High	$2,900
$2,400	Low	$2,400
$1,000	Waste	$1,000
$92,000	Site	$4,700

CHISAGO LAKE NORTH

EMV		GA
$5,700	Tillable	$5,600
$5,700	High	$2,900
$2,800	Low	$2,800
$1,000	Waste	$1,000
$92,000	Site	$4,700

SHAFER

EMV		GA
$5,700	Tillable	$5,600
$5,700	High	$2,900
$2,800	Low	$2,800
$1,000	Waste	$1,000
$92,000	Site	$4,700

WYOMING/CHISAGO CITY

EMV		GA
$7,200	Tillable	$6,600
$7,000	High	$2,900
$3,500	Low	$2,900
$1,600	Waste	$1,600
$100,000	Site	$4,700

CHISAGO LAKE SOUTH

EMV		GA
$7,200	Tillable	$6,600
$7,000	High	$2,900
$3,500	Low	$2,900
$1,600	Waste	$1,600
$100,000	Site	$4,700

FRANCONIA

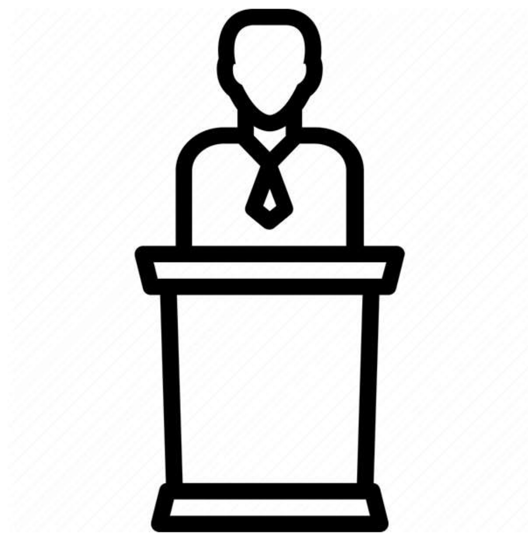
EMV		GA
$6,500	Tillable	$6,500
$6,500	High	$2,900
$3,200	Low	$2,900
$1,500	Waste	$1,500
$97,000	Site	$4,700

Board of Appeal and Equalization

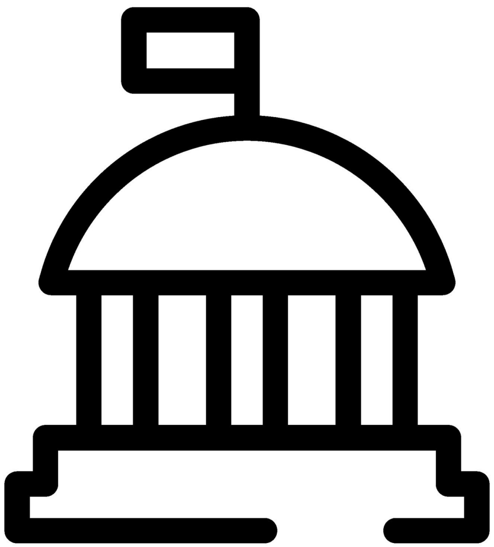
- 273.11 VALUATION OF PROPERTY.
- 274.01 BOARD OF APPEAL AND EQUALIZATION.
- 274.014 LOCAL BOARDS: APPEALS AND EQUALIZATION COURSE AND MEETING REQUIREMENTS.
- 274.13 COUNTY BOARD OF APPEAL AND EQUALIZATION.
- 274.135 COUNTY BOARDS; APPEALS AND EQUALIZATION COURSE AND MEETING REQUIREMENTS.

Appeal's Process:

Contact Assessor



Appeal to the Local Board



Appeal to the County Board

Local Board of Appeal and Equalization Meeting

- Must post the meeting date 10 days prior
- Must have a quorum
- Must have a LBAE Trained Member
- Determine whether all the taxable property in the jurisdiction has ben fairly and equitably valued and classified

Board Can Do

- Reduce the value of a property
- Increase the value of a property
- Add improvements to the assessment
- Change the classification of a property
- Local Boards only: Add properties to the assessment
- County Boards only: Order percentage increases or decreases for an entire class of property

Board Cannot Do

- Consider prior year assessments
- Reduce the aggregate assessment by more than 1%
- Exempt property
- Make changes to property in which he/she has a conflict of interest or financial interest
- Grant special program status
- Make changes benefiting a property owner who refuses entry by the assessor
- Local Boards can't grant percentage increases or decreases for an entire class of property
- County Boards can't add properties to the assessment list

During the Meeting

Ground Rules

Meeting's Purpose

Only current year appeals will be considered

Property owners may only appeal the estimated market value (EMV)

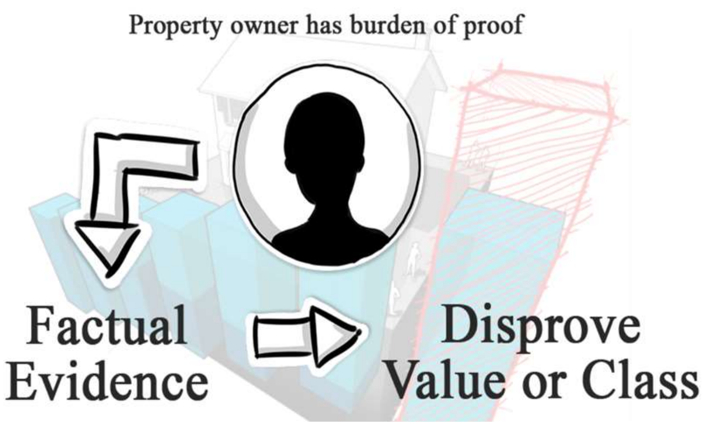
Order in which appeals will be heard

Expectations of appellants when presenting appeals

Time limits (if any)

Board procedure for making decisions

THE APPEAL



THE DECISION

Formal Vote

- No Change
- Lower the value
- Raise the value
- Change the Classification
- Assessor inspect the property

THE FOLLOW-UP

Notify every appellant in writing.

Notification should include:

- Board's decision
- Additional appeal options

2025 Local Board of Appeal and Equalization or Open Book Meeting Schedule

Wednesday April 9, 2025	
City of Rush City	9:30 AM
City of Shafer	6:00 PM
Amador Township	6:00 PM
Thursday April 10, 2025	
City of Taylors Falls (Open Book)	6:00 PM
Monday April 14, 2025	
Harris (Open Book) Assessor Office	8:30am – 3:30pm
Tuesday April 15, 2025	
City of Wyoming (Open Book)	
Wyoming Library	6:00 PM
City of Lindstrom	6:00 PM
Wednesday April 16, 2025	
Franconia Township	1:30 PM
Fish Lake Township	6:00 PM
Thursday April 17, 2025	
Chisago Lakes Township	1:30 PM
City of Center City	6:00 PM
City of North Branch	6:00 PM
Tuesday April 22, 2025	
Rushseba Township	9:30 AM
Shafer Township	6:00 PM
Wednesday April 23, 2025	
Nessel Township	9:30 AM
City of Chisago City	6:00 PM
Thursday April 24, 2025	
Sunrise Township	9:30 AM
City of Stacy (Old Lent TH)	6:00 PM

Local Board of Appeal and Equalization Trained Members

(as of 2/2/2025)

Last Name	First Name	Title/Position	City or Township	County	Training Expir
Fisk	Gene	Supervisor	Amador township	Chisago	7/1/2026
Strong	Lin	Supervisor	Amador Township	Chisago	7/1/2027
Behnke	Jill	Mayor	Center City	Chisago	7/1/2025
Swanson	Sally	Council Member	Center City	Chisago	7/1/2028
Wolcott	Mark	Council Member	Center City	Chisago	7/1/2028
Anderson	Mark	Council Member	Chisago City	Chisago	7/1/2028
Battles	Nicole	Council Member	Chisago City	Chisago	7/1/2028
Dresel	Jeremy	Mayor	Chisago city	Chisago	7/1/2028
Meyer	Craig	Council Member	Chisago City	Chisago	7/1/2027
Rivers	Marie	Council Member	Chisago City	Chisago	7/1/2028
Houle	Wayne	Supervisor	Chisago Lake Township	Chisago	7/1/2025
Reed	David	Supervisor	Chisago Lake Township	Chisago	7/1/2027
Stirling	Sherry	Supervisor	chisago lake township	Chisago	7/1/2026
Norelius	Brian	Council Member	City of Lindstrom	Chisago	7/1/2026
Meyer	Daniel	Council Member	City of Rush City	Chisago	7/1/2026
Mattson	Patty	Council Member	City of Shafer	Chisago	7/1/2026
sawatzky	timothy	Council Member	city of stacy	Chisago	7/1/2025
Thieling	Dennis	Council Member	City of Stacy	Chisago	7/1/2027
Fitzwater	Bruce	Supervisor	Fish lake	Chisago	7/1/2027
Ferguson	Donna	Council Member	Fish Lake Township	Chisago	7/1/2028
Thill	James	Supervisor	Fish Lake Township	Chisago	7/1/2025
Kuhnly	Owen	Supervisor	Franconia Township	Chisago	7/1/2025
sparby	sonny	Supervisor	Franconia Township	Chisago	7/1/2026
Barrett	Jeffery	Supervisor	Lent Township	Chisago	7/1/2026
chartrand	judy	Mayor	Lindstrom	Chisago	7/1/2028
Hilber	Michael	Council Member	Lindstrom	Chisago	7/1/2028
Krueger	Gregory	Council Member	Lindstrom	Chisago	7/1/2027

Local Board of Appeal and Equalization Trained Members
(as of 2/2/2025)

Waldoch	David	Council Member	Lindstrom	Chisago	7/1/2027
Mell	Branden	Supervisor	Nessel	Chisago	7/1/2025
iskierka	stanley	Supervisor	nessel township	Chisago	7/1/2028
Johnson jr	Douglas	Supervisor	Nessel township	Chisago	7/1/2027
Meis	Michelle	Supervisor	Nessel Township	Chisago	7/1/2027
rising	betsy	Board Member	nessel township	Chisago	7/1/2027
Goulet	Jeff	Council Member	North Branch	Chisago	7/1/2028
Miles	Travis	Council Member	North Branch	Chisago	7/1/2027
Schaps	Peter	Council Member	North Branch	Chisago	7/1/2027
Schieber	Kevin	Mayor	North Branch	Chisago	7/1/2027
Canada	Robert	Council Member	North Branch, MN	Chisago	7/1/2027
Storm	Frank	Council Member	Rush City	Chisago	7/1/2026
Johnson	Peter	Supervisor	Rushseba	Chisago	7/1/2027
KURTZ	MATTHEW	Supervisor	Rushseba Township	Chisago	7/1/2027
Hanson	Paula	Mayor	Shafer	Chisago	7/1/2027
Mattson	Patty	Council Member	Shafer	Chisago	7/1/2027
Schmalz	John	Supervisor	Shafer	Chisago	7/1/2028
Hoffman	John	Supervisor	Shafer Township	Chisago	7/1/2025
Hoffman	John	Supervisor	Shafer Township	Chisago	7/1/2028
Stovern	Mark	Supervisor	Shafer Township	Chisago	7/1/2028
Hoppe	Michael	Council Member	Stacy	Chisago	7/1/2028
UTECHT	MARK	Mayor	STACY	Chisago	7/1/2028
Grobove III	Adam	Supervisor	Sunrise Township	Chisago	7/1/2028
Leivian	Eric	Supervisor	Sunrise Township	Chisago	7/1/2025
Strom	Greg	Supervisor	Sunrise Township	Chisago	7/1/2028
Osland	Mark	Supervisor	Sunrise Township	Chisago	7/1/2025
Aanonsen	Troy	Council Member	Taylors Falls	Chisago	7/1/2027
Grote	Timothy	Council Member	TAYLORS FALLS	Chisago	7/1/2027
Weiberg	Brandon	Mayor	Taylors Falls	Chisago	7/1/2027

Local Board of Appeal and Equalization Training is now available year-round.

Any training done between now and LBAE will not qualify for the 2025 LBAE meetings.

Website address for the training
https://www.revenue.state.mn.us/board-appeal-and-equalization-training

2025 Chisago County Board of Appeal and Equalization

Chisago County Courthouse
313 North Main Street, Center City
County Board Room

Tuesday, June 17, 2025
6:30 PM by appointment ONLY
Appointments must be made by June 1, 2025
By calling 651-213-8550

PROPERTY OWNERS MUST HAVE APPEALED AT THE LOCAL BOARD OF APPEAL AND EQUALIZATION OR OPEN BOOK JURISDICTION TO ATTEND THE COUNTY BOARD OF APPEAL AND EQUALIZATION MEETING.

#1 Question Asked of Assessors

What will this do to my taxes?

Biggest Unknown Answer:

What is the budget for Local Governments?

Many variables go into this answer:

- **What was my increase compared to the average for County, City/ Township, School District?**
- **Was there new improvements made to the property?**
- **How much value was added to Ag, Residential, Seasonal, Commercial, Industrial, Apartments?**
- **Were there Property Tax Law changes made during the Legislative session?**

One Answer to a Complex Question

What did my value do compared to other properties?

A city has 4 Residential properties

- Property 1 = TMV $100,000
- Property 2 = TMV $200,000
- Property 3 = TMV $300,000
- Property 4 = TMV $400,000

Total TMV of City = $1,000,000

A city has a budget of $10,000

The City Tax Rate = Budget/Taxable = 1%

Taxes Paid by 4 Properties

- Property 1 = $1000
- Property 2 = $2000
- Property 3 = $3000
- Property 4 = $4000

One Answer to a Complex Question

What did my value do compared to other properties?

All properties are Increased by $25,000

- Property 1 = TMV $125,000 (25%)
- Property 2 = TMV $225,000 (12.5%)
- Property 3 = TMV $325,000 (8.3%)
- Property 4 = TMV $425,000 (6.3%)

Total TMV of City = $1,100,000 (10%)

A city has a budget of $10,000

The City Tax Rate = Budget/Taxable = 0.9%

Taxes Paid by 4 Properties

- Property 1 = $1125 (12.5%)
- Property 2 = $2025 (1.25%)
- Property 3 = $2925 (-2.5%)
- Property 4 = $3825 (-4.38%)

TAXES CHANGE COMPARATIVE TO PERCENT INCREASE IN VALUE

Simplified Answer to Budget Question

All Properties are Increased 10%

- Property 1 = TMV $110,000
- Property 2 = TMV $220,000
- Property 3 = TMV $330,000
- Property 4 = TMV $440,000

Total TMV of City = $1,100,000

City budget stays the same at $10,000

The City Tax Rate = Budget/Taxable = 0.9%

Taxes Paid by 4 Properties
- Property 1 = $1000
- Property 2 = $2000
- Property 3 = $3000
- Property 4 = $4000

TAXES DO NOT CHANGE




Simplified Answer to Budget Question

All Properties Stay the Same

- Property 1 = TMV $100,000
- Property 2 = TMV $200,000
- Property 3 = TMV $300,000
- Property 4 = TMV $400,000

Total TMV of City = $1,000,000

City budget increases 5% = $10,500

The City Tax Rate = Budget/Taxable = 1.05%

Taxes Paid by 4 Properties

- Property 1 = $1050 (5%)
- Property 2 = $2100 (5%)
- Property 3 = $3150 (5%)
- Property 4 = $4200 (5%)

TAXES WENT UP BY 5%

Simplified Answer to Budget Question

All Properties are Increased by 10%

- Property 1 = TMV $110,000
- Property 2 = TMV $220,000
- Property 3 = TMV $330,000
- Property 4 = TMV $440,000

Total TMV of City = $1,100,000

City budget increases 5% or $10,500

The City Tax Rate = Budget/Taxable = 0.9546%

Taxes Paid by 4 Properties

- Property 1 = $1050 (5%)
- Property 2 = $2100 (5%)
- Property 3 = $3150 (5%)
- Property 4 = $4200 (5%)

TAXES WENT UP BY 5%




Simplified Answer to Budget Question

All Properties are changed by different percentages

- Property 1 (10%)= TMV $110,000
- Property 2 (5%)= TMV $210,000
- Property 3 (0%)= TMV $300,000
- Property 4 (-5%)= TMV $380,000

Total TMV of City = $1,000,000 (0%)

City budget increases 5% or $10,500

The City Tax Rate = Budget/Taxable = 1.05%

Taxes Paid by 4 Properties

- Property 1 = $1155 (15.5%)
- Property 2 = $2205 (10.25%)
- Property 3 = $3150 (5.0%)
- Property 4 = $3990 (-.25%)

PROPERTY CLOSEST TO THE OVERALL CHANGE SAW THE CLOSEST CHANGE TO THE BUDGET INCREASE

Simplified Answer to Budget Question

All Properties are changed by different percentages

- Property 1 (-5%)= TMV $95,000
- Property 2 (0%)= TMV $200,000
- Property 3 (5%)= TMV $315,000
- Property 4 (10%)= TMV $440,000

Total TMV of City = $1,050,000 (5%)

City budget increases 5% or $10,500

The City Tax Rate = Budget/Taxable = 1.00%

Taxes Paid by 4 Properties

- Property 1 = $950 (-5%)
- Property 2 = $2000 (0%)
- Property 3 = $3150 (5%)
- Property 4 = $4400 (10%)

PROPERTY CLOSEST TO THE OVERALL CHANGE SAW THE CLOSEST CHANGE TO THE BUDGET INCREASE




- The valuation and classification is completed fairly and equitably to ensure properties pay no more and no less of the budget.
- The budget is the amount of money the governments need to operate their local body of government.
- You can appeal the Valuation or Classification of your property at the Local Board of Appeal and Equalization.
- You can appeal the budgets at the Annual Township meeting or Truth In Taxation meetings.
- The valuation and classification does not rely on the budget to set values, the budget does not rely on the valuation and classification to set a budget.

THESE TWO ARE SEPARATE OF EACH OTHER!

QUESTIONS?

Daryl Moeller
County Assessor

Chase Peloquin
Assistant County Assessor

Chisago County Assessor Office
313 N. Main Street Room 250
Center City, MN 55012

assessor@chisagocountymn.gov
651-213-8550