

SECTION IV

**PROPERTY ASSESSMENT MARKET VALUE/
MARKET CONDITION INFORMATION**

ASSESSMENT MARKET VALUE/MARKET CONDITION STUDY

Stearns County's 2011 property assessment mirrored the changes observed in the real estate market from October 1st, 2009 through September 30th, 2010. The changes in the area's growth rate and market values were influenced by national and regional trends, but also varied from these tendencies due to local marketplace conditions. The agricultural, residential, cabins, commercial, industrial, apartment, and mobile home markets moved independently at different paces and slightly different directions due to changes in supply and demand for properties. These variations were closely linked to the area's employment status, demographics, financing, and market perceptions that were influenced by the recession, residential/cabin foreclosures, a soft commercial/industrial market, and a dynamic agricultural market. The market valuations set by the assessor during this period of time reflected these conditions and activities.

The county's 2011 estimated market value for tax purposes is \$12,954,285,874, a decrease of 2.15 percent from the 2010 assessment. Approximately, a 2.80 percent decrease was attributable to the general market activity in the area and about 0.66 percent increase was due to new construction. For Stearns County, excluding the City of St. Cloud, the total estimated market value was \$9,801,130,174, which represented a 1.43 percent decrease in estimated market value over a year ago. The percentage change in estimated market value tied to new construction was about 0.78 percent. The total aggregate change for the current assessment excluding new construction was down by 2.20 percent. The 2011 estimated market value reported for the portion of St. Cloud City lying within Stearns County was \$3,153,155,700, 4.35 percent lower than last year. New construction accounted for approximately 0.29 percent of the increase in the total estimated market value whereas the overall value decrease without new construction was about 4.63 percent due to the soft real estate market for residential, commercial/industrial, and apartment properties.

During the 2011 assessment, a total of 13,216 parcels were reviewed in Stearns County, excluding parcels in St. Cloud City. The state mandated requirement that calls for all property to be physically inspected at maximum intervals of five years (i.e. 20 percent of the parcels plus properties having new construction must be viewed annually) was met even though significant time was devoted to the administration of the Green Acres and Rural Preserve programs. Approximately, 25.61 percent of the county's parcel count was reviewed from April 24, 2010 through April 11, 2011. The number of inspected properties was triggered by inspection reports, physical changes reported by permit, application, sale, real estate transfer, and other means directly observed by the assessor while canvassing all townships and cities.

The total sum of new construction added to the county's tax base was \$86,097,800, a decrease of almost 13.07 percent from last year's total of \$99,044,300. The annual amount of new construction reported for the county has steadily decreased each year since 2005 when it peaked at \$298,375,100. Stearns County's new construction, excluding the City of St. Cloud, was estimated at \$76,820,900, a decline of 4.39 percent compared to the 2010 aggregate total of \$80,351,200. New construction in the county's townships was up 2.88 percent to \$24,232,900 from last year but 67.33 percent lower than the figure reported six years ago when it peaked at \$74,175,000. The cities (not including St. Cloud) within the county continued to show a trend of declining new construction with a total amount of \$52,528,000 reported, resulting in a percentage decrease of 7.41 percent from last year's figure of \$56,795,600. The part of St. Cloud City lying within Stearns County also had a decrease of 49.63 percent in new construction, down to \$9,276,900 from a 2010 total of \$18,693,100.

In regards to valuation changes for property types in the county, excluding St. Cloud City, the combined residential/cabin properties saw a total decrease of 2.26 percent with some areas seeing slight increases or decreases. Apartments and mobile home parks had value changes that amounted to an aggregate increase of 1.69 percent, while the changes were up or down throughout the area. The total value change for combined commercial/industrial properties amounted to an increase of approximately 0.46 percent. Resorts experienced some decline in value, resulting in a total reduction of 2.68 percent in market value. Farms generally saw their market value remain about the same except for certain areas in and around cities along Interstate-94 and State Highway 23 as well as some land in the eastern part of the county that had some decreases due to a drop in the demand for development property. The green acres value, on the other hand, increased 7.00 to 8.00 percent based upon an agricultural market that was driven by higher commodity prices.

SUMMARY DATA BY PROPERTY TYPE AND/OR DISTRICT

The summary data found on the subsequent pages provide property assessment market value/market condition information for various Stearns County properties and taxing jurisdictions. The facts and figures are presented as spreadsheets, graphs, pie charts, and maps in an attempt to demonstrate both the marketplace and 2011 assessment changes. They are also intended to serve as a reference guide for the current and previous assessments completed within the county.

The first summary is a listing of the new construction totals reported for each city and township within the county, excluding St. Cloud City. This data is located on pages 86 and 87. It has been compiled for the five most recent assessment years, 2007 through 2011, and reflects the area's growth and vitality based upon the assessor's estimate of market value.

Page 88 is a graphic illustration showing the number of new homes constructed in Stearns County (excluding St. Cloud City) during the calendar years 2006 through 2010, while the total number of reported foreclosures (including St. Cloud City) over the past five years is displayed on page 90. Additional foreclosure statistics and figures detailing the number of foreclosures, the percentage of total foreclosed parcels, sale price ranges, mean sale prices, and median sale prices by district and year are found on pages 91 through 100. Preceding this data is a brief overview on the foreclosure problem within the county on page 89.

The market value summaries begin on page 101 and extend through page 126. A 2011 assessment summary on page 101 presents a cursory review of the estimated market values for all of Stearns County and then separately for St. Cloud City and the county without St. Cloud City totals. This analysis gives a clear picture of the annual changes attributable to market conditions and new construction activity for the current property assessment.

Page 102 provides a 2011 estimated market value profile on three major property types and three combination of two property groupings for the county. Pages 103 and 104 comprise a general summary of total estimated market values for these same properties for the past five assessment years, 2007 through 2011. Data on these properties have been divided by valuation for both the county excluding St. Cloud City and the part of St. Cloud City located within the county. The aggregate percentage changes for the most recent assessment are reported with and without new construction values for each property category by their respective geographic area. The total market valuations for the county are also combined for each year with the aggregate change only being reported for the current assessment.

Pages 105 and 106 offer a more detailed listing of the total estimated market value by each taxing district within the county excluding St. Cloud City for the last five assessment years. The total estimated market value for all townships and cities as well as the county are also provided in this summary.

An agricultural market value summary is given on pages 107 and 108 by district excluding St. Cloud City for the assessment years 2007 through 2011. The total market values are also presented for all townships and cities as well as the county. Following this review, there are four area maps relating to the 2011 agricultural property assessment completed in the county's 34 townships and 2 cities. The State Board of Equalization reviews this data along with similar information kept on neighboring counties for equalization purposes. The first map on page 109

provides the average township market values and other pertinent information: (1) the average market value per acre of tillable land; (2) the average market value per deeded acre of land; (3) the average market value of buildings per site, excluding the value of the house and garage; (4) the average market value per house and garage unit; (5) the average market value of a building site having one acre; and (6) the total number of house, garage, and one acre units associated with farms within the taxing district. The second map on page 110 is used to show the 2011 average township market value data for 2a land: (1) the average market value per acre of tillable land; (2) the average market value per acre of deeded land; (3) the average market value per acre of non-tillable land; (4) the average market value per acre of timber (i.e. woodlot) land; and (5) the average market value per acre of waste. The third map on page 111 is used to illustrate the 2011 average township market value data for 2b land: (1) the average market value per acre of tillable land; (2) the average market value per acre of deeded land; (3) the average market value per acre of non-tillable land; (4) the average market value per acre of timber (i.e. wooded) and (5) the average market value per acre of waste. The fourth map on page 112 includes green acres value data: (1) the average green acres value per acre of deeded land; (2) the average green acres value per acre of tillable land; (3) the average green acres value per acre of non-tillable land; (4) the average green acres value per acre of timber (i.e. woodlot) land; and (5) the average green acres value per acre of waste.

The residential/cabin market value summary is located on pages 113 and 114 by district excluding St. Cloud City for the last five assessment years. The total market values are also presented for all townships/cities as well as the county.

Pages 115 through 120 are summaries listing the combined commercial/industrial market value, the apartment/mobile home park market value, and the commercial seasonal recreational market by district excluding St. Cloud City for the years 2007, 2008, 2009, 2010, and 2011. The total market values by category are also furnished collectively for all townships, cities, and the county.

A brief review of each county commissioner's district is found on pages 121 to 125. This 2011 property assessment information includes the total estimated market value and the estimated market value for each major property type. When available, additional information on total farm acres and total parcels.

The last page, 126, is a market value and tax capacity value breakdown by agriculture, residential, and other property types for the past five assessment and payable tax years. A market value and tax capacity value comparison is also given for the same time period in this summation.

**New Construction Totals by Township
Five-Year Profile**

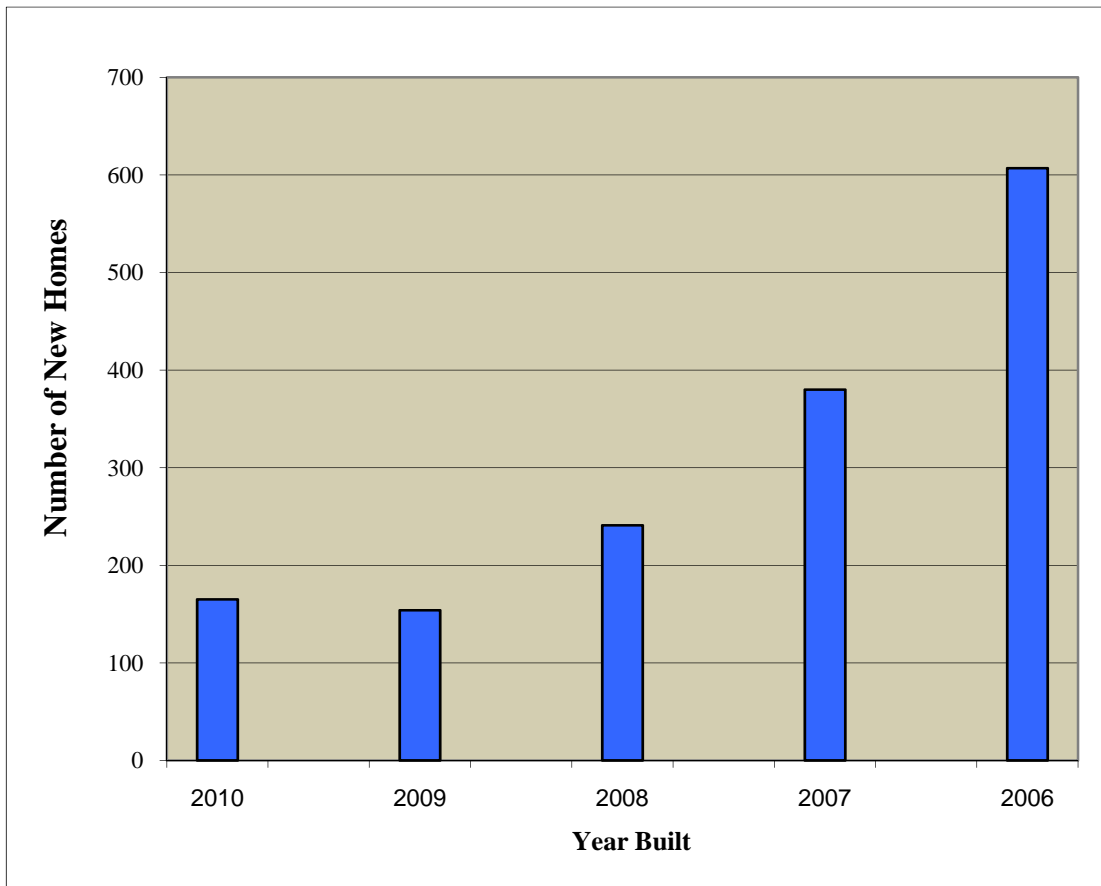
Townships	2007	2008	2009	2010	2011	% CHANGE
Albany	\$1,752,900	\$1,280,700	\$1,877,200	\$1,195,300	\$658,000	-44.95%
Ashley	\$132,900	\$310,700	\$122,100	\$172,800	\$211,100	22.16%
Avon	\$1,481,400	\$1,721,300	\$1,620,700	\$1,398,100	\$562,900	-59.74%
Brockway	\$7,692,000	\$4,899,800	\$1,943,400	\$1,711,600	\$1,140,100	-33.39%
Collegeville	\$2,649,200	\$2,466,200	\$3,501,100	\$1,617,600	\$1,245,900	-22.98%
Crow Lake	\$230,300	\$807,000	\$701,900	\$151,000	\$493,600	226.89%
Crow River	\$928,200	\$551,900	\$2,242,200	\$550,500	\$185,000	-66.39%
Eden Lake	\$3,238,700	\$2,735,900	\$2,991,100	\$1,246,200	\$1,198,500	-3.83%
Fair Haven	\$6,199,000	\$3,299,600	\$1,319,800	\$1,327,900	\$1,946,700	46.60%
Farming	\$1,002,100	\$1,687,900	\$859,500	\$676,000	\$838,000	23.96%
Getty	\$201,000	\$523,600	\$746,000	\$326,800	\$217,500	-33.45%
Grove	\$482,100	\$659,900	\$220,400	\$443,600	\$70,900	-84.02%
Holding	\$1,953,900	\$1,755,700	\$1,057,100	\$623,100	\$625,400	0.37%
Krain	\$872,000	\$607,700	\$1,142,200	\$673,500	\$1,269,600	88.51%
Lake George	\$246,600	\$258,500	\$443,100	\$92,200	\$179,800	95.01%
Lake Henry	\$95,100	\$44,400	\$264,300	\$405,200	\$278,100	-31.37%
LeSauk	\$738,000	\$457,300	\$753,100	\$526,900	\$474,300	-9.98%
Luxemburg	\$1,079,300	\$106,600	\$517,200	\$261,500	\$264,700	1.22%
Lynden	\$3,566,000	\$2,458,000	\$1,517,600	\$899,900	\$1,125,700	25.09%
Maine Prairie	\$4,161,400	\$3,253,800	\$2,106,700	\$1,324,900	\$762,800	-42.43%
Melrose	\$1,368,600	\$1,215,600	\$1,083,700	\$249,400	\$359,500	44.15%
Millwood	\$949,200	\$808,600	\$550,400	\$1,104,500	\$1,099,200	-0.48%
Munson	\$3,634,700	\$1,781,200	\$1,833,300	\$554,800	\$1,319,900	137.91%
North Fork	\$307,200	\$362,200	\$586,500	\$100,800	\$150,500	49.31%
Oak	\$1,082,000	\$1,159,800	\$976,000	\$446,500	\$946,300	111.94%
Paynesville	\$4,528,800	\$2,787,300	\$1,233,100	\$1,384,200	\$2,270,200	64.01%
Raymond	\$249,000	\$660,600	\$264,000	\$186,300	\$54,300	-70.85%
St. Joseph	\$4,590,100	\$2,351,800	\$2,113,800	\$361,900	\$982,500	171.48%
St. Martin	\$1,006,500	\$383,400	\$927,000	\$726,000	\$335,400	-53.80%
St. Wendel	\$2,023,300	\$970,700	\$1,238,800	\$1,389,500	\$1,056,400	-23.97%
Sauk Centre	\$2,281,500	\$2,011,400	\$1,536,300	\$380,800	\$1,005,300	164.00%
Spring Hill	\$276,200	\$569,600	\$768,800	\$31,900	\$451,000	1313.79%
Wakefield	\$4,976,900	\$5,759,800	\$2,017,000	\$829,300	\$315,200	-61.99%
Zion	\$224,300	\$227,300	\$603,700	\$185,100	\$138,600	-25.12%
Totals	\$66,200,400	\$50,935,800	\$41,679,100	\$23,555,600	\$24,232,900	2.88%

**New Construction Totals by City
Five Year Profile**

Cities	2007	2008	2009	2010	2011	% CHANGE
Albany	\$8,162,500	\$4,894,700	\$6,766,700	\$6,050,800	\$2,762,300	-54.35%
Avon	\$3,925,500	\$2,925,400	\$5,698,500	\$803,700	\$592,700	-26.25%
Belgrade	\$1,888,100	\$513,500	\$469,600	\$203,700	\$35,000	-82.82%
Brooten	\$1,012,100	\$344,700	\$1,118,800	\$799,500	\$132,000	-83.49%
Cold Spring	\$10,549,400	\$10,873,100	\$1,926,600	\$1,186,600	\$1,055,800	-11.02%
Eden Valley	\$1,337,400	\$263,500	\$175,700	\$52,000	\$18,100	-65.19%
Elrosa	\$157,500	\$215,600	\$254,500	\$32,000	\$566,900	1671.56%
Freeport	\$4,138,200	\$732,900	\$568,800	\$696,300	\$938,100	34.73%
Greenwald	\$92,100	\$12,200	\$8,300	\$7,600	\$12,500	64.47%
Holdingsford	\$1,677,600	\$507,000	\$72,900	\$161,500	\$130,500	-19.20%
Kimball	\$1,876,400	\$449,000	\$357,800	\$544,000	\$419,200	-22.94%
Lake Henry	\$36,800	\$960,500	\$251,600	\$26,800	\$0	-100.00%
Meire Grove	\$45,000	\$8,200	\$52,800	\$206,300	\$0	-100.00%
Melrose	\$3,103,500	\$3,949,300	\$3,389,100	\$4,364,000	\$994,100	-77.22%
New Munich	\$644,800	\$294,700	\$430,600	\$121,700	\$224,100	84.14%
Paynesville	\$2,454,800	\$1,434,100	\$1,080,000	\$1,175,500	\$703,400	-40.16%
Richmond	\$1,814,300	\$1,044,400	\$249,000	\$465,800	\$1,512,000	224.60%
Rockville	\$3,758,600	\$6,758,200	\$4,266,900	\$1,162,800	\$1,591,300	36.85%
Roscoe	\$103,000	\$191,700	\$4,500	\$3,100	\$62,100	1903.23%
St. Anthony	\$0	\$22,600	\$0	\$75,000	\$132,500	76.67%
St. Augusta	\$11,040,600	\$9,305,500	\$4,322,600	\$2,161,300	\$3,948,800	82.70%
St. Joseph	\$19,315,700	\$5,343,200	\$4,190,300	\$7,067,300	\$4,421,200	-37.44%
St. Martin	\$190,100	\$124,800	\$671,200	\$190,100	\$4,600	-97.58%
St. Rosa	\$181,300	\$0	\$0	\$40,600	\$0	-100.00%
St. Stephen	\$441,200	\$609,200	\$389,100	\$126,800	\$94,000	-25.87%
Sartell	\$44,229,000	\$38,156,400	\$23,980,100	\$22,932,400	\$27,344,400	19.24%
Sauk Centre	\$11,290,600	\$6,075,500	\$2,074,400	\$3,253,200	\$2,013,200	-38.12%
Spring Hill	\$34,300	\$0	\$0	\$26,500	\$0	-100.00%
Waite Park	\$13,653,800	\$11,095,100	\$4,789,300	\$2,858,700	\$2,879,200	0.72%
Totals	\$147,154,200	\$107,105,000	\$67,559,700	\$56,795,600	\$52,588,000	-7.41%
Township & City Totals	\$213,354,600	\$158,040,800	\$109,238,800	\$80,351,200	\$76,820,900	-4.39%

NEW HOMES BUILT OVER THE PAST FIVE YEARS
(Excluding the City of St. Cloud)

<u>Year Built</u>	<u># of New Homes</u>
2010	165
2009	154
2008	241
2007	380
2006	607



STEARNS COUNTY FORECLOSURE UPDATE

Much has been reported in the news media over the last few years about the number of foreclosures and the impact that they are having on real estate markets. The focus of these reports have often centered on national, regional, and state statistics. In an attempt to provide a profile on the amount of foreclosed properties within Stearns County, several summaries are offered for your review and consideration. This data represents the reported foreclosures of all improved and unimproved residential/seasonal recreational residential properties for the years 2006 through 2009 and the first nine months on 2010. Additionally, a brief synopsis featuring commercial, industrial, and apartment foreclosure data for the first nine months of 2010 is included because of the recent softening evident in these markets.

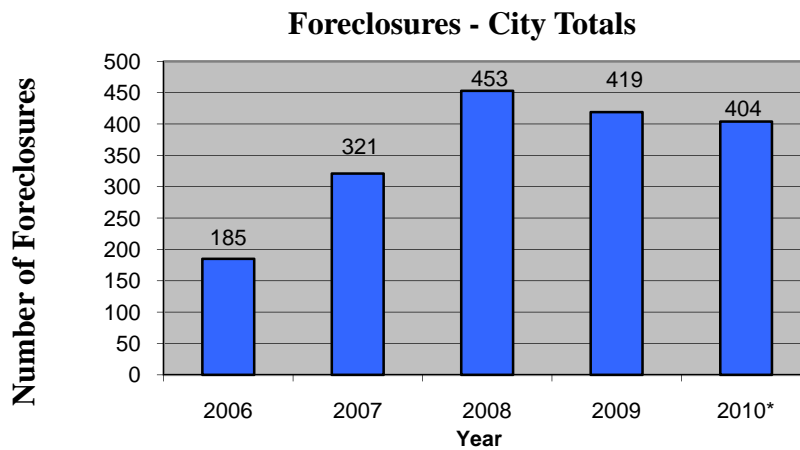
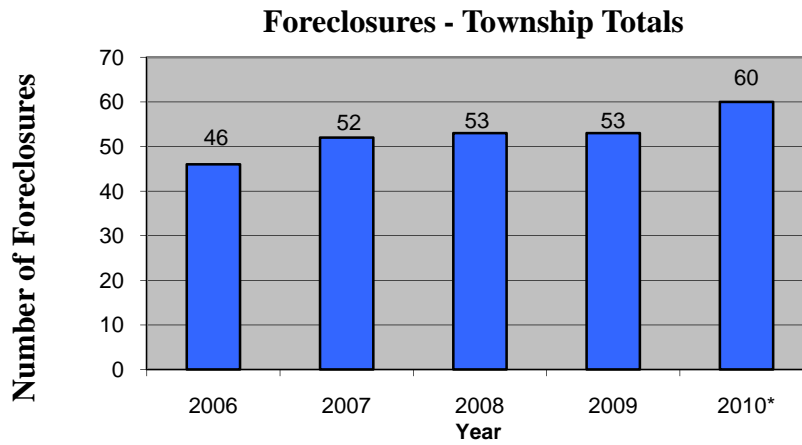
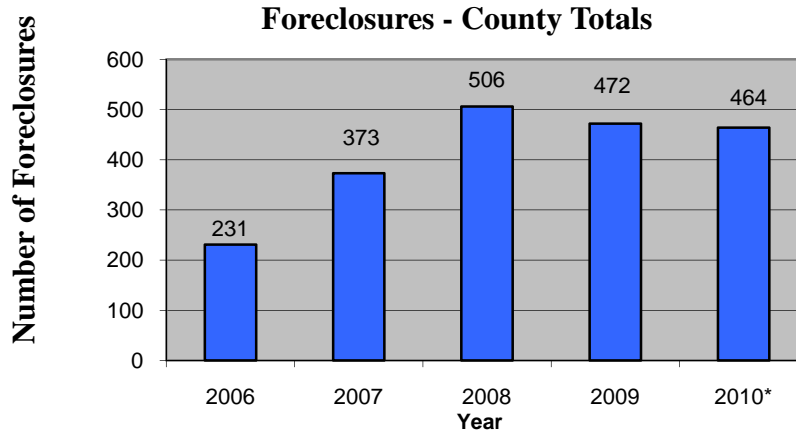
This information is proof that the foreclosure problem differs significantly throughout the United States, Minnesota, and even within Stearns County. The compiled data is one measurement of the vitality of the marketplace and points to the fact that all markets are highly localized and always changing. To accurately evaluate the impact that foreclosures have on the marketplace, both foreclosure filings and properties sold at auction should be considered. The number of foreclosure filings describes the potential for foreclosure and may have a bearing on sale prices and property values, but a truer measure of the vitality is the number of properties sold at a Sheriff Sale.

The influence that foreclosures have on sale prices and property values is extensive and infects each community differently. Since all markets pass through phases of the real estate cycle, they are impacted either positively or negatively and at varying degrees by the forces of supply and demand. Liquidity in the markets is affected by the availability of credit, economic conditions, and demographics. Confidence exhibited by buyers and sellers is shaped by opinion that is based on knowledge, experience, and news reports describing specific market conditions. In short, properties in default or sold at auction disrupts markets by causing an increase in supply, a sense of uncertainty and/or insecurity, as well as a decrease in sale prices that may result in lower property values.

The amount of property in default has been difficult to quantify based on the resources available. However, the actual number of reported foreclosures has been much easier to track because the Land Records Division of the Auditor-Treasurer's Office routinely processes all Sheriff Sales after the loss of title and occupancy. These sales usually involved legal action and have been sold at auction to the highest bidder. In most instances, the successful bidder was the lender who obtained the property by offering the amount of the unpaid loan plus interests and fees.

The summaries on pages 91 through 100 suggest that the local markets have experienced some problems, but not to the same extent as reported in other areas of the country or state. The number of foreclosures has increased over the last five years, with the greatest concentration found in cities like St. Cloud and some surrounding cities. The townships have reported the smallest number of foreclosures and have remained near the same level for the past five years. Overall, the number of properties sold at a Sheriff Sale is slightly below one percent of the total residential/seasonal recreational residential parcel count in the county. For the commercial, industrial, and apartment properties, the total number of reported foreclosures in the first nine months of 2010 is twelve (i.e. seven in St. Cloud City and five outside of St. Cloud City), resulting in an insignificant percentage for comparative purposes.

NUMBER OF FORECLOSURES OVER THE PAST FIVE YEARS



*** 2010 data reflects period of 1/1/10 - 9/30/10**

**REPORTED RES/SRR FORECLOSURES
(2006 - 2010)**

(1/1/10 to
9/30/10)

District Townships	2006 # of Foreclosures	2007 # of Foreclosures	2008 # of Foreclosures	2009 # of Foreclosures	2010 # of Foreclosures
Albany	-	-	-	-	-
Ashley	-	-	-	-	-
Avon	2	2	1	-	-
Brockway	2	4	6	3	8
Collegeville	1	-	1	-	-
Crow Lake	1	-	1	1	-
Crow River	-	2	1	-	-
Eden Lake	9	5	2	2	3
Fair Haven	5	9	9	24	5
Farming	2	1	-	-	1
Getty	-	-	-	-	-
Grove	-	-	-	-	-
Holding	2	3	3	1	-
Krain	-	2	-	1	-
Lake George	-	-	-	-	-
Lake Henry	-	-	-	-	-
LeSauk	-	2	3	-	1
Luxemburg	-	-	-	-	-
Lynden	6	4	5	9	5
Maine Prairie	4	2	3	2	3
Melrose	-	1	-	-	-
Millwood	-	-	1	1	1
Munson	1	-	3	2	18
North Fork	-	-	1	-	-
Oak	-	-	1	-	-
Paynesville	3	2	3	2	2
Raymond	-	-	-	-	-
St. Joseph	2	2	1	-	-
St. Martin	-	-	-	-	-
St. Wendel	2	4	2	1	-
Sauk Centre	-	4	1	-	-
Spring Hill	-	-	-	-	-
Wakefield	4	3	5	4	13
Zion	-	-	-	-	-
Township Totals	46	52	53	53	60

**REPORTED RES/SRR FORECLOSURES
(2006 - 2010)**

(1/1/010 -
9/30/10)

District Cities	2006 # of Foreclosures	2007 # of Foreclosures	2008 # of Foreclosures	2009 # of Foreclosures	2010 # of Foreclosures
Albany	4	9	32	4	4
Avon	-	9	12	4	4
Belgrade	-	3	2	1	4
Brooten	3	4	2	-	3
Cold Spring	3	10	14	9	10
Eden Valley	2	4	3	1	4
Elrosa	-	-	-	1	-
Freeport	2	3	3	-	2
Greenwald	-	-	1	-	-
Holdingsford	2	4	2	3	-
Kimball	2	3	11	4	5
Lake Henry	-	1	-	-	-
Meire Grove	4	1	-	-	2
Melrose	7	6	8	6	3
New Munich	-	-	-	1	-
Paynesville	6	10	20	11	5
Richmond	3	3	6	4	3
Rockville	3	2	1	6	4
Roscoe	1	-	-	2	2
St. Anthony	5	-	-	1	-
St. Augusta	4	13	11	5	1
St. Cloud	70	126	206	262	129
St. Joseph	5	36	28	14	26
St. Martin	-	-	3	2	1
St. Rosa	-	-	-	-	-
St. Stephen	2	1	4	1	2
Sartell	37	42	54	59	167
Sauk Centre	10	23	9	6	10
Spring Hill	-	-	-	1	1
Waite Park	10	8	21	11	12
City Totals	185	321	453	419	404
County Totals	231	373	506	472	464
County Totals w/o St. Cloud	161	247	300	210	335

**REPORTED RES/SRR FORECLOSURES
(2006 - 2010)**

(1/1/10-
9/30/10)

District Townships	2006 % of Total Parcels	2007 % of Total Parcels	2008 % of Total Parcels	2009 % of Total Parcels	2010 % of Total Parcels
Albany	-	-	-	-	-
Ashley	-	-	-	-	-
Avon	0.23	0.23	0.11	-	-
Brockway	0.21	0.41	0.62	0.28	0.76
Collegetown	0.1	-	0.10	-	-
Crow Lake	0.77	-	0.75	0.77	-
Crow River	-	2.38	1.24	-	-
Eden Lake	0.86	0.48	0.19	0.18	0.27
Fair Haven	0.69	1.23	1.22	3.20	0.67
Farming	0.92	0.44	-	-	0.40
Getty	-	-	-	-	-
Grove	-	-	-	-	-
Holdings	0.6	0.86	0.84	0.27	-
Krain	-	1.07	-	0.49	-
Lake George	-	-	-	-	-
Lake Henry	-	-	-	-	-
LeSauk	-	0.32	0.48	-	0.16
Luxemburg	-	-	-	-	-
Lynden	0.74	0.49	0.61	1.08	0.60
Maine Prairie	0.53	0.26	0.39	0.25	0.46
Melrose	-	0.35	-	-	-
Millwood	-	-	0.24	0.23	0.23
Munson	0.1	-	0.27	0.18	1.66
North Fork	-	-	1.61	-	-
Oak	-	-	0.72	-	-
Paynesville	0.28	0.18	0.27	0.17	0.18
Raymond	-	-	-	-	-
St. Joseph	0.42	0.41	0.21	-	-
St. Martin	-	-	-	-	-
St. Wendel	0.26	0.52	0.26	0.13	-
Sauk Centre	-	0.83	0.2	-	-
Spring Hill	-	-	-	-	-
Wakefield	0.31	0.23	0.38	0.30	0.99
Zion	-	-	-	-	-
Township Totals	0.32	0.35	0.36	0.35	0.39

**REPORTED RES/SRR FORECLOSURES
(2006 - 2010)**

(1/1/10 -
9/30/10)

District Cities	2006 % of Total Parcels	2007 % of Total Parcels	2008 % of Total Parcels	2009 % of Total Parcels	2010 % of Total Parcels
Albany	0.41	0.89	3.21	0.40	0.40
Avon	-	1.64	1.79	0.58	0.60
Belgrade	0.93	1.01	0.68	0.33	1.33
Brooten	-	1.22	0.62	-	0.94
Cold Spring	0.21	0.70	0.97	0.62	0.70
Eden Valley	1.08	2.2	1.70	0.56	2.25
Elrosa	-	-	-	0.99	-
Freeport	0.71	1.07	1.08	-	0.68
Greenwald	-	-	0.98	-	-
Holdingsford	0.64	1.18	0.60	0.88	-
Kimball	0.54	0.81	2.99	1.08	1.36
Lake Henry	-	2.13	-	-	-
Meire Grove	6.35	1.56	-	-	3.23
Melrose	0.64	0.53	0.72	0.53	0.27
New Munich	-	-	-	0.57	-
Paynesville	0.64	1.05	2.08	1.11	0.53
Richmond	0.52	0.49	0.98	0.65	0.49
Rockville	0.30	0.20	0.10	0.58	0.40
Roscoe	1.54	-	-	2.99	2.99
St. Anthony	14.29	-	-	2.78	-
St. Augusta	0.27	0.87	0.74	0.32	0.06
St. Cloud	0.49	0.86	1.39	1.22	0.87
St. Joseph	0.30	2.11	1.66	0.81	1.51
St. Martin	-	-	2.60	1.46	0.72
St. Rosa	-	-	-	-	-
St. Stephen	0.64	0.32	1.26	0.31	0.62
Sartell	0.84	0.87	1.13	1.22	3.47
Sauk Centre	0.60	1.39	0.54	0.35	0.60
Spring Hill	-	-	-	2.50	2.38
Waite Park	0.57	0.46	1.23	0.62	0.70
City Totals	0.54	0.92	1.27	1.15	1.12
County Totals	0.47	0.75	1.00	0.91	0.90
County Totals w/o St. Cloud	0.46	0.70	0.84	0.57	0.92

2006 FORECLOSURES
(1/1/06 - 12/31/06)

District	Total Res/SRR Parcels	Number of Res/SRR Foreclosures	% of Total Parcels	Sale Price Range	Mean Sale Price	Median Sale Price
Avon Twp.	869	2	0.23	\$56,758 - \$75,294	\$66,026	\$66,026
Brockway Twp.	962	2	0.21	\$112,453 - \$319,000	\$215,726	\$215,726
Collegeville Twp.	975	1	0.1	\$288,755	\$288,755	\$288,755
Crow Lake Twp.	130	1	0.77	\$72,531	\$72,531	\$72,531
Eden Lake Twp.	1,047	9	0.86	\$32,333 - \$198,398	\$127,832	\$153,145
Fair Haven Twp.	726	5	0.69	\$96,878 - \$331,813	\$205,482	\$218,629
Farming Twp.	217	2	0.92	\$45,902 - \$118,945	\$82,424	\$82,424
Holding Twp.	336	2	0.6	\$111,517 - \$250,381	\$180,949	\$180,949
Lynden Twp.	814	6	0.74	\$61,465 - \$181,112	\$119,089	\$111,102
Maine Prairie Twp.	752	4	0.53	\$138,393 - \$246,707	\$195,236	\$197,922
Munson Twp.	999	1	0.1	\$84,654	\$84,654	\$84,654
Paynesville Twp.	1,061	3	0.28	\$129,765 - \$172,601	\$148,974	\$144,555
St. Joseph Twp.	474	2	0.42	\$257,748 - \$346,887	\$302,318	\$302,318
St. Wendel Twp.	759	2	0.26	\$156,015 - \$216,223	\$186,119	\$186,119
Wakefield Twp.	1,296	4	0.31	\$110,360 - \$146,964	\$133,450	\$138,237
Township Totals	14,506	46	0.32	\$32,333 - \$346,887	\$156,624	\$144,555
Albany City	982	4	0.41	\$56,970 - \$129,593	\$106,160	\$122,039
Brooten City	324	3	0.93	\$34,487 - \$114,750	\$73,864	\$72,354
Cold Spring City	1,433	3	0.21	\$76,610 - \$228,052	\$130,367	\$163,050
Eden Valley City	185	2	1.08	\$83,182 - \$130,118	\$106,650	\$106,650
Freeport City	280	2	0.71	\$134,992 - \$135,267	\$135,130	\$135,130
Holdingford City	313	2	0.64	\$113,007 - \$117,449	\$115,228	\$115,228
Kimball City	370	2	0.54	\$189,342	\$189,342	\$189,342
Meire Grove City	63	4	6.35	\$99,000 - \$401,748	\$250,374	\$250,374
Melrose City	1,088	7	0.64	\$54,809 - \$174,696	\$99,997	\$95,281
Paynesville City	944	6	0.64	\$71,772 - \$131,219	\$96,032	\$93,644
Richmond City	577	3	0.52	\$113,264 - \$125,000	\$118,475	\$117,161
Rockville City	1,009	3	0.3	\$123,043 - \$153,207	\$135,135	\$129,156
Roscoe City	65	1	1.54	\$57,800	\$57,800	\$57,800
St. Anthony City	35	5	14.29	\$22,853 - \$120,900	\$74,536	\$77,197
St. Augusta City	1,482	4	0.27	\$119,357 - \$171,445	\$154,390	\$163,380
St. Cloud City	14,248	70	0.49	\$1,736 - \$448,486	\$129,857	\$122,751
St. Joseph City	1,674	5	0.3	\$135,957 - \$231,457	\$175,713	\$177,386
St. Stephen City	313	2	0.64	\$37,127 - \$119,546	\$78,337	\$78,337
Sartell City	4,393	37	0.84	\$110,255 - \$614,786	\$190,578	\$134,256
Sauk Centre City	1,657	10	0.6	\$55,250 - \$244,242	\$132,516	\$136,940
Waite Park City	1,749	10	0.57	\$43,129 - \$178,304	\$124,105	\$135,889
City Totals	34,653	185	0.54	\$1,736 - \$614,786	\$135,068	\$123,331
County Totals	49,159	231	0.47	\$1,736 - \$614,786	\$139,687	\$126,056
County Totals w/o St. Cloud City	34,911	161	0.46	\$22,853 - \$614,786	\$144,602	\$129,942

2007 RES/SRR FORECLOSURES (Improved/Unimproved Parcels)
(1/1/07 - 12/31/07)

District	Total Res/SRR Parcels	Number of Res/SRR Foreclosures	% of Total Parcels	Sale Price Range	Mean Sale Price	Median Sale Price
Avon Twp.	879	2	0.23	\$119,412 - \$271,072	\$195,242	\$195,242
Brockway Twp.	967	4	0.41	\$30,464 - \$243,622	\$174,988	\$212,932
Crow River Twp.	84	2	2.38	\$84,751 - \$158,400	\$121,576	\$121,576
Eden Lake Twp.	1,049	5	0.48	\$112,200 - \$251,500	\$187,384	\$193,599
Fair Haven Twp.	734	9	1.23	\$99,000 - \$500,602	\$252,871	\$234,987
Farming Twp.	227	1	0.44	\$318,760	\$318,760	\$318,760
Holding Twp.	349	3	0.86	\$107,584 - \$303,684	\$199,382	\$162,927
Krain Twp.	187	2	1.07	\$98,394 - \$186,610	\$142,502	\$142,502
LeSauk Twp.	629	2	0.32	\$76,022 - \$139,428	\$107,725	\$107,725
Lynden Twp.	820	4	0.49	\$182,260 - \$585,000	\$312,362	\$241,093
Maine Prairie Twp.	761	2	0.26	\$115,181 - \$366,750	\$240,966	\$240,966
Melrose Twp.	286	1	0.35	\$213,750	\$213,750	\$213,750
Paynesville Twp.	1,103	2	0.18	\$148,283 - \$203,486	\$175,885	\$175,885
St. Joseph Twp.	483	2	0.41	\$61,000 - \$231,885	\$146,443	\$146,443
St. Wendel Twp.	773	4	0.52	\$115,654 - \$311,341	\$184,285	\$155,072
Sauk Centre Twp.	481	4	0.83	\$163,384 - \$667,314	\$415,345	\$415,345
Wakefield Twp.	1,308	3	0.23	\$241,532 - \$569,896	\$368,643	\$294,500
Township Totals	14,756	52	0.35	\$30,464 - \$667,314	\$224,061	\$205,324
Albany City	1,007	9	0.89	\$73,386 - \$156,894	\$109,527	\$114,343
Avon City	550	9	1.64	\$105,927 - \$165,988	\$127,926	\$117,865
Belgrade City	296	3	1.01	\$93,053 - \$107,086	\$100,404	\$101,074
Brooten City	328	4	1.22	\$16,424 - \$102,600	\$62,002	\$64,493
Cold Spring City	1,435	10	0.70	\$53,779 - \$237,226	\$137,154	\$137,979
Eden Valley City	182	4	2.20	\$68,760 - \$165,000	\$102,706	\$88,531
Freeport City	281	3	1.07	\$127,500 - \$140,786	\$135,456	\$138,032
Holdingford City	340	4	1.18	\$86,118 - \$134,900	\$100,796	\$91,084
Kimball City	370	3	0.81	\$120,648 - \$146,965	\$133,008	\$131,412
Lake Henry City	47	1	2.13	\$81,803	\$81,803	\$81,803
Meire Grove City	64	1	1.56	\$88,000	\$88,000	\$88,000
Melrose City	1,122	6	0.53	\$68,000 - \$113,878	\$89,071	\$88,890
Paynesville City	954	10	1.05	\$51,567 - \$161,861	\$94,426	\$92,283
Richmond City	610	3	0.49	\$143,000 - \$224,856	\$195,952	\$220,000
Rockville City	994	2	0.20	\$139,400 - \$196,000	\$167,700	\$167,700
St. Augusta City	1,486	13	0.87	\$129,222 - \$641,189	\$220,914	\$170,685
St. Cloud City	14,685	126	0.86	\$26,230 - \$540,773	\$132,781	\$121,761
St. Joseph City	1,709	36	2.11	\$95,000 - \$302,012	\$156,109	\$156,208
St. Stephen City	313	1	0.32	\$132,827	\$132,827	\$132,827
Sartell City	4,818	42	0.87	\$3,736 - \$442,266	\$193,588	\$186,830
Sauk Centre City	1,654	23	1.39	\$50,000 - \$205,371	\$103,116	\$97,607
Waite Park City	1,747	8	0.46	\$92,650 - \$176,301	\$132,517	\$134,081
City Totals	34,992	321	0.92	\$3,736 - \$641,189	\$140,020	\$132,659
County Totals	49,748	373	0.75	\$3,736 - \$667,314	\$151,439	\$135,908
County Totals w/o St. Cloud City	35,063	247	0.70	\$3,736 - \$667,314	\$161,154	\$140,250

2008 RES/SRR FORECLOSURES (Improved/Unimproved Parcels)
(1/1/08-12/31/08)

District	Total Res/SRR Parcels	Number of Res/SRR Foreclosures	% of Total Parcels	Sale Price Range	Mean Sale Price	Median Sale Price
Avon Twp.	879	1	0.11	\$259,693	\$259,693	\$259,693
Brockway Twp.	975	6	0.62	\$125,550 - \$346,578	\$205,872	\$150,260
Collegeville Twp.	989	1	0.10	\$190,815	\$190,815	\$190,815
Crow Lake Twp.	133	1	0.75	\$128,511	\$128,511	\$128,511
Crow River Twp.	81	1	1.24	\$158,576	\$158,576	\$158,576
Eden Lake Twp.	1,052	2	0.19	\$150,750 - \$534,476	\$342,613	\$342,613
Fair Haven Twp.	737	9	1.22	\$99,815 - \$746,414	\$309,574	\$268,718
Holding Twp.	358	3	0.84	\$161,579 - \$248,714	\$202,077	\$195,937
LeSauk Twp.	621	3	0.48	\$136,000 - \$161,254	\$150,980	\$155,685
Lynden Twp.	820	5	0.61	\$113,961 - \$152,915	\$138,194	\$142,950
Maine Prairie Twp.	771	3	0.39	\$94,167 - \$229,079	\$168,641	\$182,676
Millwood Twp.	425	1	0.24	\$193,781	\$193,781	\$193,781
Munson Twp.	1,095	3	0.27	\$67,384 - \$367,462	\$216,869	\$215,761
North Fork Twp.	62	1	1.61	\$109,378	\$109,378	\$109,378
Oak Twp.	139	1	0.72	\$152,950	\$152,950	\$152,950
Paynesville Twp.	1,115	3	0.27	\$94,593 - \$160,871	\$127,732	\$127,732
St. Joseph Twp.	480	1	0.21	\$540,000	\$540,000	\$540,000
St. Wendel Twp.	768	2	0.26	\$84,208 - \$114,585	\$99,397	\$99,397
Sauk Centre Twp.	506	1	0.20	\$115,612	\$115,612	\$115,612
Wakefield Twp.	1,308	5	0.38	\$144,589 - \$637,317	\$221,764	\$168,000
Township Totals	14,898	53	0.36	\$67,384 - \$746,414	\$224,305	\$159,772
Albany City	996	32	3.21	\$20,300 - \$231,739	\$113,048	\$115,268
Avon City	671	12	1.79	\$48,000 - \$181,318	\$118,014	\$123,054
Belgrade City	293	2	0.68	\$60,350 - \$62,632	\$61,491	\$61,491
Brooten City	322	2	0.62	\$41,650 - \$45,431	\$43,451	\$43,451
Cold Spring City	1,445	14	0.97	\$44,252 - \$231,276	\$132,761	\$112,450
Eden Valley City	177	3	1.70	\$55,800 - \$192,277	\$117,780	\$105,263
Freeport City	277	3	1.08	\$13,808 - \$188,184	\$97,571	\$90,722
Greenwald City	102	1	0.98	\$85,000	\$85,000	\$85,000
Holdingford City	335	2	0.60	\$45,900 - \$83,509	\$64,705	\$64,705
Kimball City	367	11	2.99	\$62,884 - \$748,277	\$193,532	\$148,329
Melrose City	1,116	8	0.72	\$53,611 - \$145,262	\$83,146	\$73,725
Paynesville City	962	20	2.08	\$72,800 - \$545,930	\$196,637	\$105,442
Richmond City	611	6	0.98	\$68,801 - \$242,223	\$152,515	\$137,982
Rockville City	997	1	0.10	\$310,000	\$310,000	\$310,000
St. Augusta City	1,493	11	0.74	\$105,797 - \$914,832	\$280,192	\$173,956
St. Cloud City	14,807	206	1.39	\$21,554 - \$2,925,000	\$155,795	\$121,072
St. Joseph City	1,689	28	1.66	\$102,900 - \$259,871	\$159,129	\$149,191
St. Martin City	133	3	2.26	\$112,002 - \$121,791	\$116,897	\$116,897
St. Stephen City	317	4	1.26	\$6,161 - \$108,675	\$62,247	\$134,150
Sartell City	4,788	54	1.13	\$25,000 - \$700,825	\$180,756	\$151,287
Sauk Centre City	1,661	9	0.54	\$57,000 - \$135,936	\$96,527	\$95,000
Waite Park City	1,712	21	1.23	\$50,782 - \$198,390	\$115,864	\$116,889
City Totals	35,824	453	1.27	\$6,161 - \$2,925,000	\$152,185	\$127,186
County Totals	50,722	506	1.00	\$6,161 - \$2,925,000	\$161,360	\$131,202
County Totals w/o St Cloud City	35,915	300	0.84	\$6,161 - \$914,832	\$164,428	\$137,554

2009 RES/SRR FORECLOSURES (Improved/Unimproved Parcels)
(1/1/09-12/31/09)

District	Total Res/SRR Parcels	# of Foreclosures	% of Total Parcels	Sale Price Range	Mean Sale Price	Median Sale Price
Brockway	1,073	3	0.28	\$84,000-\$134,187	\$112,184	\$118,365
Crow Lake	130	1	0.77	\$105,665	\$105,665	\$105,665
Eden Lake	1,100	2	0.18	\$110,776-\$165,008	\$137,892	\$137,892
Fair Haven	751	24	3.2	\$104,000-\$281,694	\$209,735	\$221,276
Holding	371	1	0.27	\$140,911	\$140,911	\$140,911
Krain	205	1	0.49	\$135,483	\$135,483	\$135,483
Lynden	835	7	0.84	\$24,199-\$300,000	\$156,914	\$122,907
Maine Prairie	794	2	0.25	\$76,175-\$112,860	\$94,518	\$94,518
Millwood	431	1	0.23	\$368,539	\$368,539	\$368,539
Paynesville	1,149	2	0.17	\$113,193-\$595,717	\$354,455	\$354,455
St. Wendel	769	1	0.13	\$46,386	\$46,386	\$46,386
Wakefield	1,320	4	0.3	\$213,777-\$282,037	\$249,472	\$251,037
Township Totals	15,376	49	0.32	\$24,199-\$595,717	\$178,814	\$138,197
Albany	1,006	4	0.4	\$47,310-\$182,523	\$111,999	\$109,082
Avon	684	4	0.58	\$64,571-\$179,888	\$117,660	\$113,091
Belgrade	301	1	0.33	\$60,890	\$60,890	\$60,890
Cold Spring	1,449	9	0.62	\$100,832-\$591,589	\$186,508	\$137,546
Eden Valley	180	1	0.56	\$72,890	\$72,890	\$72,890
Elrosa	101	1	0.99	\$69,529	\$69,529	\$69,529
Holdingford	339	3	0.88	\$40,420-\$80,750	\$59,640	\$57,750
Kimball	371	4	1.08	\$85,000-\$230,623	\$122,490	\$87,168
Melrose	1,128	5	0.44	\$49,976-\$149,361	\$96,450	\$70,450
New Munich	174	1	0.57	\$101,091	\$101,091	\$101,091
Paynesville	987	11	1.11	\$61,250-\$198,078	\$121,480	\$118,806
Richmond	618	4	0.65	\$83,595-\$176,575	\$120,973	\$111,866
Rockville	1,039	5	0.48	\$72,250-\$350,000	\$224,138	\$206,798
Roscoe	67	2	2.99	\$76,874-\$145,284	\$111,079	\$111,079
St. Anthony	36	1	2.78	\$103,847	\$103,847	\$103,847
St. Augusta	1,547	5	0.32	\$160,000-\$400,000	\$223,829	\$183,344
St. Cloud	14,849	259	1.74	\$17,427-\$2,300,000	\$163,774	\$125,000
St. Joseph	1,734	13	0.75	\$88,645-\$260,630	\$152,290	\$130,400
St. Martin	137	2	1.46	\$117,314-\$142,481	\$129,898	\$129,898
Sartell	4,842	58	1.2	\$87,054-\$3,331,552	\$291,248	\$167,991
Sauk Centre	1,693	6	0.35	\$25,884-\$188,796	\$94,318	\$91,301
Spring Hill	40	1	2.5	\$43,300	\$43,300	\$43,300
Waite Park	1,766	11	0.62	\$46,350-\$156,000	\$102,386	\$100,922
City Totals	36,286	411	1.13	\$17,427-\$3,331,552	\$168,208	\$125,000
County Totals	51,662	460	0.89	\$17,427-\$3,331,552	\$170,070	\$125,572
County Totals w/o St. Cloud	36,813	201	0.55	\$24,199-\$3,331,552	\$166,481	\$123,831

2010 FORECLOSURES**(1/1/10 - 09/30/10)**

District	Total Res/SRR Parcels	Number of Res/SRR Foreclosures	% of Total Parcels	Sale Price Range	Mean Sale Price	Median Sale Price
Brockway Twp.	1,056	8	0.76	\$29,665-\$450,751	\$118,264	\$118,264
Eden Lake Twp.	1,108	3	0.27	\$145,800-\$203,318	\$171,375	\$165,008
Fair Haven Twp.	749	5	0.67	\$40,000-\$261,421	\$189,968	\$197,174
Farming Twp.	248	1	0.40	\$162,000	\$162,000	\$162,000
LeSauk Twp.	636	1	0.16	\$94,350	\$94,350	\$94,350
Lynden Twp.	837	5	0.60	\$24,199-\$300,000	\$151,719	\$113,494
Maine Prairie Twp.	646	3	0.46	\$112,860-\$178,752	\$144,741	\$142,612
Millwood Twp.	430	1	0.23	\$300,000	\$300,000	\$300,000
Munson Twp.	1,086	18	1.66	\$32,494-\$189,716	\$116,441	\$116,441
Paynesville Twp.	1,139	2	0.18	\$136,305-\$497,455	\$316,880	\$316,880
Wakefield Twp.	1,317	13	0.99	\$41,817-\$301,840	\$176,556	\$284,883
Township Totals	15,357	60	0.39	\$24,199-\$497,455	\$176,572	\$95,290
Albany City	992	4	0.40	\$47,310-\$140,500	\$99,430	\$99,430
Avon City	669	4	0.60	\$114,230-\$188,614	\$152,173	\$152,173
Belgrade City	301	4	1.33	\$33,150-\$80,643	\$52,741	\$52,741
Brooten City	320	3	0.94	\$15,657-\$73,811	\$45,895	\$48,218
Cold Spring City	1,432	10	0.70	\$95,033-\$121,202	\$101,040	\$101,040
Eden Valley City	178	4	2.25	\$72,890-\$92,973	\$86,034	\$86,034
Freeport City	296	2	0.68	\$40,000-\$69,529	\$54,765	\$54,765
Kimball City	368	5	1.36	\$78,625-\$217,552	\$122,208	\$85,085
Meire Grove City	62	2	3.23	\$39,658-\$122,720	\$81,189	\$81,189
Melrose City	1,111	3	0.27	\$46,976-\$130,441	\$89,958	\$92,457
Paynesville City	952	5	0.53	\$48,461-\$150,510	\$72,255	\$96,501
Richmond City	608	3	0.49	\$83,595-\$130,941	\$105,493	\$101,944
Rockville City	989	4	0.40	\$135,933-\$350,000	\$215,682	\$215,682
Roscoe City	67	2	2.99	\$76,874-\$190,861	\$133,868	\$133,868
St. Augusta City	1,544	1	0.06	\$167,000	\$167,000	\$167,000
St. Cloud City	14,889	129	0.87	\$23,665-\$393,481	\$120,814	\$114,120
St. Joseph City	1,721	26	1.51	\$52,435-\$325,812	\$121,434	\$121,434
St. Martin City	138	1	0.72	\$55,006	\$55,006	\$55,006
St. Stephen City	323	2	0.62	\$122,016-\$367,000	\$244,508	\$244,508
Sartell City	4,809	167	3.47	\$33,199-\$297,000	\$73,066	\$73,066
Sauk Centre City	1,662	10	0.60	\$25,884-\$109,502	\$96,067	\$96,067
Spring Hill City	42	1	2.38	\$43,300	\$43,300	\$43,300
Waite Park City	1,711	12	0.70	\$58,942-\$190,862	\$111,239	\$111,239
City Totals	36,002	404	1.12	\$15,657-\$393,481	\$106,312	\$70,169
County Totals	51,359	464	0.90	\$15,657-\$497,455	\$129,042	\$70,520
County Totals w/o St. Cloud City	36,470	335	0.92	\$15,657-\$497,455	\$129,292	\$70,169

COMMERCIAL/INDUSTRIAL/APARTMENT FORECLOSURES

1/1/10-9/30/10

Township/City	Parcel #	Sale Price	Doc Type	Doc Date	Property Type
Lynden Twp	19.10674.0404	\$242,134	SherCert	12/9/2009	Shop/Storage
Cold Spring City	48.29930.0005	\$244,000	SherCert	3/10/2010	Office/Service Garage
Eden Valley City	50.30628.0000	\$60,000	SherCert	10/6/2009	Office Bldg. (Newspaper)
St. Cloud City	82.43719.0000	\$209,242	SherCert	2/4/2010	4 +, Non-Hmstd, APT
St. Cloud City	82.43721.0000	\$206,366	SherCert	1/7/2010	4 +, Non-Hmstd, APT
St. Cloud City	82.43722.0000	\$208,368	SherCert	1/28/2010	4 +, Non-Hmstd, APT
St. Cloud City	82.43723.0000	\$210,097	SherCert	3/4/2010	4 +, Non-Hmstd, APT
St. Cloud City	82.44645.0015	\$2,436,187	SherCert	11/12/2009	Big Box Retail
St. Cloud City	82.47188.0050	\$627,522	SherCert	1/14/2010	Granite Bank Bldg. Condo.
St. Cloud City	82.47188.0051	\$627,522	SherCert	1/14/2010	Granite Bank Bldg. Condo.
St. Cloud City	82.47188.0052	\$627,522	SherCert	1/14/2010	Granite Bank Bldg. Condo.
St. Cloud City	82.47188.0053	\$627,522	SherCert	1/14/2010	Granite Bank Bldg. Condo.
St. Cloud City	82.52881.0030	\$466,224	SherCert	10/22/2009	Downtown Office
Sauk Centre City	94.58819.0010	\$75,000	SherCert	9/10/2009	Office/Warehouse
Waite Park City	98.60707.0040	\$800,666	SherCert	12/8/2009	Vacant Comm. Land

Year:	2009	2010
Total Foreclosures	8	12
Stearns County	4	5
City of St. Cloud	4	7

**2011 ASSESSMENT SUMMARY
ESTIMATED MARKET VALUE CHANGES**

Stearns County (Including the City of St. Cloud)

MARKET VALUE CHANGES (INCLUDING NEW CONSTRUCTION)		
<u>2011 EMV w/NC*</u>	<u>2010 EMV w/NC*</u>	<u>Percent Change</u>
\$12,954,285,874	\$13,239,548,200	-2.15%

MARKET VALUE CHANGES (EXCLUDING NEW CONSTRUCTION)		
<u>2011 EMV w/o NC**</u>	<u>2010 EMV w/NC*</u>	<u>Percent Change</u>
\$12,868,188,074	\$13,239,548,200	-2.80%

NOTE: The percentage increase in estimated market value attributable to new construction is 0.66%. The total amount of new construction for the 2011 assessment is \$86,097,800. In 2010, it was 0.75% and \$99,044,300.

City of St. Cloud (Stearns County)

MARKET VALUE CHANGES (INCLUDING NEW CONSTRUCTION)		
<u>2011 EMV w/NC*</u>	<u>2010 EMV w/NC*</u>	<u>Percent Change</u>
\$3,153,155,700	\$3,296,543,900	-4.35%

MARKET VALUE CHANGES (EXCLUDING NEW CONSTRUCTION)		
<u>2011 EMV w/o NC**</u>	<u>2010 EMV w/NC*</u>	<u>Percent Change</u>
\$3,143,878,800	\$3,296,543,900	-4.63%

NOTE: The percentage increase in estimated market value attributable to new construction is about 0.29%. The total amount of new construction for the 2011 assessment is \$9,276,900. In 2010, it was 0.56% and \$18,693,100.

Stearns County (Excluding the City of St. Cloud)

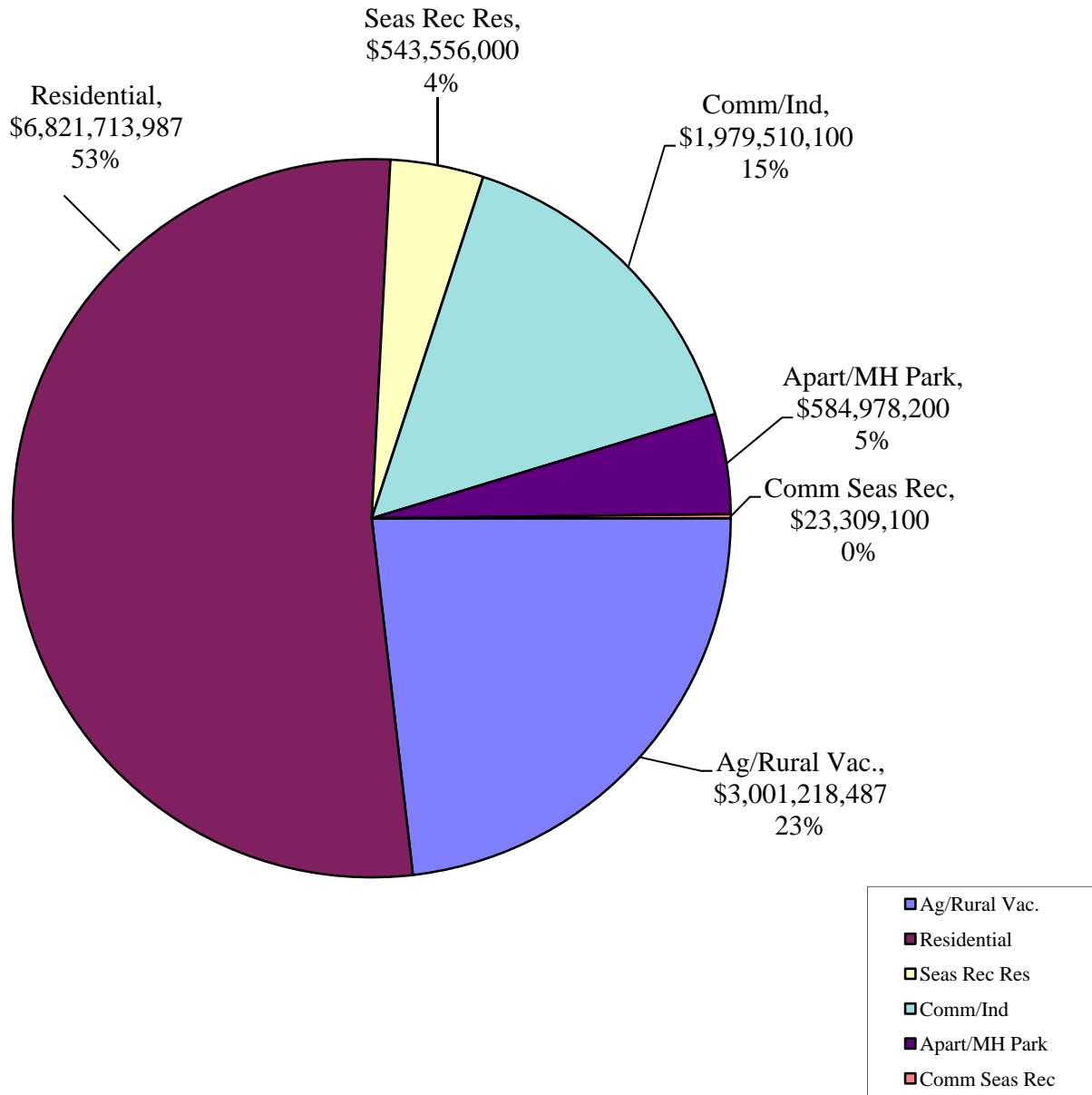
MARKET VALUE CHANGES (INCLUDING NEW CONSTRUCTION)		
<u>2011 EMV w/NC*</u>	<u>2010 EMV w/NC*</u>	<u>Percent Change</u>
\$9,801,130,174	\$9,943,004,300	-1.43%

MARKET VALUE CHANGES (EXCLUDING NEW CONSTRUCTION)		
<u>2011 EMV w/o NC**</u>	<u>2010 EMV w/NC*</u>	<u>Percent Change</u>
\$9,724,309,274	\$9,943,004,300	-2.20%

Note: The percentage increase in estimated market value attributable to new construction is 0.78%. The total amount of new construction for 2011 assessment is \$76,820,900. In 2010, it was 0.81% and \$80,351,200.

*w/NC - with New Construction **w/o NC - without New Construction

**2011 Stearns County Estimated Market Value Profile by Property Type
(Totals Include City of St. Cloud)**



STEARNS COUNTY ESTIMATED MARKET VALUE PROFILE
TOTAL COUNTY ESTIMATED MARKET VALUE BY PROPERTY TYPE
EXCLUDING THE CITY OF ST. CLOUD

Class	2007	2008	2009	2010	2011	% CHG
Ag*	\$2,683,765,195	\$2,859,937,475	\$3,056,161,300	\$2,995,901,200	\$2,970,253,387	-0.9%
Ag**	\$2,670,828,595	\$2,847,260,375	\$3,044,759,300	\$2,989,161,300	\$2,963,367,987	-1.1%
Residential*	\$5,265,487,605	\$5,362,966,425	\$5,216,960,000	\$4,984,615,000	\$4,879,543,487	-2.1%
Residential**	\$5,134,698,105	\$5,276,967,825	\$5,165,618,600	\$4,952,271,000	\$4,843,189,187	-2.8%
Seas Rec Res*	\$620,285,400	\$639,972,200	\$599,973,600	\$563,690,800	\$543,519,200	-3.6%
Seas Rec Res**	\$610,103,800	\$634,451,400	\$594,368,400	\$560,408,100	\$540,330,200	-4.1%
Comm/Ind*	\$971,182,400	\$1,040,769,500	\$1,110,632,600	\$1,101,150,500	\$1,106,176,400	0.5%
Comm/Ind**	\$920,201,600	\$1,001,811,700	\$1,081,695,600	\$1,070,888,300	\$1,080,938,200	-1.8%
Apt/MH Park*	\$240,782,000	\$257,174,200	\$269,793,200	\$273,696,000	\$278,328,600	1.7%
Apt/MH Park**	\$232,470,000	\$243,636,800	\$257,850,500	\$266,018,100	\$273,273,100	-0.1%
Comm Seas Rec*	\$25,191,700	\$24,759,300	\$24,629,100	\$23,950,800	\$23,309,100	-2.7%
Comm Seas Rec**	\$25,037,600	\$23,410,200	\$24,618,600	\$23,906,300	\$23,210,600	-3.1%

NOTE: The following grand totals do not include the City of St. Cloud

Totals*	\$9,806,694,300	\$10,185,579,100	\$10,278,149,800	\$9,943,004,300	\$9,801,130,174	-1.4%
Totals**	\$9,593,339,700	\$10,027,538,300	\$10,168,911,000	\$9,862,653,100	\$9,724,309,274	-2.2%

NOTE: The following grand include the City of St. Cloud

Totals*	\$13,211,190,400	\$13,679,447,200	\$13,725,794,900	\$13,239,548,200	\$12,954,285,874	-2.1%
Totals**	\$12,940,510,200	\$13,474,307,800	\$13,590,064,200	\$13,140,503,900	\$12,868,188,074	-2.8%

* EMV includes new construction

**EMV excludes new construction

**STEARNS COUNTY ESTIMATED MARKET VALUE PROFILE
TOTAL CITY OF ST. CLOUD ESTIMATED MARKET VALUE
BY PROPERTY TYPE**

Class	2007	2008	2009	2010	2011	% CHG
Ag*	\$50,940,900	\$50,525,900	\$40,629,900	\$31,284,600	\$30,965,100	-1.0%
Ag**	\$50,930,900	\$50,525,900	\$40,629,900	\$31,284,600	\$30,965,100	-1.0%
Residential*	\$2,228,879,900	\$2,249,448,600	\$2,169,057,900	\$2,055,448,300	\$1,942,170,500	-5.5%
Residential**	\$2,192,954,300	\$2,226,407,000	\$2,159,307,000	\$2,048,711,200	\$1,936,104,600	-5.8%
Seas Rec Res*	\$38,000	\$38,000	\$36,800	\$36,800	\$36,800	0.0%
Seas Rec Res**	\$38,000	\$38,000	\$36,800	\$36,800	\$36,800	0.0%
Comm/Ind*	\$842,684,900	\$896,292,900	\$931,759,800	\$897,757,700	\$873,333,700	-2.7%
Comm/Ind**	\$821,414,900	\$879,945,900	\$922,513,800	\$891,844,700	\$870,122,700	-3.1%
Apt/MH Park*	\$281,952,400	\$297,562,700	\$306,202,700	\$312,016,500	\$306,649,600	-1.7%
Apt/MH Park**	\$281,832,400	\$289,852,700	\$298,665,700	\$305,973,500	\$306,649,600	-1.7%
Comm Seas Rec*	\$0	\$0	\$0	\$0	\$0	0.0%
Comm Seas Rec**	\$0	\$0	\$0	\$0	\$0	0.0%
Totals*	\$3,404,496,100	\$3,493,868,100	\$3,447,645,100	\$3,296,543,900	\$3,153,155,700	-4.3%
Totals**	\$3,347,170,500	\$3,446,769,500	\$3,421,153,200	\$3,277,850,800	\$3,143,878,800	-4.6%

* EMV includes new construction

**EMV excludes new construction

**Total Estimated Market Value By Township
Five Year Profile Based On Spring Mini-Abstract**

Township	2007	2008	2009	2010	2011	% Change
Albany	\$141,232,100	\$147,189,200	\$149,592,500	\$145,631,100	\$145,224,648	0%
Ashley	\$58,147,300	\$65,881,400	\$78,893,800	\$79,066,300	\$82,838,624	5%
Avon	\$257,252,800	\$260,754,100	\$249,743,400	\$240,351,600	\$239,068,496	-1%
Brockway	\$338,701,500	\$352,268,700	\$351,122,200	\$337,640,100	\$329,728,627	-2%
Collegeville	\$368,923,900	\$368,461,600	\$366,160,000	\$354,029,500	\$356,536,813	1%
Crow Lake	\$43,185,500	\$51,461,500	\$59,485,100	\$59,417,100	\$60,284,046	1%
Crow River	\$51,116,900	\$60,136,600	\$71,469,200	\$71,590,900	\$71,681,137	0%
Eden Lake	\$275,517,900	\$278,104,300	\$273,258,900	\$272,590,600	\$258,608,322	-5%
Fair Haven	\$206,751,400	\$211,350,100	\$209,949,000	\$200,572,400	\$201,335,507	0%
Farming	\$128,667,000	\$134,097,300	\$136,952,900	\$135,818,600	\$136,977,262	1%
Getty	\$58,427,000	\$65,170,200	\$78,507,300	\$78,387,200	\$79,294,898	1%
Grove	\$69,984,000	\$77,437,700	\$88,169,800	\$88,083,500	\$88,676,456	1%
Holding	\$150,132,800	\$154,738,500	\$157,556,900	\$156,999,900	\$155,892,336	-1%
Krain	\$122,923,800	\$130,254,700	\$129,265,300	\$129,460,700	\$130,609,597	1%
Lake George	\$56,886,900	\$63,535,200	\$75,353,900	\$75,391,300	\$76,320,986	1%
Lake Henry	\$61,788,000	\$69,962,500	\$83,916,300	\$84,358,400	\$85,613,788	1%
LeSauk	\$211,585,600	\$207,936,200	\$201,864,900	\$192,119,900	\$173,498,973	-10%
Luxemburg	\$86,438,800	\$93,634,200	\$105,071,200	\$104,406,500	\$104,699,834	0%
Lynden	243,725,600	\$250,723,900	\$238,655,400	\$231,418,500	\$229,588,935	-1%
Maine Prairie	\$302,082,400	\$311,833,500	\$302,751,100	\$309,593,000	\$299,451,252	-3%
Melrose	\$114,872,600	\$125,241,500	\$133,012,800	\$131,313,800	\$131,057,447	0%
Millwood	\$158,658,500	\$169,658,900	\$177,997,300	\$177,352,800	\$172,744,202	-3%
Munson	\$279,661,300	\$289,662,900	\$285,722,700	\$264,296,200	\$260,099,583	-2%
North Fork	\$43,962,900	\$51,647,000	\$62,335,400	\$61,883,100	\$62,619,215	1%
Oak	\$78,351,200	\$85,749,700	\$94,603,200	\$93,801,200	\$94,022,946	0%
Paynesville	\$308,885,300	\$318,282,900	\$310,228,500	\$289,885,500	\$281,729,597	-3%
Raymond	\$47,287,900	\$53,168,300	\$64,646,300	\$64,682,800	\$67,882,013	5%
St. Joseph	\$234,818,500	\$221,987,600	\$220,484,000	\$212,959,200	\$206,644,094	-3%
St. Martin	\$62,538,400	\$69,979,800	\$81,301,600	\$81,907,200	\$81,994,128	0%
St. Wendel	\$239,244,100	\$242,618,300	\$237,727,100	\$237,338,500	\$233,444,050	-2%
Sauk Centre	\$129,905,600	\$142,921,900	\$150,134,400	\$145,400,200	\$144,483,926	-1%
Spring Hill	\$62,154,200	\$70,187,000	\$83,270,000	\$82,741,600	\$83,856,943	1%
Wakefield	\$423,458,800	\$425,946,700	\$417,161,200	\$388,747,100	\$377,220,651	-3%
Zion	\$56,691,400	\$65,313,800	\$79,946,600	\$79,048,000	\$80,574,245	2%
Totals	\$5,473,961,900	\$5,687,297,700	\$5,806,310,200	\$5,658,284,300	\$5,584,303,577	-1%

**Total Estimated Market Value By City
Five Year Profile Based On Spring Mini-Abstract**

City	2007	2008	2009	2010	2011	% Change
Albany	\$159,408,000	\$163,834,900	\$166,971,400	\$162,587,200	\$163,945,531	0.84%
Avon	\$115,457,100	\$125,103,000	\$129,748,200	\$121,027,800	\$117,111,880	-3.24%
Belgrade	\$33,127,200	\$33,502,900	\$34,231,700	\$32,446,800	\$31,250,157	-3.69%
Brooten	\$33,097,600	\$34,195,700	\$35,134,100	\$33,522,800	\$32,755,682	-2.29%
Cold Spring	\$253,065,300	\$268,725,200	\$271,355,400	\$259,688,500	\$253,556,423	-2.36%
Eden Valley	\$18,492,300	\$18,695,900	\$18,876,000	\$17,047,300	\$16,261,546	-4.61%
Elrosa	\$9,345,900	\$10,036,200	\$10,606,600	\$10,522,900	\$11,240,920	6.82%
Freeport	\$46,377,900	\$46,682,500	\$48,111,900	\$45,504,100	\$45,218,932	-0.63%
Greenwald	\$11,447,700	\$11,466,100	\$11,682,200	\$11,184,400	\$11,354,177	1.52%
Holdingford	\$39,499,700	\$38,921,000	\$37,819,200	\$37,597,100	\$33,982,150	-9.61%
Kimball	\$50,849,800	\$51,616,200	\$49,560,600	\$45,801,500	\$44,752,911	-2.29%
Lake Henry	\$4,330,300	\$5,521,900	\$5,717,400	\$5,317,200	\$5,081,200	-4.44%
Meire Grove	\$7,765,900	\$7,588,100	\$7,719,900	\$7,652,200	\$7,518,116	-1.75%
Melrose	\$175,378,200	\$182,064,400	\$182,645,000	\$182,706,200	\$185,053,825	1.28%
New Munich	\$18,474,300	\$18,348,400	\$17,964,400	\$17,159,700	\$17,201,995	0.25%
Paynesville	\$139,851,500	\$143,952,400	\$142,704,900	\$136,379,100	\$133,508,260	-2.11%
Richmond	\$92,686,700	\$94,189,100	\$92,684,700	\$88,009,700	\$88,924,905	1.04%
Rockville	\$308,311,600	\$328,033,800	\$328,306,000	\$283,168,100	\$274,689,845	-2.99%
Roscoe	\$6,146,200	\$6,325,400	\$6,419,800	\$6,036,700	\$5,767,419	-4.46%
St. Anthony	\$4,273,500	\$4,289,800	\$4,180,000	\$4,199,400	\$4,314,531	2.74%
St. Augusta	\$395,850,200	\$410,567,500	\$389,052,400	\$362,583,600	\$357,233,528	-1.48%
St. Joseph	\$335,029,600	\$336,323,200	\$331,973,000	\$320,607,800	\$313,905,494	-2.09%
St. Martin	\$19,222,400	\$19,381,000	\$20,154,500	\$19,304,100	\$19,039,421	-1.37%
St. Rosa	\$5,700,200	\$5,817,500	\$5,853,500	\$5,802,100	\$5,703,695	-1.70%
St. Stephen	\$61,386,200	\$61,059,300	\$61,139,400	\$58,136,900	\$54,582,207	-6.11%
Sartell	\$1,020,009,800	\$1,058,804,500	\$1,053,154,200	\$1,047,753,100	\$1,036,254,144	-1.10%
Sauk Centre	\$262,520,500	\$276,028,900	\$270,219,700	\$265,754,500	\$266,885,612	0.43%
Spring Hill	\$4,914,400	\$5,048,100	\$5,191,700	\$5,021,400	\$5,065,511	0.88%
Waite Park	\$700,622,400	\$732,158,500	\$732,661,800	\$692,197,800	\$674,666,588	-2.53%
Totals	\$4,332,732,400	\$4,498,281,400	\$4,471,839,600	\$4,284,720,000	\$4,216,826,597	-1.58%
Township & City Totals	\$9,806,694,300	\$10,185,579,100	\$10,278,149,800	\$9,943,004,300	\$9,801,130,174	-1.43%

**Agricultural Market Value by Township
Five Year Profile Based On Spring Mini-Abstract**

Township	2007	2008	2009	2010	2011	% CHANGE
Albany	\$94,814,700	\$100,085,700	\$102,181,900	\$99,976,461	100,382,948	0.41%
Ashley	\$52,511,700	\$59,948,700	\$72,412,600	\$72,285,496	75,746,774	4.79%
Avon	\$81,099,800	\$83,356,600	\$79,803,500	\$80,309,477	78,833,096	-1.84%
Brockway	\$129,727,400	\$132,697,050	\$131,552,100	\$127,039,037	126,982,377	-0.04%
Collegetown	\$77,096,500	\$79,448,200	\$89,799,350	\$86,274,124	85,016,263	-1.46%
Crow Lake	\$31,501,300	\$38,942,800	\$47,590,300	\$47,443,479	47,875,546	0.91%
Crow River	\$38,988,700	\$47,737,900	\$56,973,500	\$56,231,137	57,439,437	2.15%
Eden Lake	\$73,934,100	\$78,601,800	\$82,180,100	\$81,561,754	84,545,922	3.66%
Fair Haven	\$67,923,000	\$70,216,200	\$80,886,500	\$78,286,777	77,244,207	-1.33%
Farming	\$88,550,200	\$93,282,300	\$98,455,600	\$97,593,691	99,381,862	1.83%
Getty	\$51,487,000	\$58,028,200	\$71,181,400	\$71,086,408	71,870,498	1.10%
Grove	\$55,075,000	\$61,961,400	\$72,374,500	\$72,309,333	73,587,156	1.77%
Holding	\$97,375,600	\$100,868,400	\$106,228,500	\$106,776,512	105,459,336	-1.23%
Krain	\$94,907,500	\$101,623,100	\$100,139,000	\$99,104,059	99,488,847	0.39%
Lake George	\$49,979,100	\$56,271,400	\$68,583,700	\$68,613,847	69,686,986	1.56%
Lake Henry	\$57,676,700	\$65,873,500	\$79,810,500	\$80,138,626	81,579,088	1.80%
LeSauk	\$65,487,000	\$64,063,500	\$58,154,600	\$57,006,212	44,123,273	-22.60%
Luxemburg	\$69,281,500	\$75,832,600	\$87,456,000	\$87,368,553	88,276,234	1.04%
Lynden	\$61,775,100	\$63,234,800	\$62,225,200	\$61,695,465	61,512,035	-0.30%
Maine Prairie	\$143,692,000	\$149,531,600	\$148,871,600	\$155,476,576	155,766,065	0.19%
Melrose	\$59,076,200	\$68,774,500	\$77,927,600	\$76,720,656	76,525,047	-0.25%
Millwood	\$63,654,000	\$70,485,600	\$82,774,500	\$83,767,803	83,756,502	-0.01%
Munson	\$71,054,800	\$76,285,500	\$83,393,000	\$78,764,161	79,190,183	0.54%
North Fork	\$39,619,400	\$46,913,000	\$57,394,800	\$57,518,105	58,168,015	1.13%
Oak	\$58,545,400	\$65,152,300	\$72,368,100	\$71,795,994	71,846,146	0.07%
Paynesville	\$65,455,700	\$66,493,600	\$63,422,200	\$60,907,915	61,497,997	0.97%
Raymond	\$43,536,100	\$48,771,800	\$60,007,800	\$59,817,135	62,960,613	5.26%
St. Joseph	\$94,489,075	\$90,242,375	\$88,058,850	\$83,494,523	79,017,594	-5.36%
St. Martin	\$53,818,200	\$60,773,600	\$71,641,600	\$71,172,125	72,048,128	1.23%
St. Wendel	\$88,542,900	\$92,994,800	\$95,051,900	\$94,820,256	91,292,550	-3.72%
Sauk Centre	\$51,798,900	\$57,000,250	\$64,991,400	\$65,287,758	65,173,726	-0.17%
Spring Hill	\$58,256,300	\$65,759,100	\$78,550,200	\$77,975,266	79,069,643	1.40%
Wakefield	\$86,011,400	\$87,156,100	\$86,856,500	\$84,311,640	82,330,451	-2.35%
Zion	\$51,468,700	\$60,088,600	\$74,636,700	\$74,200,018	75,375,145	1.58%
Totals	\$2,368,210,975	\$2,538,496,875	\$2,753,935,600	\$2,727,130,379	\$2,723,049,690	-0.15%

**Agricultural Market Value By City
Five Year Profile Based On Spring Mini-Abstract**

City	2007	2008	2009	2010	2011	% CHANGE
Albany	\$1,577,900	\$2,109,100	\$1,013,200	\$850,343	1,715,931	101.79%
Avon	\$4,149,700	\$2,047,800	\$2,007,500	\$1,555,360	268,380	-82.74%
Belgrade	\$913,400	\$1,056,600	\$1,176,000	\$1,086,757	1,086,857	0.01%
Brooten	\$1,301,500	\$1,547,200	\$1,622,300	\$1,542,231	1,567,882	1.66%
Cold Spring	\$3,232,900	\$2,609,400	\$2,716,100	\$2,672,163	2,614,023	-2.18%
Eden Valley	\$856,800	\$1,028,100	\$1,148,300	\$876,546	877,846	0.15%
Elrosa	\$2,100	\$26,600	\$18,500	\$85,440	24,020	-71.89%
Freeport	\$3,635,300	\$3,676,200	\$3,375,100	\$3,189,536	2,842,032	-10.90%
Greenwald	\$1,273,300	\$1,331,100	\$1,483,300	\$1,407,073	1,483,977	5.47%
Holdingford	\$991,800	\$951,800	\$941,900	\$912,350	833,650	-8.63%
Kimball	\$4,932,200	\$4,988,400	\$4,369,800	\$3,383,261	3,347,811	-1.05%
Lake Henry	\$368,000	\$522,500	\$631,600	\$640,800	443,200	-30.84%
Meire Grove	\$788,500	\$896,600	\$991,600	\$1,152,957	913,416	-20.78%
Melrose	\$3,683,100	\$3,696,400	\$3,737,300	\$3,121,592	3,444,425	10.34%
New Munich	\$577,400	\$560,200	\$903,500	\$825,120	872,395	5.73%
Paynesville	\$2,083,800	\$2,410,100	\$2,375,200	\$2,236,473	2,264,560	1.26%
Richmond	\$526,400	\$1,854,900	\$1,442,800	\$1,244,005	1,163,205	-6.50%
Rockville	\$83,107,300	\$85,505,600	\$88,212,700	\$68,890,294	68,276,745	-0.89%
Roscoe	\$462,300	\$492,800	\$621,400	\$621,088	614,319	-1.09%
St. Anthony	\$945,000	\$963,500	\$984,200	\$982,331	979,331	-0.31%
St. Augusta	\$117,189,320	\$116,597,100	\$100,704,300	\$89,491,314	85,285,123	-4.70%
St. Joseph	\$12,449,000	\$12,552,800	\$11,862,500	\$10,299,128	8,857,391	-14.00%
St. Martin	\$1,252,400	\$1,293,100	\$1,382,200	\$1,435,938	1,371,821	-4.47%
St. Rosa	\$697,200	\$733,000	\$819,900	\$816,045	806,695	-1.15%
St. Stephen	\$13,610,100	\$13,582,400	\$13,764,100	\$13,262,039	11,393,107	-14.09%
Sartell	\$22,232,200	\$24,718,800	\$23,094,600	\$11,185,900	16,689,844	49.20%
Sauk Centre	\$3,739,100	\$4,155,400	\$3,873,800	\$4,051,002	3,979,712	-1.76%
Spring Hill	\$1,380,700	\$1,476,100	\$1,748,000	\$1,771,382	1,772,011	0.04%
Waite Park	\$27,595,500	\$28,057,000	\$25,204,000	\$22,387,899	21,413,988	-4.35%
Totals	\$315,554,220	\$321,440,600	\$302,225,700	\$251,976,367	\$247,203,697	-1.89%
Township & City Totals	\$2,683,765,195	\$2,859,937,475	\$3,056,161,300	\$2,979,106,746	\$2,970,253,387	-0.30%

2011 TOWNSHIP MARKET VALUE AVERAGES

Ashley	2797	Sauk Centre	Melrose	Millwood	Krain	Holding	Brockway	
1	2797	1	1	1	1	1	1	
2	2763	2	2	2	2	2	2	
3	109891	3	3	3	3	3	3	
4	76245	4	4	4	4	4	4	
5	20113	5	5	5	5	5	5	
6	46	6	6	6	6	6	6	
Raymond	2717	Getty	Grove	Oak	Albany	Avon	St. Wendel	LeSauk
1	2717	1	1	1	1	1	1	1
2	2673	2	2	2	2	2	2	2
3	76630	3	3	3	3	3	3	3
4	83828	4	4	4	4	4	4	4
5	19925	5	5	5	5	5	5	5
6	40	6	6	6	6	6	6	6
North Fork	2528	Lake George	Spring Hill	St. Martin	Farming	Collegeville	St. Joseph	St. Cloud
1	2528	1	1	1	1	1	1	1
2	2487	2	2	2	2	2	2	2
3	60542	3	3	3	3	3	3	3
4	89255	4	4	4	4	4	4	4
5	19636	5	5	5	5	5	5	5
6	55	6	6	6	6	6	6	6
Crow Lake	2071	Crow River	Lake Henry	Zion	Munson	Wakefield	Rockville	St. Augusta
1	2071	1	1	1	1	1	1	1
2	2241	2	2	2	2	2	2	2
3	52116	3	3	3	3	3	3	3
4	71894	4	4	4	4	4	4	4
5	23040	5	5	5	5	5	5	5
6	50	6	6	6	6	6	6	6
2011 TOWNSHIP MARKET VALUE AVERAGES		Paynesville	Eden Lake	Luxemburg	Maine Prairie	Fair Haven	Lynden	
1.		1	1	1	1	1	1	1
2.		2	2	2	2	2	2	2
3.		3	3	3	3	3	3	3
4.		4	4	4	4	4	4	4
5.		5	5	5	5	5	5	5
6.		6	6	6	6	6	6	6

1. Average value per acre of tillable land.
2. Average value per acre of "deeded" land.
3. Average value building (excluding house and garage per site).
4. Average value per house and garage unit.
5. (One acre value).
6. Number of units-house, garage and one acre.

*Deeded sites include: roads, ditches, building sites, waste and other agricultural land

2011 TOWNSHIP MARKET ACRES VALUES & AVERAGE ACRE VALUES 2B LAND

Ashley	Sauk Centre	Melrose	Millwood	Krain	Holding	Brockway
1 0	1 0	1 0	1 0	1 0	1 0	1 0
2 1301	2 1929	2 1848	2 2668	2 1882	2 2447	2 3313
3 1470	3 1831	3 1820	3 2044	3 1862	3 2617	3 3332
4 1470	4 2045	4 1800	4 1964	4 1700	4 2675	4 3801
5 854	5 761	5 778	5 751	5 1056	5 1237	5 1061
Raymond	Getty	Grove	Oak	Albany	Avon	St. Wendel
1 0	1 0	1 0	1 0	1 0	1 0	1 0
2 1434	2 1281	2 1607	2 1795	2 2648	2 3070	2 3201
3 1561	3 1322	3 1718	3 1855	3 0	3 3309	3 3574
4 2005	4 1989	4 1864	4 1941	4 3214	4 3648	4 3841
5 795	5 786	5 808	5 845	5 1674	5 1236	5 1510
North Fork	Lake George	Spring Hill	St. Martin	Farming	Collegeville	St. Joseph
1 0	1 0	1 0	1 0	1 0	1 0	1 0
2 1164	2 1509	2 1471	2 1857	2 2429	2 4035	2 4255
3 1978	3 1218	3 1372	3 1735	3 2900	3 4200	3 4613
4 1496	4 1571	4 1660	4 1690	4 2893	4 4441	4 4784
5 848	5 803	5 851	5 828	5 1521	5 1225	5 1012
Crow Lake	Crow River	Lake Henry	Zion	Munson	Wakefield	Rockville
1 0	1 0	1 0	1 0	1 0	1 0	1 0
2 1555	2 959	2 1762	2 1384	2 2345	2 4072	2 4547
3 1377	3 1396	3 1582	3 1929	3 4937	3 4166	3 4446
4 1484	4 1499	4 1970	4 1707	4 2555	4 3918	4 5192
5 772	5 795	5 905	5 951	5 1029	5 2314	5 2728
Market Acres Average Value	Total County Average	0	Paynesville	Eden Lake	Luxemburg	Maine Prairie
1. Till	3,017	3,033	1 0	1 0	1 0	1 0
2. Deed	3,248	1,218	2 3651	2 3361	2 1594	2 2925
3. Non-Tillable			3 3361	3 5550	3 1400	3 2647
4. Tim			4 3690	4 2950	4 1826	4 3368
5. Waste			5 1748	5 1052	5 1004	5 1227
			Fair Haven	St. Cloud	Fair Haven	Lynden
			1 0	1 0	1 0	1 0
			2 2861	2 2861	2 2861	2 3312
			3 2955	3 2955	3 2955	3 3511
			4 2958	4 2958	4 2958	4 3713
			5 2154	5 2154	5 2154	5 917

2011 GREEN ACRES VALUES

Ashley	2,601	Sauk Centre	Melrose	Millwood	Krain	Holding	Brockway		
1	2,601	1	2,022	1	1	1	1,809		
2	2,748	2	2,364	2	2	2	2,027		
3	1,378	3	1,515	3	3	3	1,538		
4	1,453	4	1,718	4	4	4	1,609		
5	836	5	755	5	5	5	815		
Raymond	2,565	Getty	Grove	Oak	Albany	Avon	St. Wendel	LeSauk	
1	2,565	1	2,537	1	1	1	1,723	1	
2	2,742	2	2,848	2	2	2	2,061	2	
3	1,462	3	1,565	3	3	3	1,325	3	
4	1,865	4	1,708	4	4	4	1,525	4	
5	791	5	750	5	5	5	822	5	
North Fork	Lake George	Spring Hill	St. Martin	Farming	Collegeville	St. Joseph	St. Cloud		
1	2,303	1	2,756	1	1	1	1,958		
2	2,551	2	3,030	2	2	2	2,239		
3	1,271	3	1,291	3	3	3	1,604		
4	1,365	4	1,287	4	4	4	1,795		
5	793	5	773	5	5	5	804		
Crow Lake	Crow River	Lake Henry	Zion	Munson	Wakefield	Rockville	St. Augusta		
1	1,843	1	3,052	1	1	1	1,852		
2	2,076	2	2,494	2	2	2	2,078		
3	1,227	3	1,375	3	3	3	1,586		
4	1,218	4	1,478	4	4	4	1,765		
5	756	5	757	5	5	5	759		
Green Acres Average Value	Total County Average							Fair Haven	Lynden
1. Deed	2,310							1	1,870
2. Till	2,584							2	2,117
3. Non-Tillable	1,505							3	1,522
4. Tim	1,610							4	1,469
5. Waste	775							5	708

**Residential/Cabin Market Value by Township
Five Year Profile Based On Spring Mini-Abstract**

Township	2007	2008	2009	2010	2011	% CHANGE
Albany	\$43,148,200	\$43,615,900	\$43,616,100	\$41,870,900	\$41,132,100	-1.76%
Ashley	\$5,476,800	\$5,721,800	\$6,266,100	\$6,481,500	\$6,786,450	4.70%
Avon	\$172,425,400	\$173,504,100	\$165,789,800	\$155,689,700	\$156,231,000	0.35%
Brockway	\$201,485,800	\$212,122,950	\$211,963,100	\$202,945,100	\$195,778,750	-3.53%
Collegeville	\$287,871,000	\$284,893,300	\$272,330,050	\$262,620,700	\$267,765,250	1.96%
Crow Lake	\$10,706,900	\$11,211,100	\$10,620,200	\$10,757,200	\$11,190,600	4.03%
Crow River	\$7,515,600	\$7,720,800	\$7,789,900	\$8,035,000	\$8,073,200	0.48%
Eden Lake	\$196,420,600	\$194,337,100	\$185,953,700	\$185,629,200	\$168,964,500	-8.98%
Fair Haven	\$135,727,100	\$137,931,100	\$125,961,900	\$118,787,900	\$120,592,200	1.52%
Farming	\$39,151,000	\$39,750,500	\$37,341,300	\$36,995,900	\$36,525,800	-1.27%
Getty	\$6,787,600	\$6,986,900	\$7,153,800	\$7,119,400	\$7,251,100	1.85%
Grove	\$13,090,800	\$13,486,100	\$13,835,300	\$13,805,000	\$13,196,500	-4.41%
Holding	\$51,804,600	\$52,882,600	\$50,285,100	\$49,084,000	\$49,266,500	0.37%
Krain	\$27,836,300	\$28,472,600	\$28,817,900	\$29,977,750	\$30,793,350	2.72%
Lake George	\$5,628,400	\$6,144,800	\$5,755,100	\$5,813,000	\$5,665,700	-2.53%
Lake Henry	\$3,942,700	\$3,915,900	\$3,876,300	\$4,020,800	\$3,807,200	-5.31%
LeSauk	\$142,860,600	\$139,514,300	\$139,327,700	\$130,400,700	\$125,942,700	-3.42%
Luxemburg	\$16,675,600	\$17,273,600	\$17,047,900	\$16,472,200	\$15,875,900	-3.62%
Lynden	\$169,015,500	\$173,079,300	\$160,867,400	\$154,733,900	\$154,121,400	-0.40%
Maine Prairie	\$153,399,300	\$157,084,400	\$148,254,500	\$148,071,300	\$137,977,987	-6.82%
Melrose	\$55,527,800	\$56,191,500	\$54,798,400	\$53,950,100	\$54,267,900	0.59%
Millwood	\$93,607,400	\$97,638,300	\$93,619,900	\$92,003,900	\$87,447,900	-4.95%
Munson	\$199,349,600	\$206,127,000	\$195,272,800	\$178,864,200	\$174,407,300	-2.49%
North Fork	\$4,309,800	\$4,688,300	\$4,901,500	\$4,327,100	\$4,422,400	2.20%
Oak	\$19,483,900	\$20,251,600	\$21,473,400	\$21,807,600	\$21,182,200	-2.87%
Paynesville	\$226,092,200	\$233,149,700	\$227,804,200	\$210,659,700	\$202,008,600	-4.11%
Raymond	\$3,602,700	\$3,757,100	\$3,737,700	\$3,881,300	\$4,041,300	4.12%
St. Joseph	\$98,636,125	\$100,691,425	\$96,828,350	\$95,169,850	\$92,465,300	-2.84%
St. Martin	\$8,592,500	\$9,076,200	\$9,526,800	\$9,752,300	\$9,808,600	0.58%
St. Wendel	\$149,086,100	\$147,969,100	\$140,776,700	\$140,358,700	\$140,211,600	-0.10%
Sauk Centre	\$66,875,500	\$73,772,750	\$72,097,200	\$67,722,700	\$66,432,400	-1.91%
Spring Hill	\$3,606,700	\$4,114,000	\$4,241,400	\$4,309,600	\$4,311,200	0.04%
Wakefield	\$313,103,500	\$310,918,000	\$300,521,100	\$276,251,000	\$267,654,700	-3.11%
Zion	\$5,056,400	\$5,057,500	\$5,162,900	\$4,707,400	\$5,060,500	7.50%
Totals	\$2,937,900,025	\$2,983,051,625	\$2,873,615,500	\$1,759,539,400	\$2,690,660,087	52.92%

**Residential/Cabin Market Value By City
Five Year Profile Based On Spring Mini-Abstract**

City	2007	2008	2009	2010	2011	% CHANGE
Albany	\$123,949,300	\$125,052,200	\$122,680,800	\$115,849,900	\$116,397,700	0.47%
Avon	\$86,753,200	\$93,083,100	\$92,142,200	\$86,731,600	\$84,579,200	-2.48%
Belgrade	\$24,344,000	\$24,266,000	\$24,247,700	\$22,982,400	\$21,718,000	-5.50%
Brooten	\$23,511,300	\$23,949,900	\$23,818,900	\$22,165,000	\$21,349,700	-3.68%
Cold Spring	\$195,115,000	\$203,685,600	\$203,927,400	\$194,258,400	\$187,634,000	-3.41%
Eden Valley	\$16,106,500	\$16,117,900	\$16,146,500	\$14,623,600	\$13,855,900	-5.25%
Elrosa	\$7,342,600	\$7,773,000	\$8,068,300	\$8,043,500	\$8,810,200	9.53%
Freeport	\$31,202,900	\$31,204,800	\$31,891,200	\$30,367,300	\$30,107,200	-0.86%
Greenwald	\$9,215,200	\$8,966,700	\$9,012,500	\$8,581,200	\$8,718,300	1.60%
Holdingford	\$33,020,300	\$32,255,300	\$31,019,700	\$31,022,800	\$27,733,300	-10.60%
Kimball	\$34,647,300	\$35,484,700	\$33,750,500	\$30,964,700	\$30,652,900	-1.01%
Lake Henry	\$3,479,300	\$3,523,300	\$3,390,500	\$3,132,000	\$3,113,400	-0.59%
Meire Grove	\$5,600,400	\$5,383,800	\$5,406,600	\$5,176,900	\$5,324,500	2.85%
Melrose	\$130,711,300	\$131,241,700	\$127,662,900	\$127,135,900	\$126,689,100	-0.35%
New Munich	\$15,267,300	\$15,094,600	\$14,319,000	\$13,642,100	\$13,672,800	0.23%
Paynesville	\$103,868,600	\$106,112,600	\$103,756,500	\$98,578,600	\$96,031,400	-2.58%
Richmond	\$79,477,200	\$79,417,900	\$78,026,200	\$73,536,500	\$73,666,300	0.18%
Rockville	\$206,131,700	\$219,366,800	\$215,402,600	\$190,505,100	\$181,600,600	-4.67%
Roscoe	\$5,253,400	\$5,390,500	\$5,346,500	\$4,985,900	\$4,737,500	-4.98%
St. Anthony	\$3,233,800	\$3,229,700	\$3,096,600	\$3,130,600	\$3,162,400	1.02%
St. Augusta	\$257,888,080	\$271,135,500	\$264,261,700	\$248,177,500	\$244,125,300	-1.63%
St. Joseph	\$253,823,800	\$252,605,300	\$243,431,400	\$231,591,300	\$225,767,300	-2.51%
St. Martin	\$13,691,500	\$13,694,200	\$13,850,100	\$13,058,700	\$13,003,900	-0.42%
St. Rosa	\$3,694,600	\$3,865,200	\$3,797,400	\$3,810,500	\$3,747,000	-1.67%
St. Stephen	\$44,749,400	\$44,391,400	\$44,146,500	\$41,688,900	\$39,984,500	-4.09%
Sartell	\$788,712,200	\$808,608,100	\$788,953,200	\$758,699,100	\$739,210,500	-2.57%
Sauk Centre	\$193,535,700	\$202,145,500	\$192,932,900	\$188,041,700	\$187,437,700	-0.32%
Spring Hill	\$3,366,400	\$3,400,200	\$3,268,200	\$3,085,000	\$3,104,600	0.64%
Waite Park	\$250,180,700	\$249,441,500	\$235,563,600	\$222,392,500	\$216,467,400	-2.66%
Totals	\$2,947,872,980	\$3,019,887,000	\$2,943,318,100	\$2,795,959,200	\$2,732,402,600	-2.27%
Township & City Totals	\$5,885,773,005	\$6,002,938,625	\$5,816,933,600	\$5,548,305,800	\$5,423,062,687	-2.26%

**Commercial/Industrial Market Value By Township
Five Year Profile Based On Spring Mini-Abstract**

Township	2007	2008	2009	2010	2011	% CHANGE
Albany	\$3,269,200	\$3,487,600	\$3,794,500	\$3,786,700	\$3,709,600	-2.04%
Ashley	\$158,800	\$210,900	\$215,100	\$315,900	\$305,400	-3.32%
Avon	\$2,968,400	\$3,118,500	\$3,252,200	\$3,155,400	\$3,110,600	-1.42%
Brockway	\$6,084,600	\$6,052,000	\$6,375,300	\$5,815,800	\$5,776,400	-0.68%
Collegeville	\$917,200	\$1,259,100	\$1,250,000	\$1,168,300	\$1,133,000	-3.02%
Crow Lake	\$977,300	\$1,307,600	\$1,274,600	\$1,225,000	\$1,217,900	-0.58%
Crow River	\$4,612,600	\$4,677,900	\$6,705,800	\$6,251,900	\$6,168,500	-1.33%
Eden Lake	\$1,695,100	\$1,789,400	\$1,787,600	\$1,753,600	\$1,751,300	-0.13%
Fair Haven	\$1,532,800	\$1,572,500	\$1,568,100	\$1,638,300	\$1,601,400	-2.25%
Farming	\$965,800	\$1,064,500	\$1,156,000	\$1,120,700	\$1,069,600	-4.56%
Getty	\$152,400	\$155,100	\$172,100	\$164,600	\$173,300	5.29%
Grove	\$1,818,200	\$1,990,200	\$1,960,000	\$1,914,200	\$1,892,800	-1.12%
Holding	\$952,600	\$987,500	\$1,043,300	\$1,079,200	\$1,166,500	8.09%
Krain	\$180,000	\$159,000	\$308,400	\$323,000	\$327,400	1.36%
Lake George	\$1,279,400	\$1,119,000	\$1,015,100	\$961,900	\$968,300	0.67%
Lake Henry	\$168,600	\$173,100	\$229,500	\$229,700	\$227,500	-0.96%
LeSauk	\$3,052,900	\$4,164,600	\$4,181,600	\$3,604,100	\$3,225,200	-10.51%
Luxemburg	\$481,700	\$528,000	\$567,300	\$549,700	\$547,700	-0.36%
Lynden	\$11,308,000	\$12,681,400	\$13,846,100	\$13,200,100	\$12,379,900	-6.21%
Maine Prairie	\$4,539,900	\$4,766,300	\$5,535,000	\$5,335,300	\$5,152,900	-3.42%
Melrose	\$268,600	\$275,500	\$286,800	\$272,000	\$264,500	-2.76%
Millwood	\$835,300	\$947,700	\$1,052,800	\$1,030,800	\$1,041,200	1.01%
Munson	\$2,171,100	\$2,141,800	\$2,274,700	\$2,161,200	\$2,174,600	0.62%
North Fork	\$33,700	\$45,700	\$39,100	\$37,400	\$28,800	-22.99%
Oak	\$321,900	\$345,800	\$558,100	\$532,900	\$793,900	48.98%
Paynesville	\$9,642,800	\$9,832,300	\$10,204,700	\$10,075,300	\$10,202,900	1.27%
Raymond	\$149,100	\$261,100	\$292,100	\$278,200	\$268,800	-3.38%
St. Joseph	\$38,114,400	\$27,300,000	\$31,763,800	\$30,369,900	\$31,297,400	3.05%
St. Martin	\$127,700	\$130,000	\$133,200	\$136,200	\$137,400	0.88%
St. Wendel	\$1,570,500	\$1,613,500	\$1,859,100	\$2,056,100	\$1,902,700	-7.46%
Sauk Centre	\$10,341,900	\$11,270,800	\$12,178,900	\$11,574,900	\$12,064,500	4.23%
Spring Hill	\$291,200	\$313,900	\$478,400	\$464,000	\$476,100	2.61%
Wakefield	\$24,231,400	\$27,180,700	\$29,095,500	\$27,389,300	\$26,599,300	-2.88%
Zion	\$90,100	\$87,200	\$147,000	\$140,200	\$138,600	-1.14%
Totals	\$135,305,200	\$133,010,200	\$146,601,800	\$140,210,800	\$139,295,900	-0.65%

**Commercial/Industrial Market Value by City
Five Year Profile Based On Spring Mini-Abstract**

City	2007	2008	2009	2010	2011	% CHANGE
Albany	\$24,754,400	\$27,672,200	\$33,949,600	\$36,558,100	\$36,491,800	-0.18%
Avon	\$22,018,800	\$25,020,700	\$30,575,200	\$28,213,500	\$28,048,600	-0.58%
Belgrade	\$7,211,600	\$7,377,100	\$7,874,400	\$7,595,300	\$7,510,400	-1.12%
Brooten	\$6,644,400	\$7,059,600	\$8,089,500	\$8,113,600	\$8,085,400	-0.35%
Cold Spring	\$40,707,200	\$48,293,200	\$50,346,700	\$48,738,400	\$49,335,500	1.23%
Eden Valley	\$463,100	\$475,600	\$523,800	\$489,700	\$498,400	1.78%
Elrosa	\$1,849,800	\$1,946,400	\$2,245,700	\$2,120,600	\$2,132,100	0.54%
Freeport	\$10,930,900	\$11,180,900	\$12,242,700	\$11,486,800	\$11,680,100	1.68%
Greenwald	\$959,200	\$1,168,300	\$1,186,400	\$1,137,100	\$1,151,900	1.30%
Holdingford	\$3,573,900	\$3,628,100	\$3,797,400	\$3,573,400	\$3,558,800	-0.41%
Kimball	\$7,953,100	\$8,271,500	\$8,590,400	\$8,548,800	\$8,348,300	-2.35%
Lake Henry	\$437,500	\$1,429,800	\$1,648,800	\$1,495,000	\$1,475,400	-1.31%
Meire Grove	\$626,300	\$647,400	\$661,400	\$636,300	\$628,200	-1.27%
Melrose	\$34,167,600	\$40,309,900	\$43,495,900	\$44,284,400	\$45,014,800	1.65%
New Munich	\$1,699,400	\$1,781,200	\$1,848,300	\$1,746,200	\$1,781,700	2.03%
Paynesville	\$25,729,800	\$27,435,500	\$28,461,400	\$27,263,900	\$27,079,200	-0.68%
Richmond	\$10,729,200	\$11,108,100	\$11,411,300	\$11,460,600	\$11,298,600	-1.41%
Rockville	\$15,337,300	\$19,761,600	\$21,152,000	\$20,105,300	\$19,740,900	-1.81%
Roscoe	\$430,500	\$442,100	\$451,900	\$429,700	\$415,600	-3.28%
St. Anthony	\$94,700	\$96,600	\$99,200	\$86,500	\$172,800	99.77%
St. Augusta	\$20,333,500	\$22,377,400	\$23,718,300	\$24,152,800	\$27,479,400	13.77%
St. Joseph	\$50,781,200	\$52,073,400	\$56,901,500	\$59,373,800	\$58,090,700	-2.16%
St. Martin	\$3,974,000	\$4,097,100	\$4,625,600	\$4,551,900	\$4,369,800	-4.00%
St. Rosa	\$1,308,400	\$1,219,300	\$1,236,200	\$1,175,600	\$1,150,000	-2.18%
St. Stephen	\$2,517,900	\$2,572,700	\$2,716,000	\$2,679,800	\$2,694,100	0.53%
Sartell	\$150,020,200	\$155,020,000	\$158,350,800	\$179,945,700	\$191,649,300	6.50%
Sauk Centre	\$53,218,300	\$58,334,300	\$61,103,400	\$59,879,300	\$61,410,600	2.56%
Spring Hill	\$167,300	\$171,800	\$175,500	\$165,000	\$188,900	14.48%
Waite Park	\$337,237,700	\$366,787,500	\$386,551,500	\$364,932,500	\$355,399,200	-2.61%
Totals	\$835,877,200	\$907,759,300	\$964,030,800	\$960,939,700	\$966,880,500	0.62%
Township & City Totals	\$971,182,400	\$1,040,769,500	\$1,110,632,600	\$1,101,150,500	\$1,106,176,400	0.46%

**Apartment/Mobile Home Park Market Value By Township
Five Year Profile Based On Spring Mini-Abstract**

Township	2007	2008	2009	2010	2011	% CHANGE
Albany	NA	NA	NA	NA	NA	NA
Ashley	NA	NA	NA	NA	NA	NA
Avon	\$759,200	\$774,900	\$897,900	\$903,900	\$893,800	-1.12%
Brockway	\$1,403,700	\$1,396,700	\$1,231,700	\$1,237,000	\$1,191,100	-3.71%
Collegeville	\$280,800	\$281,500	\$178,200	\$177,100	\$175,200	-1.07%
Crow Lake	NA	NA	NA	NA	NA	NA
Crow River	NA	NA	NA	NA	NA	NA
Eden Lake	\$75,300	\$79,700	\$79,800	\$80,300	\$81,500	1.49%
Fair Haven	\$919,500	\$972,000	\$899,700	\$903,500	\$1,289,300	42.70%
Farming	NA	NA	NA	NA	NA	NA
Getty	NA	NA	NA	NA	NA	NA
Grove	NA	NA	NA	NA	NA	NA
Holding	NA	NA	NA	NA	NA	NA
Krain	NA	NA	NA	NA	NA	NA
Lake George	NA	NA	NA	NA	NA	NA
Lake Henry	NA	NA	NA	NA	NA	NA
LeSauk	\$185,100	\$193,800	\$201,000	\$205,900	\$207,800	0.92%
Luxemburg	NA	NA	NA	NA	NA	NA
Lynden	NA	NA	NA	NA	NA	NA
Maine Prairie	\$345,200	\$344,600	NA	NA	NA	NA
Melrose	NA	NA	NA	NA	NA	NA
Millwood	NA	NA	NA	NA	NA	NA
Munson	\$49,200	\$51,500	\$52,800	\$55,000	\$58,700	6.73%
North Fork	NA	NA	NA	NA	NA	NA
Oak	NA	NA	NA	NA	NA	NA
Paynesville	NA	NA	NA	NA	NA	NA
Raymond	NA	\$378,300	\$608,700	\$601,600	\$611,300	1.61%
St. Joseph	\$3,578,900	\$3,753,800	\$3,833,000	\$3,892,500	\$3,863,800	-0.74%
St. Martin	NA	NA	NA	NA	NA	NA
St. Wendel	NA	NA	NA	NA	NA	NA
Sauk Centre	\$236,500	\$248,300	\$240,500	\$242,400	\$250,100	3.18%
Spring Hill	NA	NA	NA	NA	NA	NA
Wakefield	\$112,500	\$111,000	\$108,300	\$107,700	\$112,800	4.74%
Zion	\$76,200	\$80,500	NA	NA	NA	NA
Totals	\$8,022,100	\$8,666,600	\$8,331,600	\$8,407,400	\$8,735,400	3.90%

**Apartment/Mobile Home Park Market Value By City
Five Year Profile Based On Spring Mini-Abstract**

City	2007	2008	2009	2010	2011	% CHANGE
Albany	\$9,126,400	\$9,001,400	\$9,327,800	\$9,328,900	9,340,100	0.12%
Avon	\$2,625,400	\$4,951,400	\$5,023,300	\$4,527,300	4,215,700	-6.88%
Belgrade	\$658,200	\$803,200	\$933,600	\$783,400	934,900	19.34%
Brooten	\$1,640,400	\$1,639,000	\$1,603,400	\$1,667,100	1,752,700	5.13%
Cold Spring	\$14,010,200	\$14,137,000	\$14,365,200	\$14,070,000	13,972,900	-0.69%
Eden Valley	\$1,065,900	\$1,074,300	\$1,057,400	\$1,049,300	1,029,400	-1.90%
Elrosa	\$151,400	\$290,200	\$274,100	\$273,300	274,600	0.48%
Freeport	\$608,800	\$620,600	\$602,900	\$599,300	589,600	-1.62%
Greenwald	NA	NA	NA	NA	NA	NA
Holdingford	\$1,913,700	\$2,085,800	\$2,060,200	\$2,056,300	1,856,400	-9.72%
Kimball	\$3,317,200	\$2,871,600	\$2,849,900	\$2,793,800	2,403,900	-13.96%
Lake Henry	\$45,500	\$46,300	\$46,500	\$49,400	49,200	-0.40%
Meire Grove	\$750,700	\$660,300	\$660,300	\$661,000	652,000	-1.36%
Melrose	\$6,816,200	\$6,816,400	\$7,748,900	\$8,216,400	9,905,500	20.56%
New Munich	\$930,200	\$912,400	\$893,600	\$883,800	875,100	-0.98%
Paynesville	\$8,169,300	\$7,994,200	\$8,111,800	\$8,300,200	8,133,100	-2.01%
Richmond	\$1,953,900	\$1,808,200	\$1,804,400	\$1,768,600	2,796,800	58.14%
Rockville	\$3,574,900	\$3,225,300	\$3,239,500	\$3,107,100	4,829,100	55.42%
Roscoe	NA	NA	NA	NA	NA	NA
St. Anthony	NA	NA	NA	NA	NA	NA
St. Augusta	\$393,800	\$407,300	\$368,100	\$349,500	343,700	-1.66%
St. Joseph	\$17,975,600	\$19,091,700	\$19,777,600	\$19,343,400	21,190,100	9.55%
St. Martin	\$304,500	\$296,600	\$296,600	\$299,500	293,900	-1.87%
St. Rosa	NA	NA	NA	NA	NA	NA
St. Stephen	\$508,800	\$512,800	\$512,800	\$513,900	510,500	-0.66%
Sartell	\$59,045,200	\$70,457,600	\$82,755,600	\$88,883,700	88,704,500	-0.20%
Sauk Centre	\$12,027,400	\$11,393,700	\$12,309,600	\$13,782,600	14,057,600	2.00%
Spring Hill	NA	NA	NA	NA	NA	NA
Waite Park	\$85,146,300	\$87,410,300	\$84,838,500	\$81,980,800	80,881,900	-1.34%
Totals	\$232,759,900	\$248,507,600	\$261,461,600	\$265,288,600	\$269,593,200	1.62%
Township & City Totals	\$240,782,000	\$257,174,200	\$269,793,200	\$273,696,000	\$278,328,600	1.69%

**Commercial/Seasonal Market Value By Township
Five Year Profile Based On Spring Mini-Abstract**

Township	2007	2008	2009	2010	2011	% CHANGE
Albany	NA	NA	NA	NA	NA	NA
Ashley	NA	NA	NA	NA	NA	NA
Avon	\$0	NA	NA	NA	NA	NA
Brockway	NA	NA	NA	NA	NA	NA
Collegeville	\$2,758,400	\$2,579,500	\$2,602,400	\$2,454,400	\$2,447,100	-0.30%
Crow Lake	NA	NA	NA	NA	NA	NA
Crow River	NA	NA	NA	NA	NA	NA
Eden Lake	\$3,392,800	\$3,296,300	\$3,257,700	\$3,566,100	\$3,265,100	-8.44%
Fair Haven	\$649,000	\$658,300	\$632,800	\$624,700	\$608,400	-2.61%
Farming	NA	NA	NA	NA	NA	NA
Getty	NA	NA	NA	NA	NA	NA
Grove	NA	NA	NA	NA	NA	NA
Holding	NA	NA	NA	NA	NA	NA
Krain	NA	NA	NA	NA	NA	NA
Lake George	NA	NA	NA	NA	NA	NA
Lake Henry	NA	NA	NA	NA	NA	NA
LeSauk	NA	NA	NA	NA	NA	NA
Luxemburg	NA	NA	NA	NA	NA	NA
Lynden	\$1,627,000	\$1,728,400	\$1,716,700	\$1,532,300	\$1,575,600	2.83%
Maine Prairie	\$106,000	\$106,600	\$90,000	\$588,800	\$554,300	-5.86%
Melrose	NA	NA	NA	NA	NA	NA
Millwood	\$561,800	\$587,300	\$550,100	\$538,300	\$498,600	-7.38%
Munson	\$7,036,600	\$5,057,100	\$4,729,400	\$4,443,400	\$4,268,800	-3.93%
North Fork	NA	NA	NA	NA	NA	NA
Oak	NA	NA	\$203,600	\$200,700	\$200,700	0.00%
Paynesville	\$7,694,600	\$8,807,300	\$8,797,400	\$8,062,800	\$8,020,100	-0.53%
Raymond	NA	NA	NA	NA	NA	NA
St. Joseph	NA	NA	NA	NA	NA	NA
St. Martin	NA	NA	NA	NA	NA	NA
St. Wendel	\$44,600	\$40,900	\$39,400	\$37,300	\$37,200	-0.27%
Sauk Centre	\$652,800	\$629,800	\$626,400	\$589,800	\$563,200	-4.51%
Spring Hill	NA	NA	NA	NA	NA	NA
Wakefield	NA	\$580,900	\$579,800	\$549,200	\$523,400	-4.70%
Zion	NA	NA	NA	NA	NA	NA
Totals	\$24,523,600	\$24,072,400	\$23,825,700	\$23,187,800	\$22,562,500	-2.70%

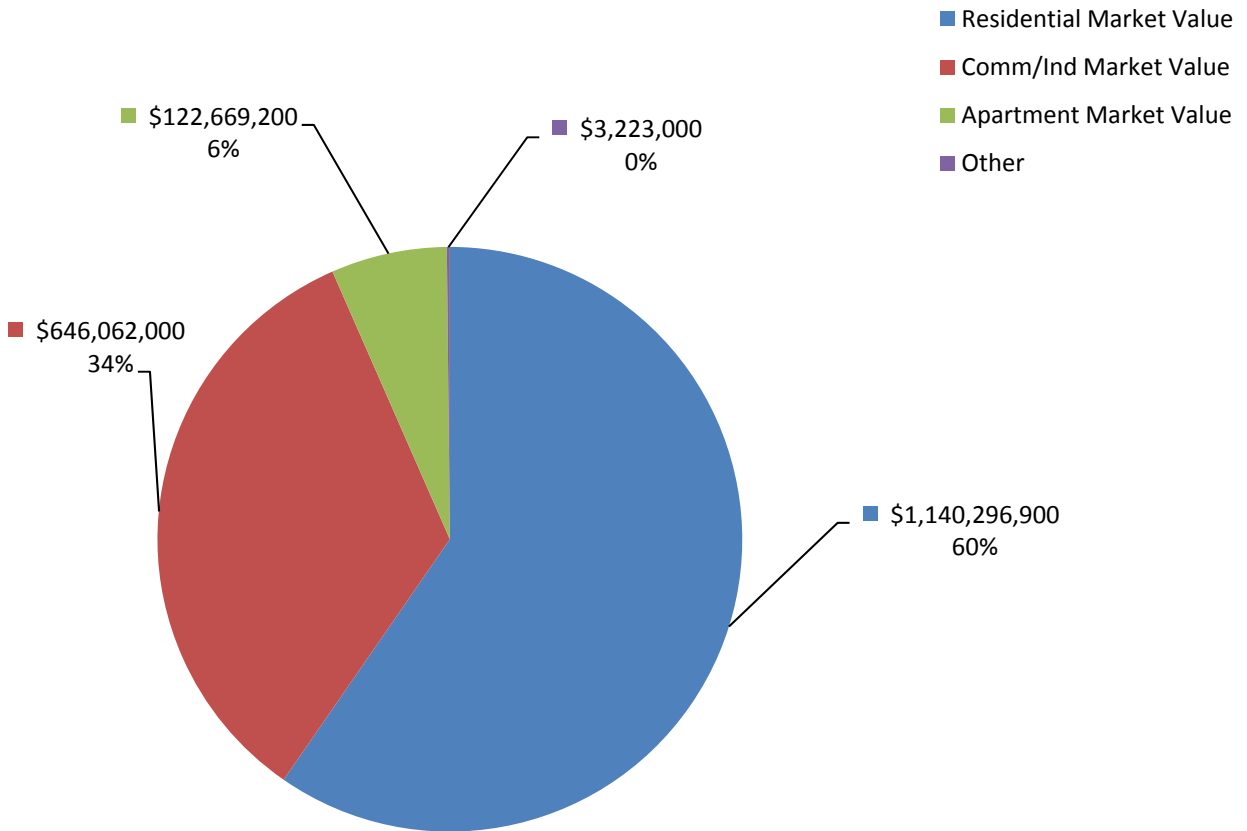
**Commercial/Seasonal Market Value By City
Five Year Profile Based On Spring Mini-Abstract**

City	2007	2008	2009	2010	2011	% CHANGE
Albany	NA	NA	NA	NA	NA	NA
Avon	NA	NA	NA	NA	NA	NA
Belgrade	NA	NA	NA	NA	NA	NA
Brooten	NA	NA	NA	NA	NA	NA
Cold Spring	NA	NA	NA	NA	NA	NA
Eden Valley	NA	NA	NA	NA	NA	NA
Elrosa	NA	NA	NA	NA	NA	NA
Freeport	NA	NA	NA	NA	NA	NA
Greenwald	NA	NA	NA	NA	NA	NA
Holdingford	NA	NA	NA	NA	NA	NA
Kimball	NA	NA	NA	NA	NA	NA
Lake Henry	NA	NA	NA	NA	NA	NA
Meire Grove	NA	NA	NA	NA	NA	NA
Melrose	NA	NA	NA	NA	NA	NA
New Munich	NA	NA	NA	NA	NA	NA
Paynesville	NA	NA	NA	NA	NA	NA
Richmond	NA	NA	NA	NA	NA	NA
Rockville	\$160,400	\$174,500	\$299,200	\$258,800	\$242,500	-6.30%
Roscoe	NA	NA	NA	NA	NA	NA
St. Anthony	NA	NA	NA	NA	NA	NA
St. Augusta	\$45,500	\$50,200	NA	NA	NA	NA
St. Joseph	NA	NA	NA	NA	NA	NA
St. Martin	NA	NA	NA	NA	NA	NA
St. Rosa	NA	NA	NA	NA	NA	NA
St. Stephen	NA	NA	NA	NA	NA	NA
Sartell	NA	NA	NA	NA	NA	NA
Sauk Centre	NA	NA	NA	NA	NA	NA
Spring Hill	NA	NA	NA	NA	NA	NA
Waite Park	\$462,200	\$462,200	\$504,200	\$504,200	\$504,100	-0.02%
Totals	\$643,500	\$668,100	\$803,400	\$763,000	\$746,600	-2.15%
Township & City Totals	\$25,191,700	\$24,759,300	\$24,629,100	\$23,950,800	\$23,309,100	-2.68%

FIRST COMMISSIONER DISTRICT

Total Market Value for Stearns County (City of St Cloud only) \$1,912,251,100

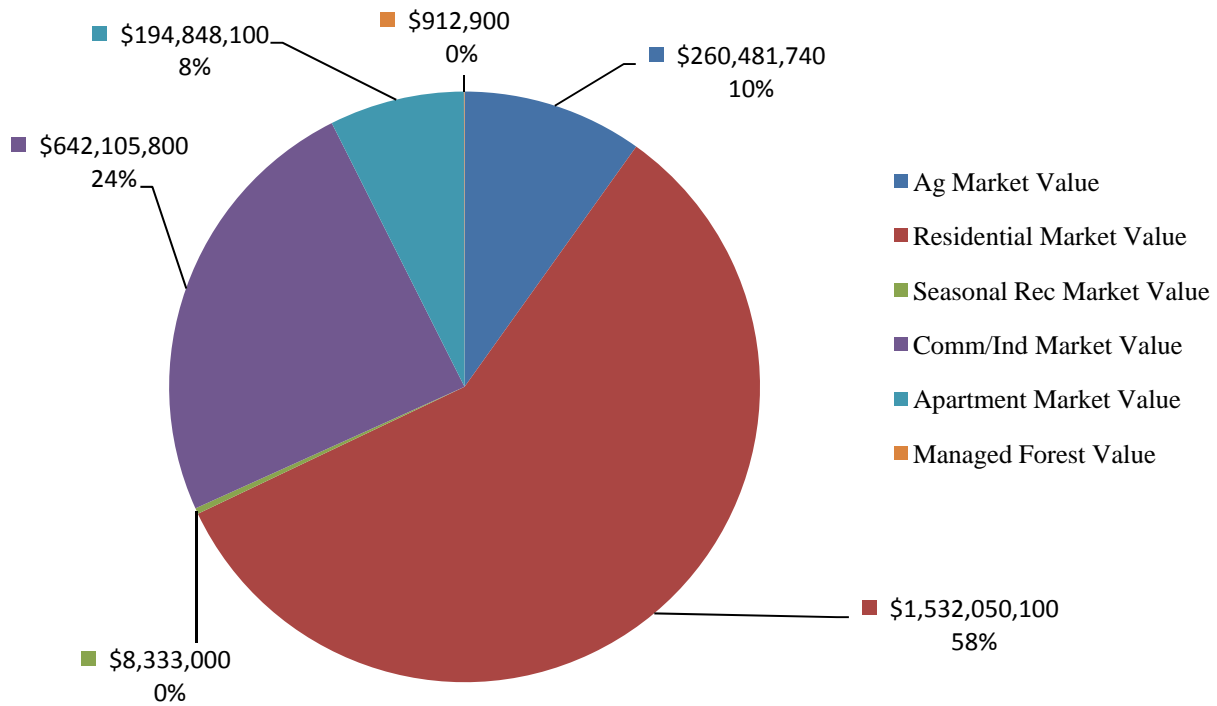
<u>Property Type</u>	<u>Market Value</u>	<u>% of Total Market Value</u>
Residential Market Value	\$1,140,296,900	59.63%
Comm/Ind Market Value	\$646,062,000	33.79%
Apartment Market Value	\$122,669,200	6.41%
Other	\$3,223,000	0.17%



SECOND COMMISSIONER DISTRICT

Total Market Value \$2,638,731,640

<u>Property Type</u>	<u>Market Value</u>	<u>% of Total Market Value</u>
Ag Market Value	\$260,481,740	9.87%
Residential Market Value	\$1,532,050,100	58.06%
Seasonal Rec Market Value	\$8,333,000	0.32%
Comm/Ind Market Value	\$642,105,800	24.33%
Apartment Market Value	\$194,848,100	7.39%
Managed Forest Value	\$912,900	0.03%



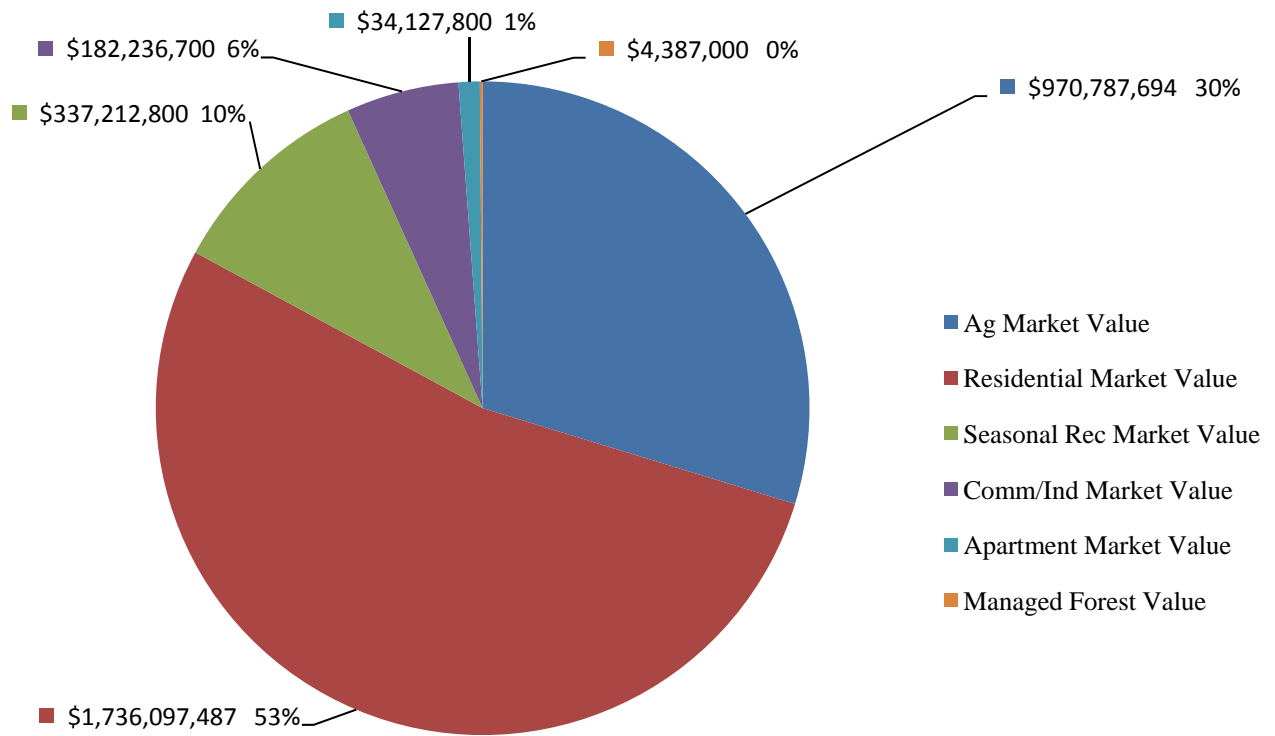
of Farm Acres 39,034

of Parcels 10,613

THIRD COMMISSIONER DISTRICT

Total Market Value \$3,264,849,481

<u>Property Type</u>	<u>Market Value</u>	<u>% of Total Market Value</u>
Ag Market Value	\$970,787,694	29.73%
Residential Market Value	\$1,736,097,487	53.18%
Seasonal Rec Market Value	\$337,212,800	10.33%
Comm/Ind Market Value	\$182,236,700	5.58%
Apartment Market Value	\$34,127,800	1.05%
Managed Forest Value	\$4,387,000	0.13%



of Farm Acres 206,116
 # of Parcels 16,529

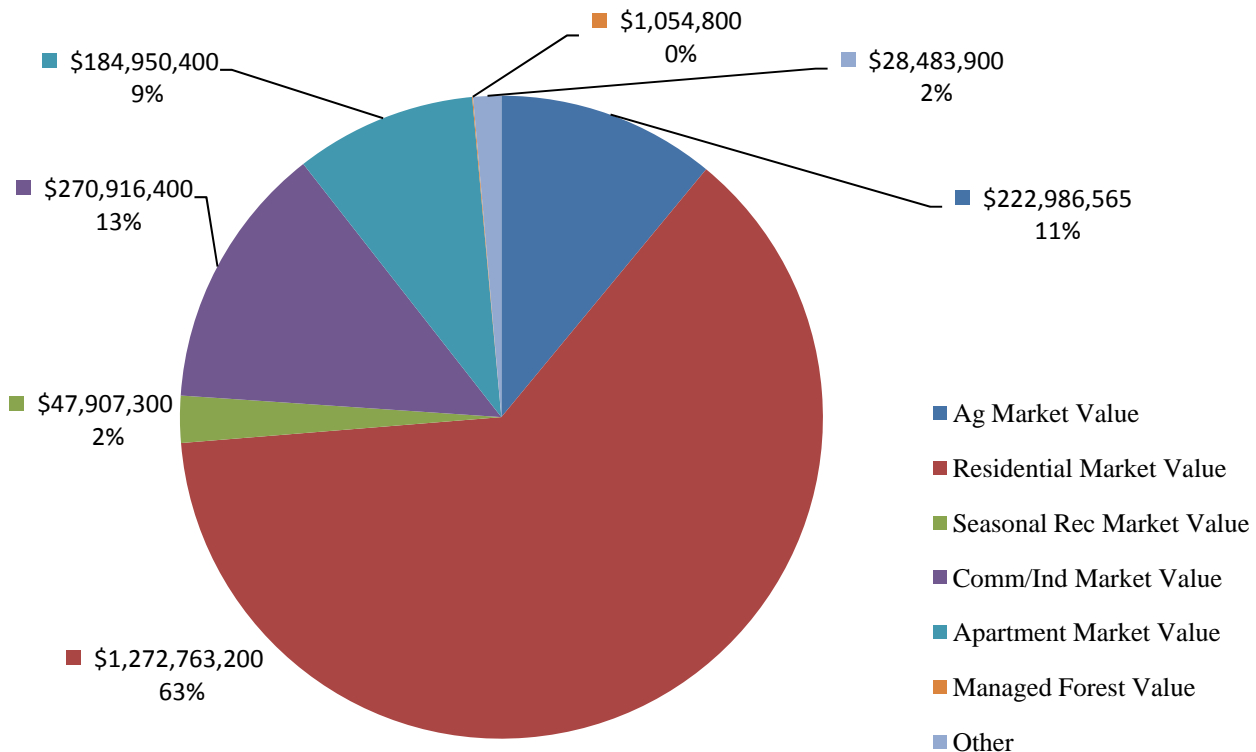
FOURTH COMMISSIONER DISTRICT

Total Market Value \$2,029,062,565

Total Market Value (Excluding City of St Cloud) \$788,157,965

Total Market Value City of St Cloud \$1,240,904,600

<u>Property Type</u>	<u>Market Value</u>	<u>% of Total Market Value</u>
Ag Market Value	\$222,986,565	10.99%
Residential Market Value	\$1,272,763,200	62.73%
Seasonal Rec Market Value	\$47,907,300	2.36%
Comm/Ind Market Value	\$270,916,400	13.35%
Apartment Market Value	\$184,950,400	9.12%
Managed Forest Value	\$1,054,800	0.05%
Other	\$28,483,900	1.40%



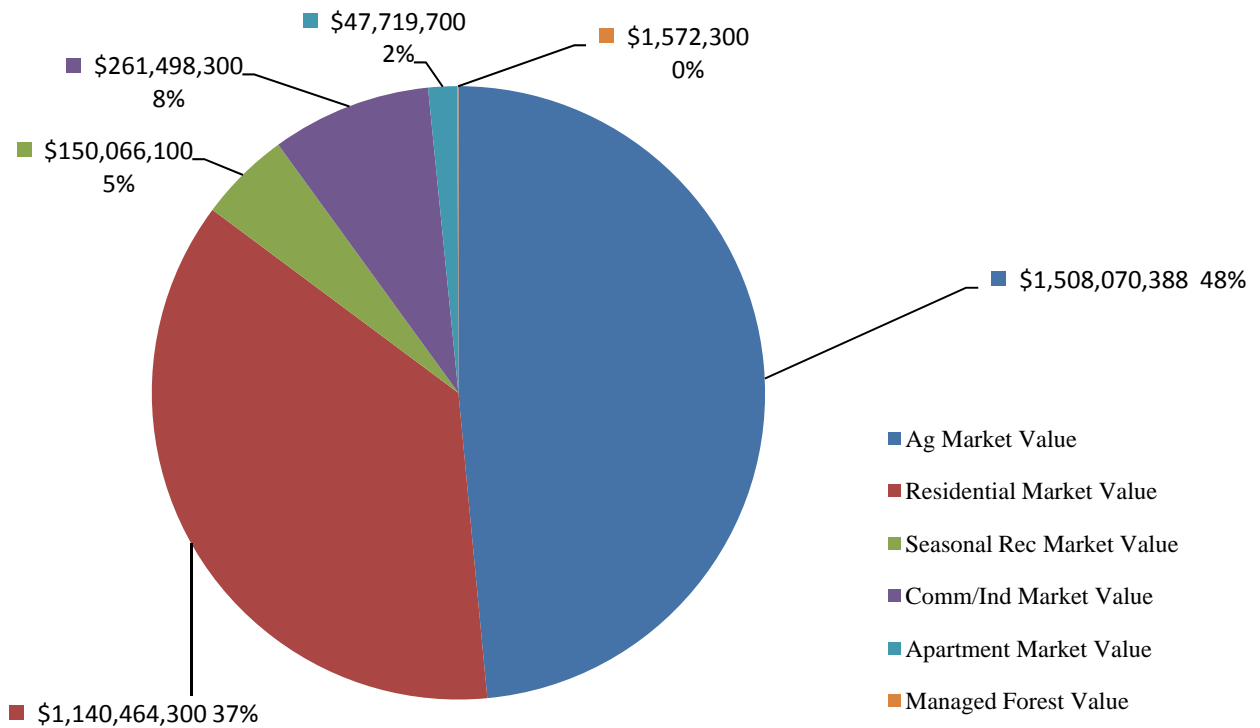
of Farm Acres 44,311

of Parcels 3,982

FIFTH COMMISSIONER DISTRICT

Total Market Value \$3,109,390,088

<u>Property Type</u>	<u>Market Value</u>	<u>% of Total Market Value</u>
Ag Market Value	\$1,508,070,388	48.50%
Residential Market Value	\$1,140,464,300	36.68%
Seasonal Rec Market Value	\$150,066,100	4.83%
Comm/Ind Market Value	\$261,498,300	8.41%
Apartment Market Value	\$47,719,700	1.53%
Managed Forest Value	\$1,572,300	0.05%



of Farm Acres 429,342

of Parcels 17,394

STEARNS COUNTY MARKET VALUE/TAX CAPACITY BREAKDOWNS**MARKET VALUE BREAKDOWN (Spring Mini-Abstract)**

<u>CLASS</u>	<i>Assessment Year</i>				
	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
Agriculture	20.77%	21.28%	22.56%	22.60%	23.16%
Residential	56.73%	55.65%	53.81%	53.17%	52.66%
Other	22.57%	23.07%	23.63%	24.23%	24.18%

TAX CAPACITY VALUE BREAKDOWN (Final Abstract)

<u>CLASS</u>	<i>Payable Year</i>				
	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
Agriculture	9.64%	9.70%	9.90%	11.97%	12.30%
Residential	55.38%	54.71%	53.37%	51.49%	50.74%
Other	34.98%	35.59%	36.71%	36.54%	36.96%

MARKET VALUE/TAX CAPACITY VALUE COMPARISON (Final Abstract)

	<i>Payable Year</i>		
	<u>2007</u>	<u>2008</u>	<u>2009</u>
EMV*	\$12,122,867,000	\$13,303,323,300	\$13,789,075,400
TCV**	\$122,428,101	\$133,814,247	\$140,370,470
%	0.0100995	0.010058	0.010179
	<u>2010</u>	<u>2011</u>	<u>2012</u>
EMV*	\$13,725,794,900	\$13,374,510,000	???
TCV**	\$142,419,981	\$138,215,088	???
%	0.010373	0.010334	???

* The EMV (Estimated Market Value) reported is taken from the Final Abstract and is slightly different from earlier EMV figures reported on the Spring Abstract.

** The TCV (Tax Capacity Value) is taken from the Final Abstract / 2007, 2008, 2009, 2010, and 2011 TCV includes JOBZ values.