



Minnesota
Lakes & Rivers
Advocates

(Formerly MSRPO)

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Cabin Ownership Study

Busting the myth of the "rich" cabin owner

Key Findings

1. Minnesota resident seasonal property owners have an average age of 62 years. In 1999, the average Minnesota seasonal property owner age was 58.
2. 55% of seasonal property owners are retired and over the age of 62 and 45 % live on fixed incomes and are over the age of 65.
3. Seasonal property owners do not have "higher incomes" and thus are not financially "more able to afford higher property taxes." Average seasonal property owner household income in 2005 was \$58,383. In 1999, the average seasonal property owner income was \$58,504, and in 1995, \$53,682.
4. 86% of seasonal properties have homes, cabins or trailers on their property and 62% are not winterized and not inhabited during the winter months.
5. Average length of seasonal property ownership is 24 years. The average ownership in 1999 was 19.5 years and in 1995 was 25 years.
6. Minnesota resident seasonal property owners occupy/utilize their properties, on average, only 55 days per year. They use far less of the tax funded services and facilities than year around residents.
7. The 2005 average assessed market value of seasonal property is \$119,637.
8. Only 8% of Minnesota seasonal property owners purchase recreational property as an investment.
9. 72% purchase their seasonal property for recreational and retirement use while 20% of seasonal property owners inherited their property or purchased it from a family member.
10. On an average, Minnesota seasonal property owner's tax bill for 2004 was \$1,183.
11. 75% of Minnesota seasonal property owners do not believe that there is a correlation between their tax bill and the services received.
12. 86% of Minnesota seasonal property owners indicated that they would not sell their property in the next three years. In fact, 30% of the 86% said that they would pass or have passed their property on to a family member. Some seasonal property owners are fourth generation owners of some seasonal property.
13. 6% of property owners said they may possibly sell their property in the next three years because it is no longer affordable for them to keep their property. Others cited health reasons; while 2% said it required too much upkeep and 3% cited they could not spend time there.

Methodology

From a Minnesota resident seasonal property owner/tax payer database of 185,000 unduplicated names and addresses - 3,400 target households were selected on an "nth" name basis.

75% of Minnesota seasonal property owners do not believe that there is a correlation between their tax bill and the services received.

The 3,400 names list was turned over directly to Norman F. Strizek, consultant, Minneapolis, Minnesota who conducted the telephone interviews and recorded the questionnaire data/information. Calls to approximately 3800 households were required to complete the 512 interviews*.

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The respondents interviewed are therefore a statistically project-able, representative sample of the total Minnesota seasonal property owner universe (estimated by MSRPO to be approximately 120,000 households/property owners).

The overwhelming majority of respondents answered all questions in the survey.

Based upon this methodology, it is a reasonable assumption that the sample includes a homogeneous homeowners mix of:

- Both non-MSPRO and MSRPO member seasonal property owners.
- Lakeshore seasonal property owners
- Inland (non-lake shore) seasonal property owners

(However, no attempt was made during the interview process to identify any of these owner segments).

*The questionnaire data were recorded and tabulated by Norman F Strizek and reviewed by MSRPO administrative staff.

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