

**December 13, 2011**

**2012 Levy & General Fund  
Budget**

RAMSEY  
MUNICIPAL  
CENTER

7550

RAMSEY MUNICIPAL CENTER

# Sample Property Tax Statement

## Truth In Taxation

### General Information

|                          |  |
|--------------------------|--|
| Tax Code Area            |  |
| Notice Recipient Name    |  |
| Notice Recipient Address |  |

### Property Classification

|          |                          |
|----------|--------------------------|
| Tax Year | Classification           |
| 2012     | 1A-Residential Homestead |
| 2011     | 1A-Residential Homestead |

### Taxable Market Value

|          |                       |         |
|----------|-----------------------|---------|
| Tax Year | Description           | Amount  |
| 2012     | Taxable Market (TMTV) | 82,769  |
| 2011     | Taxable Market (TMTV) | 124,700 |

### Tax Comparison

| Tax Authority                               | Actual 2011 Tax | Proposed 2012 Tax | % Change |
|---|-----------------|-------------------|----------|
| COUNTY:                                     | 0.00            | 0.00              |          |
| GENERAL COUNTY LEVY                         | 404.09          | 339.94            |          |
| REGIONAL RAIL AUTHORITY                     | 13.47           | 5.38              |          |
| COUNTY/MUNICIPAL PUBLIC SAFETY RADIO SYSTEM | 4.29            | 3.88              |          |
| CITY OF RAMSEY                              | 402.53          | 366.98            | -8.8%    |
| STATE GENERAL TAX                           | 0.00            | 0.00              |          |
| ANOKA-HENNEPIN SCHOOL DISTRICT #11          | 0.00            | 0.00              |          |

Your school district was scheduled to hold a referendum at the November general election. If the referendum was approved by the voters, the school district's voter approved property tax for 2012 may be higher than the proposed amount shown on this notice.

|                                       |                 |                 |               |
|---------------------------------------|-----------------|-----------------|---------------|
| VOTER APPROVED LEVIES                 | 377.16          | 355.80          |               |
| OTHER LOCAL LEVIES                    | 181.23          | 118.98          |               |
| METROPOLITAN SPECIAL TAXING DISTRICTS | 13.75           | 12.98           |               |
| OTHER SPECIAL TAXING DISTRICTS        | 35.84           | 29.89           |               |
| TAX INCREMENT                         | 0.00            | 0.00            |               |
| FISCAL DISPARITY                      | 0.00            | 0.00            |               |
| <b>TOTAL</b>                          | <b>1,432.36</b> | <b>1,233.83</b> | <b>-13.90</b> |

# 2012 GENERAL FUND BUDGET AND LEVY

## **2012 Total levy of \$8,413,798**

Increase of \$285,189 or 3.51% from 2011 offset by TIF 1

TIF 1 Decertification: Generates \$285,189 for city  
(39% of \$731,254)

**Net Levy Impact: \$0**

## **2012 General Fund Budget: \$9,648,075**

Increase of \$198,675 or 2.10% from 2011 Adopted

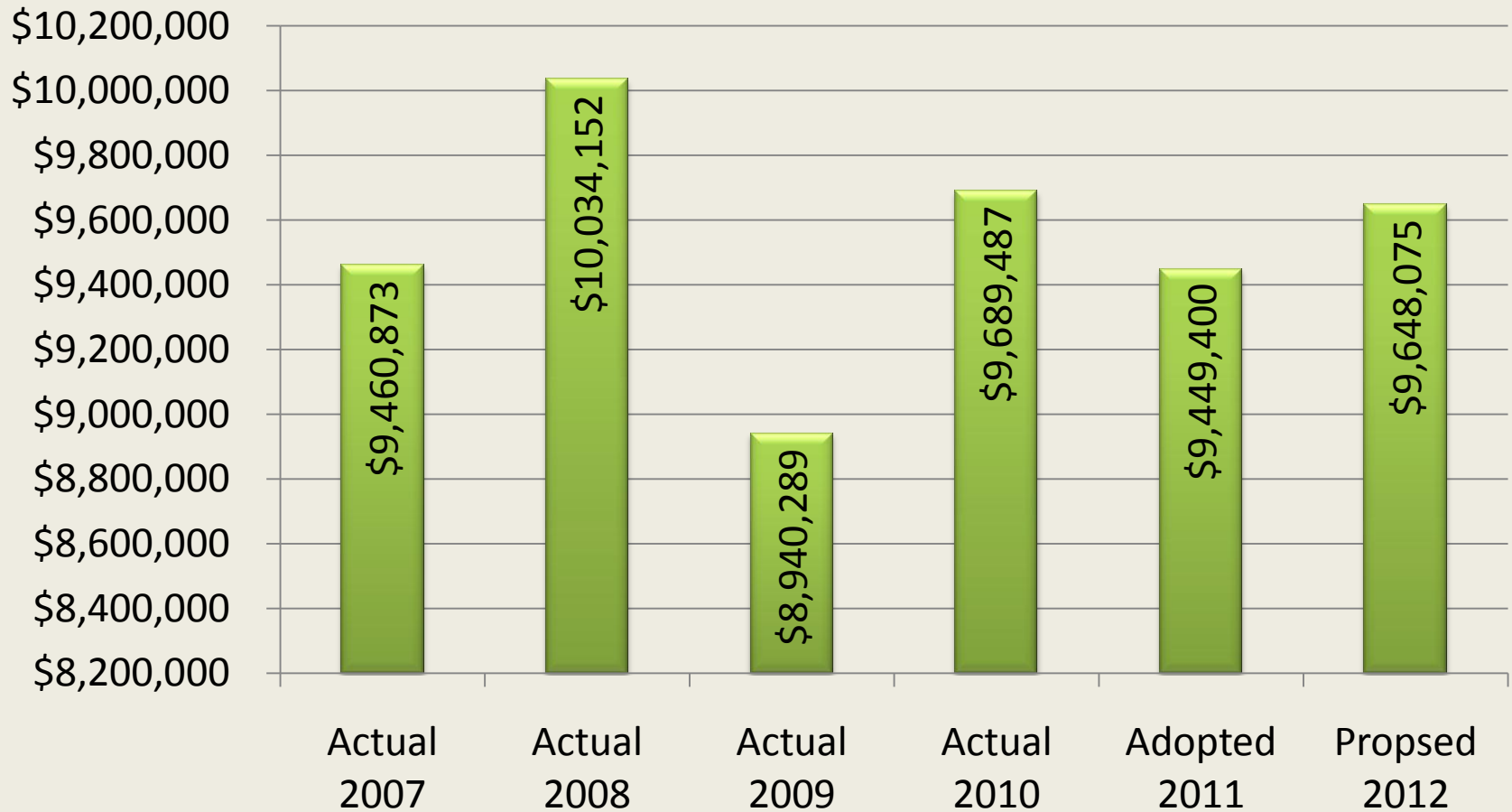
## **2012 Proposed Tax Capacity Rate 44.321%**

2011 Tax Capacity rate of 39.801%

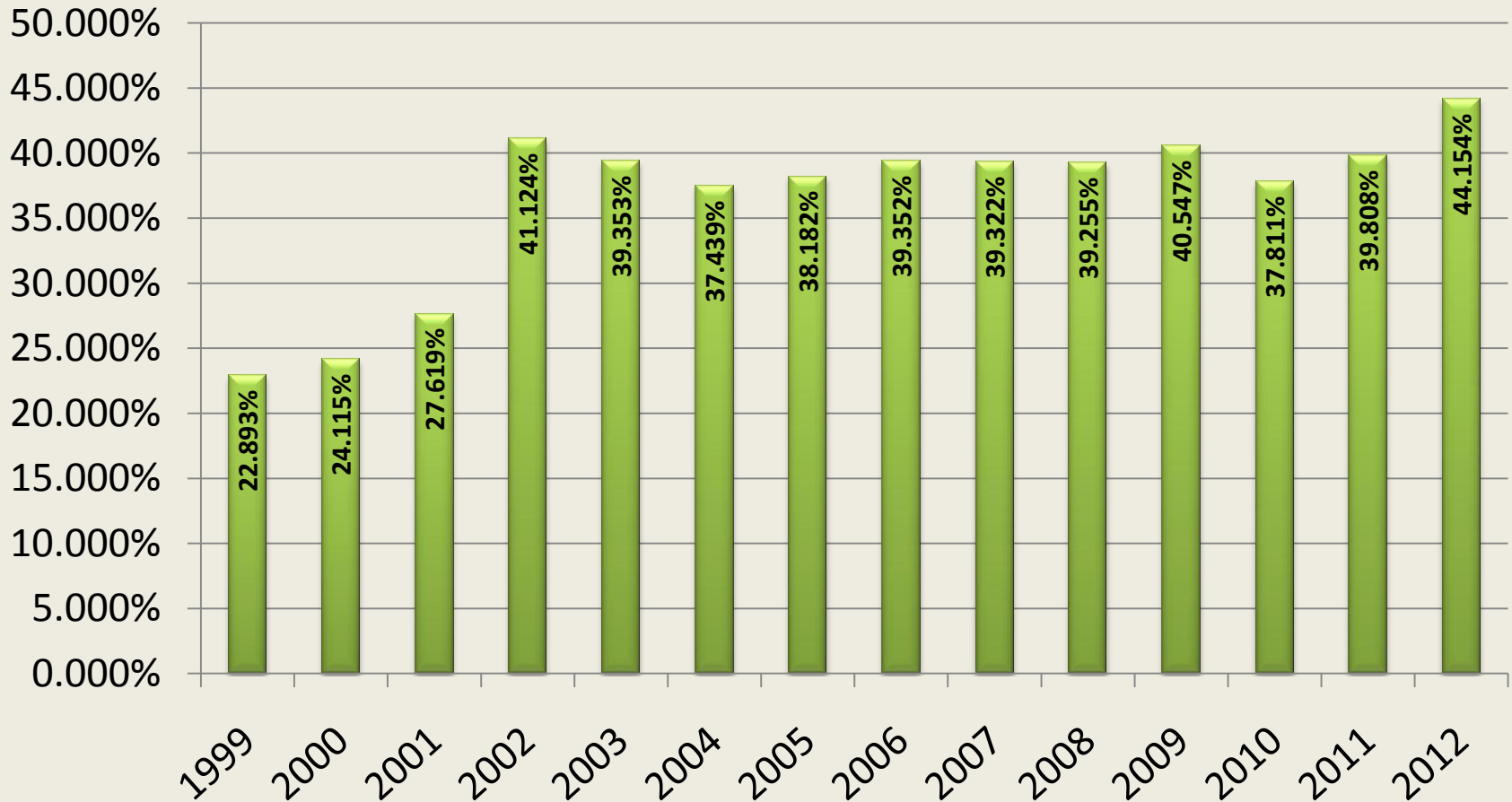
# 2012 GENERAL FUND BUDGET AND LEVY

- Zero aid. No MVHC or LGA – New Legislative Change-Market Value Homestead Credit Exclusion
- No Levy Limits
- Average Market Value of Home in Ramsey for 2012 is \$175,800.  
Average Value in 2011 was \$182,407.
- The City averaged an 4.3% decrease in taxable market value 2011 to 2012.
- City proposed to receive 39 cents per tax dollar District #11 (\$.36 in 2011) and 32 cents per tax dollar in District #728 (\$.31 in 2011).

# GENERAL FUND BUDGET EXPENDITURE COMPARISON



# Tax Capacity Rate Comparison



# TOTAL LEVY

## GENERAL FUND, EDA, & DEBT SERVICE



# Taxable Market Value Questions?

- Discussion on your taxable market value for property tax payable in 2012 could have been addressed in April 2011.
  - The opportunity to discuss your valuation for taxes payable 2013 can be addressed in April 2012 at Anoka County.
- Valuations for 2012 are set values as of January 2, 2011.
  - These valuations are based on sales from the previous 18 month period June 2009-December 2010.

# WHAT ARE THE SPECIAL TAXING DISTRICTS ON MY TAX STATEMENT?

## Metropolitan Special Taxing Districts:

- 1 Met Council-Bonds: This represents debt related to the purchase of regional parks and trails.
- 2 Met Council-General: This represents their general fund which supports planning operations.
- 3 Met Council-Livable Community: This was set up by the legislature and gives grants to Cities who do innovative or transit development such as walk-able trails etc...

# WHAT ARE THE SPECIAL TAXING DISTRICTS ON MY TAX STATEMENT?

## Metropolitan Special Taxing Districts: (Continued)

4 Met Council-Right of Way – RALF funds are used to acquire right of way land for highway development. It does not matter whether you receive direct benefit. It is an allocation.

5 Mosquito Control District – Used for mosquito control operations.

# WHAT ARE THE SPECIAL TAXING DISTRICTS ON MY TAX STATEMENT?

## Other Special Taxing Districts:

6 City of Ramsey Housing & Redevelopment Authority (HRA) –  
Used to fund present and future development.

7 Anoka County Housing & Redevelopment Authority (HRA) –  
Debt service levy for the Savannah Oaks Senior Housing  
Project and other present/future housing development City  
wide.

# 2012 - City of Ramsey

## Proposed Tax Rates

### Anoka School District

| Taxing District          | 2011 Tax Rate | Percent of Total Tax Rate | 2012 Tax Rate | Percent of Total Tax Rate |
|--------------------------|---------------|---------------------------|---------------|---------------------------|
| City of Ramsey           | 39.801        | 36.047%                   | 44.154        | 39.091%                   |
| Anoka County             | 41.708        | 37.775%                   | 42.173        | 37.337%                   |
| Anoka Hennepin ISD #11*  | 23.999        | 21.736%                   | 21.447        | 18.988%                   |
| Special Taxing Districts | 4.905         | 4.442%                    | 5.178         | 4.584%                    |
| Total                    | 110.413       | 100.00%                   | 112.952       | 100.00%                   |

# 2012 - City of Ramsey

## Proposed Tax Rates

### Elk River School District

| <b>Taxing District</b>   | <b>2011 Tax Rate</b> | <b>Percent of Total Tax Rate</b> | <b>2012 Tax Rate</b> | <b>Percent of Total Tax Rate</b> |
|--------------------------|----------------------|----------------------------------|----------------------|----------------------------------|
| City of Ramsey           | 39.801               | 30.639%                          | 44.154               | 32.229%                          |
| Anoka County             | 41.708               | 32.107%                          | 42.173               | 30.784%                          |
| Elk River ISD #728       | 43.489               | 33.478%                          | 45.492               | 33.207%                          |
| Special Taxing Districts | 4.905                | 3.776%                           | 5.178                | 3.780%                           |
| Total                    | 129.903              | 100.00%                          | 136.997              | 100.00%                          |

# City of Ramsey

## 2012 Preliminary Levy Summary

| <u>Proposed Tax Levies:</u>        | <u>2012</u> | <u>2011</u> |
|------------------------------------|-------------|-------------|
| General Fund Levy                  | \$6,997,150 | \$6,992,127 |
| EDA Levy                           | 169,853     | 291,705     |
| Debt Service Levies:               |             |             |
| CIP Bond (Fire Station #1)         | 151,386     | 150,121     |
| 2007 Capital EQPT Certificates     | 185,194     | 186,441     |
| Lease Revenue Bond (Municipal Ctr) | 910,215*    | 508,215     |
|                                    | _____       | _____       |
| Total Proposed Levy                | \$8,413,798 | \$8,128,609 |

\*Total Muni Center Debt \$1,513,215 (\$603,000 funded-one time transfer from fund balance policy change in 2010)

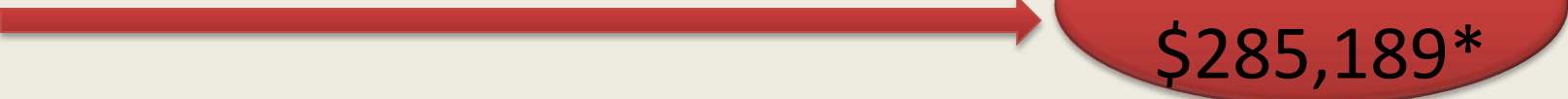
# City of Ramsey Proposed Levy Total Budget and Property Taxes

## TAXES

|                   |             |
|-------------------|-------------|
| 2011 Levied Taxes | \$8,128,609 |
|-------------------|-------------|

|                        |             |
|------------------------|-------------|
| 2012 Proposed Tax Levy | \$8,413,798 |
|------------------------|-------------|

Change from 2011 to 2012



3.51%

\$285,189\*

\*TIF #1 Decertification based on proposed 2012 #'s  
City's 39% share would bring back approximately  
\$285,189. **Net Levy Effect: \$0**

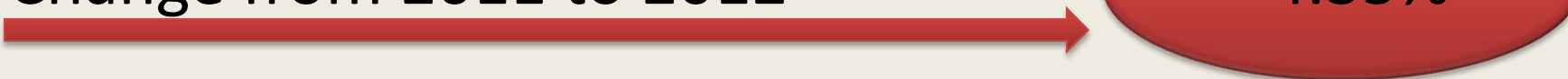
# City of Ramsey Final Proposed Levy Total Budget and Property Taxes

## Local Tax Rate:

|               |         |
|---------------|---------|
| 2011 Tax Rate | 39.801% |
|---------------|---------|

|                        |         |
|------------------------|---------|
| 2012 Proposed Tax Rate | 44.154% |
|------------------------|---------|

Change from 2011 to 2012



4.35%\*

Increase Due to Legislative Change Pertaining To  
Market Value Homestead Credit

# 2012 Legislative Change

## Market Value Homestead Credit (MVHC)

### How MVHC should work:



#### COMBINED REVENUES PAY FOR CITY SERVICES

The intent of the law was for the state to subsidize a homeowner's property tax bill by promising to pay part of that bill to the city. Those MVHC dollars, combined with revenue from property taxes and other city revenue sources, were to provide the necessary funds to pay for city services like police, fire, clean water, parks, etc.

### How MVHC has worked:



#### INCONSISTENT REIMBURSEMENT LEAVES HOLE

The state fails to reimburse cities for some or all of the property tax credit each year. City revenues fall short of those needed to fund city services, forcing responses like reduced services and increased property taxes.

Market Value Homestead Credit (MVHC) currently given to homesteads valued at \$413,800 or less eliminated in 2012. State Legislature Repealed \$260M in tax credits to MN homeowners.

# 2012 Legislative Change

## Homestead Market Value Exclusion

### How HMVE will work:

value of home minus exclusion



city tax rate



Under the state's new market value exclusion, qualifying homeowners pay tax on a PORTION of their home's value; in other words, the TAXABLE MARKET VALUE goes DOWN. This leads homeowners to expect lower tax bills. >

BUT instead, the exclusion will reduce the overall tax base so that TAX RATES WILL HAVE TO RISE in order to bring in even the same amount of tax dollars as last year to fund city services. Higher tax rates would apply to ALL property in the community, including those homes receiving the exclusion.

**Mechanics of the transition will cause tax rates and taxes for most properties to rise.**

# The New Homestead Exclusion

- Property tax relief will now be delivered by excluding a portion of each qualifying home's market value from taxation.
- Eligibility for the exclusion mimics the existing MVHC program.
  - Homes up to \$76,000 in total market value receive maximum exclusion.
  - Amount of exclusion decreases as home values grows until exclusion is fully phased-out for homes valued at over \$413,800.

# Example of MVHC Calculation

| MVHC                   | Old Law:<br>The Credit | New Law:<br>The Exclusion |
|------------------------|------------------------|---------------------------|
| Estimated Market Value | \$116,000              | \$116,000                 |
| Exclusions             | <u>\$ 0</u>            | <u>\$ 26,800</u>          |
| Taxable Market Value   | \$116,000              | \$ 89,200                 |
| Class Rate             | <u>1%</u>              | <u>1%</u>                 |
| Net Tax Capacity       | \$1,160                | \$892                     |
| Tax Rate*              | <u>105.810%</u>        | <u>110.920%</u>           |
| Gross Tax              | \$1,227                | \$989                     |
| Credit                 | <u>\$268</u>           | <u>\$0</u>                |
| Net Tax                | \$959                  | \$989                     |

**\*The tax rate change used here reflects average statewide rates for 2011 under either approach, assumes no change in levies.**

# Tax Capacity Calculation with Market Value Homestead Exclusion

|                                      |                       |                            |
|--------------------------------------|-----------------------|----------------------------|
| County 2012 estimate of tax capacity | \$ 16,323,105         | From property Tax Division |
| TIF # 1 tax capacity estimate        | \$ 731,254            |                            |
| MVHC estimate                        | <u>\$ (1,287,484)</u> | Based on assessors #'s     |
| Total Tax Capacity                   | \$ 15,766,875         |                            |

# Calculation of 2012 Tax Capacity Rate

## 2012 PROPOSED LEVY

|         | Certified        | Fiscal Disparities | Local Levy       | Taxable Value<br>(6.73% Decrease) | Tax Capacity   |
|---------|------------------|--------------------|------------------|-----------------------------------|----------------|
| General | 6,997,150        | 1,254,486          | 5,742,664        | \$15,766,875                      | 36.422%        |
| EDA     | 169,853          | 52,522             | 117,331          | \$17,054,359                      | 0.744%         |
| Bonds   | <u>1,246,795</u> | <u>145,077</u>     | <u>1,101,718</u> | <u>\$15,766,875</u>               | <u>6.988%</u>  |
|         | <b>8,413,798</b> | <b>1,452,085</b>   | <b>6,961,713</b> |                                   | <b>44.154%</b> |

## 2011 ADOPTED LEVY

|         | Certified        | Fiscal Disparities | Local Levy       | Taxable Value<br>(10.07% Decrease) | Tax Capacity   |
|---------|------------------|--------------------|------------------|------------------------------------|----------------|
| General | 6,992,127        | 1,176,143          | 5,815,984        | \$16,904,385                       | 34.405%        |
| EDA     | 291,705          | 49,346             | 242,359          | \$16,904,385                       | 1.434%         |
| Bonds   | <u>844,777</u>   | <u>175,266</u>     | <u>669,511</u>   | <u>\$16,904,385</u>                | <u>3.962%</u>  |
|         | <b>8,128,609</b> | <b>1,400,755</b>   | <b>6,727,854</b> |                                    | <b>39.801%</b> |

# Ramsey's Tax Rate History with Proposed 2012 includes MVHC Exclusion

| <b>Year</b> | <b>Ramsey</b> | <b>Anoka<br/>County</b> | <b>ISD #11</b> | <b>Special<br/>Districts</b> | <b>Total</b> | <b>City<br/>Share<br/>as %</b> |
|-------------|---------------|-------------------------|----------------|------------------------------|--------------|--------------------------------|
| 2002        | 41.124        | 37.976                  | 29.082         | 4.513                        | 112.695      | 36.491%                        |
| 2003        | 39.353        | 37.714                  | 26.941         | 6.071                        | 110.079      | 35.750%                        |
| 2004        | 37.439        | 35.221                  | 21.050         | 6.393                        | 100.103      | 37.400%                        |
| 2005        | 38.183        | 33.080                  | 21.492         | 4.955                        | 97.710       | 39.078%                        |
| 2006        | 39.352        | 33.869                  | 20.046         | 4.382                        | 97.649       | 40.299%                        |
| 2007        | 39.438        | 32.369                  | 19.337         | 4.050                        | 95.194       | 41.429%                        |
| 2008        | 39.255        | 33.888                  | 16.983         | 3.967                        | 94.093       | 41.719%                        |
| 2009        | 39.257        | 33.563                  | 18.247         | 3.803                        | 94.870       | 41.380%                        |
| 2010        | 37.811        | 36.855                  | 19.939         | 4.961                        | 99.566       | 37.976%                        |
| 2011        | 39.801        | 41.708                  | 23.999         | 4.905                        | 110.413      | 36.047%                        |
| 2012        | 44.154        | 42.173                  | 21.447         | 5.178                        | 112.952      | 39.091%                        |

# Net Effect of Proposed City Levy on 2012 Taxpayers (**\$150,000 Home in 2011**)

| Residential Home            | 2011            | 2012* –<br>Based on<br>4.3%<br>Decrease | Net Tax<br>Increase<br>(Decrease) |
|-----------------------------|-----------------|---|-----------------------------------|
| <b>Estimated MV</b>         | \$ 150,000      | \$ 143,816                              |                                   |
| Less: 2012 MVHC Exclusion   | \$ -            | \$ (24,300)                             |                                   |
| <b>Taxable Market Value</b> | \$ 150,000      | \$ 119,516                              |                                   |
| Class Rate                  | 1%              | 1%                                      |                                   |
| <b>Net Tax Capacity</b>     | \$ 1,500        | \$ 1,195                                |                                   |
| Total Tax Cap. Rate **      | 110.413%        | 112.952%                                |                                   |
| <b>Gross Tax</b>            | \$ 1,656        | \$ 1,350                                |                                   |
| Less: 2011 MVHC             | \$ (237)        | \$ -                                    |                                   |
| <b>Net Tax ***</b>          | <b>\$ 1,419</b> | <b>\$ 1,350</b>                         | <b>\$ (69)</b>                    |

\*2012 Market Values are based on County valuations that show an overall decrease in residential values of 4.3%

\*\*Anoka ISD #11

\*\*\*Net Tax Based on Tax Capacity Levies only

# Net Effect of Proposed City Levy on 2012\* Taxpayers (\$250,000 Home in 2011)

| Residential Home             |  | 2011            |  | 2012* –<br>Based on<br>4.3%<br>Decrease |  | Net Tax<br>Increase<br>(Decrease) |
|------------------------------|--|-----------------|--|---|--|-----------------------------------|
| <b>Estimated MV</b>          |  | \$ 250,000      |  | \$ 239,693                              |  |                                   |
| Less: 2012 MVHC<br>Exclusion |  | \$ -            |  | \$ (15,700)                             |  |                                   |
| <b>Taxable Market Value</b>  |  | \$ 250,000      |  | \$ 223,993                              |  |                                   |
| Class Rate                   |  | 1%              |  | 1%                                      |  |                                   |
| <b>Net Tax Capacity</b>      |  | \$ 2,500        |  | \$ 2,240                                |  |                                   |
| Total Tax Cap. Rate **       |  | 110.413%        |  | 112.952%                                |  |                                   |
| <b>Gross Tax</b>             |  | \$ 2,760        |  | \$ 2,530                                |  |                                   |
| Less: 2011 MVHC              |  | \$ (147)        |  | \$ -                                    |  |                                   |
| <b>Net Tax ***</b>           |  | <b>\$ 2,613</b> |  | <b>\$ 2,530</b>                         |  | <b>\$ (83)</b>                    |

\*2012 Market Values are based on County valuations that show an overall decrease in residential values of 4.3%

\*\*Anoka ISD #11

\*\*\*Net Tax Based on Tax Capacity Levies only

# Net Effect of Proposed City Levy on 2012\* Taxpayers (\$425,000 Home in 2011)

| Residential Home             | 2011            | 2012 * –<br>Based on<br>4.3%<br>Decrease | Net Tax<br>Increase<br>(Decrease) |
|------------------------------|-----------------|--|-----------------------------------|
| <b>Estimated MV</b>          | \$ 425,000      | \$ 407,478                               |                                   |
| Less: 2012 MVHC<br>Exclusion | \$ -            | \$ (0)                                   |                                   |
| <b>Taxable Market Value</b>  | \$ 425,000      | \$ 407,478                               |                                   |
| Class Rate                   | 1%              | 1%                                       |                                   |
| <b>Net Tax Capacity</b>      | \$ 4,250        | \$ 4,075                                 |                                   |
| Total Tax Cap. Rate **       | 110.413%        | 112.952%                                 |                                   |
| <b>Gross Tax</b>             | \$ 4,693        | \$ 4,603                                 |                                   |
| Less: 2011 MVHC              | \$ (0)          | \$ -                                     |                                   |
| <b>Net Tax</b>               | <b>\$ 4,693</b> | <b>\$ 4,603</b>                          | <b>\$ (90)</b>                    |

\*2012 Market Values are based on County valuations that show an overall decrease in residential values of 4.3%

\*\*School & County Tax Rate was held constant from 2011

# 2011 Tax Capacity Comparison of MN Area Cities with Populations between 16,000 and 28,000

| <u>Metro City</u><br><u>16,000 to 28,000</u> | <u>2010</u><br><u>Population</u> | <u>2011 Average</u><br><u>Tax Cap Rate</u> | <u>Rank</u>      |
|--|----------------------------------|--|------------------|
| White Bear Lake                              | 23,797                           | 11.80%                                     | 1                |
| Chanhassen                                   | 22,952                           | 17.73%                                     | 2                |
| Chaska                                       | 23,770                           | 23.21%                                     | 3                |
| Willmar                                      | 19,610                           | 29.08%                                     | 4                |
| Northfield                                   | 20,007                           | 29.23%                                     | 5                |
| Winona                                       | 27,592                           | 33.64%                                     | 9                |
| Hastings                                     | 22,172                           | 36.80%                                     | 12               |
| <b><u>Ramsey</u></b>                         | <b><u>23,668</u></b>             | <b><u>39.80%</u></b>                       | <b><u>17</u></b> |
| Lino Lakes                                   | 20,216                           | 42.04%                                     | 18               |
| Anoka  | 17,142                           | 43.02%                                     | 19               |
| Crystal                                      | 22,151                           | 47.35%                                     | 22               |
| West St. Paul                                | 19,540                           | 56.08%                                     | 33               |
| Columbia Heights                             | 19,496                           | 61.80%                                     | 34               |
| Hibbing                                      | 16,361                           | 66.43%                                     | 35               |
| Average:                                     | 21,757                           | 41.84%                                     |                  |

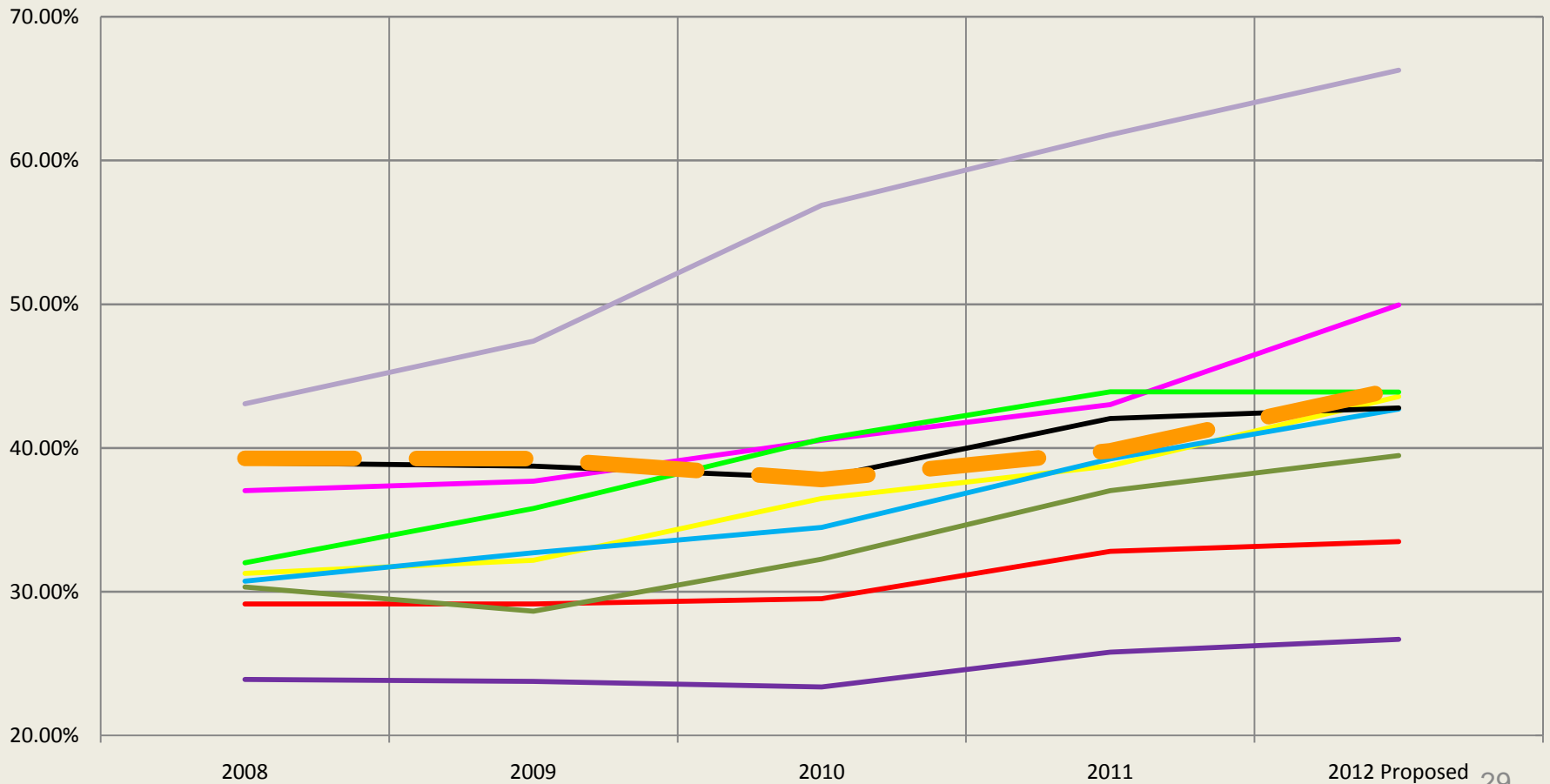
# Tax Capacity Rate Comparison

## Anoka County Cities

|                      | <u>2011</u>   | <u>2012 Proposed</u> | <u>Change</u> |
|----------------------|---------------|----------------------|---------------|
| Ham Lake             | 25.80%        | 26.68%               | 0.88%         |
| Nowthen              | 22.17%        | 30.44%               | 8.27%         |
| Blaine               | 32.80%        | 33.48%               | 0.68%         |
| Oak Grove            | 36.33%        | 36.00%               | -0.33%        |
| Fridley              | 37.03%        | 39.48%               | 2.45%         |
| Coon Rapids          | 39.23%        | 42.71%               | 3.48%         |
| Lino Lakes           | 42.04%        | 42.78%               | 0.74%         |
| Columbus             | 38.23%        | 43.45%               | 5.22%         |
| Andover              | 38.75%        | 43.58%               | 4.83%         |
| East Bethel          | 43.91%        | 43.89%               | -0.02%        |
| <b>Ramsey</b>        | <b>39.80%</b> | <b>44.15%</b>        | <b>4.35%</b>  |
| Anoka                | 43.02%        | 49.95%               | 6.93%         |
| St Francis           | 47.14%        | 53.34%               | 6.20%         |
| Spring Lake Park     | 54.49%        | 62.60%               | 8.11%         |
| Circle Pines         | 51.51%        | 63.90%               | 12.39%        |
| Columbia Heights     | 61.80%        | 66.29%               | 4.49%         |
| Centerville          | 58.65%        | 66.69%               | 8.04%         |
| Lexington            | 58.16%        | 67.45%               | 9.29%         |
| Bethel               | 61.54%        | 74.20%               | 12.66%        |
| Hill Top             | 98.53%        | 110.56%              | 12.03%        |
| <b>Average 2012:</b> |               | <b>52.08%</b>        | <b>5.53%</b>  |

# Tax Capacity Rate Comparison

## Anoka County Cities over 10,000 Population





# 2012 Notable Budget Items

- Health Insurance increase of 10% over last years budget
- Budget increase compared to actual 2011 employer contribution represents a 6% increase for Singles & 8.7% Family
- 2% COLA on all employees
- Engineering Time decreased by \$239,000
- Election Year-\$33,000 increase
- COR Park Maintenance Contract: \$14,000
- Personnel-Title changes, interns, etc increased \$46,027
- Interest Earnings Decreased \$20,000
- Add'l Muni Center Debt of \$1,000,000 (Offset by one-time funding of \$603,000)
- Assessment Policy-79% Funding of Sealcoats

# 2012 BUDGET HI-LITES

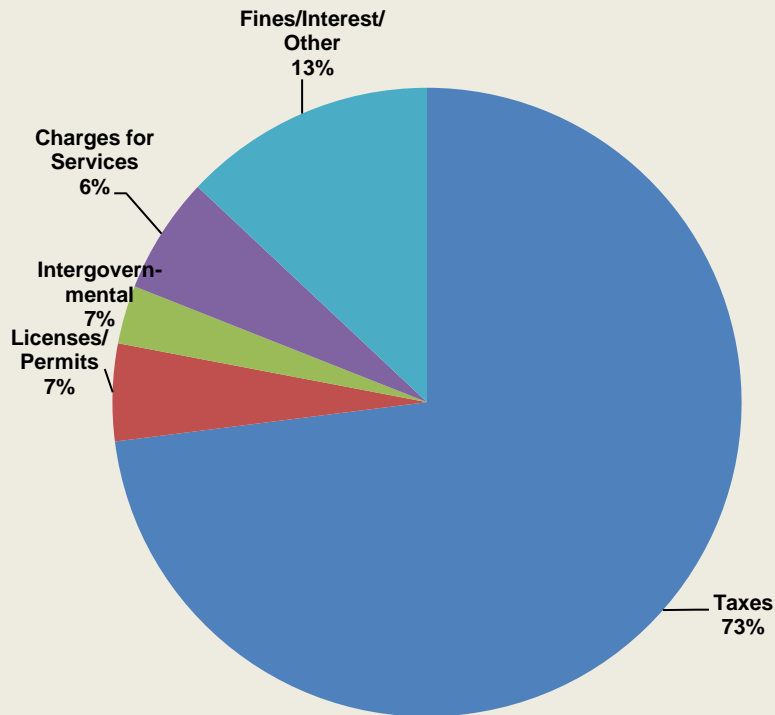
- Final Budget/Levy will be adopted at the regular City Council meeting of December 13, 2011

- Draft Budget document available on City website under Finance Department

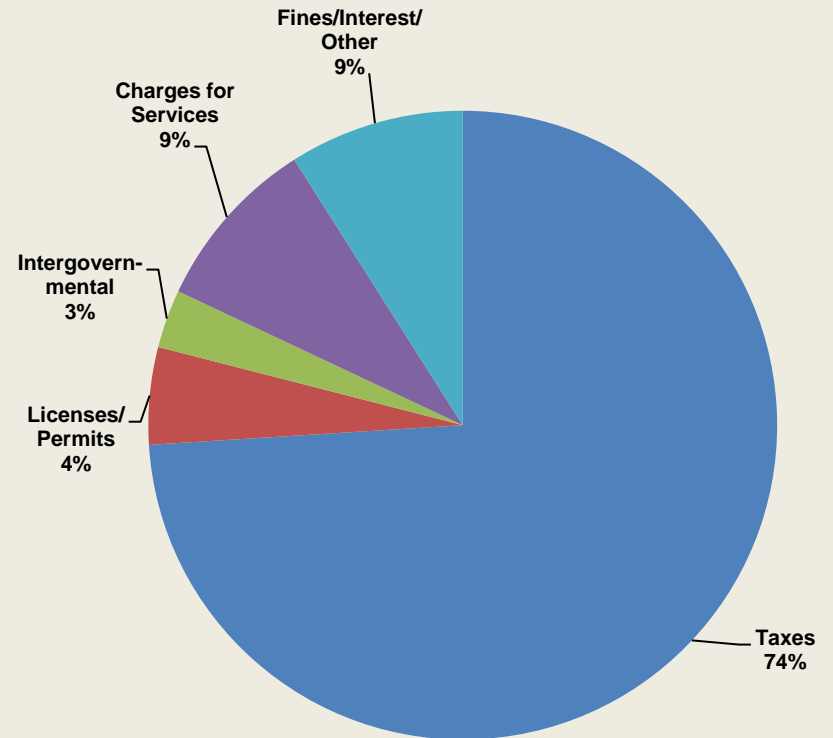
# General Fund

## Where It Comes From

### 2012 - General Fund Revenues

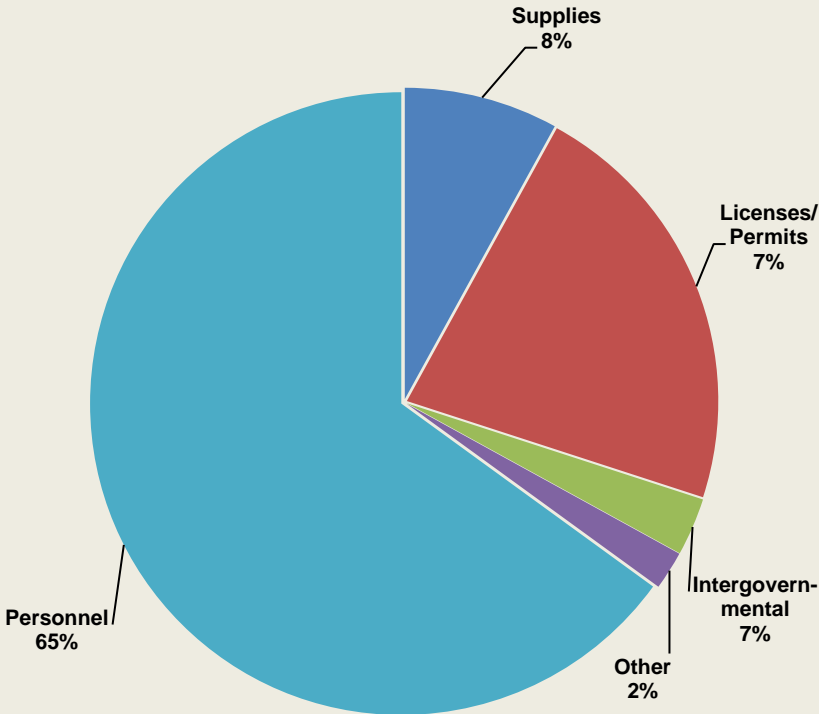


### 2011 - General Fund Revenues

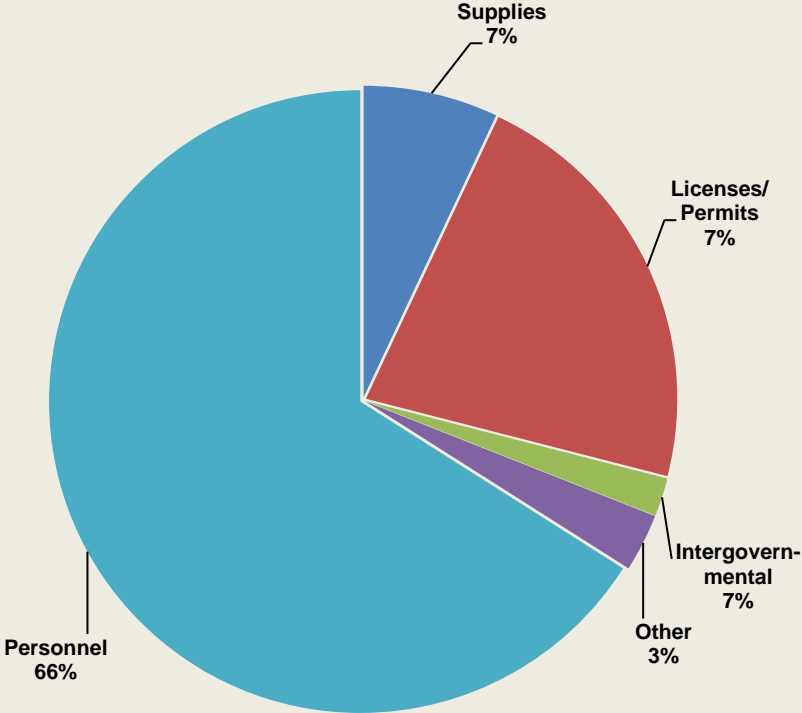


# 2012 Proposed General Fund Expenditures - By Type

## 2012 Expenditures

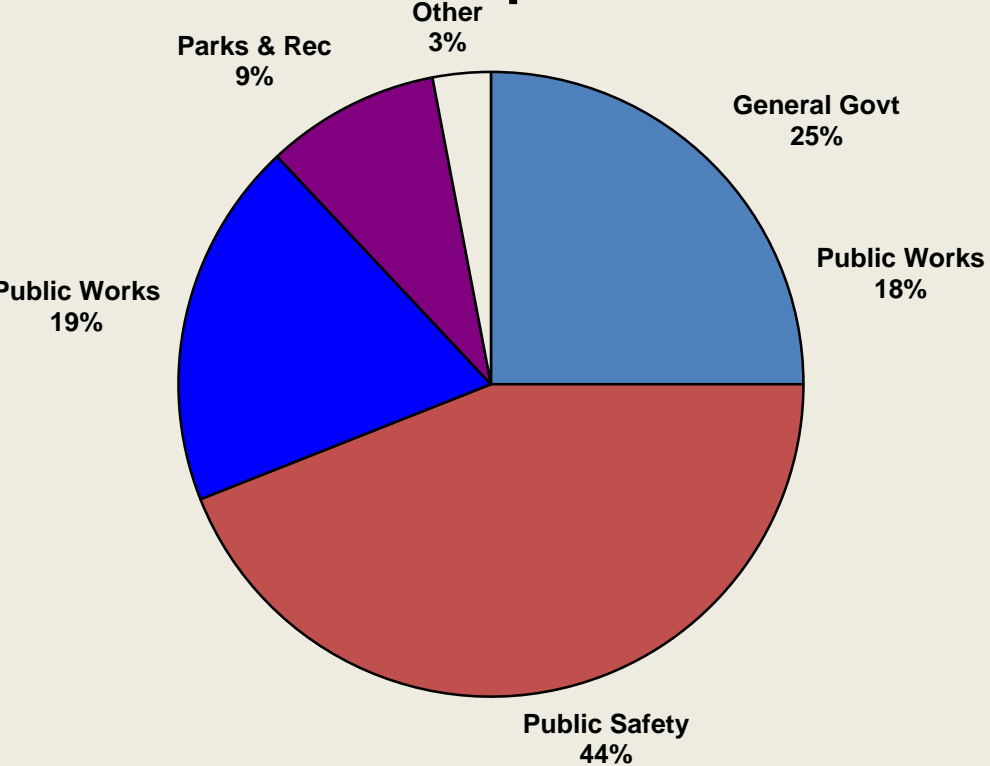


## 2011 Expenditures

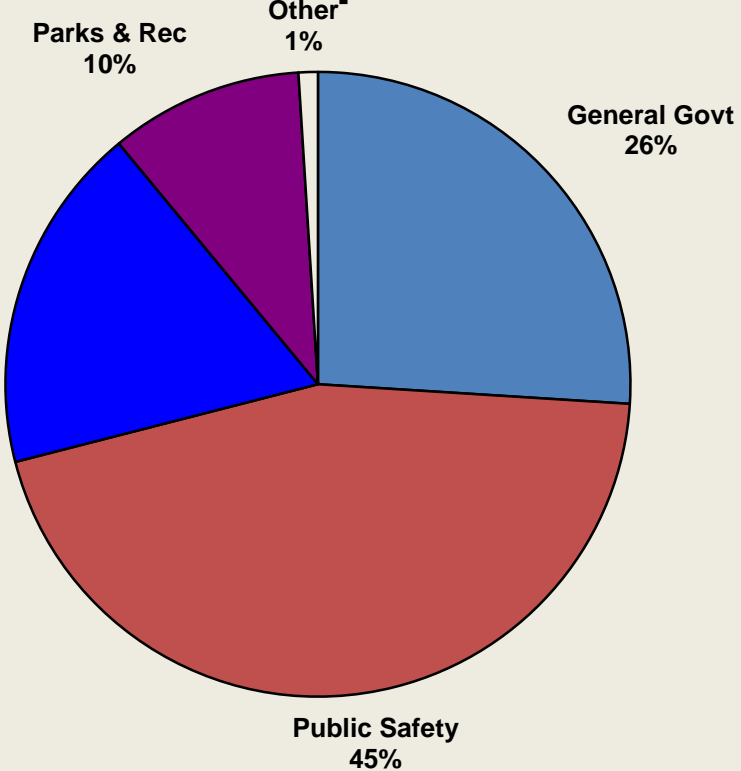


# 2012 Proposed General Fund Expenditures - By Function

## 2011 Expenditures



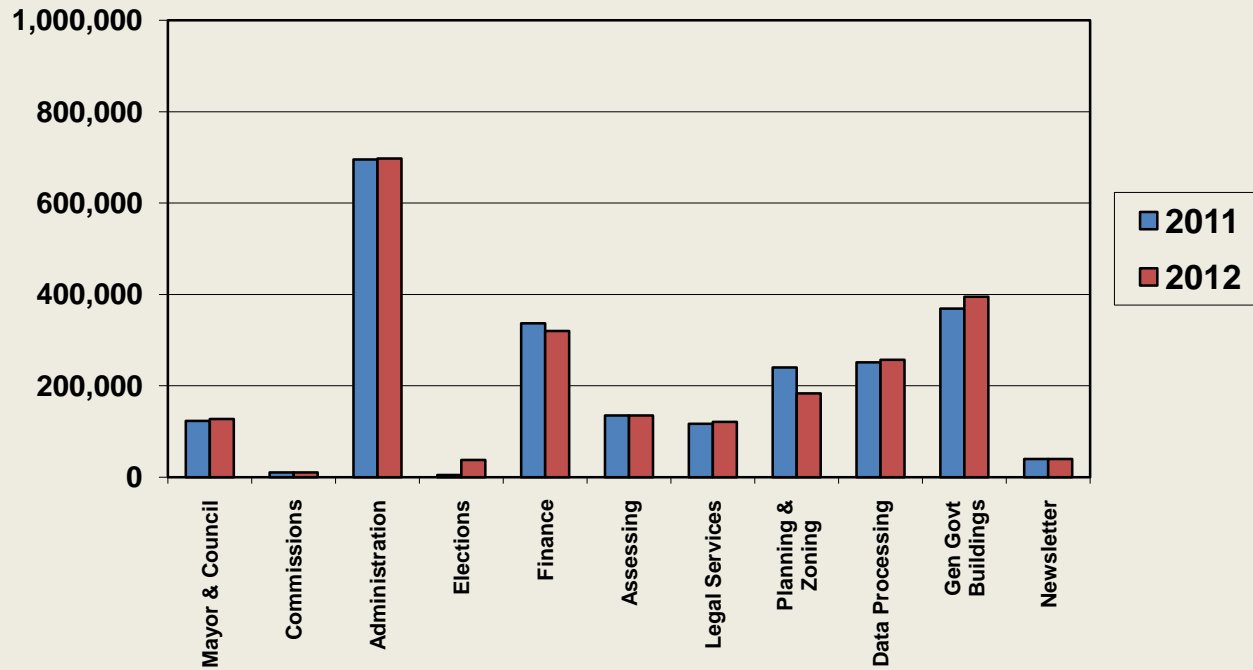
## 2012 Expenditures



# CITY OF RAMSEY

## General Fund Budget 2011 to 2012

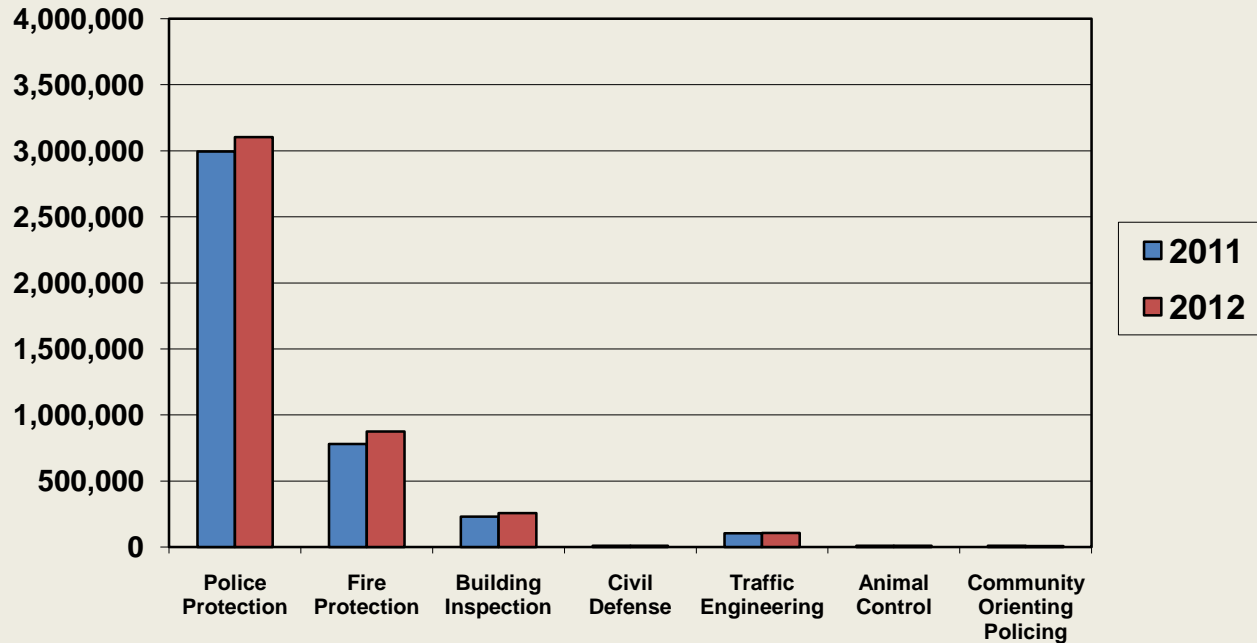
### General Government



# CITY OF RAMSEY

## General Fund Budget 2011 to 2012

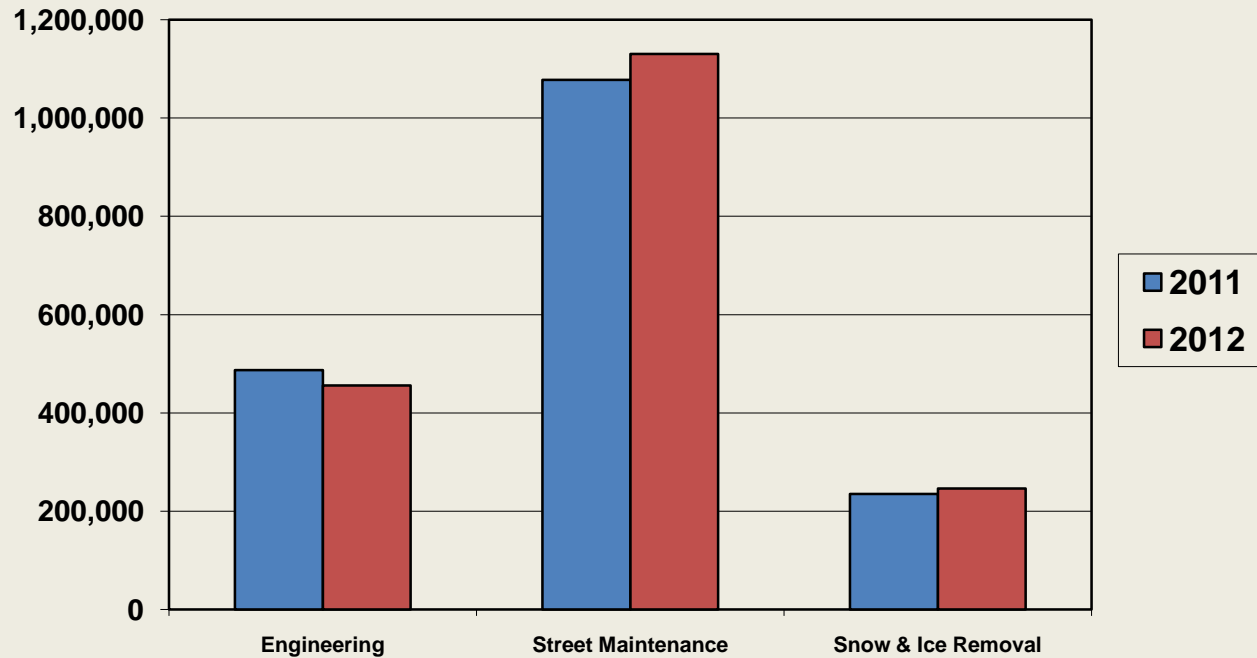
### Public Safety



# CITY OF RAMSEY

## General Fund Budget 2011 to 2012

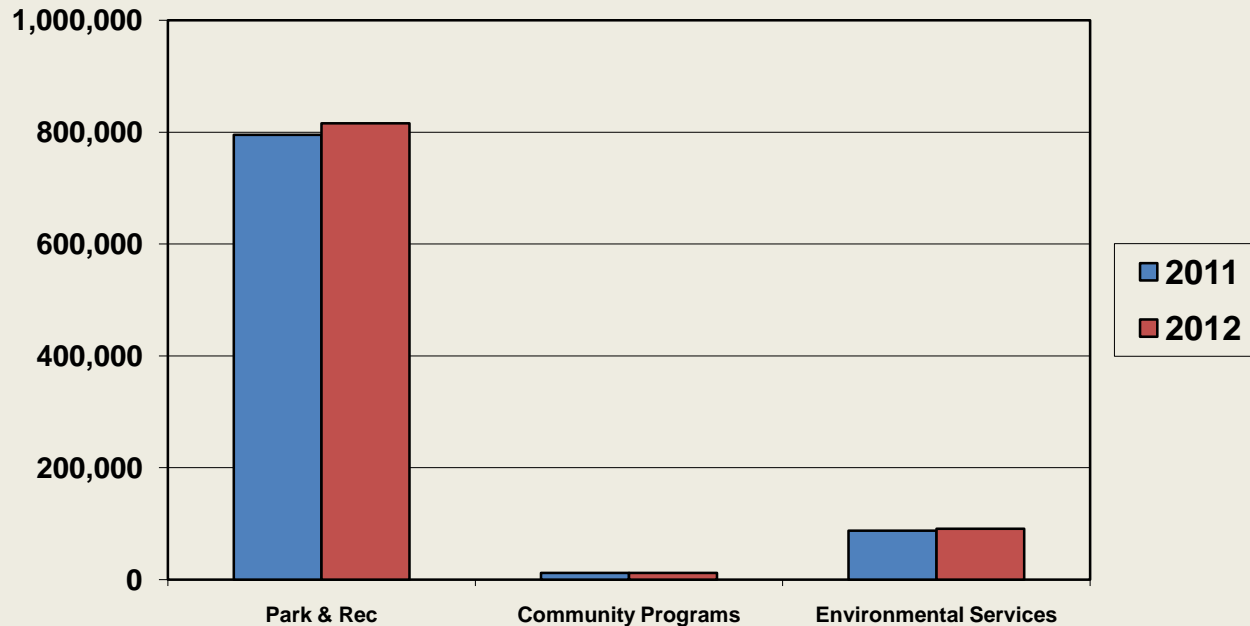
### Public Works



# CITY OF RAMSEY

## General Fund Budget 2011 to 2012

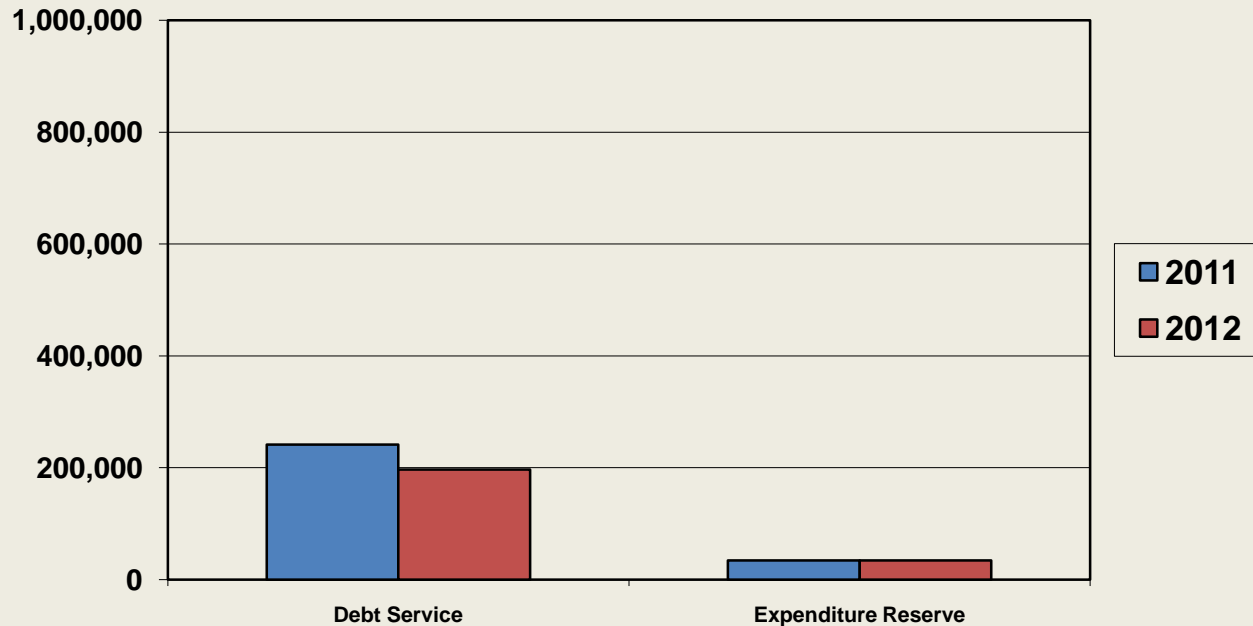
### Park & Recreation



# CITY OF RAMSEY

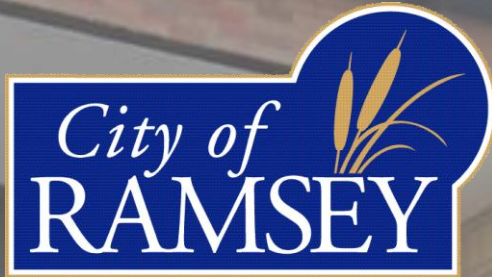
## General Fund Budget 2011 to 2012

### Miscellaneous



# Tax Information Websites

- Anoka County Tax Calculator:
  - [http://www.co.anoka.mn.us/v1\\_departments/div-property-rec-tax/est-tax-calc/index.asp](http://www.co.anoka.mn.us/v1_departments/div-property-rec-tax/est-tax-calc/index.asp)
- Commercial Property Fiscal Disparity Information:
  - <http://www.metrocouncil.org/metroarea/FiscalDisparities/index.htm>
- Video: How are your property taxes calculated?:
  - <http://www.youtube.com/watch?v=hYPivRGxd-4>
- 2011 Proposed City of Ramsey Budget document:
  - <http://www.ci.ramsey.mn.us/departments/finance/annbudget.aspx>



**Questions?**

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