

**NOTICE OF PUBLIC HEARING AND ASSESSMENT FOR
CITY IMPROVEMENT PROJECT 18-03
2018 STREET OVERLAY IMPROVEMENTS**

**CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA**

TO WHOM IT MAY CONCERN:

Notice is hereby given that the Ramsey City Council will hold a public hearing at 7:00 p.m. on Tuesday, October 9, 2018 in the Council Chambers at the Ramsey Municipal Center, 7550 Sunwood Drive NW, to consider, and possibly adopt, proposed assessments against benefiting properties for Improvement Project #18-03 which generally consists of 2-inch bituminous pavement overlay improvements to various public street segments within the Woodland Green, The North Forty 2nd, The North Forty 3rd, Northfork Itasca Shores, Northfork, Northfork 2nd, Northfork 3rd, and Northfork Oaks residential subdivisions in the City of Ramsey.

Adoption by the Council of the proposed assessment may occur at the hearing.

The amount to be specially assessed against your particular lot, piece, or parcel of land (the property identification number is listed on your mailing envelope) is **\$ 856.50**. The total estimated cost of the above described project is \$ 610,995.00. The total amount of the proposed assessment for this project is estimated to be \$ 143,531.60, which equals 25 percent of the eligible cost of the improvements, pursuant to Minnesota Statutes Sections 429.011 to 429.111, Chapter 8 of the Ramsey City Charter, and the City of Ramsey Special Assessments Policy.

Such assessment is proposed to be payable in equal annual installments extending over a period of 10 years, and will bear interest at the rate of 5.22 percent per annum from the date of the adoption of the assessment resolution. To the first installment shall be added interest on the entire assessment from the date of the assessment resolution until December 31, 2019. To each subsequent installment when due shall be added interest for 1 year on all unpaid installments.

Prior to certification of the assessment to the county auditor, the owner of any property so assessed may pay the entire assessment on such property, with interest accrued to the date of payment, to the City Finance Office. No interest shall be charged if the entire assessment is paid before November 16, 2018. At any time thereafter, payment may be made to the City Finance Office for the entire amount of the assessment remaining unpaid, with interest accrued to December 31 of the year in which such payment is made. Such payment must be made before November 16 or interest will be charged through December 31 of the succeeding year. The right to partially prepay the assessment is not available.

The proposed assessment roll is on file for public inspection at the City Clerk's office. Written or oral objections will be considered at the hearing. No appeal to District Court may be taken as to the amount of an assessment unless a written objection signed by the affected property owner is filed with the municipal clerk prior to the assessment hearing or presented to the presiding officer at the hearing. The Council may upon such notice consider any objection to the amount of a proposed individual assessment at an adjourned meeting upon such further notice to the affected property owners as it deems advisable.

Assessment deferral for senior citizens and totally disabled persons

Under Minnesota Statute Sections 435.193 to 435.195, and City Code Section 46.4, the Council may, in its discretion, defer the payment of this special assessment for any homestead property owned by persons 65 years of age or older or by persons retired by virtue of a permanent and total disability. When deferment of the special assessment has been granted and is terminated for any other reason provided in that law and City Code Section 46.4, all amounts accumulated plus applicable interest become due. Any assessed property owner meeting the requirement of this law and City Code Section 46.4, may, within 30 days of the confirmation of the assessment, apply to the City Clerk for the prescribed form for such deferral of payment of this special assessment on his/her property.

Right to appeal to District Court

An owner may appeal an assessment to District Court pursuant to Minnesota Statute Section 429.081 by serving notice of the appeal upon the mayor or clerk of the City within 30 days after the adoption of the assessment, and filing such notice with the District Court within 10 days after service upon the mayor or clerk.

Dated: September 21, 2018

Bruce Westby, P.E.
City Engineer

SCHEDULE OF PAYMENT

The special assessment of such improvement to your property is \$856.50. This cost will be assessed over 10 years at 5.22 percent interest per year. Listed below is a breakdown of the yearly principal and interest costs. Please note the change in the first year's interest cost. The first year's interest covers a period of 448 days from October 9, 2018 to December 31, 2019.

Year	Principal	5.22% Interest	Payment Amount	Pay-off Balance
				\$856.50
2019	\$85.65	\$54.88	\$140.53	\$770.85
2020	\$85.65	\$40.24	\$125.89	\$685.20
2021	\$85.65	\$35.77	\$121.42	\$599.55
2022	\$85.65	\$31.30	\$116.95	\$513.90
2023	\$85.65	\$26.83	\$112.48	\$428.25
2024	\$85.65	\$22.35	\$108.00	\$342.60
2025	\$85.65	\$17.88	\$103.53	\$256.95
2026	\$85.65	\$13.41	\$99.06	\$171.30
2027	\$85.65	\$8.94	\$94.59	\$85.65
2028	\$85.65	\$4.47	\$90.12	\$0.00
Total	\$856.50	\$256.07	\$1,112.57	

Please call Bruce Westby, City Engineer, at 763-427-1410 with questions.

REMITTANCE ADVICE

PROJECT # IP 18-03 – 2018 Street Overlay Improvements

AMOUNT DUE \$ **856.50**

In order to pay the above Special Assessment IN FULL before it is certified to the County and included on your property tax statement for 2019, payment for the full amount must be made to the City of Ramsey between October 9 and November 16, 2018.

For your records:

Check #: _____ Amount \$ _____ Date: _____

PAYMENT OPTIONS

Credit/Debit Card

Access account balance and make payment using the city's online web store, RamsEPay. Enjoy fast and free 24 hour access and acceptance of VISA, MasterCard, Discover Card, and debit cards. Credit cards are also accepted over the phone by calling (763) 427-1410.



Drop Box

A drop box is conveniently located at the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW and the drop box is located on the south side of the building in the main parking lot. Please include the bottom portion of this form with your check payment.

U.S. Mail

Payments sent via the U.S. Postal Service are received at our processing center. Please include the bottom portion of this form with your check payment. Mail to:

City of Ramsey
7550 Sunwood Drive NW
Ramsey, MN 55303

In-Person

Resident's may bring their payment directly to the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW. This is the best option if you are paying in cash. A receipt will be given by our cashier.

Please detach and return this portion with your payment.

Payment must be received at the City before November 16, 2018.

City of Ramsey
7550 Sunwood Drive NW
Ramsey MN 55303

Project # IP 18-03 – 2018 Street Overlay Improvements

Amount Enclosed \$ _____

PIN #: _____

(this # can be found on the front of the envelope just above your name)

Property Address: _____

**NOTICE OF PUBLIC HEARING AND ASSESSMENT FOR
CITY IMPROVEMENT PROJECT 18-03
2018 STREET OVERLAY IMPROVEMENTS**

**CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA**

TO WHOM IT MAY CONCERN:

Notice is hereby given that the Ramsey City Council will hold a public hearing at 7:00 p.m. on Tuesday, October 9, 2018 in the Council Chambers at the Ramsey Municipal Center, 7550 Sunwood Drive NW, to consider, and possibly adopt, proposed assessments against benefiting properties for Improvement Project #18-03 which generally consists of 2-inch bituminous pavement overlay improvements to various public street segments within the Woodland Green, The North Forty 2nd, The North Forty 3rd, Northfork Itasca Shores, Northfork, Northfork 2nd, Northfork 3rd, and Northfork Oaks residential subdivisions in the City of Ramsey.

Adoption by the Council of the proposed assessment may occur at the hearing.

The amount to be specially assessed against your particular lot, piece, or parcel of land (the property identification number is listed on your mailing envelope) is **\$ 1,425.20**. The total estimated cost of the above described project is \$ 610,995.00. The total amount of the proposed assessment for this project is estimated to be \$ 143,531.60, which equals 25 percent of the eligible cost of the improvements, pursuant to Minnesota Statutes Sections 429.011 to 429.111, Chapter 8 of the Ramsey City Charter, and the City of Ramsey Special Assessments Policy.

Such assessment is proposed to be payable in equal annual installments extending over a period of 10 years, and will bear interest at the rate of 5.22 percent per annum from the date of the adoption of the assessment resolution. To the first installment shall be added interest on the entire assessment from the date of the assessment resolution until December 31, 2019. To each subsequent installment when due shall be added interest for 1 year on all unpaid installments.

Prior to certification of the assessment to the county auditor, the owner of any property so assessed may pay the entire assessment on such property, with interest accrued to the date of payment, to the City Finance Office. No interest shall be charged if the entire assessment is paid before November 16, 2018. At any time thereafter, payment may be made to the City Finance Office for the entire amount of the assessment remaining unpaid, with interest accrued to December 31 of the year in which such payment is made. Such payment must be made before November 16 or interest will be charged through December 31 of the succeeding year. The right to partially prepay the assessment is not available.

The proposed assessment roll is on file for public inspection at the City Clerk's office. Written or oral objections will be considered at the hearing. No appeal to District Court may be taken as to the amount of an assessment unless a written objection signed by the affected property owner is filed with the municipal clerk prior to the assessment hearing or presented to the presiding officer at the hearing. The Council may upon such notice consider any objection to the amount of a proposed individual assessment at an adjourned meeting upon such further notice to the affected property owners as it deems advisable.

Assessment deferral for senior citizens and totally disabled persons

Under Minnesota Statute Sections 435.193 to 435.195, and City Code Section 46.4, the Council may, in its discretion, defer the payment of this special assessment for any homestead property owned by persons 65 years of age or older or by persons retired by virtue of a permanent and total disability. When deferment of the special assessment has been granted and is terminated for any other reason provided in that law and City Code Section 46.4, all amounts accumulated plus applicable interest become due. Any assessed property owner meeting the requirement of this law and City Code Section 46.4, may, within 30 days of the confirmation of the assessment, apply to the City Clerk for the prescribed form for such deferral of payment of this special assessment on his/her property.

Right to appeal to District Court

An owner may appeal an assessment to District Court pursuant to Minnesota Statute Section 429.081 by serving notice of the appeal upon the mayor or clerk of the City within 30 days after the adoption of the assessment, and filing such notice with the District Court within 10 days after service upon the mayor or clerk.

Dated: September 21, 2018

Bruce Westby, P.E.
City Engineer

SCHEDULE OF PAYMENT

The special assessment of such improvement to your property is \$1,425.20. This cost will be assessed over 10 years at 5.22 percent interest per year. Listed below is a breakdown of the yearly principal and interest costs. Please note the change in the first year's interest cost. The first year's interest covers a period of 448 days from October 9, 2018 to December 31, 2019.

Year	Principal	5.22% Interest	Payment Amount	Pay-off Balance
				\$1,425.20
2019	\$142.52	\$91.31	\$233.83	\$1,282.68
2020	\$142.52	\$66.96	\$209.48	\$1,140.16
2021	\$142.52	\$59.52	\$202.04	\$997.64
2022	\$142.52	\$52.08	\$194.60	\$855.12
2023	\$142.52	\$44.64	\$187.16	\$712.60
2024	\$142.52	\$37.20	\$179.72	\$570.08
2025	\$142.52	\$29.76	\$172.28	\$427.56
2026	\$142.52	\$22.32	\$164.84	\$285.04
2027	\$142.52	\$14.88	\$157.40	\$142.52
2028	\$142.52	\$7.44	\$149.96	\$0.00
Total	\$1,425.20	\$426.09	\$1,851.29	

Please call Bruce Westby, City Engineer, at 763-427-1410 with questions.

REMITTANCE ADVICE

PROJECT # IP 18-03 – 2018 Street Overlay Improvements

AMOUNT DUE \$ **1,425.20**

In order to pay the above Special Assessment IN FULL before it is certified to the County and included on your property tax statement for 2019, payment for the full amount must be made to the City of Ramsey between October 9 and November 16, 2018.

For your records:

Check #: _____ Amount \$ _____ Date: _____

PAYMENT OPTIONS

Credit/Debit Card

Access account balance and make payment using the city's online web store, RamsEPay. Enjoy fast and free 24 hour access and acceptance of VISA, MasterCard, Discover Card, and debit cards. Credit cards are also accepted over the phone by calling (763) 427-1410.



Drop Box

A drop box is conveniently located at the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW and the drop box is located on the south side of the building in the main parking lot. Please include the bottom portion of this form with your check payment.

U.S. Mail

Payments sent via the U.S. Postal Service are received at our processing center. Please include the bottom portion of this form with your check payment. Mail to:

City of Ramsey
7550 Sunwood Drive NW
Ramsey, MN 55303

In-Person

Resident's may bring their payment directly to the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW. This is the best option if you are paying in cash. A receipt will be given by our cashier.

Please detach and return this portion with your payment.

Payment must be received at the City before November 16, 2018.

City of Ramsey
7550 Sunwood Drive NW
Ramsey MN 55303

Project # IP 18-03 – 2018 Street Overlay Improvements

Amount Enclosed \$ _____

PIN #: _____

(this # can be found on the front of the envelope just above your name)

Property Address: _____

**NOTICE OF PUBLIC HEARING AND ASSESSMENT FOR
CITY IMPROVEMENT PROJECT 18-03
2018 STREET OVERLAY IMPROVEMENTS**

**CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA**

TO WHOM IT MAY CONCERN:

Notice is hereby given that the Ramsey City Council will hold a public hearing at 7:00 p.m. on Tuesday, October 9, 2018 in the Council Chambers at the Ramsey Municipal Center, 7550 Sunwood Drive NW, to consider, and possibly adopt, proposed assessments against benefiting properties for Improvement Project #18-03 which generally consists of 2-inch bituminous pavement overlay improvements to various public street segments within the Woodland Green, The North Forty 2nd, The North Forty 3rd, Northfork Itasca Shores, Northfork, Northfork 2nd, Northfork 3rd, and Northfork Oaks residential subdivisions in the City of Ramsey.

Adoption by the Council of the proposed assessment may occur at the hearing.

The amount to be specially assessed against your particular lot, piece, or parcel of land (the property identification number is listed on your mailing envelope) is **\$ 1,395.90**. The total estimated cost of the above described project is \$ 610,995.00. The total amount of the proposed assessment for this project is estimated to be \$ 143,531.60, which equals 25 percent of the eligible cost of the improvements, pursuant to Minnesota Statutes Sections 429.011 to 429.111, Chapter 8 of the Ramsey City Charter, and the City of Ramsey Special Assessments Policy.

Such assessment is proposed to be payable in equal annual installments extending over a period of 10 years, and will bear interest at the rate of 5.22 percent per annum from the date of the adoption of the assessment resolution. To the first installment shall be added interest on the entire assessment from the date of the assessment resolution until December 31, 2019. To each subsequent installment when due shall be added interest for 1 year on all unpaid installments.

Prior to certification of the assessment to the county auditor, the owner of any property so assessed may pay the entire assessment on such property, with interest accrued to the date of payment, to the City Finance Office. No interest shall be charged if the entire assessment is paid before November 16, 2018. At any time thereafter, payment may be made to the City Finance Office for the entire amount of the assessment remaining unpaid, with interest accrued to December 31 of the year in which such payment is made. Such payment must be made before November 16 or interest will be charged through December 31 of the succeeding year. The right to partially prepay the assessment is not available.

The proposed assessment roll is on file for public inspection at the City Clerk's office. Written or oral objections will be considered at the hearing. No appeal to District Court may be taken as to the amount of an assessment unless a written objection signed by the affected property owner is filed with the municipal clerk prior to the assessment hearing or presented to the presiding officer at the hearing. The Council may upon such notice consider any objection to the amount of a proposed individual assessment at an adjourned meeting upon such further notice to the affected property owners as it deems advisable.

Assessment deferral for senior citizens and totally disabled persons

Under Minnesota Statute Sections 435.193 to 435.195, and City Code Section 46.4, the Council may, in its discretion, defer the payment of this special assessment for any homestead property owned by persons 65 years of age or older or by persons retired by virtue of a permanent and total disability. When deferment of the special assessment has been granted and is terminated for any other reason provided in that law and City Code Section 46.4, all amounts accumulated plus applicable interest become due. Any assessed property owner meeting the requirement of this law and City Code Section 46.4, may, within 30 days of the confirmation of the assessment, apply to the City Clerk for the prescribed form for such deferral of payment of this special assessment on his/her property.

Right to appeal to District Court

An owner may appeal an assessment to District Court pursuant to Minnesota Statute Section 429.081 by serving notice of the appeal upon the mayor or clerk of the City within 30 days after the adoption of the assessment, and filing such notice with the District Court within 10 days after service upon the mayor or clerk.

Dated: September 21, 2018

Bruce Westby, P.E.
City Engineer

SCHEDULE OF PAYMENT

The special assessment of such improvement to your property is \$1,395.90. This cost will be assessed over 10 years at 5.22 percent interest per year. Listed below is a breakdown of the yearly principal and interest costs. Please note the change in the first year's interest cost. The first year's interest covers a period of 448 days from October 9, 2018 to December 31, 2019.

Year	Principal	5.22% Interest	Payment Amount	Pay-off Balance
				\$1,395.90
2019	\$139.59	\$89.44	\$229.03	\$1,256.31
2020	\$139.59	\$65.58	\$205.17	\$1,116.72
2021	\$139.59	\$58.29	\$197.88	\$977.13
2022	\$139.59	\$51.01	\$190.60	\$837.54
2023	\$139.59	\$43.72	\$183.31	\$697.95
2024	\$139.59	\$36.43	\$176.02	\$558.36
2025	\$139.59	\$29.15	\$168.74	\$418.77
2026	\$139.59	\$21.86	\$161.45	\$279.18
2027	\$139.59	\$14.57	\$154.16	\$139.59
2028	\$139.59	\$7.29	\$146.88	\$0.00
Total	\$1,395.90	\$417.33	\$1,813.23	

Please call Bruce Westby, City Engineer, at 763-427-1410 with questions.

REMITTANCE ADVICE

PROJECT # IP 18-03 – 2018 Street Overlay Improvements

AMOUNT DUE \$ 1,395.90

In order to pay the above Special Assessment IN FULL before it is certified to the County and included on your property tax statement for 2019, payment for the full amount must be made to the City of Ramsey between October 9 and November 16, 2018.

For your records:

Check #: _____ Amount \$ _____ Date: _____

PAYMENT OPTIONS

Credit/Debit Card

Access account balance and make payment using the city's online web store, RamsEPay. Enjoy fast and free 24 hour access and acceptance of VISA, MasterCard, Discover Card, and debit cards. Credit cards are also accepted over the phone by calling (763) 427-1410.



Drop Box

A drop box is conveniently located at the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW and the drop box is located on the south side of the building in the main parking lot. Please include the bottom portion of this form with your check payment.

U.S. Mail

Payments sent via the U.S. Postal Service are received at our processing center. Please include the bottom portion of this form with your check payment. Mail to:

City of Ramsey
7550 Sunwood Drive NW
Ramsey, MN 55303

In-Person

Resident's may bring their payment directly to the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW. This is the best option if you are paying in cash. A receipt will be given by our cashier.

Please detach and return this portion with your payment.

Payment must be received at the City before November 16, 2018.

City of Ramsey
7550 Sunwood Drive NW
Ramsey MN 55303

Project # IP 18-03 – 2018 Street Overlay Improvements

Amount Enclosed \$ _____

PIN #: _____

(this # can be found on the front of the envelope just above your name)

Property Address: _____

**NOTICE OF PUBLIC HEARING AND ASSESSMENT FOR
CITY IMPROVEMENT PROJECT 18-03
2018 STREET OVERLAY IMPROVEMENTS**

**CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA**

TO WHOM IT MAY CONCERN:

Notice is hereby given that the Ramsey City Council will hold a public hearing at 7:00 p.m. on Tuesday, October 9, 2018 in the Council Chambers at the Ramsey Municipal Center, 7550 Sunwood Drive NW, to consider, and possibly adopt, proposed assessments against benefiting properties for Improvement Project #18-03 which generally consists of 2-inch bituminous pavement overlay improvements to various public street segments within the Woodland Green, The North Forty 2nd, The North Forty 3rd, Northfork Itasca Shores, Northfork, Northfork 2nd, Northfork 3rd, and Northfork Oaks residential subdivisions in the City of Ramsey.

Adoption by the Council of the proposed assessment may occur at the hearing.

The amount to be specially assessed against your particular lot, piece, or parcel of land (the property identification number is listed on your mailing envelope) is **\$ 958.40**. The total estimated cost of the above described project is \$ 610,995.00. The total amount of the proposed assessment for this project is estimated to be \$ 143,531.60, which equals 25 percent of the eligible cost of the improvements, pursuant to Minnesota Statutes Sections 429.011 to 429.111, Chapter 8 of the Ramsey City Charter, and the City of Ramsey Special Assessments Policy.

Such assessment is proposed to be payable in equal annual installments extending over a period of 10 years, and will bear interest at the rate of 5.22 percent per annum from the date of the adoption of the assessment resolution. To the first installment shall be added interest on the entire assessment from the date of the assessment resolution until December 31, 2019. To each subsequent installment when due shall be added interest for 1 year on all unpaid installments.

Prior to certification of the assessment to the county auditor, the owner of any property so assessed may pay the entire assessment on such property, with interest accrued to the date of payment, to the City Finance Office. No interest shall be charged if the entire assessment is paid before November 16, 2018. At any time thereafter, payment may be made to the City Finance Office for the entire amount of the assessment remaining unpaid, with interest accrued to December 31 of the year in which such payment is made. Such payment must be made before November 16 or interest will be charged through December 31 of the succeeding year. The right to partially prepay the assessment is not available.

The proposed assessment roll is on file for public inspection at the City Clerk's office. Written or oral objections will be considered at the hearing. No appeal to District Court may be taken as to the amount of an assessment unless a written objection signed by the affected property owner is filed with the municipal clerk prior to the assessment hearing or presented to the presiding officer at the hearing. The Council may upon such notice consider any objection to the amount of a proposed individual assessment at an adjourned meeting upon such further notice to the affected property owners as it deems advisable.

Assessment deferral for senior citizens and totally disabled persons

Under Minnesota Statute Sections 435.193 to 435.195, and City Code Section 46.4, the Council may, in its discretion, defer the payment of this special assessment for any homestead property owned by persons 65 years of age or older or by persons retired by virtue of a permanent and total disability. When deferment of the special assessment has been granted and is terminated for any other reason provided in that law and City Code Section 46.4, all amounts accumulated plus applicable interest become due. Any assessed property owner meeting the requirement of this law and City Code Section 46.4, may, within 30 days of the confirmation of the assessment, apply to the City Clerk for the prescribed form for such deferral of payment of this special assessment on his/her property.

Right to appeal to District Court

An owner may appeal an assessment to District Court pursuant to Minnesota Statute Section 429.081 by serving notice of the appeal upon the mayor or clerk of the City within 30 days after the adoption of the assessment, and filing such notice with the District Court within 10 days after service upon the mayor or clerk.

Dated: September 21, 2018

Bruce Westby, P.E.
City Engineer

SCHEDULE OF PAYMENT

The special assessment of such improvement to your property is \$958.40. This cost will be assessed over 10 years at 5.22 percent interest per year. Listed below is a breakdown of the yearly principal and interest costs. Please note the change in the first year's interest cost. The first year's interest covers a period of 448 days from October 9, 2018 to December 31, 2019.

Year	Principal	5.22% Interest	Payment Amount	Pay-off Balance
				\$958.40
2019	\$95.84	\$61.40	\$157.24	\$862.56
2020	\$95.84	\$45.03	\$140.87	\$766.72
2021	\$95.84	\$40.02	\$135.86	\$670.88
2022	\$95.84	\$35.02	\$130.86	\$575.04
2023	\$95.84	\$30.02	\$125.86	\$479.20
2024	\$95.84	\$25.01	\$120.85	\$383.36
2025	\$95.84	\$20.01	\$115.85	\$287.52
2026	\$95.84	\$15.01	\$110.85	\$191.68
2027	\$95.84	\$10.01	\$105.85	\$95.84
2028	\$95.84	\$5.00	\$100.84	\$0.00
Total	\$958.40	\$286.53	\$1,244.93	

Please call Bruce Westby, City Engineer, at 763-427-1410 with questions.

REMITTANCE ADVICE

PROJECT # IP 18-03 – 2018 Street Overlay Improvements

AMOUNT DUE \$ **958.40**

In order to pay the above Special Assessment IN FULL before it is certified to the County and included on your property tax statement for 2019, payment for the full amount must be made to the City of Ramsey between October 9 and November 16, 2018.

For your records:

Check #: _____ Amount \$ _____ Date: _____

PAYMENT OPTIONS

Credit/Debit Card

Access account balance and make payment using the city's online web store, RamsEPay. Enjoy fast and free 24 hour access and acceptance of VISA, MasterCard, Discover Card, and debit cards. Credit cards are also accepted over the phone by calling (763) 427-1410.



Drop Box

A drop box is conveniently located at the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW and the drop box is located on the south side of the building in the main parking lot. Please include the bottom portion of this form with your check payment.

U.S. Mail

Payments sent via the U.S. Postal Service are received at our processing center. Please include the bottom portion of this form with your check payment. Mail to:

City of Ramsey
7550 Sunwood Drive NW
Ramsey, MN 55303

In-Person

Resident's may bring their payment directly to the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW. This is the best option if you are paying in cash. A receipt will be given by our cashier.

Please detach and return this portion with your payment.

Payment must be received at the City before November 16, 2018.

City of Ramsey
7550 Sunwood Drive NW
Ramsey MN 55303

Project # IP 18-03 – 2018 Street Overlay Improvements

Amount Enclosed \$ _____

PIN #: _____

(this # can be found on the front of the envelope just above your name)

Property Address: _____

**NOTICE OF PUBLIC HEARING AND ASSESSMENT FOR
CITY IMPROVEMENT PROJECT 18-03
2018 STREET OVERLAY IMPROVEMENTS**

**CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA**

TO WHOM IT MAY CONCERN:

Notice is hereby given that the Ramsey City Council will hold a public hearing at 7:00 p.m. on Tuesday, October 9, 2018 in the Council Chambers at the Ramsey Municipal Center, 7550 Sunwood Drive NW, to consider, and possibly adopt, proposed assessments against benefiting properties for Improvement Project #18-03 which generally consists of 2-inch bituminous pavement overlay improvements to various public street segments within the Woodland Green, The North Forty 2nd, The North Forty 3rd, Northfork Itasca Shores, Northfork, Northfork 2nd, Northfork 3rd, and Northfork Oaks residential subdivisions in the City of Ramsey.

Adoption by the Council of the proposed assessment may occur at the hearing.

The amount to be specially assessed against your particular lot, piece, or parcel of land (the property identification number is listed on your mailing envelope) is **\$ 932.70**. The total estimated cost of the above described project is \$ 610,995.00. The total amount of the proposed assessment for this project is estimated to be \$ 143,531.60, which equals 25 percent of the eligible cost of the improvements, pursuant to Minnesota Statutes Sections 429.011 to 429.111, Chapter 8 of the Ramsey City Charter, and the City of Ramsey Special Assessments Policy.

Such assessment is proposed to be payable in equal annual installments extending over a period of 10 years, and will bear interest at the rate of 5.22 percent per annum from the date of the adoption of the assessment resolution. To the first installment shall be added interest on the entire assessment from the date of the assessment resolution until December 31, 2019. To each subsequent installment when due shall be added interest for 1 year on all unpaid installments.

Prior to certification of the assessment to the county auditor, the owner of any property so assessed may pay the entire assessment on such property, with interest accrued to the date of payment, to the City Finance Office. No interest shall be charged if the entire assessment is paid before November 16, 2018. At any time thereafter, payment may be made to the City Finance Office for the entire amount of the assessment remaining unpaid, with interest accrued to December 31 of the year in which such payment is made. Such payment must be made before November 16 or interest will be charged through December 31 of the succeeding year. The right to partially prepay the assessment is not available.

The proposed assessment roll is on file for public inspection at the City Clerk's office. Written or oral objections will be considered at the hearing. No appeal to District Court may be taken as to the amount of an assessment unless a written objection signed by the affected property owner is filed with the municipal clerk prior to the assessment hearing or presented to the presiding officer at the hearing. The Council may upon such notice consider any objection to the amount of a proposed individual assessment at an adjourned meeting upon such further notice to the affected property owners as it deems advisable.

Assessment deferral for senior citizens and totally disabled persons

Under Minnesota Statute Sections 435.193 to 435.195, and City Code Section 46.4, the Council may, in its discretion, defer the payment of this special assessment for any homestead property owned by persons 65 years of age or older or by persons retired by virtue of a permanent and total disability. When deferment of the special assessment has been granted and is terminated for any other reason provided in that law and City Code Section 46.4, all amounts accumulated plus applicable interest become due. Any assessed property owner meeting the requirement of this law and City Code Section 46.4, may, within 30 days of the confirmation of the assessment, apply to the City Clerk for the prescribed form for such deferral of payment of this special assessment on his/her property.

Right to appeal to District Court

An owner may appeal an assessment to District Court pursuant to Minnesota Statute Section 429.081 by serving notice of the appeal upon the mayor or clerk of the City within 30 days after the adoption of the assessment, and filing such notice with the District Court within 10 days after service upon the mayor or clerk.

Dated: September 21, 2018

Bruce Westby, P.E.
City Engineer

SCHEDULE OF PAYMENT

The special assessment of such improvement to your property is \$932.70. This cost will be assessed over 10 years at 5.22 percent interest per year. Listed below is a breakdown of the yearly principal and interest costs. Please note the change in the first year's interest cost. The first year's interest covers a period of 448 days from October 9, 2018 to December 31, 2019.

Year	Principal	5.22% Interest	Payment Amount	Pay-off Balance
				\$932.70
2019	\$93.27	\$59.76	\$153.03	\$839.43
2020	\$93.27	\$43.82	\$137.09	\$746.16
2021	\$93.27	\$38.95	\$132.22	\$652.89
2022	\$93.27	\$34.08	\$127.35	\$559.62
2023	\$93.27	\$29.21	\$122.48	\$466.35
2024	\$93.27	\$24.34	\$117.61	\$373.08
2025	\$93.27	\$19.47	\$112.74	\$279.81
2026	\$93.27	\$14.61	\$107.88	\$186.54
2027	\$93.27	\$9.74	\$103.01	\$93.27
2028	\$93.27	\$4.87	\$98.14	\$0.00
Total	\$932.70	\$278.85	\$1,211.55	

Please call Bruce Westby, City Engineer, at 763-427-1410 with questions.

REMITTANCE ADVICE

PROJECT # IP 18-03 – 2018 Street Overlay Improvements

AMOUNT DUE \$ **932.70**

In order to pay the above Special Assessment IN FULL before it is certified to the County and included on your property tax statement for 2019, payment for the full amount must be made to the City of Ramsey between October 9 and November 16, 2018.

For your records:

Check #: _____ Amount \$ _____ Date: _____

PAYMENT OPTIONS

Credit/Debit Card

Access account balance and make payment using the city's online web store, RamsEPay. Enjoy fast and free 24 hour access and acceptance of VISA, MasterCard, Discover Card, and debit cards. Credit cards are also accepted over the phone by calling (763) 427-1410.



Drop Box

A drop box is conveniently located at the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW and the drop box is located on the south side of the building in the main parking lot. Please include the bottom portion of this form with your check payment.

U.S. Mail

Payments sent via the U.S. Postal Service are received at our processing center. Please include the bottom portion of this form with your check payment. Mail to:

City of Ramsey
7550 Sunwood Drive NW
Ramsey, MN 55303

In-Person

Resident's may bring their payment directly to the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW. This is the best option if you are paying in cash. A receipt will be given by our cashier.

Please detach and return this portion with your payment.

Payment must be received at the City before November 16, 2018.

City of Ramsey
7550 Sunwood Drive NW
Ramsey MN 55303

Project # IP 18-03 – 2018 Street Overlay Improvements

Amount Enclosed \$ _____

PIN #: _____

(this # can be found on the front of the envelope just above your name)

Property Address: _____

**NOTICE OF PUBLIC HEARING AND ASSESSMENT FOR
CITY IMPROVEMENT PROJECT 18-03
2018 STREET OVERLAY IMPROVEMENTS**

**CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA**

TO WHOM IT MAY CONCERN:

Notice is hereby given that the Ramsey City Council will hold a public hearing at 7:00 p.m. on Tuesday, October 9, 2018 in the Council Chambers at the Ramsey Municipal Center, 7550 Sunwood Drive NW, to consider, and possibly adopt, proposed assessments against benefiting properties for Improvement Project #18-03 which generally consists of 2-inch bituminous pavement overlay improvements to various public street segments within the Woodland Green, The North Forty 2nd, The North Forty 3rd, Northfork Itasca Shores, Northfork, Northfork 2nd, Northfork 3rd, and Northfork Oaks residential subdivisions in the City of Ramsey.

Adoption by the Council of the proposed assessment may occur at the hearing.

The amount to be specially assessed against your particular lot, piece, or parcel of land (the property identification number is listed on your mailing envelope) is **\$ 750.80**. The total estimated cost of the above described project is \$ 610,995.00. The total amount of the proposed assessment for this project is estimated to be \$ 143,531.60, which equals 25 percent of the eligible cost of the improvements, pursuant to Minnesota Statutes Sections 429.011 to 429.111, Chapter 8 of the Ramsey City Charter, and the City of Ramsey Special Assessments Policy.

Such assessment is proposed to be payable in equal annual installments extending over a period of 10 years, and will bear interest at the rate of 5.22 percent per annum from the date of the adoption of the assessment resolution. To the first installment shall be added interest on the entire assessment from the date of the assessment resolution until December 31, 2019. To each subsequent installment when due shall be added interest for 1 year on all unpaid installments.

Prior to certification of the assessment to the county auditor, the owner of any property so assessed may pay the entire assessment on such property, with interest accrued to the date of payment, to the City Finance Office. No interest shall be charged if the entire assessment is paid before November 16, 2018. At any time thereafter, payment may be made to the City Finance Office for the entire amount of the assessment remaining unpaid, with interest accrued to December 31 of the year in which such payment is made. Such payment must be made before November 16 or interest will be charged through December 31 of the succeeding year. The right to partially prepay the assessment is not available.

The proposed assessment roll is on file for public inspection at the City Clerk's office. Written or oral objections will be considered at the hearing. No appeal to District Court may be taken as to the amount of an assessment unless a written objection signed by the affected property owner is filed with the municipal clerk prior to the assessment hearing or presented to the presiding officer at the hearing. The Council may upon such notice consider any objection to the amount of a proposed individual assessment at an adjourned meeting upon such further notice to the affected property owners as it deems advisable.

Assessment deferral for senior citizens and totally disabled persons

Under Minnesota Statute Sections 435.193 to 435.195, and City Code Section 46.4, the Council may, in its discretion, defer the payment of this special assessment for any homestead property owned by persons 65 years of age or older or by persons retired by virtue of a permanent and total disability. When deferment of the special assessment has been granted and is terminated for any other reason provided in that law and City Code Section 46.4, all amounts accumulated plus applicable interest become due. Any assessed property owner meeting the requirement of this law and City Code Section 46.4, may, within 30 days of the confirmation of the assessment, apply to the City Clerk for the prescribed form for such deferral of payment of this special assessment on his/her property.

Right to appeal to District Court

An owner may appeal an assessment to District Court pursuant to Minnesota Statute Section 429.081 by serving notice of the appeal upon the mayor or clerk of the City within 30 days after the adoption of the assessment, and filing such notice with the District Court within 10 days after service upon the mayor or clerk.

Dated: September 21, 2018

Bruce Westby, P.E.
City Engineer

SCHEDULE OF PAYMENT

The special assessment of such improvement to your property is \$750.80. This cost will be assessed over 10 years at 5.22 percent interest per year. Listed below is a breakdown of the yearly principal and interest costs. Please note the change in the first year's interest cost. The first year's interest covers a period of 448 days from October 9, 2018 to December 31, 2019.

Year	Principal	5.22% Interest	Payment Amount	Pay-off Balance
				\$750.80
2019	\$75.08	\$48.10	\$123.18	\$675.72
2020	\$75.08	\$35.27	\$110.35	\$600.64
2021	\$75.08	\$31.35	\$106.43	\$525.56
2022	\$75.08	\$27.43	\$102.51	\$450.48
2023	\$75.08	\$23.52	\$98.60	\$375.40
2024	\$75.08	\$19.60	\$94.68	\$300.32
2025	\$75.08	\$15.68	\$90.76	\$225.24
2026	\$75.08	\$11.76	\$86.84	\$150.16
2027	\$75.08	\$7.84	\$82.92	\$75.08
2028	\$75.08	\$3.92	\$79.00	\$0.00
Total	\$750.80	\$224.47	\$975.27	

Please call Bruce Westby, City Engineer, at 763-427-1410 with questions.

REMITTANCE ADVICE

PROJECT # IP 18-03 – 2018 Street Overlay Improvements

AMOUNT DUE \$ **750.80**

In order to pay the above Special Assessment IN FULL before it is certified to the County and included on your property tax statement for 2019, payment for the full amount must be made to the City of Ramsey between October 9 and November 16, 2018.

For your records:

Check #: _____ Amount \$ _____ Date: _____

PAYMENT OPTIONS

Credit/Debit Card

Access account balance and make payment using the city's online web store, RamsEPay. Enjoy fast and free 24 hour access and acceptance of VISA, MasterCard, Discover Card, and debit cards. Credit cards are also accepted over the phone by calling (763) 427-1410.



Drop Box

A drop box is conveniently located at the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW and the drop box is located on the south side of the building in the main parking lot. Please include the bottom portion of this form with your check payment.

U.S. Mail

Payments sent via the U.S. Postal Service are received at our processing center. Please include the bottom portion of this form with your check payment. Mail to:

City of Ramsey
7550 Sunwood Drive NW
Ramsey, MN 55303

In-Person

Resident's may bring their payment directly to the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW. This is the best option if you are paying in cash. A receipt will be given by our cashier.

Please detach and return this portion with your payment.

Payment must be received at the City before November 16, 2018.

City of Ramsey
7550 Sunwood Drive NW
Ramsey MN 55303

Project # IP 18-03 – 2018 Street Overlay Improvements

Amount Enclosed \$ _____

PIN #: _____

(this # can be found on the front of the envelope just above your name)

Property Address: _____

**NOTICE OF PUBLIC HEARING AND ASSESSMENT FOR
CITY IMPROVEMENT PROJECT 18-03
2018 STREET OVERLAY IMPROVEMENTS**

**CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA**

TO WHOM IT MAY CONCERN:

Notice is hereby given that the Ramsey City Council will hold a public hearing at 7:00 p.m. on Tuesday, October 9, 2018 in the Council Chambers at the Ramsey Municipal Center, 7550 Sunwood Drive NW, to consider, and possibly adopt, proposed assessments against benefiting properties for Improvement Project #18-03 which generally consists of 2-inch bituminous pavement overlay improvements to various public street segments within the Woodland Green, The North Forty 2nd, The North Forty 3rd, Northfork Itasca Shores, Northfork, Northfork 2nd, Northfork 3rd, and Northfork Oaks residential subdivisions in the City of Ramsey.

Adoption by the Council of the proposed assessment may occur at the hearing.

The amount to be specially assessed against your particular lot, piece, or parcel of land (the property identification number is listed on your mailing envelope) is **\$ 1,241.40**. The total estimated cost of the above described project is \$ 610,995.00. The total amount of the proposed assessment for this project is estimated to be \$ 143,531.60, which equals 25 percent of the eligible cost of the improvements, pursuant to Minnesota Statutes Sections 429.011 to 429.111, Chapter 8 of the Ramsey City Charter, and the City of Ramsey Special Assessments Policy.

Such assessment is proposed to be payable in equal annual installments extending over a period of 10 years, and will bear interest at the rate of 5.22 percent per annum from the date of the adoption of the assessment resolution. To the first installment shall be added interest on the entire assessment from the date of the assessment resolution until December 31, 2019. To each subsequent installment when due shall be added interest for 1 year on all unpaid installments.

Prior to certification of the assessment to the county auditor, the owner of any property so assessed may pay the entire assessment on such property, with interest accrued to the date of payment, to the City Finance Office. No interest shall be charged if the entire assessment is paid before November 16, 2018. At any time thereafter, payment may be made to the City Finance Office for the entire amount of the assessment remaining unpaid, with interest accrued to December 31 of the year in which such payment is made. Such payment must be made before November 16 or interest will be charged through December 31 of the succeeding year. The right to partially prepay the assessment is not available.

The proposed assessment roll is on file for public inspection at the City Clerk's office. Written or oral objections will be considered at the hearing. No appeal to District Court may be taken as to the amount of an assessment unless a written objection signed by the affected property owner is filed with the municipal clerk prior to the assessment hearing or presented to the presiding officer at the hearing. The Council may upon such notice consider any objection to the amount of a proposed individual assessment at an adjourned meeting upon such further notice to the affected property owners as it deems advisable.

Assessment deferral for senior citizens and totally disabled persons

Under Minnesota Statute Sections 435.193 to 435.195, and City Code Section 46.4, the Council may, in its discretion, defer the payment of this special assessment for any homestead property owned by persons 65 years of age or older or by persons retired by virtue of a permanent and total disability. When deferment of the special assessment has been granted and is terminated for any other reason provided in that law and City Code Section 46.4, all amounts accumulated plus applicable interest become due. Any assessed property owner meeting the requirement of this law and City Code Section 46.4, may, within 30 days of the confirmation of the assessment, apply to the City Clerk for the prescribed form for such deferral of payment of this special assessment on his/her property.

Right to appeal to District Court

An owner may appeal an assessment to District Court pursuant to Minnesota Statute Section 429.081 by serving notice of the appeal upon the mayor or clerk of the City within 30 days after the adoption of the assessment, and filing such notice with the District Court within 10 days after service upon the mayor or clerk.

Dated: September 21, 2018

Bruce Westby, P.E.
City Engineer

SCHEDULE OF PAYMENT

The special assessment of such improvement to your property is \$1,241.40. This cost will be assessed over 10 years at 5.22 percent interest per year. Listed below is a breakdown of the yearly principal and interest costs. Please note the change in the first year's interest cost. The first year's interest covers a period of 448 days from October 9, 2018 to December 31, 2019.

Year	Principal	5.22% Interest	Payment Amount	Pay-off Balance
				\$1,241.40
2019	\$124.14	\$79.54	\$203.68	\$1,117.26
2020	\$124.14	\$58.32	\$182.46	\$993.12
2021	\$124.14	\$51.84	\$175.98	\$868.98
2022	\$124.14	\$45.36	\$169.50	\$744.84
2023	\$124.14	\$38.88	\$163.02	\$620.70
2024	\$124.14	\$32.40	\$156.54	\$496.56
2025	\$124.14	\$25.92	\$150.06	\$372.42
2026	\$124.14	\$19.44	\$143.58	\$248.28
2027	\$124.14	\$12.96	\$137.10	\$124.14
2028	\$124.14	\$6.48	\$130.62	\$0.00
Total	\$1,241.40	\$371.14	\$1,612.54	

Please call Bruce Westby, City Engineer, at 763-427-1410 with questions.

REMITTANCE ADVICE

PROJECT # IP 18-03 – 2018 Street Overlay Improvements

AMOUNT DUE \$ 1,241.40

In order to pay the above Special Assessment IN FULL before it is certified to the County and included on your property tax statement for 2019, payment for the full amount must be made to the City of Ramsey between October 9 and November 16, 2018.

For your records:

Check #: _____ Amount \$ _____ Date: _____

PAYMENT OPTIONS

Credit/Debit Card

Access account balance and make payment using the city's online web store, RamsEPay. Enjoy fast and free 24 hour access and acceptance of VISA, MasterCard, Discover Card, and debit cards. Credit cards are also accepted over the phone by calling (763) 427-1410.



Drop Box

A drop box is conveniently located at the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW and the drop box is located on the south side of the building in the main parking lot. Please include the bottom portion of this form with your check payment.

U.S. Mail

Payments sent via the U.S. Postal Service are received at our processing center. Please include the bottom portion of this form with your check payment. Mail to:

City of Ramsey
7550 Sunwood Drive NW
Ramsey, MN 55303

In-Person

Resident's may bring their payment directly to the Ramsey Municipal Center. The Municipal Center is located at 7550 Sunwood Drive NW. This is the best option if you are paying in cash. A receipt will be given by our cashier.

Please detach and return this portion with your payment.

Payment must be received at the City before November 16, 2018.

City of Ramsey
7550 Sunwood Drive NW
Ramsey MN 55303

Project # IP 18-03 – 2018 Street Overlay Improvements

Amount Enclosed \$ _____

PIN #: _____

(this # can be found on the front of the envelope just above your name)

Property Address: _____