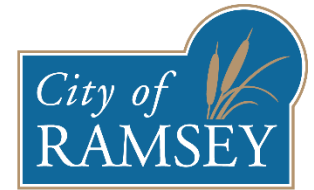




September 23, 2025

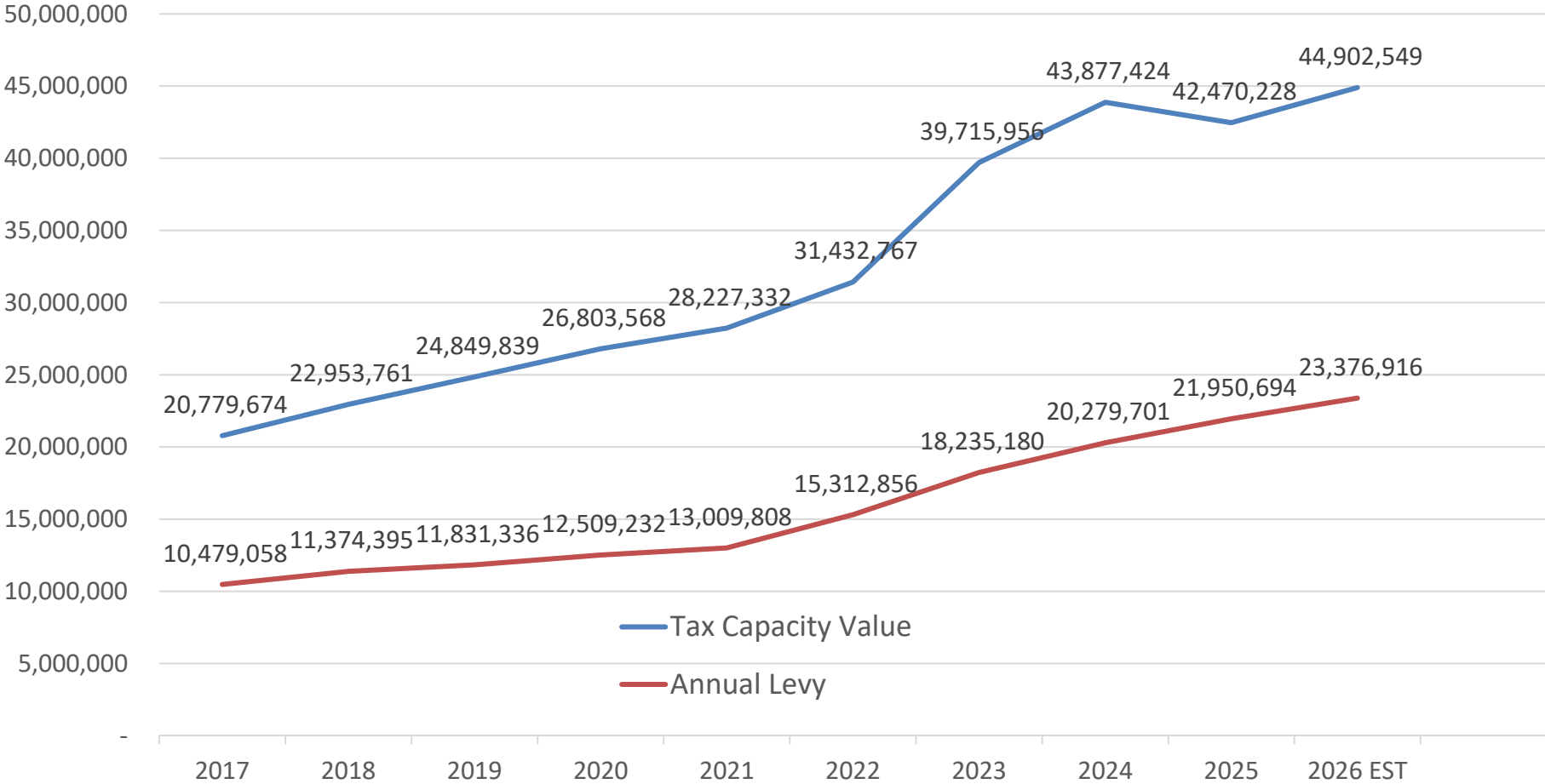
**CITY OF RAMSEY
LEVY & GENERAL FUND BUDGET
For Fiscal Year 2026**



Purpose of tonight's meeting:

1. To consider approval of a preliminary budget and levy for 2026.
2. Continue discussion of preliminary budget until final consideration in December. Levy may be reduced, but not increased from preliminary level.
3. Final Budget/Levy to be considered for adoption at the regular City Council meeting of December 9, 2025.

TAX CAPACITY and ANNUAL LEVY



2026 GENERAL FUND BUDGET AND LEVY

2026 Total levy of \$23,376,916

Increase of \$1,426,222 or 6.50% from 2025

2026 General Fund Budget: \$22,789,599

Increase of \$2,415,989 or 11.86% from 2025 Adopted

2026 Estimated Tax Capacity Rate 46.158%

2025 Tax Capacity rate of 46.214%

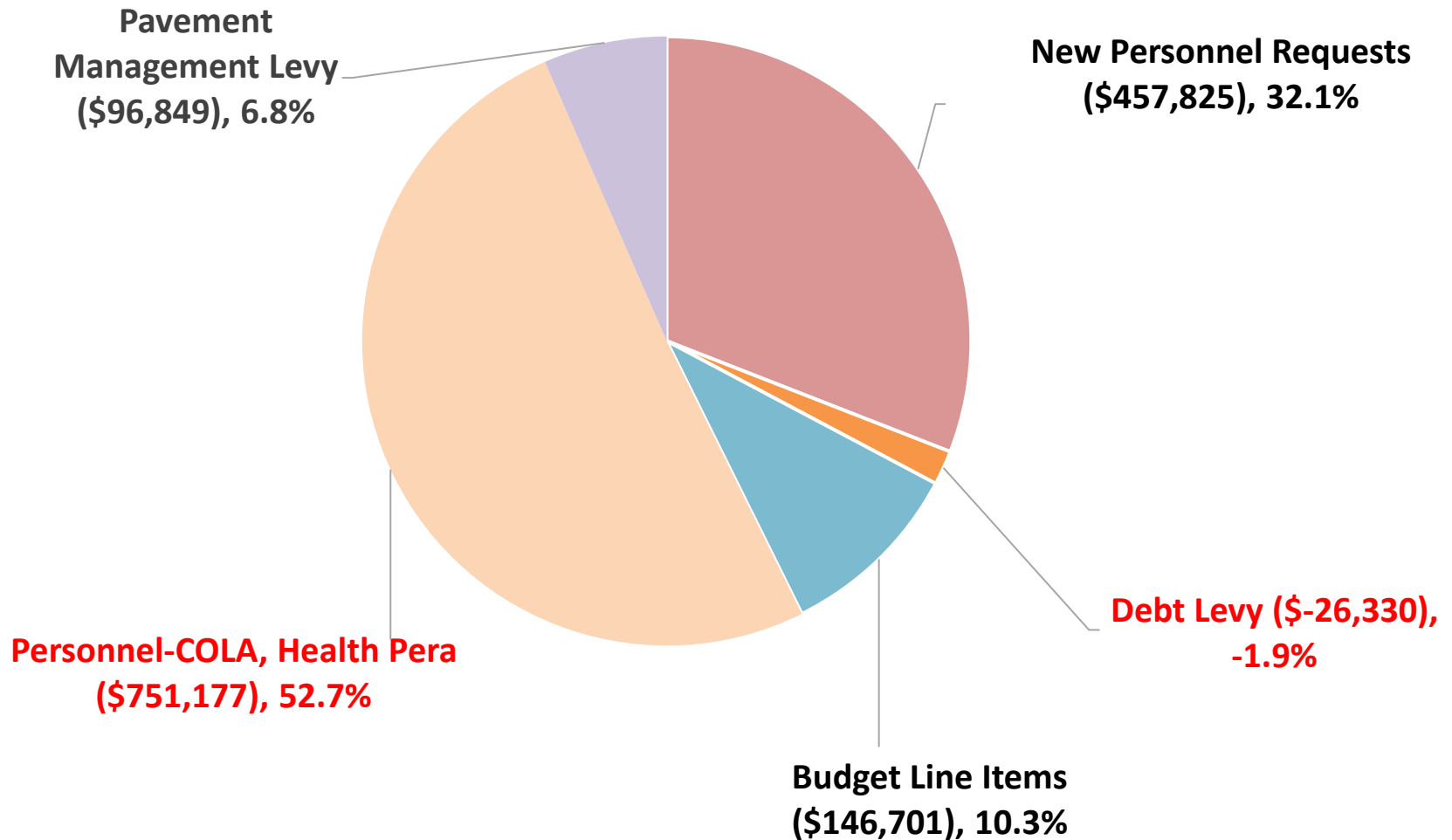
City of Ramsey

2026 Preliminary Levy Summary

<u>Proposed Tax Levies:</u>	<u>2025</u>	<u>2026</u>
General Fund Levy	\$ 16,931,046	\$ 18,286,749
EDA Levy	86,367	86,367
Pavement Management Levy	1,936,970	2,033,819
Debt Service Levies:		
2020 PW Campus	127,276	87,276
2022 Street Reconstruction Debt	1,089,638	1,042,263
2023 Capital Equipment Certif	188,738	148,200
Lease Revenue Bond (Municipal Center)	840,650	1,142,000
2015 Street Reconstruction Debt	114,222	0
2016 Street Reconstruction Debt	146,371	114,253
2017 Street Reconstruction Debt	91,875	90,416
2018 Street Reconstruction Debt	113,792	111,180
Fire Station #2	<u>283,749</u>	<u>234,393</u>
Total Proposed Levy	\$21,950,694	\$23,376,916

2026 LEVY INCREASE

What Makes Up Levy Increase of \$ 1,426,222



2026 GENERAL FUND BUDGET AND LEVY LEVY INCREASE FACTORS

1. PERSONNEL FUNDING: Current Personnel

- \$751,177 Levy Increase

Cost of Living Adjustments (COLA) – 3%, Steps, PERA, FICA, Worker’s Comp, Health Insurance, Severance, Paid Family Medical Leave (new requirement)

2. PERSONNEL FUNDING: New Personnel Requests

\$457,825 – New Personnel Requests/Additional Hours: DETAILS

A. New Personnel Requests:

- a) Part-Time Communications Specialist (Start April 1, 2026)
- b) Part-Time Evidence & Property Technician/Records Management Technician (Start March 2, 2026)
- c) Full-Time Firefighter/Fire Technician (Start March 2, 2026)
- d) Full-Time Building Inspector/Plans Examiner (Start April 1, 2026)
- e) Full-Time City Engineer (Start January 5, 2026) – 20% General Funded
- f) Full-Time Engineering Tech II (Start April 1, 2026) – 70% General Fund
- g) Full-Time Parks Maintenance Worker (Start April 1, 2026)

2026 GENERAL FUND BUDGET AND LEVY

LEVY INCREASE FACTORS

2. PERSONNEL FUNDING: New Personnel Requests(Continued):

\$457,825 – New Personnel Requests/Additional Hours: DETAILS

B. Additional Hours Requests:

Police Records Technician (25 hrs to 40 hours week-Effective 1/2/26)

3 Budget Line Items:

– \$146,701 Increase

- Website redesign, Street Maintenance, Software Licenses

2026 GENERAL FUND BUDGET AND LEVY

LEVY INCREASE FACTORS

4. Pavement Management Levy:

\$96,849 Increase

- Annual Levy amount is proposed to be 5% increase over prior year's levy amount
- Used for Street Reconstructions/Overlays as outlined in the City's 10-Year Capital Improvement Plan
- Dedicated Pavement Management Fund

5. Debt Levy:

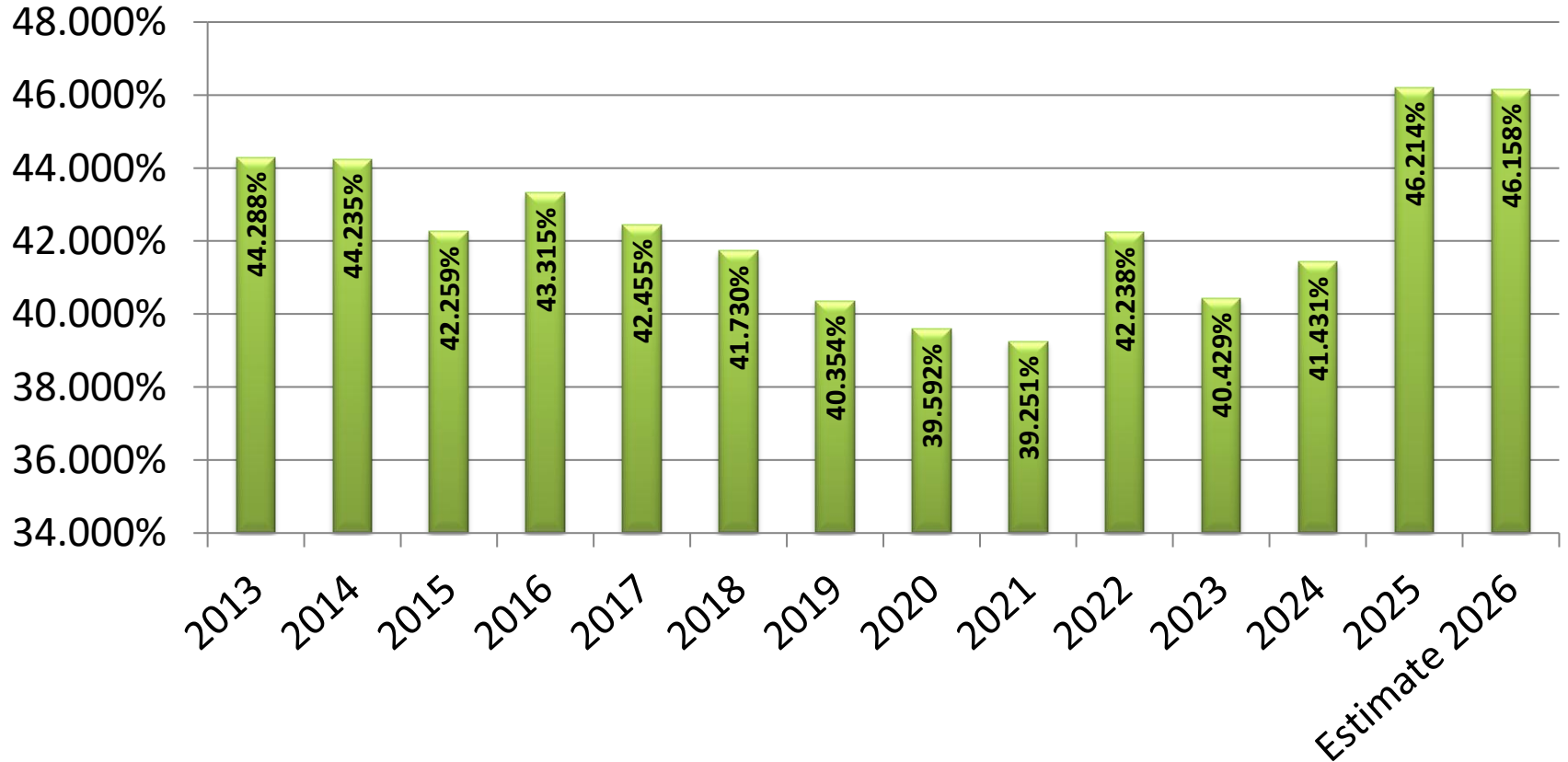
(\$26,330) Decrease

- 2015 Reconstruction Debt paid off in 2025
- \$220,000 excess funds remaining debt service funds – levy at 110%

6. EDA Levy:

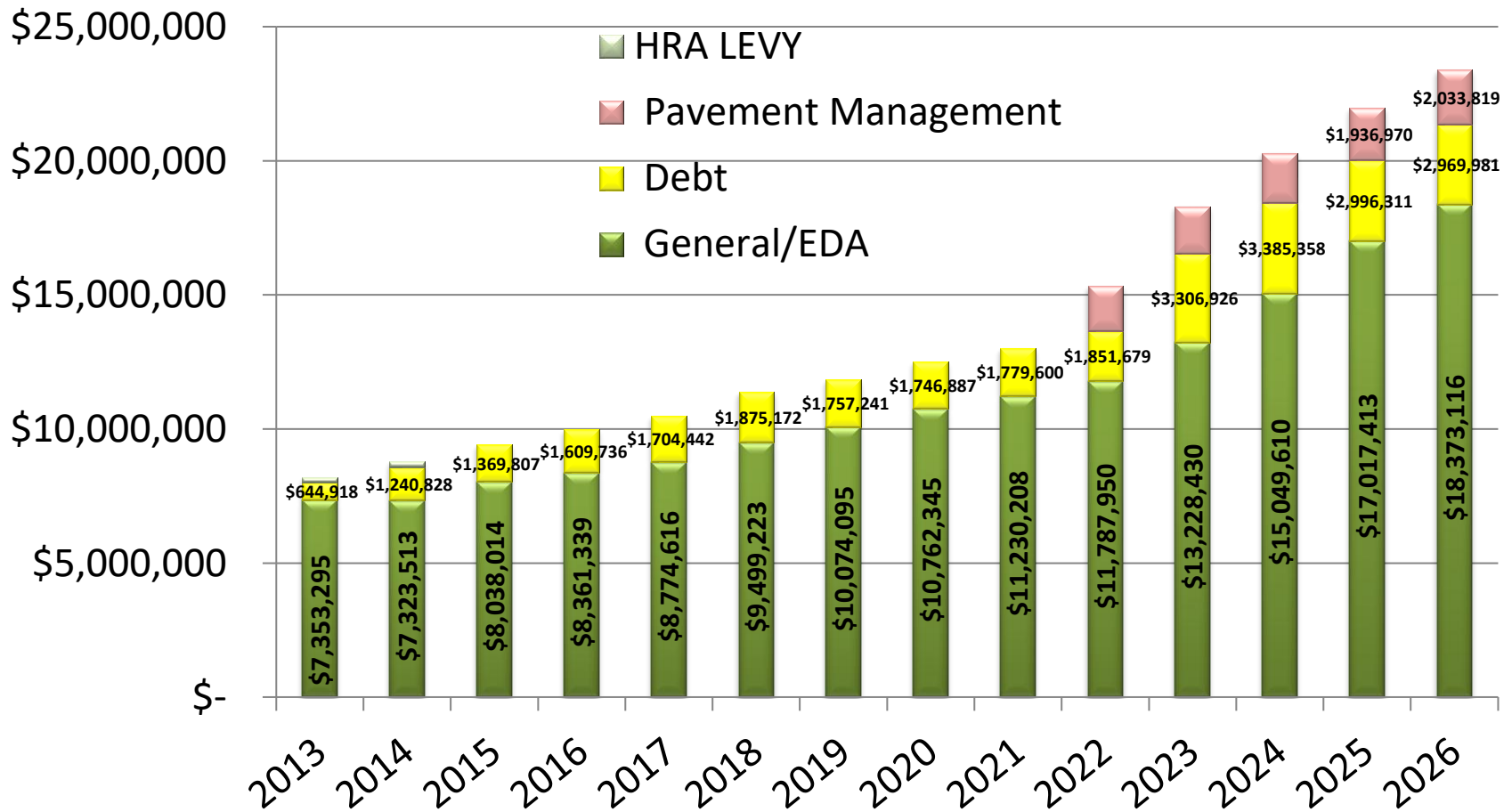
– **(\$0) No Change**

Tax Capacity Rate Comparison



TOTAL LEVY

GENERAL, EDA, DEBT SERVICE, PAVEMENT MANAGEMENT & HRA



Tax Capacity Rate

Anoka County Cities

<u>City</u>	<u>2024 Final Tax Rate</u>	<u>2025 Final Tax Rate</u>
Ham Lake	19.037%	19.185%
Nowthen	20.809%	22.261%
Oak Grove	22.274%	25.938%
East Bethel	31.409%	31.914%
Andover	32.181%	36.389%
Blaine	33.319%	38.232%
Lino Lakes	36.098%	39.372%
Coon Rapids	36.770%	39.534%
Columbus	38.891%	39.700%
Centerville	40.116%	40.316%
Lexington	38.832%	40.900%
Anoka	36.586%	41.975%
Bethel	41.102%	43.390%
Fridley	42.541%	44.395%
Ramsey	41.430%	46.214%
Spring Lake Park	37.811%	46.324%
Circle Pines	42.805%	46.997%
St. Francis	50.065%	53.900%
Columbia Heights	66.639%	72.748%
Hilltop	99.255%	110.401%

Proposed Property Taxes - Tax Capacity Based Only

(Holds County & School #11 Levies constant)
Home Values obtained from Anoka County Prop Tax records

2026 Proposed Levy of \$23,376,916 (6.50% Increase)

	2025 Taxes			2025		2026 Taxes			2026		City Portion	% Increase
	2025	2025	46.214%	City	2026	2026	46.158%	City	Increase		City	
House	House Tax Value	(Tax Capacity	Portion of	House	House Tax Value	(Tax Capacity	Portion of	Over	Portion			
<u>Market Value</u>	<u>After Mkt Value Excl</u>	<u>Based Only)</u>	<u>Taxes (A)</u>	<u>Market Value</u>	<u>After Mkt Value Excl</u>	<u>Based Only)</u>	<u>Taxes (B)</u>	<u>2025</u>	<u>Only</u>			
\$ 191,300	\$ 161,967	\$ 1,517	\$ 749	\$ 197,300	\$ 168,507	\$ 1,577	\$ 778	\$ 29	3.89%			
\$ 262,900	\$ 240,011	\$ 2,248	\$ 1,109	\$ 264,800	\$ 242,082	\$ 2,266	\$ 1,117	\$ 8	.75%			
\$ 347,000	\$ 331,680	\$ 3,106	1,533	\$ 354,300	\$ 339,637	\$ 3,178	\$ 1,568	\$ 35	2.26%			
\$ 339,200	\$ 323,178	\$ 3,027	1,494	\$ 359,200	\$ 344,978	\$ 3,229	\$ 1,592	\$ 98	6.55%			
\$ 411,200	\$ 401,658	\$ 3,762	\$ 1,856	\$ 434,100	\$ 426,619	\$ 3,993	\$ 1,969	\$ 113	6.07%			
\$ 511,000	\$ 510,440	\$ 4,805	\$ 2,371	\$ 530,500	\$ 530,500	\$ 5,036	\$ 2,484	\$ 113	4.75%			
\$ 568,100	568,100	\$ 5,479	\$ 2,704	\$ 591,000	591,000	\$ 5,745	\$ 2,833	\$ 129	4.78%			
\$ 683,200	\$ 683,200	\$ 6,827	\$ 3,369	\$ 714,600	\$ 714,600	\$ 7,191	\$ 3,546	\$ 177	5.26%			

(A) City Portion of taxes for 2025 calculates to 49.349%

(B) City Portion of taxes for 2026 calculates to 49.319%

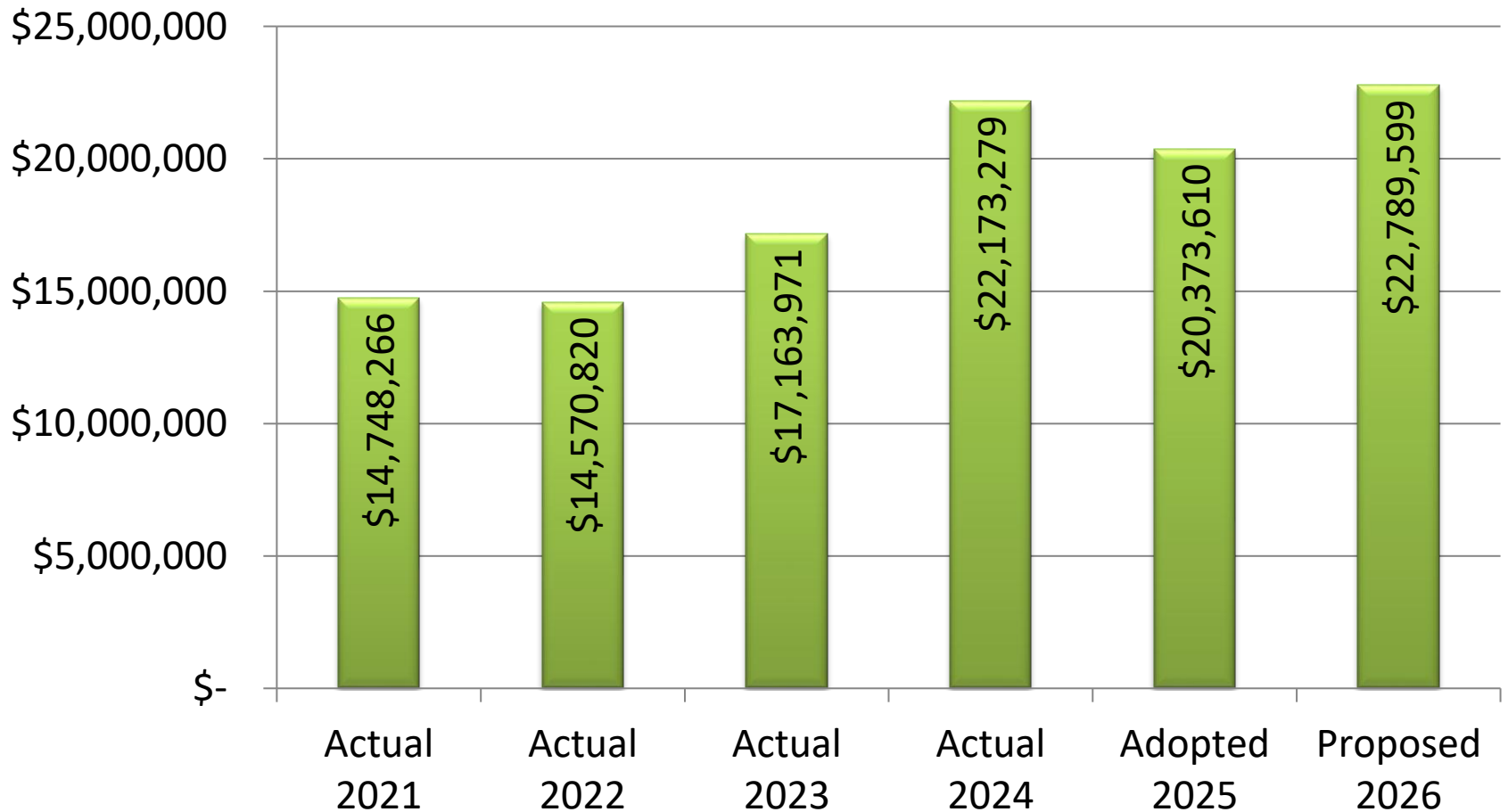
**** Median Market Value home was \$347,000 for pay 2025 and \$354,300 for pay 2026 (2.1% Increase)**

City of Ramsey Proposed Levy Total Budget and Property Taxes

Budgeted Expenditures

Proposed 2026 Budget	\$ 22,789,599
Adopted 2025 Budget	\$ 20,373,610
Change from 2025 to 2026	11.86%
Increase of:	\$ 2,415,989

GENERAL FUND BUDGET EXPENDITURE COMPARISON



REVENUES

	<u>-2023 Actual-</u>	<u>-2024 Actual-</u>	<u>-2025 Adopted-</u>	<u>-2026 Proposed-</u>	<u>% Change</u>
TAXES	12,827,463	14,751,073	16,874,046	18,209,749	7.92%
LICENSES AND PERMITS	1,058,097	1,610,437	960,870	992,850	3.33%
INTERGOVERNMENTAL REVENUES	1,508,405	920,634	756,000	845,500	11.84%
CHARGES FOR SERVICES	1,067,192	1,227,700	780,700	808,700	3.59%
FINES AND FORFEITS	39,681	8,603	48,000	48,000	0.00%
MISCELLANEOUS	27,875	60,350	20,600	21,050	2.18%
INVESTMENT EARNINGS	312,520	295,273	50,000	75,000	50.00%
OTHER FINANCING SOURCES	<u>1,700,265</u>	<u>4,031,473</u>	<u>883,394</u>	<u>1,788,750</u>	<u>102.49%</u>
TOTAL REVENUES	18,541,498	22,905,543	20,373,610	22,789,599	11.86%

EXPENDITURES

	<u>-2023 Actual-</u>	<u>-2024 Actual-</u>	<u>-2025 Adopted-</u>	<u>-2026 Proposed-</u>	<u>% Change</u>
GENERAL GOVERNMENT	4,053,311	4,663,423	5,219,599	5,766,318	10.47%
PUBLIC SAFETY	7,876,059	9,504,535	9,491,948	10,315,464	8.68%
PUBLIC WORKS	3,451,351	4,325,197	3,300,689	3,876,649	17.45%
PARKS AND RECREATION	1,628,641	2,298,424	2,224,661	2,625,795	18.03%
MISCELLANEOUS/CONTINGENCY	<u>154,609</u>	<u>1,381,700</u>	<u>136,713</u>	<u>205,373</u>	<u>50.22%</u>
TOTAL EXPENDITURES	17,163,971	22,173,279	20,373,610	22,789,599	11.86%

City of Ramsey 2026 Budget General Fund Budget Summary

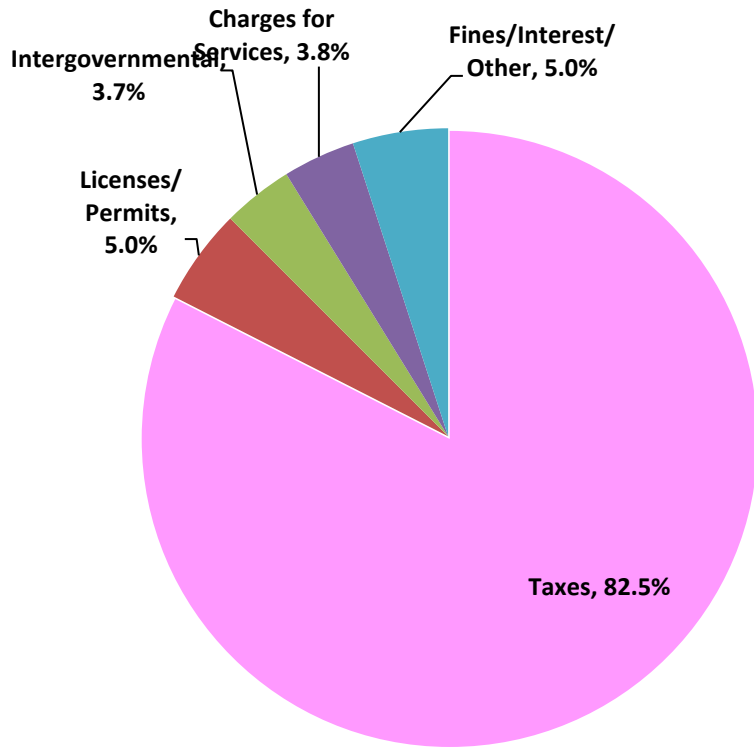
EXPENDITURES

	<u>-2023 Actual-</u>	<u>-2024 Actual-</u>	<u>-2025 Adopted-</u>	<u>-2026 Proposed-</u>	<u>% Change</u>
PERSONNEL SERVICES	11,319,181	12,588,749	14,484,111	15,703,113	8.42%
SUPPLIES	1,232,853	1,241,320	1,603,266	1,597,959	-0.33%
OTHER SERVICES/CHARGES	3,555,551	3,337,052	3,602,860	3,886,154	7.86%
CAPITAL OUTLAY	901,777	3,624,458	577,000	1,496,000	159.27%
TRANSFERS OUT	<u>154,609</u>	<u>1,381,700</u>	<u>106,373</u>	<u>106,373</u>	0.00%
TOTAL EXPENDITURES	17,163,971	22,173,279	20,373,610	22,789,599	11.86%

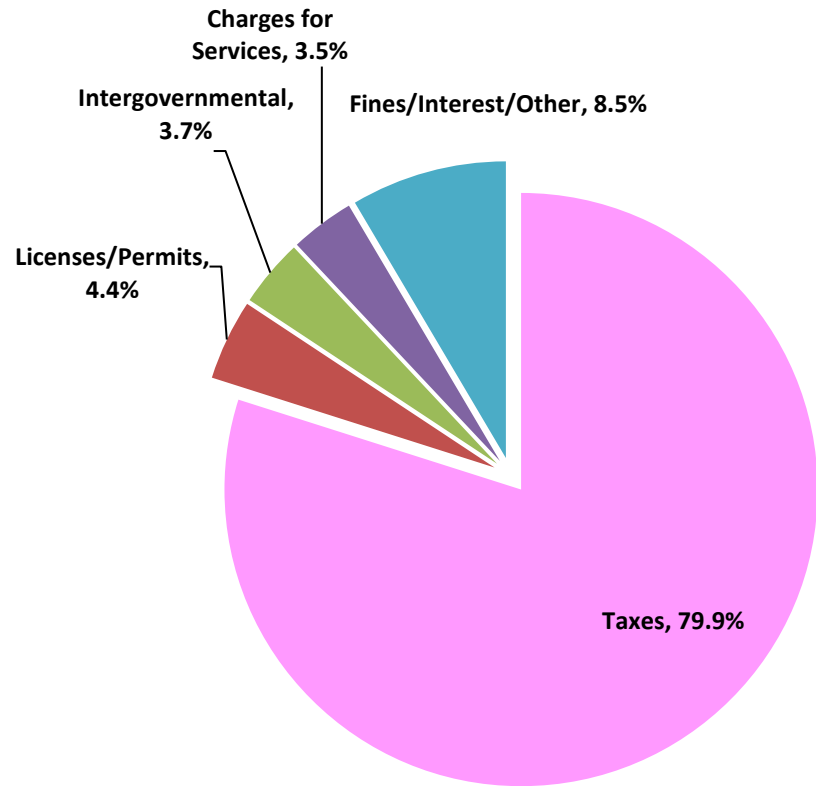
General Fund

Where It Comes From

2025 - General Fund Revenues

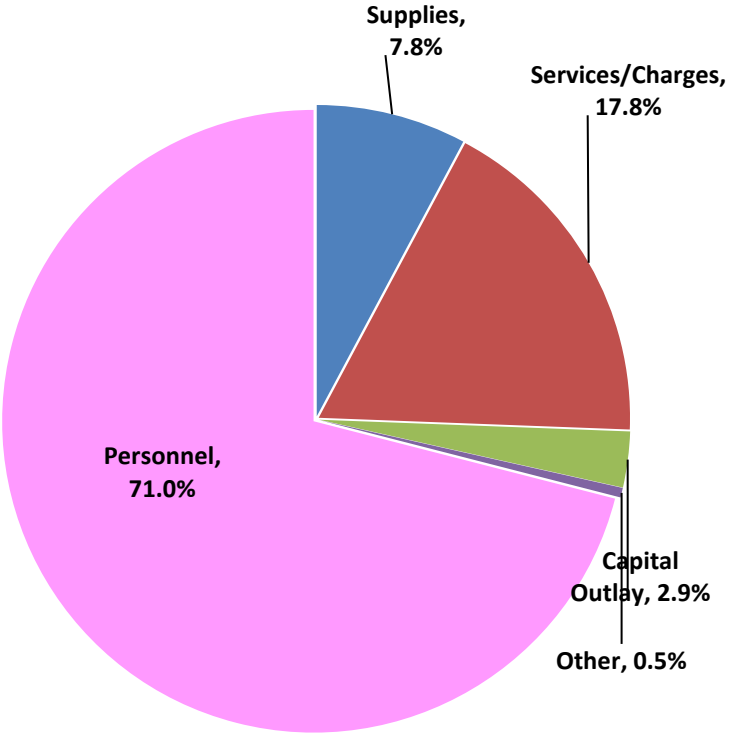


2026 - General Fund Revenues

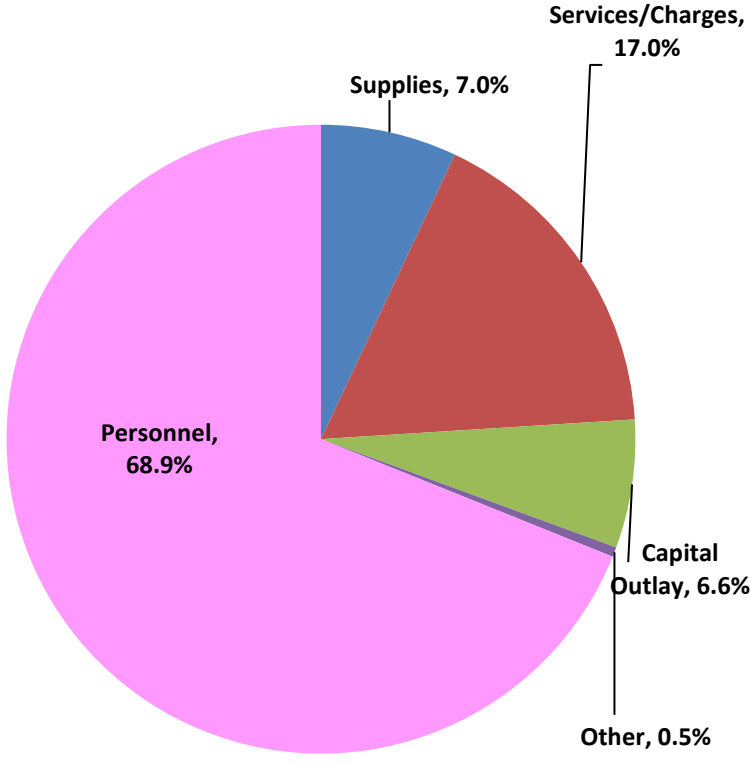


2026 Proposed General Fund Expenditures - By Type

2025 Expenditures

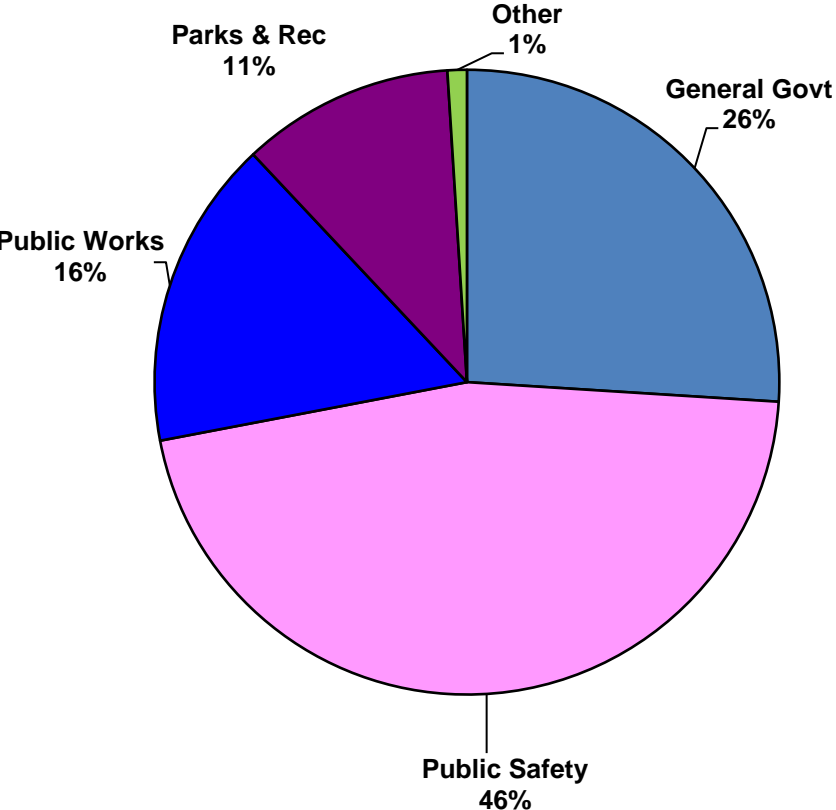


2026 Expenditures

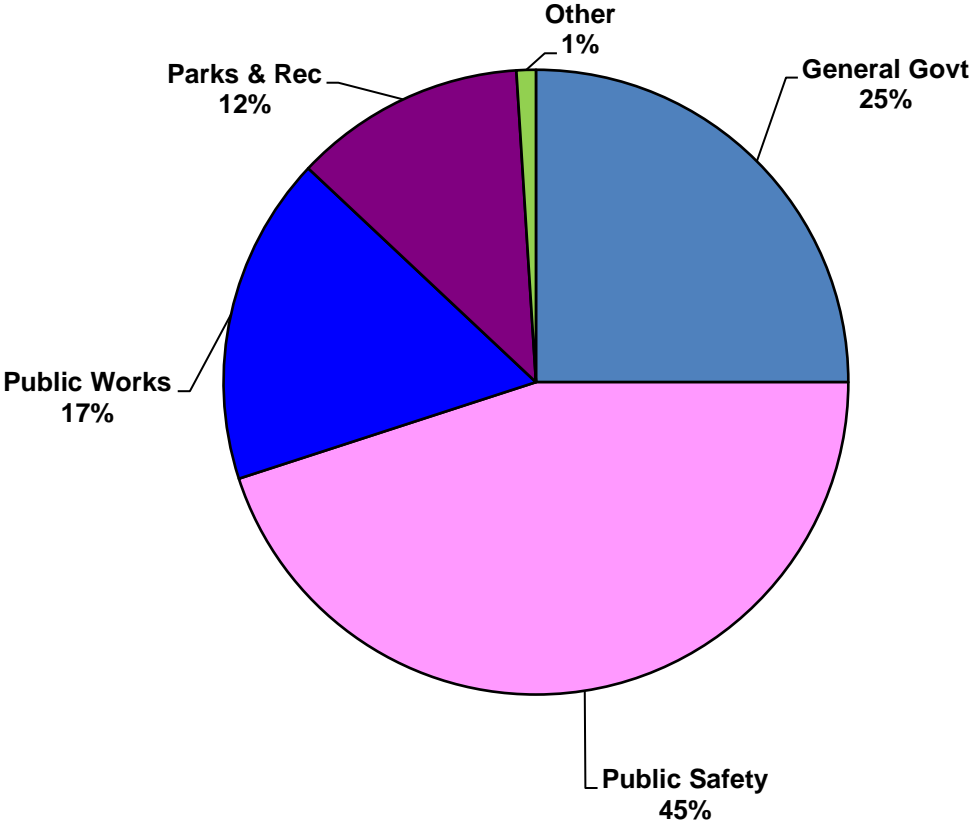


2026 Proposed General Fund Expenditures - By Function

2025 Expenditures

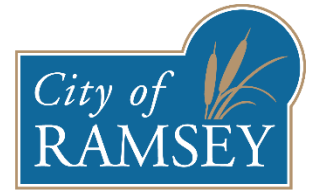


2026 Expenditures



2026 ECONOMIC DEVELOPMENT AUTHORITY BUDGET AND LEVY

- Levy of \$86,367 (\$86,367-2025) No Change
- Calculates into city's est. net tax capacity rate of 46.158%
- Budget of \$91,167 (\$91,367-2025)
- Reviewed By EDA Board on August 14, 2025



Final Budget/Levy will be considered for adoption at the regular City Council meeting of December 9, 2025.

Preliminary Tax Statements will be mailed from Anoka County November 11 – November 24, 2025

The background features a light beige illustration of reeds on the left side, with long, slender leaves and two larger, rounded seed heads. The bottom of the page is decorated with a dark blue wavy shape that resembles a horizon or a body of water.

QUESTIONS?