City of Ramsey
Agenda
Revised
Regular City Council
Tuesday, June 9, 2026
7:00 pm
Council Chambers, 7550 Sunwood Drive NW

Remote Attendance available at www.cityoframsey.com/meetings.
Those joining remotely and requesting to speak are asked to use a webcam when speaking.

1. Call to Order

2. Approve Agenda

3. Presentation

1. Introduce new City Engineer Hafedh Hlel

2. Presentation of the 2025 Annual Comprehensive Financial Report by the City's Auditing Firm of LB Carlson.

4. Citizen Input

Citizen input is an opportunity for the public to address the City Council concerning items not listed on the agenda. Please raise your hand to be recognized by the Mayor or member officiating the meeting. Approach the podium and state your full name and address for the record. Time may be limited.

5. Consent Agenda

All items listed under the Consent Agenda are considered to be routine or non-controversial by the City Council and will be enacted by one motion, without discussion.

1. Receive April 2026 Financial Reports - General Fund, EDA, and Enterprise Funds

2. Receive 2025 Annual Comprehensive Financial Report.

3. Receive Cash and Investments for Period Ending May 31, 2026

4. Note the following Boards, Commissions and Meeting Minutes:

Planning Commission — April 23, 2026.
Environmental Policy Board — April 20, 2026.
Economic Development Authority — April 9, 2026.
Park and Rec Commission — April 9, 2026.
Public Works — April 21, 2026

5. Approve the Following Meeting Minutes:

1. City Council Work Session dated May 26, 2026
2. City Council Regular Session dated May 26, 2026

6. Approve Liquor License Renewals

7. Approve Business License Applications

8. Adopt Resolution #26-124 Declaring Participation in State Performance Measurement Program.

9. Adopt Resolution #26-135 Approving Final Plat and Development Agreement for Trott Brook Crossing Fourth Addition

10. Adopt Resolution #26-137 Approving the Assignment of Development Agreements; Roers

11. Adopt Resolution #26-138 Accepting CenterPoint Energy Community Safety Grant for Police Department Indoor Drone

12. Adopt Resolution #26-139 Approving Cash Disbursements Made and Authorizing Payment of Accounts Payable Invoicing Received During the Period of May 21, 2026 through June 3, 2026.

13. Adopt Resolution #26-140 Accepting Proposal for Andrie Street and 164th Lane Pavement Evaluation

6. Public Hearing

7. Council Business

1. Adopt Resolution #26-136 Declaring the City of Ramsey will not fly the State Flag

2. Authorization to Hire a Part-time Communications Specialist **- Please Note: this case was added to the agenda at the meeting.**

8. Mayor/Council/Staff Input

9. Adjournment

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative: Enhance City’s communication through transparency and accountability.

Title:

Introduce new City Engineer Hafedh Hlel

Purpose/Background:

City Engineer Hafedh Hlel was hired on June 1, 2026. Hafedh will oversee the Engineering Department, which includes the planning, design, construction, inspection, and maintenance of Ramsey's public infrastructure. Please welcome Hafedh.

Attachments

No file(s) attached.

Form Review

Inbox	Reviewed By	Date
Colleen Lasher	Colleen Lasher	06/02/2026 12:02 PM
Brian Hagen	Brian Hagen	06/03/2026 04:15 PM
Form Started By: Katie Schmidt		Started On: 06/02/2026 11:05 AM
Final Approval Date: 06/03/2026		

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative: Identify and implement operational efficiencies, cost savings and additional funding sources.

Title:

Presentation of the 2025 Annual Comprehensive Financial Report by the City's Auditing Firm of LB Carlson.

Purpose/Background:

The City's auditing firm will provide a brief overview of the 2025 Annual Comprehensive Financial Report.

Recommendation:

Brief overview of the 2025 Annual Comprehensive Financial Report.

Outcome/Action:

Brief overview of the 2025 Annual Comprehensive Financial Report.

Attachments

No file(s) attached.

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	06/03/2026 12:21 PM
Form Started By: Diana Lund		Started On: 05/15/2026 08:49 AM
Final Approval Date: 06/03/2026		

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative:

Title:

Receive April 2026 Financial Reports - General Fund, EDA, and Enterprise Funds

Purpose/Background:

Purpose: Receive April monthly financial reports for the funds of: General, EDA, Water, Sewer, Street Lighting, Recycling and Storm Drainage.

Brief summary of actual revenues and expenditures-to-date in comparison to adopted budget for the respective funds.

Recommendation:

No action required. Informational only.

Outcome/Action:

No action required. Informational only.

Attachments

April 2026 General Fund Financial Report - Budget to Actual

April 2026 EDA Financial Report - Budget to Actual

April 2026 Enterprise Funds Financial Reports - Budget to Actual

April 2026 Summary of Adopted Budgets/Expenditures to Date

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	06/03/2026 12:22 PM
Form Started By: Diana Lund		Started On: 05/22/2026 12:52 PM
Final Approval Date: 06/03/2026		

CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2026 THROUGH PERIOD ENDING: April 30, 2026

GENERAL FUND EXPENDITURES
- BY DEPARTMENT -

Dept	2026 BUDGET	2026 YTD GENERAL LEDGER
Admin (inlcd elections, legal & newsletter)	1,435,680.00	474,600.61
Building Inspections	925,013.00	259,555.88
Council/Commissions (incld charter, council contingen	316,674.00	55,721.84
Data Processing	1,302,634.00	392,072.98
Engineering	652,564.00	275,309.41
Finance (incld assessing)	697,837.00	387,133.49
Fire (incld Civil Defense)	2,471,671.00	606,984.89
Gen Govt Buildings	1,024,670.00	252,186.56
Parks	2,604,912.00	657,880.40
Planning & Zoning	1,210,213.00	374,086.96
Police (incld animal control & comm orient)	6,757,902.00	2,127,239.86
Streets (incld traffic eng & snow/ice)	3,389,829.00	820,793.91
Grand Total	**22,789,599.00**	**6,683,566.79**

GENERAL FUND EXPENDITURES
- BY CATEGORY -

Category	2026 BUDGET	2026 YTD GENERAL LEDGER
Capital Outlay	1,496,000.00	342,606.74
Other Services & Charges	3,886,154.00	1,153,496.24
Personal Services	15,703,113.00	4,749,828.92
Supplies	1,597,959.00	437,634.89
Transfers out	106,373.00	
Grand Total	**22,789,599.00**	**6,683,566.79**

GENERAL FUND REVENUES
- BY CATEGORY -

Category	2026 BUDGET	2026 YTD GENERAL LEDGER
Taxes	18,209,749.00	
Charges for Services	808,700.00	278,968.31
Business Licenses/Permits	89,350.00	14,911.80
Fines and Forfeits	48,000.00	18,065.20
State Intergovernmental	845,500.00	140,492.00
Interest	75,000.00	
Miscellaneous	21,050.00	10,205.91
Non-Business Licenses/Permits	903,500.00	327,721.90
Transfers in	1,788,750.00	
Grand Total	**22,789,599.00**	**790,365.12**

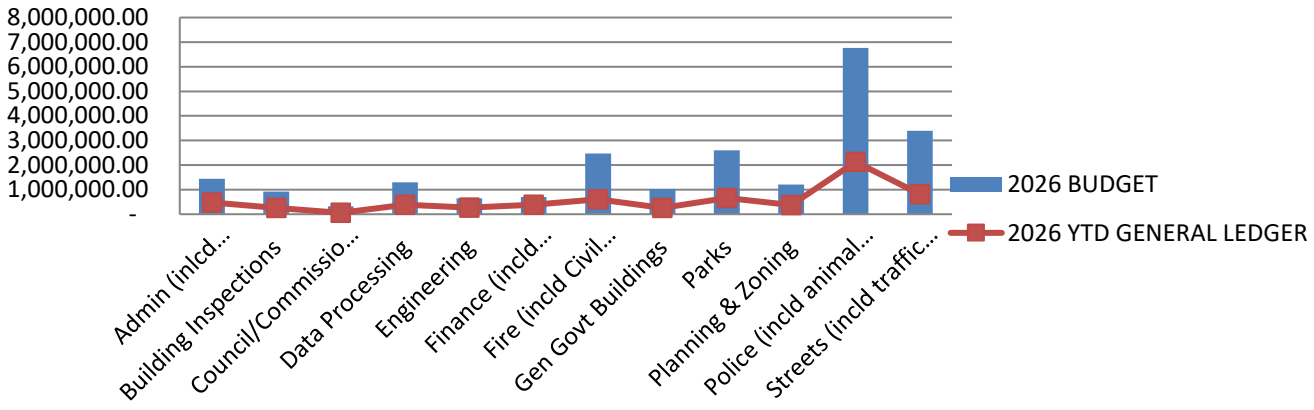
This report reflects year to date revenue and expenditures as compared to annual budget.
It does not reflect fund balance.

PREPARED BY: FINANCE DEPARTMENT

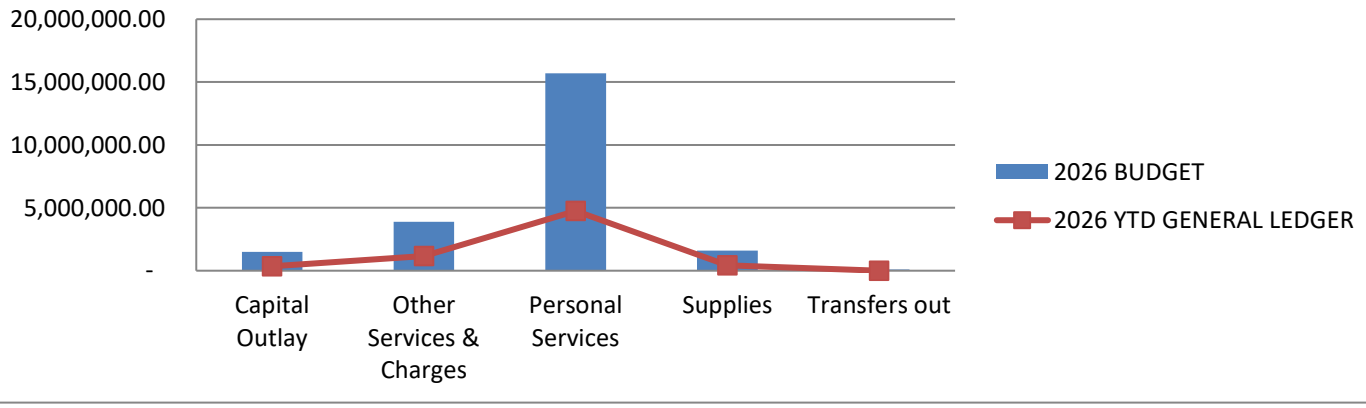
CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2026 THROUGH PERIOD ENDING: April 30, 2026

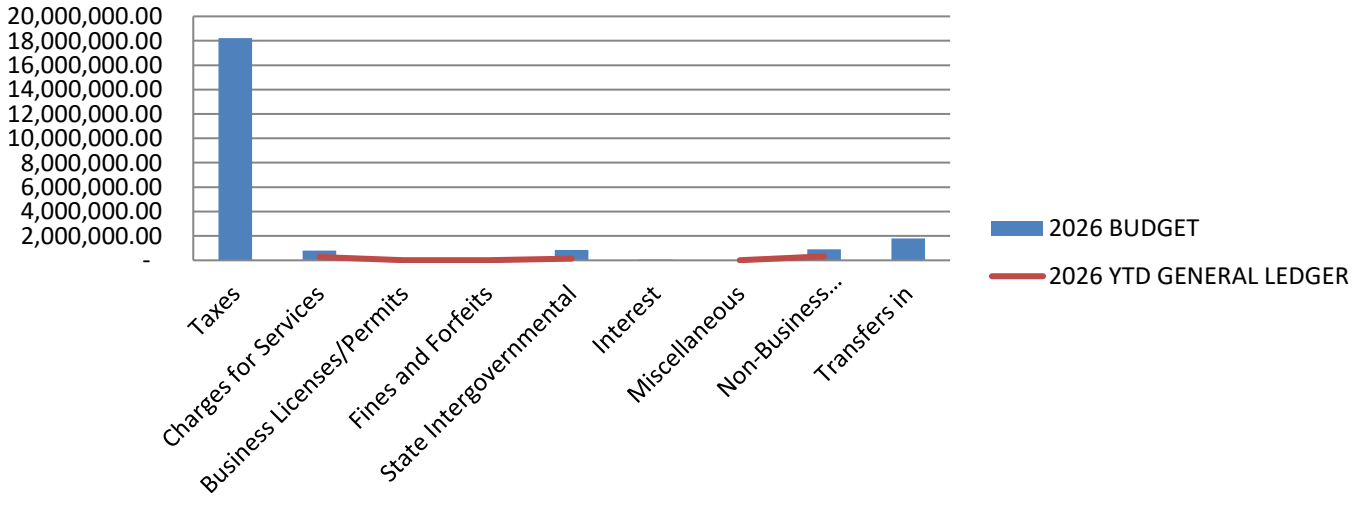
GENERAL FUND EXPENDITURES - BY DEPARTMENT



GENERAL FUND EXPENDITURES - BY CATEGORY



GENERAL FUND REVENUES



This report reflects year to date revenue and expenditures as compared to annual budget.
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PREPARED BY: FINANCE DEPARTMENT

CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2026 THROUGH PERIOD ENDING: **April 30, 2026**

REVENUES

BUSINESS UNIT	9230	EDA	
GENERAL LEDGER ACCOUNT	CURRENT YEAR REQUESTED BUDGET	CURRENT YTD GENERAL LEDGER	-% of Budget-
4011 CURRENT-AD VALOREM TAXES	86,367.00		0.00%
4609 OTHER MISCELLANEOUS REVENUES		25.00	0.00%
4701 INTEREST ON INVESTMENTS	4,800.00		0.00%
Grand Total	**91,167.00**	**25.00**	

EXPENDITURES

BUSINESS UNIT	9230	EDA	
GENERAL LEDGER ACCOUNT	CURRENT YEAR REQUESTED BUDGET	CURRENT YTD GENERAL LEDGER	-% of Budget-
6105 TEMPORARY-WAGES & SALARIES	1,000.00	175.00	17.50%
6122 FICA/MEDICARE CONTRIBUTIONS	80.00	13.39	16.74%
6133 WORKERS COMP INSURANCE PREMIUM		1.54	0.00%
6135 PAID FAMILY MEDICAL LEAVE		0.70	0.00%
6246 MARKETING & PROMOTIONS	23,000.00	5,522.87	24.01%
6249 MISCELLANEOUS OPERATING SUPPLY	21,000.00	6,772.12	32.25%
6315 MISCELLANEOUS PROFESSIONAL SER	36,000.00	2,712.00	7.53%
6331 TRAVEL & LODGING	2,500.00	156.35	6.25%
6335 TRAINING	5,100.00	840.00	16.47%
6361 GENERAL LIABILITY/PROPERTY INS	287.00	219.48	76.47%
6451 MEMBERSHIP DUES	2,200.00	2,833.48	128.79%
Grand Total	**91,167.00**	**19,246.93**	

Note: The Finance Department has highlighted line items that may be trending towards exceeding budget OR not may not have been included in the adopted budget.

CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2026 THROUGH PERIOD ENDING: April 30, 2026

REVENUES

BUSINESS UNIT 9601 WATER UTILITY

GENERAL LEDGER ACCOUNT		2026 BUDGET	2026 YTD GENERAL LEDGER	-% of Budget-
4140	CREDIT CARD PROCESSING FEES	(40,000.00)	(8,597.93)	21.49%
4601	MISCELLANEOUS REVENUE		375.50	0.00%
4606	DEVELOPER FEES (WAC)	350,000.00	87,379.00	24.97%
4609	OTHER MISCELLANEOUS REVENUES	10,000.00	33,875.00	338.75%
4651	WATER REVENUE		(237.00)	0.00%
4652	WATER SALES - RESIDENTIAL	2,234,529.00	439,839.47	19.68%
4653	WATER SALES-COMMERCIAL	1,247,326.00	91,654.66	7.35%
4654	WATER PENALTIES	50,348.00	11,429.19	22.70%
4655	WATER METER INSTALLATION	30,000.00	6,450.00	21.50%
4656	WATER METERS	60,000.00	17,707.48	29.51%
4657	CONNECTION/RECONNECTION FEES	150.00		0.00%
4701	INTEREST ON INVESTMENTS	150,000.00		0.00%
Grand Total		**4,092,353.00**	**679,875.37**	

EXPENSES

BUSINESS UNIT 9601 WATER UTILITY

GENERAL LEDGER ACCOUNT		2026 BUDGET	2026 YTD GENERAL LEDGER	-% of Budget-
6102	F.T. REGULAR-WAGES & SALARIES	528,267.00	100,937.26	19.11%
6103	FULL TIME-REGULAR-OVERTIME	25,000.00	9,067.85	36.27%
6105	TEMPORARY-WAGES & SALARIES	30,098.00	1,960.29	6.51%
6121	PERA CONTRIBUTIONS	80,886.00	9,412.21	11.64%
6122	FICA/MEDICARE CONTRIBUTIONS	43,432.00	9,892.14	22.78%
6131	GROUP INSURANCE	87,624.00	24,950.62	28.47%
6133	WORKERS COMP INSURANCE PREMIUM	18,662.00	12,677.31	67.93%
6135	PAID FAMILY MEDICAL LEAVE	2,842.00	570.76	20.08%
6208	MISCELLANEOUS OFFICE SUPPLIES	750.00		0.00%
6223	GASOLINE	9,600.00	3,272.12	34.08%
6225	DIESEL FUEL	500.00		0.00%
6229	SHOP MATERIALS	1,200.00	352.30	29.36%
6231	UNIFORMS & TURN-OUT GEAR	5,500.00	2,718.17	49.42%
6239	FIRST AID SUPPLIES	100.00		0.00%
6249	MISCELLANEOUS OPERATING SUPPLY	15,000.00	9,791.32	65.28%
6257	OTHER VEHICLE PARTS	12,500.00	561.77	4.49%
6273	UTILITY SYSTEM MAINT SUPPLIES	675,000.00	37,060.02	5.49%
6281	SMALL TOOLS & MINOR EQUIPMENT	12,000.00	5,161.31	43.01%
6292	WATER METERS FOR RESALE	125,000.00	113,618.86	90.90%
6315	MISCELLANEOUS PROFESSIONAL SER	59,000.00	1,173.50	1.99%
6322	POSTAGE	2,100.00	32.71	1.56%
6334	MILEAGE REIMBURSEMENT	500.00	427.05	85.41%
6335	TRAINING	6,000.00	1,350.00	22.50%
6352	GENERAL NOTICE & PUBLIC INFOR	350.00		0.00%
6361	GENERAL LIABILITY/PROPERTY INS	46,000.00	78,001.33	169.57%
6371	ELECTRIC UTILITIES	200,000.00	50,921.36	25.46%
6372	WATER/IRRIGATION	2,500.00	-	0.00%
6373	GAS	9,000.00	6,583.99	73.16%
6374	REFUSE/RECYCLING	1,800.00	537.76	29.88%
6381	BUILDING & STRUCTURE REPAIR	18,000.00	8,323.76	46.24%
6405	OFFICE & DATA PROCESSING EQUIP	8,600.00		0.00%
6436	WATER EFFICIENCY REBATE PROG		1,325.07	0.00%
6439	OTHER MISCELLANEOUS	67,500.00	1,988.86	2.95%
6451	MEMBERSHIP DUES	1,000.00		0.00%
6489	OTHER CONTRACTED SERVICES	85,000.00	11,357.49	13.36%
6722	DEPRECIATION	1,845,900.00		0.00%
6820	OPERATING TRANSFERS TO OTHER F	63,000.00		0.00%
Grand Total		**4,090,211.00**	**504,027.19**	

This report reflects year to date revenue and expenditures as compared to annual budget.
It does not reflect fund balance.

CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2026 THROUGH PERIOD ENDING: April 30, 2026

REVENUES

BUSINESS UNIT	9602	SEWER UTILITY		
GENERAL LEDGER ACCOUNT		2026 BUDGET	2026 YTD GENERAL LEDGER	-% of Budget-
4140	CREDIT CARD PROCESSING FEES	(40,000.00)	(8,540.69)	21.35%
4356	SEWER AVAILABILITY CHARGE-ADM	7,000.00	1,366.75	19.53%
4601	MISCELLANEOUS REVENUE		375.49	0.00%
4606	DEVELOPER FEES (WAC)	200,000.00		0.00%
4661	RESIDENTIAL-SEWER CHARGES	2,148,295.00	631,088.36	29.38%
4662	COMMERCIAL-SEWER CHARGES	510,969.00	80,457.19	15.75%
4663	SEWER PENALTIES	50,000.00	12,923.62	25.85%
4701	INTEREST ON INVESTMENTS	50,000.00		0.00%
Grand Total		**2,926,264.00**	**717,670.72**	

EXPENSES

BUSINESS UNIT	9602	SEWER UTILITY		
GENERAL LEDGER ACCOUNT		2026 BUDGET	2026 YTD GENERAL LEDGER	-% of Budget-
6102	F.T. REGULAR-WAGES & SALARIES	323,085.00	48,852.80	15.12%
6103	FULL TIME-REGULAR-OVERTIME	1,000.00	874.53	87.45%
6121	PERA CONTRIBUTIONS	45,345.00	4,258.61	9.39%
6122	FICA/MEDICARE CONTRIBUTIONS	25,103.00	4,341.45	17.29%
6131	GROUP INSURANCE	46,802.00		0.00%
6133	WORKERS COMP INSURANCE PREMIUM	9,483.00	7,022.18	74.05%
6135	PAID FAMILY MEDICAL LEAVE	1,628.00	255.44	15.69%
6223	GASOLINE	4,400.00	104.70	2.38%
6225	DIESEL FUEL	5,000.00	366.40	7.33%
6229	SHOP MATERIALS	500.00	10.20	2.04%
6249	MISCELLANEOUS OPERATING SUPPLY	15,000.00	534.62	3.56%
6257	OTHER VEHICLE PARTS	8,100.00	653.09	8.06%
6273	UTILITY SYSTEM MAINT SUPPLIES	5,500.00		0.00%
6275	OTHER EQUIPMENT PARTS	8,000.00	231.19	2.89%
6281	SMALL TOOLS & MINOR EQUIPMENT	5,000.00	402.69	8.05%
6315	MISCELLANEOUS PROFESSIONAL SER	2,500.00	1,173.50	46.94%
6323	CELLULAR PHONES	2,500.00	675.32	27.01%
6334	MILEAGE REIMBURSEMENT	400.00	69.60	17.40%
6335	TRAINING	8,000.00		0.00%
6361	GENERAL LIABILITY/PROPERTY INS	28,000.00	22,856.20	81.63%
6371	ELECTRIC UTILITIES	30,000.00	6,302.07	21.01%
6372	WATER/IRRIGATION	2,500.00	-	0.00%
6373	GAS	7,500.00	2,599.78	34.66%
6374	REFUSE/RECYCLING	1,500.00	537.75	35.85%
6377	SEWER SERVICE CHARGE	1,398,657.00	582,773.90	41.67%
6381	BUILDING & STRUCTURE REPAIR	10,835.00	1,678.55	15.49%
6489	OTHER CONTRACTED SERVICES	45,000.00	4,786.13	10.64%
6722	DEPRECIATION	817,500.00		0.00%
6820	OPERATING TRANSFERS TO OTHER F	57,000.00		0.00%
Grand Total		**2,915,838.00**	**691,360.70**	

CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2026 THROUGH PERIOD ENDING: April 30, 2026

REVENUES

BUSINESS UNIT	9603	STREET LIGHT UTILITY	
GENERAL LEDGER ACCOUNT	2026 BUDGET	2026 YTD GENERAL LEDGER	-% of Budget-
4140 CREDIT CARD PROCESSING FEES	(6,000.00)	(1,254.33)	20.91%
4681 CHARGES FOR STREET LIGHTS	190,000.00	50,096.22	26.37%
4683 STREET LIGHTING PENALTIES	5,111.00	1,359.43	26.60%
4684 PRIORITY STREET LIGHT	60,000.00	15,753.46	26.26%
4701 INTEREST ON INVESTMENTS	5,000.00		0.00%
Grand Total	**254,111.00**	**65,954.78**	

EXPENSES

BUSINESS UNIT	9603	STREET LIGHT UTILITY	
GENERAL LEDGER ACCOUNT	2026 BUDGET	2026 YTD GENERAL LEDGER	-% of Budget-
6371 ELECTRIC UTILITIES	136,200.00	35,070.75	25.75%
6489 OTHER CONTRACTED SERVICES	15,000.00	3,155.79	21.04%
6722 DEPRECIATION	45,000.00		0.00%
6820 OPERATING TRANSFERS TO OTHER F	34,000.00		0.00%
Grand Total	**230,200.00**	**38,226.54**	

Note: The Finance Department has highlighted line items that may be trending towards exceeding budget OR not may not have been included in the adopted budget.

CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2026 THROUGH PERIOD ENDING: **April 30, 2026**

REVENUES

BUSINESS UNIT	9604	RECYCLING UTILITY	
GENERAL LEDGER ACCOUNT	2026 BUDGET	2026 YTD GENERAL LEDGER	-% of Budget-
4140 CREDIT CARD PROCESSING FEES	(11,000.00)	(1,908.07)	17.35%
4287 OTHER LOCAL GOVERNMENT GRANTS	97,000.00		0.00%
4609 OTHER MISCELLANEOUS REVENUES	2,000.00	1,246.30	62.32%
4671 RECYCLING CHARGES	471,600.00	120,781.27	25.61%
4672 RECYCLING PENALTIES	9,432.00	2,426.86	25.73%
4701 INTEREST ON INVESTMENTS	5,000.00		0.00%
Grand Total	**574,032.00**	**122,546.36**	

EXPENSES

BUSINESS UNIT	9604	RECYCLING UTILITY	
GENERAL LEDGER ACCOUNT	2026 BUDGET	2026 YTD GENERAL LEDGER	-% of Budget-
6102 F.T. REGULAR-WAGES & SALARIES	34,049.00	8,480.13	24.91%
6103 FULL TIME-REGULAR-OVERTIME	1,000.00	-	0.00%
6104 PART TIME-WAGES & SALARIES	200.00		0.00%
6121 PERA CONTRIBUTIONS	2,288.00	738.65	32.28%
6122 FICA/MEDICARE CONTRIBUTIONS	2,616.00	754.62	28.85%
6131 GROUP INSURANCE	4,167.00		0.00%
6133 WORKERS COMP INSURANCE PREMIUM	165.00	63.26	38.34%
6135 PAID FAMILY MEDICAL LEAVE	164.00	44.29	27.01%
6249 MISCELLANEOUS OPERATING SUPPLY	34,000.00	14,710.95	43.27%
6322 POSTAGE	120.00		0.00%
6489 OTHER CONTRACTED SERVICES	495,000.00	164,142.81	33.16%
Grand Total	**573,769.00**	**188,934.71**	

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CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2026 THROUGH PERIOD ENDING: **April 30, 2026**

REVENUES

BUSINESS UNIT	9605	STORM WATER UTILITY	
GENERAL LEDGER ACCOUNT	2026 BUDGET	2026 YTD GENERAL LEDGER	-% of Budget-
4140 CREDIT CARD PROCESSING FEES	(18,000.00)	(4,237.66)	23.54%
4693 STORM WATER-RESIDENTIAL	842,835.00	224,213.72	26.60%
4694 STORM WATER-COMMERCIAL	904,590.00	239,749.88	26.50%
4695 STORM WATER-PENALTIES	30,650.00	6,059.57	19.77%
4701 INTEREST ON INVESTMENTS	35,000.00		0.00%
Grand Total	**1,795,075.00**	**465,785.51**	

EXPENSES

BUSINESS UNIT	(Multiple Items)	STORM WATER UTILITY	
GENERAL LEDGER ACCOUNT	2026 BUDGET	2026 YTD GENERAL LEDGER	-% of Budget-
6102 F.T. REGULAR-WAGES & SALARIES	368,361.00	48,501.46	13.17%
6121 PERA CONTRIBUTIONS	56,965.00	3,976.28	6.98%
6122 FICA/MEDICARE CONTRIBUTIONS	28,214.00	4,157.20	14.73%
6131 GROUP INSURANCE	63,417.00	4,960.36	7.82%
6133 WORKERS COMP INSURANCE PREMIUM	9,430.00	8,199.27	86.95%
6135 PAID FAMILY MEDICAL LEAVE	1,900.00	244.42	12.86%
6225 DIESEL FUEL	12,000.00	2,243.79	18.70%
6231 UNIFORMS & TURN-OUT GEAR		393.75	0.00%
6249 MISCELLANEOUS OPERATING SUPPLY	11,000.00	4,886.77	44.43%
6257 OTHER VEHICLE PARTS	20,000.00	7,284.87	36.42%
6315 MISCELLANEOUS PROFESSIONAL SER	35,000.00	9,193.00	26.27%
6361 GENERAL LIABILITY/PROPERTY INS	10,000.00	7,794.72	77.95%
6371 ELECTRIC UTILITIES	12,000.00	2,452.73	20.44%
6372 WATER/IRRIGATION	3,500.00	-	0.00%
6373 GAS	7,200.00	2,599.78	36.11%
6374 REFUSE/RECYCLING	2,400.00	537.75	22.41%
6451 MEMBERSHIP DUES	62,500.00	1,510.00	2.42%
6489 OTHER CONTRACTED SERVICES	55,000.00	4,075.78	7.41%
6722 DEPRECIATION	648,852.00		0.00%
6820 OPERATING TRANSFERS TO OTHER F	53,000.00		0.00%
Grand Total	**1,460,739.00**	**113,011.93**	

Note: The Finance Department has highlighted line items that may be trending towards exceeding budget OR not may not have been included in the adopted budget.

CITY OF RAMSEY
YEAR-TO-DATE BY BUSINESS UNIT

JANUARY 1, 2026 THROUGH PERIOD ENDING: **April 30, 2026**

GENERAL FUND EXPENDITURES BY DEPARTMENT	2026 ADOPTED BUDGET	CURRENT YTD POSTED EXP	04/12 ADOPTED BUDGET (APR)	% of Budget Used (33.3% is 04/12)	BUDGET AMOUNT REMAINING
Admin (inlcd elections, legal & newsletter)	1,435,680.00	474,600.61	478,560.00	33.06%	961,079.39
Building Inspections	925,013.00	259,555.88	308,337.67	28.06%	665,457.12
Council/Commissions (incld charter, council contingency)	316,674.00	55,721.84	105,558.00	17.60%	260,952.16
Data Processing	1,302,634.00	392,072.98	434,211.33	30.10%	910,561.02
Engineering (personnel costs allocated after year-end)	652,564.00	275,309.41	217,521.33	42.19%	377,254.59
Finance (incld assessing) (personnel costs allocated after year-end)	697,837.00	387,133.49	232,612.33	55.48%	310,703.51
Fire (incld Civil Defense)	2,471,671.00	606,984.89	823,890.33	24.56%	1,864,686.11
Gen Govt Buildings	1,024,670.00	252,186.56	341,556.67	24.61%	772,483.44
Parks	2,604,912.00	657,880.40	868,304.00	25.26%	1,947,031.60
Planning & Zoning	1,210,213.00	374,086.96	403,404.33	30.91%	836,126.04
Police (incld animal control & comm orient)	6,757,902.00	2,127,239.86	2,252,634.00	31.48%	4,630,662.14
Streets (incld traffic eng & snow/ice)	3,389,829.00	820,793.91	1,129,943.00	24.21%	2,569,035.09
TOTAL	*22,789,599.00*	*6,683,566.79*	*7,596,533.00*	*29.33%*	*16,106,032.21*

ENTERPRISE EXPENDITURES BY FUND	2026 ADOPTED BUDGET	CURRENT YTD POSTED EXP	04/12 ADOPTED BUDGET (APR)	% of Budget Used (33.3% is 04/12)	BUDGET AMOUNT REMAINING	*BUDGETED DEPRECIATION (part of "2026 BUDGET")
Water (budgeted depreciation not booked until after year-end)	4,090,211.00	504,027.19	1,363,403.67	12.32%	3,586,183.81	*$ 1,845,900.00*
Sewer (budgeted depreciation not booked until after year-end)	2,915,838.00	691,360.70	971,946.00	23.71%	2,224,477.30	*$ 517,500.00*
Street Light (budgeted depreciation not booked until after year-end)	230,200.00	38,226.54	76,733.33	16.61%	191,973.46	*$ 45,000.00*
Recycling	573,769.00	188,934.71	191,256.33	32.93%	384,834.29	*N/A*
Storm Water (budgeted depreciation not booked until after year-end)	1,460,739.00	113,011.93	486,913.00	7.74%	1,347,727.07	*$ 648,852.00*
TOTAL	*9,270,757.00*	*1,535,561.07*	*3,090,252.33*	*16.56%*	*7,735,195.93*	$ 3,057,252.00

EDA FUND EXPENDITURES	2026 ADOPTED BUDGET	CURRENT YTD POSTED EXP	04/12 ADOPTED BUDGET (APR)	% of Budget Used (33.3% is 04/12)	BUDGET AMOUNT REMAINING
Economic Development	91,167.00	19,246.93	30,389.00	21.11%	71,920.07

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative:

Title:

Receive 2025 Annual Comprehensive Financial Report.

Purpose/Background:

The City of Ramsey is required to undergo a certified audit, on an annual basis, of all of its funds and account groups. This audit is performed by the firm of LB Carlson, LLP.

Incorporated into the 2025 Annual Comprehensive Financial Report are changes that are consistent with recommendations from the review for the “Certificate of Achievement for Excellence in Financial Reporting: (Certificate) and any reporting changes required by the Governmental Accounting Standards Board (GASB). It is our belief that this report is again a good candidate for receipt of the Certificate and it is intended that we submit the 2025 Annual Comprehensive Financial Report for review and consideration.

The auditors, as a part of their work, prepare a Management Report for the City. This report contains information on the following:

1. Audit Summary
2. Governmental Funds Overview
3. Enterprise Funds Overview
4. Government-Wide Financial Statements
5. Accounting and Auditing Updates

A presentation from a representative with the firm of LB Carlson will review the auditor's opinions contained in the Annual Comprehensive Financial Report, the Management Report and Special Purpose Audit Report, and answer any questions from the Council. This presentation will be scheduled prior to the regular City Council meeting to account for time and a brief summary will be presented at the beginning of the regular City Council meeting.

Funding Source:

The 2025 annual audit was included in the 2026 General Fund Finance budget.

Recommendation:

Staff recommends acceptance of the 2025 Annual Comprehensive Financial Report.

Outcome/Action:

Motion to accept the 2025 Annual Comprehensive Financial Report and authorize the Finance Director to submit to the State of Minnesota Department of Revenue and other agencies, as required, and to submit the report with application for the Certificate to the Government Finance Officers Association of the United States and Canada.

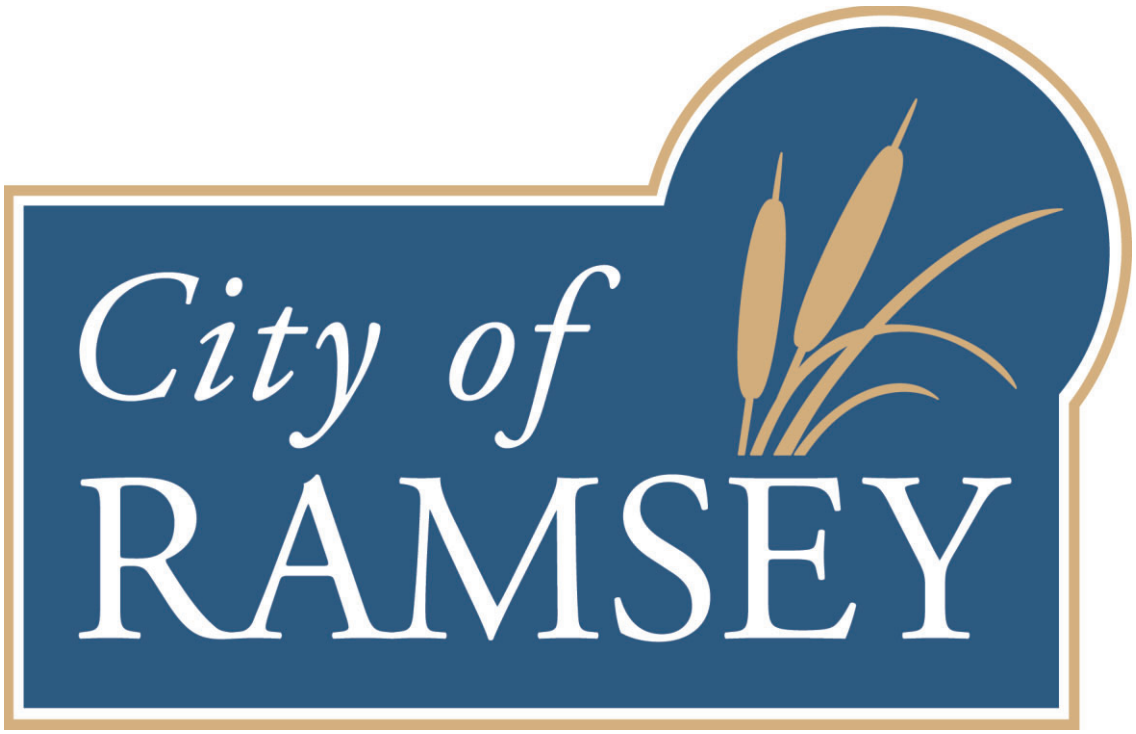
Attachments

2025 Annual Comprehensive Financial Report

2025 Management Report

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Diana Lund	06/03/2026 02:43 PM
Diana Lund (Originator)	Diana Lund	06/03/2026 02:45 PM
Brian Hagen	Brian Hagen	06/04/2026 10:31 AM
Form Started By: Diana Lund		Started On: 05/15/2026 08:53 AM
Final Approval Date: 06/04/2026		



Minnesota

Annual Comprehensive Financial Report

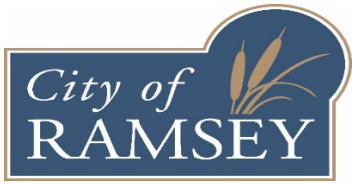
Year Ended December 31, 2025

CITY OF RAMSEY
ANOKA COUNTY, MINNESOTA

Annual Comprehensive Financial Report
Year Ended
December 31, 2025

Prepared by
Finance Department

Diana Lund
Finance Director



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CITY OF RAMSEY
ANOKA COUNTY, MINNESOTA

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CITY OF RAMSEY
ANOKA COUNTY, MINNESOTA

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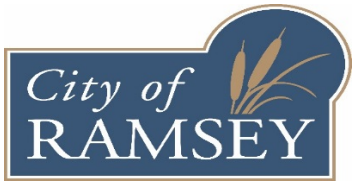
INTRODUCTORY SECTION



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CITY OF RAMSEY
ANOKA COUNTY, MINNESOTA

City Council and City Officials
Year Ended December 31, 2025

CITY COUNCIL

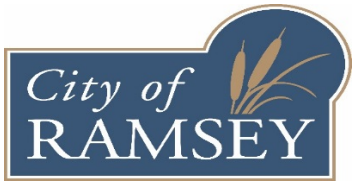
Ryan Heineman	Mayor
Kirsten Buscher	Councilmember
Michael Olson	Councilmember
Eric Peters	Councilmember
Chris Riley	Councilmember
Dan Specht	Councilmember
Shanna Stewart	Councilmember

CITY OFFICIALS

Brian Hagen	City Administrator

DEPARTMENT HEADS

Brad Bluml	Police Chief
Stephanie Hanson	Community Development Director
Matthew Kohner	Fire Chief/Emergency Management Director
Colleen Lasher	Administrative Services Director
Diana Lund	Finance Director
Bruce Westby	City Engineer/Public Works Director



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City of RAMSEY

Organizational Chart

Administrative Services
- Administrative Services Director (1)
  - HR Generalist (1)
  - Administrative Clerk (1)
  - HR Specialist (1)
  - Communications Coordinator (1)
- City Clerk (.80)

Community Development
Community Development Director (1)
- Building Official (1)
  - Building Inspector (2)
  - Permit Tech II (1)
  - Permit Tech I (.5)
  - BI Admin Assistant (1)
- Economic Development Manager (1)
  - ED Admin Assistant (.70)
- Planning Manager (1)
  - Senior Planner (1)
  - City Planner (1)
  - Planning Admin Assistant (1)
  - Zoning Code Enforcement Officer (1)
  - Rental Housing Inspector (1)

Engineering
City Engineer (1)
- Assistant City Engineer (1)
  - Water Resources Technician (1)
  - Senior Engineering Technician (1)
  - Engineering Technician II (2)
  - Engineering Technician III (1)
- Engineering Admin Assistant (1)
  - Other Contractors

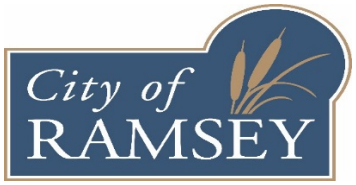
Finance and IT
Finance Director (1)
- Assistant Finance Director (1)
  - Accountant II (1)
  - Accountant I (1)
  - Accounting Clerk (1)
- IT Manager (1)
  - Security Administrator (1)
  - IT Systems Specialist (1)

Police
Police Chief (1)
- Patrol Captain (1)
  - Sergeant (5)
  - Patrol (16)
  - Reserves (10)
  - Community Service Officers (2.24)
- Admin Captain (1)
  - Investigator/ Patrol Officers (3)
  - Drug Task Force/ Patrol Officer (1)
  - Community Resource Patrol Officers (2)
  - Explorers (12)
  - Officer Supervisor (1)
  - Lead Police Technician (1)
  - Police Technician (3.13)
  - Police Data Analyst (1)

Public Works
Public Works Director (1)
- Building Maintenance Supervisor (1)
  - Building Maintenance Workers (3.63)
- Parks Supervisor (1)
  - Parks Lead (1)
  - Parks Maintenance Workers (8)
- Streets Supervisor (1)
  - Lead Mechanic (1)
  - Mechanics (2)
  - Streets Lead (1)
  - Streets Maintenance Workers (8)
- Parks & Assistant PW Director (1)
  - Recreation Coordinator (1)
  - Parks Admin Assistant (1)
- Utilities Supervisor (1)
  - Utilities Lead (1)
  - Utilities Maintenance Workers (4)
- Public Works Admin Assistant (1)

Fire
Fire Chief/ Emergency Management Director (1)
- Deputy Fire Chief of Operations & Logistics (1)
  - Station Captains (2 Paid-On-Call)
  - Station Lieutenants (2 Paid-On-Call)
  - Training Lieutenant (1 Paid-On-Call)
  - Paid-On-Call Firefighters Station #1 (24) Station #2 (24)
  - Deputy Chief of Training (1)
- Fire Marshal (1)
  - Fire Inspector (1)
- Fire Technician/ Firefighter (1)

January 2026



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Goals/Imperatives

Financial Stability

Ensure strategic economic development that complements the City's desired quality of life and builds a stable tax base, all while maintaining a low tax levy.

A Balance of Rural Character & Suburban Growth

Continue to respect the balance and connectivity between our unique suburban, rural, and natural environment for current and future generations.

An Active, Connected & Engaged Community

Ensure that the City is a connected City that is part of a comprehensive regional transportation system that enables all to easily navigate the community and attracts business development.

Citizen-Focused Government

Continue the delivery of quality services to ensure the City will have safe and thriving neighborhoods and business districts, and a clean environment.

An Effective & Efficient Organization

Maintain a highly functional staff, citizen volunteers, and elected officials and governance structure that meets the ever-changing, increasing needs of the organization.

Measures of Success

In order to achieve its mission, the City must be accountable. The City defined what success will look like:

The City will look at a "Balanced Scorecard" of financial, internal, external and stakeholder metrics in order to measure success.

The City will regularly measure and assess stakeholder satisfaction.

The City leadership and staff will hold themselves accountable for results.

The City will regularly report back to stakeholders about progress toward results.

Core Values

Ethics and Integrity

Fiscal Responsibility

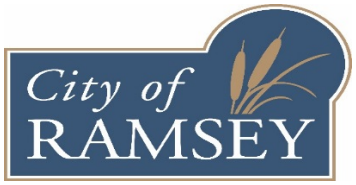
Cooperation and Teamwork

Open and Honest Communications

Excellence and Quality in the Delivery of Service

Serving People with Respect and Fairness

Adaptability and Continuous Learning



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7550 Sunwood Drive NW • Ramsey, Minnesota 55303
City Hall: 763-427-1410 • Fax: 763-427-5543
www.cityoframsey.com

June 1, 2026

Honorable Mayor, Members of the City Council and Citizens of the City of Ramsey
City of Ramsey, Minnesota

The annual comprehensive financial report of the City of Ramsey, Minnesota (the City) for the fiscal year ended December 31, 2025 is hereby submitted. Management assumes full responsibility for the completeness and reliability of the information contained in this report, based upon a comprehensive framework of internal control that it has established for this purpose. Because the cost of internal control should not exceed anticipated benefits, the objective is to provide reasonable, rather than absolute, assurance that the financial statements are free of any material misstatements. To the best of our knowledge and belief, the enclosed data is accurate in all material respects and is reported in a manner designed to present fairly the financial position and results of operations of the City. All disclosures necessary to enable the reader to gain an understanding of the City's financial activities have been included.

Minnesota Statutes and the City Charter require an annual audit of all accounts, financial records, and transactions of the City by independent certified public accountants. The accompanying financial statements have been audited by the firm of LB Carlson, LLP, Independent Certified Public Accountants. The firm is engaged by the City Council to render an opinion on the City's financial statements in accordance with accounting principles generally accepted in the United States of America, and an unmodified opinion has been issued. The independent auditor's report is located at the front of the financial section of this report.

Accounting principles generally accepted in the United States of America require that management provide a narrative introduction, overview, and analyis to accompany the basic financial statements in the form of Management's Discussion and Analysis (MD&A). This letter of transmittal is designed to complement the MD&A and should be read in conjunction with it. The City's MD&A can be found immediately following the report of the auditors.

PROFILE OF THE CITY

Ramsey is located in the southwestern part of Anoka County and is situated approximately 25 miles from Minneapolis. The City has 28.8 square miles within its corporate boundaries and is bordered by two major rivers, the Mississippi River along the southern border and the Rum River along the east.

Ramsey was incorporated as a city in 1974, and is organized as a Home Rule City under a City Charter originally adopted in 1984. The City Council consists of a Mayor and six Councilmembers, and is elected on a nonpartisan basis. Elections are held in November of each even numbered year. The terms of office are four years for the Mayor and four years for Councilmembers. The City Council is responsible for enacting ordinances, resolutions, and regulations governing the City, and appointing the City Administrator, City Attorney, and members of the various advisory boards and commissions. Because the City Council acts as the Board of Directors of the Ramsey Economic Development Authority (EDA) this organization is included as a blended component unit in these financial statements.

The City provides a variety of municipal services. These include a full-time police department, a volunteer fire department, engineering services, street and park maintenance, building inspections, planning and zoning, public improvements, general administrative services, and public water and sewer utilities in the urban service areas.

The City adopts an annual budget for the General Fund and the EDA Special Revenue Fund. Legal level of control is at the function level. Department heads may transfer resources within a function as they see fit. Transfers between functions, however, need special approval from the City Council.

LOCAL ECONOMY

The City has an unemployment rate of 4.3% in comparison to the state average of 4.3%. Ramsey has an employed labor force of 15,863. Anoka County, in which Ramsey is located, has an employed labor force of 207,107 and an unemployment rate of 4.1%. The median household income is $116,415.

There are approximately 10,726 housing units in the City. The median home value is $388,141. In addition, there were 179 new single-family homes and 50 multi-family housing units with a valuation of $71.6 million constructed in 2025. The new 133-unit Skyline Apartment on Sunwood opened in the fall of 2025. The apartment complex includes 12,000 square feet of retail space on the first floor. T Sharp hair salon is the first lessee and will be opening in the spring of 2026. A few of the other housing projects that were authorized in 2025 include Riverstone 6th addition with 14 single family homes, Rivenwick Village 4th addition with 27 townhomes, Brookside Terrace with 6 single family homes and O'Shaughnessy 3rd addition with 4 single family homes.

Six hundred and twenty-six businesses call Ramsey home; those businesses employ nearly 7,534 people. Six new commercial permits were issued in 2025 with a permit valuation of $18.6 million. Some of the commercial projects completed in 2025 were Complete Auto Service, H2O Innovation USA, MKP Motors, True North Outdoor Services, HHH Pediatric Therapy, Lightbridge Academy Day Care, Blue Lagoon Hot Tubs, Beeline Plumbing and Zero Zone expansion. The City also saw new hospitality/entertainment development with the addition of SUR by Vita Bella Restaurant, Taco Bell (the 100th store in Minnesota). King Baguette, Home 2 Suites by Hilton, and In the Game Pickleball and Golf. A Chipolte restaurant is set to open in the spring of 2026.

The City has three major industrial districts containing multiple business parks with a combined capacity of over 500 acres and 70 industrial/office buildings. Bunker Lake Industrial Park, the newest 115-acre business park, west of Armstrong Boulevard, opened in 2018 and now has 984,000 square feet of industrial buildings constructed and has over 50 acres left for development. Upon completion, this business park is estimated to generate around three million dollars in annual property taxes and create about 1,500 jobs. In addition, the city is actively developing a city center known as The COR (Center of Ramsey). The development vision for this 400-acre area located in the heart of Ramsey is for it to become the region's center of retail, restaurants, service and office space, outdoor entertainment and parks, community amenities and housing.

LONG-TERM FINANCIAL PLANNING

The City of Ramsey prepares a ten-year capital improvement plan in an attempt to anticipate major capital expenditures in advance of the year in which they are budgeted.

The City has a policy to maintain unassigned General Fund balance in an amount equal to 50% of the following years adopted operating budget, plus prior year encumbrances (if any). This policy is designed to establish a fund balance at a level which is sufficient to avoid issuing debt to meet current operating needs.

RELEVANT FINANCIAL POLICIES

The City has a comprehensive set of financial policies that provide the basic framework for the overall fiscal management of the City. The City had no unusual occurrences affecting these policies.

MAJOR INITIATIVES

The City concluded working with the State and County in what is termed the Ramsey Gateway Project. The Ramsey Gateway Project provides grade separations of US Highway 10/169 and the BNSF Railway. Highway 10 improvements at Sunfish Lake and Ramsey Boulevard were part of the project plan. This was an $138 million project that had nine different state and local funding sources. The Sunfish Lake interchange was completed and in full operation in mid-November 2024 with the Ramsey Boulevard interchange in operation in the fall of 2025. Ramsey's contribution to the project was $4,000,000. With the Ramsey Gateway Project completed, the focus now shifts to redevelopment opportunities on parcels that were purchased for right of way under an old design that can now be sold back to the private market.

A water treatment plant was substantially completed in late winter 2025. Major construction, along with the installation of trunk watermain connections were undertaken in 2024. The plant with a total construction cost of $39 million, which included trunk watermain construction, will treat 10 million gallons per day.

The Waterfront Park in the COR area is to be the home of an approximately $4 million water-play area which will include a splash pad, a fishing pier and a prefab restroom. July, 2026 is the target date for opening.

CERTIFICATE OF ACHIEVEMENT

The Government Finance Officers Association of the United States and Canada (GFOA) awarded the Certificate of Achievement for Excellence in Financial Reporting (CAEFR) to the City for its Annual Comprehensive Financial Report for the year ended December 31, 2024. This was the thirty-first year the City has received this prestigious award. Also, the City had previously received the award from 1981 through 1988, after which the City did not participate in the program for several years.

The CAEFR is valid for a period of one year only. We believe our current Annual Comprehensive Financial Report continues to meet the CAEFR Program's requirements and we are submitting it to the GFOA to determine its eligibility for another certificate.

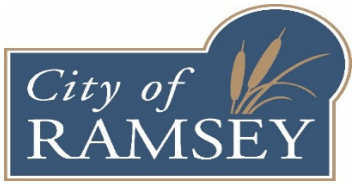
ACKNOWLEDGMENT

The 2025 Annual Comprehensive Financial Report of the City meets the highest professional standards and was prepared in a timely and cost-effective manner. This could never have been accomplished without the excellent work of the entire Finance Department. We would like to express our appreciation to the Finance Department and all members of the City's staff who contributed to its preparation.

Respectfully submitted,

Brian Hagen
City Administrator

Diana Lund
Finance Director



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Government Finance Officers Association

Certificate of Achievement for Excellence in Financial Reporting

Presented to

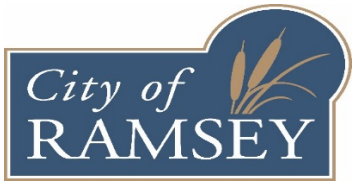
City of Ramsey

Minnesota

For its Annual Comprehensive
Financial Report
for the Fiscal Year Ended

December 31, 2024

Executive Director/CEO



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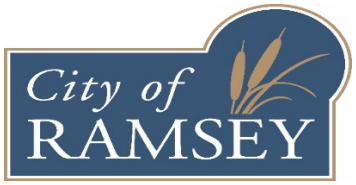
FINANCIAL SECTION



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LB | CARLSON

INDEPENDENT AUDITOR'S REPORT

To the City Council and Management
City of Ramsey, Minnesota

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

OPINIONS

We have audited the accompanying financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the City of Ramsey, Minnesota (the City) as of and for the year ended December 31, 2025, and the related notes to the financial statements, which collectively comprise the City's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the City as of December 31, 2025, and the respective changes in financial position, and, where applicable, cash flows thereof, and the budgetary comparison for the General Fund for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

BASIS FOR OPINIONS

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the City, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

RESPONSIBILITIES OF MANAGEMENT FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the City's ability to continue as a going concern for 12 months beyond the financial statements date, including any currently known information that may raise substantial doubt shortly thereafter.

(continued)

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance, but is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgement made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the City's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

REQUIRED SUPPLEMENTARY INFORMATION

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and the required supplementary information (RSI), as listed in the table of contents, be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the RSI in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

(continued)

SUPPLEMENTARY INFORMATION

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the City's basic financial statements. The accompanying combining and individual fund statements and schedules, as listed in the table of contents, are presented for the purpose of additional analysis and are not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the supplementary information is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

OTHER INFORMATION

Management is responsible for the other information included in the annual report. The other information comprises the introductory and statistical sections but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

OTHER REPORTING REQUIRED BY *GOVERNMENT AUDITING STANDARDS*

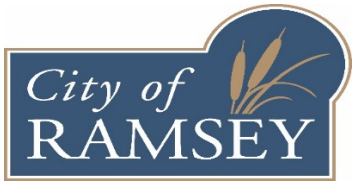
In accordance with *Government Auditing Standards*, we have also issued our report dated June 1, 2026, on our consideration of the City's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, grant agreements, and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the City's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the City's internal control over financial reporting and compliance.

Respectfully submitted,

LB Carlson, LLP

LB CARLSON, LLP
Minneapolis, Minnesota

June 1, 2026



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CITY OF RAMSEY

Management's Discussion and Analysis
Year Ended December 31, 2025

As management of the City of Ramsey, Minnesota (the City), we have provided readers of the City's financial statements with this narrative overview and analysis of the financial activities of the City for the fiscal year ended December 31, 2025. The discussion and analysis is intended to be considered in conjunction with the additional information that we have furnished in our letter of transmittal, located earlier in this report, and the City's financial statements contained within this report.

FINANCIAL HIGHLIGHTS

- The City's assets and deferred outflows of resources exceeded its liabilities and deferred inflows of resources at December 31, 2025 by $271,861,837 (net position).
- Government-wide revenues totaled $57,133,346 and were $20,159,402 more than expenses.
- As of the close of the current fiscal year, the City's governmental funds reported a combined ending fund balance of $57,685,204 a decrease of $1,857,629 from the prior fiscal year, largely attributed to the continued reconstruction of city streets via the City's Pavement Management Program.
- At the end of the current fiscal year the General Fund equity balance of $14,462,749 included $26,466 of nonspendable fund balance and $14,436,283 of unassigned fund balance.

OVERVIEW OF THE FINANCIAL STATEMENTS

Management's Discussion and Analysis (MD&A) is intended to serve as an introduction to the City's basic financial statements, which are comprised of three components: 1) government-wide financial statements, 2) fund financial statements, and 3) notes to basic financial statements. This report also contains other information in addition to the basic financial statements themselves.

Government-Wide Financial Statements – The government-wide financial statements are designed to provide readers with a broad overview of the City's finances, in a manner similar to private sector businesses.

The Statement of Net Position presents information on all of the City's assets, liabilities, and deferred inflows/outflows, as applicable, (excluding Fiduciary Funds), with the difference reported as net position. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of the City is improving or deteriorating.

The Statement of Activities presents information showing how the City's net position changed during the most recent fiscal year. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, regardless of the timing of related cash flows. Thus, revenues and expenses are reported in this statement for some items that will only result in cash flows in future fiscal periods (e.g., delinquent taxes and special assessments).

Both of the government-wide financial statements distinguish functions of the City that are principally supported by property taxes and intergovernmental revenues (governmental activities) from other functions that are intended to recover all or a significant portion of their costs through user fees and charges (business-type activities).

OVERVIEW OF THE FINANCIAL STATEMENTS (CONTINUED)

The governmental activities include general government, public safety, highways and streets, culture and recreation, and economic development. The business-type activities of the City include enterprises for water, sewer, street light, recycling, and storm water utilities.

Fund Financial Statements – A fund is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. The City, like other state and local governments, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. The funds of the City are divided into three categories—Governmental Funds, Proprietary Funds, and Fiduciary Funds.

Governmental Funds – Governmental Funds are used to account for essentially the same functions reported as governmental activities in the government-wide financial statements. However, unlike the government-wide financial statements, Governmental Fund financial statements focus on near-term inflows and outflows of spendable resources, as well as the balances of spendable resources available at the end of the fiscal year. Such information may be useful in evaluating a government's near-term financing requirements.

Because the focus of Governmental Funds is narrower than that of the government-wide financial statements, it is useful to compare the information presented for Governmental Funds with similar information presented for governmental activities in the government-wide financial statements. By doing so, readers may better understand the long-term impact of the government's near-term financing decisions. Both the Governmental Funds balance sheet and the statement of revenues, expenditures, and changes in fund balances provide a reconciliation to facilitate the comparison between Governmental Funds and governmental activities.

The fund financial statements present information for each Major Governmental Fund in separate columns. Data from the Nonmajor Governmental Funds are combined into a single, aggregated presentation. Individual Fund data for each of these Nonmajor Governmental Funds is provided in the form of combining statements elsewhere in this report. The City adopts an annual appropriated budget for the General Fund and the Economic Development Authority Special Revenue Fund. Budget-to-actual comparisons are provided in this financial report for these funds.

Proprietary Funds – The City maintains two different types of Proprietary Funds. Enterprise Funds are used to report the same functions presented as business-type activities in the government-wide financial statements. The City uses one Internal Service Fund to accumulate and allocate insurance costs internally among the various city functions. Because the Internal Service Fund is predominantly used by governmental functions, it is included within governmental activities in the government-wide financial statements.

Fiduciary Funds – Fiduciary Funds are used to account for resources held for the benefit of parties outside of the City. Fiduciary Funds are not reflected in the government-wide financial statements because the resources for those funds are not available to support the City's own programs. The accounting used for Fiduciary Funds is much like that used for Proprietary Funds.

Notes to Basic Financial Statements – The notes to basic financial statements provide additional information that is essential to a full understanding of the data provided in the government-wide and fund financial statements.

Other Information – In addition to the basic financial statements and accompanying notes, the financial section also presents required supplementary information, and the combining and individual fund statements and schedules (presented as supplementary information) referred to earlier in connection with nonmajor governmental funds, which are presented immediately following the basic financial statements.

OVERVIEW OF THE FINANCIAL STATEMENTS (CONTINUED)

Further, a statistical section has been included as part of the annual comprehensive financial report to facilitate additional analysis, and is the third and final section of the report.

GOVERNMENT-WIDE FINANCIAL ANALYSIS

As noted earlier, net position may serve over time as a useful indicator of a government's financial position. The City's assets and deferred outflows of resources exceeded liabilities and deferred inflows of resources by $271,861,837 at December 31, 2025. Total net position increased by $20,159,402 from current year operating results.

By far, the largest portion of the City's net position (72 percent) reflects its investment in capital assets (e.g., land, buildings, machinery, infrastructure, and equipment), less any related debt used to acquire those assets that is still outstanding. The City uses these capital assets to provide services to citizens; consequently, these assets are not available for future spending. Although the City's investment in its capital assets is reported net of related debt, it should be noted that the resources needed to repay this debt must be provided from other sources, since the capital assets themselves cannot be used to liquidate these liabilities.

The following is a summary of the City's net position:

	Governmental Activities		Business-Type Activities		Total	
	2025	2024	2025	2024	2025	2024
Current and other assets	$ 64,587,872	$ 66,922,957	$ 27,075,972	$ 32,966,160	$ 91,663,844	$ 99,889,117
Capital assets, net of depreciation	119,556,986	111,196,429	114,179,524	97,821,087	233,736,510	209,017,516
Total assets	$184,144,858	$178,119,386	$141,255,496	$130,787,247	$325,400,354	$308,906,633
Deferred outflows of resources						
OPEB plan deferments	$ 794,118	$ 899,946	$ –	$ –	$ 794,118	$ 899,946
Pension plan deferments	4,964,317	6,174,804	149,572	111,213	5,113,889	6,286,017
Total assets	$ 5,758,435	$ 7,074,750	$ 149,572	$ 111,213	$ 5,908,007	$ 7,185,963
Liabilities						
Current and other liabilities	$ 4,050,369	$ 4,119,931	$ 2,236,794	$ 2,319,569	$ 6,287,163	$ 6,439,500
Long-term liabilities	44,647,118	48,048,879	362,265	370,664	45,009,383	48,419,543
Total liabilities	$ 48,697,487	$ 52,168,810	$ 2,599,059	$ 2,690,233	$ 51,296,546	$ 54,859,043
Deferred inflows of resources						
Leases receivable for subsequent years	$ 987,781	$ 1,178,551	$ –	$ –	$ 987,781	$ 1,178,551
OPEB plan deferments	501,015	552,416	–	–	501,015	552,416
Pension plan deferments	6,433,677	7,553,769	227,505	246,382	6,661,182	7,800,151
Total deferred inflows of resources	$ 7,922,473	$ 9,284,736	$ 227,505	$ 246,382	$ 8,149,978	$ 9,531,118
Net position						
Net investment in capital assets	$ 82,689,945	$ 72,783,568	$112,202,886	$ 95,749,335	$194,892,831	$168,532,903
Restricted	11,974,763	14,022,396	–	–	11,974,763	14,022,396
Unrestricted	38,618,625	36,934,626	26,375,618	32,212,510	64,994,243	69,147,136
Total net position	$133,283,333	$123,740,590	$138,578,504	$127,961,845	$271,861,837	$251,702,435

The City's financial position is the product of many factors. For example, the determination of the City's net investment in capital assets involves many assumptions and estimates, such as current and accumulated depreciation amounts. A conservative versus a liberal approach to depreciation estimates, as well as capitalization policies, will produce a very significant difference in the calculated amounts.

GOVERNMENT-WIDE FINANCIAL ANALYSIS (CONTINUED)

The City has taken a conservative financial approach, carefully analyzing revenues and expenditures/expenses to assure operation of a balanced budget. The ongoing management of revenue and expenditures/expenses has resulted in a high-quality bond rating. The City's AA+ bond rating was last reaffirmed by Standard and Poor's (S&P) in October 2023. This has also allowed the City to continue to provide quality public services at a tax rate that is affordable.

At the end of the current fiscal year, the City reported positive balances in all three categories of net position, both for the government as a whole, as well as for its separate governmental and business-type activities.

Changes in the City's proportionate share of state-wide pension obligations contributed to the differences in amounts presented as deferred outflows, noncurrent liabilities, and deferred inflows in the previous table. Ongoing construction and reconstruction of City streets, spending for a new water treatment plant, and its respective trunk watermain improvements increased capital assets and the net investment in capital assets portion of net position, while reducing current and other assets.

The following is a summary of the City's changes in net position:

	Governmental Activities		Business-Type Activities		Total	
	2025	2024	2025	2024	2025	2024
Revenues						
Program revenues						
Charges for services	$ 2,995,895	$ 3,155,387	$ 8,502,169	$ 7,656,188	$ 11,498,064	$ 10,811,575
Operating grants and contributions	1,344,633	996,098	70,390	88,200	1,415,023	1,084,298
Capital grants and contributions	9,265,973	9,887,748	6,732,029	7,812,542	15,998,002	17,700,290
General revenues						
Property taxes	23,699,395	23,041,341	–	–	23,699,395	23,041,341
General grants and contributions	135,308	3,760	–	–	135,308	3,760
Investment earnings	2,084,759	2,530,184	2,243,120	1,940,725	4,327,879	4,470,909
Gain on sale of capital assets	59,675	94,090	–	–	59,675	94,090
Total revenues	39,585,638	39,708,608	17,547,708	17,497,655	57,133,346	57,206,263
Expenses						
General government	6,126,045	5,645,480	–	–	6,126,045	5,645,480
Public safety	9,597,991	8,894,134	–	–	9,597,991	8,894,134
Highways and streets	9,194,282	7,783,629	–	–	9,194,282	7,783,629
Culture and recreation	2,682,150	2,430,888	–	–	2,682,150	2,430,888
Economic development	1,342,690	1,488,674	–	–	1,342,690	1,488,674
Interest	1,134,749	1,317,942	–	–	1,134,749	1,317,942
Water utility	–	–	2,360,896	2,243,736	2,360,896	2,243,736
Sewer utility	–	–	2,539,590	2,411,209	2,539,590	2,411,209
Street light utility	–	–	216,126	167,123	216,126	167,123
Recycling utility	–	–	580,435	549,993	580,435	549,993
Storm water utility	–	–	1,198,990	1,022,935	1,198,990	1,022,935
Total expenses	30,077,907	27,560,747	6,896,037	6,394,996	36,973,944	33,955,743
Change in net position before transfers	9,507,731	12,147,861	10,651,671	11,102,659	20,159,402	23,250,520
Transfers	35,012	(694,468)	(35,012)	694,468	–	–
Change in net position	9,542,743	11,453,393	10,616,659	11,797,127	20,159,402	23,250,520
Net position						
Beginning	123,740,590	112,287,197	127,961,845	116,164,718	251,702,435	228,451,915
Ending	$133,283,333	$123,740,590	$138,578,504	$127,961,845	$271,861,837	$251,702,435

GOVERNMENT-WIDE FINANCIAL ANALYSIS (CONTINUED)

Governmental Activities – Governmental activities account for a $9,542,743 increase in the City's net position. Capital grants and contributions decreased by $621,775 due to a decrease in park dedication contributions. Operating grants and contributions increased by $348,535 as the City received $316,780 from the State of Minnesota in 2025 for a new program known as the Local Affordable Housing Aid.

Investment earnings decreased $445,425. The City is required per the Governmental Accounting Standards Board to reflect most investments at fair value as of December 31st of the current year. The City reflects any changes in fair value against interest earnings. The City also saw a decrease on the interest collected on internal loans. Property taxes saw an increase of $658,054 or 3% which was the net effect of the City increasing their 2025 tax levy by approximately 8% over the 2024 adopted levy, but lower property tax collections due to the abatement of 2024 market valuations on several properties. Charges for services decreased by $159,492 as the City reduced the annual rental license fees in 2025.

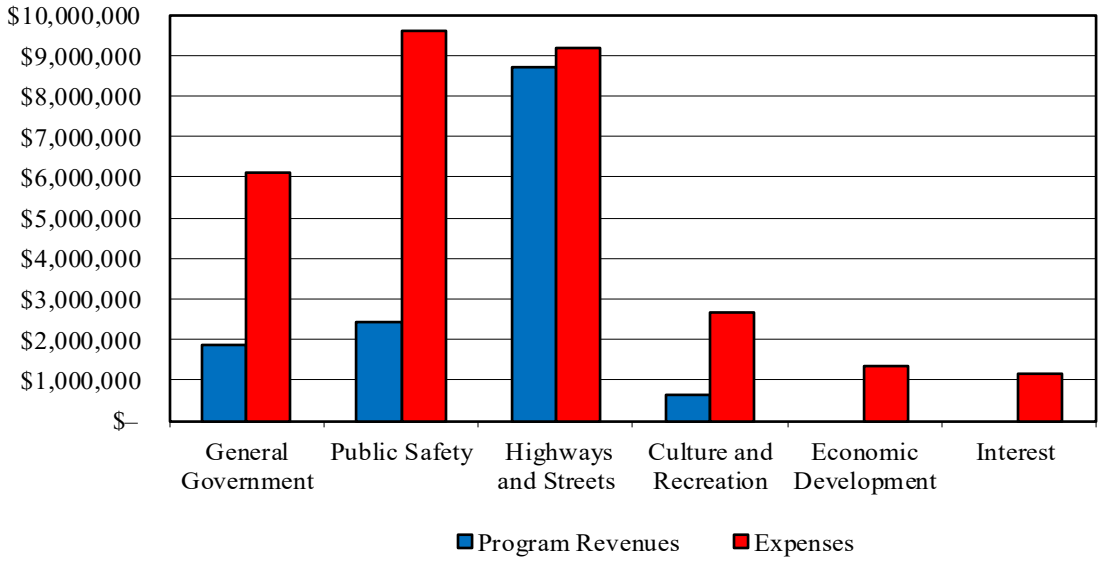
Expenses for the general government function increased by $480,565 due largely to personnel costs. The public safety function increase of $703,857 was also attributed to personnel costs. Highways and streets expense increased by $1,410,653 due to an increase in the number of street maintenance projects. Culture and recreation increased $251,262 due largely to the improvements of playground equipment. The economic development function decreased by $145,984 due to a decrease of expenses in the COR area. Interest had a decrease of $183,193 for payment of debt service.

Business-Type Activities – Business-type activities, which are the City's utility operations of water, sewer, street light, recycling, and storm water, increased the City's net position by $10,616,659. Key elements of this increase are as follows:

- Charges for services increased by $845,981 from the prior year. This is primarily due to an increase in collections from quarterly utility billing collections related to the water, sewer and storm water utility.
- Capital grants and contributions decreased $1,080,513. In 2024, the City had received a $3.2 million dollar state grant for the construction of a water treatment plant.
- Investment earnings increased $302,395. The city is required per the Governmental Accounting Standards Board to reflect most investments at fair value as of December 31st of the current year. The city reflects any changes in fair value against interest earnings.

Governmental Activities – The following graph illustrates the City's governmental activities:

Program Revenues and Expenses – Governmental Activities

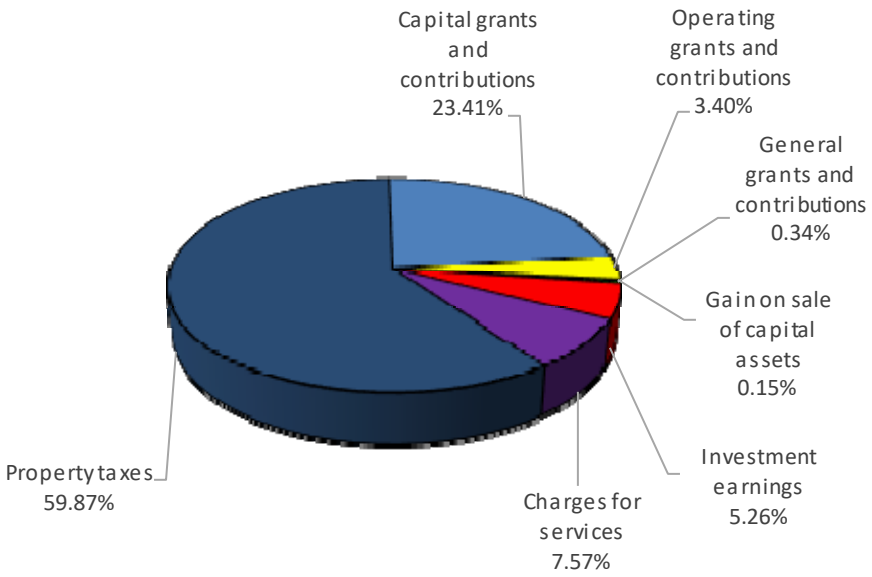


GOVERNMENT-WIDE FINANCIAL ANALYSIS (CONTINUED)

The graph clearly reflects the need for property taxes to supplement the governmental activities of the City. The trend of property taxes shows an increasing reliance on this source of revenue.

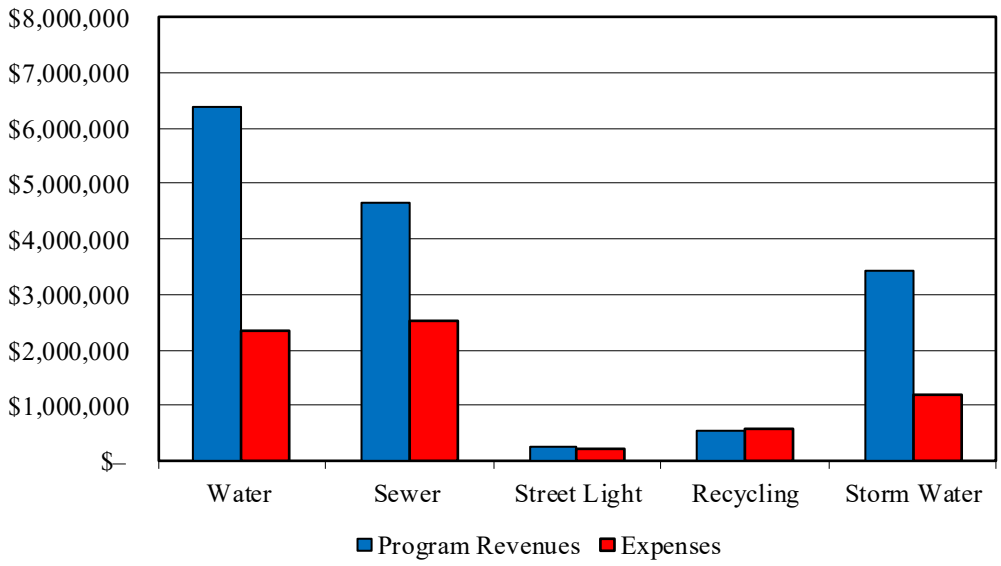
Governmental Activities – The following chart illustrates the City's governmental activities revenues:

Revenue by Source – Governmental Activities



Business-Type Activities – The following graph illustrate the City's business-type activities:

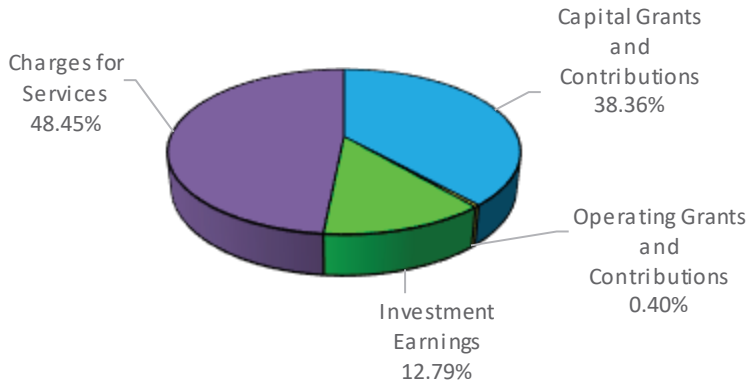
Program Revenues and Expenses – Business-Type Activities



GOVERNMENT-WIDE FINANCIAL ANALYSIS (CONTINUED)

Business-Type Activities – The following graph illustrate the City's business-type activities revenues:

Revenues By Source – Business-Type Activities



Capital grants and contributions (38.36%) and charges for services (48.45%) are the main sources of revenue for the business-type activities, which represent the utility funds. Investment earnings (12.79%) resulted from returns from stable interest rates.

FINANCIAL ANALYSIS OF THE CITY'S FUNDS

Governmental Funds – At the end of the fiscal year, the City's Governmental Funds reported combined ending fund balances of $57,685,204, a decrease of $1,857,629 in comparison with the prior year. The decrease is largely attributed to current year operating and capital spending of resources. The General Fund reported a fund balance increase of $1,138,376 in the current year. The increase is attributed to the City's fund balance policy which states that ending fund balance shall be equal to fifty percent (50%) of the next years adopted operating budget, plus prior-year encumbrances (if any). The favorable revenue variance helped the City to meet the fund balance policy goal.

General Fund – The General Fund operating results can be summarized as follows:

	Original and Final Budget	Actual	Over (Under) Budget	Percent Over (Under) Budget
Revenue	$ 19,490,216	$ 20,688,086	$ 1,197,870	6.15%
Expenditures	20,373,610	19,309,070	(1,064,540)	-5.23%
Excess (deficiency) of revenue over expenditures	(883,394)	1,379,016	2,262,410	
Other financing sources (uses)	883,394	(240,640)	(1,124,034)	
Net change in fund balances	$ –	1,138,376	$ 1,138,376	
Fund balances				
Beginning of year		13,324,373		
End of year		$ 14,462,749		

FINANCIAL ANALYSIS OF THE CITY'S FUNDS (CONTINUED)

General Fund Budgetary Highlights

The City does not formally amend its original budget during the calendar year except for extraordinary circumstances. Budget to actual reports are presented monthly to City Council and responsible staff.

Actual revenues exceeded budgeted revenues by $1,197,870. The majority of the variance was attributed to conservative budgeting with most sources surpassing budget expectations. The largest variances occurred in licenses and permits ($486,014) due to an increase in building construction and charges for services ($433,238) with more development activity than anticipated.

The difference between the final expenditure budget and actual was $1,064,540. All current functions came in underbudget due to several individual line items within each function spending less than originally requested. Final budget numbers are based on past history and expected needs.

Overall fund balance increased by $1,138,376 to an ending fund balance of $14,462,749. The city's ending fund balance increase of $1,138,376 is determined by its fund balance policy which for the year ending is summarized:

- $1,207,995 increase based on 50% increase in next years adopted budget
- $(69,619) decrease in prior year encumbrances relate to personal costs and general liabilities.

Tax Increment Fund – This Special Revenue Fund had a year-end fund balance of $2,780,887 which reflects a decrease of $581,626 from 2024. The decrease was largely due to economic development spending and transfers to several funds that contributed to the development of the COR area.

COR Land Fund – This Special Revenue Fund decreased $1,632,075 to a year-end fund balance of $6,965,191. The decrease was attributed to transfers to the Park Improvement Fund for the construction costs of the Draw Park.

Private Developer Fund – This Special Revenue Fund is used to account for monies deposited from developers to offset city administrative costs. There is no fund balance recorded for 2025.

RALF Funded Projects Fund – This Capital Project Fund had a year-end fund balance of $273,915. The decrease in fund balance by $126,922 was the return of rental income to Met Council.

State-Aid Construction Fund – This Capital Project Fund saw an overall decrease in fund balance of $32,428.

Pavement Management Program Fund – This Capital Project Fund saw a decrease in fund balance of $3,104,805 due to a significant increase in street reconstruction projects. The ending fund balance for 2025 was $8,813,381.

Park Improvement Fund – This Capital Project Fund had a year-end fund balance of $11,066,067, or a $1,978,472 increase from 2024. The increase was due to the transfer from the COR Land Fund for the construction costs of the Draw Park in the COR.

Proprietary Funds – The City's Proprietary Funds provide the same type of information found in the government-wide financial statements, but in more detail. The City's Enterprise Funds had a combined net position balance of $138,578,504 at December 31, 2025. The financial activities of these funds have been summarized in previous charts within this discussion. The City's Internal Service Fund had an ending net position of $439,765.

FINANCIAL ANALYSIS OF THE CITY'S FUNDS (CONTINUED)

The Enterprise Funds consist of the Water Utility Fund, Sewer Utility Fund, Street Light Utility Fund, Recycling Utility Fund, and Storm Water Utility Fund.

CAPITAL ASSETS AND LONG-TERM LIABILITIES

Capital Assets – The City's investment in capital assets (net of accumulated depreciation) for its governmental and business-type activities as of December 31, 2025 are as follows:

	Governmental Activities		Business-Type Activities		Total	
	2025	2024	2025	2024	2025	2024
Capital assets - not depreciated	$ 11,797,451	$ 19,744,715	$ 35,551,809	$ 23,943,526	$ 47,349,260	$ 43,688,241
Capital assets - depreciated	107,759,535	91,451,714	78,627,715	73,877,561	186,387,250	165,329,275
Total capital assets, net of depreciation	$119,556,986	$111,196,429	$114,179,524	$ 97,821,087	$233,736,510	$209,017,516
Depreciation expense	$ 6,565,986	$ 5,844,465	$ 2,418,234	$ 2,265,148	$ 8,984,220	$ 8,109,613

The City's investment in capital assets for its governmental and business-type activities as of December 31, 2025 amounts to approximately $234 million (net of accumulated depreciation).

The governmental activities show a net increase of $8,360,557 in capital assets attributable to the construction and reconstruction of City streets. Business-type activities show a net increase of $16,358,437 in capital assets. The increase is attributable to the construction of a water treatment plant. Additional details of capital asset activity for the year can be found in Note 5 of the notes to basic financial statements.

Long-Term Liabilities – The Debt Service Funds account for the accumulation of resources to finance all of the City's governmental activity general obligation bonds. The revenue sources for these funds include annual tax levies and special assessments. At year-end, the City had fund balance of $622,753 restricted for debt service.

The following table summarizes the City's long-term liabilities:

	Governmental Activities		Business-Type Activities		Total	
	2025	2024	2025	2024	2025	2024
Governmental activities						
G.O. improvement bonds	$ 33,875,000	$ 36,740,000	$ –	$ –	$ 33,875,000	$ 36,740,000
Capital equipment certificates	1,180,000	1,295,000	–	–	1,180,000	1,295,000
Unamortized bond premiums	1,730,740	1,915,176	–	–	1,730,740	1,915,176
Compensated absences payable	1,467,069	1,270,328	–	–	1,467,069	1,270,328
Net pension liability	4,936,498	5,448,915	–	–	4,936,498	5,448,915
Total OPEB liability	1,457,811	1,379,460	–	–	1,457,811	1,379,460
Business-type activities			–	–		
Net pension liability			362,265	370,664	362,265	370,664
Total	$ 44,647,118	$ 48,048,879	$ 362,265	$ 370,664	$ 45,009,383	$ 48,419,543

During the current fiscal year, the City saw a decrease of $2,980,000 in bonds and certificates. Compensated absences liability increased by $196,741. Net pension liability saw a decrease of $520,816 to reflect the change in the City's proportionate share of the state-wide PERA pension plan obligations. Other Post-Employment Benefits (OPEB) increased $78,351 due to experience losses.

CAPITAL ASSETS AND LONG-TERM LIABILITIES (CONTINUED)

State statutes limit the amount of general obligation debt a governmental entity may issue to three percent of its total assessed valuation. The current legal debt margin for the City is $96,927,627.

The City has sufficient funds on hand to make all required bond payments, and anticipates an ongoing stream of revenue to make future bond payments.

Additional details of the long-term debt activity for the year can be found in Note 6 of the notes to basic financial statements.

ECONOMIC FACTORS AND NEXT YEAR'S BUDGETS AND RATES

- The unemployment rate for the City is currently 4.3%, which is an increase from a rate of 3.0% a year ago. The state of Minnesota shows an average unemployment rate of 4.3%, whereas, nationally the unemployment rate is 4.1%.
- The housing market has increased the City's estimated market value from $4.529 billion in 2024/taxes payable 2025 to $4.561 billion in 2025/taxes payable 2026 for a percentage increase of approximately 1%.
- Inflationary trends in the region compare favorably to national indices.

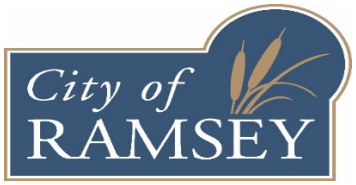
All of these factors were considered in preparing the City of Ramsey's budget for the 2026 fiscal year.

The water, sewer and storm utility rates were increased for the 2026 budget year. The water utility, which has a tiered rate structure, will increase by an average of 6% for all customers. The sewer utility, which has a flat rate structure for residential accounts only, will see an increase of 6%. Commercial sewer accounts, whose charges are based on their water usage, will also see a rate increase of 6%. Storm water utility will increase an average of 15%. The increased rates not only offset current maintenance costs and depreciation, but are being used to finance future utility improvements that are documented in the City's ten-year Capital Improvement Plan.

REQUESTS FOR INFORMATION

Questions concerning any of the information provided in this report or requests for additional information should be addressed by writing to the City of Ramsey, 7550 Sunwood Drive Northwest, Ramsey, MN 55303 or by calling (763) 427-1410.

BASIC FINANCIAL STATEMENTS



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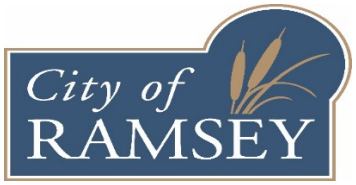
CITY OF RAMSEY

Statement of Net Position
December 31, 2025

	Governmental Activities	Business-Type Activities	Total
Assets			
Cash and temporary investments	$ 57,274,605	$ 23,036,656	$ 80,311,261
Receivables			
Unremitted taxes	264,081	–	264,081
Delinquent taxes	222,469	–	222,469
Unremitted special assessments	1,697	–	1,697
Delinquent special assessments	49,617	12,610	62,227
Deferred special assessments	149,471	347,678	497,149
Accounts	73,039	2,212,788	2,285,827
Notes	131,523	–	131,523
Interest	499,374	–	499,374
Internal balances	(920,653)	920,653	–
Leases	987,781	–	987,781
Due from other governmental units	1,073,483	424,232	1,497,715
Prepaids	29,459	121,355	150,814
Land held for resale	4,751,926	–	4,751,926
Capital assets			
Not depreciated	11,797,451	35,551,809	47,349,260
Depreciated	107,759,535	78,627,715	186,387,250
Total capital assets, net of depreciation	119,556,986	114,179,524	233,736,510
Total assets	184,144,858	141,255,496	325,400,354
Deferred outflows of resources			
OPEB plan deferments	794,118	–	794,118
Pension plan deferments	4,964,317	149,572	5,113,889
Total deferred outflows of resources	5,758,435	149,572	5,908,007
Total assets and deferred outflows of resources	$ 189,903,293	$ 141,405,068	$ 331,308,361
Liabilities			
Accounts and contracts payable	$ 471,060	$ 2,072,001	$ 2,543,061
Salaries and benefits payable	595,222	–	595,222
Accrued interest payable	69,172	–	69,172
Deposits payable	2,841,536	–	2,841,536
Due to other governmental units	73,379	79,224	152,603
Unearned revenue	–	85,569	85,569
Long-term liabilities			
Due within one year	2,758,225	–	2,758,225
Due in more than one year	41,888,893	362,265	42,251,158
Total long-term liabilities	44,647,118	362,265	45,009,383
Total liabilities	48,697,487	2,599,059	51,296,546
Deferred inflows of resources			
Leases receivable for subsequent years	987,781	–	987,781
OPEB plan deferments	501,015	–	501,015
Pension plan deferments	6,433,677	227,505	6,661,182
Total deferred inflows of resources	7,922,473	227,505	8,149,978
Net Position			
Net investment in capital assets	82,689,945	112,202,886	194,892,831
Restricted for			
Street improvements	1,375,332	–	1,375,332
Debt service	643,790	–	643,790
Economic development	1,764,394	–	1,764,394
Housing and redevelopment	4,751,926	–	4,751,926
Recreation/community programs	166,166	–	166,166
Public safety	483,390	–	483,390
Tax increment	2,789,765	–	2,789,765
Unrestricted	38,618,625	26,375,618	64,994,243
Total net position	133,283,333	138,578,504	271,861,837
Total liabilities, deferred inflows of resources and net position	$ 189,903,293	$ 141,405,068	$ 331,308,361

See notes to basic financial statements



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CITY OF RAMSEY

Statement of Activities
Year Ended December 31, 2025

Functions/Programs	Expenses	Program Revenues: Charges for Services	Program Revenues: Operating Grants and Contributions	Program Revenues: Capital Grants and Contributions	Net (Expenses) Revenue and Changes in Net Position: Governmental Activities	Net (Expenses) Revenue and Changes in Net Position: Business-Type Activities	Net (Expenses) Revenue and Changes in Net Position: Total
Governmental activities							
General government	$ 6,126,045	$ 929,249	$ 458,092	$ 485,019	$ (4,253,685)	$ –	$ (4,253,685)
Public safety	9,597,991	1,521,500	891,141	10,326	(7,175,024)	–	(7,175,024)
Highways and streets	9,194,282	502,436	–	8,184,946	(506,900)	–	(506,900)
Culture and recreation	2,682,150	42,710	–	585,682	(2,053,758)	–	(2,053,758)
Economic development	1,342,690	–	–	–	(1,342,690)	–	(1,342,690)
Interest	1,134,749	–	–	–	(1,134,749)	–	(1,134,749)
Total governmental activities	30,077,907	2,995,895	1,349,233	9,265,973	(16,466,806)	–	(16,466,806)
Business-type activities							
Water utility	2,360,896	3,610,668	–	2,775,987	–	4,025,759	4,025,759
Sewer utility	2,539,590	2,560,621	–	2,101,596	–	2,122,627	2,122,627
Street light utility	216,126	257,712	–	–	–	41,586	41,586
Recycling utility	580,435	483,595	70,390	–	–	(26,450)	(26,450)
Storm water utility	1,198,990	1,589,573	–	1,854,446	–	2,245,029	2,245,029
Total business-type activities	6,896,037	8,502,169	70,390	6,732,029	–	8,408,551	8,408,551
Total governmental and business-type activities	$ 36,973,944	$ 11,498,064	$ 1,419,623	$ 15,998,002	(16,466,806)	8,408,551	(8,058,255)
General revenues							
Property taxes					23,699,395	–	23,699,395
General grants and contributions					135,308	–	135,308
Investment earnings					2,084,759	2,243,120	4,327,879
Gain on sale of capital assets					55,075	–	55,075
Transfers					35,012	(35,012)	–
Total general revenues and transfers					26,009,549	2,208,108	28,217,657
Change in net position					9,542,743	10,616,659	20,159,402
Net position - beginning					123,740,590	127,961,845	251,702,435
Net position – ending					$ 133,283,333	$ 138,578,504	$ 271,861,837

See notes to basic financial statements

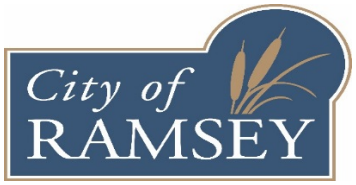
CITY OF RAMSEY

Balance Sheet
Governmental Funds
December 31, 2025

	General	Special Revenue Funds: Tax Increment	Special Revenue Funds: COR Land	Special Revenue Funds: Formerly Major Fund, Developer's Fees	Special Revenue Funds: Private Developer
Assets					
Cash and temporary investments	$ 14,619,900	$ 5,045,628	$ 2,213,265	$ –	$ 2,772,609
Receivables					
Unremitted taxes	203,106	1,023	–	–	–
Delinquent taxes	162,462	8,878	–	–	–
Unremitted special assessments	58	–	–	–	–
Delinquent special assessments	46,980	–	–	–	–
Deferred special assessments	3,190	–	–	–	–
Accounts	21,050	–	–	–	15,846
Notes	–	–	–	–	–
Interest	499,374	–	–	–	–
Leases	952,135	–	–	–	–
Due from other governmental units	71,524	–	–	–	–
Due from other funds	–	–	–	–	–
Advances to other funds	–	–	–	–	–
Prepaids	26,466	–	–	–	–
Land held for resale	–	–	4,751,926	–	–
Total assets	$ 16,606,245	$ 5,055,529	$ 6,965,191	$ –	$ 2,788,455
Liabilities					
Accounts and contracts payable	$ 311,842	$ 3,720	$ –	$ –	$ 3,719
Salaries and benefits payable	595,222	–	–	–	–
Deposits payable	56,800	–	–	–	2,784,736
Due to other governmental units	14,865	143	–	–	–
Due to other funds	–	25,000	–	–	–
Advances from other funds	–	2,236,901	–	–	–
Total liabilities	978,729	2,265,764	–	–	2,788,455
Deferred inflows of resources					
Leases receivable for subsequent years	952,135	–	–	–	–
Unavailable revenue - MSA allocation	–	–	–	–	–
Unavailable revenue - property taxes	162,462	8,878	–	–	–
Unavailable revenue - special assessments	50,170	–	–	–	–
Unavailable revenue - notes	–	–	–	–	–
Total deferred inflows of resources	1,164,767	8,878	–	–	–
Fund balances					
Nonspendable	26,466	–	–	–	–
Restricted	–	2,780,887	4,751,926	–	–
Committed	–	–	–	–	–
Assigned	–	–	2,213,265	–	–
Unassigned	14,436,283	–	–	–	–
Total fund balances	14,462,749	2,780,887	6,965,191	–	–
Total liabilities, deferred inflows of resources, and fund balances	$ 16,606,245	$ 5,055,529	$ 6,965,191	$ –	$ 2,788,455

See notes to basic financial statements

Capital Project Funds					
RALF Funded Projects	State-Aid Construction	Pavement Management Program	Park Improvement	Nonmajor	Totals
$ 253,164	$ 445,454	$ 8,859,090	$ 11,113,297	$ 11,504,533	$ 56,826,940
–	–	23,144	–	36,808	264,081
–	–	19,414	–	31,715	222,469
–	–	318	–	1,321	1,697
–	–	–	–	2,637	49,617
–	–	26,349	–	119,932	149,471
23,510	–	–	–	12,633	73,039
–	–	–	–	131,523	131,523
–	–	–	–	–	499,374
35,646	–	–	–	–	987,781
–	940,845	–	–	61,114	1,073,483
–	–	–	–	25,000	25,000
–	–	–	–	1,454,009	1,454,009
–	–	–	–	2,993	29,459
–	–	–	–	–	4,751,926
$ 312,320	$ 1,386,299	$ 8,928,315	$ 11,113,297	$ 13,384,218	$ 66,539,869
$ 2,759	$ 10,967	$ 69,171	$ 47,230	$ 13,752	$ 463,160
–	–	–	–	–	595,222
–	–	–	–	–	2,841,536
–	–	–	–	58,371	73,379
–	–	–	–	–	25,000
–	–	–	–	137,761	2,374,662
2,759	10,967	69,171	47,230	209,884	6,372,959
35,646	–	–	–	–	987,781
–	940,845	–	–	–	940,845
–	–	19,414	–	31,715	222,469
–	–	26,349	–	122,569	199,088
–	–	–	–	131,523	131,523
35,646	940,845	45,763	–	285,807	2,481,706
–	–	–	–	2,993	29,459
–	434,487	–	–	3,032,850	11,000,150
–	–	–	–	1,891,396	1,891,396
273,915	–	8,813,381	11,066,067	7,961,288	30,327,916
–	–	–	–	–	14,436,283
273,915	434,487	8,813,381	11,066,067	12,888,527	57,685,204
$ 312,320	$ 1,386,299	$ 8,928,315	$ 11,113,297	$ 13,384,218	$ 66,539,869



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CITY OF RAMSEY

Reconciliation of the Balance Sheet
to the Statement of Net Position
Governmental Funds
December 31, 2025

Total fund balances – Governmental Funds	$ 57,685,204
Amounts reported for governmental activities in the Statement of Net Position are different because:	
Capital assets used in governmental activities are not financial resources and therefore are not reported as assets in Governmental Funds.	
Net book value of capital assets	119,556,986
Long-term liabilities are not due and payable in the current period and therefore are not reported as liabilities in the funds.	
Long-term liabilities at year-end consist of:	
Bonds and capital equipment certificates	(35,055,000)
Unamortized bond premiums	(1,730,740)
Compensated absences payable	(1,467,069)
Net pension liability	(4,936,498)
Total OPEB liability	(1,457,811)
Certain revenues (including long-term receivables, delinquent taxes, and special assessments) are included in net position, but are excluded from fund balances until they are available to liquidate liabilities of the current period.	1,493,925
Accrued interest payable is included in net position, but is excluded from fund balances until due and payable.	(69,172)
Governmental funds do not report certain amounts related to pensions and OPEB:	
Deferred outflows of resources for OPEB plan deferments	794,118
Deferred outflows of resources for pension plan deferments	4,964,317
Deferred inflows of resources for OPEB plan deferments	(501,015)
Deferred inflows of resources for pension plan deferments	(6,433,677)
Internal Service Funds are used to manage insurance-related activity. The assets and liabilities of the Internal Service Funds are included in governmental activities in the Statement of Net Position.	439,765
Total net position – governmental activities	$ 133,283,333

See notes to basic financial statements

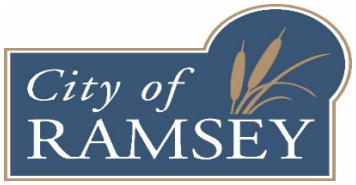
CITY OF RAMSEY

Statement of Revenue, Expenditures, and Changes in Fund Balances
Governmental Funds
Year Ended December 31, 2025

		Special Revenue Funds			
	General	Tax Increment	COR Land	Formerly Major Fund Developer's Fees	Private Developer
Revenue					
Property taxes	$ 16,534,327	$ 2,194,648	$ –	$ –	$ –
Special assessments	7,502	–	–	–	–
Licenses and permits	1,446,884	–	–	–	–
Intergovernmental revenue	1,016,315	–	–	–	–
Charges for services	1,213,938	–	–	–	–
Contributions	–	–	–	–	–
Fines and forfeits	53,017	–	–	–	–
Other revenue					
Investment earnings	406,084	229,032	122,122	–	–
Miscellaneous	10,019	–	–	–	104,912
Total revenue	20,688,086	2,423,680	122,122	–	104,912
Expenditures					
Current					
General government	5,078,117	–	–	–	104,912
Public safety	8,764,030	–	–	–	–
Highways and streets	2,824,235	–	–	–	–
Culture and recreation	2,008,760	–	–	–	–
Economic development	–	1,147,454	–	–	–
Capital outlay	633,928	51,349	–	–	–
Debt service					
Principal retirement	–	340,000	–	–	–
Interest	–	330,734	–	–	–
Total expenditures	19,309,070	1,869,537	–	–	104,912
Excess (deficiency) of revenue over expenditures	1,379,016	554,143	122,122	–	–
Other financing sources (uses)					
Proceeds on sale of capital assets	14,000	–	–	–	–
Transfers in	813,408	–	413,760	–	–
Transfers (out)	(1,068,048)	(1,135,769)	(2,167,957)	–	–
Total other financing sources (uses)	(240,640)	(1,135,769)	(1,754,197)	–	–
Net change in fund balances	1,138,376	(581,626)	(1,632,075)	–	–
Fund balances					
Beginning of year, as previously reported	13,324,373	3,362,513	8,597,266	1,056,708	–
Change within financial reporting entity	–	–	–	(1,056,708)	–
Beginning of year, as adjusted	13,324,373	3,362,513	8,597,266	–	–
End of year	$ 14,462,749	$ 2,780,887	$ 6,965,191	$ –	$ –

See notes to basic financial statements

Capital Project Funds					
RALF Funded Projects	State-Aid Construction	Pavement Management Program	Park Improvement	Nonmajor	Totals
$ –	$ –	$ 1,894,341	$ –	$ 3,054,072	$23,677,388
–	–	9,364	–	64,823	81,689
–	–	–	–	–	1,446,884
–	1,883,060	–	6,915	758,404	3,664,694
267,653	–	–	–	–	1,481,591
–	27,600	59,460	472,927	221,077	781,064
–	–	–	–	–	53,017
–	9,880	421,042	383,990	493,146	2,065,296
–	51,000	39	–	636,243	802,213
267,653	1,971,540	2,384,246	863,832	5,227,765	34,053,836
–	–	–	–	296,462	5,479,491
–	–	–	–	101,233	8,865,263
394,575	830,646	42,061	–	696,054	4,787,571
–	–	–	36,188	–	2,044,948
–	–	–	–	195,236	1,342,690
–	1,655,280	5,479,190	1,017,129	337,187	9,174,063
–	–	–	–	2,640,000	2,980,000
–	–	–	–	996,792	1,327,526
394,575	2,485,926	5,521,251	1,053,317	5,262,964	36,001,552
(126,922)	(514,386)	(3,137,005)	(189,485)	(35,199)	(1,947,716)
–	–	–	–	41,075	55,075
–	481,958	32,200	2,167,957	1,736,480	5,645,763
–	–	–	–	(1,238,977)	(5,610,751)
–	481,958	32,200	2,167,957	538,578	90,087
(126,922)	(32,428)	(3,104,805)	1,978,472	503,379	(1,857,629)
400,837	466,915	11,918,186	9,087,595	11,328,440	59,542,833
–	–	–	–	1,056,708	–
400,837	466,915	11,918,186	9,087,595	12,385,148	59,542,833
$ 273,915	$ 434,487	$ 8,813,381	$ 11,066,067	$ 12,888,527	$57,685,204



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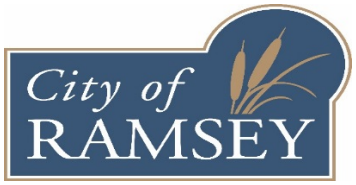
CITY OF RAMSEY

Reconciliation of the Statement of
Revenue, Expenditures, and Changes in Fund Balances
to the Statement of Activities
Governmental Funds
Year Ended December 31, 2025

Total net change in fund balances – Governmental Funds	$	(1,857,629)
Amounts reported for governmental activities in the Statement of Activities are different because:		
Capital outlays are reported in Governmental Funds as expenditures. However, in the Statement of Activities the cost of those assets is allocated over the estimated useful lives as depreciation expense.		
Capital outlays		9,174,063
Contributed assets from developers		5,659,755
Depreciation expense		(6,565,986)
Issuance of long-term debt provides current financial resources to governmental funds, while repayment of long-term liabilities is an expenditure in the Governmental Funds. Neither transaction, however, has any effect on net position.		
Repayment of principal on long-term debt		2,980,000
Debt premiums		184,436
Interest on long-term debt in the Statement of Activities differs from the amount reported in the Governmental Funds because interest is recognized as an expenditure in the funds when it is due, and thus requires the use of current financial resources. In the Statement of Activities, however, interest expense is recognized as the interest accrues, regardless of when it is due.		8,341
Certain revenues (including long-term receivables, delinquent taxes and special assessments) are included in the change in net position, but are excluded from the change in fund balances until they are available to liquidate liabilities of the current period.		(172,350)
Certain expenses are included in the change in net position, but do not require the use of current funds, and are not included in the change in the fund balances.		
Governmental activities – compensated absences payable		(196,741)
Governmental activities – pension expense		422,022
Other postemployment benefits reported in the statement of activities do not require the use of current financial resources and are not reported as expenditures in governmental funds until actually due.		(132,778)
Internal Service Funds are used to charge the cost of certain activities, such as insurance to individual funds. This amount represents the change in net position of the Internal Service Fund, which is reported with governmental activities.		(53,115)
Change in net position – governmental activities	$	9,542,743

See notes to basic financial statements



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CITY OF RAMSEY

Statement of Revenue, Expenditures, and Changes in Fund Balances
General Fund – Budget and Actual
Year Ended December 31, 2025

	Original and Final Budget	Actual	Over (Under) Final Budget
Revenue			
Property taxes	$ 16,874,046	$ 16,534,327	$ (339,719)
Special assessments	–	7,502	7,502
Licenses and permits	960,870	1,446,884	486,014
Intergovernmental revenue	756,000	1,016,315	260,315
Charges for services	780,700	1,213,938	433,238
Fines and forfeits	48,000	53,017	5,017
Other revenue			
Investment earnings	50,000	406,084	356,084
Miscellaneous	20,600	10,019	(10,581)
Total revenue	19,490,216	20,688,086	1,197,870
Expenditures			
Current			
General government	5,224,939	5,078,117	(146,822)
Public safety	9,094,448	8,764,030	(330,418)
Highways and streets	3,256,189	2,824,235	(431,954)
Culture and recreation	2,114,661	2,008,760	(105,901)
Capital outlay	577,000	633,928	56,928
Debt service			
Interest and fiscal charges	106,373	–	(106,373)
Total expenditures	20,373,610	19,309,070	(1,064,540)
Excess (deficiency) of revenue over expenditures	(883,394)	1,379,016	2,262,410
Other financing sources (uses)			
Proceeds on sale of capital assets	–	14,000	14,000
Transfers in	883,394	813,408	(69,986)
Transfers (out)	–	(1,068,048)	(1,068,048)
Total other financing sources (uses)	883,394	(240,640)	(1,124,034)
Net change in fund balances	$ –	1,138,376	$ 1,138,376
Fund balances			
Beginning of year		13,324,373	
End of year		$ 14,462,749	

See notes to basic financial statements

CITY OF RAMSEY

Statement of Net Position
Proprietary Funds
December 31, 2025

	Business-Type Activities – Enterprise Funds		
	Water Utility	Sewer Utility	Street Light Utility
Assets			
Current assets			
Cash and temporary investments	$ 12,047,677	$ 6,707,023	$ 1,699,730
Receivables			
Delinquent special assessments	6,305	6,305	–
Deferred special assessments	173,991	173,687	–
Accounts	742,670	781,182	82,586
Due from other governmental units	393,663	–	–
Prepaids	4,800	116,555	–
Total current assets	13,369,106	7,784,752	1,782,316
Noncurrent assets			
Advances to other funds	485,761	21,000	48,892
Capital assets			
Land	868,513	–	–
Construction in progress	33,379,927	229,729	–
Buildings and structures	6,177,522	–	–
Improvements other than buildings	–	–	1,135,881
Machinery and equipment	389,810	843,601	–
Water and sewer lines	45,632,067	34,174,320	–
	86,447,839	35,247,650	1,135,881
Less accumulated depreciation	16,400,886	12,307,638	825,241
Net capital assets	70,046,953	22,940,012	310,640
Total noncurrent assets	70,532,714	22,961,012	359,532
Total assets	83,901,820	30,745,764	2,141,848
Deferred Outflows of Resources			
Pension plan deferments	69,800	39,886	–
Total assets and deferred outflows of resources	$ 83,971,620	$ 30,785,650	$ 2,141,848
Liabilities			
Current liabilities			
Accounts and contracts payable	$ 2,043,179	$ 7,204	$ 10,908
Due to other governmental units	56,954	22,141	129
Unearned revenue	–	77,035	8,534
Total current liabilities	2,100,133	106,380	19,571
Noncurrent liabilities			
Net pension liability	169,057	96,604	–
Total liabilities	2,269,190	202,984	19,571
Deferred Inflows of Resources			
Pension plan deferments	106,169	60,668	–
Net Position			
Net investment in capital assets	68,078,599	22,938,540	310,640
Unrestricted	13,517,662	7,583,458	1,811,637
Total net position	81,596,261	30,521,998	2,122,277
Total liabilities, deferred inflows of resources and net position	$ 83,971,620	$ 30,785,650	$ 2,141,848

See notes to basic financial statements

Recycling Utility	Storm Water Utility	Totals	Governmental Activities Internal Service
$ 220,443	$ 2,361,783	$ 23,036,656	$ 447,665
–	–	12,610	–
–	–	347,678	–
149,090	457,260	2,212,788	–
30,569	–	424,232	–
–	–	121,355	–
400,102	2,819,043	26,155,319	447,665
–	365,000	920,653	–
–	637,583	1,506,096	–
–	436,057	34,045,713	–
–	–	6,177,522	–
–	24,548,604	25,684,485	–
–	1,077,978	2,311,389	–
–	334,378	80,140,765	–
–	27,034,600	149,865,970	–
–	6,152,681	35,686,446	–
–	20,881,919	114,179,524	–
–	21,246,919	115,100,177	–
400,102	24,065,962	141,255,496	447,665
–	39,886	149,572	–
$ 400,102	$ 24,105,848	$ 141,405,068	$ 447,665
$ 65	$ 10,645	$ 2,072,001	$ 7,900
–	–	79,224	–
–	–	85,569	–
65	10,645	2,236,794	7,900
–	96,604	362,265	–
65	107,249	2,599,059	7,900
–	60,668	227,505	–
–	20,875,107	112,202,886	–
400,037	3,062,824	26,375,618	439,765
400,037	23,937,931	138,578,504	439,765
$ 400,102	$ 24,105,848	$ 141,405,068	$ 447,665

CITY OF RAMSEY

Statement of Revenue, Expenses, and Changes in Net Position
Proprietary Funds
Year Ended December 31, 2025

	Business-Type Activities – Enterprise Funds		
	Water Utility	Sewer Utility	Street Light Utility
Operating revenue			
Charges for services	$ 3,610,668	$ 2,553,638	$ 257,712
Sewer access surcharge	–	6,983	–
Other	–	–	–
Total operating revenue	3,610,668	2,560,621	257,712
Operating expenses			
Personal services	556,844	334,605	–
Supplies	374,898	11,914	–
Service charges			
Disposal charges	–	1,277,649	–
Other	354,683	95,247	185,475
Depreciation	1,074,471	750,634	30,651
Total operating expenses	2,360,896	2,470,049	216,126
Operating income (loss)	1,249,772	90,572	41,586
Nonoperating revenue			
Intergovernmental revenue	–	–	–
Capital contributions to governmental activities	–	–	–
Loss on disposal of assets	–	(69,541)	–
Investment earnings	1,480,054	576,107	67,188
Total nonoperating revenue	1,480,054	506,566	67,188
Income (loss) before contributions and transfers	2,729,826	597,138	108,774
Capital contributions - developer contributions	1,492,959	1,925,282	–
Capital contributions - capital grants	393,391	–	–
Capital contributions - connection fees	889,637	176,314	–
Transfers in	81,172	16,718	6,437
Transfers (out)	(59,000)	(53,000)	(31,000)
Change in net position	5,527,985	2,662,452	84,211
Net position			
Beginning of year	76,068,276	27,859,546	2,038,066
End of year	$ 81,596,261	$ 30,521,998	$ 2,122,277

See notes to basic financial statements

Recycling Utility	Storm Water Utility	Totals	Governmental Activities Internal Service
$ 483,595	$ 1,589,573	$ 8,495,186	$ –
–	–	6,983	–
–	–	–	74,771
483,595	1,589,573	8,502,169	74,771
54,984	422,385	1,368,818	–
36,671	32,767	456,250	44,265
–	–	1,277,649	–
488,780	132,031	1,256,216	10,359
–	562,478	2,418,234	–
580,435	1,149,661	6,777,167	54,624
(96,840)	439,912	1,725,002	20,147
70,390	–	70,390	–
–	–	–	(92,725)
–	(49,329)	(118,870)	–
9,493	110,278	2,243,120	19,463
79,883	60,949	2,194,640	(73,262)
(16,957)	500,861	3,919,642	(53,115)
–	1,854,446	5,272,687	–
–	–	393,391	–
–	–	1,065,951	–
–	52,661	156,988	–
–	(49,000)	(192,000)	–
(16,957)	2,358,968	10,616,659	(53,115)
416,994	21,578,963	127,961,845	492,880
$ 400,037	$ 23,937,931	$ 138,578,504	$ 439,765

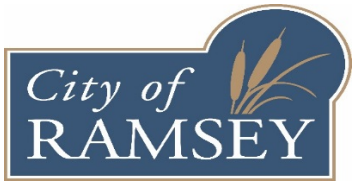
CITY OF RAMSEY

Statement of Cash Flows
Proprietary Funds
Year Ended December 31, 2025

	Business-Type Activities – Enterprise Funds		
	Water Utility	Sewer Utility	Street Light Utility
Cash flows from operating activities			
Receipts from customers and users	$ 3,670,898	$ 2,566,334	$ 253,467
Receipts from interfund services provided	–	–	–
Paid to suppliers/service providers	(669,711)	(1,472,922)	(174,614)
Paid to employees	(587,473)	(352,108)	–
Net cash flows from operating activities	2,413,714	741,304	78,853
Cash flows from capital and related financing activities			
Capital assets purchased and contributed to governmental activities	–	–	–
Capital contributions - connection fees	889,637	176,314	–
Capital contributions - capital grants	393,391	–	–
Acquisition of capital assets	(11,813,858)	(620,418)	–
Proceeds from sale of capital assets	–	26,600	–
Net cash flows from capital and related financing activities	(10,530,830)	(417,504)	–
Cash flows from investing activities			
Interest and changes in fair value on investments	1,480,054	576,107	67,188
Cash flows from noncapital financing activities			
Transfers in	81,172	16,718	6,437
Transfers (out)	(59,000)	(53,000)	(31,000)
Intergovernmental revenue	–	–	–
Advances repaid from other funds	40,926	–	–
Net cash flows from noncapital financing activities	63,098	(36,282)	(24,563)
Net increase (decrease) in cash and temporary investments/cash equivalents	(6,573,964)	863,625	121,478
Cash and temporary investments/cash equivalents			
Beginning of year	18,621,641	5,843,398	1,578,252
End of year	$ 12,047,677	$ 6,707,023	$ 1,699,730
Reconciliation of operating income (loss) to net cash flows from operating activities			
Operating income (loss)	$ 1,249,772	$ 90,572	$ 41,586
Adjustments to reconcile operating income (loss) to net cash flows from operating activities			
Depreciation	1,074,471	750,634	30,651
Change in assets, deferred inflows, liabilities and deferred outflows			
Receivables			
Delinquent and deferred special assessments	1,819	7,765	–
Accounts	(45,624)	(19,447)	(6,597)
Due from other governmental units	104,035	–	–
Prepaids	925	(10,084)	–
Deferred outflows - pension plan deferments	(17,901)	(10,229)	–
Accounts payable and contracts payable	43,402	(1,764)	10,867
Unearned revenue	–	17,395	2,352
Due to other governmental units	15,543	(76,264)	(6)
Net pension liability	(3,919)	(2,240)	–
Deferred inflows - pension plan deferments	(8,809)	(5,034)	–
Net cash flow from operating activities	$ 2,413,714	$ 741,304	$ 78,853
Noncash, investing, capital, and financing activities			
Contributions of capital assets from developers	$ 1,492,959	$ 1,925,282	$ –
Change in capital assets purchased on account	$ (90,169)	$ (2,219)	$ –

See notes to basic financial statements

Recycling Utility	Storm Water Utility	Totals	Governmental Activities Internal Service
$ 488,155	$ 1,527,744	$ 8,506,598	$ –
–	–	–	74,771
(525,427)	(164,009)	(3,006,683)	(46,724)
(54,984)	(439,888)	(1,434,453)	–
(92,256)	923,847	4,065,462	28,047
–	–	–	(92,725)
–	–	1,065,951	–
–	–	393,391	–
–	(1,361,692)	(13,795,968)	–
–	51,400	78,000	–
–	(1,310,292)	(12,258,626)	(92,725)
9,493	110,278	2,243,120	19,463
–	52,661	156,988	–
–	(49,000)	(192,000)	–
70,390	–	70,390	–
–	–	40,926	–
70,390	3,661	76,304	–
(12,373)	(272,506)	(5,873,740)	(45,215)
232,816	2,634,289	28,910,396	492,880
$ 220,443	$ 2,361,783	$ 23,036,656	$ 447,665
$ (96,840)	$ 439,912	$ 1,725,002	$ 20,147
–	562,478	2,418,234	–
–	–	9,584	–
(6,103)	(61,829)	(139,600)	7,900
10,663	–	114,698	–
–	–	(9,159)	–
–	(10,229)	(38,359)	–
24	789	53,318	–
–	–	19,747	–
–	–	(60,727)	–
–	(2,240)	(8,399)	–
–	(5,034)	(18,877)	–
$ (92,256)	$ 923,847	$ 4,065,462	$ 28,047
$ –	$ 1,854,446	$ 5,272,687	$ –
$ –	$ (2,726)	$ (95,114)	$ –



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CITY OF RAMSEY

Statement of Fiduciary Net Position
Fiduciary Fund
December 31, 2025

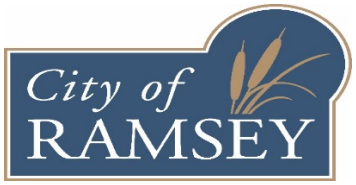
	Custodial Fund
Assets	
Land held for resale	$ 9,536,772
Liabilities	
Due to other governmental units	9,536,772
Net Position	$ –

CITY OF RAMSEY

Statement of Changes in Fiduciary Net Position
Fiduciary Fund
Year Ended December 31, 2025

	Custodial Fund
Additions	$ –
Deductions	–
Net change of fiduciary net position	–
Net position - beginning	–
Net position - ending	$ –

See notes to basic financial statements



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NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES

A. Organization

The City of Ramsey, Minnesota (the City) operates under the Home Rule Charter City form of government as defined in Minnesota Statutes. Under this plan, the government of the City is run by a City Council composed of an elected Mayor and elected Councilmembers. The City Council exercises legislative authority and determines all matters of policy.

The accounting policies of the City conform to accounting principles generally accepted in the United States of America as applicable to governmental units. The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles.

B. Reporting Entity

As required by accounting principles generally accepted in the United States of America, these financial statements include the City (the primary government) and its component units. Component units are legally separate entities for which the primary government is financially accountable, or for which the exclusion of the component unit would render the financial statements of the primary government misleading. The criteria used to determine if the primary government is financially accountable for a component unit include whether or not the primary government appoints the voting majority of the potential component unit's Board, is able to impose its will on the potential component unit, is in a relationship of financial benefit or burden with the potential component unit, or is fiscally depended upon by the potential component unit.

1. Blended Component Units

The Ramsey Economic Development Authority (EDA) was created to carry out housing and economic development activities within the City. The governing board of the EDA is the City Council who approve the annual tax levy and direct the activities of the EDA's management. City employees such as the City Administrator, Deputy City Administrator, and the Economic Development Manager perform key management functions for the EDA. The activity of the EDA is reported in the Nonmajor Special Revenue Fund entitled Economic Development Authority. Separate financial statements are not prepared for the EDA.

2. Jointly Governed Organization

The City is a member of Local Governmental Information Systems (LOGIS), a consortium of Minnesota municipalities that provides data processing services and support to its members. LOGIS is a legally separate entity that is financially independent of the City. Further, the City does not appoint a voting majority of LOGIS' Board of Directors. Therefore, it has not been incorporated into the City's reporting entity. During the 2025 fiscal year, the City paid LOGIS approximately $437,145 for services and equipment provided.

NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

C. Government-Wide Financial Statements

The government-wide financial statements (i.e. the Statement of Net Position and the Statement of Activities) display information about the reporting government as a whole. These statements include all of the financial activities of the City. Governmental activities, which normally are supported by taxes and intergovernmental revenues, are reported separately from business-type activities, which rely to a significant extent on sales, fees, and charges for support.

The Statement of Activities demonstrates the degree to which the direct expenses of a given function or segment is offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or segment. Program revenues include: 1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment, 2) operating grants and contributions, and 3) capital grants and contributions, including special assessments, which are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other internally directed revenues are reported as general revenues.

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Property taxes are recognized as revenues in the fiscal year for which they are levied. Grants and similar items are recognized when all eligibility requirements imposed by the provider have been met.

As a general rule, the effect of interfund activity has been eliminated from the government-wide financial statements. However, charges between the City's Enterprise Funds and other functions are not eliminated as that would distort the direct costs and program revenues reported in those functions. Depreciation expense is included in the direct expenses of each function. Interest on long-term debt for governmental activities is considered an indirect expense and is reported separately on the Statement of Activities.

D. Fund Financial Statement Presentation

Separate fund financial statements are provided for Governmental, Proprietary, and Fiduciary Funds. Major individual Governmental and Enterprise Funds are reported as separate columns in the fund financial statements. Aggregated information for the remaining Nonmajor Governmental Funds is reported in a single column in the fund financial statements. A single column is presented in the Proprietary Fund statements to report Internal Service Fund activity. Fiduciary Funds are presented in the Fiduciary Fund financial statements by fund type.

Governmental Fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Under this basis of accounting, transactions are recorded in the following manner:

1. **Revenue Recognition** – Revenue is recognized when it becomes measurable and available. "Measurable" means the amount of the transaction can be determined and "available" means collectible within the current period or soon enough thereafter to be used to pay liabilities of the current period. For this purpose, the City considers revenues to be available if collected within 60 days after year-end. Property tax revenue is generally considered as available if collected within 60 days after year-end.

NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

1. **Revenue Recognition (Continued)** – Only the portion of special assessments receivable due within the current fiscal period is considered to be susceptible to accrual as revenue of the current period. Grants and similar items are recognized when all eligibility requirements imposed by the provider have been met. Other revenue is considered measurable and available only when cash is received by the City. Proceeds of long-term debt is reported as other financing sources.

   Major revenue that is susceptible to accrual includes property taxes, special assessments, intergovernmental revenue, charges for services, and interest earned on investments. Major revenue that is not susceptible to accrual includes licenses and permits, fees, and miscellaneous revenue. Such revenue is recorded only when received because it is not measurable until collected.

2. **Recording of Expenditures** – Expenditures are generally recorded when a liability is incurred, except for principal and interest on long-term debt and other long-term liabilities which are recognized as expenditures to the extent they have matured. Capital asset acquisitions are reported as capital outlay expenditures in the Governmental Funds.

Proprietary Fund financial statements are reported using the economic resources measurement focus and accrual basis of accounting, similar to the government-wide financial statements. Proprietary Funds distinguish operating revenues and expenses from non-operating items. Operating revenues and expenses generally result from providing services and producing and delivering goods in connection with a Proprietary Fund's principal ongoing operations. The principal operating revenues of the City's Enterprise Funds and Internal Service Funds are charges to customers for sales and services. The operating expenses for the Enterprise Funds and Internal Service Funds include the cost of sales and services, administrative expenses, and depreciation of capital assets. All revenues and expenses not meeting this definition are reported as non-operating revenues and expenses.

Information for the Internal Service Fund is reported in a single column in the Proprietary Fund financial statements. Because the principal user of the internal services is the City's governmental activities, the financial statements of the Internal Service Fund are consolidated into the governmental column when presented in the government-wide financial statements. The cost of these services is reported in the appropriate functional activity.

Fiduciary fund financial statements are reported using the economic resources measurement focus and accrual basis of accounting, similar to the government-wide financial statements. Since, by definition, fiduciary fund assets are being held for the benefit of a third party and cannot be used for activities or obligations of the City, these funds are excluded from the government-wide statements.

Description of Funds

The City reports the following Major Governmental Funds:

General Fund – This is the general operating fund of the City. It is used to account for all financial resources except those required to be accounted for in another fund.

Tax Increment Special Revenue Fund – This fund is used to account for resources received from general property taxes in the form of tax increments.

COR Land Special Revenue Fund – This fund is used to account for revenues and expenditures associated with land transactions within the COR area.

NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Private Developer Special Revenue Fund – This fund is used to account for monies deposited from developers to offset city administrative costs.

Revolving Acquisition Loan Fund (RALF) Funded Projects Capital Project Fund – This fund is used to account for resources and expenditures related to the purchase of property for future state road development.

State-Aid Construction Capital Project Fund – This fund is used to account for state-aid allotments used by the City for improvement projects to thoroughfare roads within the City.

Pavement Management Program Capital Project Fund – This fund is used to account for the resources to be used for road reconstructions and overlays per the City's Pavement Management Program.

Park Improvement Capital Project Fund – This fund is used to account for all park dedication fees to be used for land acquisition and park development.

The City reports the following Major Proprietary Funds:

Water Utility Fund – This fund is used to account for the operation of the city-owned water system.

Sewer Utility Fund – This fund is used to account for the operation of the city-owned sewer system.

Street Light Utility Fund – This fund is used to account for the operation of city-owned streetlights within subdivisions and the priority streetlights throughout the City.

Recycling Utility Fund – This fund is used to account for the operation of the City's curbside recycling program and annual recycling days.

Storm Water Utility Fund – This fund is used to account for the operation of the city-owned storm water system repair and upkeep.

The City also reports the following fund types:

Internal Service Fund – This fund is used to account for the City's insurance refunds, dividends, and other miscellaneous insurance related revenues, and to provide for self-insuring the deductible portions of the City's insurance policies.

Custodial Fund – This fund is used to account for property purchased on behalf of the state and the related liability for future state highway improvements.

E. Cash and Investments

Cash balances from all funds are combined and invested to the extent available in short-term investments. Earnings from the pooled investments are allocated to the individual funds based on the average monthly cash and investment balances of the respective funds. Bond proceeds are held in separate accounts with investment earnings recorded directly to the applicable fund.

NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

E. Cash and Investments (Continued)

The City reports all other investments at fair value except for certain investment pools reported at amortized cost. The City categorizes its fair value measurements within the fair value hierarchy established by accounting principles generally accepted in the United States of America. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. Level 1 inputs are quoted prices in active markets for identical assets; Level 2 inputs are significant other observable inputs; and Level 3 inputs are significant unobservable inputs.

Debt securities classified in Level 2 of the fair value hierarchy are valued using a matrix pricing technique. Matrix pricing is used to value securities based on the securities' relationship to benchmark quoted prices.

See Note 2 for the City's recurring fair value measurements as of the current year-end.

F. Receivables

Utility and miscellaneous accounts receivable are reported at gross. Notes receivable are reported at net of collections for year. Since the City is generally able to certify delinquent amounts to the county for collection as special assessments, no allowance for uncollectible accounts has been provided on these receivables. The only receivables not expected to be fully collected within one year are leases receivable, notes receivable, delinquent property taxes receivable, delinquent and deferred special assessments receivable, and other long-term receivables.

G. Property Taxes

Property tax levies are set by the City Council by December of each year and are certified to the County Auditor for collection in the following year. In Minnesota, counties act as collection agents for all property taxes. A portion of the property taxes levied is paid by the state of Minnesota through various tax credits, which is included in intergovernmental revenue in the financial statements.

The county spreads all levies over taxable property. Such taxes become a lien on January 1 and are recorded as receivables by the City on that date. Real property taxes may be paid by taxpayers in two equal installments on May 15 and October 15. Personal property taxes are due in full on May 15. The county provides tax settlements to cities and other taxing districts several times a year. Taxes which remain unpaid at December 31 are classified as delinquent taxes receivable and are offset by deferred inflows of resources in the governmental fund financial statements.

H. Special Assessments

Special assessments primarily represent the financing for public improvements paid for by the benefiting property owners. As previously mentioned under receivables, the City is also generally able to certify delinquent amounts to the county for collection as special assessments. Special assessments are recorded as receivables upon certification to the county. Special assessments are recognized as revenue in the year levied in the government-wide financial statements and proprietary fund financial statements. In the governmental fund financial statements, special assessments are recognized as revenue when received in cash or within 60 days after year end. Governmental fund special assessments receivable which remain unpaid on December 31 are offset by a deferred inflow of resources in the governmental fund financial statements.

NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

I. Prepaids

Certain payments to vendors reflect costs applicable to future accounting periods and are recorded as prepaid items in both government-wide and fund financial statements. In governmental funds, prepaids are recognized by the consumption method, proportionately over the periods that service is provided.

J. Interfund Receivables and Payables

Activity between funds that is representative of lending or borrowing arrangements is reported as either "due to/from other funds" (current portion) or "advances to/from other funds." All other outstanding balances between funds are reported as "due to/from other funds." Any residual balances outstanding between the governmental activities and business-type activities are reported in the government-wide financial statements as "internal balances."

K. State-Wide Pension Plans

For purposes of measuring the net pension liability, deferred outflows/inflows of resources, and pension expense, information about the fiduciary net position of the Public Employees Retirement Association (PERA) and additions to/deductions from the PERA's fiduciary net positions have been determined on the same basis as they are reported by the PERA. For this purpose, plan contributions are recognized as of employer payroll dates and benefit payments and refunds are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

L. Deferred Outflows/Inflows of Resources

In addition to assets and liabilities, the Statement of Financial Position will sometimes report a separate section for deferred outflows or inflows of resources. Deferred outflows of resources represent a consumption of net assets that applies to future periods and deferred inflows of resources represent an acquisition of net assets that applies to future periods. These separate financial statement elements will not be recognized as an outflow of resources (expense/expenditure) or an inflow of resources (revenue) until that time.

The City reports deferred outflows and inflows of resources related to pensions and other post-employment benefits (OPEB) reported in the government-wide and enterprise funds Statement of Net Position. These deferred outflows and inflows result from differences between expected and actual experience, changes of assumptions, changes in proportion, net collective difference between projected and actual earnings on pension plan investments, and contributions to the plan subsequent to the measurement date and before the end of the reporting period. These amounts are deferred and amortized as required under pension and OPEB standards.

The City reports deferred inflows of resources related to lease receivables, which requires lessors to recognize deferred inflows of resources to correspond to lease receivables. These amounts are deferred and amortized in a systematic and rationale manner over the term of the lease. The City currently reports deferred inflows of resources for leases in the government-wide statement of net position and governmental funds balance sheet.

Deferred inflows of resources for unavailable revenue, arises under a modified accrual basis of accounting and is reported only in the governmental funds Balance Sheet. The governmental funds report unavailable revenue from: long-term and MSA allocation receivables, property taxes, and special assessments. These amounts are deferred and recognized as an inflow of resources in the period the amounts become available.

NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

M. Land Held for Resale

Land held for resale represents various property purchases made by the City with the intent to sell in order to increase tax base or to attract new businesses. These assets are stated at the lower of cost or acquisition value. The City currently retains parcels that will be available for future commercial development along Highway 10 now that the interchange projects on the highway have been completed in 2025.

N. Capital Assets

Capital assets, which include property, buildings, improvements, equipment, and infrastructure assets are reported in the applicable governmental or business-type activities columns in the government-wide financial statements. Such assets are capitalized at historical cost, or estimated historical cost for assets where actual historical cost is not available. Donated assets are recorded as capital assets at their estimated acquisition value at the date of donation. The City defines capital assets as those with an initial, individual cost of $10,000 or more with an estimated useful life in excess of one year. Groups of similar assets acquired at or near the same time for a single objective, with individual costs above $50,000, are also capitalized as the cost is considered significant. The cost of normal maintenance and repairs that do not add to the value of the asset or materially extend asset lives are not capitalized. Allowed by accounting principles generally accepted in the United States of America, the City has elected not to retroactively capitalize the infrastructure of its governmental activities acquired prior to January 2004.

Capital assets are recorded in the government-wide and Proprietary Fund financial statements, but are not reported in the Governmental Fund financial statements. Capital assets are depreciated using the straight-line method over their estimated useful lives. Land and construction in progress are not depreciated. Useful lives vary from 15 to 50 years for buildings and structures and improvements other than buildings, 5 to 10 years for office equipment, motor vehicles and machinery and equipment, and 20 to 50 years for water and sewer lines and infrastructure.

O. Compensated Absences Payable

The City recognizes a liability for compensated absences for leave time that (1) has been earned for services previously rendered by employees, (2) accumulates and is allowed to be carried over to subsequent years, and (3) is more likely than not to be used as time off or paid in cash to the employee or payment to a health care savings account during or upon separation from employment. Based on the criteria listed, three types of leave qualify for liability recognition for compensated absences – compensatory time, vacation and sick leave. The liability for compensated absences is reported as incurred in the government-wide financial statements. The liability for compensated absences includes salary-related benefits, where applicable.

Compensatory Time

The City's personnel policy and union contracts permits employees to accumulate earned but unused compensatory time, which are eligible for payment at the employee's current pay rate upon separation from employment.

Vacation

The City's personnel policy permits employees to accumulate earned but unused vacation time, which are eligible for payment at the employee's current pay rate upon separation from employment.

NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

O. Compensated Absences Payable (Continued)

Sick

The City's personnel policy permits employees to accumulate earned but unused sick leave. A minimum of one third of unused sick leave (based on longevity), is paid to the departing employee if they have completed 5 or more years of service prior to separation. A liability for estimated value of sick leave that will be used by employees as time off is included in the liability for compensated absences.

P. Long-Term Liabilities

In the government-wide and Proprietary Fund financial statements, long-term debt and other long-term obligations are reported as liabilities as they accrue. Bond premiums and discounts that are material are amortized over the life of the bond issue. Bond issuance costs are expensed in the period incurred.

In the Governmental Fund financial statements, long-term debt and other long-term obligations are not reported as liabilities until due. The face amount of debt issued is reported as other financing sources. Premiums or discounts on debt issuances are reported as other financing sources or uses, respectively.

Q. Net Position

In the government-wide, proprietary fund, and fiduciary fund financial statements, net position represents the difference between assets, liabilities, deferred inflows/outflows as applicable. Net position is displayed in three components:

- **Net Investment in Capital Assets** – Consists of capital assets, net of accumulated depreciation, reduced by any outstanding debt attributable to acquire capital assets.

- **Restricted Net Position** – Consists of net position restricted when there are limitations imposed on their use through external restrictions imposed by creditors, grantors, or laws or regulations of other governments, or enabling legislation.

- **Unrestricted Net Position** – All remaining net position that do not meet the definition of "restricted" or "net investment in capital assets."

The City applies restricted resources first when an expense is incurred for which both restricted and unrestricted resources are available.

R. Fund Balance Classifications

In the fund financial statements, governmental funds report fund balance in classifications that disclose constraints for which amounts in those funds can be spent. These classifications are as follows:

- **Nonspendable** – Consists of amounts that are not in spendable form, such as prepaid items, inventory, and other long-term assets.

- **Restricted** – Consists of amounts where there are limitations imposed on their use through external restrictions imposed by creditors, grantors, laws or regulations of other governments, or enabling legislation.

NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

R. Fund Balance Classifications (Continued)

- **Committed** – Consists of amounts that can be used only for the specific purposes determined by a formal action of the City's highest level of decision-making authority. The City Council is the highest level of decision-making authority for the City that can, by adoption of a resolution prior to the end of the fiscal year, commit fund balance. Once adopted, the limitation imposed by the resolution remains in place until a similar action is taken (the adoption of another resolution) to remove or revise the limitation.

- **Assigned** – Consists of internally imposed constraints for amounts intended to be used by the City for specific purposes but do not meet the criteria to be classified as committed. Assigned amounts represent intended uses established by the City Council itself or by an official to which the City Council delegates the authority. Pursuant to City Council Resolution, the City's Finance Director is authorized to establish assignments of fund balance. The City Council may also assign fund balance as it does when appropriating fund balance to cover a gap between estimated revenue and appropriations in the subsequent year's appropriated budget. Unlike commitments, assignments generally only exist temporarily. In other words, an additional action does not normally have to be taken for the removal of an assignment. Conversely, as discussed above, an additional action is essential to either remove or revise a commitment.

- **Unassigned** – The residual classification for the General Fund, which also reflects negative residual amounts in other funds.

When both restricted and unrestricted resources are available for use, the City first uses restricted resources, then use unrestricted resources as they are needed. When committed, assigned, or unassigned resources are available for use, the City uses resources in the following order: 1) committed, 2) assigned, and 3) unassigned.

S. Budgets and Budgetary Accounting

Each fall the City Council adopts a General Fund budget for the following fiscal year beginning January 1. In addition, an annual budget is legally adopted for the Economic Development Authority, a nonmajor special revenue fund. The City has established budgetary control at the function level based upon GAAP serving as the basis of budgeting. Budget appropriations lapse at year-end.

The government's department heads may make transfers of appropriations within a function. Transfers of appropriations between functions require the approval of the council. The Economic Development Authority budget is recommended by their board and final approval comes from City Council.

T. Statement of Cash Flows

For purposes of the Statement of Cash Flows, the City considers all highly liquid debt instruments with an original maturity from the time of purchase by the City of three months or less to be cash equivalents. The Proprietary Funds' portion in the government-wide cash and investment management pool is considered to be cash equivalent.

NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

U. Risk Management

The City is exposed to various risks of loss related to torts: theft of, damage to, and destruction of assets; errors and omissions; and natural disasters. The City participates in the League of Minnesota Cities Insurance Trust (LMCIT), a public entity risk pool for its general property and casualty, workers' compensation, and other miscellaneous insurance coverages. LMCIT operates as a common risk management and insurance program for a large number of cities in Minnesota. The City pays an annual premium to LMCIT for insurance coverage. The LMCIT agreement provides that the trust will be self-sustaining through member premiums and will reinsure through commercial companies for claims in excess of certain limits.

The City has elected higher deductibles through LMCIT in order to keep premiums at a minimum. To supplement the commercial coverages, the City established the Self-Insurance Internal Service Fund. This fund is funded primarily through dividend paybacks from LMCIT. Expenses from this fund consist solely of payments of those insurance related costs that are below the individual and/or cumulative deductible amounts. Premiums for LMCIT policies are not paid from the Self-Insurance Internal Service Fund, but rather are budgeted and paid from the respective operating funds. The City does not retain significant uncovered risk.

The City also carries commercial insurance for certain other risks of loss. Settled claims resulting from these risks have not exceeded commercial insurance coverage in any of the past three fiscal years. There were no significant reductions in the City's insurance coverage in 2025.

V. Use of Estimates

The preparation of financial statements, in accordance with accounting principles generally accepted in the United States of America, requires management to make estimates that affect amounts reported in the financial statements during the reporting period. Actual results could differ from such estimates.

NOTE 2 – DEPOSITS AND INVESTMENTS

A. Components of Cash and Investments

Cash and investments at year-end consist of the following:

Investments	$	80,310,961
Cash on hand		300
Total	$	80,311,261

B. Deposits

In accordance with applicable Minnesota Statutes, the City maintains deposits at depository banks authorized by the City Council, including checking accounts and certificates of deposits.

NOTE 2 – DEPOSITS AND INVESTMENTS (CONTINUED)

B. Deposits (Continued)

The following is considered the most significant risk associated with deposits:

Custodial credit risk – In the case of deposits, this is the risk that in the event of a bank failure, the City's deposits may be lost.

Minnesota Statutes require that all deposits be protected by federal deposit insurance, corporate surety bond, or collateral. The market value of collateral pledged must equal 110% of the deposits not covered by federal deposit insurance or corporate surety bonds. Authorized collateral includes treasury bills, notes, and bonds; issues of U.S. government agencies; general obligations rated "A" or better; revenue obligations rated "AA" or better; irrevocable standard letters of credit issued by the Federal Home Loan Bank; and certificates of deposit. Minnesota Statutes require that securities pledged as collateral be held in safekeeping in a restricted account at the Federal Reserve Bank or in an account at a trust department of a commercial bank or other financial institution that is not owned or controlled by the financial institution furnishing the collateral. The City has no additional deposit policies addressing custodial credit risk.

At year end, the carrying amount of the City's deposits was $0 while the balance on the bank records was $5,114. At December 31, 2025, all deposits were fully covered by federal depository insurance, surety bonds, or by collateral held by the City's agent in the City's name.

C. Investments

The City has the following investments at year end:

	Credit Risk		Fair Value Measurements	Interest Risk – Maturity Duration in Years		
Investment Type	Rating	Agency	Using	Less Than 1	1 to 5	Total
Muncipal bonds	A-AAA	Moody's	Level 2	$ 2,235,610	$ 6,899,603	$ 9,135,213
Muncipal bonds	A-AAA	S&P	Level 2	5,744,020	24,014,434	29,758,454
Negotiable certificates of deposit	N/A	N/A	Level 2	244,062	1,217,919	1,461,981
Investment pools						
Minnesota Municipal Money Market						
4MPlus Fund	AAA	S&P	Amortized Cost	3,758,103	–	3,758,103
Term Series	N/R	N/A	Amortized Cost	22,000,000	4,000,000	26,000,000
Invesco Money Market Fund	AAA	S&P	NAV	2,268,217	–	2,268,217
UBS SelectPrime Insitutional Fund	AAA	Moody's	NAV	7,928,993	–	7,928,993
Total investments				$ 44,179,005	$ 36,131,956	$ 80,310,961

N/A – Not Applicable
N/R – Not Rated
NAV – Net Asset Value

NOTE 2 – DEPOSITS AND INVESTMENTS (CONTINUED)

The City's investments include the following investment pools:

Investment pools managed by the Minnesota Municipal Money Market (4M) which is an external investment pool regulated by Minnesota Statutes and is not registered with the Securities and Exchange Commission (SEC) that follows the same regulatory rules of the SEC. The City's investments in this investment pool – 4M Plus Fund and Term Series are based on amortized cost methods that approximate fair value. The 4M Fund is sponsored by the League of Minnesota Cities. For this investment pool, there are no unfunded commitments, redemption frequency is daily, and there is no redemption notice required for the liquid class; the redemption period is 14 days for the Plus Class. The Term Series has a 7-day redemption notice requirement.

The Invesco Money Market Fund includes investments primarily in short-term, high-credit-quality money market instruments that invest domestically and globally in both long and short-term common stocks across all market capitalizations. The fund aims to preserve capital, maintain liquidity and produce a competitive yield. This is an external investment pool that operates in conformity with the Securities and Exchange Commission's rules. There are no withdrawal restrictions related to the fund. The City's investments in this investment pool are assigned a AAA rating by S&P.

The UBS Select Prime Industrial Fund includes investments primarily in short-term, high-credit-quality money market instruments that invest domestically and globally in both long and short-term common stocks across all market capitalizations. The fund aims to preserve capital, maintain liquidity and produce a competitive yield. This is an external investment pool that operates in conformity with the Securities and Exchange Commission's rules. There are no withdrawal restrictions related to the fund. The City's investments in this investment pool are assigned a AAA rating by Moody's.

Investments are subject to various risks, the following of which are considered the most significant:

Custodial credit risk – For investments, this is the risk that in the event of a failure of the counterparty to an investment transaction (typically a broker-dealer) the City would not be able to recover the value of its investments or collateral securities that are in the possession of an outside party. The City does not have a formal investment policy addressing this risk, but typically limits its exposure by purchasing insured or registered investments, or by the control of who holds the securities.

Credit risk – This is the risk that an issuer or other counterparty to an investment will not fulfill its obligations. Minnesota Statutes limit the City's investments to direct obligations or obligations guaranteed by the United States or its agencies; general obligations rated "A" or better; revenue obligations rated "AA" or better; general obligations of the Minnesota Housing Finance Agency rated "A" or better; commercial paper issued by the United States corporations or their Canadian subsidiaries, rated of the highest quality category by at least two nationally recognized rating agencies, and maturing in 270 days or less; time deposits that are fully insured by the Federal Deposit Insurance Corporation or bankers acceptances of the United States banks and Guaranteed Investment Contracts guaranteed by a United States commercial bank or domestic branch of a foreign bank, or a United States insurance company, or their Canadian subsidiary, and with a credit quality in one of the top two highest categories by a nationally recognized rating agency. The City's investment policies do not further address credit risk.

Concentration risk – This is the risk associated with investing a significant portion of the City's investment (considered 5 percent or more) in the securities of a single issuer, excluding United States guaranteed investments (such as Treasuries), investment pools and mutual funds. The City's investment policies do not limit the concentration of investments.

NOTE 2 – DEPOSITS AND INVESTMENTS (CONTINUED)

Interest rate risk – This is the risk of potential variability in the fair value of fixed rate investments resulting from changes in interest rates (the longer the period for which an interest rate is fixed, the greater the risk). The City does not have an investment policy limiting the duration of investments.

NOTE 3 – LEASE RECEIVABLE

The City has entered into lease receivable agreements for cell tower rental space on city property. These leases are reported using an incremental borrowing rate of 3.25 percent with final maturities through fiscal 2032. During the current year, the City received principal and interest payments on these leases of $89,385.

The City has entered into lease receivable agreements for rental space in city owned buildings and vacant land. These leases are reported using an incremental borrowing rate of 3.25 percent with final maturities through 2040. During the current year, the City received principal and interest payments on these leases of $303,137.

Leasing assets to other entities is not a principal ongoing operation of the city.

NOTE 4 – INTERFUND RECEIVABLES, PAYABLES, AND TRANSFERS

A. Due From and Due To Other Funds

A $25,000 internal loan from the Nonmajor Economic Development Authority Fund payable by the Tax Increment Fund was utilized for cash flow purposes.

B. Advance To and From Other Funds

Individual interfund advances to and from other funds at year-end were as follows:

	Payable Fund		
Receivable Fund	Tax Increment Special Revenue Fund	Nonmajor Governmental Funds	Amount
Nonmajor Governmental Funds	$ 1,454,009	$ –	$ 1,454,009
Water Utility Enterprise Fund	348,000	137,761	485,761
Sewer Utility Enterprise Fund	21,000	–	21,000
Street Light Utility Enterprise Fund	48,892	–	48,892
Storm Water Utility Enterprise Fund	365,000	–	365,000
Total	$ 2,236,901	$ 137,761	$ 2,374,662

The Tax Increment Fund advances from other funds of $2,236,901 was used to finance improvements in the COR. All funds are to be repaid by 2038. The $137,761 is to internally finance a facility loan. The Water Utility Fund is to be repaid by 2028 with a stated rate of interest of 2%.

NOTE 4 – INTERFUND RECEIVABLES, PAYABLES, AND TRANSFERS (CONTINUED)

C. Interfund Transfers

	Transfers In										
Transfers Out	General Fund	COR Land Special Revenue Fund	State-Aid Construction Capital Project Fund	Pavement Management Program Capital Project Fund	Park Improvement Capital Project Fund	Nonmajor Governmental Funds	Water Utility Enterprise Fund	Sewer Utility Enterprise Fund	Street Light Utility Enterprise Fund	Storm Water Utility Enterprise Fund	Total
General Fund	$ –	$ –	$ –	$ –	$ –	$ 1,006,195	$ 61,853	$ –	$ –	$ –	$ 1,068,048
Tax Increment Special Revenue Fund	–	413,760	281,958	–	–	344,916	19,319	16,718	6,437	52,661	1,135,769
COR Land Special Revenue Fund	–	–	–	–	2,167,957	–	–	–	–	–	2,167,957
Nonmajor Governamtal Funds	621,408	–	200,000	32,200	–	385,369	–	–	–	–	1,238,977
Water Utility Enterprise Fund	59,000	–	–	–	–	–	–	–	–	–	59,000
Sewer Utility Enterprise Fund	53,000	–	–	–	–	–	–	–	–	–	53,000
Street Light Utility Enterprise Fund	31,000	–	–	–	–	–	–	–	–	–	31,000
Storm Water Utility Enterprise Fund	49,000	–	–	–	–	–	–	–	–	–	49,000
Total	$ 813,408	$ 413,760	$ 481,958	$ 32,200	$ 2,167,957	$ 1,736,480	$ 81,172	$ 16,718	$ 6,437	$ 52,661	$ 5,802,751

The interfund receivables, payables and transfers are used to move funds to finance various programs or projects that the City must account for in other funds in accordance with budgetary authorizations and to move revenues from the fund with collection authorization to funds where related expenditures are occurring. Interfund activity is eliminated as needed for entity-wide financial statement reporting.

In 2025, the General Fund transferred $431,226 each to the Public Improvement Revolving Fund and Equipment Revolving Fund and $143,742 the Public Facilities Construction Fund for their respective shares as outlined in the City's Fund Balance Policy. The General Fund transferred $61,853 to the Water Utility Fund for its annual repayment of the Municipal Center capital contribution.

The Tax Increment Fund transferred $413,760 to the COR Land Fund, $281,958 to the State-Aid Construction Fund, $78,167 to the Developer's Fee Fund, $264,188 to the Public Improvement Revolving Fund, $2,562 to the Equipment Revolving Fund, $19,319 to the Water Utility Fund, $16,718 to the Sewer Utility Fund, $6,437 to the Street Light Utility Fund and $52,661 to the Storm Water Utility Fund to reimburse back these funds for prior expenses related to the development of the COR area as allowed by Special Legislation.

The COR Land Fund transferred $2,167,957 to the Park Improvement Fund for the repayment of the Draw Park in the COR area.

The Federal/State Relief Fund transferred $23,408 to the General Fund for capital equipment purchases.

The General Govt Special Projects Fund transferred $30,000 to the General Fund for capital equipment purchases.

The 2011B Refund GO Improvement Bonds Fund transferred $40,000 to the 2020A GO Capital Improvement Bond fund and $300,000 to the 2021A/2012A GO Refund Improvement Bond Fund with remaining debt service funds.

The 2013 Capital Equipment Certificates Fund transferred $369 to the 2021A/2012A GO Refund Improvement Bond Fund with remaining debt service funds.

NOTE 4 – INTERFUND RECEIVABLES, PAYABLES, AND TRANSFERS (CONTINUED)

C. Interfund Transfers (Continued)

The 2014 Capital Equipment Certificates Fund transferred $45,000 to the 2023A Capital Equipment Certificates Fund with remaining debt service funds.

The Public Improvement Revolving Fund transferred $200,000 to the General Fund for street maintenance purposes. The Public Improvement Revolving Fund transferred $200,000 to the State-Aid Construction Fund and $32,200 to the Pavement Management Program Fund for street funding contributions.

The Equipment Revolving Fund transferred $368,000 to the General Fund for capital equipment purchases.

The Water Utility Fund transferred $59,000 to the General Fund for operating purposes.

The Sewer Utility Fund transferred $53,000 to the General Fund for operating purposes.

The Street Light Utility Fund transferred $31,000 to the General Fund for operating purposes.

The Storm Water Utility Fund transferred $49,000 to the General Fund for operating purposes.

NOTE 5 – CAPITAL ASSETS

A. Changes in Capital Assets Used in Governmental Activities

	Balance - Beginning of Year	Additions	Completed Construction/ Adjustments	Deletions	Balance - End of Year
Capital assets, not depreciated					
Land	$ 7,077,591	$ –	$ –	$ –	$ 7,077,591
Construction in progress	12,667,124	4,590,071	(12,537,335)	–	4,719,860
Total capital assets, not depreciated	19,744,715	4,590,071	(12,537,335)	–	11,797,451
Capital assets, depreciated					
Buildings and structures	45,725,837	90,465	–	–	45,816,302
Improvements other than buildings	11,936,241	1,534,932	–	–	13,471,173
Office equipment	725,752	–	–	–	725,752
Motor vehicles	5,507,602	141,923	–	(201,884)	5,447,641
Machinery and equipment	11,665,137	923,470	–	(73,539)	12,515,068
Infrastructure	73,765,423	7,645,682	12,537,335	–	93,948,440
Total capital assets, depreciated	149,325,992	10,336,472	12,537,335	(275,423)	171,924,376
Less accumulated depreciation on					
Buildings and structures	(12,224,950)	(942,099)	–	–	(13,167,049)
Improvements other than buildings	(8,370,623)	(602,824)	–	–	(8,973,447)
Office equipment	(683,144)	(35,929)	–	–	(719,073)
Motor vehicles	(3,686,758)	(444,019)	–	201,884	(3,928,893)
Machinery and equipment	(6,309,159)	(800,694)	–	73,539	(7,036,314)
Infrastructure	(26,599,644)	(3,740,421)	–	–	(30,340,065)
Total accumulated depreciation	(57,874,278)	(6,565,986)	–	275,423	(64,164,841)
Total capital assets, depreciated, net	91,451,714	3,770,486	12,537,335	–	107,759,535
Net capital assets	$ 111,196,429	$ 8,360,557	$ –	$ –	$ 119,556,986

NOTE 5 – CAPITAL ASSETS (CONTINUED)

B. Changes in Capital Assets Used in Business-Type Activities

	Balance - Beginning of Year	Additions	Completed Construction/ Adjustments	Deletions	Balance - End of Year
Capital assets, not depreciated					
Land	$ 1,506,096	$ –	$ –	$ –	$ 1,506,096
Construction in progress	22,437,430	12,146,998	(538,715)	–	34,045,713
Total capital assets, not depreciated	23,943,526	12,146,998	(538,715)	–	35,551,809
Capital assets, depreciated					
Buildings and structures	6,177,522	–	–	–	6,177,522
Improvements other than buildings	22,887,041	2,304,767	492,677	–	25,684,485
Machinery and equipment	1,809,735	1,033,827	–	(532,173)	2,311,389
Water and sewer lines	76,606,778	3,487,949	46,038	–	80,140,765
Total capital assets, depreciated	107,481,076	6,826,543	538,715	(532,173)	114,314,161
Less accumulated depreciation on					
Buildings and structures	(2,358,799)	(123,463)	–	–	(2,482,262)
Improvements other than buildings	(6,265,551)	(527,982)	–	–	(6,793,533)
Machinery and equipment	(894,616)	(163,328)	–	335,303	(722,641)
Water and sewer lines	(24,084,549)	(1,603,461)	–	–	(25,688,010)
Total accumulated depreciation	(33,603,515)	(2,418,234)	–	335,303	(35,686,446)
Total capital assets, depreciated, net	73,877,561	4,408,309	538,715	(196,870)	78,627,715
Net capital assets	$ 97,821,087	$ 16,555,307	$ –	$ (196,870)	$ 114,179,524

C. Depreciation Expense by Function

Governmental activities	
General government	$ 830,460
Public safety	671,675
Highways and streets	4,419,375
Culture and recreation	644,476
Total depreciation – governmental activities	$ 6,565,986
Business-type activities	
Water utility	$ 1,074,471
Sewer utility	750,634
Street light utility	30,651
Storm water utility	562,478
Total depreciation – business-type activities	$ 2,418,234

NOTE 6 – LONG-TERM DEBT

A. Components of Long-Term Debt

	Original Issue	Interest Rate	Issue Date	Final Maturity Date	Balance – End of Year
Governmental activities					
Bonds payable					
General Obligation improvement Bonds					
Series 2015A	$ 3,880,000	2.00-3.50%	06/15/2015	12/01/2035	$ 2,270,000
Series 2016A	$ 1,650,000	2.00%	07/21/2016	12/15/2026	175,000
Series 2017A	$ 895,000	1.15-2.50%	08/17/2017	12/15/2027	190,000
Series 2018A	$ 1,175,000	3.00%	07/17/2018	12/15/2028	375,000
Series 2020A	$ 9,055,000	1.00-1.65%	12/30/2020	12/15/2041	9,055,000
Series 2021A	$ 9,845,000	2.00-3.00%	10/19/2021	12/15/2031	6,330,000
Series 2022A	$ 10,765,000	5.00%	12/06/2022	12/15/2037	9,205,000
Series 2023A	$ 6,915,000	4.25-5.00%	11/15/2023	12/15/2038	6,275,000
Total general obligation improvement bonds					33,875,000
Capital Equipment Certificates					
Series 2023A	$ 1,400,000	5.00%	11/15/2023	12/15/2033	1,180,000
Unamortized bond premiums					1,730,740
Compensated absences payable					1,467,069
Net pension liability					4,936,498
Total OPEB liability					1,457,811
Total governmental activities					44,647,118
Business-type activities					
Net pension liability					362,265
Total government and business-type activities					$ 45,009,383

B. Descriptions of Long-Term Debt

- **General Obligation Improvement Bonds –**

The Series 2015A bonds were issued to finance the construction of Fire Station #2 in the City.

The Series 2016A were issued to fund the street improvements related to the reconstruction of Andrie Street and 164th Lane and some overlay projects.

The Series 2017A were issued to fund street improvements related to the reconstruction of Alpine Drive and Sunwood Drive.

The Series 2018A were issued to fund street improvements related to the reconstruction of Riversbend Avenue and Stanhope Terrace.

The Series 2020A were issued to fund approximately 50% of the construction costs of the Public Works Facility in the City.

The Series 2021A, a $9,845,000 Capital Improvement Plan Bond, was issued to refund the 2012A Series bonds that were called on December 15, 2021.

The Series 2022A were issued to fund the reconstruction and overlay street improvement projects as outlined in the City's 5-Year Street Reconstruction and Overlay Plan (SROP).

The Series 2023A has $6,915,000 of the total $8,315,000 issue to fund improvements in the COR area.

NOTE 6 – LONG-TERM DEBT (CONTINUED)

- **Capital Equipment Certificates –**

  Series 2023A has $1,400,000 of the total $8,315,000 issue to finance capital equipment purchases and will be repaid via ad valorem levies.

Debt service is covered respectively by special assessments, state aids, and general property taxes. General Obligation bonds and equipment certificates are direct obligations and have the pledge of the full faith and credit of the City.

- **Unamortized Bond Premiums** – This amount represents the remaining bond premium that will be amortized against interest expense in the future.

- **Compensated Absences** – The liability represents vested benefits earned by Governmental Fund employees through the end of the year which will be paid or used in future periods. The General Fund is the primary fund used to liquidate this liability.

- **Net Pension Liability (NPL)** – The liability represents the City's proportionate share of PERA's collective net pension liability. The General, Water Utility, Sewer Utility and Storm Water Utility funds will be used to liquidate this liability.

- **Total Other Post-Employment Benefits (OPEB) Liability** – The liability represents non-pension benefits provided after the termination of employment. The General Fund is the primary fund used to liquidate this liability.

C. Changes in Long-Term Debt

	Balance - Beginning of Year	Additions	Deletions	Balance - End of Year	Due Within One Year
Governmental activities					
G.O. Improvement Bonds	$ 36,740,000	$ –	$ 2,865,000	$ 33,875,000	$ 2,510,000
Capital Equipment Certificates	1,295,000	–	115,000	1,180,000	125,000
Unamortized bond premiums	1,915,176	–	184,436	1,730,740	–
Compensated absences payable	1,270,328	1,143,599	946,858	1,467,069	69,000
Net pension liability	5,448,915	9,786,211	10,298,628	4,936,498	–
Total OPEB liability	1,379,460	166,774	88,423	1,457,811	54,225
Total governmental activities	48,048,879	11,096,584	14,498,345	44,647,118	2,758,225
Business-type activities					
Net pension liability	370,664	703,010	711,409	362,265	–
Total governmental and business type activities	$ 48,419,543	$ 11,799,594	$ 15,209,754	$ 45,009,383	$ 2,758,225

NOTE 6 – LONG-TERM DEBT (CONTINUED)

D. Minimum Debt Payments

Minimum annual principal and interest payments required to retire bonds and capital equipment certificates are as follows:

Year Ending December 31,	Governmental Activities Bonded and Capital Equipment Certificate Debt Principal	 Interest
2026	$ 2,635,000	$ 1,175,209
2027	2,550,000	1,078,159
2028	2,545,000	979,959
2029	2,515,000	880,309
2030	2,610,000	790,959
2031-2035	12,915,000	2,575,831
2036-2040	8,320,000	588,895
2041	965,000	15,923
	$ 35,055,000	$ 8,085,243

NOTE 7 – NET INVESTMENT IN CAPITAL ASSETS

The government-wide statement of net position at December 31, 2025 includes the City's net investment in capital assets calculated as follows:

	Governmental Activities	Business-Type Activities	Total
Net investment in capital assets:			
Capital assets			
Not depreciated	$ 11,797,451	$ 35,551,809	$ 47,349,260
Depreciated	107,759,535	78,627,715	186,387,250
Less bonds payable	(33,875,000)	–	(33,875,000)
Less capital equipment certificates	(1,180,000)	–	(1,180,000)
Less unamortized bond premiums	(1,730,740)	–	(1,730,740)
Less capital related payables	(81,301)	(1,976,638)	(2,057,939)
Total net investment in capital assets	$ 82,689,945	$ 112,202,886	$ 194,892,831

NOTE 8 – FUND BALANCE POLICY AND CLASSIFICATION

A. Classifications

City of Ramsey had the following classifications of fund balances in its Governmental Funds:

	Special Revenue Funds			Capital Project Funds					
	General	Tax Increment	COR Land	RALF Funded Projects	State-Aid Construction	Pavement Management Program	Park Improvement	Nonmajor	Total
Fund balances									
Nonspendable									
Prepaids	$ 26,466	$ –	$ –	$ –	$ –	$ –	$ –	$ 2,993	$ 29,459
Restricted for									
Street improvements	–	–	–	–	434,487	–	–	–	434,487
Debt service	–	–	–	–	–	–	–	622,753	622,753
Economic development	–	–	–	–	–	–	–	1,760,541	1,760,541
Housing and redevelopment	–	–	4,751,926	–	–	–	–	–	4,751,926
Recreation/community programs	–	–	–	–	–	–	–	166,166	166,166
Public safety	–	–	–	–	–	–	–	483,390	483,390
Tax increment financing	–	2,780,887	–	–	–	–	–	–	2,780,887
	–	2,780,887	4,751,926	–	434,487	–	–	3,032,850	11,000,150
Committed									
Stormwater development projects	–	–	–	–	–	–	–	1,544,495	1,544,495
Community/business programs	–	–	–	–	–	–	–	346,901	346,901
	–	–	–	–	–	–	–	1,891,396	1,891,396
Assigned									
Street improvements	–	–	–	–	–	8,813,381	–	4,767,891	13,581,272
Housing and redevelopment	–	–	2,213,265	–	–	–	–	–	2,213,265
Capital improvements	–	–	–	–	–	–	–	2,818,463	2,818,463
Cemetary improvements	–	–	–	–	–	–	–	98,770	98,770
Park improvements	–	–	–	–	–	–	11,066,067	–	11,066,067
Right-of-way acquisitions	–	–	–	273,915	–	–	–	–	273,915
Parking ramp maintenance	–	–	–	–	–	–	–	276,164	276,164
	–	–	2,213,265	273,915	–	8,813,381	11,066,067	7,961,288	30,327,916
Unassigned	14,436,283	–	–	–	–	–	–	–	14,436,283
Total	$ 14,462,749	$ 2,780,887	$ 6,965,191	$ 273,915	$ 434,487	$ 8,813,381	$ 11,066,067	$ 12,888,527	$ 57,685,204

B. Fund Balance Policy – General Fund

When General Fund actual revenues exceed actual expenditures in a given year, the excess shall be allocated as follows:

a) Any excess shall be first allocated to "unassigned" fund balance to bring that portion of fund balance to an amount equal to fifty percent (50%) of the next years adopted operating budget plus prior-year encumbrances (if any).

b) Any excess after complying with fund balance requirements in step “a” shall be allocated to equipment replacement, park trust, public facilities construction, and public improvement revolving funds in the following manner:

Thirty percent (30%) to Fund #234 - Equipment Revolving Fund
Thirty percent (30%) to Fund #810 – Capital Maintenance Fund (reported in General Fund)
Ten percent (10%) to Fund #412 – Public Facilities Construction Fund
Thirty percent (30%) to Fund #400 - Public Improvement Revolving Fund

NOTE 8 – FUND BALANCE POLICY AND CLASSIFICATION (CONTINUED)

When General Fund actual expenditures exceed actual revenues in a given year, the deficit shall be treated as follows:

a) "Unassigned" fund balance shall first be adjusted to an amount equal to fifty percent (50%) of the next years adopted operating budget plus prior year encumbrances (if any).

b) If shortage after complying with fund balance requirement in step “a” shall draw funds in the following manner:

Thirty percent (30%) to Fund #234 - Equipment Revolving Fund
Thirty percent (30%) to Fund #810 – Capital Maintenance Fund (reported in General Fund)
Ten percent (10%) to Fund #412 – Public Facilities Construction Fund
Thirty percent (30%) to Fund #400 - Public Improvement Revolving Fund

At December 31, 2025, the City has met its general fund balance policy goal.

NOTE 9 – DEFINED BENEFIT PENSION PLANS SUMMARY

The city has reported the following balances for defined benefit pension plans as detailed further in these notes:

Pension Plans	Net Pension Liabilities	Deferred Outflows of Resources	Deferred Inflows of Resources	Pension Expense
PERA - GERF	$ 2,415,103	$ 997,143	$ 1,516,700	$ 85,075
PERA - PEPFF	2,883,660	4,116,746	5,144,482	762,072
Total - all pensions	$ 5,298,763	$ 5,113,889	$ 6,661,182	$ 847,147

NOTE 10 – DEFINED BENEFIT PENSION PLANS – STATE-WIDE

A. Plan Descriptions

The City participates in the following cost-sharing multiple-employer defined benefit pension plans administered by the Public Employees Retirement Association (PERA) of Minnesota. These plan provisions are established and administered according to Minnesota Statutes chapters 353, 353D, 3535E, 353G, and 356. Minnesota Statutes chapter 356 defines each plan’s financial reporting requirements. PERA’s defined benefit pension plans are tax qualified plans under Section 401(a) of the Internal Revenue Code (IRC).

1. General Employees Retirement Fund (GERF)

Membership in the GERF includes employees of counties, cities, townships, schools in non-certified positions, and other governmental entities whose revenues are derived from taxation, fees, or assessments. Plan membership is required for any employee who is expected to earn more than $425 in a month, unless the employee meets exclusion criteria.

NOTE 10 – DEFINED BENEFIT PENSION PLANS – STATE-WIDE (CONTINUED)

2. Public Employees Police and Fire Fund (PEPFF)

Membership in the PEPFF includes full-time, licensed police officers and firefighters who meet the membership criteria defined in Minnesota Statutes section 353.64 and who are not earning service credit in any other PERA retirement plan or a local relief association for the same service. Employers can provide Police & Fire Plan coverage for part-time positions and certain other public safety positions by submitting a resolution adopted by the City's governing body. The resolution must state that the position meets plan requirements.

B. Benefits Provided

The PERA provides retirement, disability, and death benefits. Benefit provisions are established by state statute and can only be modified by the state Legislature. Vested, terminated employees who are entitled to benefits, but are not receiving them yet, are bound by the provisions in effect at the time they last terminated their public service. When a member is "vested," they have earned enough service credit to receive a lifetime monthly benefit after leaving public service and reaching an eligible retirement age. Members who retire at or over their Social Security full retirement age with at least one year of service qualify for a retirement benefit.

1. GERF Benefits

GERF requires three years of service to vest. Benefits are based on a member's highest average salary for any five successive years of allowable service, age, and years of credit at termination of service. Two methods are used to compute benefits for GERF members. Members hired prior to July 1, 1989, receive the higher of Step or Level formulas. Only the Level formula is used for members hired after June 30, 1989. Under the Step formula, GERF members receive 1.2% of the highest average salary for each of the first 10 years of service and 1.7% for each additional year. Under the Level formula, GERF members receive 1.7% of highest average salary for all years of service. For members hired prior to July 1, 1989, a full retirement benefit is available when age plus years of service equal 90 and normal retirement age is 65. Members can receive a reduced retirement benefit as early as age 55 if they have three or more years of service. Early retirement benefits are reduced by .25% for each month under age 65. Members with 30 or more years of service can retire at any age with a reduction of .25% for each month the member is younger than age 62. The Level formula allows GERF members to receive a full retirement benefit at age 65 if they were first hired before July 1, 1989, or at age 66 if they were hired on or after July 1, 1989. Early retirement begins at age 55 with an actuarial reduction applied to the benefit.

Benefit increases are provided to benefit recipients each January. The post-retirement increase is equal to 50.00% of the cost-of-living adjustment (COLA) announced by the SSA, with a minimum increase of at least 1.00% and a maximum of 1.50%. The 2025 annual increase was 1.25%. Recipients that have been receiving the annuity or benefit for at least a full year as of the June 30 before the effective date of the increase, will receive the full increase. Recipients receiving the annuity or benefit for a least one month, but less that a full year as of the June 30 before the effective date of the increase, will receive a prorated increase.

NOTE 10 – DEFINED BENEFIT PENSION PLANS – STATE-WIDE (CONTINUED)

2. PEPFF Benefits

Benefits for the PEPFF members hired before July 1, 2010, are vested after three years of service. Members hired on or after July 1, 2010, are 50.00% vested after five years of service and 100% vested after 10 years. After five years, vesting increases by 10.00% each full year of service until members are 100% vested after ten years. PEPFF members receive 3.00% of highest average salary for all years of service. PEPFF members receive a full retirement benefit when they are age 55 and vested, or when their age plus their years of service equals 90 or greater if they were first hired before July 1, 1989. Early retirement starts at age 50, and early retirement benefits are reduced by 0.417% each month members are younger than age 55.

Benefit increases are provided to benefit recipients each January. The post-retirement increase is fixed at 1.00%. Recipients that have been receiving the annuity or benefit for at least 36 months as of the June 30 before the effective date of the increase, will receive the full increase. Recipients receiving the annuity or benefit for at least 25 months, but less than 36 months as of the June 30 before the effective date of the increase, will receive a prorated increase.

C. Contributions

Minnesota Statutes chapters 353, 353E, 353G, and 356 set the rates for employer and employee contributions. Contribution rates can only be modified by the state legislature.

1. GERF Contributions

GERF members were required to contribute 6.50% of their annual covered salary in fiscal year 2025, and the City was required to contribute 7.50% for GERF members. The City's contributions to the GERF for the year ended December 31, 2025, were $531,570. The City's contributions were equal to the required contributions as set by state statutes.

2. PEPFF Contributions

Plan members were required to contribute 11.80% of their annual covered salary in fiscal year 2025, and the City was required to contribute 17.70% for PEPFF members. The City's contributions to the PEPFF for the year ended December 31, 2025, were $698,091. The City's contributions were equal to the required contributions as set by state statutes.

D. Pension Costs

1. GERF Pension Costs

At December 31, 2025, the City reported a liability of $2,415,103 for its proportionate share of the GERF's net pension liability. The City's net pension liability reflected a reduction due to the State of Minnesota's contribution of $16 million. The State of Minnesota is considered a non-employer contributing entity and the state's contribution meets the definition of a special funding situation. The State of Minnesota's proportionate share of the net pension liability associated with the City totaled $58,260.

NOTE 10 – DEFINED BENEFIT PENSION PLANS – STATE-WIDE (CONTINUED)

City's proportionate share of the net pension liability	$ 2,415,103
State of Minnesota's proportionate share of the net pension liability associated with the City	58,260
Total	$ 2,473,363

The net pension liability was measured as of June 30, 2025, and the total pension liability used to calculate the net pension liability was determined by an actuarial valuation as of that date. The City's proportion of the net pension liability was based on the City's contributions received by PERA during the measurement period for employer payroll paid dates from July 1, 2024, through June 30, 2025, relative to the total employer contributions received from all of the PERA's participating employers. The City's proportionate share was 0.0729% at the end of the measurement period and 0.0668% for the beginning of the period.

For the year ended December 31, 2025, the City recognized pension expense of $94,011 for its proportionate share of the GERF's pension expense. In addition, the City recognized an additional $8,936 as negative pension expense (and grant revenue) for its proportionate share of the State of Minnesota's contribution of $16 million to the GERF.

At December 31, 2025, the City reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual economic experience	$ 230,106	$ –
Changes in actuarial assumptions	58,190	555,707
Net difference between projected and actual earnings on pension plan investments	–	960,993
Changes in proportion	438,552	–
Employer contributions subsequent to the measurement date	270,295	–
Total	$ 997,143	$ 1,516,700

The $270,295 reported as deferred outflows of resources related to pensions resulting from City contributions subsequent to the measurement date will be recognized as a reduction of the net pension liability in the year ending December 31, 2026.

NOTE 10 – DEFINED BENEFIT PENSION PLANS – STATE-WIDE (CONTINUED)

Other amounts reported as deferred outflows and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Year Ending December 31,	Pension Expense Amount
2026	$ (82,659)
2027	(291,924)
2028	(243,596)
2029	(171,673)
Total	$ (789,852)

2. PEPFF Pension Costs

At December 31, 2025, the City reported a liability of $2,883,660 for its proportionate share of the PEPFF's net pension liability. The net pension liability was measured as of June 30, 2025, and the total pension liability used to calculate the net pension liability was determined by an actuarial valuation as of that date. The City's proportionate share of the net pension liability was based on the City's contributions received by PERA during the measurement period for employer payroll paid dates July 1, 2024, through June 30, 2025, relative to the total employer contributions received from all of PERA's participating employers. The City's proportionate share was 0.2461% at the end of the measurement period and 0.2545% for the beginning of the period.

The State of Minnesota contributed $18 million to the PEPFF in the plan fiscal year ended June 30, 2025. The contribution consisted of $9 million in direct state aid that meets the definition of a special funding situation and $9 million in supplemental state aid that does not meet the definition of a special funding situation. The $9 million direct state aid was paid on October 1, 2024. The direct state aid payment will increase by $17.7 million which was paid on October 1, 2025. Thereafter, by October 1 of each year, the state will pay $26.7 million to the PEPFF until the fund is 110% funded for a minimum of three consecutive years (on an actuarial value of assets basis). The $9 million in supplemental state aid will continue until the fund and the State Patrol Plan (administered by the Minnesota State Retirement System) are 100% funded for three consecutive years (on an actuarial value of assets basis). The State of Minnesota's proportionate share of the net pension liability associated with the City totaled $99,962.

The amount recognized by the City as its proportionate share of the net pension liability, the direct aid, and total portion of the net pension liability that was associated with the City were as follows:

City's proportionate share of the net pension liability	$ 2,883,660
State of Minnesota's proportionate share of the net pension liability associated with the City	99,962
Total	$ 2,983,622

NOTE 10 – DEFINED BENEFIT PENSION PLANS – STATE-WIDE (CONTINUED)

For the year ended December 31, 2025, the City recognized pension expense of $713,706 for its proportionate share of the PEPFF Plan's pension expense. The City recognized $48,366 as grant revenue and pension expense for its proportionate share of the State of Minnesota's pension expense for the contribution of $9 million to the PEPFF special funding situation.

The State of Minnesota is not included as a non-employer contributing entity in the PEPFF pension allocation schedules for the $9 million in supplemental state aid because this contribution was not considered to meet the definition of a special funding situation. The City recognized $65,713 for the year ended December 31, 2025 as revenue and an offsetting reduction of net pension liability for its proportionate share of the State of Minnesota's on-behalf contributions to the PEPFF.

At December 31, 2025, the City reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual economic experience	$ 1,332,343	$ –
Changes in actuarial assumptions	2,186,739	3,613,105
Net difference between projected and actual earnings on pension plan investments	–	1,287,018
Changes in proportion	233,455	244,359
Employer contributions subsequent to the measurement date	364,209	–
Total	$ 4,116,746	$ 5,144,482

The $364,209 reported as deferred outflows of resources related to pensions resulting from City contributions subsequent to the measurement date will be recognized as a reduction of the net pension liability in the year ending December 31, 2026. Other amounts reported as deferred outflows and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Year Ending December 31,	Pension Expense Amount
2026	$ 692,985
2027	(637,040)
2028	(1,436,587)
2029	(62,691)
2030	51,388
Total	$ (1,391,945)

NOTE 10 – DEFINED BENEFIT PENSION PLANS – STATE-WIDE (CONTINUED)

E. Long-Term Expected Return on Investments

The Minnesota State Board of Investment, which manages the investments of the PERA, prepares an analysis of the reasonableness on a regular basis of the long-term expected rate of return using a building-block method in which best-estimate ranges of expected future rates of return are developed for each major asset class. These ranges are combined to produce an expected long-term rate of return by weighting the expected future rates of return by the target assess allocation percentages. The target allocation and best-estimates of geometric real rates of return for each major asset class are summarized in the following table:

Asset Class	Target Allocation	Long-Term Expected Real Rate of Return
Domestic Equity	33.50 %	5.10 %
International Equity	16.50	5.30 %
Fixed Income	25.00	0.75 %
Private Markets	25.00	5.90 %
Total	100.00 %	

F. Actuarial Methods and Assumptions

The total pension liability for each of the cost-sharing defined benefit plans was determined by an actuarial valuation as of June 30, 2025, using the entry age normal actuarial cost method. The long-term rate of return on pension plan investments used to determine the total liability is 7.0%. The 7% assumption is based on a review of inflation and investment return assumptions from a number of national investment consulting firms. The review provided a range of investment return rates considered reasonable by the actuary. An investment return of 7% is within that range.

Inflation is assumed to be 2.25% for the GERF and the PEPFF. Benefit increases after retirement are assumed to be 1.5% for the GERF and 1.0% for the PEPFF.

Salary growth assumptions in the GERF range in annual increments from 11.5% after one year of service to 3.00% after 27 years of service. In the PEPFF, salary growth assumptions range in annual increments from 10.75% after one year of service to 3.00% after 23 years of service.

Mortality rates for the GERF are based on the Pub-2010 General Employee Mortality Table. Mortality rates for the PEPFF are based on the Pub-2010 Public Safety Employee Mortality tables. The tables are adjusted slightly to fit PERA's experience.

Actuarial assumptions for the GERF are reviewed every four years. The GERF was last reviewed in 2022. The assumption changes were adopted by the Board and became effective with the July 1, 2023 actuarial valuation. The PEPFF Plan was reviewed in 2024. The assumption changes were adopted by the Board and became effective with the July 1, 2025 actuarial valuation.

NOTE 10 – DEFINED BENEFIT PENSION PLANS – STATE-WIDE (CONTINUED)

The following changes in actuarial assumptions occurred in 2025:

1. **GERF**
   - The combined service annuity loading factors increased from 15% to 19% for vested terminated members and from 3% to 44% for non-vested, terminated members.
   - The assumed post-retirement benefit increase changed from 1.25% to 1.5%

2. **PEPFF**
   - Assumed rates of salary increases were reduced slightly.
   - Assumed rates of retirement were adjusted, resulting in an overall increase in unreduced (full) retirements and an overall increase in reduced (early) retirements.
   - Assumed rates of withdrawal were modified; the new rates will increase predicted terminations, especially in the first few years of employment.
   - Assumed rates of disabled retirement were significantly increased, especially for ages over 30.
   - Continued use of Pub-2010 Public Safety Mortality Table with rates adjusted to better fit observed experience.
   - Percent married assumption for female retirees lowered from 70% to 65%.
   - Minor changes were made to form of payment assumptions for retirees.
   - Minor changes were made to assumptions made with respect to missing participant data.
   - The combined service annuity load changed from 33% to 13% for vested, terminated members and from 2% to 38% for non-vested, terminated members.

The following changes in plan provisions occurred in 2025:

1. **GERF**
   - The post-retirement benefit increase formula changed to 100% of the Social Security annual increase, between 1% and 1.75%, beginning January 1, 2026. If the funded ratio (on a market value of assets basis) is less that 85% for the last two consecutive annual valuations or is less than 80% in the most recent actuarial valuation, the maximum is reduced to 1.5%. Previously, the benefit increase was 50% of the Social Security annual increase, between 1% and 1.5%.
   - The 1% additional employer contribution is eliminated when the plan reaches 98% funded status (on an actuarial value of assets basis); this contribution was previously scheduled to stop when the plan reached 100% funded status.

2. **PEPFF**
   - The period of time needed for benefit recipients to receive their first benefit increase was reduced by one year (from 36 months to 24 months for a full increase).
   - The January 1, 2026 benefit increase changed from 1% to 3%; subsequent January 1 increases will be 1%.
   - The threshold to end the $9 million annual state aid contribution changed from the earlier of July 1, 2048 or 90% funded for both PERA PEPFF and MSRS State Patrol for three consecutive years to 100% funded for both PERA PEPFF and MSRS State Patrol for three consecutive years (on an actuarial value of assets basis).
   - The threshold to end the additional $9 million annual state aid contribution changed from the earlier of July 1, 2048 or 100% funded for a minimum of three consecutive years to 110% funded for a minimum of three consecutive years (on an actuarial value of assets basis).
   - An additional $17.7 million in direct state aid will be paid annually each October 1 beginning October 1, 2025 through June 30, 2048.
   - Joint and survivor actuarial equivalent factors were updated to reflect changes in assumptions.

NOTE 10 – DEFINED BENEFIT PENSION PLANS – STATE-WIDE (CONTINUED)

G. Discount Rate

The discount rate used to measure the total pension liability in 2025 was 7.0%. The projection of cash flows used to determine the discount rate assumed that contributions from plan members and employers will be made at rates set in Minnesota Statutes. Based on these assumptions, the fiduciary net positions of the GERF and the PEPFF were projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

H. Pension Liability Sensitivity

The following presents the City's proportionate share of the net pension liability for all plans it participates in, calculated using the discount rate disclosed in the preceding paragraph, as well as what the City's proportionate share of the net pension liability would be if it were calculated using a discount rate one percentage point lower or one percentage point higher than the current discount rate:

	1% Decrease in Discount Rate 6.00%	Current Discount Rate 7.00%	1% Increase in Discount Rate 8.00%
The City's Proportionate Share of the GERF Net Pension Liability:	$ 5,865,907	$ 2,415,103	$ (384,275)
The City's Proportionate Share of the PEPFF Net Pension Liability:	$ 7,555,800	$ 2,883,660	$ (952,905)

I. Pension Plan Fiduciary Net Position

Detailed information about each pension plan's fiduciary net position is available in a separately-issued PERA financial report that includes financial statements and required supplementary information. That report may be obtained on the internet at www.mnpera.org.

NOTE 11 – DEFINED CONTRIBUTION PLAN – STATE-WIDE

All City Council members of the City are covered by the Public Employees Defined Contribution Plan (PEDCP), a multiple-employer deferred compensation plan administered by PERA. The PEDCP is a tax qualified plan under Section 401(a) of the Internal Revenue Code and all contributions by or on behalf of employees are tax deferred until time of withdrawal.

Plan benefits depend solely on amounts contributed to the plan plus investment earnings, less administrative expenses. Minnesota Statutes, Chapter 353D and 356, specifies plan provisions, including the employee and employer contribution rates for those qualified personnel who elect to participate. An eligible elected official who decides to participate contributes 5% of their salary which is matched by the elected official's employer. For ambulance service personnel, employer contributions are determined by the employer, and for salaried employees must be a fixed percentage of salary. Employer contributions for volunteer personnel may be a unit value for each call or period of alert duty. Employees who are paid for their services may elect to make member contributions in an amount not to exceed the employer share.

NOTE 11 – DEFINED CONTRIBUTION PLAN – STATE-WIDE (CONTINUED)

Employer and employee contributions are combined and used to purchase shares in one or more of the seven accounts of the Minnesota Supplemental Investment Fund. For administering the plan, PERA receives 2% of employer contributions and twenty-five hundredths of 1% (.25 percent) of the assets in each member's account annually.

Total contributions made by the City during fiscal year 2025 were:

	Contribution Amount		Percentage of Covered Payroll		Required Rate for Employees and
For the Year Ended:	Employee	Employer	Employee	Employer	Employers
December 31, 2025	$900	$900	5%	5%	5%

NOTE 12 – DEFINED CONTRIBUTION PENSION PLAN – FIRE RELIEF ASSOCIATION

A. Plan Description

Volunteer firefighters of the City are members of the Ramsey Firefighter's Relief Association (the Association). The Association is a single-employer defined contribution pension plan that operates under the provisions of Minnesota Statutes § 69 and 424, as amended. It is governed by a Board of six officers and trustees elected by the members of the Association for three year terms. The chief of the Ramsey Volunteer Fire Department, the Mayor, and the Finance Director of the City are ex-officio members of the Board of Trustees. The City's payroll for members of the Association for the year ended December 31, 2025 was $344,528, compared to a total city payroll of $13,049,273.

For financial reporting purposes, the Association's financial statements are not included in the City's financial statements because it is not a component unit of the City. The Association issues a publicly available financial report. A copy of the report may be obtained at Ramsey Municipal Center, 7550 Sunwood Drive Northwest, Ramsey, Minnesota 55303.

B. Pension Benefits

Minnesota Statutes Chapters 424 and 424A authorize pension benefits for volunteer fire relief associations. In order to be entitled to a pension benefit, a firefighter must have completed a minimum of 10 years of service with the fire department, 10 years membership in the Association, and attain the age of 50 years.

The firefighter will then be 60% vested with every year after that at 4% per year until the 20th year when 100% vesting will occur. Because this plan is a defined contribution plan, the amount of the retirement benefit is not predetermined, but rather is based on the individual member's allocable portion of contributions made during the participation period.

Firefighters also have the availability of other pensions such as deferred pension, disability pension, death benefits, and supplemental death benefits. Each of these other pensions are determined based on age and years of service.

C. Contributions Required and Contributions Made

Contributions to the plan include State Fire Aid pursuant to Minnesota Statutes Chapter 69. In addition, the City is allowed to make voluntary contributions of other public funds pursuant to Minnesota Statutes Chapter 69. The City's contribution to the Association in 2025, including both city and state fire aid passed through the City totaled $294,644. This contribution represents nearly 86% of the current 2025 covered payroll of $344,528. There were no current year changes in plan provisions.

NOTE 13 – OTHER POST-EMPLOYMENT BENEFITS (OPEB) PLAN

A. Plan Description

The City provides post-employment health care benefits for retired employees through a single employer defined benefit plan. The term *plan* refers to the City's requirement by State Statute to provide retirees with access to health insurance. The OPEB plan is administered by the City. All post-employment benefits are based on contractual agreements with employee groups. Eligibility for these benefits is based on years of service and/or minimum age requirements. These contractual agreements do not include any specific contribution or funding requirements. The plan does not issue a publicly available financial report. No plan assets are accumulated in a trust that meets the criteria in paragraph 4 of GASB Statement No. 75.

B. Benefits Provided

All retirees of the City have the option under state law to continue their medical insurance coverage through the City from the time of retirement until the employee reaches the age of eligibility for Medicare. For members of all employee groups, the retiree must pay the full premium to continue coverage for medical and dental insurance. Per state statutes, the City is also required to contribute towards the cost of continued health insurance coverage for officers and firefighters disabled or killed in the line of duty.

The City is legally required to include any retirees for whom it provides health insurance coverage in the same insurance pool as its active employees until the retiree reaches Medicare eligibility, whether the premiums are paid by the City or the retiree. Consequently, participating retirees are considered to receive a secondary benefit known as an "implicit rate subsidy." This benefit relates to the assumption that the retiree is receiving a more favorable premium rate than they would otherwise be able to obtain if purchasing insurance on their own, due to being included in the same pool with the City's younger and statistically healthier active employees.

C. Contributions

The required contribution is based on projected pay-as-you-go financing requirements, with additional amounts to prefund benefits as determined periodically by the City. The City's current year required pay-as-you-go contributions to finance the benefits described in the previous section totaled $54,225.

D. Membership

Membership in the plan consisted of the following as of the latest actuarial valuation:

Retirees and beneficiaries receiving benefits	4
Active plan members	100
Total members	104

E. Total OPEB Liability of the City

The City's total OPEB liability of $1,457,811 as of year-end was measured as of December 31, 2024, and was determined by an actuarial valuation as of December 31, 2023.

NOTE 13 – OTHER POST-EMPLOYMENT BENEFITS (OPEB) PLAN (CONTINUED)

F. Actuarial Methods and Assumptions

The total OPEB liability was determined by an actuarial valuation as of December 31, 2023, using the entry age normal level percent of pay method. The following actuarial assumptions applied to all periods included in the measurement, unless otherwise specified:

Discount rate	4.08%
20-year municipal bond yield	4.08%
Inflation rate	2.60%
Salary increases	3.00%
Healthcare cost trend rate	7.75% grading to 4.00% over several decades

Since the plan is not funded by an irrevocable trust, the discount rate is equal to the 20-year municipal bond yield.

G. Changes in the Total OPEB Liability

	Total OPEB Liability
Beginning balance	$ 1,379,460
Changes for the year	
Service cost	117,053
Interest	55,482
Differences between expected and actual experience	(5,761)
Changes of assumptions	(38,715)
Benefit payments	(49,708)
Total net changes	78,351
Ending balance	$ 1,457,811

Assumption changes since the prior measurement date include the following:

- The discount rate was changed from 3.77 percent to 4.08 percent.

H. Total OPEB Liability Sensitivity to Discount and Healthcare Cost Trend Rate Changes

The following presents the total OPEB liability of the City, as well as what the City's total OPEB liability would be if it were calculated using a discount rate that is 1 percentage point lower or 1 percentage point higher than the current discount rate:

	1% Decrease in Discount Rate	Discount Rate	1% Increase in Discount Rate
OPEB discount rate	3.08%	4.08%	5.08%
Total OPEB liability	$ 1,586,501	$ 1,457,811	$ 1,339,991

NOTE 13 – OTHER POST-EMPLOYMENT BENEFITS (OPEB) PLAN (CONTINUED)

The following presents the total OPEB liability of the City, as well as what the City's total OPEB liability would be if it were calculated using healthcare cost trend rates that are 1 percentage point lower or 1 percentage point higher than the current healthcare cost trend rates:

	1% Decrease in Healthcare Cost Trend Rate	Healthcare Cost Trend Rate	1% Increase in Healthcare Cost Trend Rate
OPEB healthcare trend	6.75% grading to 3.00% over several decades	7.75% grading to 4.00% over several decades	8.75% grading to 5.00% over several decades
Total OPEB liability	$ 1,276,714	$ 1,457,811	$ 1,673,500

I. OPEB Expense and Related Deferred Outflow of Resources and Deferred Inflows of Resources

For the current year ended, the City recognized OPEB expense of $187,003. As of year-end, the City reported deferred outflows of resources and deferred inflows of resources related to OPEB from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual economic experience	$ 652,037	$ 154,748
Changes of assumptions	87,856	346,267
City contributions subsequent to the measurement date	54,225	–
Total	$ 794,118	$ 501,015

A total of $54,225 reported as deferred outflows of resources related to OPEB resulting from city contributions subsequent to the measurement date will be recognized as a reduction of the total OPEB liability in the year ending December 31, 2026. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to OPEB will be recognized in OPEB expense as follows:

December 31,	Amount
2026	$ 14,468
2027	14,468
2028	13,267
2029	15,187
2030	45,670
Thereafter	135,818
Total	$ 238,878

NOTE 14 – TAX ABATEMENT AGREEMENTS

The City, in order to spur economic development, housing and redevelopment will enter into private development and redevelopment agreements to encourage a developer to construct, expand, or improve new or existing properties and buildings or clean-up and redevelop blighted properties. The City made payments on four private development agreements for redevelopment that would be considered a tax abatement under GASB Statement 77 as of December 31, 2025.

The City issued these four agreements through the economic development vehicle known as tax increment financing whereby tax increment revenue is generated on the incremental increase in value above a base established on the date that the tax increment district is created. Per these agreements, the developer shall initially pay for the development property and any site improvements with the City reimbursing these expenses through the issuance of a tax increment revenue note payable solely from the tax increments generated from the project.

The City is authorized to create a tax increment financing plan under Minnesota Statute 469.175. Under this statute, the following criteria must be met:

- Proposed development or redevelopment would not reasonably be expected to occur solely through private investment within the reasonably foreseeable future;

- The increased market value of the site that could reasonably be expected to occur without the use of tax increment financing would be less than the increase in the market value estimated to result from the proposed development after subtracting the present value of the projected tax increments for the maximum duration of the district permitted by the plan. The requirements of this item do not apply if the district is a housing district;

- The tax increment financing plan conforms to the general plan for the development or redevelopment of the municipality as a whole;

- The tax increment financing plan will afford maximum opportunity, consistent with the sound needs of the municipality as a whole, for the development or redevelopment of the project by private enterprise.

For the fiscal year ended December 31, 2025, the City abated property taxes totaling $539,688 related to the following:

- Redevelopment: $231,080 abated towards a $3,000,000 Tax Increment Revenue Note issued in 2015 for the construction of a 230-unit apartment building. Final note payment date is February 2038.

- Redevelopment: $9,117 abated for a $218,000 Tax Increment Revenue Note issued in 2019 for a 56,000 square-foot industrial building in Bunker Lake Business Park. Final note payment date was February 2025.

- Redevelopment: $170,814 abated for a $972,000 Tax Increment Revenue Note issued in 2021 for a 210,000 square-foot manufacturing building in Bunker Lake Business Park. Final note payment date is February 2030.

NOTE 14 – TAX ABATEMENT AGREEMENTS (CONTINUED)

- Redevelopment: $128,677 abated for a $1,172,000 Tax Increment Revenue Note issued in 2023 for a 2,940,000 square-foot manufacturing building in Bunker Lake Business Park. Final note payment date is February 2032.

The outstanding principal balance as of December 31, 2025 for all agreements was $2,441,731.

This amount is not included in long-term debt because of the nature of these notes in that repayment is required only if sufficient tax increments are received. The City's position is that these are obligations to assign future and uncertain revenue sources and these obligations are not actual debt in substance.

NOTE 15 – INDUSTRIAL AND LEASE REVENUE BONDS

From time to time, the City has issued Industrial Revenue Bonds and Lease Revenue Bonds to provide financial assistance to private sector entities for the acquisition and construction of industrial and commercial facilities deemed to be in the public interest. The bonds are secured by the property financed and are payable solely from payments received on the underlying mortgage loans. Upon repayment of the bonds, ownership of the acquired facilities transfers to the private sector entity served by the bond issuance. Neither the City, the state of Minnesota, nor any political subdivision thereof is obligated in any manner for repayment of the bonds. Accordingly, the bonds are not reported as liabilities in the accompanying financial statements. As of December 31, 2025, there was one series of a Lease Revenue Bond outstanding with an aggregate principal amount payable of $41,395,000.

NOTE 16 – COMMITMENTS AND CONTINGENCIES

A. Commitments for Construction

At December 31, 2025, the City is committed to various construction contracts for the improvement of city property. The City's remaining commitment under these contracts is $1,124,901. The City has resources available to cover these commitments.

B. Federal and State Revenue

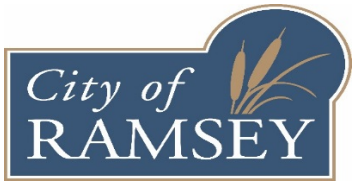
Amounts received or receivable from federal and state agencies are subject to agency audit and adjustment. Any disallowed claims, including amounts already collected, may constitute a liability of the applicable funds. The amount, if any, of claims which may be disallowed by the grantor agencies cannot be determined at this time, although the City expects such amounts, if any, to be immaterial.

C. Legal Claims

The City has the usual and customary type of miscellaneous legal claims pending at year-end. Although the outcome of these lawsuits is not presently determinable, the City's management believes that the City will not incur any material monetary loss resulting from these claims. No loss has been recorded on the City's financial statements relating to these claims.

D. Tax Increment Districts

The City's tax increment districts are subject to review by the state of Minnesota Office of the State Auditor (OSA). Any disallowed claims or misuse of tax increments could become a liability of the applicable fund. Management has indicated that they are not aware of any instances of noncompliance which would have a material effect on the financial statements.



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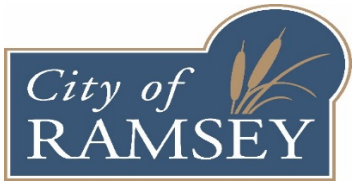
REQUIRED SUPPLEMENTARY INFORMATION



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CITY OF RAMSEY

PERA – General Employees Retirement Fund
Schedule of City's and Nonemployer Proportionate Share of Net Pension Liability

City Fiscal Year-End Date	PERA Fiscal Year-End Date (Measurement Date)	City's Proportion of the Net Pension Liability	City's Proportionate Share of the Net Pension Liability	City's Proportionate Share of the State of Minnesota's Proportionate Share of the Net Pension Liability	Proportionate Share of the Net Pension Liability and the City's Share of the State of Minnesota's Share of the Net Pension Liability	City's Covered Payroll	City's Proportionate Share of the Net Pension Liability as a Percentage of Covered Payroll	Plan Fiduciary Net Position as a Percentage of the Total Pension Liability
12/31/2016	06/30/2016	0.0508%	$ 4,124,708	$ 53,908	$ 4,178,616	$ 3,154,867	130.74%	68.90%
12/31/2017	06/30/2017	0.0551%	$ 3,517,550	$ 44,220	$ 3,561,770	$ 3,550,067	99.08%	75.90%
12/31/2018	06/30/2018	0.0527%	$ 2,923,581	$ 95,848	$ 3,019,429	$ 3,542,360	82.53%	79.50%
12/31/2019	06/30/2019	0.0530%	$ 2,930,253	$ 91,163	$ 3,021,416	$ 3,752,320	78.09%	80.20%
12/31/2020	06/30/2020	0.0566%	$ 3,393,429	$ 104,560	$ 3,497,989	$ 4,036,013	84.08%	79.10%
12/31/2021	06/30/2021	0.0617%	$ 2,634,866	$ 80,483	$ 2,715,349	$ 4,313,560	61.08%	87.00%
12/31/2022	06/30/2022	0.0603%	$ 4,775,781	$ 140,084	$ 4,915,865	$ 4,518,169	105.70%	76.70%
12/31/2023	06/30/2023	0.0620%	$ 3,466,971	$ 95,709	$ 3,562,680	$ 4,933,640	70.27%	83.10%
12/31/2024	06/30/2024	0.0668%	$ 2,471,091	$ 63,897	$ 2,534,988	$ 5,657,184	43.68%	89.10%
12/31/2025	06/30/2025	0.0729%	$ 2,415,103	$ 58,260	$ 2,473,363	$ 6,601,070	36.59%	90.80%

PERA – General Employees Retirement Fund
Schedule of City Contributions

City Fiscal Year-End Date	Statutorily Required Contributions	Contributions in Relation to the Statutorily Required Contributions	Contribution Deficiency (Excess)	Covered Payroll	Contributions as a Percentage of Covered Payroll
12/31/2016	$ 247,279	$ 247,279	$ –	$ 3,297,053	7.50%
12/31/2017	$ 261,117	$ 261,117	$ –	$ 3,481,560	7.50%
12/31/2018	$ 271,321	$ 271,321	$ –	$ 3,617,613	7.50%
12/31/2019	$ 293,639	$ 293,639	$ –	$ 3,915,187	7.50%
12/31/2020	$ 312,137	$ 312,137	$ –	$ 4,161,827	7.50%
12/31/2021	$ 330,724	$ 330,724	$ –	$ 4,409,653	7.50%
12/31/2022	$ 346,788	$ 346,788	$ –	$ 4,624,488	7.50%
12/31/2023	$ 400,688	$ 400,688	$ –	$ 5,342,507	7.50%
12/31/2024	$ 454,460	$ 454,460	$ –	$ 6,060,123	7.50%
12/31/2025	$ 531,570	$ 531,570	$ –	$ 7,087,602	7.50%

CITY OF RAMSEY

PERA – Public Employees Police and Fire Fund
Schedule of City's and Nonemployer Proportionate Share of Net Pension Liability

City Fiscal Year-End Date	PERA Fiscal Year-End Date (Measurement Date)	City's Proportion of the Net Pension Liability	City's Proportionate Share of the Net Pension Liability	City's Proportionate Share of the State of Minnesota's Proportionate Share of the Net Pension Liability	Proportionate Share of the Net Pension Liability and the City's Share of the State of Minnesota's Share of the Net Pension Liability	City's Covered Payroll	City's Proportionate Share of the Net Pension Liability as a Percentage of Covered Payroll	Plan Fiduciary Net Position as a Percentage of the Total Pension Liability
12/31/2016	06/30/2016	0.2080%	$ 8,347,402	$ –	$ 8,347,402	$ 2,000,574	417.25%	63.90%
12/31/2017	06/30/2017	0.2190%	$ 2,956,761	$ –	$ 2,956,761	$ 2,243,957	131.77%	85.40%
12/31/2018	06/30/2018	0.2161%	$ 2,303,404	$ –	$ 2,303,404	$ 2,277,516	101.14%	88.80%
12/31/2019	06/30/2019	0.2331%	$ 2,481,585	$ –	$ 2,481,585	$ 2,458,454	100.94%	89.30%
12/31/2020	06/30/2020	0.2397%	$ 3,159,502	$ 74,418	$ 3,233,920	$ 2,703,294	116.88%	87.20%
12/31/2021	06/30/2021	0.2447%	$ 1,888,825	$ 84,916	$ 1,973,741	$ 2,891,892	65.31%	93.70%
12/31/2022	06/30/2022	0.2573%	$ 11,196,681	$ 489,060	$ 11,685,741	$ 3,125,648	358.22%	70.50%
12/31/2023	06/30/2023	0.2407%	$ 4,156,576	$ 167,433	$ 4,324,009	$ 3,160,708	131.51%	86.50%
12/31/2024	06/30/2024	0.2545%	$ 3,348,488	$ 127,643	$ 3,476,131	$ 3,524,438	95.01%	90.20%
12/31/2025	06/30/2025	0.2461%	$ 2,883,660	$ 99,962	$ 2,983,622	$ 3,735,246	77.20%	91.80%

PERA – Public Employees Police and Fire Fund
Schedule of City Contributions

City Fiscal Year-End Date	Statutorily Required Contributions	Contributions in Relation to the Statutorily Required Contributions	Contribution Deficiency (Excess)	Covered Payroll	Contributions as a Percentage of Covered Payroll
12/31/2016	$ 339,699	$ 339,699	$ –	$ 2,096,907	16.20%
12/31/2017	$ 357,524	$ 357,524	$ –	$ 2,206,938	16.20%
12/31/2018	$ 382,968	$ 382,968	$ –	$ 2,364,000	16.20%
12/31/2019	$ 433,917	$ 433,917	$ –	$ 2,559,982	16.95%
12/31/2020	$ 492,217	$ 492,217	$ –	$ 2,780,887	17.70%
12/31/2021	$ 541,368	$ 541,368	$ –	$ 3,058,576	17.70%
12/31/2022	$ 553,715	$ 553,715	$ –	$ 3,128,333	17.70%
12/31/2023	$ 591,359	$ 591,359	$ –	$ 3,341,011	17.70%
12/31/2024	$ 641,383	$ 641,383	$ –	$ 3,623,633	17.70%
12/31/2025	$ 698,091	$ 698,091	$ –	$ 3,944,013	17.70%

CITY OF RAMSEY

Other Post-Employment Benefits Plan
Schedule of Changes in the City's Total
OPEB Liability and Related Ratios

	Fiscal Year							
	2018	2019	2020	2021	2022	2023	2024	2025
Total OPEB liability								
Service cost	$ 40,892	$ 74,389	$ 55,942	$ 69,584	$ 81,145	$ 119,416	$ 91,803	$ 117,053
Interest	22,858	24,695	30,837	14,428	13,589	18,686	35,055	55,482
Differences between expected and actual experience	–	–	(368,975)	6,307	510,595	1,371	433,178	(5,761)
Changes of assumptions	19,347	(41,435)	47,099	20,586	(365,412)	(123,730)	66,721	(38,715)
Benefit payments	(3,349)	(3,476)	(2,775)	(9,111)	(6,965)	(17,207)	(42,119)	(49,708)
Net change in total OPEB liability	79,748	54,173	(237,872)	101,794	232,952	(1,464)	584,638	78,351
Total OPEB liability – beginning of year	565,491	645,239	699,412	461,540	563,334	796,286	794,822	1,379,460
Total OPEB liability – end of year	$ 645,239	$ 699,412	$ 461,540	$ 563,334	$ 796,286	$ 794,822	$ 1,379,460	$ 1,457,811
Covered-employee payroll	$ 5,400,000	$ 5,600,000	$ 6,400,000	$ 6,700,000	$ 6,800,000	$ 7,600,000	$ 8,300,000	$ 9,500,000
Total OPEB liability as a percentage of covered-employee payroll	11.95%	12.49%	7.21%	8.41%	11.71%	10.46%	16.62%	15.35%

Note 1: **Changes in Actuarial Assumptions.** (1) 2025 Changes - The discount rate was changed form 3.77 percent to 4.08 percent. (2) 2024 Changes - The discount rate was changed from 4.05 percent to 3.77 percent. Inflation rate was changed from 2.50 percent to 2.60 percent. The healthcare trend rates were updated for changes in recent studies and inflationary adjustments. (3) 2023 Changes - The discount rate was changed from 2.06 percent to 4.05 percent. (4) 2022 Changes - The discount rate was changed from 2.12 percent to 2.06 percent. The healthcare trend rates and plan experience assumptions were updated for changes in recent studies and inflationary adjustments. (5) 2021 Changes - The discount rate was changed from 2.74 percent to 2.12 percent. The healthcare trend rates were updated for changes in recent studies and inflationary adjustments. (6) 2020 Changes - The discount rate was changed from 4.09 percent to 2.74 percent. The healthcare trend rates, mortality tables, and payroll growth rates were updated for changes in recent studies and inflationary adjustments. (7) 2019 Changes - The discount rate was changed from 3.44 percent to 4.09 percent. (8) 2018 Changes - The discount rate was changed from 4.50 percent to 3.44 percent.

Note 2: The City implemented GASB Statement No. 75 in fiscal 2018. This information is not available for previous fiscal years. Additional years' information will be displayed as it becomes available.

Note 3: No assets are accumulated in a trust that meets the criteria in paragraph 4 of GASB Statement No. 75 to pay related benefits. There are no factors that affect trends in the amounts reported, such as changes in benefit terms or assumptions.

CITY OF RAMSEY

Notes to Required Supplementary Information
General Employees Retirement Fund
Year Ended December 31, 2025

2025 CHANGES IN ACTUARIAL ASSUMPTIONS

- The combined service annuity loading factors increased from 15% to 19% for vested terminated members and from 3% to 44% for non-vested, terminated members.
- The assumed post-retirement benefit increase changed from 1.25% to 1.5%.

2025 CHANGES IN PLAN PROVISIONS

- The post-retirement benefit increase formula changed to 100% of the Social Security annual increase, between 1% and 1.75%, beginning January 1, 2026. If the funded ratio (on a market value of assets basis) is less than 85% for the last two consecutive annual valuations or is less than 80% in the most recent actuarial valuation, the maximum is reduced to 1.5%. Previously, the benefit increase was 50.00% of the Social Security annual increase, between 1% and 1.5%.
- The 1% additional employer contribution is eliminated when the plan reaches 98% funded status (on an actuarial value of assets basis); this contribution was previously scheduled to stop when the plan reached 100% funded status.

2024 CHANGES IN ACTUARIAL ASSUMPTIONS

- Rates of merit and seniority were adjusted, resulting in slightly higher rates.
- Assumed rates of retirement were adjusted as follows: increase the rate of assumed unreduced retirements, slight adjustments to Rule of 90 retirement rates, and slight adjustments to early retirement rates for Tier 1 and Tier 2 members.
- Minor increase in assumed withdrawals for males and females.
- Lower rates of disability.
- Continued use of Pub-2010 general mortality table with slight rate adjustments as recommended in the most recent experience study.
- Minor changes to form of payment assumptions for male and female retirees.
- Minor changes to assumptions made with respect to missing participant data.

2024 CHANGES IN PLAN PROVISIONS

- The workers' compensation offset for disability benefits was eliminated. The actuarial equivalent factors updated to reflect the changes in assumptions.

2023 CHANGES IN ACTUARIAL ASSUMPTIONS

- The investment return assumption and single discount rate were changed from 6.50 percent to 7.00 percent.

2023 CHANGES IN PLAN PROVISIONS

- An additional one-time direct state aid contribution of $170.1 million will be contributed to the Plan on October 1, 2023.
- The vesting period of those hired after June 30, 2010, was changed from five years of allowable service to three years of allowable service.
- The benefit increase delay for early retirements on or after January 1, 2024 was eliminated.
- A one-time, non-compounding benefit increase of 2.50 percent minus the actual 2024 adjustment will be payable in a lump sum for calendar year 2024 by March 31, 2024.

2022 CHANGES IN ACTUARIAL ASSUMPTIONS

- The mortality improvement scale was changed from Scale MP-2020 to Scale MP-2021.

2021 CHANGES IN ACTUARIAL ASSUMPTIONS

- The investment return and single discount rates were changed from 7.50 percent to 6.50 percent, for financial reporting purposes.
- The mortality improvement scale was changed from Scale MP-2019 to Scale MP-2020.

2020 CHANGES IN ACTUARIAL ASSUMPTIONS

- The price inflation assumption was decreased from 2.50 percent to 2.25 percent.
- The payroll growth assumption was decreased from 3.25 percent to 3.00 percent.
- Assumed salary increase rates were changed as recommended in the June 30, 2019 experience study. The net effect is assumed rates that average 0.25 percent less than previous rates.
- Assumed rates of retirement were changed as recommended in the June 30, 2019 experience study. The changes result in more unreduced (normal) retirements and slightly fewer Rule of 90 and early retirements.
- Assumed rates of termination were changed as recommended in the June 30, 2019 experience study. The new rates are based on service and are generally lower than the previous rates for years 2-5 and slightly higher thereafter.
- Assumed rates of disability were changed as recommended in the June 30, 2019 experience study. The change results in fewer predicted disability retirements for males and females.
- The base mortality table for healthy annuitants and employees was changed from the RP-2014 table to the Pub-2021 General Mortality table, with adjustments. The base mortality table for disabled annuitants was changed from the RP-2014 disabled annuitant mortality table to the Pub-2010 General/Teacher disabled annuitant mortality table, with adjustments.
- The mortality improvement scale was changed from Scale MP-2018 to MP-2019.
- The assumed spouse age difference was changed from two years older for females to one year older.

2020 CHANGES IN ACTUARIAL ASSUMPTIONS (CONTINUED)

- The assumed number of married male new retirees electing the 100 percent Joint and Survivor option changed from 35 percent to 45 percent. The assumed number of married female new retirees electing the 100 percent Joint and Survivor option changed from 15 percent to 30 percent. The corresponding number of married new retirees electing the Life annuity option was adjusted accordingly.

2020 CHANGES IN PLAN PROVISIONS

- Augmentation for current privatized members was reduced to 2.00 percent for the period July 1, 2020 through December 31, 2023 and zero percent after. Augmentation was eliminated for privatizations occurring after June 30, 2020.

2019 CHANGES IN ACTUARIAL ASSUMPTIONS

- The mortality projection scale was changed from MP-2017 to MP-2018.

2019 CHANGES IN PLAN PROVISIONS

- The employer supplemental contribution was changed prospectively, decreasing from $31.0 million to $21.0 million per year. The state's special funding contribution was changed prospectively, requiring $16.0 million due per year through 2031.

2018 CHANGES IN ACTUARIAL ASSUMPTIONS

- The mortality projection scale was changed from MP-2015 to MP-2017.
- The assumed benefit increase was changed from 1.00 percent per year through 2044, and 2.50 percent per year thereafter, to 1.25 percent per year.

2018 CHANGES IN PLAN PROVISIONS

- The augmentation adjustment in early retirement factors is eliminated over a five-year period starting July 1, 2019, resulting in actuarial equivalence after June 30, 2024.
- Interest credited on member contributions decreased from 4.00 percent to 3.00 percent, beginning July 1, 2018.
- Deferred augmentation was changed to zero percent, effective January 1, 2019. Augmentation that has already accrued for deferred members will still apply.
- Contribution stabilizer provisions were repealed.
- Post-retirement benefit increases were changed from 1.00 percent per year with a provision to increase to 2.50 percent upon attainment of 90.00 percent funding ratio to 50.00 percent of the Social Security Cost of Living Adjustment, not less than 1.00 percent and not more than 1.50 percent, beginning January 1, 2019.

2018 CHANGES IN ACTUARIAL ASSUMPTIONS (CONTINUED)

- For retirements on or after January 1, 2024, the first benefit increase is delayed until the retiree reaches normal retirement age; does not apply to Rule of 90 retirees, disability benefit recipients, or survivors.
- Actuarial equivalent factors were updated to reflect revised mortality and interest assumptions.

2017 CHANGES IN ACTUARIAL ASSUMPTIONS

- The Combined Service Annuity (CSA) loads were changed from 0.80 percent for active members and 60.00 percent for vested and nonvested deferred members. The revised CSA loads are now zero percent for active member liability, 15.00 percent for vested deferred member liability, and 3.00 percent for nonvested deferred member liability.
- The assumed post-retirement benefit increase rate was changed from 1.00 percent per year for all years, to 1.00 percent per year through 2044, and 2.50 percent per year thereafter.

2017 CHANGES IN PLAN PROVISIONS

- The state's contribution for the Minneapolis Employees Retirement Fund equals $16.0 million in 2017 and 2018, and $6.0 million thereafter.
- The Employer Supplemental Contribution for the Minneapolis Employees Retirement Fund changed from $21.0 million to $31.0 million in calendar years 2019 to 2031. The state's contribution changed from $16.0 million to $6.0 million in calendar years 2019 to 2031.

2016 CHANGES IN ACTUARIAL ASSUMPTIONS

- The assumed post-retirement benefit increase rate was changed from 1.00 percent per year through 2035 and 2.50 percent per year thereafter, to 1.00 percent per year for all years.
- The assumed investment return was changed from 7.90 percent to 7.50 percent. The single discount rate changed from 7.90 percent to 7.50 percent.
- Other assumptions were changed pursuant to the experience study June 30, 2015. The assumed future salary increases, payroll growth, and inflation were decreased by 0.25 percent to 3.25 percent for payroll growth, and 2.50 for inflation.

CITY OF RAMSEY

Notes to Required Supplementary Information
Public Employees Police and Fire Fund
Year Ended December 31, 2025

2025 CHANGES IN ACTUARIAL ASSUMPTIONS

- Assumed rates of salary increases were reduced slightly.
- Assumed rates of retirement were adjusted, resulting in an overall increase in unreduced (full) retirements and an overall increase in reduced (early) retirements.
- Assumed rates of withdrawal were modified; the new rates will increase predicted terminations, especially in the first few years of employment.
- Assumed rates of disabled retirement were significantly increased, especially for ages of age 30.
- Continued use of Pub-2010 Public Safety Mortality Table with rates adjusted to better fit observed experience.
- Percent married assumption for female retirees lowered from 70% to 65%.
- Minor changes were made to form of payment assumptions for retirees.
- Minor changes were made to assumptions made with respect to missing participant data.
- The combined service annuity load changed from 33% to 13% for vested, terminated members and from 2% to 38% for non-vested, terminated members.

2025 CHANGES IN PLAN PROVISIONS

- The period of time needed for benefit recipients to receive their first benefit increase was reduced by one year (from 36 months to 24 months for a full increase).
- The January 1, 2026 benefit increase changed from 1% to 3%; subsequent January 1 increases will be 1%.
- The threshold to end the $9 million annual state aid contribution changed from the earlier of July 1, 2048 or 90% funded for both PERA PEPFF and MSRS State Patrol for three consecutive years to 100% funded for both PERA PEPFF and MSRS State Patrol for three consecutive years (on an actuarial value of assets basis).
- The threshold to end the additional $9 million annual state aid contribution changed from the earlier of July 1, 2048 or 100% funded for a minimum of three consecutive years to 110% funded for a minimum of three consecutive years (on an actuarial value of assets basis).
- An additional $17.7 million in direct state aid will be paid annually each October 1 beginning October 1, 2025 through June 30, 2048.
- Joint and survivor actuarial equivalent factors were updated to reflect changes in assumptions.

2024 CHANGES IN PLAN PROVISIONS

- The State contribution of $9.0 million per year will continue until the earlier of 1) both the Police and Fire Plan and the State Patrol Retirement Fund attain 90 percent funded status for three consecutive years (on an actuarial value of assets basis) or 2) July 1, 2048. The contribution was previously due to expire after attaining a 90 percent funded status for one year.
- The additional $9.0 million contribution will continue until the Police & Fire Plan is fully funded for a minimum of three consecutive years on an actuarial value of assets basis, or July 1, 2048, whichever is earlier. This contribution was previously due to expire upon attainment of fully funded status on an actuarial value of assets basis for one year (or July 1, 2048 if earlier).

2023 CHANGES IN ACTUARIAL ASSUMPTIONS

- The investment return assumption was changed from 6.50 percent to 7.00 percent.
- The single discount rate changed from 5.40 percent to 7.00 percent.

2023 CHANGES IN PLAN PROVISIONS

- Additional one-time direct state aid contribution of $19.4 million will be contributed to the Plan on October 1, 2023.
- Vesting requirement for new hires after June 30, 2014, was changed from a graded 20-year vesting schedule to a graded 10-year vesting schedule, with 50.00 percent vesting after five years, increasing incrementally to 100.00 percent after 10 years.
- A one-time, non-compounding benefit increase of 3.00 percent will be payable in a lump sum for calendar year 2024 by March 31, 2024.
- Psychological treatment is required effective July 1, 2023, prior to approval for a duty disability benefit for a psychological condition relating to the member's occupation.
- The total and permanent duty disability benefit was increased, effective July 1, 2023.

2022 CHANGES IN ACTUARIAL ASSUMPTIONS

- The mortality improvement scale was changed from Scale MP-2020 to Scale MP-2021.
- The single discount rate was changed from 6.50 percent to 5.40 percent.

2021 CHANGES IN ACTUARIAL ASSUMPTIONS

- The investment return and single discount rates were changed from 7.50 percent to 6.50 percent, for financial reporting purposes.
- The inflation assumption was changed from 2.50 percent to 2.25 percent.
- The payroll growth assumption was changed from 3.25 percent to 3.00 percent.

2021 CHANGES IN ACTUARIAL ASSUMPTIONS (CONTINUED)

- The base mortality table for healthy annuitants and employees was changed from the RP-2014 Table to the Pub-2010 Public Safety Mortality Table. The mortality improvement scale was changed from MP-2019 to MP-2020.
- The base mortality table for disabled annuitants was changed from the RP-2014 Healthy Annuitant Mortality Table (with future mortality improvement according to Scale MP-2019) to the Pub-2010 Public Safety Disabled Annuitant Mortality Table (with future mortality improvement according to Scale MP-2020).
- Assumed rates of salary increase were modified as recommended in the July 14, 2020 experience study. The overall impact is a decrease in gross salary increase rates.
- Assumed rates of retirement were changed as recommended in the July 14, 2020 experience study. The changes result in slightly more unreduced retirements and fewer assumed early retirements.
- Assumed rates of withdrawal were changed from select and ultimate rates to service-based rates. The changes would result in more assumed terminations.
- Assumed rates of disability were increased for ages 25-44 and decreased for ages over 49. Overall, proposed rates result in more projected disabilities.
- Assumed percent married for active female members was changed from 60 percent to 70 percent. Minor changes to form of payment assumptions were applied.

2020 CHANGES IN ACTUARIAL ASSUMPTIONS

- The mortality projection scale was changed from MP-2018 to MP-2019.

2019 CHANGES IN ACTUARIAL ASSUMPTIONS

- The mortality projection scale was changed from MP-2017 to MP-2018.

2018 CHANGES IN ACTUARIAL ASSUMPTIONS

- The mortality projection scale was changed from MP-2016 to MP-2017.

2018 CHANGES IN PLAN PROVISIONS

- Post-retirement benefit increases were changed to 1.00 percent for all years, with no trigger.
- An end date of July 1, 2048 was added to the existing $9.0 million state contribution.
- New annual state aid will equal $4.5 million in fiscal years 2019 and 2020, and $9.0 million thereafter, until the plan reaches 100.00 percent funding, or July 1, 2048, if earlier.
- Member contributions were changed from 10.80 percent to 11.30 percent of pay, effective January 1, 2019, and 11.80 percent of pay, effective January 1, 2020.
- Employer contributions were changed from 16.20 percent to 16.95 percent of pay, effective January 1, 2019, and 17.70 percent of pay, effective January 1, 2020.

2018 CHANGES IN PLAN PROVISIONS (CONTINUED)

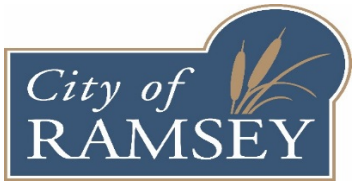
- Interest credited on member contributions decreased from 4.00 percent to 3.00 percent, beginning July 1, 2018.
- Deferred augmentation was changed to zero percent, effective January 1, 2019. Augmentation that has already accrued for deferred members will still apply.
- Actuarial equivalent factors were updated to reflect revised mortality and interest assumptions.

2017 CHANGES IN ACTUARIAL ASSUMPTIONS

- Assumed salary increases were changed as recommended in the June 30, 2016 experience study. The net effect is proposed rates that average 0.34 percent lower than the previous rates.
- Assumed rates of retirement were changed, resulting in fewer retirements.
- The CSA load was 30.00 percent for vested and nonvested deferred members. The CSA has been changed to 33.00 percent for vested members, and 2.00 percent for nonvested members.
- The base mortality table for healthy annuitants was changed from the RP-2000 Fully Generational Table to the RP-2014 Fully Generational Table (with a base year of 2006), with male rates adjusted by a factor of 0.96. The mortality improvement scale was changed from Scale AA to Scale MP-2016. The base mortality table for disabled annuitants was changed from the RP-2000 Disabled Mortality Table to the mortality tables assumed for healthy retirees.
- Assumed termination rates were decreased to 3.00 percent for the first three years of service. Rates beyond the select period of three years were adjusted, resulting in more expected terminations overall.
- Assumed percentage of married female members was decreased from 65.00 percent to 60.00 percent.
- Assumed age difference was changed from separate assumptions for male members (wives assumed to be three years younger) and female members (husbands assumed to be four years older) to the assumption that males are two years older than females.
- The assumed percentage of female members electing joint and survivor annuities was increased.
- The assumed post-retirement benefit increase rate was changed from 1.00 percent for all years, to 1.00 percent per year through 2064, and 2.50 percent thereafter.
- The single discount rate was changed from 5.60 percent per annum to 7.50 percent per annum.

2016 CHANGES IN ACTUARIAL ASSUMPTIONS

- The assumed post-retirement benefit increase rate was changed from 1.00 percent per year through 2037, and 2.50 percent per year thereafter, to 1.00 percent per year for all future years.
- The assumed investment return was changed from 7.90 percent to 7.50 percent.
- The single discount rate changed from 7.90 percent to 5.60 percent.
- The assumed future salary increases, payroll growth, and inflation were decreased by 0.25 percent to 3.25 percent for payroll growth, and 2.50 percent for inflation.



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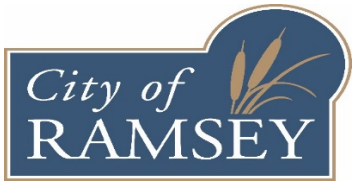
COMBINING AND INDIVIDUAL FUND STATEMENTS AND SCHEDULES



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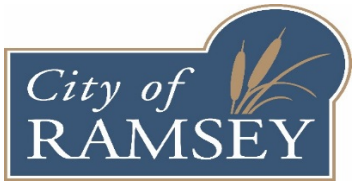
CITY OF RAMSEY

Nonmajor Governmental Funds
Combining Balance Sheet
December 31, 2025

	Special Revenue	Debt Service	Capital Project	Totals
Assets				
Cash and temporary investments	$ 4,267,609	$ 587,148	$ 6,649,776	$ 11,504,533
Receivables				
Unremitted taxes	1,033	35,775	–	36,808
Delinquent taxes	860	30,855	–	31,715
Unremitted special assessments	–	701	620	1,321
Delinquent special assessments	–	395	2,242	2,637
Deferred special assessments	–	58,959	60,973	119,932
Accounts	12,633	–	–	12,633
Notes	131,523	–	–	131,523
Due from other governmental units	61,114	–	–	61,114
Due from other funds	25,000	–	–	25,000
Advances to other funds	–	–	1,454,009	1,454,009
Prepaids	2,993	–	–	2,993
Total assets	$ 4,502,765	$ 713,833	$ 8,167,620	$ 13,384,218
Liabilities				
Accounts and contracts payable	$ 7,525	$ 871	$ 5,356	$ 13,752
Due to other governmental units	58,371	–	–	58,371
Advances from other funds	–	–	137,761	137,761
Total liabilities	65,896	871	143,117	209,884
Deferred inflows of resources				
Unavailable revenue - property taxes	860	30,855	–	31,715
Unavailable revenue - special assessments	–	59,354	63,215	122,569
Unavailable revenue - notes	131,523	–	–	131,523
Total deferred inflows of resources	132,383	90,209	63,215	285,807
Fund balances				
Nonspendable	2,993	–	–	2,993
Restricted	2,410,097	622,753	–	3,032,850
Committed	1,891,396	–	–	1,891,396
Assigned	–	–	7,961,288	7,961,288
Total fund balance	4,304,486	622,753	7,961,288	12,888,527
Total liabilities, deferred inflows of resources, and fund balances	$ 4,502,765	$ 713,833	$ 8,167,620	$ 13,384,218



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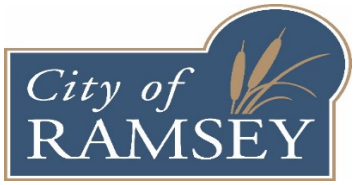
CITY OF RAMSEY

Nonmajor Governmental Funds
Combining Statement of Revenue, Expenditures, and Changes in Fund Balances
Year Ended December 31, 2025

	Special Revenue	Debt Service	Capital Project	Totals
Revenue				
Property taxes	$ 84,509	$ 2,925,043	$ 44,520	$ 3,054,072
Special assessments	–	53,336	11,487	64,823
Intergovernmental revenue	419,894	338,510	–	758,404
Contributions	221,077	–	–	221,077
Other revenue				
Investment earnings	160,736	60,026	272,384	493,146
Miscellaneous	457,654	129	178,460	636,243
Total revenue	1,343,870	3,377,044	506,851	5,227,765
Expenditures				
Current				
General government	104,681	–	191,781	296,462
Public safety	101,233	–	–	101,233
Highways and streets	–	–	696,054	696,054
Economic development	195,236	–	–	195,236
Capital outlay	325,335	–	11,852	337,187
Debt service				
Principal retirement	–	2,640,000	–	2,640,000
Interest	–	993,198	3,594	996,792
Total expenditures	726,485	3,633,198	903,281	5,262,964
Excess (deficiency) of revenue over expenditures	617,385	(256,154)	(396,430)	(35,199)
Other financing sources (uses)				
Proceeds on sale of capital assets	41,075	–	–	41,075
Transfers in	78,167	385,369	1,272,944	1,736,480
Transfers (out)	(53,408)	(385,369)	(800,200)	(1,238,977)
Total other financing sources (uses)	65,834	–	472,744	538,578
Net change in fund balances	683,219	(256,154)	76,314	503,379
Fund balances				
Beginning of year, as previously reported	2,564,559	878,907	7,884,974	11,328,440
Change within financial reporting entity	1,056,708	–	–	1,056,708
Beginning of year, as adjusted	3,621,267	878,907	7,884,974	12,385,148
End of year	$ 4,304,486	$ 622,753	$ 7,961,288	$ 12,888,527



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NONMAJOR SPECIAL REVENUE FUNDS

Nonmajor Special Revenue Funds are used to account for revenue derived from specific revenue sources that are legally restricted or committed to expenditures for specific purposes.

Revolving Loan Fund – used to account for loans authorized by the City to prospective private businesses in accordance with Chapter 469 of the Minnesota Statutes.

Lawful Gambling Fund – used to account for lawful gambling revenues received by the City as authorized by Minnesota State Statutes Chapter 349.

Peace Officers Fund – used to account for post-board reimbursement and other restricted revenues which must be used exclusively for in-service training and other expenditures as specified.

Developer's Fees Fund – used to account for demand fees that will be used for storm water management. This fund was a major government fund in 2024.

State Relief Fund – used to account for the funds received from the State of Minnesota known as Local Affordable Housing Aid to be used on qualifying projects.

General Govt Special Projects Fund – used to account for resources accumulated and expenditures related to special General Government projects.

Lodging Tax Fund – used to account for lodging tax revenues received by the City that shall be used in accordance with Minnesota Statutes 469.190.

Economic Development Authority Fund – used to account for revenues and expenditures associated with economic development activities within the City.

CITY OF RAMSEY

Nonmajor Special Revenue Funds
Combining Balance Sheet
December 31, 2025

	Revolving Loan	Lawful Gambling	Peace Officers	Formerly Major Developer's Fees
Assets				
Cash and temporary investments	$ 269,137	$ 153,845	$ 34,891	$ 1,544,495
Receivables				
Unremitted taxes	–	–	–	–
Delinquent taxes	–	–	–	–
Accounts	–	12,321	–	–
Notes	131,523	–	–	–
Due from other governmental units	–	–	61,114	–
Due from other funds	–	–	–	–
Prepaids	–	–	–	–
Total assets	$ 400,660	$ 166,166	$ 96,005	$ 1,544,495
Liabilities				
Accounts and contracts payable	$ –	$ –	$ 7,185	$ –
Due to other governmental units	–	–	52,532	–
Total liabilities	–	–	59,717	–
Deferred inflows of resources				
Unavailable revenue - property taxes	–	–	–	–
Unavailable revenue - notes	131,523	–	–	–
Total deferred inflows of resources	131,523	–	–	–
Fund balances				
Nonspendable	–	–	–	–
Restricted	–	166,166	36,288	–
Committed	269,137	–	–	1,544,495
Total fund balances	269,137	166,166	36,288	1,544,495
Total liabilities, deferred inflows of resources, and fund balances	$ 400,660	$ 166,166	$ 96,005	$ 1,544,495

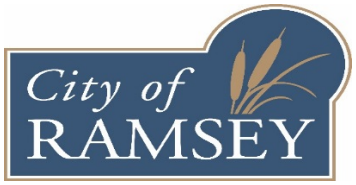
State Relief	General Govt Special Projects	Lodging Tax	Economic Development Authority	Totals
$ 447,102	$ 77,764	$ 8,348	$ 1,732,027	$ 4,267,609
–	–	–	1,033	1,033
–	–	–	860	860
–	–	312	–	12,633
–	–	–	–	131,523
–	–	–	–	61,114
–	–	–	25,000	25,000
–	–	–	2,993	2,993
$ 447,102	$ 77,764	$ 8,660	$ 1,761,913	$ 4,502,765
$ –	$ –	$ –	$ 340	$ 7,525
–	–	5,839	–	58,371
–	–	5,839	340	65,896
–	–	–	860	860
–	–	–	–	131,523
–	–	–	860	132,383
–	–	–	2,993	2,993
447,102	–	2,821	1,757,720	2,410,097
–	77,764	–	–	1,891,396
447,102	77,764	2,821	1,760,713	4,304,486
$ 447,102	$ 77,764	$ 8,660	$ 1,761,913	$ 4,502,765

CITY OF RAMSEY

Nonmajor Special Revenue Funds
Combining Statement of Revenue, Expenditures, and Changes in Fund Balances
Year Ended December 31, 2025

	Revolving Loan	Lawful Gambling	Peace Officers	Formerly Major Developer's Fees
Revenue				
Property taxes	$ –	$ –	$ –	$ –
Intergovernmental revenue	–	–	101,114	–
Contributions	–	–	–	221,077
Other revenue				
Investment earnings	11,143	10,397	1,141	56,227
Miscellaneous	23,838	105,840	12,201	156,675
Total revenue	34,981	116,237	114,456	433,979
Expenditures				
Current				
General government	–	24,435	–	–
Public safety	–	–	101,233	–
Economic development	149,999	–	–	–
Capital outlay	–	300,976	–	24,359
Total expenditures	149,999	325,411	101,233	24,359
Excess (deficiency) of revenue over expenditures	(115,018)	(209,174)	13,223	409,620
Other financing sources (uses)				
Proceeds on sale of capital assets	–	–	–	–
Transfers in	–	–	–	78,167
Transfers (out)	–	–	–	–
Total other financing sources (uses)	–	–	–	78,167
Net change in fund balances	(115,018)	(209,174)	13,223	487,787
Fund balances				
Beginning of year, as previously reported	384,155	375,340	23,065	–
Change within financial reporting entity	–	–	–	1,056,708
Beginning of year, as adjusted	384,155	375,340	23,065	1,056,708
End of year	$ 269,137	$ 166,166	$ 36,288	$ 1,544,495

State Relief	General Govt Special Projects	Lodging Tax	Economic Development Authority	Totals
$ –	$ –	$ –	$ 84,509	$ 84,509
318,780	–	–	–	419,894
–	–	–	–	221,077
9,425	4,353	165	67,885	160,736
–	68,668	7,656	82,776	457,654
328,205	73,021	7,821	235,170	1,343,870
–	80,246	–	–	104,681
–	–	–	–	101,233
–	–	5,000	40,237	195,236
–	–	–	–	325,335
–	80,246	5,000	40,237	726,485
328,205	(7,225)	2,821	194,933	617,385
–	41,075	–	–	41,075
–	–	–	–	78,167
(23,408)	(30,000)	–	–	(53,408)
(23,408)	11,075	–	–	65,834
304,797	3,850	2,821	194,933	683,219
142,305	73,914	–	1,565,780	2,564,559
–	–	–	–	1,056,708
142,305	73,914	–	1,565,780	3,621,267
$ 447,102	$ 77,764	$ 2,821	$ 1,760,713	$ 4,304,486



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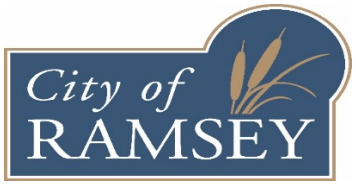
CITY OF RAMSEY

Schedule of Revenue, Expenditures, and Changes in Fund Balances
Economic Development Authority – Budget and Actual
Year Ended December 31, 2025

	Original and Final Budget	Actual	Over (Under) Final Budget
Revenue			
Property taxes	$ 86,367	$ 84,509	$ (1,858)
Other revenue			
Investment earnings	5,000	67,885	62,885
Miscellaneous	–	82,776	82,776
Total revenue	91,367	235,170	143,803
Expenditures			
Current			
Economic development	91,367	40,237	(51,130)
Net change in fund balances	$ –	194,933	$ 194,933
Fund balances			
Beginning of year		1,565,780	
End of year		$ 1,760,713	



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NONMAJOR DEBT SERVICE FUNDS

Nonmajor Debt Service Funds are used to account for the accumulation of resources used for the payment of principal and interest on long term debt.

2011B Refund GO Improvement Bonds – In 2011, $3,090,000 Series 2011B Improvement Crossover Refunding bonds were issued to refund the 2005B Series AUAR roadway bonds that were called on December 15, 2014.

2013A Capital Equipment Certificates – The Series 2013A $635,000 General Obligation Capital Equipment Certificate of Indebtedness is to finance the acquisition of capital equipment.

2014A Capital Equipment Certificates – The Series 2014A $875,000 General Obligation Capital Equipment Certificate of Indebtedness is to finance the acquisition of capital equipment.

2015A GO Capital Improvement Bond – The $3,880,000 General Obligation Capital Improvement Bond is to finance the construction of the city's Fire Station #2.

2015B GO Street Reconstruction Bond – The $1,205,000 General Obligation Street Reconstruction Bonds is to finance the reconstruction of Garnet Street and 168th Avenue.

2016A GO Street Reconstruction Bond – The $1,650,000 General Obligation Street Reconstruction Bonds is to finance the reconstruction of Andrie Street and 164th Lane.

2017A GO Street Reconstruction Bond – The $895,000 General Obligation Street Reconstruction Bonds is to finance the reconstruction of Alpine Drive and Sunwood Drive.

2018A GO Street Reconstruction Bond – The $1,175,000 General Obligation Street Reconstruction Bond is to finance the reconstruction of Riversbend Avenue and Stanhope Terrace.

2020A GO Capital Improvement Bond – The $9,055,000 General Obligation Capital Improvement Bond is to finance the construction **o**f the city's Public Works Campus.

2021A/2012A GO Refund Improvement Bond – The $9,845,000 General Obligation Capital Improvement Bond were issued to refund the 2012A General Obligation Capital Improvement Bond that had refunded the 2005A Public Project Lease Revenue Bond that was issued to finance the construction of the city's Municipal Center.

2022A GO Street Reconstruction Bond – The $10,765,000 General Obligation Street Reconstruction Bonds is to finance the reconstruction of several streets as outlined in the City's Capital Improvement Plan for years 2023 through 2025.

2023A Capital Equipment Certificates – The Series 2023A $1,400,000 General Obligation Capital Equipment Certificate of Indebtedness is to finance the acquisition of capital equipment.

CITY OF RAMSEY

Nonmajor Debt Service Funds
Combining Balance Sheet
December 31, 2025

	2011B Refund GO Improvement Bonds	2013A Capital Equipment Certificates	2014A Capital Equipment Certificates	2015A GO Capital Improvement Bond	2015B GO Street Reconstruction Bond	2016A GO Street Reconstruction Bond
Assets						
Cash and temporary investments	$ 29,726	$ –	$ 2,182	$ 133,071	$ 4,779	$ 83,617
Receivables						
Unremitted taxes	–	–	–	2,528	1,017	1,306
Delinquent taxes	–	–	–	2,899	1,179	1,518
Unremitted special assessments	–	–	–	–	3	698
Delinquent special assessments	–	–	–	–	395	–
Deferred special assessments	–	–	–	–	–	21,426
Total assets	$ 29,726	$ –	$ 2,182	$ 138,498	$ 7,373	$ 108,565
Liabilities						
Accounts and contracts payable	$ –	$ –	$ –	$ –	$ –	$ –
Deferred inflows of resources						
Unavailable revenue - property taxes	–	–	–	2,899	1,179	1,518
Unavailable revenue - special assessments	–	–	–	–	395	21,426
Total deferred inflows of resources	–	–	–	2,899	1,574	22,944
Fund balances						
Restricted	29,726	–	2,182	135,599	5,799	85,621
Total liabilities, deferred inflows of resources and fund balances	$ 29,726	$ –	$ 2,182	$ 138,498	$ 7,373	$ 108,565

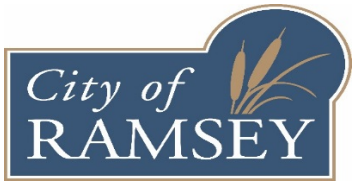
2017A GO Street Reconstruction Bond	2018A GO Street Reconstruction Bond	2020A GO Capital Improvement Bond	2021A/2012A GO Refund Improvement Bond	2022A GO Street Reconstruction Bond	2023A Capital Equipment Certificates	Totals
$ 6,628	$ 25,906	$ 60,578	$ 58,392	$ 128,342	$ 53,927	$ 587,148
820	1,015	1,135	16,592	9,692	1,670	35,775
951	1,159	1,308	9,618	10,539	1,684	30,855
–	–	–	–	–	–	701
–	–	–	–	–	–	395
9,139	28,394	–	–	–	–	58,959
$ 17,538	$ 56,474	$ 63,021	$ 84,602	$ 148,573	$ 57,281	$ 713,833
$ –	$ 91	$ –	$ –	$ –	$ 780	$ 871
951	1,159	1,308	9,618	10,539	1,684	30,855
9,139	28,394	–	–	–	–	59,354
10,090	29,553	1,308	9,618	10,539	1,684	90,209
7,448	26,830	61,713	74,984	138,034	54,817	622,753
$ 17,538	$ 56,474	$ 63,021	$ 84,602	$ 148,573	$ 57,281	$ 713,833

CITY OF RAMSEY

Nonmajor Debt Service Funds
Combining Statement of Revenue, Expenditures, and Changes in Fund Balances
Year Ended December 31, 2025

	2011B Refund GO Improvement Bonds	2013A Capital Equipment Certificates	2014A Capital Equipment Certificates	2015A GO Capital Improvement Bond	2015B GO Street Reconstruction Bond	2016A GO Street Reconstruction Bond
Revenue						
Property taxes	$ –	$ –	$ –	$ 276,787	$ 111,333	$ 142,927
Special assessments	–	–	–	–	8,667	24,411
Intergovernmental revenue	338,510	–	–	–	–	–
Other revenue						
Investment earnings	23,358	–	1,761	6,009	1,359	5,055
Miscellaneous	–	–	–	–		20
Total revenue	361,868	–	1,761	282,796	121,359	172,413
Expenditures						
Debt service						
Principal retirement	310,000	–	–	195,000	130,000	170,000
Interest	8,836	–	–	81,178	8,391	7,841
Total expenditures	318,836	–	–	276,178	138,391	177,841
Excess (deficiency) of revenue over expenditures	43,032	–	1,761	6,618	(17,032)	(5,428)
Other financing sources (uses)						
Transfers in	–	–	–	–	–	–
Transfers out	(340,000)	(369)	(45,000)	–	–	–
Total other financing sources (uses)	(340,000)	(369)	(45,000)	–	–	–
Net change in fund balances	(296,968)	(369)	(43,239)	6,618	(17,032)	(5,428)
Fund balances						
Beginning of year	326,694	369	45,421	128,981	22,831	91,049
End of year	$ 29,726	$ –	$ 2,182	$ 135,599	$ 5,799	$ 85,621

2017A GO Street Reconstruction Bond	2018A GO Street Reconstruction Bond	2020A GO Capital Improvement Bond	2021A/2012A GO Refund Improvement Bond	2022A GO Street Reconstruction Bond	2023A Capital Equipment Certificates	Totals
$ 89,725	$ 111,098	$ 124,230	$ 822,875	$ 1,062,291	$ 183,777	$ 2,925,043
5,200	15,058	–	–	–	–	53,336
–	–	–	–	–	–	338,510
1,044	2,445	769	8,336	8,600	1,290	60,026
109		–	–	–	–	129
96,078	128,601	124,999	831,211	1,070,891	185,067	3,377,044
90,000	125,000	–	955,000	550,000	115,000	2,640,000
7,401	16,032	122,156	186,591	488,691	66,081	993,198
97,401	141,032	122,156	1,141,591	1,038,691	181,081	3,633,198
(1,323)	(12,431)	2,843	(310,380)	32,200	3,986	(256,154)
–	–	40,000	300,369	–	45,000	385,369
–	–	–	–	–	–	(385,369)
–	–	40,000	300,369	–	45,000	–
(1,323)	(12,431)	42,843	(10,011)	32,200	48,986	(256,154)
8,771	39,261	18,870	84,995	105,834	5,831	878,907
$ 7,448	$ 26,830	$ 61,713	$ 74,984	$ 138,034	$ 54,817	$ 622,753



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NONMAJOR CAPITAL PROJECTS FUNDS

Nonmajor Capital Projects Funds are used to account for financial resources to be used for the acquisition or construction of major capital facilities.

Public Improvement Revolving Fund – used to account for the resources to be used to finance the City's share of the annual street maintenance program.

Trott Brook Cemetery Perpetual Care Fund – used to account for perpetual care fees collected on the sale of cemetery plots in Trott Brook Cemetery.

Parking Ramp Maintenance Fund – used to account for all expenditures that the City incurs to operate, maintain, and repair the parking ramp with costs to be allocated to the affected users.

Equipment Revolving Fund – used to account for resources to finance the replacement of city equipment, vehicles, and/or building facilities.

Public Facilities Construction Fund – used to account for the resources to be used for land acquisition and the construction of public utilities.

CITY OF RAMSEY

Nonmajor Capital Project Funds
Combining Balance Sheet
December 31, 2025

	Public Improvement Revolving	Trott Brook Cemetery Perpetual Care	Parking Ramp Maintenance
Assets			
Cash and temporary investments	$ 4,592,271	$ 98,770	$ 281,520
Receivables			
Unremitted special assessments	620	–	–
Delinquent special assessments	2,242	–	–
Deferred special assessments	60,973	–	–
Advances to other funds	175,000	–	–
Total assets	$ 4,831,106	$ 98,770	$ 281,520
Liabilities			
Accounts and contracts payable	$ –	$ –	$ 5,356
Advances from other funds	–	–	–
Total liabilities	–	–	5,356
Deferred inflows of resources			
Unavailable revenue - special assessments	63,215	–	–
Fund balances			
Assigned	4,767,891	98,770	276,164
Total liabilities, deferred inflows of resources, and fund balances	$ 4,831,106	$ 98,770	$ 281,520

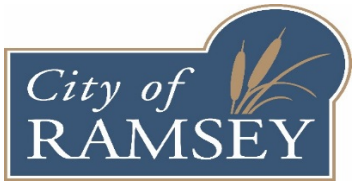
Equipment Revolving	Public Facilities Construction	Totals
$ 731,813	$ 945,402	$ 6,649,776
–	–	620
–	–	2,242
–	–	60,973
1,279,009	–	1,454,009
$ 2,010,822	$ 945,402	$ 8,167,620
$ –	$ –	$ 5,356
–	137,761	137,761
–	137,761	143,117
–	–	63,215
2,010,822	807,641	7,961,288
$ 2,010,822	$ 945,402	$ 8,167,620

CITY OF RAMSEY

Nonmajor Capital Project Funds
Combining Statement of Revenue, Expenditures, and Changes in Fund Balances
Year Ended December 31, 2025

	Public Improvement Revolving	Trott Brook Cemetery Perpetual Care	Parking Ramp Maintenance
Revenue			
Property taxes	$ –	$ –	$ –
Special assessments	11,487	–	–
Other revenue			
Investment earnings	177,337	3,881	7,507
Miscellaneous	429	5,800	152,231
Total revenue	189,253	9,681	159,738
Expenditures			
Current			
General government	–	–	112,938
Highways and streets	696,054	–	–
Capital outlay	–	–	–
Debt service			
Interest	–	–	–
Total expenditures	696,054	–	112,938
Excess (deficiency) of revenue over expenditures	(506,801)	9,681	46,800
Other financing sources (uses)			
Transfers in	695,414	–	–
Transfers (out)	(432,200)	–	–
Total other financing sources	263,214	–	–
Net change in fund balances	(243,587)	9,681	46,800
Fund balances			
Beginning of year	5,011,478	89,089	229,364
End of year	$ 4,767,891	$ 98,770	$ 276,164

Equipment Revolving	Public Facilities Construction	Totals
$ –	$ 44,520	$ 44,520
–	–	11,487
49,216	34,443	272,384
20,000	–	178,460
69,216	78,963	506,851
14,525	64,318	191,781
–	–	696,054
–	11,852	11,852
–	3,594	3,594
14,525	79,764	903,281
54,691	(801)	(396,430)
433,788	143,742	1,272,944
(368,000)	–	(800,200)
65,788	143,742	472,744
120,479	142,941	76,314
1,890,343	664,700	7,884,974
$ 2,010,822	$ 807,641	$ 7,961,288



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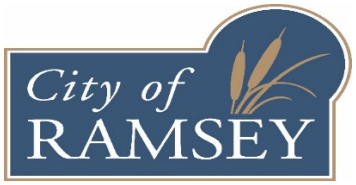
STATISTICAL SECTION (UNAUDITED)



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STATISTICAL SECTION

This part of the City of Ramsey's annual comprehensive financial report presents detailed information as a context for understanding what the information in the financial statements, note disclosures, and required supplementary information says about the government's overall financial health.

Contents	Page
Financial Trends These schedules contain trend information to help the reader understand how the government's financial performance and well-being have changed over time.	140-145
Revenue Capacity These schedules contain information to help the reader assess the government's most significant local revenue source, the property tax.	146-149
Debt Capacity These schedules present information to help the reader assess the affordability of the government's current levels of outstanding debt and the government's ability to issue additional debt in the future.	150-153
Demographic and Economic Information These schedules offer demographic and economic indicators to help the reader understand the environment within which the government's financial activities take place.	154-155
Operating Information These schedules contain service and infrastructure data to help the reader understand how the information in the government's financial report relates to the services the government provides and the activities it performs.	156-158

Sources: Unless otherwise noted, the information in these schedules is derived from the annual comprehensive financial reports for the relative year.

City of Ramsey
Net Position by Component
Last Ten Fiscal Years
(accrual basis of accounting)

	Fiscal Year									
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Governmental activities										
Net investment in capital assets	$ 42,170,710	$ 42,129,791	$ 43,551,135	$ 44,658,317	$ 52,756,077	$ 57,322,004	$ 63,796,121	$ 66,959,661	$ 72,783,568	$ 82,689,945
Restricted	18,323,930	19,679,434	20,935,216	21,006,537	18,957,706	19,886,753	20,624,484	18,598,778	14,022,396	11,974,763
Unrestricted	13,832,461	13,559,175	15,666,889	16,759,261	22,499,652	22,741,842	23,405,779	26,728,758	36,934,626	38,618,625
Total governmental activities net position	$ 74,327,101	$ 75,368,400	$ 80,153,240	$ 82,424,115	$ 94,213,435	$ 99,950,599	$ 107,826,384	$ 112,287,197	$ 123,740,590	$ 133,283,333
Business-type activities										
Net investment in capital assets	$ 51,959,594	$ 53,855,285	$ 53,653,338	$ 55,575,211	$ 56,166,921	$ 57,940,442	$ 63,486,708	$ 71,932,644	$ 95,749,335	$ 112,202,886
Unrestricted	35,953,541	38,306,851	43,024,292	46,993,793	44,568,513	48,126,205	43,879,636	44,232,074	32,212,510	26,375,618
Total business-type activities net position	$ 87,913,135	$ 92,162,136	$ 96,677,630	$ 102,569,004	$ 100,735,434	$ 106,066,647	$ 107,366,344	$ 116,164,718	$ 127,961,845	$ 138,578,504
Total government										
Net investment in capital assets	$ 94,130,304	$ 95,985,076	$ 97,204,473	$ 100,233,528	$ 108,922,998	$ 115,262,446	$ 127,282,829	$ 138,892,305	$ 168,532,903	$ 194,892,831
Restricted	18,323,930	19,679,434	20,935,216	21,006,537	18,957,706	19,886,753	20,624,484	18,598,778	14,022,396	11,974,763
Unrestricted	49,786,002	51,866,026	58,691,181	63,753,054	67,068,165	70,868,047	67,285,415	70,960,832	69,147,136	64,994,243
Total government net position	$ 162,240,236	$ 167,530,536	$ 176,830,870	$ 184,993,119	$ 194,948,869	$ 206,017,246	$ 215,192,728	$ 228,451,915	$ 251,702,435	$ 271,861,837

City of Ramsey
Changes in Net Position
Last Ten Fiscal Years
(accrual basis of accounting)

	Fiscal Year									
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Expenses										
Governmental activities:										
General government	$ 4,528,920	$ 4,992,809	$ 5,078,516	$ 5,139,352	$ 5,640,679	$ 4,568,229	$ 4,967,112	$ 5,347,691	$ 5,645,480	$ 6,126,045
Public safety	5,875,567	5,782,563	5,167,897	5,844,265	6,468,397	6,363,724	7,989,480	8,717,911	8,894,134	9,597,991
Highways and streets	3,826,143	4,254,234	4,191,395	4,442,720	4,028,294	4,686,416	5,308,212	8,670,486	7,783,629	9,194,282
Culture and recreation	1,931,537	2,384,845	1,751,345	1,756,810	1,917,228	1,834,153	1,997,522	2,194,755	2,430,888	2,682,150
Economic development	-	-	-	-	481,858	2,140,267	1,096,422	1,705,446	1,488,674	1,342,690
Interest and fiscal charges	890,305	952,965	883,292	845,651	839,444	883,504	564,462	1,258,959	1,317,942	1,134,749
Total governmental activities expenses	17,052,472	18,367,416	17,072,445	18,028,798	19,375,900	20,476,293	21,923,210	27,895,248	27,560,747	30,077,907
Business-type activities:										
Water utility	1,489,070	1,396,021	1,590,737	1,483,584	1,657,356	1,772,358	1,895,776	2,062,314	2,243,736	2,360,896
Sewer utility	1,438,141	1,535,664	1,523,670	1,631,260	1,723,238	1,742,380	1,947,356	2,209,802	2,411,209	2,539,590
Street light utility	176,732	159,378	160,952	171,619	169,463	178,576	172,765	173,924	167,123	216,126
Recycling utility	359,418	373,775	380,055	380,192	366,764	507,067	514,231	527,182	549,993	580,435
Storm water utility	742,043	633,101	573,878	590,645	777,252	715,349	791,605	864,721	1,022,935	1,198,990
Total business-type activities	4,205,404	4,097,939	4,229,292	4,257,300	4,694,073	4,915,730	5,321,733	5,837,943	6,394,996	6,896,037
Total government expenses	$ 21,257,876	$ 22,465,355	$ 21,301,737	$ 22,286,098	$ 24,069,973	$ 25,392,023	$ 27,244,943	$ 33,733,191	$ 33,955,743	$ 36,973,944
Program Revenues										
Governmental activities:										
Charges for services:										
General government	$ 457,901	$ 571,464	$ 691,819	$ 640,173	$ 534,279	$ 574,117	$ 676,862	$ 759,513	$ 923,139	$ 929,249
Public safety	698,310	878,141	1,168,258	1,098,016	974,955	1,010,111	911,592	1,109,495	1,667,291	1,521,500
Highways and streets	261,658	235,020	229,555	214,272	259,161	311,408	315,999	494,732	509,082	502,436
Culture and recreation	483,727	585,033	1,355,365	926,530	373,669	1,126,441	13,869	37,474	55,875	42,710
Operating grants and contributions	508,694	379,185	368,099	461,826	603,389	774,960	707,228	2,004,445	996,098	1,349,233
Capital grants and contributions	3,809,965	5,026,857	4,765,578	3,434,344	4,930,496	5,637,619	9,697,841	5,163,608	9,887,748	9,265,973
Total governmental activities program revenues	6,220,255	7,675,700	8,578,674	6,775,161	7,675,949	9,434,656	12,323,391	9,569,267	14,039,233	13,611,101
Business-type activities:										
Charges for services:										
Water utility	1,953,478	2,772,003	3,484,687	2,138,209	2,541,651	3,057,474	2,962,563	3,574,961	3,168,402	3,610,668
Sewer utility	1,458,250	1,784,755	2,182,944	1,672,072	1,714,469	1,805,614	1,876,957	1,994,465	2,425,906	2,560,621
Street light utility	196,253	204,418	211,360	217,169	216,545	222,364	230,392	234,607	242,950	257,712
Recycling utility	308,052	310,471	317,090	319,940	319,664	440,097	452,107	456,106	468,514	483,595
Storm water utility	1,034,552	958,960	1,057,705	1,168,494	1,164,868	1,197,572	1,230,582	1,252,659	1,350,416	1,589,573
Operating grants and contributions	67,100	92,602	72,257	67,961	57,865	73,524	57,700	100,369	88,200	70,390
Capital grants and contributions	1,799,057	1,864,137	906,190	2,596,210	1,683,338	3,756,359	4,839,693	3,949,772	7,812,542	6,732,029
Total business-type activities program revenues	6,816,742	7,987,346	8,232,233	8,180,055	7,698,400	10,553,004	11,649,994	11,562,939	15,556,930	15,304,588
Total government program revenues	$ 13,036,997	$ 15,663,046	$ 16,810,907	$ 14,955,216	$ 15,374,349	$ 19,987,660	$ 23,973,385	$ 21,132,206	$ 29,596,163	$ 28,915,689
Net (expense)/revenue										
Governmental activities	$ (10,832,217)	$ (10,691,716)	$ (8,493,771)	$ (11,253,637)	$ (11,699,951)	$ (11,041,637)	$ (9,599,819)	$ (18,325,981)	$ (13,521,514)	$ (16,466,806)
Business-type activities	2,611,338	3,889,407	4,002,941	3,922,755	3,004,327	5,637,274	6,328,261	5,724,996	9,161,934	8,408,551
Total government net expense	$ (8,220,879)	$ (6,802,309)	$ (4,490,830)	$ (7,330,882)	$ (8,695,624)	$ (5,404,363)	$ (3,271,558)	$ (12,600,985)	$ (4,359,580)	$ (8,058,255)
General Revenues and Other Changes in Net Position										
Governmental activities:										
Property taxes	$ 10,674,696	$ 11,136,810	$ 12,384,300	$ 12,894,388	$ 13,744,948	$ 14,761,012	$ 17,637,477	$ 20,126,982	$ 23,041,341	$ 23,699,395
Franchise fees	-	-	-	-	423,045	2,071,476	4,859	-	-	-
General grants and contributions	3,905	3,586	102,994	5,617	2,053,933	2,963	3,644	3,223	3,760	135,308
Investment earnings (charges)	280,597	454,089	578,770	1,122,573	1,035,274	(164,122)	(286,023)	2,562,165	2,530,184	2,084,759
Gan on sale of capital assets	–	5,530	75,047	8,428	2,372	22,325	22,500	20,000	94,090	55,075
Transfers	214,445	133,000	137,500	(506,494)	6,229,699	85,147	93,147	74,424	(694,468)	35,012
Total governmental activities	11,173,643	11,733,015	13,278,611	13,524,512	23,489,271	16,778,801	17,475,604	22,786,794	24,974,907	26,009,549
Business-type activities:										
Investment earnings (charges)	325,628	492,594	650,053	1,462,125	1,391,802	(220,914)	(4,935,417)	3,147,802	1,940,725	2,243,120
Transfers	(214,445)	(133,000)	(137,500)	506,494	(6,229,699)	(85,147)	(93,147)	(74,424)	694,468	(35,012)
Total business-type activities	111,183	359,594	512,553	1,968,619	(4,837,897)	(306,061)	(5,028,564)	3,073,378	2,635,193	2,208,108
Total government	$ 11,284,826	$ 12,092,609	$ 13,791,164	$ 15,493,131	$ 18,651,374	$ 16,472,740	$ 12,447,040	$ 25,860,172	$ 27,610,100	$ 28,217,657
Change in Net Position										
Governmental activities	$ 341,426	$ 1,041,299	$ 4,784,840	$ 2,270,875	$ 11,789,320	$ 5,737,164	$ 7,875,785	$ 4,460,813	$ 11,453,393	$ 9,542,743
Business-type activities	2,722,521	4,249,001	4,515,494	5,891,374	(1,833,570)	5,331,213	1,299,697	8,798,374	11,797,127	10,616,659
Total government	$ 3,063,947	$ 5,290,300	$ 9,300,334	$ 8,162,249	$ 9,955,750	$ 11,068,377	$ 9,175,482	$ 13,259,187	$ 23,250,520	$ 20,159,402

City of Ramsey
Governmental Activities Tax Revenues By Source
Last Ten Fiscal Years
(accrual basis of accounting)

Fiscal Year	Property Tax		Franchise Fees	Total
	Ad Valorem	Tax Increment		
2016	$ 9,974,695	$ 700,001	$ -	$ 10,674,696
2017	10,423,864	712,946	-	11,136,810
2018	11,400,536	983,764	-	12,384,300
2019	11,819,552	1,074,836	-	12,894,388
2020	12,515,773	1,229,175	423,045	14,167,993
2021	13,006,098	1,754,914	2,071,476	16,832,488
2022	15,648,606	1,988,871	4,859	17,642,336
2023	18,262,335	1,864,647	-	20,126,982
2024	19,752,163	3,289,178	-	23,041,341
2025	21,504,747	2,194,648	-	23,699,395

Franchise fees were implemented in 2020 with a full year of collections in 2021. The franchise fee was rescinded for year beginning 2022.

City of Ramsey
Fund Balances of Governmental Funds
Last Ten Fiscal Years
(modified accrual basis of accounting)

	Fiscal Year									
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
General fund										
Nonspendable	$ 15,431	$ 12,393	$ 21,335	$ 23,640	$ 16,849	$ 36,195	$ 30,636	$ 28,616	$ 13,012	$ 26,466
Unassigned	7,501,962	7,900,225	8,468,792	8,856,806	10,073,204	10,413,294	11,064,416	12,237,299	13,311,361	14,436,283
Total general fund	$ 7,517,393	$ 7,912,618	$ 8,490,127	$ 8,880,446	$ 10,090,053	$ 10,449,489	$ 11,095,052	$ 12,265,915	$ 13,324,373	$ 14,462,749
Nonspendable	$ 450	$ 920	$ 1,205	$ 1,801	$ 295	$ 52	$ 6,274	$ 4,755	$ 1,044	$ 2,993
Restricted	18,377,993	18,187,321	19,369,642	19,957,595	27,518,666	17,331,642	30,308,803	29,623,622	14,953,404	11,000,150
Committed	1,041,932	1,226,234	1,631,444	1,184,262	1,326,070	1,611,150	1,682,136	1,932,107	1,514,777	1,891,396
Assigned	13,331,150	13,394,815	14,094,178	15,297,043	18,886,283	17,358,673	18,344,251	20,878,473	29,749,235	30,327,916
Unassigned	(87,659)	–	–	–	–	–	–	–	–	–
Total all other governmental funds	$ 32,663,866	$ 32,809,290	$ 35,096,469	$ 36,440,701	$ 47,731,314	$ 36,301,517	$ 50,341,464	$ 52,438,957	$ 46,218,460	$ 43,222,455

City of Ramsey
Changes in Fund Balances of Governmental Funds
Last Ten Fiscal Years
(modified accrual basis of accounting)

	Fiscal Year									
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Revenues										
Property taxes	$ 10,684,896	$ 11,150,611	$ 12,416,534	$ 12,872,234	$ 13,682,348	$ 14,846,572	$ 17,632,758	$ 19,751,514	$ 23,350,614	$ 23,677,388
Franchise fees	-	-	-	-	423,045	2,071,476	4,859	-	-	-
Special assessments	444,235	959,217	559,599	1,025,527	484,810	766,131	104,223	562,227	105,484	81,689
Licenses and permits	526,008	732,129	1,031,944	901,222	850,504	917,645	843,010	1,058,097	1,610,437	1,446,884
Intergovernmental revenue	1,795,988	2,213,034	2,947,966	1,518,639	5,793,188	1,610,478	6,223,407	5,526,102	3,455,486	3,664,694
Charges for services	1,298,085	1,469,703	2,355,969	1,892,517	1,246,378	2,038,120	1,852,610	1,301,177	1,508,990	1,481,591
Contributions	-	-	-	-	-	-	-	779,800	2,481,859	781,064
Fines and forfeits	66,410	59,701	46,651	49,479	34,735	51,153	45,717	39,681	8,603	53,017
Investment earnings (charges)	276,142	447,200	570,243	1,104,969	1,020,655	(161,690)	(282,114)	2,542,431	2,509,879	2,065,296
Other	773,836	707,675	765,601	1,036,319	842,747	1,064,495	1,490,779	813,340	1,363,671	802,213
Total Revenues	15,865,600	17,739,270	20,694,507	20,400,906	24,378,410	23,204,380	27,915,249	32,374,369	36,395,023	34,053,836
Expenditures										
General government	3,537,925	4,031,933	4,212,365	4,358,408	4,849,293	3,941,404	4,047,511	4,455,734	4,881,806	5,479,491
Public safety	4,234,482	4,727,493	4,788,902	5,360,402	5,967,770	6,415,511	6,829,377	7,412,982	8,160,476	8,865,263
Highways and streets	2,199,615	2,542,463	2,390,707	2,528,216	2,068,827	2,164,326	2,497,987	5,552,834	4,054,306	4,787,571
Culture and recreation	1,478,090	1,960,624	1,291,816	1,281,153	1,476,727	1,417,251	1,467,113	1,679,826	1,883,848	2,044,948
Economic development	-	-	-	-	481,858	2,140,267	1,096,422	1,705,446	1,488,674	1,342,690
Capital outlay	2,756,193	1,922,947	3,568,285	1,505,922	7,406,231	16,026,400	6,857,075	13,278,567	15,862,434	9,174,063
Debt service										
Principal	1,735,000	2,085,000	2,100,000	2,280,000	4,045,000	1,930,000	1,915,000	2,495,000	2,940,000	2,980,000
Interest	965,474	967,281	923,125	854,188	873,623	851,152	640,244	1,249,179	1,685,140	1,327,526
Total Expenditures	16,906,779	18,237,741	19,275,200	18,168,289	27,169,329	34,886,311	25,350,729	37,829,568	40,956,684	36,001,552
Excess (deficiency) of revenues over expenditures	(1,041,179)	(498,471)	1,419,307	2,232,617	(2,790,919)	(11,681,931)	2,564,520	(5,455,199)	(4,561,661)	(1,947,716)
Other financing sources (uses)										
Debt issued	1,650,000	895,000	1,175,000	–	9,055,000	–	10,765,000	8,315,000	–	–
Refunding debt issued	–	–	–	–	–	9,845,000	–	–	–	–
Payments on refunded debt	–	–	–	–	–	(10,510,000)	–	–	–	–
Premium on debt issues	69,482	5,590	35,246	–	4,068	809,201	1,240,343	314,131	–	–
Proceeds on sale of capital assets	–	5,530	75,047	8,428	2,372	46,443	46,443	20,000	94,090	55,075
Transfers in	2,183,931	1,536,025	1,447,137	1,714,327	11,238,331	2,049,840	2,049,840	2,028,162	6,680,170	5,645,763
Transfers (out)	(1,418,350)	(1,403,025)	(1,287,049)	(2,220,821)	(5,008,632)	(1,628,914)	(1,628,914)	(1,953,738)	(7,374,638)	(5,610,751)
Total other financing sources (uses)	2,485,063	1,039,120	1,445,381	(498,066)	15,291,139	611,570	12,472,712	8,723,555	(600,378)	90,087
Net change in fund balances	$ 1,443,884	$ 540,649	$ 2,864,688	$ 1,734,551	$ 12,500,220	$ (11,070,361)	$ 15,037,232	$ 3,268,356	$ (5,162,039)	$ (1,857,629)
Debt service as a percentage of noncapital expenditures	19.08%	18.71%	19.25%	18.81%	24.89%	14.75%	13.82%	15.25%	18.43%	16.06%

City of Ramsey
General Governmental Tax Revenues By Source
Last Ten Fiscal Years
(modified accrual basis of accounting)

Fiscal Year	Property Tax		Franchise Fees	Total
	Ad Valorem	Tax Increment		
2016	$ 9,984,895	$ 700,001	$ -	$ 10,684,896
2017	10,437,665	712,946	-	11,150,611
2018	11,432,770	983,764	-	12,416,534
2019	11,797,398	1,074,836	-	12,872,234
2020	12,453,173	1,229,175	423,045	14,105,393
2021	13,091,658	1,754,914	2,071,476	16,918,048
2022	15,643,887	1,988,871	4,859	17,637,617
2023	17,886,867	1,864,647	-	19,751,514
2024	20,061,436	3,289,178	-	23,350,614
2025	21,482,740	2,194,648	-	23,677,388

Franchise fees were implemented in 2020 with a full year of collections in 2021. The franchise fee was rescinded for year beginning 2022.

City of Ramsey
Tax Capacity, Market Value, and Estimated Actual Value of Taxable Property
Last Ten Fiscal Years

Fiscal Year Ended Dec 31	Real Property		Personal Property	Total Taxable Market Value	Tax Capacity Value	Total Direct Tax Rate	Estimated Actual Value	Tax Capacity Value as a Percentage of Market Value
	Residential Property	Commercial Property	Other					
2016	$ 1,680,308,461	$ 259,553,800	$ 20,929,000	$ 1,960,791,261	$ 22,262,546	43.316	$ 2,116,664,200	1.14%
2017	1,788,112,555	272,746,700	21,166,600	2,082,025,855	23,635,124	42.454	2,236,219,500	1.14%
2018	2,017,773,356	276,246,500	24,178,500	2,318,198,356	26,075,064	41.730	2,460,843,300	1.12%
2019	2,173,440,579	298,573,500	27,720,100	2,499,734,179	28,214,447	40.355	2,645,430,600	1.13%
2020	2,364,387,414	320,472,500	29,789,700	2,714,649,614	30,594,502	39.592	2,856,636,800	1.13%
2021	2,546,762,283	332,693,800	31,551,800	2,911,007,883	32,823,984	39.251	3,043,492,300	1.13%
2022	2,814,558,929	377,854,900	30,903,900	3,223,317,729	36,435,817	42.239	3,345,686,400	1.13%
2023	3,561,238,647	440,521,400	30,296,000	4,032,056,047	45,290,995	40.429	4,124,767,000	1.12%
2024	3,725,554,018	643,059,500	29,174,400	4,397,787,918	51,107,789	41.430	4,498,605,200	1.16%
2025	3,671,654,312	650,275,400	37,246,900	4,359,176,612	50,609,145	46.214	4,528,945,500	1.16%

Note: The tax capacity value of property is calculated by applying a statutory formula to the estimated market value of the property.
Source: Anoka County records were the source of taxable market value and estimated actual values.

City of Ramsey
Property Tax Rates (1)
Direct and Overlapping (2) Governments
Last Ten Fiscal Years

	City of Ramsey			County	School District		Other	Total	
Fiscal Year	General Operating Levy	Debt Service Levy	Total City Levy	Anoka County	ISD No 11	ISD No 728	Special Taxing Districts (3)	Direct & Overlapping Rates-ISD No 11	Direct & Overlapping Rates-ISD No 728
Tax rates per $100 of tax capacity									
2016	36.185	7.131	43.316	39.398	20.885	39.266	5.448	109.047	127.428
2017	35.564	6.890	42.454	37.273	18.590	36.659	5.087	103.404	121.473
2018	34.830	6.900	41.730	35.820	18.392	36.137	4.902	100.844	118.589
2019	34.483	5.872	40.355	34.908	16.330	32.865	4.619	96.212	112.747
2020	34.063	5.529	39.592	33.483	16.948	34.371	4.361	94.384	111.807
2021	33.882	5.369	39.251	31.567	16.152	31.717	4.236	91.206	106.771
2022	37.131	5.108	42.239	29.605	16.319	30.889	4.063	92.226	106.796
2023	33.224	7.205	40.429	24.482	13.671	26.605	3.508	82.090	95.024
2024	34.514	6.916	41.430	25.629	13.592	23.924	3.481	84.132	94.464
2025	39.905	6.309	46.214	30.245	13.598	25.252	3.590	93.647	105.301

Source: Anoka County records

(1) Information reflects total tax rates levied by each entity. Tax rates are expressed as a percent of "net tax capacity." A property's tax capacity is determined by multiplying its taxable market value by a state-determined class rate. Class rates vary by property type and change periodically based on state legislation.

(2) Overlapping rates are those of local and county governments that apply to property owners within the City of Ramsey. Not all overlapping rates apply to all City of Ramsey property owners (e.g., the rates for special districts may apply only to the proportion of the government's property owners whose property is located within the geographic boundaries of the special district.)

(3) Other taxing districts include the Metropolitan Council, Regional Transit Area, Mosquito Control, and the Anoka County Regional Railroad Authority.

City of Ramsey
Principal Property Taxpayers
Current Year And Nine Years Ago

Taxpayer	2025 Taxable Market Value	2025 Rank	2025 Percentage of Total Taxable Market Value	2016 Taxable Market Value	2016 Rank	2016 Percentage of Total Taxable Market Value
Residence at the COR Apartments	$ 43,000,000	1	0.99%	$ 27,019,400	1	1.38%
Affinity at Ramsey, LLC	32,468,000	2	0.74%	–	–	N/A
AMP Ex, LLC	24,426,900	3	0.56%	–	–	N/A
Minnegaso Inc.	23,899,200	4	0.55%	6,531,300	8	0.33%
Parkview East, LLC	22,506,000	5	0.52%	–	–	N/A
Sapphire Apartments	22,000,000	6	0.50%	–	–	N/A
Ramsey Industrial - Oppidan Building 2	19,247,300	7	0.44%	–	–	N/A
Ramsey Industrial - Oppidan Building 1	19,202,400	8	0.44%	–	–	N/A
Life Fitness LLC	18,800,000	9	0.43%	–	–	N/A
Knoll Properties	16,500,000	10	0.38%	–	–	N/A
Connexus Energy/Anoka Electric	–	–	N/A	15,020,600	2	0.77%
PSD, LLC	–	–	N/A	10,553,600	3	0.54%
S & A Partners, LLC	–	–	N/A	9,371,200	4	0.48%
Sophia-Ramsey LLC	–	–	N/A	8,373,900	5	0.40%
Brunswick Corporation	–	–	N/A	7,966,700	6	0.41%
Northstar Marketplace Station	–	–	N/A	7,415,900	7	0.38%
Vision Ease/Insight Equity APX	–	–	N/A	5,724,900	9	0.29%
Zero-Zone Refrigeration	–	–	N/A	4,385,100	10	0.22%
Total principal property taxpayers	$ 242,049,800		5.54%	$ 102,362,600		5.20%

Source: County Board of Equalization and Assessment

N/A - Not Applicable

City of Ramsey
Property Tax Levies and Collections (1)
Last Ten Fiscal Years

Fiscal Year Ended December 31	Total Tax Levy for Fiscal Year	Collected within the Fiscal Year of the Levy (2)		Collections in Subsequent Years	Total Collections to Date	
		Amount	Percentage of Levy		Amount	Percentage of Levy
2016	$ 9,971,075	$ 9,890,058	99.19%	$ 78,968	$ 9,969,026	99.98%
2017	10,479,058	10,409,108	99.33%	66,750	10,475,858	99.97%
2018	11,374,395	11,314,369	99.47%	54,109	11,368,478	99.95%
2019	11,831,335	11,736,217	99.20%	79,229	11,815,446	99.87%
2020	12,509,232	12,405,409	99.17%	99,386	12,504,795	99.96%
2021	13,009,808	12,956,334	99.59%	49,258	13,005,592	99.97%
2022	15,312,856	15,230,344	99.46%	63,543	15,293,887	99.88%
2023	18,235,180	18,042,487	98.94%	55,542	18,098,029	99.25%
2024	20,279,701	20,155,145	99.39%	–	20,155,145	99.39%
2025	21,950,694	21,507,139	97.98%	–	21,507,139	97.98%

Source: Anoka County records

(1) Includes general, debt service and EDA levy.

(2) Includes property tax credit collections shown in intergovernmental revenue.

City of Ramsey
Ratios of Outstanding Debt by Type
Last Ten Fiscal Years

Fiscal Year	Governmental Activities: General Obligation Bonded Debt	Governmental Activities: Unamortized Bond Premiums	Governmental Activities: Capital Equipment Certificates	Total Primary Government	Percentage of Personal Income(1)	Per Capita(1)
2016	$ 27,120,000	$ -	$ 1,165,000	$ 28,285,000	3.28%	$ 1,093
2017	26,075,000	-	1,020,000	27,095,000	2.93%	1,032
2018	25,295,000	-	875,000	26,170,000	2.77%	989
2019	23,165,000	-	725,000	23,890,000	2.30%	883
2020	28,325,000	-	575,000	28,900,000	2.75%	1,060
2021	25,885,000	795,714	420,000	27,100,714	2.57%	970
2022	34,895,000	1,951,694	260,000	37,106,694	3.12%	1,301
2023	39,480,000	2,099,612	1,495,000	43,074,612	3.29%	1,500
2024	36,740,000	1,915,176	1,295,000	39,950,176	3.10%	1,385
2025	33,875,000	1,730,740	1,180,000	36,785,740	2.72%	1,268

Note: Details regarding the city's outstanding debt can be found in the notes to the basic financial statements.

(1) See the Schedule of Demographic and Economic Statistics for personal income and population data.

City of Ramsey
Ratios of General Bonded Debt Outstanding
Last Ten Fiscal Years

Fiscal Year	General Obligation Bonds	Unamortized Bond Premiums	Capital Equipment Certificates	Less: Amounts Available in Debt Service Fund (3)	Total	Percentage of Total Taxable Market Value of Property(1)	Per Capita(2)
2016	$ 27,120,000	$ -	$ 1,165,000	$ 1,778,495	$ 26,506,505	1.35%	$ 1,025
2017	26,075,000	-	1,020,000	2,380,281	24,714,719	1.19%	941
2018	25,295,000	-	875,000	2,573,517	23,596,483	1.02%	892
2019	23,165,000	-	725,000	2,749,577	21,140,423	0.85%	781
2020	28,325,000	-	575,000	1,422,444	27,477,556	1.01%	1,008
2021	25,885,000	795,714	420,000	977,067	26,123,647	0.90%	935
2022	34,895,000	1,951,694	260,000	713,656	36,393,038	1.13%	1,276
2023	39,480,000	2,099,612	1,495,000	780,840	42,293,772	1.05%	1,473
2024	36,740,000	1,915,176	1,295,000	878,907	39,071,269	0.89%	1,354
2025	33,875,000	1,730,740	1,180,000	622,753	36,162,987	0.83%	1,246

Note: Details regarding the city's outstanding debt can be found in the notes to the basic financial statements.

(1) See the Schedule of Assessed Value and Estimated Actual Value of Taxable Property for property value data.

(2) Population data can be found in the Schedule of Demographic and Economic Statistics.

(3) The City is using governmental fund balance restricted for debt service. We believe this to be the best amount available to present a consistent net amount when refunding bonds are held for payment, which are not restricted on entity-wide statements due to conversion for full accrual accounting.

City of Ramsey
Direct and Overlapping Governmental Activities Debt
As of December 31, 2025

Governmental Unit	Debt Outstanding	Estimated Percentage Applicable(1)	Estimated Share of Overlapping Debt
Debt repaid with property taxes:			
Anoka County	$ 53,310,000	7.95%	$ 4,239,733
ISD No. 11, Anoka-Hennepin	223,625,000	10.63%	23,772,355
ISD No. 728, Elk River	280,715,000	3.17%	8,899,473
Metropolitan Council	202,510,308	0.78%	1,574,621
Subtotal, overlapping debt			38,486,183
City of Ramsey direct debt	36,785,740	100.00%	36,785,740
Total direct and overlapping debt			$ 75,271,923

Sources: Assessed value data used to estimate applicable percentages provided by the County Board of Equalization and Assessment. Debt outstanding data provided by the county.

Note: Overlapping governments are those that coincide, at least in part, with the geographic boundaries of the city. This schedule estimates the portion of the outstanding debt of those overlapping governments that is borne by the residents and businesses of the City of Ramsey. This process recognizes that, when considering the government's ability to issue and repay long-term debt, the entire debt burden borne by the residents and businesses should be taken into account. However, this does not imply that every taxpayer is a resident, and therefore responsible for repaying the debt, of each overlapping government.

(1) The percentage of overlapping debt applicable is estimated using taxable assessed property values. Applicable percentages were estimated by determining the portion of the county's taxable assessed value that is within the city's boundaries and dividing it by the county's total taxable assessed value.

City of Ramsey
Legal Debt Margin Information
Last Ten Fiscal Years

	Fiscal Year									
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Debt Limit	$ 62,348,919	$ 65,840,919	$ 72,493,821	$ 77,913,726	$ 81,439,488	$ 87,330,236	$ 96,699,532	$ 120,961,681	$ 131,933,638	$ 130,775,298
Total net debt applicable to limit	18,316,143	17,454,836	16,444,851	15,298,888	23,195,703	21,803,268	31,697,237	38,256,461	36,085,530	33,847,671
Legal debt margin	$ 44,032,776	$ 48,386,083	$ 56,048,970	$ 62,614,838	$ 58,243,785	$ 65,526,968	$ 65,002,295	$ 82,705,220	$ 95,848,108	$ 96,927,627
Total net debt applicable to limit as a percentage of debt limit	29.38%	26.51%	22.68%	19.64%	28.48%	24.97%	32.78%	31.63%	27.35%	25.88%

Legal Debt Margin Calculation for Fiscal Year 2025

Taxable Market value		$ 4,359,176,612
Debt limit (3% of market value)		130,775,298
Debt applicable to limit:		
Total bonded debt and certificates	$ 35,055,000	
Less:		
Obligations issued with special assessments	(740,000)	
Amounts available in respective Debt Service Funds	(467,329)	
Total deductions	(1,207,329)	
		33,847,671
Legal debt margin		$ 96,927,627

Note: Under state finance law, the City of Ramsey's outstanding general obligation debt should not exceed 3 percent of total taxable market value. By law, the general obligation debt subject to the limitation may be offset by amounts set aside for repaying general obligation bonds.

City of Ramsey
Demographic and Economic Statistics
Last Ten Fiscal Years

Fiscal Year	Population (1)	Personal Income (2)	Per Capita Personal Income (3)	School Enrollment (4)	Unemployment Rate (5)
2016	25,868	$ 863,189,292	$ 33,369	5,217	3.7%
2017	26,251	925,584,009	35,259	5,410	3.1%
2018	26,462	945,222,640	35,720	5,449	3.2%
2019	27,051	1,037,649,309	38,359	5,464	3.1%
2020	27,263	1,049,407,396	38,492	5,395	4.6%
2021	27,946	1,178,426,928	42,168	5,346	2.4%
2022	28,520	1,264,862,000	44,350	6,160	2.6%
2023	28,712	1,308,434,552	45,571	6,027	2.2%
2024	28,850	1,290,172,000	44,720	6,892	3.0%
2025	29,012	1,352,597,464	46,622	6,749	4.3%

(1) Calculated based on census data and City of Ramsey community development estimates.

(2) Calculated based on Per Capita Personal Income (Anoka County average) times Ramsey population.

(3) U.S. Department of Commerce, Bureau of Economic Analysis - Anoka County Average.

(4) Source: US Census Bureau. Anoka-Hennepin School District #11 and Elk River School District #728. Only includes schools located in Ramsey City limits.

(5) Minnesota Department of Employment and Economic Development.

City of Ramsey
Principal Employers
Current Year And Nine Years Ago

	2025			2016		
Employer	Employees*	Rank	Percentage of Total City Employment**	Employees*	Rank	Percentage of Total City Employment
Life Fitness/Parabody Inc.	363	1	4.82%	460	1	7.48%
BMC/Hoya Vision Ease/Care	301	2	4.00%	300	2	4.88%
ISD No. 11 (located in Ramsey)	275	3	3.65%	126	7	2.05%
Anderson & Dahlen (Knoll Properties)	269	4	3.57%	150	5	2.44%
Pact Charter School	233	5	3.09%	–	–	N/A
Showdown Displays	228	6	3.03%	252	3	4.10%
Connexus Energy/Anoka Electric	218	7	2.89%	250	4	4.07%
Green Valley Greenhouse	208	8	2.76%	–	–	N/A
Zero Zone Refrigeration	207	9	2.75%	–	–	N/A
Delta ModTech	205	10	2.72%	–	–	N/A
Coborns	–	–	N/A	130	6	2.11%
Ham Lake Haulers	–	–	N/A	104	8	1.69%
RJM Distributing	–	–	N/A	100	9	1.63%
City of Ramsey	–	–	N/A	86	10	1.40%
Total	2,507		33.28%	1,958		31.85%

* Source: City Inquiries with Businesses / Full-time Equivalent

** Source 2025 Q4: DEED Employment; Workforce 7,534

N/A - Not Applicable

City of Ramsey
Full-time Equivalent City Government Employees by Function
Last Ten Fiscal Years

Function	Fiscal Year 2016	2017	2018	2019*	2020	2021	2022	2023	2024	2025
General government	17.36	18.36	18.86	18.92	19.10	19.20	21.70	22.50	24.60	26.70
Public safety										
Police										
Officers	24.00	26.26	26.26	27.00	27.00	29.00	29.00	30.00	30.00	30.00
Civilians	4.00	3.50	3.50	4.74	4.84	5.52	6.13	6.13	6.13	6.63
Fire										
Firefighters and officers	9.58	9.58	9.58	10.58	10.58	10.58	11.58	11.58	14.00	15.00
Civilians	1.00	0.70	0.70	0.70	0.70	0.70	-	-	-	-
Protective Inspections	3.75	3.75	3.25	2.81	2.81	3.82	4.85	4.85	5.20	5.50
Highways and streets										
Engineering	7.00	7.00	6.00	6.00	6.00	6.00	6.00	7.00	8.00	8.00
Streets	8.50	8.50	10.50	10.00	9.00	9.00	9.00	11.00	11.00	11.00
Maintenance	5.00	5.00	5.00	3.13	3.13	3.50	3.50	3.63	3.00	3.00
Culture and recreation	3.97	3.97	3.97	8.50	8.50	9.50	9.50	11.00	12.00	12.00
Water	4.00	4.00	4.00	4.00	4.00	4.00	4.00	5.00	5.00	5.00
Total	88.16	90.62	91.62	96.38	95.66	100.82	105.26	112.69	118.93	122.83

Source: City Budget documents

* Beginning with 2019 reporting, several positions have moved between departments.

City of Ramsey
Operating Indicators by Function
Last Ten Fiscal Years

Function	Fiscal Year 2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Police*										
Number of arrests	273	255	289	331	292	331	214	269	274	318
Motor Vehicle Accidents	289	162	466	423	335	403	468	384	387	417
Traffic violations	4,855	2,997	1,812	1,278	1,094	1,234	954	968	1,481	1,513
Fire										
Number of calls answered	498	698	821	975	1,133	1,301	1,381	1,735	2,016	2,284
Inspections**	134	158	194	508	209	414	446	448	604	1,126
Highways and streets										
Street resurfacing (miles)	19.84	13.41	15.45	16.27	2.52	7.3	5.9	8.46	11.36	9.35
Culture and recreation										
Park Acreage maintained	571	571	571	572	572	572	572	580	589	605
Trails/sidewalks maintained (miles)***	50	55	55	97	97	100	100	119	120	120
Water										
Number of connections	4,510	4,611	4,777	4,884	5,038	5,210	5,370	5,519	5,650	5,954
Water main breaks	1	0	0	0	0	0	0	0	3	0
Average daily consumption (gallons)	1,645,027	1,923,213	1,948,161	1,755,575	2,004,024	2,402,742	2,236,545	2,483,054	2,013,405	2,261,400

Source: Various City departments

* Beginning in 2018 new calculations and tracking processes were used for the Police statistics and are not able to be accurately used as comparisons to prior years.

** Beginning in 2019, inspections include all inspections done by Fire Department, including construction and building inspections.

*** In 2019 the trails were mapped with GIS and provided a more accurate number. This basis will be used going forward.

City of Ramsey
Capital Asset Statistics by Function
Last Ten Fiscal Years

	Fiscal Year									
Function	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2025**
Public Safety										
Police:										
Stations	1	1	1	1	1	1	1	1	1	1
Patrol units	10	10	10	11	11	11	12	12	12	13
Fire stations	2	2	2	2	2	2	2	2	2	2
Highways and streets										
Streets (miles) *	183.27	184.70	186.01	186.59	187.80	188.55	189.85	190.27	190.47	192.16
Streetlights	1,179	1,194	1,213	1,226	1,243	1,255	1,272	1,351	1,364	1,369
Culture and recreation										
Parks acreage	585	585	585	586	586	586	586	587	603	619
Parks **	38	38	38	39	39	39	39	39	40	41
Tennis/pickleball courts ***	10	10	10	10	10	14	14	14	14	14
Water										
Water mains (miles)	91	94	97	98	99	100	101	107	112	114
Fire hydrants	1,047	1,079	1,100	1,150	1,160	1,194	1,239	1,260	1,300	1,315
Maximum daily capacity ****	5,112,000	5,112,000	5,112,000	5,112,000	5,112,000	5,112,000	5,112,000	5,112,000	5,112,000	4,356,000
Sewer										
Sanitary sewers (miles)	65	67	69	72	73	75	75	78	81	83
Storm sewers (miles)	43	46	47	54	55	62	64	65	66	67

Source: Various City departments

* Street (miles) were previously reported including unbuilt MSA segment roads.
Beginning in 2019 they will be excluded. 2019 MSA roads = 4.81 miles

** The city has 40 total parks with 33 receiving some form of maintenance

*** In 2021 pickleball courts were added.

**** Maximum water city is able to produce in 12 hour period. Well #1 taken off-line in 2025.

Management Report

for

City of Ramsey, Minnesota

December 31, 2025

LB | CARLSON

Certified Public Accountants Business Consultants

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LB | CARLSON

To the City Council and Management
City of Ramsey, Minnesota

We have prepared this management report in conjunction with our audit of the City of Ramsey, Minnesota's (the City) financial statements for the year ended December 31, 2025. We have organized this report into the following sections:

- Audit Summary
- Governmental Funds Overview
- General Fund Overview
- Enterprise Funds Overview
- Government-Wide Financial Statements
- Accounting and Auditing Updates

We would be pleased to further discuss any of the information contained in this report or any other concerns that you would like us to address. We would also like to express our thanks for the courtesy and assistance extended to us during the course of our audit.

The purpose of this report is solely to provide those charged with governance of the City, management, and those who have responsibility for oversight of the financial reporting process comments resulting from our audit process and information relevant to city finances in Minnesota. Accordingly, this report is not suitable for any other purpose.

Respectfully submitted,

LB Carlson, LLP

LB CARLSON, LLP
Minneapolis, Minnesota

June 1, 2026

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AUDIT SUMMARY

The following is a summary of our audit work, key conclusions, and other information that we consider important or that is required to be communicated to the City Council, administration, or those charged with governance of the City.

OUR RESPONSIBILITY UNDER AUDITING STANDARDS GENERALLY ACCEPTED IN THE UNITED STATES OF AMERICA AND *GOVERNMENT AUDITING STANDARDS*

We have audited the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the City as of and for the year ended December 31, 2025. Professional standards require that we provide you with information about our responsibilities under auditing standards generally accepted in the United States of America and *Government Auditing Standards*, as well as certain information related to the planned scope and timing of our audit. We have communicated such information to you verbally and in our audit engagement letter. Professional standards also require that we communicate the following information related to our audit.

PLANNED SCOPE AND TIMING OF THE AUDIT

We performed the audit according to the planned scope and timing previously discussed and coordinated in order to obtain sufficient audit evidence and complete an effective audit.

AUDIT OPINIONS AND FINDINGS

Based on our audit of the City's financial statements for the year ended December 31, 2025:

- We have issued unmodified opinions on the City's basic financial statements.
- We reported no deficiencies in the City's internal control over financial reporting that we consider to be material weaknesses.
- The results of our testing disclosed no instances of noncompliance that are required to be reported under *Government Auditing Standards*.
- We reported no findings based on our testing of the City's compliance with Minnesota laws and regulations.

OTHER OBSERVATIONS AND RECOMMENDATIONS

Land Held for Resale

The City currently holds a material amount of land for resale, which management reports at the lower of cost or acquisition value. City staff has also prepared a schedule comparing the current carrying value of these properties to estimated fair values provided by Anoka County to support these values. We recognize the City is working on an ongoing basis to utilize these assets in the best interest of the City. We recommend that the City continue to review these property values on an ongoing basis to ensure proper reporting of city assets and that financial activity between funds is accurately presented.

OTHER OBSERVATIONS AND RECOMMENDATIONS

Internal Controls Over Vendors

A relatively common method of attempting to defraud local governments involves inducing them to pay claims from fictitious vendors for goods or services that were never provided. Strong safeguards over adding new vendors or making changes to existing vendors within the government's accounts payable system is an important control to mitigate this risk. Some considerations in this area include:

- Limiting the number of employees with access to add or alter vendor records within the accounts payable system,
- Requiring vendor additions or changes to be reviewed and approved by supervisory personnel, preferably one not directly involved in processing accounts payable,
- Verifying the legitimacy of vendors by obtaining a W-9 or other means,
- Verifying any changes to vendor address or banking information prior to processing payments, and
- Periodically reviewing the vendor listing to remove inactive vendors from the system.

Uniform Guidance Revisions

Although the City did not earn enough federal funding to require a Single Audit of its expenditures of federal awards this year, if the City receives any federal funding it is obligated to maintain a comprehensive system of internal controls over federal grant compliance that is up to date with current requirements. The U.S. Office of Management and Budget issued a revision to Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance) in 2024, aiming to streamline grant management and reduce grantor agency and recipient burden. The revised guidance is effective for new federal grant entitlements awarded on or after October 1, 2024.

The revision includes a number of significant changes to the federal Single Audit process, including: an increase in dollar threshold for requiring a Single Audit from $750,000 to $1,000,000; changes to the thresholds and process used for determining major programs; an increase in the threshold for the disposition of equipment and remitting unused supplies from $5,000 to $10,000; and an increase in the federal de minimis indirect cost rate from 10 percent to 15 percent. Key changes to written policy requirements for recipients include: enhancement of cybersecurity controls, inclusion of veteran-owned businesses to the group of entities for procurement preference, and a broadened scope for reporting of mandatory disclosures. We recommend the City review its internal control policies to ensure compliance with current guidance.

SIGNIFICANT ACCOUNTING POLICIES

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the City are described in Note 1 of the notes to basic financial statements. No new accounting policies were adopted, and the application of existing policies was not changed during the year.

We noted no transactions entered into by the City during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

ACCOUNTING ESTIMATES AND MANAGEMENT JUDGMENTS

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimates affecting the financial statements were:

- **Value of Land Held for Resale** – Management's estimates of these assets are based on net realizable value (lower of cost or acquisition value).

- **Depreciation** – Management's estimates of depreciation expense are based on the estimated useful lives of the assets.

- **Compensated Absences** – Management's estimate is based on current rates of pay, unused compensated absence balances, and the likelihood that unused balances will used over the course of employment or ultimately paid out at termination.

- **Total Other Post-Employment Benefits (OPEB) and Net Pension Liabilities** – The City has recorded liabilities and activity for OPEB and pension benefits. These obligations are calculated using actuarial methodologies described in Governmental Accounting Standards Board Statement Nos. 68 and 75. These actuarial calculations include significant assumptions, including projected changes, healthcare insurance costs, investment returns, retirement ages, proportionate share, and employee turnover.

We evaluated the key factors and assumptions used by management to develop these accounting estimates in determining that they are reasonable in relation to the basic financial statements taken as a whole.

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. The disclosures included in the notes to the basic financial statements related to OPEB and pension benefits are particularly sensitive, due to the materiality of the liabilities, and the large and complex estimates involved in determining the disclosures.

The financial statement disclosures are neutral, consistent, and clear.

DIFFICULTIES ENCOUNTERED IN PERFORMING THE AUDIT

We encountered no significant difficulties in dealing with management in performing and completing our audit.

CORRECTED AND UNCORRECTED MISSTATEMENTS

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to each opinion unit's financial statements taken as a whole.

DISAGREEMENTS WITH MANAGEMENT

For purposes of this report, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

MANAGEMENT REPRESENTATIONS

We have requested certain representations from management that are included in the management representation letter dated June 1, 2026.

MANAGEMENT CONSULTATIONS WITH OTHER INDEPENDENT ACCOUNTANTS

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the City's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

OTHER AUDIT FINDINGS OR ISSUES

We generally discuss a variety of matters, including the application of accounting principles and auditing standards with management each year prior to retention as the City's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

OTHER MATTERS

We applied certain limited procedures to the management's discussion and analysis and the required supplementary information (RSI) that supplement the basic financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We did not audit the RSI and do not express an opinion or provide any assurance on the RSI.

We were engaged to report on the combining and individual fund statements and schedules, reported as supplementary information, as described in the table of contents, which accompany the financial statements, but are not RSI. With respect to this supplementary information, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with accounting principles generally accepted in the United States of America, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

We were not engaged to report on the introductory section and the statistical section, which accompany the financial statements, but are not RSI. Such information has not been subjected to the auditing procedures applied in the audit of the basic financial statements and, accordingly, we do not express an opinion or provide any assurance on it.

GOVERNMENTAL FUNDS OVERVIEW

This section of the report provides you with an overview of the financial trends and activities of the City's governmental funds, which includes the General, special revenue, debt service, and capital project funds. These funds are used to account for the basic services the City provides to all of its citizens, which are financed primarily with property taxes. The governmental fund information in the City's financial statements focuses on budgetary compliance and the sufficiency of each governmental fund's current assets to finance its current liabilities.

GOVERNMENTAL FUND BALANCES

The following table summarizes the changes in the fund balances of the City's governmental funds during the year ended December 31, 2025, presented both by fund balance classification and by major fund:

Governmental Fund Changes in Fund Balance

	Fund Balance as of December 31, 2025	Fund Balance as of December 31, 2024	Change
Fund balances of governmental funds			
Total by classification			
Nonspendable	$ 29,459	$ 14,056	$ 15,403
Restricted	11,000,150	14,953,404	(3,953,254)
Committed	1,891,396	1,514,777	376,619
Assigned	30,327,916	29,749,235	578,681
Unassigned	14,436,283	13,311,361	1,124,922
Total governmental funds	$ 57,685,204	$ 59,542,833	$ (1,857,629)
Total by fund			
Major funds			
General	$ 14,462,749	$ 13,324,373	$ 1,138,376
Special revenue funds			
Tax Increment	2,780,887	3,362,513	(581,626)
COR Land	6,965,191	8,597,266	(1,632,075)
Capital project funds			
RALF Funded Projects	273,915	400,837	(126,922)
State-Aid Construction	434,487	466,915	(32,428)
Pavement Management Program	8,813,381	11,918,186	(3,104,805)
Park Improvement	11,066,067	9,087,595	1,978,472
Nonmajor funds	12,888,527	12,385,148	503,379
Total governmental funds	$ 57,685,204	$ 59,542,833	$ (1,857,629)

In total, the fund balances of the City's governmental funds decreased by $1,857,629 during the year ended December 31, 2025. The decrease was largely due to the capital spending for the pavement management program.

GOVERNMENTAL FUNDS REVENUE

The following table presents the City's governmental funds revenue by source for the last two fiscal years.

Governmental Funds Revenue by Source

	2025		2024		Year-to-Year Change	
	Revenue	Percent of Total	Revenue	Percent of Total	Dollar Change	Percent Change
Property taxes	$ 23,677,388	69.5 %	$ 23,350,614	64.2 %	$ 326,774	1.4 %
Special assessments	81,689	0.2	105,484	0.3	(23,795)	(22.6) %
Licenses and permits	1,446,884	4.2	1,610,437	4.4	(163,553)	(10.2) %
Intergovernmental	3,664,694	10.8	3,455,486	9.5	209,208	6.1 %
Charges for services	1,481,591	4.4	1,508,990	4.1	(27,399)	(1.8) %
Other	3,701,590	10.9	6,364,012	17.5	(2,662,422)	(41.8) %
Total revenue	$ 34,053,836	100.0 %	$ 36,395,023	100.0 %	$ (2,341,187)	(6.4) %

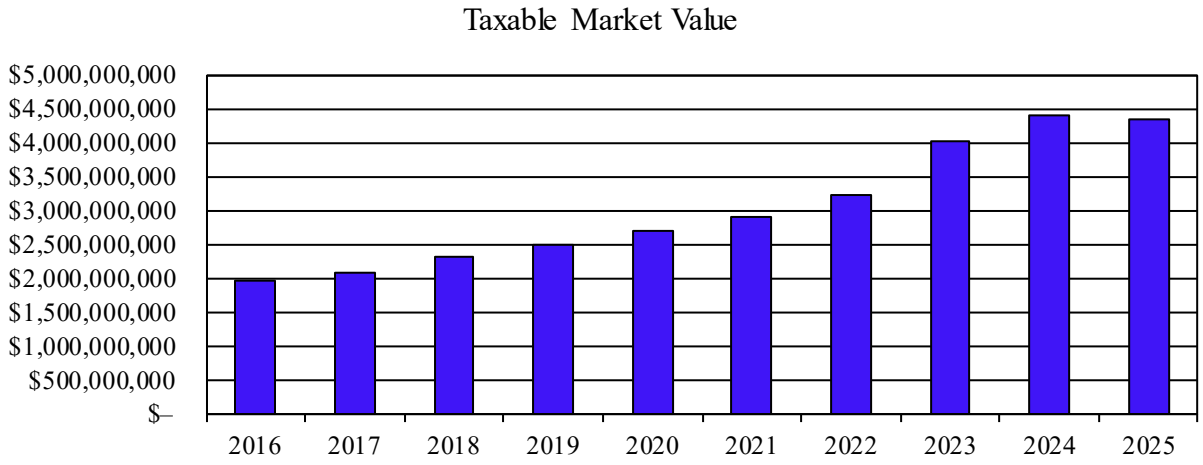
The City's governmental fund revenues for 2025 were $34,053,836, a decrease of $2,341,187 (6.4 percent) from the prior year.

The decrease was mainly due to a decrease in other revenues of $2,662,422 from the prior year. Other revenues decreased due to fewer developer fees and park dedication fees.

PROPERTY TAXES

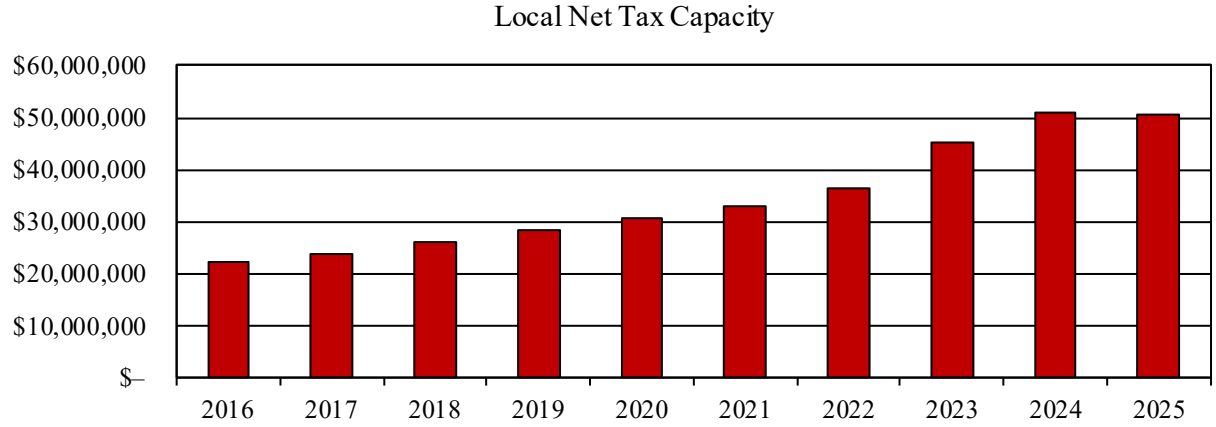
Minnesota cities rely heavily on local property taxes to support governmental fund activities. In the 2025 fiscal year, property taxes provided 69.5 percent of the City's total governmental funds revenue.

The City's taxable market value increased 9.1 percent for taxes payable in 2024 and decreased 0.9 percent for taxes payable in 2025. The following graph shows the City's changes in taxable market value over the past 10 years:

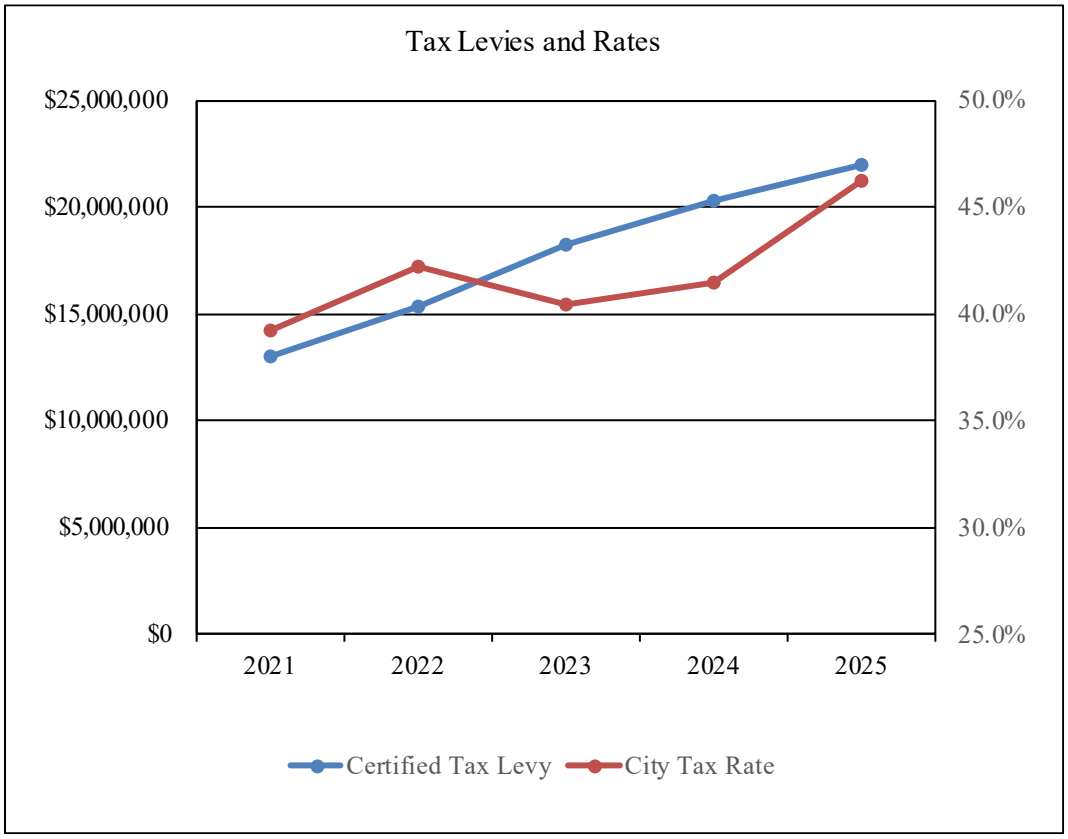


Tax capacity is considered the actual base available for taxation. It is calculated by applying the state's property classification system to each property's market value. Each property classification, such as commercial or residential, has a different calculation and uses different rates. Consequently, a city's total tax capacity will change at a different rate than its total market value, as tax capacity is affected by the proportion of its tax base that is in each property classification from year-to-year, as well as legislative changes to tax rates. The City's tax capacity increased 12.8 percent and decreased 1.0 percent for taxes payable in 2024 and 2025, respectively.

The following graph shows the City's change in tax capacities over the past 10 years:



The following graph presents the City's certified tax levy and resulting tax rates applied to city residents for each of the last five levy years:



The City's certified levy has continued to grow over the last five years, while the tax rate has also changed due to the shift of the tax base.

GOVERNMENTAL FUND EXPENDITURES

The expenditures of governmental funds will also vary from state-wide averages and from year-to-year, based on the City's circumstances. Expenditures are classified into three types as follows:

- **Current** – These are typically the general operating type expenditures occurring on an annual basis, and are primarily funded by general sources, such as taxes and intergovernmental revenues.

- **Capital Outlay and Construction** – These expenditures do not occur on a consistent basis, more typically fluctuating significantly from year-to-year. Many of these expenditures are project-oriented and are often funded by specific sources that have benefited from the expenditure, such as special assessment improvement projects.

- **Debt Service** – Although the expenditures for debt service may be relatively consistent over the term of the respective debt, the funding source is the important factor. Some debt may be repaid through specific sources, such as special assessments or redevelopment funding, while other debt may be repaid with general property taxes.

The following table presents the City's governmental funds expenditures by type for the last two fiscal years:

Governmental Funds Expenditures by Type

	2025		2024		Year-to-Year Change	
	Expenditures	Percent of Total	Expenditures	Percent of Total	Dollar Change	Percent Change
Current						
General government	$ 5,479,491	15.2 %	$ 4,881,806	11.9 %	$ 597,685	12.2 %
Public safety	8,865,263	24.6	8,160,476	19.9	704,787	8.6 %
Streets and highways	4,787,571	13.3	4,054,306	9.9	733,265	18.1 %
Culture and recreation	2,044,948	5.7	1,883,848	4.6	161,100	8.6 %
All other	1,342,690	3.7	1,488,674	3.6	(145,984)	(9.8) %
Total current	22,519,963	62.5	20,469,110	49.9	2,050,853	10.0 %
Capital outlay	9,174,063	25.5	15,862,434	38.8	(6,688,371)	(42.2) %
Debt service	4,307,526	12.0	4,625,140	11.3	(317,614)	(6.9) %
Total expenditures	$ 36,001,552	100.0 %	$ 40,956,684	100.0 %	$ (4,955,132)	(12.1) %

Total expenditures in the City's governmental funds for 2025 were $36,001,552, a decrease of $4,955,132 (12.1 percent) from the prior year.

Natural inflationary increases in most current spending areas were more than offset by the reduction in capital outlay spending in comparison to the prior year. Capital spending was down in the current year for street reconstruction projects, equipment purchases, and improvements completed in the City's Center of Ramsey (COR) development.

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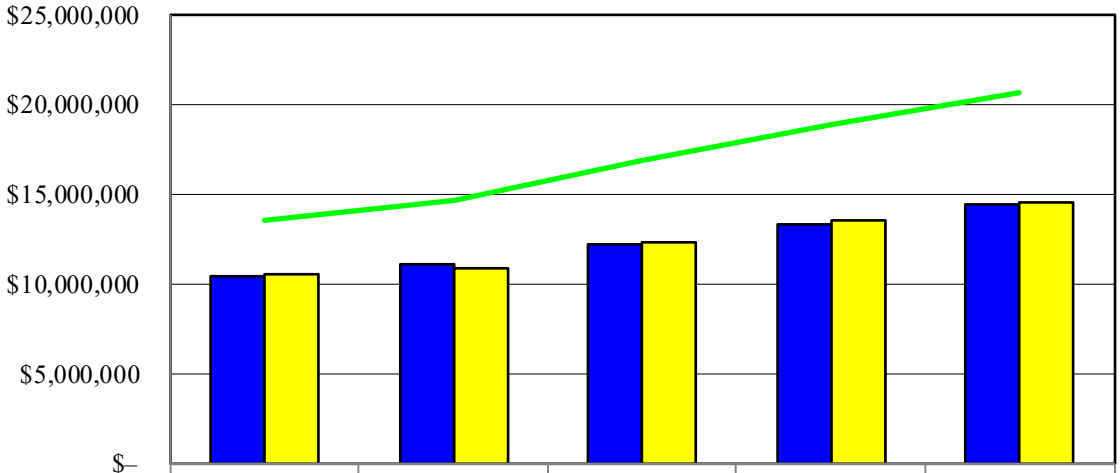
GENERAL FUND OVERVIEW

This section of the report focuses specifically on the financial trends and activities of the General Fund, which accounts for the financial activity of the basic services provided to the community. The primary services included within this fund include the administration of municipal operations, police and fire protection, permitting and building inspection, streets and highway maintenance, culture and recreation, and economic development.

GENERAL FUND FINANCIAL POSITION

The graph below illustrates the change in the General Fund financial position over the last five years. We have also included a line representing annual revenues to reflect the change in the size of the General Fund operation over the same period.

General Fund Financial Position
Year Ended December 31,



	2021	2022	2023	2024	2025
Fund Balance	$10,449,489	$11,095,052	$12,265,915	$13,324,373	$14,462,749
Cash (Net)	$10,548,733	$10,850,120	$12,382,617	$13,542,157	$14,619,900
Revenue	$13,613,351	$14,718,976	$16,896,225	$18,919,100	$20,688,086

The City's General Fund cash and investments balance on December 31, 2025, was $14,619,900, an increase of $1,077,743 from the previous year. Total fund balance at year-end was $14,462,749, an increase of $1,138,376 from the prior year.

As the graph illustrates, the City has generally been able to maintain healthy cash and fund balance levels as the volume of financial activity has fluctuated.

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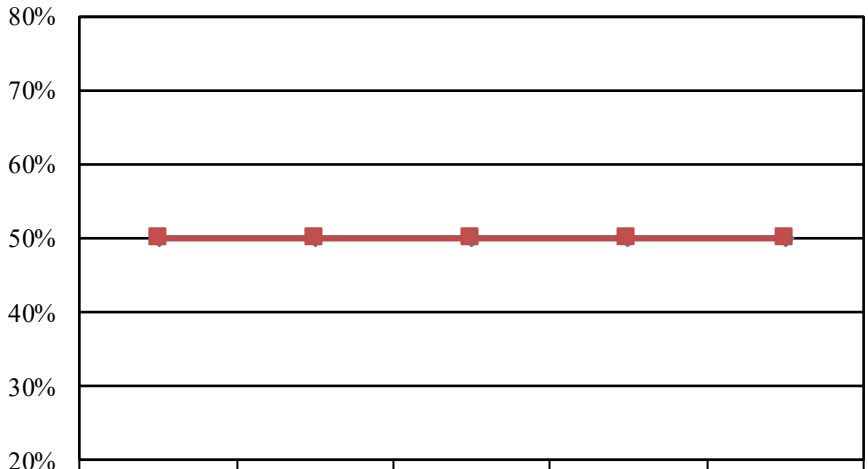
The City has adopted a fund balance policy that calls for maintaining an unassigned amount equal to 50.0 percent of the following years adopted operating budget plus prior year encumbrances (if any). The following graph presents this ratio for the last five years compared to this policy:

Fund Balance as a Percentage of Expenditures
Year Ended December 31,



	2021	2022	2023	2024	2025
Fund Balance Policy Maximum	50.0%	50.0%	50.0%	50.0%	50.0%
Unassigned Fund Balance	50.0%	50.0%	50.0%	50.0%	50.0%

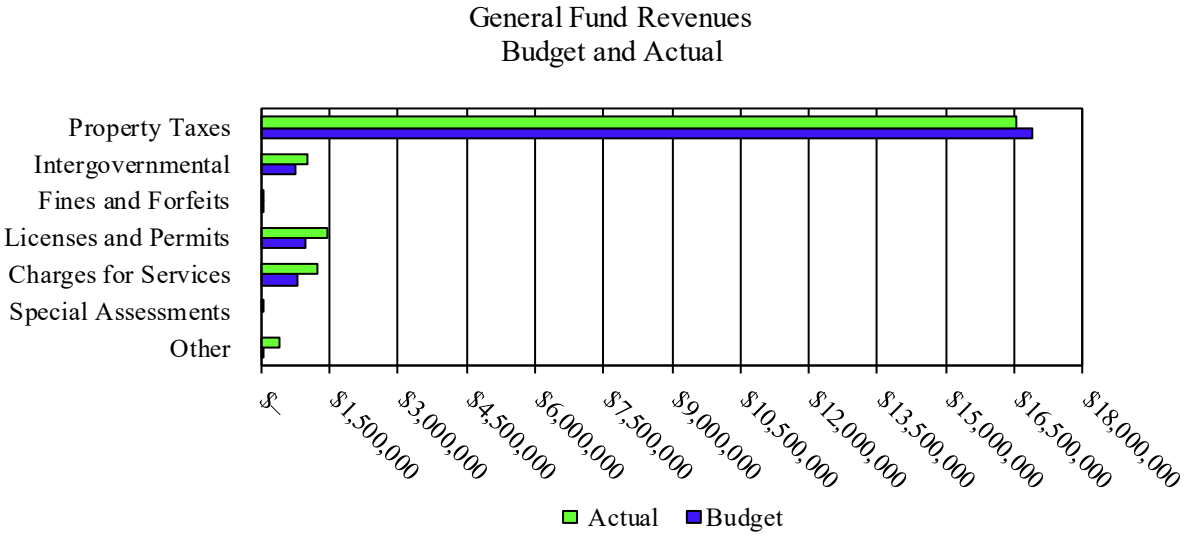
As the graph illustrates, the City has met the year-end fund balance policy goal as of December 31, 2025.

A government, like any organization, requires a certain amount of equity to operate. A healthy financial position allows the City to avoid volatility in tax rates; helps minimize the impact of state funding changes; allows for the adequate and consistent funding of services, repairs, and unexpected costs; and is a factor in determining the City's bond rating and resulting interest costs.

A trend that is typical to Minnesota local governments, especially the General Fund of cities, is the unusual cash flow experienced throughout the year. The City's General Fund cash disbursements are spread relatively evenly throughout the year, other than the impact of seasonal services such as snowplowing, street maintenance, and recreation activities. Cash receipts of the General Fund are quite a different story. Property taxes comprise about 79.9 percent of the fund's total annual revenue. Approximately half of the City's annual property tax levy is collected and remitted to the City by the end of June and the rest by December. Consequently, cities depend on the resources this fund balance represents to provide adequate cash reserves to finance their everyday operations between these collections.

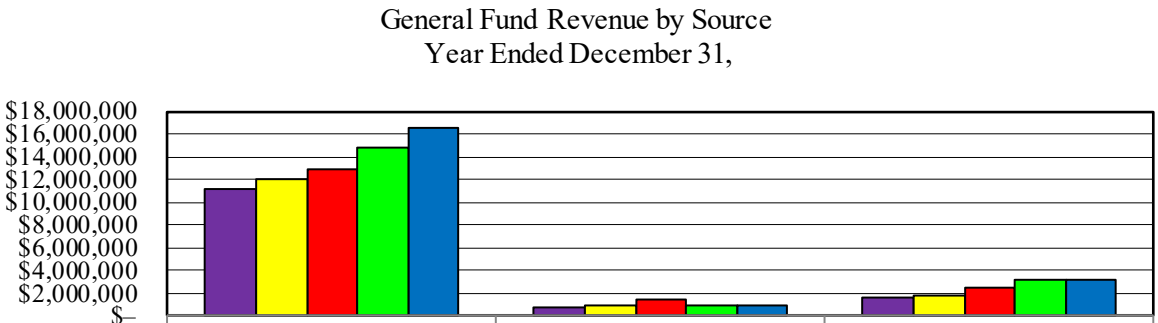
GENERAL FUND REVENUES

The following graph reflects the City's General Fund revenue sources for 2025 compared to budget:



General Fund revenue for 2025 was $20,688,086, which was $1,197,870 (6.1 percent) more than budget. The budget variance for revenue was largely due to conservative budgeting with most sources surpassing budget expectations. Conservative budgeting for investment earnings and elevated development activity in the current year all contributed to revenues exceeding budget.

The following graph presents the City's General Fund revenues by source for the last five years. The graph reflects the City's reliance on property taxes, which represented 79.9 percent of General Fund revenues in 2025:

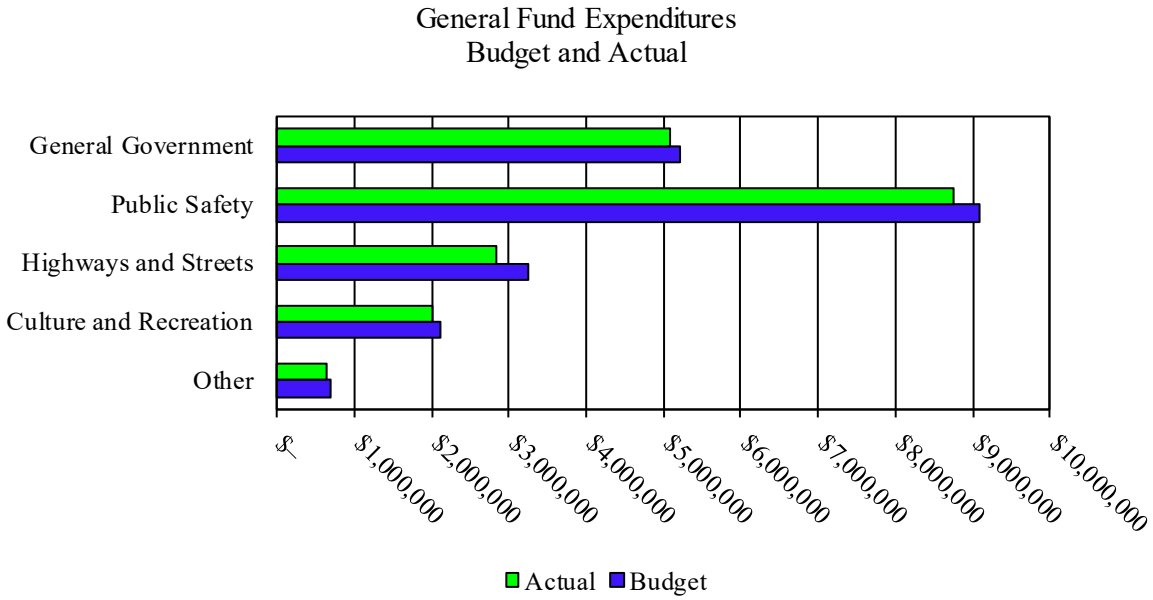


	Property Taxes	Intergovernmental	All Other
2021	$11,184,493	$706,660	$1,722,198
2022	$11,961,591	$885,575	$1,871,810
2023	$12,827,463	$1,508,405	$2,560,357
2024	$14,751,073	$920,633	$3,247,394
2025	$16,534,327	$1,016,315	$3,137,444

Total General Fund revenue for 2025 was $1,768,986 (9.4 percent) more than last year. The increase in taxes was as anticipated and approved through the annual levy process. Intergovernmental increased slightly and nearly offset the decrease in all other sources.

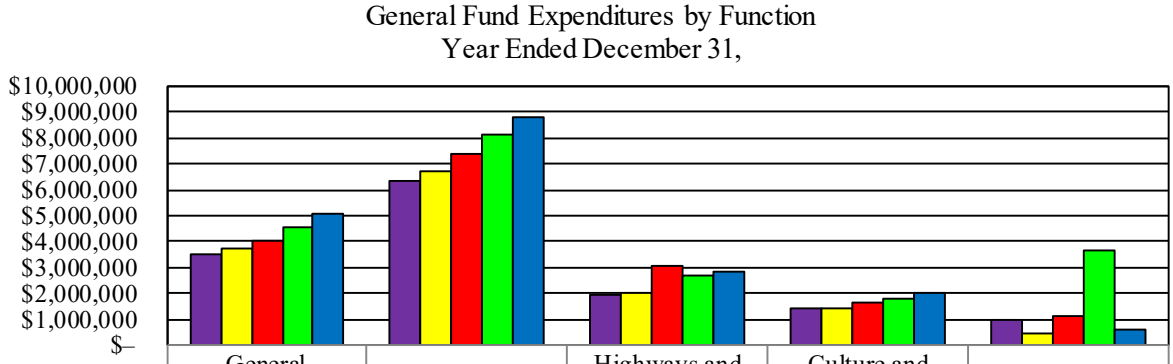
GENERAL FUND EXPENDITURES

The following graph illustrates the components of General Fund spending for 2025 compared to budget:



General Fund expenditures totaled $19,309,070 in 2025 and were $1,064,540 (or 5.2 percent) under the final budget. Spending was under budget for all General Fund expenditure categories presented above. Open positions and conservative budgeting largely accounted for these variances. Expenditure budgets are based on past history and expected needs.

The following graph shows General Fund expenditures for the last five years:



	General Government	Public Safety	Highways and Streets	Culture and Recreation	Other
2021	$3,543,561	$6,305,076	$1,942,497	$1,397,460	$977,809
2022	$3,740,839	$6,744,368	$2,026,890	$1,428,226	$450,538
2023	$4,053,311	$7,358,699	$3,066,934	$1,628,642	$1,121,259
2024	$4,548,056	$8,090,511	$2,722,964	$1,831,463	$3,626,875
2025	$5,078,117	$8,764,030	$2,824,235	$2,008,760	$633,928

Total General Fund expenditures for 2025 were $1,510,799 (7.3 percent) less than the previous year. Natural inflationary increases and the continued growth in development in the City contributed to the overall changes in current expenditures. Other expenditures were down by $2,992,947, due to the timing of capital spending, which was down in the current year.

ENTERPRISE FUNDS OVERVIEW

The City maintains several enterprise funds to account for services the City provides that are financed primarily through fees charged to those utilizing the service. This section of the report provides you with an overview of the financial trends and activities of the City's enterprise funds, which include the Water, Sewer, Street Light, Recycling, and Storm Water Utility Funds.

The utility funds comprise a considerable portion of the City's activities. We understand that the City is proactive in reviewing these activities on an ongoing basis and we want to reiterate the importance of continually monitoring these operations. Over the years, we have emphasized to our city clients the importance of these utility operations being self-sustaining, preventing additional burdens on general governmental funds. This would include the accumulation of net position for future capital improvements and to provide a cushion in the event of a negative trend in operations.

ENTERPRISE FUNDS FINANCIAL POSITION

The following table summarizes the changes in the financial position of the City's enterprise funds during the year ended December 31, 2025, presented both by classification and by fund:

Enterprise Funds Change in Financial Position

	Net Position as of December 31, 2025	Net Position as of December 31, 2024	Change
Net position of enterprise funds			
Total by classification			
Net investment in capital assets	$ 112,202,886	$ 95,749,335	$ 16,453,551
Unrestricted	26,375,618	32,212,510	(5,836,892)
Total enterprise funds	$ 138,578,504	$ 127,961,845	$ 10,616,659
Total by fund			
Water Utility	$ 81,596,261	$ 76,068,276	$ 5,527,985
Sewer Utility	30,521,998	27,859,546	2,662,452
Street Light Utility	2,122,277	2,038,066	84,211
Recycling Utility	400,037	416,994	(16,957)
Storm Water Utility	23,937,931	21,578,963	2,358,968
Total enterprise funds	$ 138,578,504	$ 127,961,845	$ 10,616,659

In total, the net position of the City's enterprise funds increased by $10,616,659 during the year ended December 31, 2025. Additional capital grants, developer contributions, and connection fees, all contributed to the overall growth in net position.

The increase in the net investment in capital assets portion of net position includes the City's use of unrestricted resources for infrastructure improvements in the current year, along with contributions from developers, which was partially offset by current year depreciation.

The following table presents five years of comparative operating results for each of the City's utility enterprise funds:

	Operating Results – Fiscal Year Ended December 31,				
	2021	2022	2023	2024	2025
Utility enterprise funds					
Water					
Operating revenue	$ 3,057,474	$ 2,962,563	$ 3,574,961	$ 3,168,402	$ 3,610,668
Operating expenses	1,772,358	1,895,776	2,062,314	2,243,736	2,360,896
Operating income	$ 1,285,116	$ 1,066,787	$ 1,512,647	$ 924,666	$ 1,249,772
Operating income as a percentage of operating revenue	42.0 %	36.0 %	42.3 %	29.2 %	34.6 %
Sewer					
Operating revenue	$ 1,805,614	$ 1,876,957	$ 1,994,465	$ 2,425,906	$ 2,560,621
Operating expenses	1,742,380	1,947,356	2,209,802	2,411,209	2,470,049
Operating income (loss)	$ 63,234	$ (70,399)	$ (215,337)	$ 14,697	$ 90,572
Operating income (loss) as a percentage of operating revenue	3.5 %	(3.8) %	(10.8) %	0.6 %	3.5 %
Street Light					
Operating revenue	$ 222,364	$ 230,392	$ 234,607	$ 242,950	$ 257,712
Operating expenses	178,576	172,765	173,924	167,123	216,126
Operating income	$ 43,788	$ 57,627	$ 60,683	$ 75,827	$ 41,586
Operating income as a percentage of operating revenue	19.7 %	25.0 %	25.9 %	31.2 %	16.1 %
Recycling					
Operating revenue	$ 440,097	$ 452,107	$ 456,106	$ 468,514	$ 483,595
Operating expenses	507,067	514,231	527,182	549,993	580,435
Operating income (loss)	$ (66,970)	$ (62,124)	$ (71,076)	$ (81,479)	$ (96,840)
Operating income (loss) as a percentage of operating revenue	(15.2) %	(13.7) %	(15.6) %	(17.4) %	(20.0) %
Storm Water					
Operating revenue	$ 1,197,572	$ 1,230,582	$ 1,252,659	$ 1,350,416	$ 1,589,573
Operating expenses	715,349	791,605	864,721	1,022,935	1,149,661
Operating income	$ 482,223	$ 438,977	$ 387,938	$ 327,481	$ 439,912
Operating income as a percentage of operating revenue	40.3 %	35.7 %	31.0 %	24.3 %	27.7 %

As displayed in the table above, each of the individual enterprise funds was able to report positive operating results for the year ended December 31, 2025, except for the Recycling Fund. However, nonoperating grants and investment earnings offset most of the operating loss.

Overall operating revenues totaled $8,502,169 in 2025, compared to $7,656,188 in the prior year. Increases in households and utility rates, along with more consumption, contributed to the change over the prior year. Overall operating expenses totaled $6,777,167 in 2025, compared to $6,394,996 in the prior year. Spending was up for personal services, supplies, sewer utility disposal charges, and depreciation, with an increase in population and households serviced by the City's utility system.

GOVERNMENT-WIDE FINANCIAL STATEMENTS

In addition to fund-based information, the current reporting model for governmental entities also requires the inclusion of two government-wide financial statements designed to present a clear picture of the City as a single, unified entity. These government-wide financial statements provide information on the total cost of delivering services, including capital assets and long-term liabilities.

STATEMENT OF NET POSITION

The Statement of Net Position essentially tells you what the City owns and owes at a given point in time, the last day of the fiscal year. Theoretically, net position represents the resources the City has leftover to use for providing services after its debts are settled. However, those resources are not always in spendable form, or there may be restrictions on how some of those resources can be used. Therefore, net position is divided into three components: net investment in capital assets, restricted, and unrestricted.

The following table presents the components of the City's net position as of December 31, 2025, and 2024, for governmental activities and business-type activities (utility operations):

	As of December 31,		
	2025	2024	Change
Net position			
Governmental activities			
Net investment in capital assets	$ 82,689,945	$ 72,783,568	$ 9,906,377
Restricted	11,974,763	14,022,396	(2,047,633)
Unrestricted	38,618,625	36,934,626	1,683,999
Total governmental activities	133,283,333	123,740,590	9,542,743
Business-type activities			
Net investment in capital assets	112,202,886	95,749,335	16,453,551
Unrestricted	26,375,618	32,212,510	(5,836,892)
Total business-type activities	138,578,504	127,961,845	10,616,659
Total net position	$ 271,861,837	$ 251,702,435	$ 20,159,402

The City's total net position on December 31, 2025, was $20,159,402 more than the previous year. Governmental activities increased $9,542,743 and business-type activities increased $10,616,659.

The increase in net position within governmental activities presents the overall operating results of the governmental funds, along with the continued development and investment in infrastructure within the City. The increase in business-type activities net position matches the enterprise funds activity previously discussed.

At the end of the current fiscal year, the City is able to present positive balances in all categories of net position, both for the government as a whole, as well as for its separate governmental and business-type activities. The same situation held true for the prior fiscal year.

STATEMENT OF ACTIVITIES

The Statement of Activities tracks the City's yearly revenues and expenses, as well as any other transactions that increase or reduce total net position. These amounts represent the full cost of providing services. The Statement of Activities provides a more comprehensive measure than just the amount of cash that changed hands, as reflected in the fund-based financial statements. This statement includes the cost of supplies used, depreciation of long-lived capital assets, and other accrual-based expenses.

The following table presents the change in the net position of the City for the years ended December 31, 2025, and 2024:

	2025			2024
	Expenses	Program Revenues	Net Change	Net Change
Net (expense) revenue				
Governmental activities				
General government	$ 6,126,045	$ 1,872,360	$ (4,253,685)	$ (3,230,831)
Public safety	9,597,991	2,418,367	(7,179,624)	(6,455,186)
Highways and streets	9,194,282	8,687,382	(506,900)	(247,673)
Culture and recreation	2,682,150	628,392	(2,053,758)	(781,208)
Economic development	1,342,690	–	(1,342,690)	(1,488,674)
Interest and fiscal charges	1,134,749	–	(1,134,749)	(1,317,942)
Business-type activities				
Water utility	2,360,896	6,386,655	4,025,759	6,765,366
Sewer utility	2,539,590	4,662,217	2,122,627	911,013
Street light utility	216,126	257,712	41,586	75,827
Recycling utility	580,435	553,985	(26,450)	(10,589)
Storm water utility	1,198,990	3,444,019	2,245,029	1,420,317
Total net (expense) revenue	$ 36,973,944	$ 28,911,089	(8,062,855)	(4,359,580)
General revenues				
Property taxes			23,699,395	23,041,341
General grants and contributions			135,308	3,760
Investment earnings			4,327,879	4,470,909
Gain on sale of capital assets			59,675	94,090
Total general revenues			28,222,257	27,610,100
Change in net position			$ 20,159,402	$ 23,250,520

One of the goals of this statement is to provide a side-by-side comparison to illustrate the difference in the way the City's governmental and business-type operations are financed. The table clearly illustrates the dependence of the City's governmental operations on general revenues, such as property taxes, general grants and contributions, investment earnings, and gain on sale of capital assets. In contrast, the City's business-type activities tend to rely more heavily on program revenues like charges for services (sales) and program-specific grants to cover expenses. This is critical given the current downward pressures on the general revenue sources.

The change in net (expense) revenue presented in the table above, when compared to the prior year, is primarily due to the amount of developer contributions and capital grants recognized from year-to-year. These contributions fluctuate with the size and number of completed development projects.

ACCOUNTING AND AUDITING UPDATES

The following is a summary of Governmental Accounting Standards Board (GASB) standards expected to be implemented in the next few years.

GASB STATEMENT NO. 103, *FINANCIAL REPORTING MODEL IMPROVEMENTS*

The objective of this statement is to improve key components of the financial reporting model to enhance its effectiveness in providing information that is essential for decision making and assessing a government's accountability. This statement also addresses certain application issues.

This statement continues the requirement that the basic financial statements be preceded by management's discussion and analysis (MD&A), which is presented as required supplementary information (RSI). This statement requires that the information presented in MD&A be limited to the related topics discussed in five sections: (1) Overview of the Financial Statements, (2) Financial Summary, (3) Detailed Analyses, (4) Significant Capital Asset and Long-Term Financing Activity, and (5) Currently Known Facts, Decisions, or Conditions. Furthermore, this statement stresses that the detailed analyses should explain why balances and results of operations changed rather than simply presenting the amounts or percentages by which they changed. In addition, this statement continues the requirement that information included in MD&A distinguish between that of the primary government and its discretely presented component units.

This statement defines unusual or infrequent items as transactions and other events that are either unusual in nature or infrequent in occurrence, and requires governments to display the inflows and outflows related to each unusual or infrequent item separately.

This statement requires that the proprietary fund statement of revenues, expenses, and changes in fund net position continue to distinguish between operating and nonoperating revenues and expenses. In addition to the subtotals currently required in a proprietary fund statement of revenues, expenses, and changes in fund net position, this statement requires that a subtotal for operating income (loss) and noncapital subsidies be presented before reporting other nonoperating revenues and expenses.

This statement requires governments to present each major component unit separately in the reporting entity's statement of net position and statement of activities if it does not reduce the readability of the statements. If the readability of those statements would be reduced, combining statements of major component units should be presented after the fund financial statements.

This statement requires governments to present budgetary comparison information using a single method of communication—RSI. Governments also are required to present (1) variances between original and final budget amounts and (2) variances between final budget and actual amounts. An explanation of significant variances is required to be presented in the notes to RSI.

The requirements of this statement are effective for fiscal years beginning after June 15, 2025, and all reporting periods thereafter. Earlier application is encouraged.

GASB STATEMENT NO. 104, *DISCLOSURE OF CERTAIN CAPITAL ASSETS*

The objective of this statement is to provide users of government financial statements with essential information about certain types of capital assets.

This statement requires certain types of capital assets to be disclosed separately in the capital assets note disclosures required by GASB Statement No. 34. Lease assets recognized in accordance with Statement No. 87, *Leases,* and intangible right-to-use assets recognized in accordance with Statement No. 94, *Public-Private and Public-Public Partnerships and Availability Payment Arrangements*, should be disclosed separately by major class of underlying asset in the capital assets note disclosures. Subscription assets recognized in accordance with Statement No. 96, *Subscription-Based Information Technology Arrangements*, also should be separately disclosed. In addition, this statement requires intangible assets other than those three types to be disclosed separately by major class.

This statement also requires additional disclosures for capital assets held for sale. A capital asset is considered held for sale if (a) the government has decided to pursue the sale of the capital asset and (b) it is probable that the sale will be finalized within one year of the financial statement date. Governments should consider relevant factors to evaluate the likelihood of the capital asset being sold within the established time frame. Capital assets held for sale are required to be evaluated each reporting period. Governments should disclose (1) the ending balance of capital assets held for sale, with separate disclosure for historical cost and accumulated depreciation by major class of asset, and (2) the carrying amount of debt for which the capital assets held for sale are pledged as collateral for each major class of asset.

The requirements of this statement are effective for fiscal years beginning after June 15, 2025, and all reporting periods thereafter. Earlier application is encouraged.

GASB STATEMENT NO. 105, *SUBSEQUENT EVENTS*

The objective of this statement is to improve the financial reporting requirements for subsequent events, thereby enhancing consistency in their application and better meeting the information needs of financial statement users.

This statement defines subsequent events as transactions or other events that occur after the date of the financial statements but before the date the financial statements are available to be issued. This statement describes the date the financial statements are available to be issued as the date at which (1) the financial statements are complete in a form and format that complies with generally accepted accounting principles and (2) approvals necessary for issuance have been obtained. That definition modifies the subsequent events time frame throughout the GASB literature. This statement also requires the date through which subsequent events have been evaluated to be disclosed.

This statement clarifies the subsequent events that constitute recognized and nonrecognized events and establishes specific note disclosure requirements for nonrecognized events.

The requirements of this statement are effective for fiscal years beginning after June 15, 2026, and all reporting periods thereafter. Earlier application is encouraged.

CITY OF RAMSEY
ANOKA COUNTY, MINNESOTA

Special Purpose Audit Reports

Year Ended
December 31, 2025

LB | CARLSON
Certified Public Accountants Business Consultants

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CITY OF RAMSEY
ANOKA COUNTY, MINNESOTA

Special Purpose Audit Reports
Year Ended December 31, 2025

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INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

To the City Council and Management
City of Ramsey, Minnesota

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the City of Ramsey, Minnesota (the City) as of and for the year ended December 31, 2025, and the related notes to the financial statements, which collectively comprise the City's basic financial statements, and have issued our report thereon dated June 1, 2026.

REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING

In planning and performing our audit of the financial statements, we considered the City's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control. Accordingly, we do not express an opinion on the effectiveness of the City's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the City's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that have not been identified.

(continued)

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REPORT ON COMPLIANCE AND OTHER MATTERS

As part of obtaining reasonable assurance about whether the City's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards.*

PURPOSE OF THIS REPORT

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the City's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the City's internal control and compliance. Accordingly, this report is not suitable for any other purpose.

Respectfully submitted,

LB CARLSON, LLP
Minneapolis, Minnesota

June 1, 2026

LB | CARLSON

INDEPENDENT AUDITOR'S REPORT

ON MINNESOTA LEGAL COMPLIANCE

To the City Council and Management
City of Ramsey, Minnesota

We have audited, in accordance with auditing standards generally accepted in the United States of America, and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the City of Ramsey, Minnesota (the City) as of and for the year ended December 31, 2025, and the related notes to the financial statements, which collectively comprise the City's basic financial statements, and have issued our report thereon dated June 1, 2026.

MINNESOTA LEGAL COMPLIANCE

In connection with our audit, nothing came to our attention that caused us to believe that the City failed to comply with the provisions of the contracting – bid laws, depositories of public funds and public investments, conflicts of interest, public indebtedness, claims and disbursements, miscellaneous provisions, and tax increment financing sections of the *Minnesota Legal Compliance Audit Guide for Cities*, promulgated by the State Auditor pursuant to Minnesota Statutes § 6.65, insofar as they relate to accounting matters. However, our audit was not directed primarily toward obtaining knowledge of such noncompliance. Accordingly, had we performed additional procedures, other matters may have come to our attention regarding the City's noncompliance with the above referenced provisions, insofar as they relate to accounting matters.

PURPOSE OF THIS REPORT

The purpose of this report is solely to describe the scope of our testing of compliance and the results of that testing, and not to provide an opinion on compliance. Accordingly, this report is not suitable for any other purpose.

Respectfully submitted,

LB Carlson, LLP

LB CARLSON, LLP
Minneapolis, Minnesota

June 1, 2026

605 US Highway 169 N, Suite 650, Minneapolis, MN 55441
763.535.8150 I www.lbcarlson.com

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CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative:

Title:

Receive Cash and Investments for Period Ending May 31, 2026

Purpose/Background:

Purpose: Receive reports of the city's cash and investments for the period ending May 31, 2026.

Cash and investment report shows the monthly cash flow - receipts and expenditures through May 31, 2026 with the current listing of the city's investment portfolio.

Recommendation:

No action required/ Informational only.

Outcome/Action:

No action required. Informational only.

Attachments

Cash & Investments for Period Ending May31, 2026

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	06/03/2026 12:22 PM
Form Started By: Diana Lund		Started On: 05/28/2026 02:26 PM
Final Approval Date: 06/03/2026		

CITY OF RAMSEY
REPORT OF POOLED CASH FLOWS
Period Ended May 31, 2026

	May-26 CURRENT MONTH	2026 YEAR-TO-DATE
CASH AND TEMPORARY INVESTMENTS		
BEGINNING BALANCE	$ 70,403,193.07	$ 79,966,707.36
CASH INFLOWS:		
Daily Deposit	231,641.71	4,340,157.48
Tax Settlements	-	266,560.52
U/B Receipts	464,073.12	922,541.81
Credit Cards (Includes Utility Billing)	1,259,749.18	3,150,704.21
Interest Earnings [Net of Interest Paid on Investments]	111,694.11	691,191.61
TOTAL CASH INFLOW	$ 2,067,158.12	$ 9,371,155.63
TOTAL CASH AVAILABLE	$ 72,470,351.19	$ 89,337,862.99
CASH OUTFLOWS:		
Prepaid Checks	872,368.19	8,605,702.57
Bills Lists	942,134.03	4,947,820.51
Pay Estimates	490,470.35	2,904,876.91
Credit Cards	5,232.81	35,697.01
Payroll - Net	634,344.42	3,316,990.38
Flex Reimbursement	-	-
Void Checks/Dormant Checks Paid	(994.50)	(3,232.69)
Debt Service	35,425.00	35,425.00
Miscellaneous [Bank Charges; etc.]	317.00	3,529.41
TOTAL CASH OUTFLOW	$ 2,979,297.30	$ 19,846,809.10
POOLED CASH AND TEMPORARY INVESTMENTS ENDING BALANCE	**$ 69,491,053.89**	**$ 69,491,053.89**
MEMO - NET 2026 CASH INFLOW (OUTFLOW)	**(912,139.18)**	**(10,475,653.47)**

INVESTMENT PORTFOLIO SUMMARY		
BEGINNING BALANCE - BV	**$ 68,167,400.10**	**76,529,578.51**
Purchases	4,000,000.00	14,000,000.00
Maturities/Sales	(5,471,755.00)	(23,833,933.41)
ENDING BALANCE	**$ 66,695,645.10**	**$ 66,695,645.10**

Prepared by the City of Ramsey Finance Department
6/1/2026

2026 CASH AND INVESTMENT ACTIVITY

CITY INVEST #	STATED MAT DATE	BROKER	SECURITY DESCRIP	FDIC #	CUSIP	PRIN BAL 1/1/2026	PURCH 2026	SOLD/ MATURE 2026	BV PRIN BAL 12/31/2026
260130A	8/3/2026	4M	4M TERM SERIES			-	4,000,000.00	0.00	4,000,000.00
260130B	1/27/2027	4M	4M TERM SERIES				6,000,000.00	0.00	6,000,000.00
260521	5/21/2027	4M	4M TERM SERIES				4,000,000.00	0.00	4,000,000.00
250731	1/29/2026	4M	4M TERM SERIES			4,000,000.00		4,000,000.00	0.00
250626A	1/26/2026	4M	4M TERM SERIES			6,000,000.00		6,000,000.00	0.00
250626B	6/24/2026	4M	4M TERM SERIES			4,000,000.00		0.00	4,000,000.00
251212A	5/20/2026	4M	4M TERM SERIES			4,000,000.00		4,000,000.00	0.00
251212B	9/16/2026	4M	4M TERM SERIES			4,000,000.00		0.00	4,000,000.00
251212C	1/13/2027	4M	4M TERM SERIES			4,000,000.00		0.00	4,000,000.00
									26,000,000.00
250221	2/22/2027	Northland	CD-NEIGHBOR FCU		64017aABP8	245,000.00		0.00	245,000.00
250304A	6/1/2026	Northland	DUBUQUE IA TAX		263868-LW-9	190,000.00		0.00	190,000.00
250304B	6/1/2027	Northland	DUBUQUE IA TAX		263868-LX-7	295,000.00		0.00	295,000.00
210625	7/15/2026	Northland	EAST LYME CONN TAX		273587-P3-3	200,000.00		0.00	200,000.00
191003A	12/1/2026	Northland	SCOTT BLUFF CTY SCHOOL DIST		810164-CQ-4	385,000.00		0.00	385,000.00
200113	3/1/2027	Northland	RICHLAND SCHOOL DISTRICT		764080-FT-9	165,000.00		0.00	165,000.00
200825A	8/1/2027	Northland	CENTINELA VALLEY CA HS		15239-RP-4	250,000.00		0.00	250,000.00
210401	12/1/2027	Northland	RUSH COUNTY KANSAS TAX		781834-D4-9	180,000.00		0.00	180,000.00
120308C	12/1/2027	Northland	SHOREWOOD WIS TAX		825230-LB-9	150,000.00		0.00	150,000.00
190402	2/1/2028	Northland	CLOQUET MN TAX		189036-PS-9	150,000.00		0.00	150,000.00
191016B	4/1/2028	Northland	COLUMBUS OH TAX		199492E339	285,000.00		0.00	285,000.00
211020A	7/15/2028	Northland	MOUNT HILLS TOWNSHIP SCHOOL		6215S3-E6-7	430,000.00		0.00	430,000.00
200914	8/1/2028	Northland	BURLESON TX IDS ZERO CPN		121403-4E6	500,000.00		0.00	500,000.00
120308D	12/1/2028	Northland	SHOREWOOD WIS TAX		825230-LC-7	465,000.00		0.00	465,000.00
200625	3/1/2029	Northland	LAWRENCE MASS TAX		520228-6Q-5	180,000.00		0.00	180,000.00
200923	7/15/2029	Northland	WILKINSBURGO BORO PA TAX		968529-JV-0	265,000.00		0.00	265,000.00
200825B	8/1/2029	Northland	CENTINELA VALLEY CA HS		15239-RR-0	270,000.00		0.00	270,000.00
210615	8/1/2030	Northland	MN STATE TAX		60412A-VP-5	500,000.00		0.00	500,000.00
									5,105,000.00
250212A	2/12/2027	UBS	CD-MORGAN STANI	32992	61690DP44	245,000.00		0.00	245,000.00
250212B	2/12/2027	UBS	CD-MORGAN STANI	34221	61776NLH4	245,000.00		0.00	245,000.00
250218	2/18/2027	UBS	CD-MERRICK BANK	34519	59013K4M5	245,000.00		0.00	245,000.00
191105	3/1/2026	UBS	MARYLAND STATE COMM DEV		57419TDZ1	320,000.00		320,000.00	0.00
220519	3/15/2026	UBS	NEW YORK DEV		6500355P6	105,000.00		105,000.00	0.00
220316	3/16/2026	UBS	CD-GOLDMAN SACHS			245,000.00		245,000.00	0.00
201105	4/1/2026	UBS	PARAMUS NJ SCHOOL		699347LF5	500,000.00		500,000.00	0.00
200113	4/15/2026	UBS	PHILADELPHIA AUTHORITY-ZERO COUP		71781LBU2	300,000.00		300,000.00	0.00
201204	4/15/2026	UBS	LONG BEACH CITY SCHOOL DIS		542535LY3	750,000.00		750,000.00	0.00
210309	6/1/2026	UBS	BEVERLY HILLS CA PUB		088006KA8	300,000.00		0.00	300,000.00
191115A	7/1/2026	UBS	LEXINGTON FAYETEE URBAN COUNTY		52909MDR2	470,000.00		0.00	470,000.00
210630	7/15/2026	UBS	MICHIGAN CITY IND SCHOOL		594381HJ7	500,000.00		0.00	500,000.00
200326B	8/1/2026	UBS	SAN BERNARDINO COMM		79672ONA47	500,000.00		0.00	500,000.00
210514	10/1/2026	UBS	BOSSIER CITY LA UTIL		100216FZ8	500,000.00		0.00	500,000.00
201221	10/1/2026	UBS	LANCASTER OH SCHOOL DIST		514264FGO	1,675,000.00		0.00	1,675,000.00
210621	11/1/2026	UBS	REGIONAL TRANSPORTATION		759136VD3	500,000.00		0.00	500,000.00
191219B	11/1/2026	UBS	OPELIKA ALABAMA TAX		683489ZE1	400,000.00		0.00	400,000.00
191016A	12/1/2026	UBS	DENVER CITY & COUNTY HSG		24917NAG6	500,000.00		0.00	500,000.00
210311	1/1/2027	UBS	FORT LAUDERDALE FLA SPL		347622CW0	500,000.00		0.00	500,000.00
210408B	1/15/2027	UBS	APACHE COUNTY ARIZ		03743TAF9	590,000.00		0.00	590,000.00
200925	4/1/2027	UBS	WESTERN WASHINGTON UNIV		959878RJO	500,000.00		0.00	500,000.00
211206	5/1/2027	UBS	PIMA COUNTY AZ		72178JAF0	500,000.00		0.00	500,000.00
210308B	6/1/2027	UBS	RIO RANCHO NEW MEXICO TAX		767169EP6	580,000.00		0.00	580,000.00
191219A	6/1/2027	UBS	UNIVERSITY OF NORTHERN COLORADO		914733DY3	360,000.00		0.00	360,000.00
210302	8/1/2027	UBS	VISTA CA UNI SCHOOL		928346P45	1,050,000.00		0.00	1,050,000.00
210219	9/1/2027	UBS	VIRGINIA COLLEGE BLDG			500,000.00		0.00	500,000.00
210121	10/1/2027	UBS	MIAMI DADE COUNTY TAX		59333NV91	750,000.00		0.00	750,000.00
191022	10/1/2027	UBS	NEW YORK NY TAX		64966QEK2	500,000.00		0.00	500,000.00
160802	12/1/2027	UBS	TOOLE CITY UT TAX		89033RBU7	400,000.00		0.00	400,000.00
190725A	12/1/2027	UBS	WRIGHT COUNTY TAXABLE		982276BK2	630,000.00		0.00	630,000.00
210713	2/1/2028	UBS	TEXAS PUB FIN AUTHORITY		882669BW3	325,000.00		0.00	325,000.00
210430	6/1/2028	UBS	BEVERLY HILLS CA PUB		088006KC4	500,000.00		0.00	500,000.00
220207A	7/1/2028	UBS	PHOENIX AZ CIVIC		71883RRS4	165,000.00		0.00	165,000.00
210617A	7/1/2028	UBS	EL SEGUNDO CA PENSION		284035AG7	1,000,000.00		0.00	1,000,000.00
210408A	7/1/2028	UBS	PHOENIX AZ CIVIC		71884AH44	500,000.00		0.00	500,000.00
210930	8/1/2028	UBS	CHARTER OAKS CA		1612855D4	250,000.00		0.00	250,000.00
210301	8/1/2028	UBS	SAN JOSE CA FING AUTHO		79818186P30	1,000,000.00		0.00	1,000,000.00
201007	8/1/2028	UBS	SAN BERNARDINO CALIFORN UNIV TAX		796711H44	1,000,000.00		0.00	1,000,000.00
191108	8/1/2028	UBS	CORONA-NORCO CAL		219764SC2	405,000.00		0.00	405,000.00
210825B	8/15/2028	UBS	NEW HAMPSHIRE MUNI		64465QHA7	550,000.00		0.00	550,000.00
210825A	8/25/2028	UBS	CD-CELTIC BANK	57056	15118RWG8	245,000.00		0.00	245,000.00
210326	9/1/2028	UBS	CHINO CALIF PUB FING		169548FP4	615,000.00		0.00	615,000.00
200320	9/1/2028	UBS	PENNSYLVANIA UNIV TAX		709235P25	425,000.00		0.00	425,000.00

2026 CASH AND INVESTMENT ACTIVITY

CITY INVEST #	STATED MAT DATE	BROKER	SECURITY DESCRIP	FDIC #	CUSIP	PRIN BAL 1/1/2026	PURCH 2026	SOLD/ MATURE 2026	BV PRIN BAL 12/31/2026
191212	10/1/2028	UBS	UNIVERSITY OF ALABAMA TAX		914745GG2	400,000.00		0.00	400,000.00
210224B	11/1/2028	UBS	WILL COUNTY ILL COMMUNITY		969078QN7	2,500,000.00		0.00	2,500,000.00
191024	2/1/2029	UBS	PULASKI COUNTY		745401EGO3	400,000.00		0.00	400,000.00
211231	3/15/2029	UBS	NEW YORK STATE URBAN DEV		650036AX4	500,000.00		0.00	500,000.00
220207B	4/1/2029	UBS	BAY AREA CA TOLL AUTHORITY		072024XF4	250,000.00		0.00	250,000.00
210113	5/1/2029	UBS	NYC TRANSITIONAL		64971XSZ2	1,000,000.00		0.00	1,000,000.00
210617B	6/1/2029	UBS	ORANGE COUNTY TAX		684184TC8	110,000.00		0.00	110,000.00
210308A	6/1/2029	UBS	RIO RANCHO NEW MEXICO TAX		767169ER2	500,000.00		0.00	500,000.00
200630A	7/1/2029	UBS	NEW YORK STATE DORM AUTH		64990GS86	430,000.00		0.00	430,000.00
200611	11/1/2029	UBS	VENTURA COUNTY CA		923078CZ0	400,000.00		0.00	400,000.00
210114	12/1/2029	UBS	FRANKLIN COUNTY OH		353174JE6	1,000,000.00		0.00	1,000,000.00
200324	3/1/2030	UBS	NEW YORK CITY TAXABLE		64966QJL5	500,000.00		0.00	500,000.00
211014	5/1/2030	UBS	ST. JOHN'S PUBLIC SCHOOL		790450HN3	550,000.00		0.00	550,000.00
210604	7/1/2030	UBS	FLORIDA STATE BOARD TAX		341271AF1	1,000,000.00		0.00	1,000,000.00
200921	7/1/2030	UBS	FLORIDA STATE REV BOND		341271AF1	500,000.00		0.00	500,000.00
210910	9/1/2030	UBS	BROWNSVILLE TX UTIL		1164753D4	1,000,000.00		0.00	1,000,000.00
101013	12/1/2030	UBS	HIDALGO COUNTY TEX TAX		429343BT3	500,000.00		0.00	500,000.00
201102	12/1/2030	UBS	XENIA OH COMM SCHOOL		984071CC2	720,000.00		0.00	720,000.00
210107	6/1/2031	UBS	SAN JOSE CA FING AUTHO		798153NL2	1,000,000.00		0.00	1,000,000.00
210111	6/1/2031	UBS	SAN JOSE CA FING AUTHO		798153NL2	320,000.00		0.00	320,000.00
211020B	8/15/2031	UBS	ALABAMBA FEDERAL AID HWY		010268CT5	500,000.00		0.00	500,000.00
200417	9/1/2031	UBS	CITY OF NORFOLK VA TAX		655867G94	220,000.00		0.00	220,000.00
211115	10/1/2031	UBS	INFRASTRUCTURE BANK		76223MAL6	580,000.00		0.00	580,000.00
211209	9/15/2032	UBS	CAPE MAY COUNTY NJ TAX		139501SB7	470,000.00		0.00	470,000.00
250131		UBS	UBS TREASURY FUND (FORMERLY PRIME)			47,573.90		47,573.90	0.00
250731a		UBS	UBS TREASURY FUND (FORMERLY PRIME)			1,186,951.96		1,186,951.96	0.00
250630		UBS	UBS TREASURY FUND (FORMERLY PRIME)			1,596,228.67		1,596,228.67	0.00
251231		UBS	UBS TREASURY FUND (FORMERLY PRIME)			5,103,823.98		4,783,178.88	320,645.10
						-			
									35,590,645.10
	TOTAL INVESTMENTS					76,529,578.51	14,000,000.00	23,833,933.41	**66,695,645.10**
			Unamortized Premiums			1,759,475.03			1,759,475.03
			Unamortized Discounts			(4,343,552.11)			(4,343,552.11)
			BMO			2,263,102.50	18,377,766.96	19,373,998.96	1,266,870.50
			Money Market Accounts			3,758,103.43	14,354,511.94	14,000,000.00	4,112,615.37
			Net Cash and Investments			79,966,707.36	46,732,278.90	57,207,932.37	69,491,053.89

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative: Not Applicable

Title:

Note the following Boards, Commissions and Meeting Minutes:

Planning Commission — April 23, 2026.
Environmental Policy Board — April 20, 2026.
Economic Development Authority — April 9, 2026.
Park and Rec Commission — April 9, 2026.
Public Works — April 21, 2026

Purpose/Background:

Approve the Meeting Minutes

Recommendation:

Approval

Outcome/Action:

Approval

Attachments

PC April 2026 Minutes
EPB April 2026 Minutes
EDA Minutes Apr 2026
PWC Meeting Minutes 04.21.26
P&R April 2026 Minutes

Form Review

Inbox	Reviewed By	Date
Mariah Albrecht	Mariah Albrecht	06/02/2026 10:05 AM
Brian Hagen	Brian Hagen	06/03/2026 12:22 PM
Form Started By: Kalia Lor		Started On: 06/02/2026 08:40 AM
Final Approval Date: 06/03/2026		

PLANNING COMMISSION
CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA

The Ramsey Planning Commission conducted a regular meeting on Thursday, April 23, 2026, at the Ramsey Municipal Center, 7550 Sunwood Drive NW, Ramsey, Minnesota.

Members Present:	Chairperson Cheri Gengler Commissioner Michael Allshouse Commissioner Randy Bauer Commissioner Bradley Cochrane (arrived at 8:01 p.m.) Commissioner Jeffrey Lubarski Commissioner Debra Musgrove Commissioner Layee Sanoe
Members Absent:	None
Also Present:	Planning Manager Todd Larson City Planner Adam Martin Senior Planner Chris Anderson City Council Liaison Eric Peters City Attorney Amanda Johnson

1. CALL TO ORDER

Chairperson Gengler called the regular meeting to order at 6:30 p.m.

2. PLEDGE OF ALLEGIANCE

Chairperson Gengler led the group in the Pledge of Allegiance.

3. CITIZEN INPUT

None.

4. APPROVAL OF AGENDA

Motion by Commissioner Bauer, seconded by Commissioner Lubarski, to approve the agenda as presented.

Motion Carried. Voting Yes: Chairperson Gengler, Commissioners Bauer, Lubarski, Allshouse, Musgrove, and Sanoe. Voting No: None. Absent: Commissioner Cochrane.

5. APPOINTMENT OF PLANNING COMMISSION OFFICERS

5.01: Appointment of Chair and Vice Chair of the Planning Commission

Chairperson Gengler stated that annually, the Commissions and Boards appoint Officers. She asked if there was any interest in the position of Chair, noting that she would be willing to continue to serve if desired.

Motion by Commissioner Musgrove, seconded by Commissioner Bauer, to appoint Cheri Gengler as Chair of the Planning Commission.

Motion Carried. Voting Yes: Chairperson Gengler, Commissioners Musgrove, Bauer, Allshouse, Lubarski, and Sanoe. Voting No: None. Absent: Commissioner Cochrane.

Commissioner Musgrove commented that she would be willing to serve as Vice Chair.

Chairperson Gengler noted that Commissioner Bauer is currently the Vice Chair and asked if he had an interest in the position as well.

Commissioner Bauer confirmed that he would also be willing to continue as Vice Chair.

Motion by Commissioner Allshouse. seconded by Commissioner Lubarski, to appoint Randy Bauer as Vice Chair of the Planning Commission.

Motion Carried. Voting Yes: Chairperson Gengler, Commissioners Allshouse, Lubarski, Bauer, Musgrove, and Sanoe. Voting No: None. Absent: Commissioner Cochrane.

6. CONSENT AGENDA

6.01: Approve the March 26, 2026, Planning Commission Meeting Minutes

Motion by Commissioner Musgrove, seconded by Commissioner Lubarski, to approve the consent agenda as presented.

Motion Carried. Voting Yes: Chairperson Gengler, Commissioners Musgrove, Lubarski, Allshouse, Bauer, and Sanoe. Voting No: None. Absent: Commissioner Cochrane.

7. PUBLIC HEARINGS/COMMISSION BUSINESS

7.01: Public Hearing: Consider a Zoning Map Amendment for I-1, Light Industrial to I-2, General Industrial for 14021 Azurite Street NW and 14021 Basalt Street NW; Case of ACE Solid Waste

Public Hearing

Chairperson Gengler called the public hearing to order at 7:04 p.m.

Presentation

City Planner Martin presented the staff report stating that staff recommends approval of the Zoning Map Amendment.

Commissioner Bauer stated that within the description, it states that 14050 Basalt Street has been owned by ACE for years and was inadvertently rezoned from E2 to I1, and that the applicant is responsible for all costs for this process. He questioned why the applicant would be responsible if the City inadvertently rezoned the property.

City Planner Martin stated that, as the Zoning Map was adopted in 2023, the City accidentally put the wrong zoning on that parcel. He stated that the applicant is also requesting rezoning of two other parcels, so there is no additional cost for the 14050 Basalt Street NW.

Citizen Input

Dave Wiggins, ACE Solid Waste, 19671 Yellow Pine St NW Oak Grove, stated that he is present to answer any questions. He stated that the intent is to expand the area for truck parking into parcel B, and container maintenance will be shifted to parcel C.

Commissioner Musgrove asked if there are any other properties in the area owned by ACE that could be used for additional expansion in the future, or whether this would be the final expansion.

Mr. Wiggins commented that these are the only other properties outside of the main campus that are currently owned by ACE.

Motion by Commissioner Bauer, seconded by Commissioner Lubarski, to close the public hearing.

Motion Carried. Voting Yes: Chairperson Gengler, Commissioners Bauer, Lubarski, Allshouse, Musgrove, and Sanoe. Voting No: None. Absent: Commissioner Cochrane.

Chairperson Gengler closed the public hearing at 7:11 p.m.

Commission Business

Motion by Commissioner Musgrove, seconded by Commissioner Lubarski, to recommend that City Council adopt Ordinance #26-06, Rezoning Property at 14021 Azurite Street NW, 14021 Basalt Street NW, and 14050 Basalt Street NW from I-1 to I-2.

Motion Carried. Voting Yes: Chairperson Gengler, Commissioners Musgrove, Lubarski, Allshouse, Bauer, and Sanoe. Voting No: None. Absent: Commissioner Cochrane.

8. COMMISSION BUSINESS

8.01: Consider a Sketch Plan for a Proposed 15-Lot Single Family Residential Subdivision at 17400 & 17650 Erkium Street NW (Project No. 26-106); Case of Thomas Allen Homes LLC

Presentation

Senior Planner Anderson presented the Staff Report stating that staff recommends directing the applicant to proceed with preparing the Preliminary Plat plan set and applying for Preliminary Plat review.

Commission Business

Commissioner Bauer asked if emergency response had any concerns with the length of the cul-de-sac.

Senior Planner Anderson replied that there were no concerns identified, outside of the requested additional width and signing for no parking on one side of the road.

Commissioner Bauer asked for the width of the street that would be needed to allow parking on both sides of the road.

Senior Planner Anderson replied that he did not ask that question of the Fire Marshal, but in the urban areas, the standard street sections are 32 feet wide.

Commissioner Bauer stated that he lives on a road with similar parking restrictions on one side, and the restriction is not always followed or enforced unless someone calls to complain. He stated that he would prefer a wider road with parking on both sides.

Senior Planner Anderson commented that one significant difference between the proposed development and the neighborhood of Commissioner Bauer would be the distance between homes. He stated that this neighborhood would have 15 homes with larger lots and distance between homes, whereas the other neighborhood has 200 to 300 homes.

Commissioner Allshouse asked how many streets in the area of the proposed development have similar parking restrictions.

Senior Planner Anderson replied that he was unsure whether there were any other neighborhoods in that area that would have similar parking restrictions.

Commissioner Musgrove asked where TH 47 is in regard to the development orientation.

Senior Planner Anderson replied that TH 47 would be to the west.

Commissioner Musgrove commented that she did drive out to the surrounding area and asked if 177th Ave NW is on the street project list and whether it could be added to the scope of this development project.

Senior Planner Anderson replied that the gravel road that Commissioner Musgrove spoke about is a private driveway for a shed. He stated that 177th ends in a cul-de-sac, and there is a 35-acre parcel between the end of 177th and the proposed development. He stated that should the property to the west develop, staff was attempting to demonstrate that there could be a logical through street from the 177th Avenue cul-de-sac to the proposed cul-de-sac within this proposed development. He provided clarification on the scope of the proposed development and the potential through street that could be developed if the property to the west were to be developed in the future. He noted that the only access into the development would be Erkium.

Commissioner Bauer commented that this sketch plan appears to meet all current City Code regulations, with the exception of the two items noted for variances. He asked if the City would not have to permit this to go forward aside from the two variances.

Senior Planner Anderson stated that, other than the exceptions for cul-de-sac length and lot depth for lots five and six, this request would meet all other requirements.

Commissioner Bauer stated that if the two variances were not approved and the applicant adjusted their plans to remove the need for the two variances, there would not appear to be any reason to deny the request. He asked about the liability the City would have if it were to deny a request that met all City requirements.

Senior Planner Anderson replied that the City would be in a position of a lawsuit if it were to deny a project that met all standards.

City Attorney Johnson confirmed that if a project meets all City Code requirements and the City denied it, the applicant would have the ability to sue because that decision would have been arbitrary and capricious. We have to have reasonable reasons to why we say no to something and if it meets our code, we would not have valid reasons to say no and it would fall under arbitrary and capricious.

Chairperson Gengler invited the applicant to speak.

Tom Dehn, applicant, 11261 Fernbrook Lane Dayton, stated that he is friends with the property owners who reached out to them with interest in development. He stated that City staff have been great to work with throughout this process. He commented that this property has beautiful woods, and their goal is to create homes with values of $1,000,000 to $1,500,000. He stated that their proposal is to minimally clear what is needed for development with custom grading.

Commissioner Bauer noted a number of staff comments that were provided and asked if the applicant had concerns with those.

Mr. Dehn replied that he believed all of that would be achievable, and there was nothing suggested that would be unreasonable.

Commissioner Bauer asked for the input of the applicant on the street width and whether they would prefer the staff recommendation with no parking on one side or his suggestion for a wider road that would allow for parking on both sides.

Mr. Dehn commented that these are big lots with long driveways, so most people will not choose to park on the street. He did not have any concerns with the recommended width of the Fire Marshall, but did not believe the road would have enough use to require a width of 32 feet.

Chairperson Gengler recognized that this is not a public hearing but provided an opportunity for residents to provide input.

Paul Olson, 5750 177th Avenue NW, commented that he owns the property to the west of the subject property. He asked when the restriction was made for the maximum length of 600 feet for a cul-de-sac.

Planning Manager Larson replied that the 600-foot length has been in Code for decades and provided additional explanation on how that calculation arose based on the length of hose that was carried by a firetruck.

Mr. Olson asked if developments are required to have multiple access points. He noted that, as shown in the packet, the ghost plat would have a road running through his property. He commented that the structures on his property have substantial value, and it would not make sense to sell his property to a developer. He stated that if his property were sold in the future, it would most likely be to a farmer or someone with horses.

Roger Rowbotham, 17715 Erkium Street NW, stated that he is on the corner between Erkium and 177th and provided more context on that intersection, noting that all the neighborhood traffic comes through that one intersection. He stated that there are 24 homes coming through that bottleneck, and this proposal would add 15 or 16 additional homes. He agreed that these would be beautiful lots with beautiful homes, but it needs to fit into the area. He noted that the two additional options to expand access within the neighborhood (Fluorine or 177th) are not likely or ideal. He asked how the traffic could be alleviated rather than increased. He stated that he spoke 20 years ago when the property was last for sale, and it did not go through because of many issues. He stated that in that experience, he reached out to the Councilmember for that ward, and he was out walking the area the next day and set up a neighborhood meeting to discuss the pros and cons. He stated that with this proposed development, he reached out to the Councilmember twice and has yet to receive a call back.

Denny Donovan, 17605 Argon Street NW, stated that it seems that they are pretty far along in the process, and yet the sign was just posted on the property about ten days ago. He stated that he does not have an issue with the developer, as he seems logical and like he has a desire to protect the property. He acknowledged the variance that would be necessary for the length of the cul-de-sac and asked if that would be a deal breaker for the project. He referenced the comments of liability for the City if the project were denied, but noted that the variance for cul-de-sac length is based on the assumption that the property to the west may develop. He noted that the property

owner spoke tonight and stated that the development of his property would be unlikely. He echoed the comments of the previous speaker about the traffic concerns.

Chairperson Gengler clarified that the cul-de-sac would not go onto the adjacent property and would be enclosed within the property in question.

Mr. Donovan commented that a variance would be necessary for that length to be approved.

Senior Planner Anderson confirmed that a variance would be needed for a cul-de-sac that extends more than 600 feet. He stated that when staff review a proposed development, they need to take a broader look at the surrounding area. He used the example of developments with utilities, which are also required to be extended to the end of a property, should the adjacent property develop. He noted that in this case, the cul-de-sac would be required to extend to provide an opportunity for a through street, if the neighboring property were to develop, as that could provide a second point of access. He recognized that the current property owner does not have plans for development, but at some time in the future, the property will change ownership, and there is no way to predict what the next property owner would want to do.

Matthew Clue, 17330 Germanium Street, commented that he lives west of lots nine and ten and expressed concerns with inconsistency. He stated that a neighbor called the City on him about two trees that he cut down, and it was urgent that those be replaced. He noted that in this scenario, many more trees would be removed from the subject property.

Senior Planner Anderson stated that a tree inventory is required as part of any development where data would be collected. He provided additional information on the tree preservation ordinance and its requirements. He noted that the resident referred to complaints about tree clearing, which he responded to, and this property owner was very cordial and willing to cooperate. He noted that the trees were removed by the river, where there are more concerns with erosion. He stated that this project would not be treated any differently than any other subdivision, but a tree inventory is not required at this step in the process.

Mr. Clue referenced lots nine and ten and asked about the distance from Trott Brook.

Senior Planner Anderson replied that lot nine would include a very small portion of Trott Brook, whereas lot ten would have a wetland area associated with Trott Brook.

Mr. Clue asked if they are aware of the flooding that occurs from the waterway.

Senior Planner Anderson noted the map provided, which delineates the floodplain.

Christine Barrett, 17610 Argon Street, commented that they are about the narrow portion of what is being proposed and asked if any members of the Commission have driven through the neighborhood to see the wildlife and trees. She stated that it was mentioned that the tree inventory is a part of the Preliminary Plat process, but asked who had been in her backyard looking at the trees last week.

Senior Planner Anderson replied that it was not City staff.

Mrs. Barrett referenced the wetland and asked about the proposed plan for added drainage that would be created by the additional homes.

Senior Planner Anderson stated that homes cannot be built on a wetland. He stated that wetland delineations would be completed throughout this process. He stated that information, along with stormwater management plans, would be reviewed by the Lower Rum River Water Management Organization (LRRWMO). He stated that drainage and utility easements would be required for all wetlands, as well as an extension beyond that. He noted that the stormwater management plans would be reviewed by the City as well to ensure that the plans would not cause increased drainage onto other properties.

Cody Pretorius, 17740 Fluorine Street NW, commented that there is a difference in driving during the day and driving during high traffic times. He asked if there would be plans to increase speed and law enforcement on 7th and TH 47.

Senior Planner Anderson stated that there are no plans for increased enforcement, but if there are concerns, those can be brought to the attention of the Police Department, which can then increase patrols in that area.

Dalton Maue, 17850 Erkium Street, asked if anyone has counted the number of delivery and service trucks that go down the streets in this area. He commented that the streets are posted at 30 mph and had concerns with the speeds of the vehicles in that area already, along with an increased number of homes. He asked if there could be additional patrols in the neighborhood in addition to the roads mentioned by the previous speaker.

Todd Blanchard, 17500 Erkium Street, stated that while he is not excited about development, he acknowledged that they cannot stop development, and they will not do better than Mr. Dehn developing the property as proposed. He believed that parking on one side would be sufficient and did not believe that the road would need to be 32 feet wide. He commented that wetland mitigation would be required for the road and believed that that activity should be minimized to the extent possible. He believed that this was a smart and reasonable development with a great developer.

Mr. Dehn stated that he understands the request of the City to extend the cul-de-sac west, but would be fine with not building that as well. He commented that if the City believes that Erkium should be curved, he could do that, but noted that fewer trees would be removed in the other scenario. He clarified that he has not threatened any lawsuits and has worked well and collaboratively with staff.

Councilmember Peters stated that the resident to the west is requesting more vegetative barriers between the properties and asked if the applicant would be open to that.

Mr. Dehn commented that they are not planning to cut vegetation near the perimeter with the exception of the cul-de-sac, so he was unsure of the need for additional vegetation. He commented that the lots would be more centered with the perimeter trees remaining.

Commissioner Bauer provided an alternative suggestion where the cul-de-sac towards 177th was eliminated and instead extended past lot one, along the back sides of lots one through four. He asked if the lots would still meet all size requirements in that scenario.

Senior Planner Anderson replied that the smallest lot size proposed is 2.7 acres, where City Code only requires a minimum lot size of 2.5 acres. He stated that staff would need to do some math to determine if wrapping a road around the backside of the lots would reduce the size of those lots below the minimum requirement.

Chairperson Gengler thanked the applicant and residents for this input tonight, noting that this is the first step, and the applicant will use that input as guidance in moving forward in the application process.

Richard Rudin, 17740 Fluorine Street NW, commented that he would be two homes down from the development and asked if there would be notification if there were changes or additional dwellings were proposed in the future. He stated that it seems that this process has been fast-tracked, as he only received a one-week notice of this meeting.

Senior Planner Anderson stated that there is nothing locking in the Sketch Plan as shown tonight. He commented that if this moves forward to a Preliminary Plat, it would be notified as a public hearing, and notice would be sent to property owners within 700 feet of the subject property. He believed that the developer could have squeezed in a few more lots if they wanted, but he seems to believe there is more benefit in developing the property as proposed.

Mr. Rudin commented that his family had moved from St. Paul and was concerned about the construction vehicles that would be in the neighborhood with his young children. He implored the Commission to think about the community and wildlife that would be disrupted rather than development. He had concerns with the variance to extend the cul-de-sac and the combination of that length and only one access into the development. He did not believe that this property was consistent with the other examples provided by staff. He asked about the required turnaround standard for emergency vehicles and whether the proposed cul-de-sac would meet that standard.

Senior Planner Anderson commented that the Fire Marshall did provide comments on the length of the Erkium Street extension and required sizing and paving of the cul-de-sac.

Mr. Rudin asked if there had been a traffic analysis for this development.

Senior Planner Anderson replied that there is no requirement for a traffic study for the development of 15 lots.

Mr. Rudin asked if there had been an analysis of how this would impact drivers and the safety of families in the area.

Senior Planner Anderson replied that it had not been done at this stage.

Mr. Rudin commented that additional review is needed, and this item should be tabled until the safety of families is clearly addressed.

Chairperson Gengler reiterated that this is the initial Sketch Plan and thanked everyone for their feedback.

Senior Planner Anderson commented that the next step would be for the applicant to develop civil plans for the Preliminary Plat process.

Commissioner Musgrove thanked the residents for their input and acknowledged the need to balance those comments with property rights. She appreciated the efforts of the developer to minimize development impacts and preserve the perimeter trees. She stated that she would not recommend the curving of Erkium in order to accommodate the 200-foot lot depth rather than 180 feet. She stated that she would not want to consider the looped option suggested by Commissioner Bauer, as that would remove buffering on the northern portion of the property and the adjacent neighbors. She stated that if the Preliminary Plat comes back with no additional homes, that would be great. She recognized that this is a beautiful area, but it is within the Rural Developing District, so development should be expected to some extent.

Commissioner Cochrane arrived.

8.02: Planning Commission Training

The new and existing members of the Commission introduced themselves.

Planning Manager Larson introduced the staff members.

City Attorney Johnson introduced herself and conducted a training with the Commission, reviewing the role of a Planning Commission and providing information on City administration, open meeting law, Data Practices Act, conflicts of interest, gifts law, municipal planning, public hearings, Conditional Use Permits, and Variances.

9. COMMISSION / STAFF INPUT

Planning Manager Larson stated that there were no land use applications scheduled for the May meeting, but noted that there will still be a meeting as they gear up for the Comprehensive Plan update process.

Councilmember Peters encouraged members of the Commission to take part in the Dine and Dash 5k and Ramsey Recycling Day events.

Commissioner Bauer also noted the upcoming Business Expo.

Senior Planner Anderson provided additional information on the Recycling Day as well as the upcoming Arbor Day event.

10. ADJOURNMENT

Motion by Commissioner Bauer, seconded by Commissioner Lubarski, to adjourn the meeting.

Motion Carried. Voting Yes: Chairperson Gengler, Commissioners Bauer, Lubarski, Allshouse, Cochrane, Musgrove, and Sanoe. Voting No: None. Absent: None.

The regular meeting of the Planning Commission adjourned at 9:02 p.m.

Respectfully submitted,

Todd Larson
Planning Manager

ATTEST:

Kalia Lor
Planning Assistant

Drafted by Amanda Staple
TimeSaver Off Site Secretarial, Inc.

ENVIRONMENTAL POLICY BOARD
CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA

On Monday, April 20, 2026, the Environmental Policy Board (EPB) met in the Council Chambers at the Ramsey Municipal Center, 7550 Sunwood Drive N.W., Ramsey, Minnesota.

Members Present: Chairperson Melissa Fetterley
Board Member Reid Bernard
Board Member Nick Burgess
Board Member Thomas Hagerty
Board Member Paula Houts
Board Member Daniel Payne
Board Member Hassan Salami

Members Absent: None

Also Present: Senior Planner Chris Anderson
City Council Liaison Kirsten Buscher

1. CALL TO ORDER

Chairperson Fetterley called the meeting to order at 6:30 p.m.

2. CITIZEN INPUT

None.

3. APPROVE AGENDA

Motion by Board Member Hagerty and seconded by Board Member Bernard to approve the agenda as submitted.

Motion carried. Voting Yes: Chairperson Fetterley, Board Member Hagerty, Bernard, Burgess, Houts, Payne, and Salami. Voting No: None. Absent: None.

4. APPROVE MINUTES

4.01: Approve Meeting Minutes Dated February 9, 2026

Motion by Board Member Hagerty and seconded by Board Member Bernard to approve the regular meeting minutes dated February 9, 2026.

Motion carried. Voting Yes: Chairperson Fetterley, Board Member Hagerty, Bernard, Burgess, Houts, Payne, and Salami. Voting No: None. Absent: None.

5. POLICY BOARD BUSINESS

5.01: Appoint Chair and Vice Chairperson

Chairperson Fetterley welcomed the newest member of the Board.

Board Member Payne introduced himself.

Senior Planner Anderson stated that each year the Commissions and Boards appoint Officers.

Senior Planner Anderson opened nominations for the position of Chairperson.

Board Member Hagerty asked and received confirmation that the term limit had been removed for the Chair position, and Chairperson Fetterley could continue to serve.

Motion by Board Member Hagerty and seconded by Board Member Houts to appoint Melissa Fetterley as Chairperson of the Environmental Policy Board.

Further discussion: Chairperson Fetterley commented that she would continue to serve, but would also open up the opportunity if someone else were interested.

There was no other interest in the position.

Motion carried. Voting Yes: Chairperson Fetterley, Board Member Hagerty, Houts, Bernard, Burgess, Payne, and Salami. Voting No: None. Absent: None.

Chairperson Fetterley opened nominations for the position of Vice Chairperson.

Board Member Burgess nominated Board Member Hagerty.

Board Member Hagerty nominated Board Member Bernard.

Motion by Board Member Hagerty and seconded by Board Member Burgess to appoint Reid Bernard as Vice Chairperson of the Environmental Policy Board.

Motion carried. Voting Yes: Chairperson Fetterley, Board Member Hagerty, Burgess, Bernard, Houts, Payne, and Salami. Voting No: None. Absent: None.

5.02: Consider Natural Resources Aspects of a Proposed Site Plan to Accommodate an Expansion of Fleet Operations at 14201 Basalt Street NW (Project No. 26-105); Case of ACE Solid Waste Inc.

Senior Planner Anderson presented the staff report. He stated that the City has received a Land Use Application from Waste Connections, Inc. (DBA ACE Solid Waste Inc.) for review of a Site Plan that is intended to accommodate an expansion of their fleet used in their waste and recycling services. The Site Plan includes an expansion of parking/maneuvering areas at 14021 Basalt Street NW and installation of additional compressed natural gas fueling “stations”. The Land Use application also includes additional requests which are outside the purview of the EPB, such as a request to vacate a portion of road right-of-way at the south end of Basalt Street, adjacent to the

subject property, a rezoning of 14021 Azurite Street from I-1 Light Industrial to I-2 General Industrial, and a minor plat to combine multiple parcels into a single parcel. The applicant has stated that this is for future site planning and operations.

Chairperson Fetterley asked if this plan would work regardless of whether the rezoning request is approved.

Senior Planner Anderson confirmed that is accurate.

Board Member Hagerty asked who would be responsible for the tree inventory.

Senior Planner Anderson replied that the applicant has a design team, and the civil engineering firm will solicit or contract the work necessary for the inventory. He explained that the City reviews the inventory but is not involved in completing that work.

Board Member Payne asked for more information on coniferous trees and whether some replanting could be reduced if additional coniferous trees could be retained on the site.

Senior Planner Anderson confirmed that planting requirements can be offset by trees that are retained onsite.

Chairperson Fetterley commented that it seems that the applicant preserved as many trees as they could, considering this is for a parking lot.

Motion by Board Member Burgess and seconded by Board Member Bernard to recommend approval of the natural resources aspects of the project, contingent upon compliance with the staff review comments.

Motion carried. Voting Yes: Chairperson Fetterley, Board Member Burgess, Bernard, Hagerty, Houts, Payne, and Salami. Voting No: None. Absent: None.

5.03: Review and Provide Direction on Possible Grant Opportunity: Electric Landscaping Equipment Pilot Program in Environmental Justice Areas

Senior Planner Anderson presented the staff report. He stated that the purpose of this case is to review a potential grant opportunity through the Minnesota Pollution Control Agency (MPCA). The grant program is titled Electric Landscaping Equipment Pilot Program Grant in Environmental Justice Areas. The purpose of the grant is to provide financial assistance to individuals to purchase electric or battery-powered lawn/snow equipment, with the intention of reducing air pollution (by replacing gas-powered equipment). The grant program targets Environmental Justice areas. He stated that if the City is eligible to apply, staff would recommend pursuing the grant; and if the MPCA finds that Ramsey would be ineligible, staff would recommend against applying.

Chairperson Fetterley stated that it is an interesting opportunity for people who meet the criteria. She asked if residents who applied would then be scored lower in comparison to those within environmental justice areas.

Senior Planner Anderson explained that the question would be whether Ramsey would be eligible to apply for the program without an environmental justice area and whether residents within the city would qualify for reimbursement. He explained that staff do not want to waste time if the City or its residents are not eligible. He explained that Council approval is needed for grant applications, which is why he is bringing this forward at this time. He stated that if the MPCA states that Ramsey can still apply and would not score poorly, staff could still complete and submit an application prior to the deadline.

Chairperson Fetterley commented that she would not want to waste staff time if it is unlikely that the City would qualify, but could also see the benefits that would be gained if the City is deemed eligible. She hoped that staff would receive clear direction from the MPCA.

Senior Planner Anderson commented that the Board could provide a recommendation to pursue, contingent upon a positive response from the MPCA. He stated that if the MPCA stated that the City is unlikely to score well, staff would not pursue the grant.

Motion by Board Member Hagerty and seconded by Board Member Burgess, to recommend that the City pursue the grant opportunity, contingent upon a positive response from the MPCA.

Motion carried. Voting Yes: Chairperson Fetterley, Board Member Hagerty, Burgess, Bernard, Houts, Payne, and Salami. Voting No: None. Absent: None.

6. BOARD / STAFF INPUT

- **Staff Updates**

Senior Planner Anderson stated that the Board is invited to participate in an Arbor Day planting event at Alpine Park one week from today. He also noted the Spring Recycling event scheduled for May 2nd from 8 a.m. to noon. He also provided an update on recent City Council actions on cases previously considered by the Board and a potential review of the tree preservation standards. He stated that the May meeting date has been shifted from May 18th to May 11th.

Chairperson Fetterley encouraged the members of the Board to participate in the tree planting event. She encouraged residents to participate in the recycling event. She referenced a recent email received related to the We Are Water event, noting that she will be attending and encouraging members of the Board to attend. She confirmed that she could forward the email to staff to disburse to the Board.

7. ADJOURNMENT

Motion by Board Member Burgess and seconded by Board Member Hagerty, to adjourn the meeting.

The meeting adjourned at 7:12 p.m.

Respectfully submitted,

_____

Chris Anderson
Senior Planner

ATTEST:

_____

Kalia Lor
Planning Administrative Assistant

Drafted by Amanda Staple
TimeSaver Off Site Secretarial, Inc.

ECONOMIC DEVELOPMENT AUTHORITY
CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA

The City of Ramsey Economic Development Authority (EDA) conducted a regular meeting on Thursday, April 9, 2026, at the Ramsey Municipal Center, 7550 Sunwood Drive NW, Ramsey, Minnesota.

Members Present: Chairperson Scott Wiyninger
Member Nichole Bauer (via Zoom)
Member Cheryal Hills (arrived at 7:51 a.m.)
Member Rachal Johnson (via Zoom)
Member Brittany Lindahl
Member Chris Riley
Member Shanna Stewart

Members Absent: None

Also Present: Sean Sullivan, Economic Development Manager

1. CALL TO ORDER

Chairperson Wiyninger called the Economic Development Authority meeting to order at 7:30 a.m.

2. APPROVE AGENDA

Motion by Member Bauer, seconded by Member Johnson, to approve the agenda.

A roll call vote was performed:

Member Bauer	aye
Member Johnson	aye
Member Stewart	aye
Member Riley	aye
Member Lindahl	aye
Chairperson Wiyninger	aye

Motion carried.

3. APPROVE MINUTES

3.01: Approve Meeting Minutes Dated March 12, 2026

Motion by Member Bauer, seconded by Member Johnson, to approve the March 12, 2026, minutes as presented.

A roll call vote was performed:

Member Stewart	aye
Member Riley	aye
Member Lindahl	aye
Member Bauer	aye
Member Johnson	aye
Chairperson Wiyninger	aye

Motion carried.

4. EDA BUSINESS

4.01: EDA Organization: Elect Chairperson and Vice Chairperson

Economic Development Manager Sullivan presented the staff report.

Chairperson Wiyninger opened nominations for the position of Chairperson.

Member Riley nominated Scott Wiyninger to be Chairperson.

Motion by Member Riley, seconded by Member Lindahl, to appoint Scott Wiyninger as Chairperson of the Economic Development Authority through March 31, 2027.

There were no other nominations.

Member Lindahl moved to close nominations.

A roll call vote was performed:

Member Bauer	aye
Member Johnson	aye
Member Lindahl	aye
Member Riley	aye
Member Stewart	aye
Chairperson Wiyninger	abstain

Motion carried.

Chairperson Wiyninger opened nominations for the position of Vice Chair.

Motion by Member Stewart, seconded by Chairperson Wiyninger, to appoint Brittany Lindahl as Vice Chairperson of the Economic Development Authority through March 31, 2027.

There were no other nominations.

Member Riley moved to close nominations.

A roll call vote was performed:

Member Stewart	aye
Member Riley	aye
Member Lindahl	abstain
Member Bauer	aye
Member Johnson	aye
Chairperson Wiyninger	aye

Motion carried.

4.02: Select 2026 Ramsey Business of the Year

Economic Development Manager Sullivan presented the staff report.

Member Bauer commented that she believes that RM Golf Carts should be towards the top of the list because of their investment in Ramsey.

Member Stewart commented that she was leaning towards Martin Marietta or RM Golf Carts based on the fact that they like to give back to the community. She commented that she would like to see Global Glove removed.

Member Johnson stated that she was leaning towards Martin Marietta.

Member Lindahl commented that she was also leaning towards both of those businesses as well, leaning more towards RM Golf Carts.

Member Riley stated that all of these businesses would be a good choice, and he would defer to the staff's suggestion. He likes the idea of acknowledging the resilience of RM Golf Carts, which purchased the property when it could, and then improving the property.

Chairperson Wiyninger agreed that all of these businesses are incredible parts of the community and recognized the investment that RM Golf Carts has put into their property over the last year along the Highway 10 corridor. He agreed that Martin Marietta would be a great choice as well, but he leaned towards RM Golf Carts.

Economic Development Manager Sullivan commented that both Martin Marietta and RM Golf Carts are great small businesses along the corridor. He stated that Global Glove employs the most people out of all these businesses.

Motion by Member Bauer, seconded by Member Lindahl, to select RM Golf Carts as the 2026 Ramsey Business of the Year.

A roll call vote was performed:

Member Lindahl	aye
Member Bauer	aye
Member Johnson	aye
Member Stewart	aye
Member Riley	aye
Chairperson Wiyninger	aye

Motion carried.

Economic Development Manager Sullivan continued to review the staff report related to the proposed edits for the large and small lists.

Member Hills arrived.

Chairperson Wiyninger welcomed the newest member of the EDA.

Member Hills introduced herself.

Economic Development Manager Sullivan commented that all of the businesses proposed to be removed from the large list have been on the list for a long time. He commented that unless they watch an EDA meeting, the business probably does not even know it was on the large list.

Member Bauer agreed that the list should be cleaned up as proposed by staff.

Member Riley also agreed with the rationale provided by staff.

Member Lindahl commented that she also supports the recommendation of staff because of the research and explanations that were provided.

Economic Development Manager Sullivan confirmed the consensus of the group to remove those businesses and also add the two businesses he had recommended.

Member Riley agreed that Diamond Graphics would be a good addition to the small list and also suggested adding Chanticlear Grille to the large list.

Economic Development Manager Sullivan reviewed the suggested changes to the small list.

Member Stewart stated that she would like to leave Martin Marietta on the short list.

Member Bauer asked if it has been considered to add the Logan Companies Plumbing and Heating to the list.

Chairperson Wiyninger agreed that would be a great addition.

Economic Development Manager Sullivan agreed that business could be added to the large list.

Chairperson Wiyninger commented that Ramsey is a rapidly expanding city with a lot of incredible businesses, and while it may feel harsh to pull businesses off the list, there is an astounding amount of investment in the community from the business community. He wanted to provide staff with the opportunity to add a business to the list that may come into the community.

Member Johnson stated that Ramsey seems to be a manufacturing community, but many other businesses are coming in as well. She stated that perhaps they could consider two categories for businesses in the future.

Economic Development Manager Sullivan stated that he likes the concept, but there is also prestige that comes with the award, and they have only had one business recognized each year since 1989. He recognized that many of the recognized businesses have been manufacturing because it is easy for those businesses to check more boxes for the Business of the Year Criteria. He noted that sometimes a retail business comes in that shines bright, but then burns out shortly after. He noted that retail businesses have won in the past, using the example of RM Golf Carts this year.

Chairperson Wiyninger confirmed consensus with the staff suggestions for the small list and the additional suggestions to keep Martin Marietta on the small list and add Chanticlear to the large list.

Economic Development Manager Sullivan recognized the additional suggestion from the EDA to add Logan Companies to the large list.

Motion by Member Lindahl, seconded by Member Stewart, to add Minnesota Waterjet, Wildlife Research, Logan Companies, and Chanticlear to the Large List for consideration in 2027.

A roll call vote was performed:

Member Hills	aye
Member Lindahl	aye
Member Riley	aye
Member Stewart	aye
Member Johnson	aye
Member Bauer	aye
Chairperson Wiyninger	aye

Motion carried.

Motion by Member Lindahl, seconded by Member Bauer, to add Path Machining and Automation, Diamond Graphics, and Comfort Suites to the Small List for consideration in 2027.

A roll call vote was performed:

Member Stewart	aye
Member Riley	aye
Member Lindahl	aye
Member Hills	aye
Member Bauer	aye
Member Johnson	aye
Chairperson Wiyninger	aye

Motion carried.

Motion by Member Bauer, seconded by Member Lindahl, to remove Jimmy John's, Heartland Tire, Global Glove, Willy McCoy's, and Molin Concrete from the large or small list for future years.

Further discussion: Chairperson Wiyninger expressed appreciation to each of these businesses. He stated that they are grateful for their investments in the community.

A roll call vote was performed:

Member Johnson	aye
Member Bauer	aye
Member Hills	aye
Member Lindahl	aye
Member Riley	aye
Member Stewart	aye
Chairperson Wiyninger	aye

Motion carried.

5. MEMBER / STAFF UPDATE

Economic Development Manager Sullivan stated that the Business Expo is full and encouraged the EDA members to reach out to staff if they would like to volunteer at the event on April 25th. He commented that there is a ribbon-cutting the following day at Chipotle, and Lightbridge Academy will have a ribbon-cutting on April 23rd (rescheduled to April 16th). He provided a brief update on other development activity and interest received. He also provided an update on the grants applied for related to the Ramsey Town Hall rehabilitation project.

6. ADJOURNMENT

Motion by Member Johnson, seconded by Member Lindahl, to adjourn the meeting.

A roll call vote was performed:

Member Stewart	aye
Member Riley	aye
Member Lindahl	aye
Member Hills	aye
Member Johnson	aye
Member Bauer	aye
Chairperson Wiyninger	aye

Motion carried.

The regular meeting of the Economic Development Authority adjourned at 8:21 a.m.

Respectfully submitted,

Sean Sullivan
Economic Development Manager

ATTEST:

Wendy Schlueter
Economic Development Administrative Assistant

Draft by Amanda Staple
TimeSaver Off Site Secretarial, Inc.

PUBLIC WORKS COMMITTEE
CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA

The Public Works Committee conducted a regular meeting on Tuesday, April 21, 2026, at the Ramsey Municipal Center, 7550 Sunwood Drive NW, Ramsey, Minnesota.

Members Present: Chairperson Chris Riley
Councilmember Michael Olson
Councilmember Dan Specht

Also Present: City Engineer/Public Works Director Bruce Westby
Assistant City Engineer Joe Feriancek

1. CALL TO ORDER

Chairperson Riley called the regular meeting of the Public Works Committee to order at 5:30 p.m.

2. CITIZEN INPUT

There was none.

3. APPROVE AGENDA

Motion by Councilmember Specht, seconded by Councilmember Olson, to approve the agenda, as presented.

Motion carried. Voting Yes: Chairperson Riley, Councilmembers Specht and Olson. Voting No: None.

4. APPROVE MINUTES

4.01: Approve February 17, 2026, Meeting Minutes

Motion by Councilmember Dan Specht, seconded by Councilmember Olson, to approve the following minutes:

Regular Meeting Minutes dated February 17, 2026

Motion carried. Voting Yes: Chairperson Riley, Councilmembers Olson and Specht. Voting No: None.

5. COMMITTEE BUSINESS

5.01: Consider Recommending City Council Approval to Adjust the Scope of Improvement Project 25-08 to Include Planned 2029 Concrete Repairs to Sunwood Drive and Rhinestone Street, and to Move the Project to 2027

Assistant City Engineer Feriancek presented the staff report and the recommendation to recommend City Council approval to adjust the scope of Improvement Project 25-08 to include the planned 2029 concrete repairs to Sunwood Drive and Rhinestone Street per the 2026-2035 Capital Improvement Plan, and adjust the project timeline to 2027.

The Committee agreed that it makes sense to combine these projects together as proposed.

Councilmember Specht asked about the current condition of the crosswalks and whether they could be postponed an additional year.

City Engineer/Public Works Director Westby confirmed that staff would patch them for 2026.

Motion by Councilmember Specht, seconded by Councilmember Olson, to recommend City Council approval to adjust the scope of Improvement Project 25-08 to include the planned 2029 concrete repairs to Sunwood Drive and Rhinestone Street per the 2026-2035 Capital Improvement Plan, and adjust the project timeline to 2027 construction season.

Motion carried. Voting Yes: Chairperson Riley, Councilmembers Specht and Olson. Voting No: None.

5.02: Consider Recommending City Council Approving Plans and Specifications and Authorizing Advertisement for Bids for Carol-Rose Acres & Sports Haven Street Reconstruction, Improvement Project #26-03

Assistant City Engineer Feriancek reviewed the staff report and recommendation to recommend City Council approval of plans and specifications and authorize advertisement for bids for Carol-Rose Acres and Sports Haven Street Reconstructions, Improvement Project #26-03.

Motion by Councilmember Olson, seconded by Councilmember Specht, to recommend City Council approve plans and specifications and authorize advertisement for bids for Carol-Rose Acres and Sports Haven Street Reconstructions, Improvement Project #26-03.

Motion carried. Voting Yes: Chairperson Riley, Councilmembers Olson and Specht. Voting No: None.

5.03: Consider Recommending City Council Approval of Plans and Authorization to Solicit Quotes for 2026 Pavement Skim Patching Contracted Services, Maintenance Project #26-53

City Engineer/Public Works Director Westby reviewed the staff report and recommendation for City Council approval of plans and authorization to solicit quotes for 2026 Pavement Skim Patching Contracted Services, Maintenance Project #26-53.

City Engineer/Public Works Director Westby stated staff identified streets in 7 residential areas that would benefit greatly from 2026 skim patching improvements but funds are only available to skim patch 3 to 5 of the areas. Staff therefore proposes to solicit base quotes for areas 1 through 3, and to solicit alternate quotes for areas 4 and 5, thereby allowing the city to spend as much available funding as possible.

Chairperson Riley asked how all identified project areas could be funded.

City Engineer/Public Works Director Westby replied that he would need to speak with the Finance Director to determine how that could be funded.

Chairperson Riley recognized that these would not all be identified if they did not need the work done, so he would like to find a way to fund all identified 2026 skim patching project areas.

City Engineer/Public Works Director Westby replied that areas one through four would be $19,000 over the budgeted amount. He provided the cost estimates for areas five through seven, which would add an additional $85,000, leaving a short-fall of over $100,000.

Chairperson Riley asked and received confirmation that if the work is not completed this year, it will become a top priority for the next year.

Councilmember Olson asked if they are catching up on this, falling behind, or just maintaining.

City Engineer/Public Works Director Westby stated that he would not say they are falling behind, as they are just trying to hold roads together until they can be repaired. He stated that overall, we are catching up with road repair needs through the Pavement Management Plan, but we cannot repair all roads that need repairs in the short term. He commented that the skim patching is providing good results and has been holding up well to plowing and traffic.

Chairperson Riley stated that he would like to do all the work, but realized there are budget constraints.

Councilmember Specht asked about the current bidding climate.

Assistant City Engineer Feriancek stated that they have received good bid pricing so far this year, but would expect that they would eventually start to climb up a bit with the increase in fuel costs.

City Engineer/Public Works Director Westby commented that he could speak with the Finance Director to determine if they could increase the funding. He asked if there would be a desire to increase that item within the annual budget in order to complete more skim patching each year.

Chairperson Riley commented that he would agree with proposing a $50,000 increase to the budget line item for 2027. He stated that he would also support increasing the budget for the item this year, to the extent possible, to complete as much of the work as possible.

Motion by Councilmember Olson, seconded by Councilmember Specht, to recommend City Council approval of plans and authorization to solicit quotes for 2026 Pavement Skim Patching Contracted Services, Maintenance Project #26-53, with direction for staff to look for additional funding to complete all or most of the identified 2026 skim patching work, and to increase the 2027 budget line item for skim patching work by $50,000.

Motion carried. Voting Yes: Chairperson Riley, Councilmembers Olson and Specht. Voting No: None.

Councilmember Specht left the meeting.

5.04: Consider Recommendation for City Council Authorization to Prepare Plans and Agreements for Street Lighting Improvements for Riverdale Drive and Highway 10 North Frontage Roads

City Engineer/Public Works Director Westby reviewed the staff report and recommendation to recommend City Council authorization for Connexus Energy to prepare plans and agreements for street lighting improvements for unlit segments of Riverdale Drive and Highway 10 North Frontage Roads.

Chairperson Riley asked if it would be Connexus or staff determining the placement of the lights.

City Engineer/Public Works Director Westby replied that staff would decide on the light placement and Connexus would complete the plans. He confirmed that staff would propose minimal lighting, mainly at intersections, mid-block trail crossings, and potentially for sidewalks and trails.

Motion by Councilmember Olson, seconded by Chairperson Riley, to recommend City Council authorization for Connexus Energy to prepare plans and agreements for street lighting improvements for unlit segments of Riverdale Drive and Highway 10 North Frontage Roads.

Motion carried. Voting Yes: Chairperson Riley and Councilmember Olson. Voting No: None.

6. COMMITTEE / STAFF INPUT

6.01: Receive Updates on Improvement Projects, Studies, and Items of Interest

City Engineer/Public Works Director Westby provided an update on current and proposed City, County, and MnDOT improvement projects and studies, and on other items of interest to the Committee.

Chairperson Riley commented that he believed they were purchasing a prefabricated building for The Waterfront waterplay park.

City Engineer/Public Works Director Westby commented that he had the same general understanding, but that was not the case. He confirmed that it is not causing a delay in the schedule or impacting the budget. He reported that the Water Treatment Plant is running well with no

hiccups. He noted that they will soon stop testing for manganese, as only trace amounts of manganese are being detected during testing. He stated an updated article will be included in an upcoming issue of the *Ramsey Resident* to inform readers that the plant is working well and is removing iron and manganese to only trace residual amounts.

Assistant City Engineer Feriancek noted the previous reconstruction of Andre Street/164th Avenue in 2016 and stated staff has observed increased pavement cracking this spring, much more than was expected. He noted that the roadway missed the window when a sealcoat would have been done, and staff reviewed a few others that fell within that same window. He stated that staff are proposing to do a further review of Andre Street to determine why it is failing in this way, as the other roads within that window are not in the same condition. He commented that they would do some pavement cores to gain more information.

Chairperson Riley commented that he has seen the condition of the roadway and agrees that this makes sense to do further review. He noted an area of pavement that needs attention, on Sunwood Drive in the turn lane next to Chipotle.

City Engineer/Public Works Director Westby commented that he had not noticed that, but staff will review that area.

6.02: Review Future Topics Calendar

City Engineer/Public Works Director Westby provided additional details on the asset management item marked for quarter two and the reason it continues to be pushed out.

7. ADJOURNMENT

Motion by Councilmember Olson, seconded by Chairperson Riley, to adjourn the Public Works Committee meeting.

Motion carried.

The regular meeting of the Public Works Committee adjourned at 6:36 p.m.

Respectfully submitted,

_____
Bruce Westby
City Engineer/Public Works Director

Drafted by Amanda Staple
TimeSaver Off Site Secretarial, Inc.

PARK AND RECREATION COMMISSION
CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA

The Ramsey Park and Recreation Commission conducted a regular meeting on April 9, 2026, at the Ramsey Municipal Center, 7550 Sunwood Drive NW, Ramsey, Minnesota.

Commission Members Present:	Vice Chair Nathan Barten Commissioner Garth Anderson Commissioner Shane Bennett (via Zoom) Commissioner Laura Moore Commissioner Dean Olson
Commission Members Absent:	Chair Megan Ealain Commissioner Todd Arts
Also Present:	City Council Liaison Eric Peters Parks & Assistant Public Works Director Mark Riverblood

1. CALL TO ORDER

Acting Chair Barten called the Park and Recreation Commission meeting to order at 6:30 p.m.

2. CITIZEN INPUT

None.

3. APPROVE AGENDA

Motion by Commissioner Bennett, seconded by Commissioner Moore, to approve the Park and Recreation Commission meeting agenda as presented.

Motion carried. Voting Yes: Acting Chair Barten; Commissioners Bennett, Moore, Anderson, and Olson. Voting No: None. Absent: Chair Ealain and Commissioner Arts.

4. APPROVE MINUTES

4.01: Approve Park and Recreation Commission Meeting Minutes

Motion by Commissioner Bennett, seconded by Commissioner Anderson, to approve the following Park and Recreation Commission Regular Meeting Minutes:

- Park and Recreation Commission Meeting Minutes dated March 12, 2026

Motion carried. Voting Yes: Acting Chair Barten; Commissioners Bennett, Anderson, Moore, and Olson. Voting No: None. Absent: Chair Ealain and Commissioner Arts.

5. COMMISSION BUSINESS

5.01: Nominate Chair and Vice-Chairperson of the Park and Recreation Commission

Motion by Acting Chair Barten, seconded by Commissioner Olson, to designate Shane Bennett as Chair of the Park and Recreation Commission from April 2026 through March 31, 2027.

Commissioner Bennett accepted the nomination.

Motion carried. Voting Yes: Acting Chair Barten; Commissioners Olson, Anderson, and Moore. Voting No: None. Absent: Chair Ealain and Commissioner Arts.

Acting Chair Barten asked if there is any interest in the Vice Chair position. He noted that he would be willing to continue in the position if no one else were interested.

Motion by Commissioner Bennett, seconded by Commissioner Olson, to designate Nathan Barten as Vice Chair of the Park and Recreation Commission from April 2026 through March 31, 2027.

Motion carried. Voting Yes: Acting Chair Barten; Commissioners Bennett, Anderson, Moore, and Olson. Voting No: None. Absent: Chair Ealain.

5.02: Tree Planting with Ramsey's Environmental Policy Board and Parks and Recreation Department/Commission

Parks & Assistant Public Works Director Riverblood stated that the City has been a Tree City for the past four decades, and the City annually holds a tree planting. He stated that this year they will be using funds from the $84,000 grant received from the Metropolitan Council for Ash tree replacement in parks and boulevards. He stated that, along with volunteers, they will be planting 20 trees at Alpine Park on April 27th. He encouraged members of the Commission to attend and participate.

Acting Chair Barten thanked staff for applying for and being successful with the grant.

Commissioner Bennett asked for information on the timing of additional tree planting as a result of the grant funds.

Parks & Assistant Public Works Director Riverblood commented that while he hopes that the additional 109 trees would be planted in the spring, he also acknowledged that spring is the busiest time of year for parks staff. He noted that any of the trees that are not planted in the spring will be planted in the fall.

Acting Chair Barten asked if there are any plans to ensure that native trees will be planted.

Parks & Assistant Public Works Director Riverblood commented that the grant text included a list of tree species that could be planted, along with other regulations to ensure that the City does not plant too many of one species.

5.03: Consider Park and Recreation 2026 Outdoor Meeting Schedule

Parks & Assistant Public Works Director Riverblood stated that each year, the Commission identifies an outdoor meeting schedule. He explained that the outdoor meeting allows the Commission members to visit different parks and meet residents in their own neighborhoods for more casual conversations. He stated that in the staff report, he made some suggestions, including The Waterfront in July and The Draw in August. He welcomed input from the Commission on the other meeting locations.

Acting Chair Barten noted the planned improvements for Riverdale Park this year and wondered if that could be a good fit for September.

Parks & Assistant Public Works Director Riverblood commented that the grant application for that project was just submitted, and they will not hear back until June. He stated that the playground project may not be completed by that time and noted that the Commission also visited that park last September. He stated that in May, the Commission could visit Central Park, as that would be one year from completion of the playground project. He noted that in June, the Commission could consider Emerald Pond and noted that North Commons could be a good choice for September. He anticipated that the Commission would be discussing an additional community garden as the plots at North Commons are full, and the anticipated painting of the water tower would require the community garden at North Commons to be taken offline for a season.

Commissioner Bennett stated that he also had Emerald Pond on his list, as they had not been there for a while. He also agreed that North Commons would be a good location, especially with the anticipated interruption to the community garden.

Acting Chair Barten asked about the playgrounds that were next on the list for replacement. He stated that he would not recommend changing the outdoor meeting locations as discussed, but would like to visit those other locations on his own.

Parks & Assistant Public Works Director Riverblood stated that Solstice and Flintwood Terrace were the other top parks for playground replacement.

Motion by Commissioner Moore, seconded by Commissioner Anderson, to approve the 2026 outdoor meeting locations as follows: May 14th at Central Park, June 11th at Emerald Pond, July 9th at The Waterfront, August 13th at The Draw, and September 10th at North Commons.

Motion carried. Voting Yes: Acting Chair Barten; Commissioners Moore, Anderson, Bennett, and Olson. Voting No: None. Absent: Chair Ealain and Commissioner Arts.

6. COMMISSION/STAFF INPUT

Parks & Assistant Public Works Director Riverblood stated that a list of recreational events and programming was included in the staff report and provided a brief overview.

Commissioner Moore commented that it is Parks and Recreation Week at the farmers market on July 7th and asked if there is anything needed from the Commission for that event.

Park & Assistant Public Works Director Riverblood stated that the Recreation Coordinator most likely has some ideas and can provide more information on that before the event.

7. ADJOURNMENT

Motion by Commissioner Bennett, seconded by Commissioner Moore, to adjourn the meeting.

Motion carried. Voting Yes: Acting Chair Barten; Commissioners Bennett, Moore, Anderson, and Olson. Voting No: None. Absent: Chair Ealain and Commissioner Arts.

The Park and Recreation Commission meeting adjourned at 6:54 p.m.

Respectfully submitted,

Mark Riverblood
Parks & Assistant Public Works Director

Drafted by Amanda Staple
TimeSaver Off Site Secretarial, Inc.

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative: Enhance City's communication through transparency and accountability.

Title

Approve the Following Meeting Minutes:

1. City Council Work Session dated May 26, 2026
2. City Council Regular Session dated May 26, 2026

Purpose/Background:

Purpose: The purpose of this case is for Council review and approval of meeting minutes.

Background: Attached are the meeting minutes referenced above.

Recommendation:

Approve the meeting minutes.

OutcomeAction:

Motion to approve the following Council meeting minutes:

1. City Council Work Session dated May 26, 2026
2. City Council Regular Session dated May 26, 2026

Attachments

5-26-26 CCWS

5-26-26 Meeting

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	06/04/2026 10:30 AM
Form Started By: Katie Schmidt		Started On: 06/04/2026 10:00 AM
Final Approval Date: 06/04/2026		

CITY COUNCIL WORK SESSION
CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA

The Ramsey City Council conducted a City Council Work Session on Tuesday, May 26, 2026, at the Ramsey Municipal Center, 7550 Sunwood Drive NW, Ramsey, Minnesota.

Members Present: Mayor Ryan Heineman
Councilmember Kirsten Buscher
Councilmember Michael Olson
Councilmember Eric Peters
Councilmember Chris Riley
Councilmember Dan Specht
Councilmember Shanna Stewart

Also Present: City Administrator Brian Hagen
Community Development Director Stephanie Hanson
Planning Manager Todd Larson
City Attorney Amanda Johnson

1. CALL TO ORDER

Mayor Heineman called the City Council Work Session to order at 5:31 p.m.

2. TOPICS FOR DISCUSSION

2.01: 2025 Comprehensive Plan Update

Planning Manager Larson introduced the City's required 2050 Comprehensive Plan update process, explaining that the document serves as Ramsey's long-range policy guide for land use, transportation, utilities, infrastructure, housing, and redevelopment planning over the next 20 years. He reviewed the Metropolitan Council's role in coordinating the seven-county metro area planning process and explained that Ramsey is classified as a "Suburban Edge" community.

Council discussion focused heavily on how population growth projections, employment forecasts, transportation analysis zones, sewer capacity planning, and affordable housing allocations will influence the City's future land use decisions.

Planning Manager Larson noted that while the existing 2040 Comprehensive Plan remains strong overall, updates are necessary to incorporate new Metropolitan Council system statement requirements and revised growth projections. He also outlined a tentative timeline that includes consultant assistance, public hearings, intergovernmental review, and a targeted early submission date in October 2027 to qualify for additional Metropolitan Council grant funding.

Council discussion centered primarily on how involved the Council should be throughout the process, particularly in land-use and zoning decisions that could affect Ramsey's rural character and future development patterns. There was emphasis on the importance of not treating the update as a mere procedural exercise, but rather carefully evaluating the long-term impacts of future land-use decisions to avoid comprehensive plan amendments.

Several Councilmembers supported relying heavily on the Planning Commission for technical review while also scheduling joint Council-Planning Commission work sessions at key decision points.

Councilmembers also discussed public engagement strategies, including open houses, farmers market outreach, and broader community input opportunities, depending on the scale of proposed changes. Some members stressed the need to push back against the Metropolitan Council's density expectations where appropriate to preserve Ramsey's community character and better reflect residents' preferences.

2.02: Wage Theft Enforcement

Councilmember Buscher introduced a presentation regarding wage theft enforcement and labor exploitation concerns in the construction industry.

Mr. Andy Wilkin, Government Affairs Representative for Sheet Metal Workers Local 10, Mr. Matt Urban, Sprinkler Fitters and Fire Protection Local 417, Mr. Paul Martin, Sheet Metal Workers, Mr. Woodrow Piner, Carpenters Union, Mr. Tim Watkins, Education and Policy Coordinator with the Fair Contracting Foundation of Minnesota, and Mr. Dylan Ranchoff, Boilermakers Local 647, spoke about recent statewide wage theft investigations, labor trafficking concerns, payroll fraud, worker misclassification, and enforcement challenges tied to publicly funded development projects.

The representatives referenced a recent Minnesota Department of Labor and Industry settlement involving more than $1.28 million in wage theft violations connected to labor brokerage firms. They described broader industry concerns involving contractors paying workers off the books, avoiding taxes and benefits, and exploiting undocumented or vulnerable workers.

Labor representatives indicated these practices harm workers, undercut responsible contractors, reduce tax revenue, and expose municipalities to reputational and financial risks when taxpayer-supported projects indirectly fund exploitative practices.

Additional testimony included several examples of alleged labor exploitation, wage theft, worker intimidation, workers' compensation fraud, labor trafficking, and unsafe construction practices occurring on projects throughout the Twin Cities metro area.

The representatives discussed how municipalities such as Brooklyn Park adopted claw back provisions tied to TIF agreements and prevailing wage policies to discourage unethical subcontracting practices.

Labor representatives also outlined several policy tools available to municipalities, including apprenticeship utilization requirements, responsible bidder policies, prevailing wage requirements, project labor agreements, and community benefit agreements.

Councilmembers asked questions about prevailing wage calculations, the applicability of these policies to union and non-union contractors, current City enforcement practices, and the potential administrative costs of increased oversight.

The Council discussion ultimately reflected support for continuing the conversation and exploring additional tools to combat unethical labor practices while also ensuring ethical non-union contractors are not unfairly excluded from City projects.

The Council generally supported directing staff to research additional policy options and bring information back for future discussion.

2.03: Project Labor Agreement Policy

Discussion of project labor agreements took place alongside the wage theft enforcement presentation. It focused on how the City could incorporate additional labor standards and contractor accountability measures into future public projects and development agreements.

Labor representatives explained that project labor agreements are pre-hire agreements that establish standards related to labor sourcing, training, wages, benefits, apprenticeship participation, and, in some cases, local hiring requirements.

The representatives emphasized that such agreements can apply to both union and non-union contractors. They argued that these policies help ensure that taxpayer-supported projects are completed by responsible contractors who operate lawfully and ethically.

The representatives also noted that research on prevailing wage and project labor agreement policies generally shows little to no overall increase in project costs compared with similar projects without such requirements.

Councilmembers discussed how Ramsey currently relies primarily on State responsible contractor laws and prevailing wage compliance requirements for State or federally funded projects, but does not actively audit payroll records or enforce additional contractor accountability standards for locally funded projects. The conversation also focused on the possibility of adding contractor disclosure requirements, claw back provisions tied to labor violations, and best-value bidding criteria into future RFPs and development agreements.

Several councilmembers expressed support for exploring policies to prevent City funds from supporting contractors connected to wage theft or labor trafficking, while maintaining a fair process for ethical non-union contractors to compete for City work.

The Council generally agreed to continue researching potential labor accountability measures and asked staff to return with additional information regarding available policy tools and implementation options.

3. TOPICS FOR FUTURE DISCUSSION

3.01: Review Future Topics/ Calendar

Noted.

4. MAYOR / COUNCIL / STAFF INPUT

4.01: Update on Outside Committees

The Council will review at the next Work Session.

5. ADJOURNMENT

The Work Session of the City Council was adjourned at 6:47 p.m.

Respectfully submitted,

_____
Brian S. Hagen
City Administrator

ATTEST:

_____
Katie M. Schmidt
City Clerk

Drafted by Sue Osbeck
TimeSaver Off-Site Secretarial, Inc.

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CITY COUNCIL
CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA

The Ramsey City Council conducted a regular meeting on Tuesday, May 26, 2026, at the Ramsey Municipal Center, 7550 Sunwood Drive NW, Ramsey, Minnesota.

Members Present: Mayor Ryan Heineman
Councilmember Kirsten Buscher
Councilmember Michael Olson
Councilmember Eric Peters
Councilmember Chris Riley
Councilmember Dan Specht
Councilmember Shanna Stewart

Members Absent: None

Also Present: City Administrator Brian Hagen
City Engineer/Public Works Director Bruce Westby
Community Development Director Stephanie Hanson
Parks and Assistant Public Works Director Mark Riverblood
Fire Chief Andy Winkel
Police Chief Brad Bluml
Assistant City Engineer Joe Feriancek
Economic Development Manager Sean Sullivan
City Attorney Amanda Johnson

1. CALL TO ORDER

Mayor Heineman called the regular meeting of the Ramsey City Council to order at 7:00 p.m., followed by the Pledge of Allegiance led by Mayor Heineman.

2. APPROVE AGENDA

Motion by Councilmember Olson, seconded by Councilmember Specht, to approve the agenda as presented.

Councilmember Riley indicated that at the previous meeting, he moved to remove three items from the agenda, in hopes they would return during a work session, where they could be discussed and developed more thoroughly rather than debated from the dais. He explained he believed those discussions would have been more appropriate in a work session setting. Still, he added that the City is best served by moving forward, voting the items up or down, and allowing residents to see the Council's decision.

Motion carried. Voting Yes: Mayor Heineman, Councilmembers Buscher, Olson, Peters, Riley, Specht, and Stewart. Voting No: None.

3. PRESENTATIONS

3.01 Oath of Office – Fire Chief/Emergency Management Director

City Administrator Hagen thanked the Mayor, Council, and Ramsey residents and noted that at the previous Council meeting, the City recognized retiring Fire Chief Matt Kohner. He explained the City was now welcoming its next Fire Chief, Andy Winkel, who had started the prior Monday. He indicated Chief Winkel brings 18 years of experience in the fire service, including work as a paid-on-call firefighter with the Spring Lake Park, Blaine, Mounds View Fire Department, where he concluded his tenure as a battalion chief. He added that Chief Winkel also served in full-time roles with the City of Blaine as a fire inspector and, most recently, with the Anoka Champlin Fire Department as Assistant Fire Chief.

City Administrator Hagen also thanked Chief Winkel's family for their support, noting the position requires continual availability and commitment. He expressed excitement about welcoming Chief Winkel to the City team before turning the meeting over to Mayor Heineman for the oath of office.

Mayor Heineman administered the Oath of Office to Fire Chief Winkel.

Fire Chief Winkel thanked the Mayor, Council, and Ramsey community for the opportunity to serve as the City's next fire chief. He expressed appreciation for the warm welcome he has received and noted he looks forward to working with firefighters, staff, City leaders, and residents to continue providing high-quality service. Fire Chief Winkel also thanked his family and mentors for their support throughout his career.

3.02 Annual Public Works Department Update

City Engineer/Public Works Director Westby provided the Council with an annual Public Works update, highlighting the department's mission, staffing, snow operations, street and utility maintenance responsibilities, and the successful completion of the new water treatment plant, which began operating earlier in the year. He noted Public Works maintains City buildings, streets, stormwater systems, utilities, and parks infrastructure while continuing to meet snowplowing targets and respond to increasing operational demands.

Parks and Assistant Public Works Director Riverblood summarized Parks and Recreation operations, noting extensive maintenance responsibilities for parks, trails, athletic fields, playgrounds, irrigation systems, and emerald ash borer-related tree removal. He also highlighted recreation programming, new amenities including a fishing pier and waterfront improvements, and construction progress on the City's large regional splash pad project, which remains on schedule for a July opening.

4. CITIZEN INPUT

Mr. Matt Woestehoff, 16078 Uranium Street NW, explained he was not speaking about the three cases on the agenda because his views had not changed from the previous meeting. Instead, he focused on the importance of City staff, noting that Councils change over time while staff members remain responsible for operating and maintaining City services. He expressed concern over declining employee survey results regarding whether staff would recommend working for the City of Ramsey, citing a decrease from 96 percent in 2007 to 69 percent in 2026. He indicated he believed the decline reflected changes in governing style and concerns about how the Council interacts with staff, boards, and commissions, adding that recent Council actions demonstrated a top-down approach that he felt limited the independence and expertise of advisory bodies such as the Planning Commission.

Mr. Rodney Holland, a Ramsey resident on 142nd Avenue, thanked the Mayor and Council for their service and explained that he normally does not attend Council meetings but felt compelled to speak because he believes divisive issues are being raised. He indicated he does not believe those types of issues are appropriate matters for the Council to become involved in.

5. CONSENT AGENDA

Motion by Councilmember Peters, seconded by Councilmember Olson, to approve the following items on the Consent Agenda:

5.01: Approve the Following Meeting Minutes:
1) City Council Work Session dated May 12, 2026
2) City Council Regular Session dated May 12, 2026

5.02: Approve Business License Applications

5.03: Authorization to Promote a Community Service Officer to Patrol Officer

5.04: Authorize the Application for Federal Funding for the Mississippi Skyway Pedestrian Bridge

5.05: Adopt Resolutions #26-116, 26-117, 26-118, 26-119, 26-120, 26-121, 26-122, and 26-123 Ordering Plans and Specifications for 2027 Pavement Management Program Projects

5.06: Adopt Resolution #26-125 Approving Final Plans and Specifications and Authorizing Advertisement for Bids for Riverside West Street Reconstruction, Improvement Project #26-06

5.07: Adopt Resolution #26-126 Approving Second Amendment to Lease; Mille Lacs Motor Sports II, Inc.

5.08: Adopt Resolution #26-128 Initiating Process for Approval of a Redevelopment Project Area and Calling a Public Hearing

5.09: Adopt Resolution #26-129 Initiating Request for Anoka County Housing and Redevelopment Authority Funding for Redevelopment Project

5:10: Adopt Resolution #26-130 Approving Partial Payment No. 3 to H+U Construction Improvement Project #25-58; The Waterfront Waterplay Park Improvement

5:11: Adopt Resolution #26-131 Calling for a Public Hearing by the City Council on the Proposed Adoption of a Modification to the Development Program for

Development District No. 1 and Establishment of Tax Increment Financing District No. 20 (Trident) Within Development District No. 1 and Approving the Tax Increment Financing Plan Therefor

5:12: Adopt Resolution #26-132 Approving First Amendment to Purchase Agreement for Sale of Lot 1, Block 7, Waterfront Village: Roers Ramsey Apartments I LLC

5:13: Adopt Resolution #26-133 Approving Cash Disbursements Made and Authorizing Payment of Accounts Payable Invoicing Received During the Period of May 7, 2026, through May 20, 2026

5:14: Adopt Resolution #26-134 Authorizing Solicitation of Requests for Proposals for a Well Sitting Study for Wells #9 and #10

Motion carried. Voting Yes: Mayor Heineman, Councilmembers Buscher, Olson, Peters, Riley, Specht, and Stewart. Voting No: None.

6. PUBLIC HEARING

7. COUNCIL BUSINESS

7.01: Authorization to Hire a Part-Time Communications Specialist

City Administrator Hagen explained that the City Council is being asked to consider authorizing the hiring of a part-time Communications Specialist position included in the 2026 budget. He explained the position is needed to support the City's growing communications workload, provide backup for the Communications Coordinator, assist with elections, manage social media and website content, and improve continuity across communication platforms. Following a competitive recruitment process, staff recommended hiring Rachel Lahlum, noting that she had completed the required background checks and would be subject to the AFSCME contract and probationary requirements.

Motion by Councilmember Peters, seconded by Councilmember Buscher, to hire Ms. Rachel Lahlum as part-time Communications Specialist, effective on or near June 15, 2026, at $30.803 per hour (step one of the 2026 wage scale).

Councilmember Riley explained he opposed creating the part-time Communications Specialist position, emphasizing his opposition was not directed at the individual recommended for hire. He noted he has consistently opposed expanding the City's communications staffing. He recalled that only a few years earlier, the communications role had been combined with event coordination duties before becoming a standalone communications position. He indicated he does not believe an additional communications position is necessary.

Councilmember Specht indicated he would not support the new Communications Specialist position, emphasizing his comments were not directed at the individual recommended for hire. He explained his concern centered on the City's budget and stated he does not believe the City can afford the additional position while trying to keep the budget in line.

Motion failed. Voting Yes: Mayor Heineman, Councilmembers Buscher, and Peters. Voting No: Councilmembers Riley, Specht, Stewart, and Olson.

7.02: Adopt Ordinance #26-06, Approving a Zoning Map Amendment from I-1, Light Industrial, to I-2, General Industrial, for 14021 Azurite St NW, 14021 Basalt St NW, and 14050 Basalt St NW; Case of ACE Solid Waste

Community Development Director Hanson explained that the three properties under consideration are currently zoned I-1, and the proposed amendment would rezone them to I-2. She noted the Planning Commission recommended approval of the zoning map amendment on April 23, and the City Council later held a public hearing and introduced Ordinance #26-06 on May 12. She stated that the recommendation before the Council was to adopt Ordinance #26-06, approving the zoning map amendment.

Motion by Councilmember Riley, seconded by Councilmember Specht, to adopt Ordinance #26-06, Amending Section 106-120 "Official Zoning Map" of Chapter 106 of the City Code of Ramsey, Minnesota.

A roll call vote was performed:

Councilmember Buscher	aye
Councilmember Riley	aye
Councilmember Stewart	aye
Councilmember Olson	aye
Councilmember Specht	aye
Councilmember Peters	aye
Mayor Heineman	aye

Motion passed.

7.03: Adopt Ordinance #26-10 Authorizing the City of Ramsey to Sell/Convey Parcel of Real Property

Economic Development Manager Sullivan explained the Council was considering adoption of Ordinance #26-10 regarding surplus property within the City's industrial park near Wildlife Research, Zoubak Investments, and Minnesota Water Jet. He noted the incorrect ordinance had been included in the meeting packet and clarified the correct ordinance and parcel information for the record. He stated the property is considered nominal and marginal land. He explained that the City must first declare the parcel surplus property before it can proceed with any transaction involving the land.

Motion by Councilmember Peters, seconded by Councilmember Olson, to adopt Ordinance #26-10, authorizing the City of Ramsey to sell/convey a parcel of real property.

A roll call vote was performed:

Councilmember Buscher	aye
Councilmember Riley	aye
Councilmember Stewart	aye
Councilmember Olson	aye
Councilmember Specht	aye
Councilmember Peters	aye
Mayor Heineman	aye

Motion passed.

7.04: Adopt Resolution #26-127 Approving Purchase Agreement, Right of Re-Entry Agreement, and Sale of City Property to LH Road, LLC

Economic Development Manager Sullivan presented a proposed development agreement involving the sale of surplus City land east of Wildlife Research to support expansion of the existing business. He explained the currently unbuildable property would require significant infrastructure and stormwater improvements, estimated at nearly $650,000, before development could occur. The project includes a phased warehouse expansion for Wildlife Research, future expansion opportunities for neighboring properties, and is expected to generate approximately $100,000 annually in new taxes once completed.

Motion by Councilmember Stewart, seconded by Councilmember Specht, to adopt Resolution #26-127, approving Purchase Agreement, Right of Re-Entry Agreement, and Sale of City Property to LH Road, LLC, (as presented), subject to City Attorney review.

Motion carried. Voting Yes: Mayor Heineman, Councilmembers Buscher, Olson, Peters, Riley, Specht, and Stewart. Voting No: None.

7.05: Adopt Resolution #26-114 Accepting Bids and Awarding Contract for 2026 Neighborhood Pavement Overlay Improvements, Improvement Project #26-08

Assistant City Engineer Feriancek presented the 2026 Neighborhood Overlay Improvement Project, which includes pavement improvements in four neighborhoods across the City totaling approximately 1.39 miles of streets. He explained that the project involves mill-and-overlay work, ADA ramp upgrades, and concrete replacement, with bids coming in below the engineer's estimate. He noted North Valley was the low bidder at approximately $499,000, and staff recommended awarding the contract, with construction expected to begin in late June and conclude by late August.

Motion by Councilmember Olson, seconded by Councilmember Peters, to adopt Resolution #26-114 accepting bids and awarding contract for 2026 Neighborhood Pavement Overlay Improvements, Improvement Project #26-08 to North Valley, Inc. for the total bid of $499,411.45.

Motion carried. Voting Yes: Mayor Heineman, Councilmembers Buscher, Olson, Peters, Riley, Specht, and Stewart. Voting No: None.

7.06: Adopt Resolution #26-102 Designating the Historic Minnesota State Flag as the Official Flag of the City of Ramsey to Ensure Local Control and Fiscal Responsibility

Mayor Heineman introduced Item 7.6, consideration of Resolution #26-102 to designate the historic Minnesota State flag as the official flag of the City of Ramsey to ensure local control and fiscal responsibility. He then opened the floor to public comment and invited residents wishing to comment on the item to come forward and state their name.

Ms. Amy Hodges, 7463 159th Avenue Northwest, Ramsey, explained that she attended the meeting primarily to show opposition to the resolution. She described Ramsey as a welcoming, growing community that she and her family chose for its positive environment, families, and amenities. She expressed concern that the three resolutions under consideration were divisive and inconsistent with the values she believes define the community. She indicated she wanted City resources focused on services and projects that benefit everyone. She respectfully urged the Council to vote against the resolutions so the community could move forward together.

Mr. Brian Walker, 17289 Variolite Street Northwest, agreed with concerns about potential state funding consequences tied to communities choosing to continue using the historic Minnesota flag, describing that approach as partisan politics. He noted previous Minnesota flags had never been selected through a statewide public vote and pointed out there had been opportunities for public input during the redesign process. He questioned why the discussion focused on the flag rather than the state seal and argued that there is no state requirement mandating the use of a specific flag. He stated that he believed the proposal was unnecessary and a poor use of City resources, and encouraged the Council to continue current practices without taking formal action.

Mr. Todd Embury, 9041 159th Lane Northwest, Ramsey, stated that he had previously addressed the same issue two weeks earlier and indicated that he had not seen significant public demand for the proposed action. He remarked that the state flag redesign process appeared to have followed the proper procedures and included opportunities for public input. He questioned whether the matter warranted additional Council time and resources, noting the limited public attendance compared to other local issues he considered more important to residents. He encouraged the Council to consider how the proposal reflects on the City and whether the time and effort involved are serving the broader community interest.

Mr. Michael Swanson, 5368 140th Court Northwest, expressed concern that the historic Minnesota flag contains the former state seal and argued that adopting it as an official City flag would endorse a symbol no longer recognized by the state. He stated that the redesign process had been widely publicized and included opportunities for public participation, noting that he followed it even while living outside Minnesota. He also questioned whether the proposal reflected the views of Ramsey residents as a whole and expressed concern that the action could create division within the community.

Mr. Rodney Allen, 5731 142nd Avenue Northwest, Ramsey, stated he believed Councilmembers serve the City with good intentions and encouraged the Council to focus on issues he believed were most important to residents. He expressed embarrassment that the historic Minnesota flag continues to be displayed, explaining he believes the flag represents a negative and divisive

history. He urged the Council to move forward from the issue and focus on matters that benefit the broader community.

Ms. Dara Grimmer, 15931 Xenon Street Northwest, Ramsey, asked about the rationale for the proposal to designate the historic Minnesota flag as the City's official flag and sought clarification on when that rationale would be discussed during the meeting process.

Mayor Heineman explained that citizen input is generally not conducted as a back-and-forth discussion and indicated the Council would discuss the matter after public comment concluded.

Ms. Grimmer stated she wanted to better understand the intent behind the proposal and how supporters viewed the symbolism of the historic flag before the Council proceeded with its discussion.

Wayne Grimmer, 15931 Xenon Street Northwest, Ramsey, referenced comments from the previous meeting regarding the Council's ability to address multiple issues at once and clarified that residents were not suggesting the Council was failing to perform its duties. Instead, he expressed concern about the amount of time and taxpayer resources being spent on the proposed flag discussion, including staff and legal review time. He encouraged the Council to focus its efforts on other City priorities.

Mayor Heineman explained that he would personally introduce the resolution because he had drafted it, rather than turning the presentation over to staff. He clarified his previous comments regarding the history of Minnesota flag approvals, noting prior versions of the state flag were approved directly by the state legislature in 1893, 1957, and 1983. He stated he believed the recent redesign process complied with the law but disagreed with its structure, explaining that the redesign committee consisted of 13 appointed members and had broad authority to select and modify the final design. He also noted there is no legal requirement for cities to fly the current state flag and referenced earlier legislative discussions about potential funding penalties for cities that did not adopt the new flag. However, those provisions were ultimately not enacted. He stated that the resolution was intended to address local control, then opened the matter for Council discussion and questions.

Councilmember Buscher questioned several statements contained in the proposed resolution designating the historic Minnesota State flag as the official flag of the City of Ramsey. She asked how the resolution would make City leaders more accountable to residents and challenged language suggesting that citizens were denied a voice in the state flag selection process. She also questioned how many residents had contacted Councilmembers in support of the proposal, expressed concern that the resolution was drafted by a Councilmember rather than City staff, and noted that it had not been discussed during a work session. She argued that the City already flies the historic flag, that adopting the resolution would have little practical impact, and that the proposal risked creating division within the community. She indicated she would oppose the resolution.

Mayor Heineman responded that elected officials are accountable to residents through the election process and are expected to exercise independent judgment on behalf of the community. He noted

that he had received feedback from residents on both sides of the issue and estimated that public opinion was relatively evenly divided. He defended the process for introducing the resolution, explaining that Councilmembers may bring forward resolutions with the support of another Councilmember. He emphasized that policy decisions belong to elected representatives rather than staff and argued that local governments should occasionally push back against decisions made by higher levels of government. He maintained that adopting the resolution would formalize the Council's previously expressed preference for flying the historic state flag.

City Administrator Hagen explained that the City initially complied with State requirements by obtaining and displaying the new Minnesota State flag after it became official. He noted that following previous Council discussions and work sessions, staff were directed to remove the new flags and resume flying the historic state flag. He stated that the City possesses both versions of the flag and that adopting the resolution would not have a significant fiscal impact, as no additional purchases would be necessary. He also confirmed that previous Council discussions regarding the flag had occurred during public work sessions.

City Attorney Johnson explained that her review of the resolution focused on ensuring it was appropriately structured as a policy resolution, rather than evaluating the policy arguments it contained. She stated that the decision regarding which flag to fly is a policy determination for the Council. She further advised that Minnesota law does not require municipalities to fly the State flag and explained that if the City chose not to display the State flag, that decision would be legally permissible. She cautioned the Council against opening City flagpoles to private organizations because doing so could create legal issues related to public speech.

Councilmember Stewart asked whether the City was legally required to fly either version of the State flag. After receiving clarification that no such requirement exists, she inquired whether other Councilmembers planned to explain their personal support for the historic flag. Her comments focused primarily on understanding the legal framework and the reasoning behind the proposal.

Councilmember Specht supported the resolution, citing consistency with his previous votes on the issue and feedback he had received from residents. He stated that many residents had expressed support for continuing to fly the historic state flag. He indicated that he believed the process used to adopt the new State flag at the State level did not adequately reflect public sentiment. He argued that his vote reflected both his prior position and the opinions he had heard from constituents.

Councilmember Olson also supported the resolution. He stated that he had heard from more residents who favored the historic flag than the new flag and expressed concern about the process used to adopt the new state flag. He indicated that he personally preferred the historic flag and did not feel adequately represented by the State's decision-making process.

Councilmember Riley opposed the proposal, arguing that the issue was unnecessarily divisive and did not require Council action. He noted that public feedback appeared evenly split and questioned why the Council was spending time on a matter that had little effect on City operations or services.

Council discussion focused on the Council's role in making policy decisions, the history of Ramsey's flag practices, public input received on the issue, and whether the City should formally

designate the historic state flag as its official flag. Members debated the significance of the state flag issue, the process the State used to adopt the new flag, and whether Council action was necessary, given that the City was already flying the historic flag.

Motion by Mayor Heineman, seconded by Councilmember Olson, to adopt Resolution #26-102, Designating the Historic Minnesota State Flag as the Official Flag of the City of Ramsey to Ensure Local Control and Fiscal Responsibility.

Motion failed. Voting Yes: Mayor Heineman, Councilmembers Olson and Specht. Voting No: Councilmembers Buscher, Peters, Riley and Stewart.

Following the failed vote on the historic flag resolution, Councilmember Riley proposed an alternative solution directing staff to prepare a resolution providing that Ramsey would not fly any State flag. He explained that this approach would avoid future disputes over which state flag should be displayed.

Motion by Councilmember Riley, seconded by Councilmember Stewart, to direct staff to create a resolution for consideration at the next meeting that no state flag shall be flown.

Motion carried. Voting Yes: Mayor Heineman, Councilmembers Buscher, Olson, Peters, Riley, Specht, and Stewart. Voting No: None.

7.07: Adopt Resolution #26-108 Expressing Formal Disapproval and Censure of Governor Tim Walz

Mayor Heineman introduced Resolution #26-108, expressing formal disapproval and censure of Governor Tim Walz, and opened the public hearing. He explained that he would provide additional context during Council discussion, but first invited public comment on the proposal.

Mr. Rodney Allen, 5731 142nd Avenue Northwest, Ramsey, questioned why the resolution had been brought forward and asked what purpose it would serve. He indicated that he did not understand the proposal's objective and requested clarification on the Council's intent.

Mr. Brian Walker, 17289 Variolite Street Northwest, criticized the proposal and questioned why the Council was pursuing it. He argued that if the Council wished to hold individuals accountable for the Feeding Our Future fraud scandal, it should also consider censuring the Minnesota Legislative Audit Commission and others who had oversight responsibilities before the matter reached the governor's office. He contended that many layers of government had opportunities to identify problems before the governor became involved and characterized the resolution as an attempt to target a political opponent rather than address the root causes of the issue.

Mr. Michael Swanson, 5368 140th Court Northwest, stated that he opposed both Agenda Items 7 and 8. He argued that if the Council intended to censure the governor formally, it should be based on evidence and a legally supported rationale rather than media reports or political disagreement. He suggested that the Council should first consider the subsequent agenda item before taking

action on the censure resolution and agreed with previous speakers that responsibility for the fraud issue extended beyond the governor alone.

Ms. Dara Grimmer, 15931 Xenon Street Northwest, Ramsey, again questioned what the proposed censure would accomplish. She stated that she wanted a clear explanation of the resolution's purpose and expected outcome, and expressed doubt that the Ramsey City Council was the appropriate body to address the issue.

Mr. Todd Embury, 9041 159th Lane Northwest, argued that the agenda items appeared politically motivated. He stated that if the Council was genuinely concerned about fraud and government misconduct, it should apply the same standards consistently across all levels of government. He referenced actions by President Donald Trump and argued that if the Council wished to condemn misconduct by elected officials, it should do so regardless of political affiliation. He suggested that focusing exclusively on Governor Walz created the appearance of partisanship and political point-scoring rather than principled oversight.

Mr. Matt Woestehoff, 16078 Uranium Street Northwest, reflected on his own experience as a former subject of a proposed censure action before the City. He acknowledged that he had made decisions in the past that he later viewed differently, but noted that he had acted within established rules. He argued that Governor Walz had acted within the authority of his office and stated that elections provide the proper mechanism for accountability. He questioned the value of the proposed censure and suggested that voters, rather than local governments, should determine whether the governor should remain in office.

Mayor Heineman then presented the resolution. He explained that local governments have the legal authority to express opinions on matters of public concern and cited Minnesota statutes that authorize City Councils to conduct municipal affairs. He argued that large-scale fraud involving state funds affects local governments because state resources support services and programs that benefit communities. He also referenced examples from across the country in which City Councils, school boards, and other local government bodies had censured elected officials or adopted resolutions expressing disapproval of actions taken by state or federal leaders. He maintained that the proposal was legally appropriate, historically supported, and within the Council's authority.

Councilmember Buscher asked City Attorney Johnson to explain the meaning of a censure.

City Attorney Johnson responded that a censure is a public declaration expressing disapproval of an individual's conduct and serves primarily as a symbolic action without legal consequences.

Councilmember Buscher then asked whether the resolution would provide any direct benefit to Ramsey residents, recover any lost funds, or affect City operations, services, or funding.

City Attorney Johnson explained that a censure does not create legal obligations, require corrective action by the subject of the censure, or result in financial recovery. She characterized the action as a symbolic expression of the Council's position.

Councilmember Buscher asked City Administrator Hagen whether he had received requests from residents asking the City to pursue a censure of Governor Walz.

City Administrator Hagen replied that he had not.

Councilmember Buscher then questioned references to Local Government Aid and asked when Ramsey last received LGA funding.

City Administrator Hagen responded that the City last received LGA around 2013 and explained that eligibility is determined by a state formula that generally directs aid toward communities with greater financial need. He noted that Ramsey has not relied on LGA in recent years because it has not qualified for the program.

Councilmember Buscher concluded that the resolution would not improve City services, recover funds, or produce a meaningful outcome for residents. She argued that the proposal would increase political division, create feelings of exclusion among some residents, and move the City into broader political debates that are more appropriately addressed at the state or federal level.

Motion by Mayor Heineman, seconded by Councilmember Olson, to adopt Resolution #26-108, expressing formal disapproval and censure of Governor Tim Walz regarding the mismanagement of State resources and oversight failure.

Councilmember Riley opposed the resolution, arguing that the Council was spending time on an issue unrelated to the City's core responsibilities. He observed that the proposal had not been discussed in a work session and characterized the resolution as symbolic rather than substantive. He emphasized his view that the resolution lacked meaningful consequences and was more performative than practical.

Mayor Heineman defended the resolution. He argued that numerous reports had documented concerns about oversight failures in the Feeding Our Future fraud investigation and maintained that state leadership should be held accountable when problems occur. He stated that public officials at every level of government should be subject to scrutiny and argued that censure sends an important message regarding expectations for accountability. He also rejected criticism that the proposal amounted to virtue signaling, asserting that public discussion of important issues helps residents understand where their elected officials stand. He argued that transparency and accountability justified the Council's consideration of the resolution.

Councilmember Olson supported the resolution and stated that accountability requires public officials to speak out when significant wrongdoing occurs. Referencing a quotation often attributed to Edmund Burke, he argued that inaction enables misconduct to continue unchecked. He acknowledged that a censure would not directly change policy. Still, he stated that it would communicate the Council's disapproval of how the fraud issue had been handled and reinforce the principle that elected leaders are responsible for outcomes occurring under their administration.

Councilmember Specht also supported the resolution. He stated that many residents had contacted him expressing concern about the fraud scandal and encouraging the Council to take a public

position. He indicated that he believed Governor Walz had not handled the situation appropriately and argued that supporting the resolution reflected both his personal assessment of the issue and the feedback he had received from constituents.

Motion failed. Voting Yes: Mayor Heineman, Councilmembers Olson and Specht. Voting No: Councilmembers Buscher, Peters, Riley and Stewart.

7.08: Adopting Resolution #26-111 Authorizing Staff to Explore City's Ability to File Claim Against Governor Walz and Other State Leaders

Mayor Heineman introduced Resolution #26-111, authorizing staff to explore the City's ability to file a claim against Governor Tim Walz and other State leaders for alleged state oversight failures related to the Feeding Our Future fraud case. He opened the public hearing and invited residents to comment before the Council considered the proposal.

Mr. Steve Little, 14529 Willemite Street Northwest, Ramsey, attended his first City Council meeting and expressed appreciation for the opportunity to hear different viewpoints. He stated that accountability begins at home and extends through the local, state, and federal governments. He argued that someone should be held accountable for the billions of dollars lost to fraud in Minnesota and indicated that he supported efforts to hold State leadership accountable. He suggested that if the City could encourage the Governor to address residents directly regarding the issue, that would be beneficial.

Mr. Brian Walker questioned the factual basis for portions of the resolution, noting that millions of dollars and assets had already been recovered through criminal investigations and enforcement actions. He stated that no one in the room supported fraud and agreed that anyone involved in wrongdoing should be held accountable, regardless of political affiliation. However, he challenged the fiscal logic of spending taxpayer dollars to pursue litigation against the State, arguing that any financial recovery would ultimately come from taxpayers themselves. He expressed frustration that the Council had devoted significant time to issues unrelated to local government responsibilities and encouraged the City to focus instead on roads, economic development, and municipal services. He commended the Council's recent efforts to attract new businesses to Ramsey.

Mr. Todd Embury argued that if elected officials believe wrongdoing should be condemned, they should apply the same standard consistently across all levels of government. Referencing previous comments made during the meeting, he questioned why some actions by public officials receive attention while others do not. He encouraged the Council to proceed with the proposal if it believed it was a worthwhile use of staff time and public resources, suggesting that the effort would not produce the results supporters expected.

Mr. Michael Swanson, 5368 140th Court Northwest, challenged figures cited in previous discussions regarding the extent of fraud in Feeding Our Future. He stated that while estimates have varied, the amount of proven and convicted fraud is significantly lower than the larger figures often discussed publicly. He urged the Council to use precise numbers when debating the issue.

Mr. Adam Martin, Sunwood Drive, emphasized that he was speaking only as a resident and not on behalf of his employer. He noted that the primary individual responsible for the Feeding Our Future fraud scheme had already been prosecuted and sentenced to prison. He also highlighted recent legislative action creating a State Office of the Inspector General to strengthen oversight and prevent future fraud. He argued that accountability measures were already being implemented through the criminal justice system and the State Government. He questioned the value of using City resources to pursue litigation against the state and noted that Governor Walz is not seeking reelection.

Mr. Rodney Allen, 142nd Avenue Northwest, stated that he viewed the proposal as a significant waste of time. He urged the Council to focus on issues directly affecting Ramsey residents and expressed concern that the discussion was diverting attention away from local priorities.

Ms. Dara Grimmer, 15931 Xenon Street Northwest, addressed Mayor Heineman directly and explained that she had previously supported him because she believed he would focus on issues affecting Ramsey residents. She stated that she felt disappointed and misled by the recent resolutions because they had not been emphasized as topics during the election. She expressed concern that the discussions were creating division within the community and making some residents feel excluded. While acknowledging her appreciation for the Mayor's willingness to listen to residents with differing viewpoints, she urged the Council to focus on issues that directly impact the City and to carefully consider the concerns raised by those who opposed spending public resources on the proposal.

Mayor Heineman then presented the resolution and explained the rationale for asking staff to explore potential legal options. He reviewed findings from state and federal investigations, legislative audits, and public reports related to Feeding Our Future. He argued that state agencies received multiple warnings and red flags regarding potential fraud but failed to act quickly or effectively. He cited findings from the Office of the Legislative Auditor that identified deficiencies in oversight and preparedness. He further connected the issue to state budget decisions, unfunded mandates, and rising costs imposed on local governments. He argued that fraud and financial mismanagement at the state level ultimately affect local taxpayers and municipal operations.

Mayor Heineman proposed that if the City pursued the matter further, staff could explore forming a Joint Powers Agreement (JPA) with other Minnesota cities. Under his concept, participating cities would contribute a small amount based on population and pool resources to investigate potential legal action against the State. He suggested that this approach would spread costs across multiple municipalities while potentially creating leverage to seek financial recovery or accountability. He asked City Attorney Johnson whether Minnesota law would permit such a Joint Powers Agreement and whether cities have the authority to cooperate in that manner.

City Attorney Johnson responded that Minnesota cities do possess statutory authority to enter into Joint Powers Agreements for collaborative efforts. She acknowledged that using such an agreement to pursue litigation against the State would be unusual, but stated that the legal authority to form a JPA exists. However, she cautioned that litigation is outside her area of practice and noted that specialized outside counsel would likely be required to determine whether a viable legal

claim exists. She explained that significant questions remained regarding the legal theory, damages, standing, and causation necessary to support a lawsuit. She emphasized that the proposed resolution would authorize only further exploration of those issues, rather than direct the City to file suit.

Councilmember Buscher began her comments by recognizing newly appointed Fire Chief Andy Winkel and humorously suggesting that public donations might be better directed toward purchasing additional turnout gear for firefighters than toward exploring litigation. She then questioned whether any residents had specifically requested that the City pursue legal action against the governor. After learning that staff had not received such requests, she asked City Administrator Hagen and City Attorney Johnson how much staff time had already been spent researching the proposal. Both estimated that they had devoted several hours to the issue.

Councilmember Buscher expressed concern that the proposal appeared underdeveloped and questioned whether the Council should authorize further legal exploration before receiving more information regarding potential claims, damages, costs, and legal standing. She asked City Attorney Johnson whether she had consulted other attorneys and what conclusions had been reached.

City Attorney Johnson explained that preliminary conversations had not identified a clear legal claim and reiterated that specialized litigation counsel would be necessary to evaluate the issue fully.

Councilmember Buscher argued that the proposal appeared speculative and questioned why it had not been discussed first in a work session. She repeatedly emphasized that no residents had requested such litigation and stated that she did not understand why the Council was pursuing the matter.

City Administrator Hagen explained that staff had intentionally limited the amount of time spent on the proposal until receiving direction from the full Council. He noted that Ramsey's established practice is for staff to conduct a preliminary review when at least two Councilmembers express interest in an item and then bring the matter to the Council for discussion. He stated that further research, outreach to other cities, and consultation with outside legal experts would occur only if the Council authorized additional exploration. He also reiterated his general preference that significant policy discussions first occur during work sessions whenever possible.

Councilmember Riley questioned why the matter had not been brought to a work session before appearing on a regular Council agenda.

City Administrator Hagen responded that while he generally prefers work session discussions, the Council has the authority to place items directly on an agenda when requested by at least two Councilmembers.

Councilmember Riley then questioned City Attorney Johnson about the language in the resolution and asked whether she was comfortable with statements asserting that Governor Walz had lied to residents.

City Attorney Johnson explained that portions of the resolution were based on findings and language contained in publicly available oversight reports and were included as part of the staff's effort to draft a resolution responsive to the request.

Mayor Heineman defended the proposal and argued that governments frequently face novel issues that have not been litigated before. He maintained that the purpose of the resolution was not to authorize a lawsuit but to determine whether a viable legal path exists. He rejected criticism that the proposal was a waste of resources, noting that Councilmembers routinely bring forward issues that require staff research. He argued that large-scale fraud, unfunded mandates, and state oversight failures have real consequences for local governments and residents. He stated that exploring potential avenues for financial recovery or accountability is an appropriate responsibility of elected officials. He emphasized that the proposal merely seeks information before any future decisions are made. He reiterated his belief that a Joint Powers Agreement could spread costs among participating cities and potentially allow municipalities to pursue remedies that would otherwise be unavailable individually.

Motion by Mayor Heineman, seconded by Councilmember Olson, to adopt Resolution #26-111, authorizing City staff to explore the City's ability to file a legal claim against Governor Tim Walz and other State leaders for a failure to faithfully execute Minnesota State Law and nonfeasance related to the management of taxpayer money.

Motion failed. Voting Yes: Mayor Heineman, Councilmembers Olson and Specht. Voting No: Councilmembers Buscher, Peters, Riley and Stewart.

Councilmember Buscher proposed directing staff to prepare a "Stay in Your Lane" resolution that would limit the City of Ramsey from advocating for positions or policies that lack a direct and explicit connection to City programs, services, policies, or budgets. She described the proposal as a way to discourage politically motivated or purely symbolic actions by the City Council. She referenced similar policies adopted by organizations such as the Association of Minnesota Counties and other local governments.

Mayor Heineman sought clarification on the proposal's intent and scope, questioning whether it would prohibit the Council from adopting symbolic resolutions and raising concerns about potential unintended consequences.

Councilmember Buscher explained that staff would use existing models from local government organizations to draft language that would appropriately define the policy and avoid unintended restrictions.

Motion by Councilmember Buscher, seconded by Councilmember Riley, to create a resolution to stay in our lane.

Councilmember Specht asked whether the proposed resolution should be reviewed first in a work session or brought directly to a regular Council meeting.

After discussion, Councilmember Buscher indicated she would support a work session review to ensure the policy was carefully considered.

Mayor Heineman acknowledged the proposal but expressed concern about limiting elected officials' ability to speak on issues they believe affect the community. Overall, the discussion focused on whether the City Council should formally establish guidelines restricting its involvement in political or symbolic matters that are not directly related to municipal government responsibilities.

Motion failed. Voting Yes: Councilmembers Buscher, Peters and Riley. Voting No: Mayor Heineman, Councilmembers Olson, Specht and Stewart.

8. MAYOR, COUNCIL, AND STAFF INPUT

8.01 Legislative Update

City Administrator Hagen provided a brief legislative update and highlighted a major accomplishment related to one of the City's long-standing legislative priorities: establishing an additional river crossing in the northwest metro area. He explained that Ramsey partnered with Champlin, Dayton, and Maple Grove to advocate for $2.9 million in state funding to begin studying a future river crossing and associated transportation network improvements that would connect the Armstrong Interchange on Highway 10 to Interstate 94 and potentially Highway 610. The funding was approved, and he further reported that the project was also included on the federal funding request lists of Senators Amy Klobuchar and Tina Smith for an additional $2 million. If secured, the combined $4.9 million would fund environmental review, traffic analysis, corridor planning, and right-of-way preservation efforts needed before seeking future construction funding.

Councilmember Peters promoted the upcoming Dash & Dine 5K.

Councilmember Buscher welcomed the City's new Fire Chief and expressed enthusiasm about working together on future initiatives, including obtaining a second set of turnout gear for firefighters. She also highlighted a recent work session discussion regarding wage theft, labor trafficking, and labor practices in the construction industry, noting that productive collaboration had emerged from those conversations.

Mayor Heineman echoed the welcome to the new Fire Chief. He reflected on the evening's discussions, emphasizing that while Council debates can be challenging, members remain committed to working together for residents. He encouraged the community to continue enjoying recent park improvements, including the splash pad and fishing pier. He praised City staff for their ongoing work to provide high-quality services and amenities.

9. ADJOURNMENT

Motion by Councilmember Riley, seconded by Councilmember Stewart, to adjourn the meeting.

Motion carried. Voting Yes: Mayor Heineman, Councilmembers Buscher, Olson, Peters, Riley, Specht, and Stewart. Voting No: None.

The regular meeting of the City Council adjourned at 10:06 p.m.

Respectfully submitted,

_____
Brian S. Hagen
City Administrator

ATTEST:

_____
Katie M. Schmidt
City Clerk

Drafted by Sue Osbeck
TimeSaver Off-Site Secretarial, Inc.

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative: Create a positive image for residential neighborhoods, business districts and key corridors.

Title

Approve Liquor License Renewals

Purpose/Background:

Current liquor licenses are set to expire on June 30, 2026. Attached are renewal liquor license applications valid July 1, 2026-June 30, 2027. City staff collaborates with the Minnesota Department of Public Safety's Alcohol and Gambling Enforcement Division to issue liquor licenses.

Notification:

Approved liquor licensees are issued a license and posted on www.cityoframseymn.gov.

Funding Source:

License fees are collected at time of application.

Recommendation:

Staff recommends approval of liquor license renewal applications.

OutcomeAction:

Motion to Approve/Deny liquor license renewal applications.

Attachments

Liquor License Renewals

Form Review

Inbox	Reviewed By	Date
Sean Sullivan	Sean Sullivan	06/04/2026 08:42 AM
Brian Hagen	Brian Hagen	06/04/2026 10:30 AM
Form Started By: Wendy Schlueter		Started On: 04/15/2026 02:03 PM
Final Approval Date: 06/04/2026		

Report Name: License Report - License Types
Council Dates: 6/9/2026 to 6/9/2026
Status: Active, Inactive
License Type(s): 3.2 Beer Off-Sale, 3.2 Beer On-Sale Temporary, Liquor 2 A.M. Closing, Liquor Off-Sale, Liquor On-Sale, Liquor On-Sale Sunday, Wine On-Sale

City of Ramsey
License Report - License Types

Company	DBA	Complex_Name	Applicant	Location	Exp. Date	Council Date	Status
3.2 Beer Off-Sale							
Coborn's, Inc.	Coborn's #2033	Coborn's #2033	Carol O'Shea	7900 Sunwood Dr NW	6/30/2027	6/9/2026	A
					3.2 Beer Off-Sale License Count: 1		
Liquor 2 A.M. Closing							
SM Enterprises Corporation	Riversbend Sports Bar & Grill	Riversbend Sports Bar & Grill	Deborah Witschen	14077 St Francis Blvd NW	8/30/2027	6/9/2026	A
					Liquor 2 A.M. Closing License Count: 1		
Liquor Off-Sale							
Coborn's, Inc	Coborn's Liquor	Coborn's Liquor	Carol O'Shea	7880 Sunwood Dr NW	6/30/2027	6/9/2026	A
Liquor Lady, Inc	Fairway Liquor	Fairway Liquor	Jilleen Mary Keil	5900 167th Ave NW	6/30/2027	6/9/2026	A
Cherokee Liquors Inc	G-Will Liquors	G-Will Liquors	Grant Rademacher	5427 Alpine Dr NW	6/30/2027	6/9/2026	A
Yayin Gadol, LLC	Top Ten Liquors	Top Ten Liquors	Top Ten Liquors - Jonathan G Halper	14107 St Francis Blvd NW	6/30/2027	6/9/2026	A
					Liquor Off-Sale License Count: 4		
Liquor On-Sale							
Whiskey Jacks of Ramsey, LLC	Willy McCoys		Willy McCoys	6415 Highway 10 NW 100	6/30/2027	6/9/2026	A
Acapulco of Ramsey, Inc.	Acapulco Mexican Restaurant	Acapulco Restaurante		7988 Sunwood Dr NW 100	6/30/2027	6/9/2026	A
Bossman Inc	Chanticlear Pizza Grill	Chanticlear Pizza Bar & Grill	Nicholas Duane Swanson	7876 Sunwood Dr NW 100A	6/30/2027	6/9/2026	A
Templer Group, Inc.	JR's Outpost	JR's Outpost	JR's Outpost	6141 Highway 10 NW	6/30/2027	6/9/2026	A
Mensch, LLC	McDuff's Bar & Grill	McDuff's	John Menard	16659 St Francis Blvd NW	6/30/2027	6/9/2026	A
SM Enterprises Corporation	Riversbend Sports Bar & Grill	Riversbend Sports Bar & Grill	Deborah Witschen	14077 St Francis Blvd NW	6/30/2027	6/9/2026	A
Triple Shift Entertainment, LLC	Super Bowl	Super Bowl	Robert J Spigner	6720 Riverdale Dr NW	6/30/2027	6/9/2026	A
SUR LLC	SUR	SUR LLC	Lisa Shields-Ergen	7533 Sunwood Dr NW 110	6/30/2027	6/9/2026	A

City of Ramsey
License Report - License Types

Company	DBA	Complex_Name	Applicant	Location	Exp. Date	Council Date	Status
Liquor On-Sale							
The Links At Northfork GC, LLC	The Links at Northfork	The Links at Northfork Golf Course	The Links at Northfork	9333 Alpine Dr NW	6/30/2027	6/9/2026	A
					Liquor On-Sale License Count: 9		
Liquor On-Sale Sunday							
Whiskey Jacks of Ramsey, LLC	Willy McCoys		Willy McCoys	6415 Highway 10 NW 100	6/30/2027	6/9/2026	A
Acapulco of Ramsey, Inc.	Acapulco Mexican Restaurant	Acapulco Restaurante		7988 Sunwood Dr NW 100	6/30/2027	6/9/2026	A
Bossman Inc	Chanticlear Pizza Grill	Chanticlear Pizza Bar & Grill	Nicholas Duane Swanson	7876 Sunwood Dr NW 100A	6/30/2027	6/9/2026	A
Templer Group, Inc.	JR's Outpost	JR's Outpost	JR's Outpost	6141 Highway 10 NW	6/30/2027	6/9/2026	A
Mensch, LLC	McDuff's Bar & Grill	McDuff's	John Menard	16659 St Francis Blvd NW	6/30/2027	6/9/2026	A
SM Enterprises Corporation	Riversbend Sports Bar & Grill	Riversbend Sports Bar & Grill	Deborah Witschen	14077 St Francis Blvd NW	6/30/2027	6/9/2026	A
Triple Shift Entertainment, LLC	Super Bowl	Super Bowl	Robert J Spigner	6720 Riverdale Dr NW	6/30/2027	6/9/2026	A
SUR LLC	SUR	SUR LLC	Lisa Shields-Ergen	7533 Sunwood Dr NW 110	6/30/2027	6/9/2026	A
The Links At Northfork GC, LLC	The Links at Northfork	The Links at Northfork Golf Course	The Links at Northfork	9333 Alpine Dr NW	6/30/2027	6/9/2026	A
					Liquor On-Sale Sunday License Count: 9		

Total Licenses: 24

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative: Create a positive image for residential neighborhoods, business districts and key corridors.

Title

Approve Business License Applications

Purpose/Background:

The purpose of this case is to obtain City Council approval of business license applications (not including Rental or BRC).

Background: Certain businesses or groups in the City of Ramsey are required to apply for a business license in addition to the Business Registration Certificate (BRC). Other businesses that may require a license, but are not required to have a BRC, may also be included in this approval. Those new license requests and/or renewals are attached for City Council approval.

Notification:

All current business license holders are posted on www.cityoframseymn.gov once approved.

Funding Source:

License fees are collected at time of application.

Recommendation:

Staff recommends approval of business license applications.

OutcomeAction:

Motion to approve the attached business license applications.

Attachments

Business Licenses

Form Review

Inbox	Reviewed By	Date
Sean Sullivan	Sean Sullivan	06/04/2026 08:42 AM
Brian Hagen	Brian Hagen	06/04/2026 10:30 AM
Form Started By: Wendy Schlueter		Started On: 06/03/2026 11:21 AM
Final Approval Date: 06/04/2026		

Report Name: License Report - License Types
Council Dates: 6/9/2026 to 6/9/2026
Status: Active, Inactive
License Type(s): Mobile Food Unit–Annual, Special Events, Temporary Intoxicating, Therapeutic Massage Establishment, Therapeutic Massage Therapist, Tobacco, Transient Merchant/Peddler/Solicitor

City of Ramsey
License Report - License Types

Company	DBA	Complex_Name	Applicant	Location	Exp. Date	Council Date	Status
Mobile Food Unit–Annual							
Cousins Maine Lobster			Joshua Hall		12/31/2026	6/9/2026	A
Sweet Taste of Italy	Kenny’s Meatball Wagon		John Stone		12/31/2026	6/9/2026	A
ADA Street Food			Diem Thi Ngoc Nguyen		12/31/2026	6/9/2026	A
S & T Food			Shirly Lo		12/31/2026	6/9/2026	A
Natasha's Breakfast Chow			Natasha Smith		12/31/2026	6/9/2026	A
Bad Rooster LLC	Bad Rooster		Soulaire Allerai		12/31/2026	6/9/2026	A
Dough Gold			Roy Smith		12/31/2026	6/9/2026	A
Yang Yumm			Pajhua Thao		12/31/2026	6/9/2026	A
Wintles Concessions	Wonton Creations		Phillip J Wintle		12/31/2026	6/9/2026	A
						Mobile Food Unit–Annual License Count: 9	
Temporary Intoxicating							
Ramsey Lions		Loral I Armstrong Delany Central Park	Steve Welch	7925 161st Ave NW	6/14/2026	6/9/2026	A
						Temporary Intoxicating License Count: 1	
						Total Licenses: 10	

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative:

Title:

Adopt Resolution #26-124 Declaring Participation in State Performance Measurement Program.

Purpose/Background:

In 2010, the State legislature created the Council on Local Results and Innovation. In 2011, the Innovation Council developed and released a standard of performance measurements for Cities and Counties; with the goal of aiding residents, taxpayers, and state and local elected officials in determining the efficacy of Counties and Cities in providing services, and measure residents' opinions of those services.

Cities that elect to participate in the standard measures program must officially adopt [by resolution] and implement certain standard performance measures. Participating entities must report their results to the State Auditor and make them available to all interested parties by publishing them on the Auditor's website [by July 1 annually]. Lastly, results must be provided to local residents through publication, direct mailing, posting on a website or through a public hearing - the City's annual Truth and Taxation Meeting [by December 31 annually]

Cities benefit from participating from the standard measures program by receiving a reimbursement from the State in the amount of 14 cents per capita ($4,080 received in 2025 for 2024 participation). More importantly, Cities benefit by developing an annual performance measurement baseline; which can be utilized by elected officials and taxpayers to make educated decisions. Lastly, cities have the ability to view other organizations' program results; which provides the City with comparable performance measurement data.

Funding Source:

This case is being handled as part of normal Staff duties. The State of Minnesota allocates funding to the City for participating (about $4,000).

Recommendation:

Adopt Resolution #26-124 Declaring the City of Ramsey's Participation in the State Council on Local Results and Innovation -- Performance Measurement Program.

Outcome/Action:

Motion to adopt Resolution #26-124 Declaring the City of Ramsey's Participation in the State Council on Local Results and Innovation -- Performance Measurement Program.

Attachments

Reso #26-124 Performance Measurement Program

Ramsey Standard Measures 2025

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	06/03/2026 12:21 PM
Form Started By: Diana Lund		Started On: 05/15/2026 08:37 AM

Final Approval Date: 06/03/2026

Councilmember introduced the following resolution and moved for its adoption:

RESOLUTION #26-124

RESOLUTION DECLARING THE CITY OF RAMSEY'S PARTICIPATION IN THE STATE COUNCIL ON LOCAL RESULTS AND INNOVATION – PERFORMANCE MEASUREMENT PROGRAM

WHEREAS, In 2010, the Minnesota Legislature created the Council on Local Results and Innovation; and

WHEREAS, The Council on Local Results and Innovation developed a standard set of performance measures that will aid residents, taxpayers, and state and local elected officials in determining the efficacy of counties in providing services and measure residents' opinion of those services; and

WHEREAS, Benefits to the City for participating in the Minnesota Council on Local Results and Innovation's comprehensive performance measurement program are outlined in MS 6.91 and include eligibility for a reimbursement as set by State statute; and

WHEREAS, Any City participating in the comprehensive performance measurement program is also exempt from levy limits for taxes, if levy limits are in effect; and

WHEREAS, The City of Ramsey has adopted and implemented at least 10 of the performance measures, as developed by the Council on Local Results and Innovation, and a system to use this information to help plan, budget, manage and evaluate programs and processes for optimal future outcomes.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, as follows:

1) The City of Ramsey will continue to report the results of the performance measures to its citizenry by the end of the year through publication, direct mailing, posting on the city's/county's website, or through a public hearing at which the budget and levy will be discussed and public input allowed.

2) The City Council of Ramsey will submit to the Office of the State Auditor the actual results of the performance measures adopted by the City.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember, and upon vote being taken thereon, the following voted in favor thereof:

and the following voted against the same:

and the following abstained:

and the following were absent:

Whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this the 9th day of June, 2026.

_____

Mayor

ATTEST:

_____

City Clerk

Ramsey: Standard Measures 2025

Category		Measure	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
General	1	Rating of the overall quality of services provided by your city	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*
	2	Percent change in the taxable property market value	4.50%	5.07%	6.18%	10.10%	8.26%	7.86%	5.31%	11.36%	26.35%	10.48%
	3	Citizens' rating of the overall appearance of the city	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*
	4	Nuisance code enforcement cases per 1,000 population	15.48	15.09	30.55	41.74	31.59	38.25	44.32	41.29	29.99	45.53
	5	Number of library visits per 1,000 population	*NA*	*NA*	*NA*	*NA*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*
	6	Bond rating	AA+	AA+	AA+	AA+	AA+	AA+	AA+	AA+	AA+	AA+
	7	Citizens' rating of city recreational programs and facilities	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*
	8	Accuracy of post election audit (% of ballots counted accurately)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Police	9	P I and II Crime Rates (per 1000)	*14.53/25.53*	*13.47/24.21*	*16.25/23.75*	*13.92/21.25*	*11.59/21.24*	*8.76/15.74*	*20.39*	*17.78*	*16.81*	*15.13*
	10	Part I and II Crime Clearance Rates (per 1000)	*62%*	*52%*	*46%*	*45%*	*43%*	*32%*	*24%*	*19%*	*27%*	*28%*
	11	Citizens' rating of safety in their community (survey)	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*
	12	Average police response time (emergency calls)	4:33	3:23	4:25	6:03	5:42	5:44	5:54	6:08	5:46	5:46
Fire & EMS	13	Insurance industry rating of fire services	ISO 5/7	ISO 5/7	ISO 5/7	ISO 4/7	ISO 4/7	ISO 4/7	ISO 4/7	ISO 4/7	ISO 4/7	ISO 4/7
	14	Citizens' rating of the quality of fire protection services	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*
	15	Average fire response time	8:27	8:26	8:23	8:16	8:41	7:45	7:37	6:41	6:10	4:54
	16	Fire calls per 1,000 population	12.46	11.70	14.46	16.70	15.3	15.60	13.42	20.21	21.16	26.31
	17	Number of fires with loss resulting in investigation	16.00	15.00	13.00	12.00	15	17.00	23.00	17.00	16.00	19.00
	18	EMS calls per 1,000	5.55	7.60	13.00	14.85	20.8	26.30	34.80	29.10	39.32	46.16
	19	Emergency Medical Services average response time	6:35	6:51	6:50	6:46	6:46	6:19	6:24	6:11	6:59	5:37
Streets	20	Average city street pavement condition rating Paser Scale (1-10)	7.50	7.35	7.20	6.77	6.07	6.43	6.12	6.12	6.47	6.63
	21	Citizens' rating of the road conditions in their City	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*
	22	Expenditures for road rehabilitation per paved lane mile rehab. Does not include minor upkeep (pot holes, patching, etc.)	$41,700	$58,690	$46,009	$52,009	$17,182	$89,233	$55,551	$122,940	$143,798	$129,716
	23	Percentage of all jurisdiction lane miles rehabilitated in the yr	9%	12%	8%	16%	12%	10%	17%	14%	17%	20%
	24	Average hours to complete road system during snow event	8.20	8.16	6.48	8.66	7.80	7.60	8.20	13.17	8.00	6.50
	25	Citizens' rating of the quality of snowplowing on city streets	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*
Water	26	Citizens' rating of water dependability and quality (survey)	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*
	27	Operating cost per 1,000,000 gallons of water pumped/produced	$992	$746	$1,017	$1,244	$1,176	$1,123	$1,234	$1,312	$1,648	$2,331
Sanitary Sewer	28	Citizens' rating of the dependability and quality of city sanitary sewer	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*	*2020 Survey*
	29	Number of sewer blockages on city system per 100 connections	0	0	0	0	0	0	0	0	0	0

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative: Promote economic growth and development.

Title:

Adopt Resolution #26-135 Approving Final Plat and Development Agreement for Trott Brook Crossing Fourth Addition

Purpose/Background:

The next and largest phase to date of the Trott Brook Crossing development is proposed with the final plat of the Fourth Addition. This phase will connect the first two phases off of Variolite Street with the third phase off of Nowthen Boulevard. This phase consists of 98 single-family lots conforming to the R-1A standards consistent with the approved preliminary plat. The plat also contains outlots intended for future phases, stormwater management, and park dedication.

The accompanying development agreement is standard in form, guaranteeing that the utilities and roadways are installed correctly and in a timely manner. Since there is a lot of work being done, the sureties are split into two parts to ease the financial burden on the developer: The first part is grading and the surety collected will cover just that. Once the grading is finished, the surety will roll-over into the surety collected for the second part, the utility and street work.

Notification:

Notification is not required for a final plat or development agreement.

Time Frame/Observations/Alternatives:

Alternatives to consider

1. Approve the Final Plat and Development Agreement as presented.
2. Approve with modifications.

Funding Source:

Costs associated with this project are the responsibility of the applicant, except where reimbursements by the City will be made for oversizing work. The City will be collecting utility fees and park/trail dedication.

Recommendation:

Staff recommends approval of the Final Plat and Development Agreement.

Outcome/Action:

Motion to adopt Resolution #26-135 approving the Final Plat and Development Agreement for Trott Brook Crossing Fourth Addition.

Attachments

Resolution #26-135

Final Plat - Trott Brook Crossing Fourth Addition

Development Agreement

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	06/04/2026 10:31 AM

Form Started By: Todd Larson Started On: 05/01/2026 12:08 PM

Final Approval Date: 06/04/2026

Councilmember _____ introduced the following resolution and moved for its adoption:

RESOLUTION #26-135

RESOLUTION APPROVING FINAL PLAT AND DEVELOPMENT AGREEMENT FOR "TROTT BROOK CROSSING FOURTH ADDITION"

WHEREAS, TCLD Fund 1 Trott Brook LLC, hereafter referred to as "Developer," properly applied for Final Plat approval of the property generally located west of Nowthen Boulevard and south of 173rd Avenue NW and legally described as:

Outlots G and I, Trott Brook Crossing, Anoka County, Minnesota;
Outlot A, Trott Brook Crossing Second Addition, Anoka County, Minnesota; and
Outlot E, Trott Brook Crossing Third Addition, Anoka County, Minnesota.

(the 'Subject Property'); and

WHEREAS, the City Council adopted Resolution #22-010 approving the preliminary plat on January 11, 2022; and

WHEREAS, the City Council Adopted Resolution #23-060 approving the final plat of "Trott Brook Crossing," the first phase of the subdivision, on March 28, 2023;

WHEREAS, the proposed final plat is consistent with the approved preliminary plat; and

WHEREAS, the City Council reviewed the Final Plat of Trott Brook Crossing Fourth Addition, a 98-lot phase of the overall approved preliminary plat, on June 9, 2026.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, as follows:

1) That the Ramsey City Council hereby grants Final Plat approval for Trott Brook Crossing Fourth Addition contingent upon the following conditions:

   a. Conformance with Staff review comments and approval of plans by the City Engineer.
   b. Execution of Development Agreement.
   c. Approval as to legal form by City Attorney.
   d. All conditions set forth in the above-described resolutions must be met.

2) That the Ramsey City Council hereby approves the Development Agreement for Trott Brook Crossing Fourth Addition and authorizes the Mayor and City Administrator to sign it.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember _____, and upon vote being taken thereon, the following voted in favor:

and the following voted against the same:

and the following abstained:

and the following were absent:

Where upon said resolution was declared duly passed and adopted by the Ramsey City Council this 9th day of June, 2026.

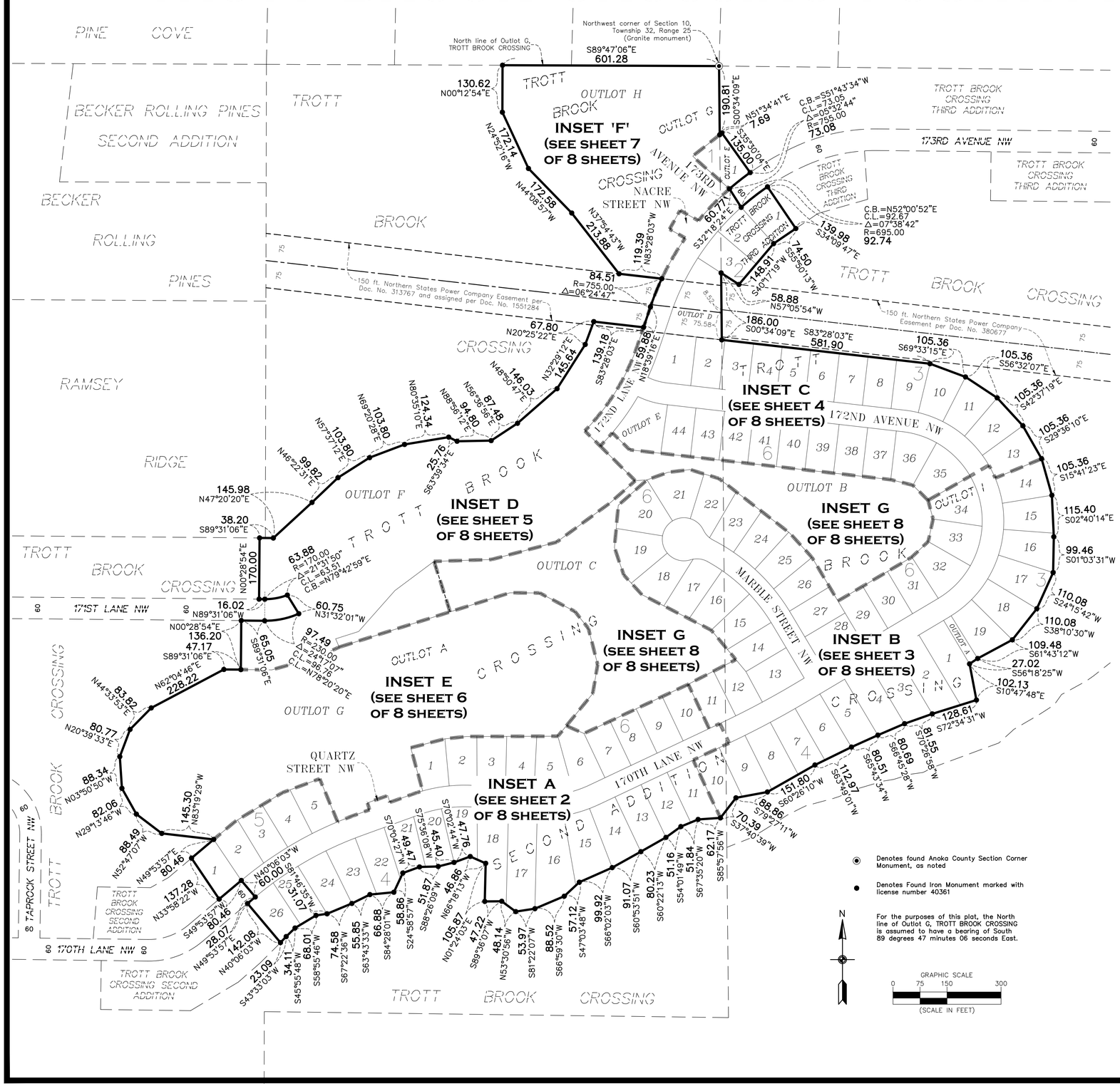
_____
Mayor

ATTEST:

_____
City Clerk

TROTT BROOK CROSSING FOURTH ADDITION

CITY OF RAMSEY
COUNTY OF ANOKA
SEC.'S 9 & 10, TWP. 32, RGE. 25



KNOW ALL PERSONS BY THESE PRESENTS: That TCLD Fund 1 Trott Brook, LLC, a Minnesota limited liability company, owner of the following described property:

Outlot G and Outlot I, TROTT BROOK CROSSING, Anoka County, Minnesota
and
Outlot A, TROTT BROOK CROSSING SECOND ADDITION, Anoka County, Minnesota
and
Outlot E, TROTT BROOK CROSSING THIRD ADDITION, Anoka County, Minnesota

Has caused the same to be surveyed and platted as TROTT BROOK CROSSING FOURTH ADDITION and does hereby dedicate to the public for public use the public ways and the drainage and utility easements as created by this plat.

In witness whereof said TCLD Fund 1 Trott Brook, LLC, a Minnesota limited liability company, has caused these presents to be signed by its proper officer this _____ day of _____, 20____.

TCLD FUND 1 TROTT BROOK, LLC

_____
Benjamin Schmidt, President

STATE OF_____
COUNTY OF_____

The foregoing instrument was acknowledged before me this _____ day of _____, 20____ by Benjamin Schmidt, president of TCLD Fund 1 Trott Brook, LLC, a Minnesota limited liability company.

_____ (Signed)

_____ (Printed)

Notary Public, _____

My commission expires _____

I Thomas R. Balluff do hereby certify that this plat was prepared by me or under my direct supervision; that I am a duly Licensed Land Surveyor in the State of Minnesota; that this plat is a correct representation of the boundary survey; that all mathematical data and labels are correctly designated on this plat; that all monuments depicted on this plat have been, or will be correctly set within one year; that all water boundaries and wet lands, as defined in Minnesota Statutes, Section 505.01, Subd. 3, as of the date of this certificate are shown and labeled on this plat; and all public ways are shown and labeled on this plat.

Dated this _____ day of _____, 20____.

_____
Thomas R. Balluff, Licensed Land Surveyor
Minnesota License No. 40361

STATE OF_____
COUNTY OF_____

The foregoing instrument was acknowledged before me this _____ day of _____, 20____ by Thomas R. Balluff, a Licensed Land Surveyor, Minnesota License No. 40361.

_____ (Signed)

_____ (Printed)

Notary Public, _____

My commission expires _____

CITY COUNCIL, CITY OF RAMSEY, MINNESOTA

This plat of TROTT BROOK CROSSING FOURTH ADDITION was approved and accepted by the City Council of the City of Ramsey, Minnesota at a regular meeting thereof held the _____ day of _____, 20____, and said plat is in compliance with the provisions of Minnesota Statutes, Section 505.03, Subd. 2.

CITY COUNCIL, CITY OF RAMSEY, MINNESOTA

By: _____, Mayor

By: _____, Clerk

COUNTY SURVEYOR

I hereby certify that in accordance with Minnesota Statutes, Section 505.021, Subd. 11, this plat has been reviewed and approved this _____ day of _____, 20____.

_____
David M. Zieglmeier
Anoka County Surveyor

COUNTY AUDITOR/TREASURER

Pursuant to Minnesota Statutes, Section 505.021, Subd. 9, taxes payable in the year 20_____ on the land hereinbefore described have been paid. Also, pursuant to Minnesota Statutes, Section 272.12, there are no delinquent taxes and transfer entered this _____ day of _____, 20____.

_____
Property Tax Administrator

By: _____, Deputy

COUNTY RECORDER/REGISTRAR OF TITLES

County of Anoka, State of Minnesota

I hereby certify that this plat of TROTT BROOK CROSSING FOURTH ADDITION was filed in the office of the County Recorder/Registrar of Titles for public record on this _____ day of _____, 20____, at _____ o'clock ___M. and was duly recorded as Document Number_____.

_____
County Recorder/Registrar of Title

By: _____, Deputy

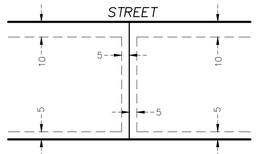
CARLSON ENGINEERING
ENGINEERING \ SURVEYING \ PLANNING

TROTT BROOK CROSSING FOURTH ADDITION

CITY OF RAMSEY
COUNTY OF ANOKA
SEC.'S 9 & 10, TWP. 32, RGE. 25

INSET A

DRAINAGE AND UTILITY EASEMENTS ARE SHOWN THUS:



Being 5 feet in width, and adjoining side and rear lot lines, and 10 feet in width and adjoining right of way lines lines unless otherwise shown on this plat.

○ Denotes 5/8 inch by 14 inch rebar, set or to be set within one year of recording of this plat and marked with license number 40361

● Denotes Found Iron Monument marked with license number 40361

N

For the purposes of this plat, the North line of Outlot G, TROTT BROOK CROSSING is assumed to have a bearing of South 89 degrees 47 minutes 06 seconds East.

GRAPHIC SCALE
0 25 50 100
(SCALE IN FEET)

CARLSON ENGINEERING
ENGINEERING \ SURVEYING \ PLANNING

TROTT BROOK CROSSING FOURTH ADDITION

CITY OF RAMSEY
COUNTY OF ANOKA
SEC.'S 9 & 10, TWP. 32, RGE. 25

INSET B

DRAINAGE AND UTILITY EASEMENTS ARE SHOWN THUS:

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N

GRAPHIC SCALE
0 25 50 100
(SCALE IN FEET)

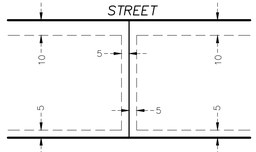
CARLSON ENGINEERING
ENGINEERING \ SURVEYING \ PLANNING

TROTT BROOK CROSSING
FOURTH ADDITION

CITY OF RAMSEY
COUNTY OF ANOKA
SEC.'S 9 & 10, TWP. 32, RGE. 25

INSET C

DRAINAGE AND UTILITY EASEMENTS ARE SHOWN THUS:



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N

GRAPHIC SCALE
0 25 50 100
(SCALE IN FEET)

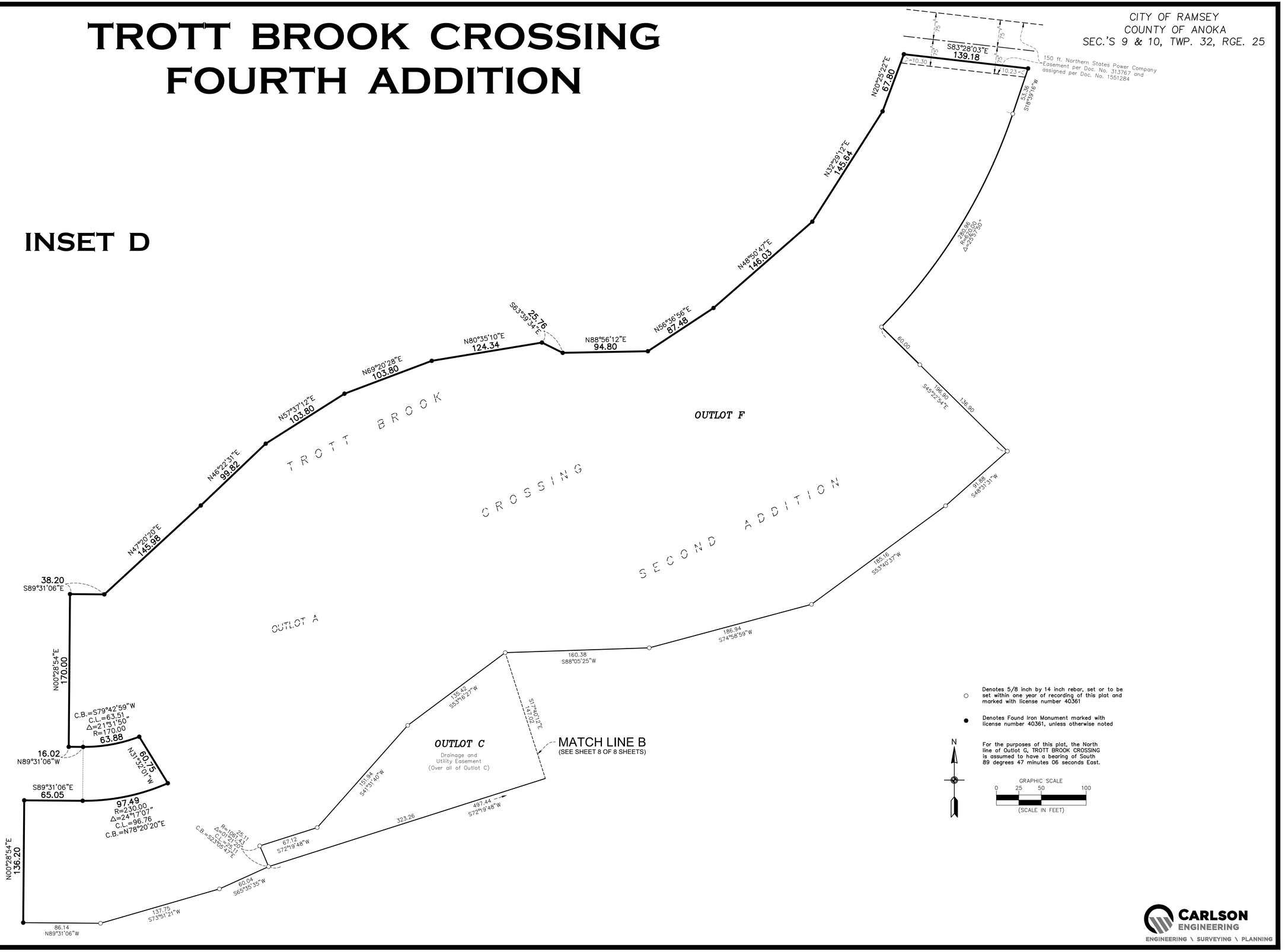
7.69
N51°34'41"E
N51°34'41"E 95.53
103.22
OUTLOT G
1
1
OUTLOT E
S35°30'04"E
135.00
73.08
R=755.00
Δ=05°32'44"
C.L.=73.05
C.B.=S51°43'34"W
N44°50'31"W 16.68
N48°42'26"W 119.99
92.74
R=695.00
Δ=07°38'42"
C.L.=92.67
C.B.=S52°00'52"W
S32°18'24"E 80.77
30.37
30.40
S34°09'47"E
139.98
CROSSING
1
ADDITION
Δ=09°22'36"
123.56
Δ=10°59'08"
139.91
58.57
N29°17'39"E 60.00
30.00
30
NACORE ST. NW
30.00
30
84.06
N60°42'21"W
50.16
173RD AVE. NW
92.74
Δ=07°38'42"
BROOK
2
THIRD
ADDITION
2
74.50
S55°50'13"W
Δ=09°52'36"
130.58
378.78
C.L.=374.48
C.B.=N33°37'17"E
R=725.00
Δ=29°56'03"
92.74
Δ=07°38'42"
TROTT
BROOK
CROSSING
3
TROTT
74.50
S57°05'54"E
135.68
76.80
74.41
148.91
S40°17'19"W
Δ=15°36'54"
239.77
58.88
N57°05'54"W
186.00
S00°34'09"E
75
150 ft. Northern States Power Company Easement per Doc. No. 313767 and assigned per Doc. No. 1551284
Δ=06°52'47"
R=755.00
84.51
Δ=00°30'06"
6.61
OUTLOT D
Drainage and Utility Easement (Over all of Outlot D)
8.52
Δ=01°36'43"
19.55
Δ=14°47'50"
172.82
150 ft. Northern States Power Company Easement per Doc. No. 380677
N18°39'16"E
59.88
N18°39'16"E
173.24
57.22
53.36
BROOK
TROTT
S83°28'03"E
160.63
89.33
Drainage and Utility Easement
56.02
71.30
8.70
S83°28'03"E
581.90
OUTLOT A
1
CROSSING
Δ=19°06'46"
74.74
Δ=06°51'30"
136.20
2
3
4
5
6
3
7
8
9
10
11
12
13
TROTT
BROOK
136.20
N06°31'57"E
80.00
10
13
93.20
139.51
N13°29'06"E
139.09
N26°53'06"E
139.50
N40°25'10"E
139.09
N53°35'14"E
139.50
N67°27'19"E
S69°33'15"E
105.36
S56°32'07"E
105.36
S42°57'19"E
105.36
S29°36'10"E
105.36
Δ=06°57'24"
37.64
38.78
Δ=13°27'58"
72.86
Drainage and Utility Easement
100.21
Δ=08°35'00"
Δ=25°57'50"
R=650.00
294.55
23.87
N62°30'44"W
73.15
R=200.00
Δ=20°57'19"
78.65
Δ=19°35'31"
7.18
172ND LANE NW
Δ=17°07'50"
194.34
172ND AVENUE NW
663.89
N83°28'03"W
OUTLOT E
SECOND
ADDITION
44
43
42
41
OUTLOT I
40
39
4
38
37
36
CROSSING
35
S07°54'36"W
136.19
N06°31'57"W
136.15
80.00
S07°05'54"E
136.80
S45°22'54"E
N45°22'54"W
67.14
50.00
Δ=04°13'00"
87.28
82.82
730.10
N83°28'03"W
Drainage and Utility Easement
S07°05'54"E
135.68
74.41
S07°05'54"E
136.80
S45°22'54"E
50.00
N45°22'54"W
Δ=04°13'00"
Δ=142°42'53"
R=280.00
695.44
261.19
Δ=53°26'46"
132.59
Δ=30°28'43"
S29°02'31"W
135.01
16.53
Δ=04°14'14"
S59°58'43"W
60.00
30.00
30.00
30
30
30
30
63.57
N75°53'09"W
50.35
N45°00'49"W
S07°04'09"W
137.17
9.81
135.00
S60°00'57"W
MATCH LINE A
(SEE SHEET 3 OF 8 SHEETS)

CARLSON ENGINEERING
ENGINEERING \ SURVEYING \ PLANNING

TROTT BROOK CROSSING
FOURTH ADDITION

CITY OF RAMSEY
COUNTY OF ANOKA
SEC.'S 9 & 10, TWP. 32, RGE. 25

INSET D



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N

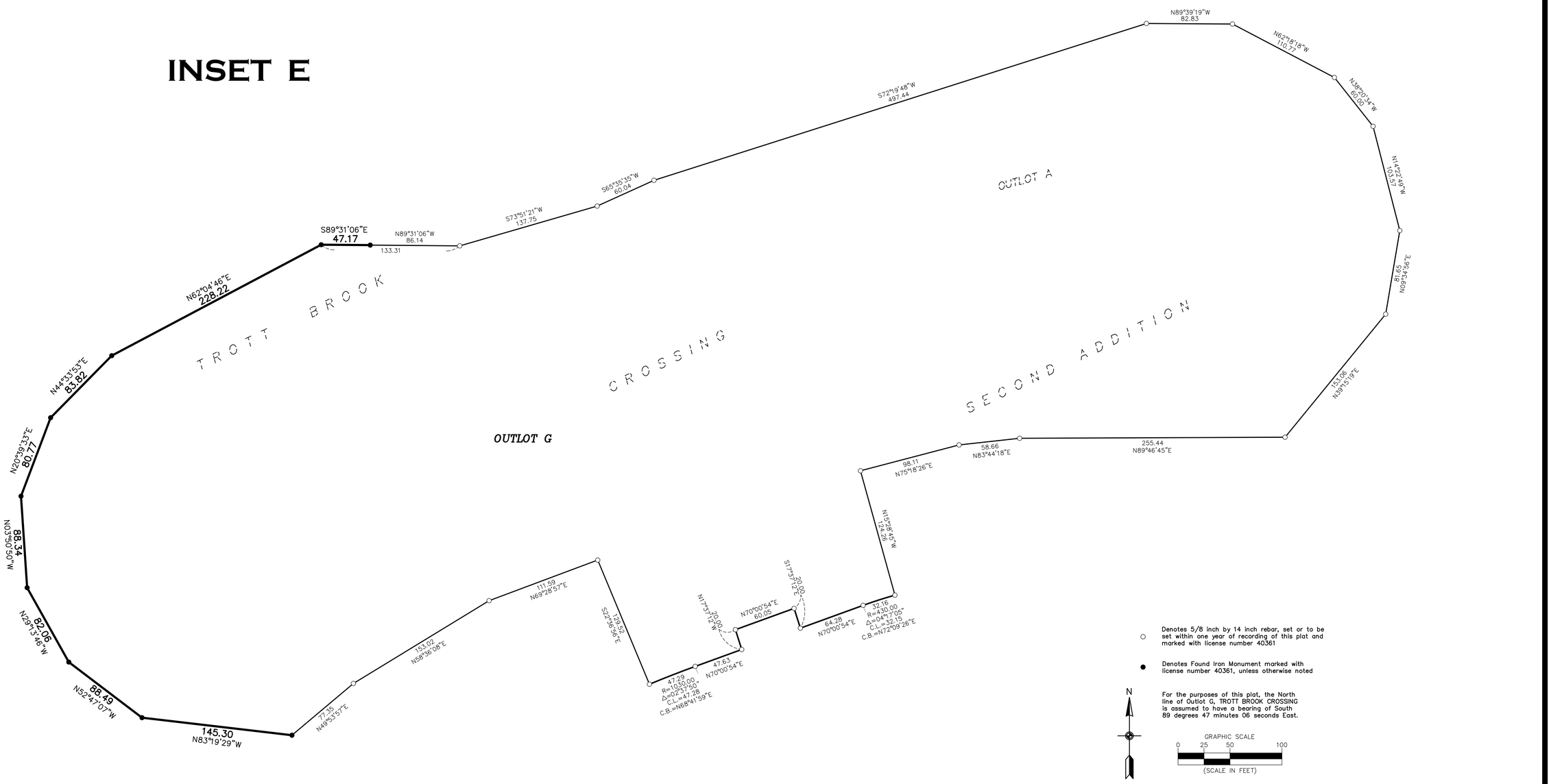
GRAPHIC SCALE
0 25 50 100
(SCALE IN FEET)

CARLSON ENGINEERING
ENGINEERING \ SURVEYING \ PLANNING

TROTT BROOK CROSSING FOURTH ADDITION

CITY OF RAMSEY
COUNTY OF ANOKA
SEC.'S 9 & 10, TWP. 32, RGE. 25

INSET E



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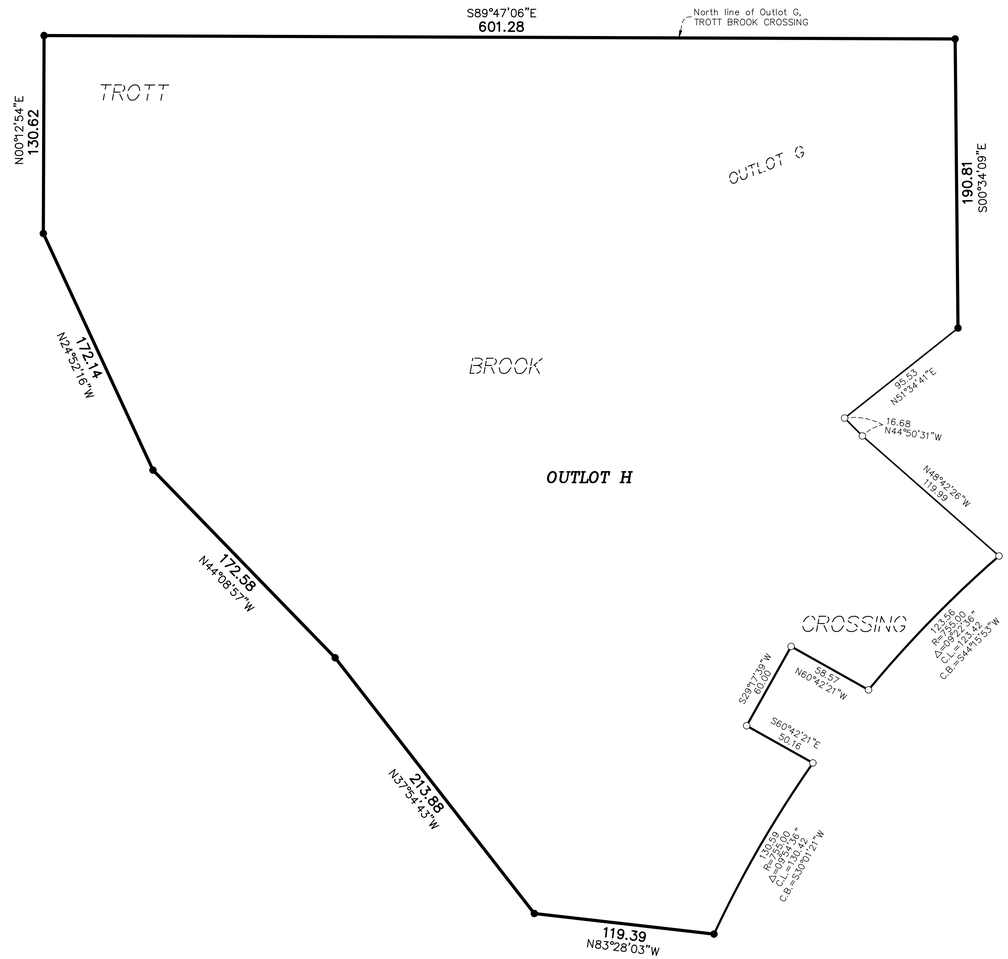
TROTT BROOK CROSSING FOURTH ADDITION

CITY OF RAMSEY
COUNTY OF ANOKA
SEC.'S 9 & 10, TWP. 32, RGE. 25

INSET D



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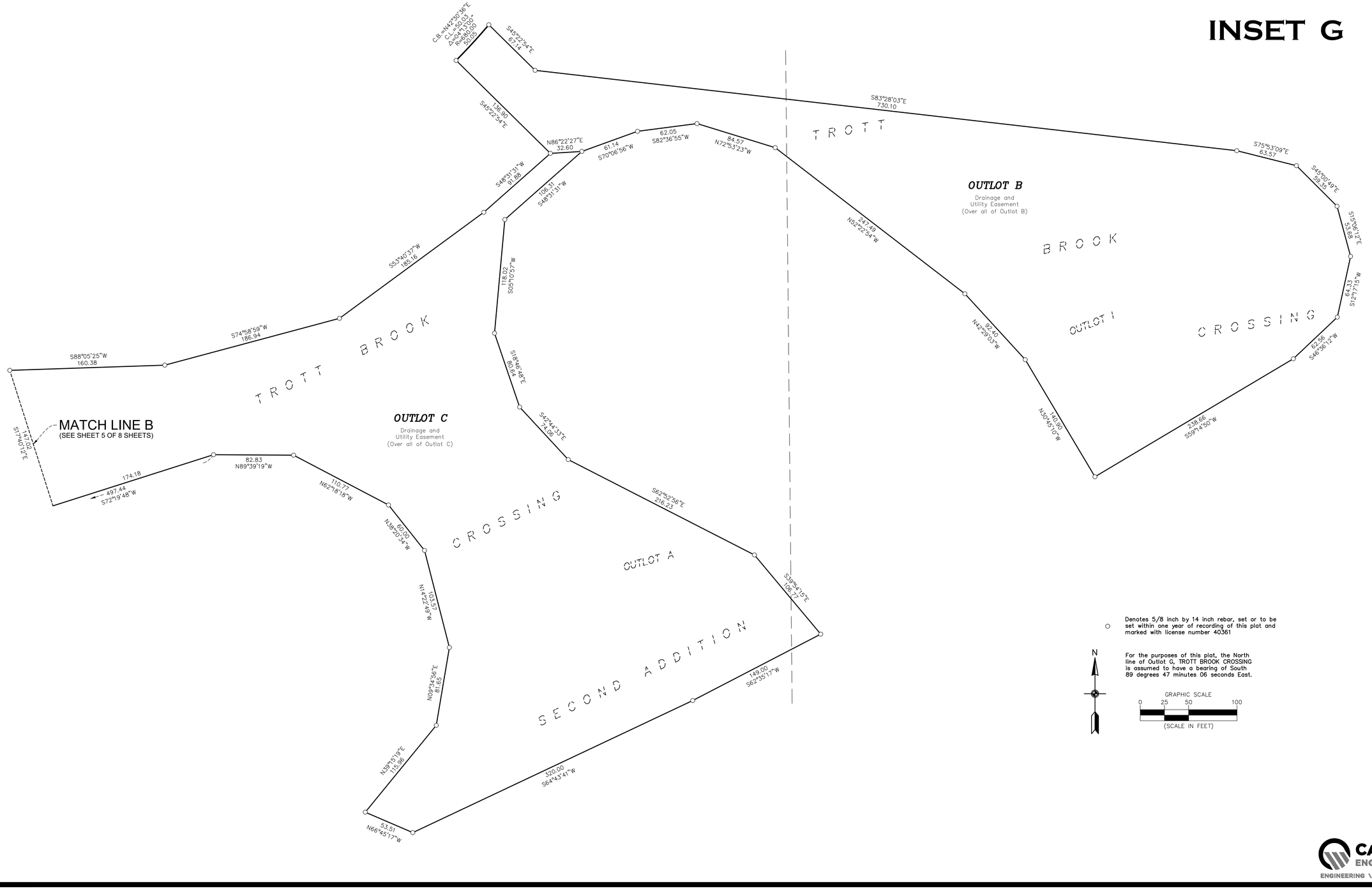
ENGINEERING \ SURVEYING \ PLANNING

TROTT BROOK CROSSING FOURTH ADDITION

CITY OF RAMSEY
COUNTY OF ANOKA
SEC.'S 9 & 10, TWP. 32, RGE. 25

INSET G



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CARLSON ENGINEERING
ENGINEERING \ SURVEYING \ PLANNING

CITY OF RAMSEY
DEVELOPMENT AGREEMENT FOR TROTT BROOK CROSSING FOURTH ADDITION

This Development Agreement (hereinafter the "Agreement") is dated as of this 9th day of June, 2026, and is by and between the **CITY OF RAMSEY**, a Minnesota municipal corporation (the "**CITY**") and TCLD Fund 1 Trott Brook LLC, a Minnesota limited liability company under the laws of Minnesota (the "**PERMITTEE**").

Recitals

A. The **PERMITTEE** is the owner of land legally described on the attached Exhibit A (the "Subject Property").

B. The **PERMITTEE** has received approval from the **CITY** to subdivide the Subject Property in multiple phases and plat the same as Trott Brook Crossing Fourth Addition (the "Plat").

Agreement

1. Recitals. Recitals incorporated. The recitals stated above are hereby incorporated into this Agreement and are made part of this Agreement by reference.

2. Conditions of Approval. The **CITY** has approved the Plat subject to satisfaction of the following conditions subsequent:

   a. The **PERMITTEE'S** Execution of this Agreement. That the **PERMITTEE** enters into this Agreement.

   b. Marketable Title. That prior to recording the Plat, the **PERMITTEE** shall provide the **CITY** with proof of marketable title to the Subject Property either through a currently certified abstract, registered property abstract or title insurance commitment or policy**.**

   c. Proof of Authority. That the **PERMITTEE** provide proof that the respective governing boards of the **PERMITTEE** have authorized the **PERMITTEE'S** execution of this Agreement. This proof of authority may be satisfied by providing

the **CITY** with a certified copy of the minutes of the governing board of each entity which grants such authority.

d. Public Parkland. Park dedication will be satisfied with a combination of land and cash contributions described further in this Agreement.

3. The Plans. The term "Plans" as used in this Agreement means the Final Plat Plans prepared by Carlson Engineering, as revised dated April 10, 2026, as revised May 18, 2026. The Plans remain subject to: (a) **CITY** Staff's review and approval of the Plans to, among other things, confirm that the revisions requested in the **CITY** Staff's review letter have been made; and (b) such further revisions as the **PERMITTEE** may propose and the **CITY** approves. The Plans shall not be attached to this Agreement, but are in the **CITY'S** files.

4. Stage I Improvements. The public improvements the **PERMITTEE** will construct or install are as follows:

a. Trunk and lateral sanitary sewer.
b. Trunk and lateral water main.
c. Storm drainage facilities (when specified).
d. Stormwater maintenance through 90 percent buildout.
e. Streets.
f. Concrete curb and gutter (urban).
g. Lot grading.
h. Trail development.
i. Sidewalks.
j. Electricity.
k. Cable with 911 capabilities.
l. Natural gas.
m. Boulevard sodding (final) or temporary boulevard seeding.
n. Water shut off boxes.

(the "Stage I Improvements").

The **PERMITTEE** agrees to construct the Stage I Improvements according to the terms and conditions of this Agreement and in accordance with the Plans and the City Code. Per City Code Section 117-615, the **PERMITTEE** shall provide the **CITY** with a set of reproducible as-built plans in PDF format within thirty (30) days after completion of the Stage I Improvements and acceptance by the **CITY**. As as-built plans are a required Stage I Improvement item per City Code Section 117-615, the **CITY** will not release in its entirety the required Stage I Improvement Financial Guaranty noted in Section 12 below until such as-built plans are received by the **CITY**. Additionally, the **PERMITTEE** agrees to provide to the **CITY** the plans in CAD format prior to the commencement of construction of the Stage I Improvements.

5. Installation of the Stage I Improvements. The **PERMITTEE** shall obtain all necessary permits from all governmental agencies before commencing construction of the Stage I Improvements. The **PERMITTEE** must provide the **CITY** with copies of all necessary permits from other governmental agencies prior to or when the **PERMITTEE** or **PERMITTEE's** builder applies for a building permit to construct improvements on a lot within the Plat.

6. Time of Performance for the Stage I Improvements. The **PERMITTEE** must substantially complete the Stage I Improvements (other than the final lift of bituminous) within eighteen months (18) months after the recording of the Plat, subject to delays, outside the control of the **PERMITTE**, which are the direct or indirect result of strikes, other labor shortages or troubles, material shortages, severe or prolonged bad weather, acts of God, fire or other casualty, litigation or other administrative procedures commenced by third parties which, by injunction or other similar judicial action, directly results in delays, or acts or requirements of any federal, state, or local governmental unit (other than the **CITY** acting in its contractual capacity under this Agreement) which results in delays.

7. Ownership of the Stage I Improvements. The **PERMITTEE** owns the Stage I Improvements until the **CITY'S** acceptance of the Stage I Improvements. Title to the Stage I Improvements automatically passes to the **CITY** upon the **CITY'S** written acceptance of the Stage I Improvements. Except to the extent the **CITY** has accepted all or portions of the Stage I Improvements, in writing, prior to the lapse, expiration, or other termination of the **CITY'S** financial guaranty described in Section 12 and except to the extent the **CITY** and the **PERMITTEE** may agree, in writing, to defer the **CITY'S** acceptance of certain specified Stage I Improvements, the **CITY** is deemed to have accepted the Stage I Improvements when the **CITY** releases the financial guaranty described in Section 12 or allows such financial guaranty to lapse, expire or otherwise terminate, as to all or certain specified Stage I Improvements.

8. Stage I Improvements License. The **PERMITTEE** hereby grants the **CITY** and the **CITY'S** agents, employees, officers, and contractors an irrevocable license to enter the Subject Property to perform all necessary work and/or inspections the **CITY** deems reasonably appropriate during the **PERMITTEE'S** installation of the Stage I Improvements. The license shall expire after the **CITY** accepts ownership of the applicable Stage I Improvements.

9. Stage II Improvements. The public improvements the **PERMITTEE** must construct or install are as follows:

   a. Street striping (if required by Plans).
   b. Street lights per agreement with Connexus Energy
   c. Street and traffic control signs. The **CITY** will provide and install Street Name and Traffic Control signs per the Plans, following payment by **PERMITTEE** pursuant to the established rates and charges in effect and outlined in Exhibit B attached hereto.
   d. Installation of survey monumentation.

   (the "Stage II Improvements"). The **PERMITTEE** must substantially complete the construction of the Stage II Improvements within eighteen (18) months after the date upon which the Plat is recorded, subject to delays, outside the control of the **PERMITTE**, which are the direct or indirect result of strikes, other labor shortages or troubles, material shortages, severe or prolonged bad weather, acts of God, fire or other casualty, litigation or other administrative procedures commenced by third parties which, by injunction or other similar judicial action, directly results in delays, or acts or requirements of any federal, state, or local governmental unit (other than the **CITY** acting in its contractual capacity under this Agreement) which results in delays.

PERMITTEE must install the Stage II Improvements in accordance with the Plans, excluding the street and traffic control signs, which will be installed by the **CITY**. As-built plans will be provided to the **CITY** within thirty (30) days of completion.

10. Lot Corner Staking. The **PERMITTEE** must install lot corner stakes at all lot corners and provide the necessary documentation.

11. Required Private Improvements. The private improvements the **PERMITTEE** will construct or install are as follows:

    a. Lot grading
    b. Mailboxes per Post Office requirements.

    (the "Required Private Improvements").

12. Financial Guaranty for Stage I Improvements and Stage II Improvements. The **PERMITTEE** shall provide a financial guaranty in the form of a non-expiring or auto-renewing letter of credit to the **CITY** guaranteeing the construction of the Stage I Improvements and Stage II Improvements, as well as their timely completion. The **PERMITTEE** has requested a two-phase schedule between grading work and street and utility work. Initially, the **PERMITTEE** shall be responsible for a financial guarantee in the amount of $1,231,094.00 for grading. Upon completion of the grading, but before utility and street work, the **PERMITTEE** shall submit an additional financial guarantee in the amount of $2,220,282.00 for utility and street work.

    At the request of **PERMITTEE**, the **CITY** shall, not more frequently than once monthly, release that part of the combined financial guaranty for any completed portion of the Required Improvements in the amount set forth in Paragraph 4 that have been accepted in writing by the **CITY**. Upon completion of the construction of all or any remaining of the required **Stage I or II Improvements** and written acceptance by the **CITY**, the financial guaranty shall be returned to the **PERMITTEE** and the **PERMITTEE** shall be required to provide the landscaping maintenance guaranty described in Paragraph 15 of this **Agreement**. The determination of completion of the construction of the required **Stage I or II Improvements** shall be made by the **CITY**.

13. Inspection Escrow for the Stage I Improvements, Stage II Improvements, and Required Private Improvements. The **PERMITTEE** shall provide an inspection escrow to the **CITY** to inspect the Stage I Improvements, Stage II Improvements, and Required Private Improvements. The **PERMITTEE** shall be responsible for an inspection escrow in the amount of **$187,299.00**, which amount is 5% of the **CITY** Engineer's estimated cost of the Stage I Improvements, Stage II Improvements, and Required Private Improvements. The inspection escrow must be in the form of cash. The **PERMITTEE** may request a refund of the remaining balance in the escrow upon completion all or a portion of the Stage I Improvements, Stage II Improvements, and Required Private Improvements, after acceptance by the **CITY**.

14. Warranty for Stage I and Stage II Improvements. The **PERMITTEE** shall provide a one-year warranty in the amount of **$690,275.00**, which is 25% of the cost of the Stage I and Stage II Improvements, less grading. Said warranty shall be due upon completion of the Stage I and Stage II Improvements and in force for one year following the final acceptance of any required improvements and shall guarantee satisfactory performance of said

improvements. The warranty must be in the form of a Letter of Credit approved by the **CITY** Finance Director, approved as to form by the **CITY**, or a cash escrow.

15. Street Cleaning and Clean Up. After the street surfacing that is a part of the Stage I Improvements is installed, the **PERMITTEE** shall clear any soil, earth, or debris from the streets resulting from the construction of the Stage I Improvements. From time to time, the **CITY** may remove accumulations of soil, earth, and debris from the streets resulting from the construction of the Stage I Improvements, subject to the provisions of Section 12. It shall be the **PERMITTEE'S** responsibility to pay the costs associated with this necessary street cleaning. Invoices from the **CITY** to the **PERMITTEE** for such costs shall be paid within thirty (30) days of the date of the invoice. The **CITY** will only plow snow from roadways after the first lift of pavement is installed.

16. Payment of Development Fees. The **PERMITTEE** must pay to the **CITY** the fees described on Exhibit B which may include, but are not limited to, Park Land Dedication/Trail Development Fees, Sanitary Sewer Connection (Trunk) Fees, Water Connection (Trunk) Fees, Storm Management Fees, and Street Signage Fees.

17. Payment for Sanitary Sewer Oversizing/Overdepth. The **PERMITTEE** will be constructing sanitary sewer and watermain in an oversized and/or deeper manner in order to serve properties outside of the Plat. The **CITY** agrees to reimburse the **PERMITTEE** for all costs incurred for the oversizing/overdepth work upon completion of the work and acceptance by the **CITY** as outlined in **Exhibit C**.

18. Requirements for Building and Occupancy Permits.

    a. No building permit for any lot in the Plat shall be issued until the **PERMITTEE** has: (a) provided the **CITY** Building Official with a Certificate of Survey; and (b) the required Stage I Improvements listed in paragraph 4 have been completed as determined by the **CITY**.

    b. Building permit application submitted prior to completion of all the required Stage I Improvements listed in paragraph 4 will be reviewed by the CITY, but not issued until the Stage I Improvements are complete, less final lift of pavement and items h through m of Paragraph 4 above. Permits issued for these lots must provide the **CITY** with an "as-built" survey verifying lot grades and setbacks of the foundation prior to issuance of a Certificate of Occupancy.

    c. No occupancy permit for any lot in the Plat shall be issued until the **PERMITTEE** has: (a) constructed vehicular access to the lot, including the installation of at least one layer of bituminous surfacing; (b) constructed all utilities and storm water facilities this Agreement requires to serve the lot and such utilities and storm water facilities are in place, operational and accepted by the **CITY**; (c) for lots that have a slope of less than 2%, provided the **CITY** with a certificate of grading, prepared by a licensed (State of Minnesota) professional land surveyor, certifying that the flattest grade on the lot is 1% or greater; and (d) installed and planted the boulevard sod and landscaping that are required as a part of the Stage I Improvements, weather permitting.

19. **PERMITTEE** Defaults. If the **PERMITTEE** defaults in the performance of one or more of the **PERMITTEE'S** obligations under this Agreement, i) the **CITY** gives the

PERMITTEE thirty (30) days written notice of the default and ii) the **PERMITTEE** fails to cure the default within said thirty (30) days, then the **CITY** may pursue any and all remedies available at law or in equity including, but not limited to, the following:

a. The **CITY** may, at its option, perform or engage one or more third parties to perform the **PERMITTEE'S** obligations. If, in the reasonable judgment of the **CITY'S** staff, the **PERMITTEE'S** default creates an immediate risk to public health or safety, the **CITY** may perform or engage one or more third parties to perform the work before the **CITY** provides the notice described in the initial paragraph of this Section, but the **CITY** must use commercially reasonable efforts to notify the **PERMITTEE** as promptly as possible that the **CITY** is undertaking to perform the **PERMITTEE'S** obligation or obligations. If the **CITY** performs one or more obligations of the **PERMITTEE**, the **PERMITTEE** must reimburse the **CITY** for any costs or expenses the **CITY** reasonably incurs, including costs and expenses for **CITY** staff time, to perform the work within 30 days after the **CITY** notifies the **PERMITTEE**, in writing, of the costs and expenses the **CITY** incurred to perform the work. If the **PERMITTEE** does not reimburse the **CITY** within said 30-day period, the **CITY** may pursue any remedies available to the **CITY** either at law or in equity or, in the alternative, the **CITY** may draw on the financial guaranty the **PERMITTEE** has provided to the **CITY** pursuant to this Agreement to reimburse itself for the expenses the **CITY** incurs to perform the work. This Agreement is a license for the **CITY** to act, and it shall not be necessary for the **CITY** to seek a Court Order for permission to enter the **PERMITTEE** Property. As an alternative to seeking recovery from the **PERMITTEE** or the financial guaranty, the **CITY** may levy special assessments against the **PERMITTEE** Property in accordance with Minnesota Statutes Section 429, and the **PERMITTEE**, for itself and its successors in title, hereby expressly waives any and all substantive and procedural objections or defenses the **PERMITTEE** may have to such special assessments.

b. The **CITY** may commence an action in Anoka County District Court to pursue any remedy available to the **CITY** at law or in equity including, but not limited to, injunctive relief.

c. The **CITY** may refuse to grant building permits for improvements to be constructed on any lots within the Plat until the **PERMITTEE** has cured all of its defaults.

d. The **CITY** may draw upon any required portion of the financial guaranty the **PERMITTEE** has provided to the **CITY** pursuant to Section 12 and (i) use any required portion of the proceeds from the financial guaranty to reimburse the **CITY** pursuant to subsection (a) above; (ii) use any required portion of the proceeds from the financial guaranty to satisfy any judgment the **CITY** obtains against the **PERMITTEE** pursuant to subsection (b) above; and (iii) hold all or any portion of the proceeds for a reasonable time for the future application as described in subsections (i), (ii) and (iii) of this Section 24 (d).

20. Miscellaneous.

a. Invalidity of Any Section. If any portion, section, subsection, sentence, clause, paragraph or phrase of this Agreement is for any reason invalid, such decision shall not affect the validity of the remaining portion of this Agreement.

b. Written Amendments Only. The action or inaction of the **CITY** or the **PERMITTEE** shall not constitute a waiver or amendment to the provisions of this Agreement. To be binding, amendments or waivers shall be in writing, signed by the parties, and approved by a resolution of the **CITY** Council. The **CITY'S** or the **PERMITTEE'S** failure to promptly take legal action to enforce this Agreement shall not be a waiver or release.

c. Compliance with Laws and Regulations. The **PERMITTEE** represents to the **CITY** that the Plat complies with all County, metropolitan, State, and Federal laws and regulations, including but not limited to: subdivision ordinances, zoning ordinances and environmental regulations. If the **CITY** determines that the Plat does not comply, the **CITY** may, at its option, refuse to allow any construction or development work in the Plat until the **PERMITTEE** does comply. Upon the **CITY'S** demand **PERMITTEE** shall cease work until there is compliance.

d. Mailbox Locations. If the **PERMITTEE** desires to construct mailboxes within the public right of way, the **PERMITTEE** agrees that the placement of mailboxes along public streets is subject to the approval by the **United States Post Office**. Utility locates will be necessary.

e. Boulevard and Wetland Restoration. The **PERMITTEE** shall be responsible for the cost of establishing seed in all boulevards within thirty (30) days of the completion of the street improvements, and restoring all other areas disturbed by the development grading operation in accordance with the approved Grading and Erosion Control plan. The **PERMITTEE** shall be responsible for the cost of cleaning any soil, earth, or debris from the wetlands within and adjacent to this Plat resulting from grading performed in the development of the Plat.

f. Construction, Hours and Entrance Signs. The **CITY** restricts construction and delivery hours to Monday through Saturday 7:00 a.m. to 10:00 p.m. This prohibition includes the idling of any vehicles. The **PERMITTEE** is required to provide a sign at each entrance point stating delivery and construction operation hours. Said signs are not to exceed eighty (80) square feet in size and must be clearly visible at all times during the construction period.

g. Construction Site Maintenance. The **PERMITTEE** shall adhere to all of the **CITY** ordinances relating to, but not limited to, dumping of garbage, site development, construction debris, open burning, etc. The **CITY** reserves the right to withhold permits, inspections, or certificates of occupancy to correct violations relating to construction site maintenance.

h. Estimated Cost. It is understood and agreed that cost amounts set forth in this Agreement as to Stage I, Stage II, and Required Private Improvements, unless qualified as fixed amounts, are estimated. The **PERMITTEE** agrees to pay the entire cost of said improvements including interest, engineering and legal fees related thereto.

i. Plat Approval Expenses. The **PERMITTEE** agrees that it will pay to **CITY** all **CITY** expenses reasonably incurred in the approval of the Plat, including, but not limited to, administration expenses, engineering and legal fees. Said expenses incurred after recording of the Final Plat shall also be paid within the thirty (30)

day billing period. Failure to pay the **CITY'S** expenses within the thirty (30) day billing period will permit the **CITY** to draw upon any of the escrows required by this Agreement for payment.

j. Reimbursement to the **CITY**. The **PERMITTEE** agrees to reimburse the **CITY** for all costs reasonably incurred by the **CITY** in defense or enforcement of this Agreement, or any portion thereof, including court costs and reasonable engineering and attorney's fees.

k. Certificate of Occupancy. The term "Certificate of Occupancy" as used in this Agreement shall be defined as a document issued by the **CITY'S** Building Official, which authorizes the structure to be used for its intended purposes.

l. Homeowners' Association Documents. The **PERMITTEE** will record the homeowners' association documents prior to issuance of any building permits for lots within the Plat. These documents shall include ownership and general maintenance of the common areas including the outlots for wetlands and storm water basins as required for purposes of the Plat.

m. Completion. Upon request by **PERMITTEE**, the **CITY** covenants to provide a recordable Certificate of Completion within a reasonable period of time following the request, upon the completion of the requisite subdivision improvements required by this Agreement, payment of all costs and fees required hereby and compliance with all terms of this Agreement.

n. Notices. Required notices shall be in writing, and shall be either hand delivered to the Parties, its employees or agents, or mailed to them by certified or registered mail at the following address:

TO PERMITTEE:	**TO THE CITY:**
TCLD Fund 1 Trott Brook, LLC Attn: Tracey Rust 4800 Olson Memorial Highway, Suite 100 Golden Valley, MN 55422	City of Ramsey Attn: Community Development Director 7550 Sunwood Drive NW Ramsey, MN 55303

o. Preconstruction Meeting. The PERMITTEE shall schedule and hold a pre-construction meeting with the City Engineer prior to commencing site work.

p. Retaining Walls. Retaining walls require building permits. Maintenance of any retaining walls will be the property owner of the Lot on which the wall is constructed. Responsibility may be transferred to the Homeowners' Association. The **CITY** will not be responsible for maintenance of any retaining walls.

q. School District Boundary Adjustment. This plat contains a boundary between the Elk River and Anoka School Districts. The **PERMITTEE** shall secure the necessary boundary adjustment from the respective School Boards and Anoka County Board prior to recording of the plat in order to prevent split parcels.

THE PERMITTEE:

TCLD Fund 1 Trott Brook, LLC

By:_____,
Benjamin Schmidt
Its President

STATE OF MINNESOTA)
)ss.
COUNTY OF _____)

The foregoing instrument was acknowledged before me this _____ day of _____, 2026, by Benjamin Schmidt, President of TCLD Fund 1 Trott Brook, LLC, a Minnesota limited liability company, under the laws of the State of Minnesota on behalf of the company.

_____
Notary Public

THE CITY:

CITY OF RAMSEY

By:_____
Ryan Heineman,
Its Mayor

By:_____
Brian Hagen,
Its City Administrator

STATE OF MINNESOTA)
)ss.
COUNTY OF ANOKA)

The forgoing instrument was acknowledged before me on this_____ day of_____ 2026, by Ryan Heineman and Brian Hagen, the Mayor and the City Administrator of the City of Ramsey, a charter city and municipal corporation organized under the laws of the state of Minnesota on behalf of the City.

_____

Notary Public

This document drafted by:
City of Ramsey
7550 Sunwood Drive NW
Ramsey, MN 55303

This document reviewed by:
Eckberg Lammers
1809 Northwestern Avenue
Stillwater, MN 55082

EXHIBIT A

Legal Description of the Subject Property

Lot 1, Block 1;
Lots 1 through 3 (inclusive), Block 2;
Lots 1 through 19 (inclusive), Block 3;
Lots 1 through 26 (inclusive), Block 4;
Lots 1 through 5 (inclusive), Block 5;
Lots 1 through 44 (inclusive), Block 6; and
Outlots A through H (inclusive), Trott Brook Crossing Fourth Addition, Anoka County, Minnesota

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EXHIBIT B

Fees Payable to the City

1. The **PERMITTEE** acknowledges that these fees listed in Exhibit B are established for 2026 and the **PERMITTEE** will be charged the rate charged is in effect when the Plat is recorded.

2. Park Dedication. The **PERMITTEE** is responsible for satisfying applicable Park Dedication Fee requirements. **PERMITTEE** must pay a Park Dedication Fee of $460,600.00 (98 units x $**4,700.00** per unit). In lieu of fees on the first 165 lots in the Trott Brook Crossing development (this phase and future phases), land was dedicated to the City and credited as follows:

Trott Brook Crossing	52 lots
Trott Brook Crossing Second Addition	10 lots
Trott Brook Crossing Third Addition	38 lots
Trott Brook Crossing Fourth Addition	**65 Lots credited (33 must be paid)**
Total credited lots to date	165 lots

This phase exhausts the credits given as a result of the land dedication. The remainder 33 lots in this phase require a park dedication fee of **$155,100.00**.

Within Outlot D, a parking lot is proposed for the park. For efficiency, the parking lot will be constructed by **PERMITTEE** according to **CITY** specifications. Cost of the parking lot construction will be credited against the Park Dedication amount listed above. In the event the actual cost exceeds this amount, the remainder will be credited against the Park Dedication fee(s) in future phase(s).

Outlots A and D are lands to be used for park purposes and considered a part of the land dedication as set forth in the preliminary plat. The **PERMITTEE** shall provide the **CITY** with warranty deeds after the trail is constructed and groundcover established.

3. Trail Development Fees. The **PERMITTEE** is responsible for satisfying applicable Trail Development Fee requirements. **PERMITTEE** must pay a Trail Development Fee of $154,350.00 (98 units x $1,575 per unit), with a credit of $73,150.00 carried over from the plat of Trott Brook Crossing Third Addition, for a total of **$81,200.00.**

Near Outlot A, a boardwalk and bridge spanning Trott Brook to connect to the Brookview Trail is proposed. The **PERMITTEE** shall construct these according to **CITY** and Minnesota Department of Natural Resources specifications. Cost of this construction will be credited against the Trail Development amount listed above. In the event the actual cost exceeds this amount, the remainder will be credited against the Trail Development fee(s) in future phase(s).

4. Sanitary Sewer Connection (Trunk) Fees. The **PERMITTEE** is responsible for satisfying applicable Sanitary Sewer Trunk Fee requirements. **PERMITTEE** must pay a Sanitary Sewer Trunk Fee of **$141,512.00** (98 units x $1,444.00).

5. Water Connection (Trunk) Fees. The **PERMITTEE** is responsible for satisfying applicable Water Trunk Fee requirements. **PERMITTEE** must pay a Water Trunk Fee of **$210,798.00** (98 units x $2,151.00 per unit).

6. Stormwater Management Fee. The **PERMITTEE** is responsible for satisfying applicable

Stormwater Trunk Fee requirements. **PERMITTEE** must pay a Stormwater Management Fee of **$56,056.00** (98 units x $572.00 per unit).

7. Street Sign Fee. While the **CITY** provides and installs the street name and traffic control signage, the **PERMITTEE** is responsible for paying for them at a rate of $265.00 per sign. **PERMITTEE** must pay a Street Sign Fee of **$4,505.00** (17 signs: street names, stops, crosswalk, and type-III barricade signs).

8. Operations and Maintenance Street Lighting Charge. While the **PERMITTEE** contracts directly with Connexus Energy for the installation of the eight street lights in accordance with policy, the **PERMITTEE** shall cover the three-year operations and maintenance costs associated with each light at the rate of $98.00 per year for a total of **$2,352.00.**

9. Development Fees for the Outlots. The **PERMITTEE** acknowledges that development fees are not being collected for any Outlots planned for future redevelopment. The **PERMITTEE** acknowledges that development fees will be due upon replatting of any of such Outlots. The rate in effect at the time said future plat(s) is recorded will be collected.

[The remainder of this page is intentionally left blank]

EXHIBIT C

Fees Payable to the Permittee

1. The **PERMITTEE** will be constructing sanitary sewer in an oversized and/or deeper manner in order to serve properties outside of the Plat. The **PERMITTEE** estimates this work will cost **$38,744.00**. These costs will be verified through submittal of copies of the invoices to the City Engineer following completion of the work.

2. The **CITY** will reimburse the **PERMITTEE** for all costs incurred for the oversizing/overdepth work upon completion of the work and acceptance by the **CITY**.

[The remainder of this page is intentionally left blank]

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative: Promote economic growth and development.

Title:

Adopt Resolution #26-137 Approving the Assignment of Development Agreements; Roers

Purpose/Background:

This case is consider approval of the Assignment of Development Agreements which is typical for a project with this size of Loan (37.2M) This Assignment of Development Agreement assigns the Lender for Roers all of the rights and interests given to Roers in the Development Agreement. Most significantly, this allows the Lender to step in a cure a default if needed. It is a security measure the bank requires to protect their financial interests. The City has not waived any of our rights or interests under the Development Agreement.

Notification:

None required

Time Frame/Observations/Alternatives:

Staff is asking the City Council to consider approval of the attached resolution. This action is a housekeeping item and the City is not relinquishing any of its rights as communicated by the City Attorney. The Apartment/Mixed Use Project is scheduled to close on June 4th. The City Attorney has reviewed and has approved this document being presented for approval by the City Council.

Alternatives include:

1) Adopt Resolution #26-137 Approving the Assignment of Development Agreements (as presented); subject to City Attorney review
2) Adopt Resolution #26-137 Approving the Assignment of Development Agreements (with changes); subject to City Attorney Review
3) Something else

Funding Source:

N/A. There is no cost to the City

Recommendation:

City Staff and the City Attorney recommendation is to Adopt Resolution #26-137 Approving the Assignment of Development Agreements (as presented); subject to City Attorney review.

Outcome/Action:

Motion to Adopt Resolution #26-137 Approving the Assignment of Development Agreements (as presented); subject to City Attorney review

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Attachments

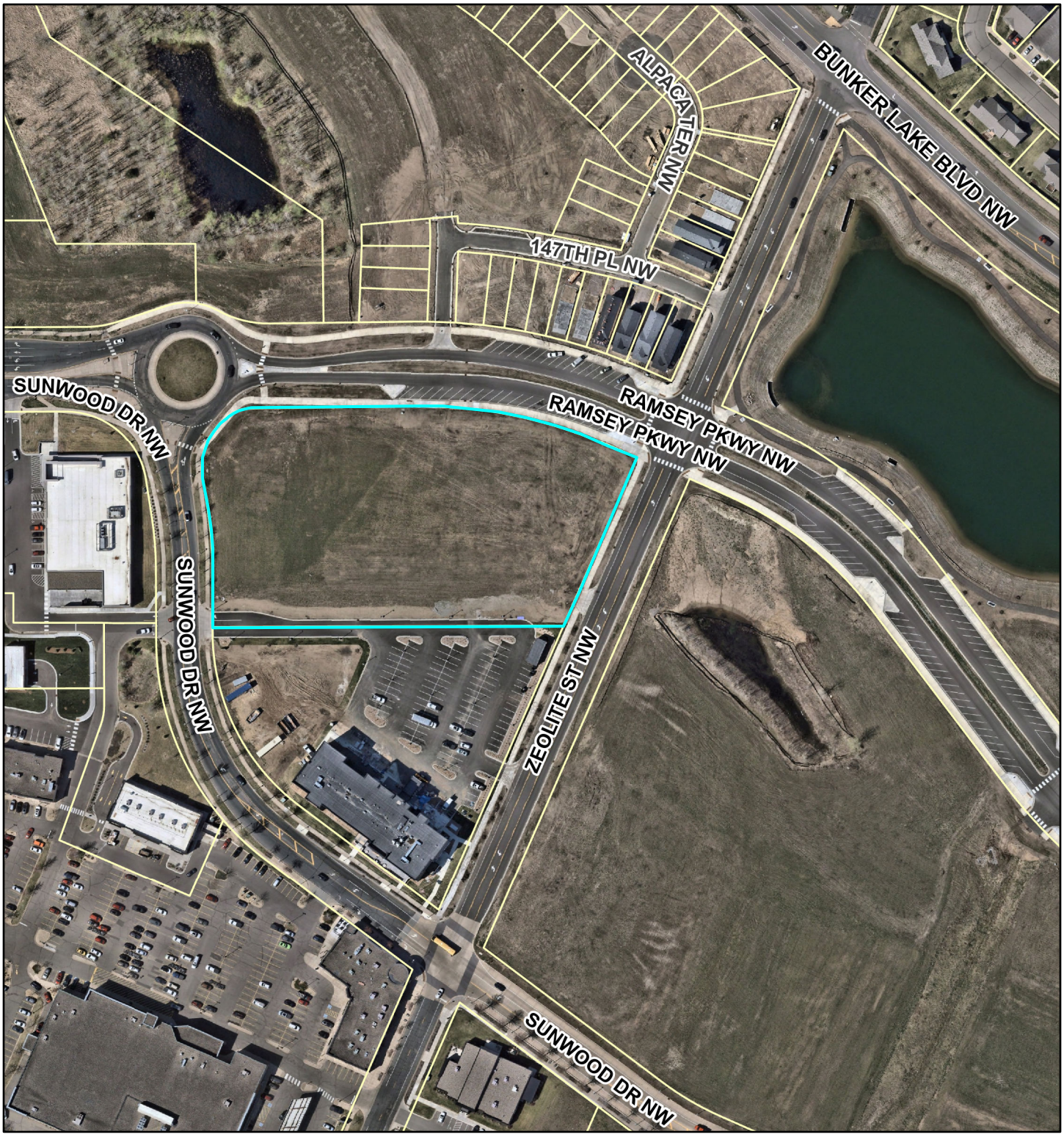
Site Location Map

ACTION - Resolution #26-137
ACTION - Assignment of Dev Agreement

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	06/04/2026 10:30 AM
Form Started By: Sean Sullivan		Started On: 06/02/2026 08:37 AM
Final Approval Date: 06/04/2026		

Roers Site Location Map



5/21/2026, 8:09:30 AM

1:2,400

0 112.5 225 450 ft

0 30 60 120 m

Sean Sullivan

Councilmember _____introduced the following resolution and moved for its adoption:

RESOLUTION #26-137

RESOLUTION APPROVING THE ASSIGNMENT OF DEVELOPMENT AGREEMENTS

WHEREAS, the City of Ramsey, herein referred to as the "City," owns various parcels throughout the City of Ramsey; and

WHEREAS, the City adopted Resolution #25-115 approving a Purchase Agreement for the sale of the parcel legally described on **Exhibit A** ("the Property"), with ROERS ACQUISITONS LLC, a Minnesota Limited Liability Company (the "Buyer") on May 27, 2025; and

WHEREAS, the City and Buyer have negotiated a Purchase Price of $1,350,000 ($8.00 per square foot) on +/- 3.87 acres (168,577 square feet) which includes a $256,600 contribution for the already constructed Ramsey Parkway north of the Property; and

WHEREAS, the Buyer's Lender has requested the City approve the Assignment of Development Agreements; and

WHEREAS, the City Attorney has reviewed the Assignment of Development Agreements and has approved it as to form.

WHEREAS, Roers Ramsey Apartments I LLC is Active and in Good Standing with the Secretary of State of Minnesota as of June 4, 2026.

NOW THEREFORE, BE IT RESOLVED BY THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, as follows:

1) That the City hereby and approves the Assignment of Development Agreements by and between the City of Ramsey, Roers Ramsey Apartments I LLC, a Delaware limited liability company and First Bank & Trust, a South Dakota banking corporation and authorizes the City Administrator and Mayor to execute the assignment.

The motion for adoption of the foregoing resolution was duly seconded by Councilmember _____, and upon vote being taken thereon, the following voted in favor thereof:

and the following voted against the same:

None

and the following abstained:

None

and the following were absent:

None

Whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this the 9th day of June, 2026.

_____
Mayor

ATTEST:

_____
City Clerk

EXHIBIT A
DEVELOPMENT PROPERTY

Legal Description

Lot 1, Block 7, Waterfront Village

PID Number: 28-32-25-23-0025 (the "Property")

approximately 3.87 acres (168,577 SF)

ASSIGNMENT OF DEVELOPMENT AGREEMENTS

THIS ASSIGNMENT OF DEVELOPMENT AGREEMENTS ("Assignment"), is made and entered into as of the 3rd day of June, 2026, by and between Roers Ramsey Apartments I LLC, a Delaware limited liability company (the "Borrower"), First Bank & Trust, a South Dakota banking corporation ("Lender"), and the City of Ramsey, a Minnesota municipal corporation (the "City").

W I T N E S S E T H

WHEREAS, the City and Borrower have entered into that certain Roers Ramsey Apartments I LLC Development Agreement City of Ramsey, Anoka County, Minnesota dated December 9, 2025 (the "Development Agreement" providing for the redevelopment by the Borrower of a property located in Anoka County, Minnesota, legally described on the attached Exhibit 1 (the "Property");

WHEREAS, in order to finance the construction of some of the improvements to be constructed thereunder, the Lender has agreed to loan the Borrower the amount of up to $37,250,000.00 (the "Loan"), which Loan is evidenced by that certain Construction Loan Agreement of even date herewith (the "Loan Agreement") and that certain Promissory Note dated on or about even date herewith, executed by Borrower in favor of the Lender, in the principal amount of up to $37,250,000.00 (together with any and all amendments thereto, renewals or extensions thereof, and substitutions and replacements therefor, the "Note" and together with the Loan Agreement and each and every other document executed in connection therewith to provide security for the Loan is collectively referred to as the "Loan Documents"); and

WHEREAS, in order to secure to the Lender performance by the Borrower of its obligations under the Loan Documents, the Borrower desires to assign to the Lender all of its right, title and interest in and to the Development Agreements;

NOW, THEREFORE, in consideration of the foregoing recitals, the parties hereto agree with each other as follows:

1. Definitions. Unless otherwise expressly defined herein, all capitalized terms used herein shall have the meanings given such terms in the Development Agreements.

2. Assignment. The Borrower hereby assigns to the Lender all of its right, title and interest in and to the Development Agreements to secure Borrower's obligations under the Note.

3. Representations and Warranties. The Borrower hereby represents and warrants that there have been no prior assignments of the Development Agreements, that the Development Agreements are a valid and enforceable agreement and that neither the City nor the Borrower is in default thereunder and that all covenants, conditions and agreements have been performed as required therein, except those not to be performed until after the date hereof. The Borrower agrees not to sell, assign, pledge, mortgage or otherwise transfer or encumber its interest in the Development Agreements as long as this Assignment is in effect. The Borrower hereby irrevocably constitutes and appoints the Lender as its attorney-in-fact to demand, receive and enforce the Borrower's rights with respect to the Development Agreements for and on behalf of and in the name of the Borrower or, at the option of the Lender, in the name of the Lender, with the same force and effect as the Borrower could do if this Assignment had not been made.

4. Absolute Assignment. This Assignment shall constitute a perfected, absolute and present assignment, provided that the Lender shall have no right under this Assignment to enforce the provisions of the Development Agreements or exercise any rights or remedies under this Assignment

until an Event of Default (as defined in the Loan Agreement) or a default shall occur and be continuing under the Development Agreements.

5. Events of Default; Remedies. Upon the occurrence of an Event of Default under the Loan (as defined in the Loan Agreement), the Lender may, without affecting any of its rights or remedies against the Borrower under any other instrument, document or agreement, exercise its rights under this Assignment as the Borrower's attorney-in-fact in any manner permitted by law and in addition the Lender shall have the right to exercise and enforce any and all rights and remedies available after a default to a secured party under the Uniform Commercial Code as adopted in the State of Minnesota. If notice to the Borrower of any intended disposition of collateral or of any intended action is required by law in any particular instance, such notice shall be deemed commercially reasonable if given at least ten (10) calendar days prior to the intended disposition or other action.

6. Consent of City to Assignment. Pursuant to the Development Agreements, the City hereby consents to and approves of the assignment of the Development Agreements hereunder by the Borrower to the Lender. The City hereby consents and agrees to the terms and conditions of this Assignment. The City further represents and warrants to the Lender that the Development Agreements are valid agreements enforceable in accordance with their respective terms and that neither the City nor, to the best of its knowledge the Borrower is in default thereunder and that all covenants, conditions and agreements have been performed as required therein, except those not to be performed until after the date hereof.

7. Notices of Default to Lender. The City hereby agrees to provide the Lender with copies of any notice of default under the Development Agreements, and that the Lender shall have the right, but not the obligation, to cure any such default on behalf of the Borrower within the periods of time afforded to the Borrower under the Development Agreements.

8. Amendments; Termination; Copies of Correspondence – Development Agreements. The parties hereto agree that the City will not, without the prior written consent of the Lender, (i) terminate or cancel the Development Agreements except in accordance with the terms thereof; (ii) the City will send the Lender a copy of each correspondence, notice, or other document in connection with the Development Agreements (collectively "Correspondence") at the same time that such Correspondence is sent to the Borrower; and (iii) upon the occurrence of a default under the Development Agreements which remains uncured, the City will allow the Lender to cure such default or to cause such default to be cured within the time periods allowed under the Development Agreements.

9. Amendments and Waivers by Lender. This Assignment can be waived, modified, amended, terminated or discharged only explicitly in a writing signed by the Lender. A waiver by the Lender shall be effective only in a specific instance and for the specific purpose given. Mere delay or failure to act shall not preclude the exercise or enforcement of any of the Lender's rights or remedies hereunder. All rights and remedies of the Lender shall be cumulative and may be exercised singularly or concurrently, at the Lender's option, and any exercise or enforcement of any one such right or remedy shall neither be a condition to nor bar the exercise or enforcement of any other.

10. Assignment Not Modification of Development Agreement. No provision of this Assignment shall be deemed or construed to alter, amend or modify, in any way, the rights and obligations of the City or the Borrower contained in the Development Agreements.

11. Notices. Any notice, request, demand or other communication hereunder shall be deemed fully given if delivered or postage prepaid, certified or registered, addressed to the party as set forth below:

If to Borrower:	Roers Ramsey Apartments I LLC 2 Carlson Parkway #400 Plymouth, MN 55447 Attention: Brian Roers
If to Lender:	First Bank & Trust 1909 Highway 36 Roseville, MN 55113 Attn: Ross Dahlin
If to City:	City of Ramsey Attn: Community Development Director 7550 Sunwood Dr. NW Ramsey, MN 55303

12. Indemnification. The Borrower hereby indemnifies and holds the City harmless from and against any claims or liabilities arising or purporting to arise from the City's performance of its obligations under this Assignment.

13. Counterparts. This Assignment may be executed in one or more counterparts, each of which shall constitute an original but all of which together shall constitute one and the same agreement.

14. Partial Invalidity. The invalidity of any portion of this Assignment will not and shall not be deemed to affect the validity of any other provision. In the event that any provision of this Assignment is held to be invalid, the parties agree that the remaining provisions shall be deemed to be in full force and effect as if they had been executed by both parties subsequent to the expungement of the invalid provision.

15. Entire Agreement: This Assignment shall constitute the entire agreement between the parties and any prior understanding or representation of any kind preceding the date of this Assignment shall not be binding upon either party except to the extent incorporated in this Agreement.

16. Modification. Any modification of this Assignment or additional obligation assumed by either party in connection with this Assignment shall be binding only if placed in writing and signed by each party or an authorized representative of each party.

17. Paragraph Headings. The titles to the paragraphs of this Assignment are solely for the convenience of the parties and shall not be used to explain, modify, simplify, or aid in the interpretation of the provisions of this Assignment.

18. Successors and Assigns. This Assignment shall be binding upon and shall inure to the benefit of the parties hereto and their respective successors and assigns.

19. Governing Law. This Assignment shall be governed by and construed in accordance with the laws of the State of Minnesota.

20. No Release of Borrower. Nothing herein shall be deemed to release the Borrower from any obligations under the Development Agreements and/or the Loan Documents, and no action of the City shall be deemed to have released the Borrower from any such obligations, except to the extent in writing and duly executed by the Authority.

21. Limited Obligations. Lender acknowledges that the Authority's obligations under the Development Agreements are conditioned upon the Borrower's fulfillment of certain requirements set forth in the Development Agreements.

[remainder of page intentionally left blank; signature page follows]

IN WITNESS WHEREOF, the parties have executed this Assignment as of the day and year first above written.

CITY OF RAMSEY,
a Minnesota municipal corporation

BY: _____
Ryan Heineman
Its: Mayor

AND: _____
Brian Hagen
Its: City Administrator

STATE OF MINNESOTA)
) ss.
COUNTY OF ANOKA)

The forgoing instrument was acknowledged before me on this___ day of June 2026, by Ryan Heineman and Brian Hagen, the Mayor and the City Administrator of the City of Ramsey, a charter city and municipal corporation organized under the laws of the state of Minnesota on behalf of the City.

_____
Notary Public

ROERS RAMSEY APARTMENTS I LLC,
a Delaware limited liability company

By: Roers Ramsey Apartments I Manager LLC,
a Minnesota limited liability company
Its: Manager

By: Roers Companies Project Holdings LLC,
a Minnesota limited liability company
Its: Manager

By:_____
Shane LaFave
Its: Chief Operating Officer

STATE OF MINNESOTA)
) ss
COUNTY OF _____)

On this _____ day of June, 2026 before me, a notary public within and for _____ County, personally appeared Shane LaFave, to me personally known who by me duly sworn, did say that he/she is the Chief Operating Officer of Roers Companies Project Holdings LLC, a Minnesota limited liability company, the Manager of Roers Ramsey Apartments I Manager LLC, a Minnesota limited liability company, the Manager of Roers Ramsey Apartments I LLC, a Delaware limited liability company, on behalf of said limited liability company.

_____
Notary Public

FIRST BANK & TRUST,
a South Dakota banking corporation

By: _____
Name: Ross Dahlin
Its: Vice President – Business Banking

STATE OF MINNESOTA)
) ss
COUNTY OF _____)

On this _____ day of June, 2026 before me, a notary public within and for _____ County, personally appeared Ross Dahlin, to me personally known who by me duly sworn, did say that he/she is the Vice President – Business Banking of First Bank & Trust, a South Dakota banking corporation, on behalf of said corporation.

_____
Notary Public

DRAFTED BY:

Lutz Law Firm
David A. Lutz
120 South 6th Street, Suite 1515
Minneapolis, MN 55402
612-424-2110

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative: Identify and implement operational efficiencies, cost savings and additional funding sources.

Title:

Adopt Resolution #26-138 Accepting CenterPoint Energy Community Safety Grant for Police Department Indoor Drone

Purpose/Background:

The Ramsey Police Department continues to evaluate equipment and technology that can improve officer safety, increase operational efficiency, and enhance public safety services to the community.

On April 9, 2026, the Ramsey Police Department submitted an application to the CenterPoint Energy Community Safety Grant Program for funding to purchase an indoor tactical drone system. The proposed project, titled "Indoor Drone Enhancing Officer and Community Safety," would expand the department's existing drone program and provide officers with a safer way to assess certain high-risk situations before making physical contact.

The indoor drone would allow officers to remotely assess interior spaces such as homes and businesses when circumstances indicate a safety concern. It could also be used outside to approach occupied vehicles, allowing officers to gather information, observe conditions, and communicate with occupants from a safer distance.

This equipment would improve both officer and public safety by reducing unnecessary risk during critical incidents and creating more opportunities for calm communication and de-escalation. In situations involving a person in a mental health crisis, the drone may help officers make contact more safely, better understand the circumstances, and reduce the likelihood of a sudden or confrontational encounter.

On May 29, 2026, the Police Department received a voicemail notification that the City of Ramsey would be receiving the CenterPoint Energy Community Safety Grant. On June 2, 2026, the Police Department received an email from CenterPoint Energy confirming that the City's grant application had been approved for funding for the Community Safety project submitted by the City.

The equipment will be deployed through the department's existing drone program and used in accordance with Minnesota law, department policy, and applicable training requirements.

Notification:

The Ramsey Police Department will send a letter of appreciation to CenterPoint Energy.

Time Frame/Observations/Alternatives:

The Police Department's goal is to purchase the indoor drone system following acceptance of the grant and begin training staff on its proper use. Once training is completed, the equipment would be available for appropriate police response, training, and public safety operations.

If the grant is not accepted, the department would need to identify another funding source or delay the purchase of this equipment.

Funding Source:

The indoor drone system is expected to cost $2,493.36 in total.

CenterPoint Energy has approved the City of Ramsey's Community Safety Grant application for funding toward the purchase of the indoor drone system for the Ramsey Police Department.

Recommendation:

Staff recommends adopting Resolution #26-138.

Outcome/Action:

Motion to adopt Resolution #26-138 accepting a CenterPoint Energy Community Safety Grant in the amount of $2,493.36 for the purchase of an indoor drone system for the Ramsey Police Department.

Attachments

26-138

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	06/04/2026 11:13 AM
Form Started By: Brad Bluml		Started On: 06/02/2026 08:48 AM
Final Approval Date: 06/04/2026		

Councilmember _____ introduced the following resolution and moved for its adoption:

RESOLUTION #26-138

RESOLUTION ACCEPTING GRANT FOR THE CITY OF RAMSEY'S POLICE DEPARTMENT

WHEREAS, Minnesota State Statute 465.03 requires that a city pass a resolution that accepts any donations or grants; and

WHEREAS, two-thirds majority of the council members must adopt said resolution to accept the grant or donation formally; and

WHEREAS, the City of Ramsey applied for funding through the CenterPoint Energy Community Safety Grant Program for the purchase of an indoor drone system for the Ramsey Police Department; and

WHEREAS, the CenterPoint Energy has approved the City of Ramsey's Community Safety Grant application for funding in the amount of $2,493.36; and

WHEREAS, the grant funds will be applied toward the purchase of an indoor drone system for the Ramsey Police Department; and

WHEREAS, the indoor drone system will expand the Ramsey Police Department's existing drone program and provide officers with an additional tool to enhance officer safety, community safety, communication, and de-escalation during certain police responses.

NOW THEREFORE, BE IT RESOLVED BY THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, as follows:

1) That the Ramsey City Council hereby accepts grant funds from CenterPoint Energy in the amount of $2,493.36.

2) That the grant funds shall be applied to the purchase of an indoor drone system for the Ramsey Police Department.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember _____, and upon vote being taken thereon, the following voted in favor thereof:

and the following voted against the same:

and the following abstained:

and the following were absent:

whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this 9th day of June, 2026.

_____
Mayor

ATTEST:

_____
City Clerk

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative:

Title:

Adopt Resolution #26-139 Approving Cash Disbursements Made and Authorizing Payment of Accounts Payable Invoicing Received During the Period of May 21, 2026 through June 3, 2026.

Purpose/Background:

Adopt Resolution #26-139 Approving Cash Disbursements Made and Authorizing Payment of Accounts Payable Invoicing Received During the Period of May 21, 2026 through June 3, 2026.

Recommendation:

Staff Recommends to Adopt Resolution #26-139 Approving Cash Disbursements Made and Authorizing Payment of Accounts Payable Invoicing Received During the Period of May 21, 2026 through June 3, 2026.

Outcome/Action:

Motion to Adopt Resolution #26-139 Approving Cash Disbursements Made and Authorizing Payment of Accounts Payable Invoicing Received During the Period of May 21, 2026 through June 3, 2026.

Attachments

Bills List 06/09/2026

Resolution 26-139

Form Review

Inbox	Reviewed By	Date
Diana Lund	Diana Lund	06/03/2026 02:12 PM
Brian Hagen	Brian Hagen	06/04/2026 10:30 AM
Form Started By: Jennifer Morrison		Started On: 06/03/2026 02:00 PM
Final Approval Date: 06/04/2026		

RAMSEY CITY COUNCIL MEETING

6.9.2026

BILLS LIST

DISBURSEMENTS TO BE APPROVED THIS MEETING:

DISBURSEMENT TYPE:		SUBMITTED FOR APPROVAL
Prepaids 5.21.26 - 6.3.26		$ 328,587.82
Accounts Payable 5.21.26 - 6.3.26		177,645.77
Payroll	5.22.26	333,896.59
Debt Service		587,604.38
Pay Estimates- Projects		
TOTAL SUBMITTED FOR APPROVAL THIS MEETING (Invoices Available for Reviewal)		**$ 1,427,734.56**

DISBURSEMENTS PREVIOUSLY APPROVED AND PAID:

	APPROVED PREVIOUS MTG	2026 Y.T.D.
PREPAIDS	$ 541,112.41	$ 8,277,114.75
PREPAID ADJUSTMENTS		
ACCOUNTS PAYABLE INVOICING	612,669.87	4,947,775.51
ACCT PAYABLE INVOICING ADJUSTMENTS		
NET PAYROLL TOTAL	300,447.83	2,983,093.79
CORRECTION TO PAYROLL		
DEBT SERVICE		
CORRECTION TO DEBT SERVICE		
PAY ESTIMATE(S) - PROJECTS	490,470.35	2,904,876.91
TOTAL CASH DISBURSEMENTS PREVIOUSLY APPROVED	**$ 1,944,700.46**	**$ 19,112,860.96**

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5/21/2026 – 6/3/2026

Check #	Date	Amount	Supplier / Explanation	PO #	Doc No	Inv No	Account No	Subledger	Account Description	Business Unit
122668	**5/21/2026**		**119788 ANOKA CO UNION HERALD ADAMS PUBLISHING**							
		16.00	UNION HERALD SUBSCRIPTION		138327	54014	0130.6452		SUBSCRIPTIONS	ADMINISTRATION
		16.00								
122669	**5/21/2026**		**100046 ANOKA COUNTY SHERIFF'S OFFICE**							
		1,009.08	TZD GRANT PYMT QTR 1 2026		138307	TZD GRANT QTR 1 2026	0236.6433		REFUNDS	SAFE & SOBER
		1,009.08								
122670	**5/21/2026**		**100052 ANOKA POLICE DEPARTMENT**							
		1,986.57	TZD GRANT PYMT QTR 1 2026		138308	TZD GRANT QTR 1 2026	0236.6433		REFUNDS	SAFE & SOBER
		1,986.57								
122671	**5/21/2026**		**111549 BLAINE POLICE DEPARTMENT**							
		1,610.92	TZD GRANT PYMT QTR 1 2026		138309	TZD GRANT QTR 1 2026	0236.6433		REFUNDS	SAFE & SOBER
		1,610.92								
122672	**5/21/2026**		**122787 BRONKEN, MORGAN**							
		100.00	FAC USE DEPOSIT REF-5.9.26		138324	DAM DEP REF 5.9.26	9101.2201		DEPOSITS PAYABLE	GENERAL FUND
		100.00								
122673	**5/21/2026**		**122794 BROWNELL, TENDEH**							
		150.00	SPECIAL EVENT DEP 5.10.26 CP		138328	DAM DEP REF 5.10.26 CP	9101.2201		DEPOSITS PAYABLE	GENERAL FUND
		100.00	FAC EVENT DEP 5.10.26 CP		138328	DAM DEP REF 5.10.26 CP	9101.2201		DEPOSITS PAYABLE	GENERAL FUND
		250.00								
122674	**5/21/2026**		**122784 CENTENNIAL LAKES POLICE DEPARTMENT**							
		562.01	TZD GRANT PYMT QTR 1 2026		138310	TZD GRANT QTR 1 2026	0236.6433		REFUNDS	SAFE & SOBER
		562.01								
122675	**5/21/2026**		**100297 CENTERPOINT ENERGY**							
		992.93	APR 2026 NATURAL GAS		138321	6404205364-1 APR 2026	9601.6373		GAS	WATER FUND
		17.00	APR 2026 NATURAL GAS		138322	8782239-1 APR 2026	9601.6373		GAS	WATER FUND

Check #	Date	Amount	Supplier / Explanation	PO #	Doc No	Inv No	Account No	Subledger	Account Description	Business Unit
									Continued...	
122675	**5/21/2026**		**100297 CENTERPOINT ENERGY**							
		2,598.27	APR 2026 C/H GAS		138323	6702493-5 APR 2026	0194.6373		GAS	GENERAL GOVERNMENT BUILDINGS
		134.31	APR 2026 GAS UTILITIES ST 1		138325	5914352-9 APR 2026	0220.6373		GAS	FIRE PROTECTION
		206.21	APR 2026 GAS UTILITIES ST 2		138326	5961540-1 APR 2026	0220.6373		GAS	FIRE PROTECTION
		3,948.72								
122676	**5/21/2026**		**122592 COLUMBIA HEIGHTS POLICE DEPARTMENT**							
		729.50	TZD GRANT PYMT QTR 1 2026		138311	TZD GRANT QTR 1 2026	0236.6433		REFUNDS	SAFE & SOBER
		729.50								
122677	**5/21/2026**		**101171 COON RAPIDS POLICE DEPT**							
		5,260.77	TZD GRANT PYMT QTR 1 2026		138312	TZD GRANT QTR 1 2026	0236.6433		REFUNDS	SAFE & SOBER
		5,260.77								
122678	**5/21/2026**		**100167 CORNERSTONE FORD**							
		45.19-	EARLY PAY DISCOUNT		138319	15544568	0311.6257		OTHER VEHICLE PARTS	STREET MAINTENANCE
		451.89	FIRE #575		138319	15544568	0311.6257		OTHER VEHICLE PARTS	STREET MAINTENANCE
		406.70								
122679	**5/21/2026**		**113517 FIRST AMERICAN TITLE**							
		106.40	ACCT 703879041 UB REFUND		138313	FILE #1674546	9601.4651		WATER REVENUE	WATER FUND
		0.00	8645 168TH AVE FILE #1674546		138313	FILE #1674546	9601.4651		WATER REVENUE	WATER FUND
		106.40								
122680	**5/21/2026**		**111484 FRIDLEY POLICE DEPARTMENT**							
		2,220.51	TZD GRANT PYMT QTR 1 2026		138314	TZD GRANT QTR 1 2026	0236.6433		REFUNDS	SAFE & SOBER
		2,220.51								
122681	**5/21/2026**		**122805 JAMINSKI, JAMES**							
		93.33	FENCE SUPPLY REIMBURSEMENT		138330	FENCE REIMBURSEMENT	0452.6249		MISCELLANEOUS OPERATING SUPPLY	PARK & RECREATION
		93.33								
122682	**5/21/2026**		**122799 JORGENSEN, ERIC**							
		150.00	FAC USE DEPOSIT REF 6.19.26 EC		138329	DAM DEP REF	9101.2201		DEPOSITS PAYABLE	GENERAL FUND

Check #	Date	Amount	Supplier / Explanation	PO #	Doc No	Inv No	Account No	Subledger	Account Description	Business Unit
122682	5/21/2026		122799 JORGENSEN, ERIC						Continued...	
						6.19.26 EC				
		180.00	HOURLY RATE REFUND		138329	DAM DEP REF 6.19.26 EC	9101.4305		RENTAL FEES	GENERAL FUND
		330.00								
122683	5/21/2026		119863 STONE, GREG							
		144.50	REISS CHK #122217 2025 SA REBA		138317	2025 SA REBATE	9435.6433		REFUNDS	PAVEMENT MANAGEMENT PROGRAM
		144.50								
122684	5/21/2026		122779 STORM TRAINING GROUP LLC							
		499.00	FEMALE ARREST TACTICS-LATARTE		138318	1268	0211.6335		TRAINING	POLICE PROTECTION
		499.00								
122720	5/28/2026		100116 CONNEXUS ENERGY							
		413.79	ELMCREST IRR 10/25-5/26		138398	444931-267449 OCT25-MAY26	0452.6371		ELECTRIC UTILITIES	PARK & RECREATION
		413.79								
122721	5/28/2026		122788 LO, PACHIA							
		118.00	WATER EFF REBATE 26-P LO		138385	051826	9601.6436		WATER EFFICIENCY REBATE PROG	WATER FUND
		118.00								
122722	5/28/2026		122810 LYNN, CHRISTINE							
		150.00	DAMAGE DEPO REF 5.17.26 EC		138395	DAMAGE DEP REF 5.17.26 EC	9101.2201		DEPOSITS PAYABLE	GENERAL FUND
		150.00								
122723	5/28/2026		121709 MINNESOTA METRO NORTH TOURISM							
		10,608.87	APRIL 2026 COR LODGING TAX		138382	APR 2026 LODGING TAX	9298.2088		LODGING TAX	LODGING TAX
		10,608.87								
122724	5/28/2026		122795 ROSEN, CHRISTINE							
		387.00	WATER EFF REBATE 26-C ROSEN		138387	05192026	9601.6436		WATER EFFICIENCY REBATE PROG	WATER FUND
		387.00								
122725	5/28/2026		122786 VAN CLEAVE, MIKE							
		127.56	H2O EFF REBATE 26-M VAN CLEAVE		138384	051826	9601.6436		WATER EFFICIENCY REBATE PROG	WATER FUND
		127.56								

Check #	Date	Amount	Supplier / Explanation	PO #	Doc No	Inv No	Account No	Subledger	Account Description	Business Unit
									Continued...	
122726	**5/28/2026**		**122812 WALTERS, RACHEL**							
		150.00	DAMAGE DEPO REF 5.16.26 EC		138396	DAMAGE DEP REF 5.16.26 EC	9101.2201		DEPOSITS PAYABLE	GENERAL FUND
		150.00								
122727	**5/28/2026**		**122680 WHITE, JACOB**							
		100.00	WATER EFF REBATE 26- J WHITE		138386	051826	9601.6436		WATER EFFICIENCY REBATE PROG	WATER FUND
		100.00								
122728	**5/28/2026**		**113539 WINSUPPLY TWIN CITIES MN CO.**							
		9.45-	EARLY PAY DISCOUNT		138390	175097 01	0194.6259		BUILDING MAINT/REPAIR SUPPLIES	GENERAL GOVERNMENT BUILDINGS
		472.26	BUILDING REPAIR PLUMBING		138390	175097 01	0194.6259		BUILDING MAINT/REPAIR SUPPLIES	GENERAL GOVERNMENT BUILDINGS
		462.81								
1009565	**5/22/2026**		**110402 ADVANCE AUTO PARTS**							
		316.01	MISC VEHICLE PARTS		138306	APR 2026 PURCHASES	0311.6257		OTHER VEHICLE PARTS	STREET MAINTENANCE
		50.38	MISC SHOP MATERIALS		138306	APR 2026 PURCHASES	0311.6229		SHOP MATERIALS	STREET MAINTENANCE
		4.68	MISC VEHICLE PARTS		138306	APR 2026 PURCHASES	0312.6257		OTHER VEHICLE PARTS	SNOW & ICE REMOVAL
		14.96	MISC VEHICLE PARTS		138306	APR 2026 PURCHASES	0452.6257		OTHER VEHICLE PARTS	PARK & RECREATION
		26.08	MISC SUPPLIES		138306	APR 2026 PURCHASES	0452.6249		MISCELLANEOUS OPERATING SUPPLY	PARK & RECREATION
		412.11								
1009566	**5/22/2026**		**108454 DIXON, JERAD**							
		17.69	4.9.26 TYLER TECH BREAKFAST		138171	TYLER TECH CONV MEALS	0211.6331		TRAVEL & LODGING	POLICE PROTECTION
		24.76	4.9.26 TYLER TECH DINNER		138171	TYLER TECH CONV MEALS	0211.6331		TRAVEL & LODGING	POLICE PROTECTION
		17.69	4.10.26 TYLER TECH BREAKFAST		138171	TYLER TECH CONV MEALS	0211.6331		TRAVEL & LODGING	POLICE PROTECTION
		60.14								
1009567	**5/22/2026**		**100291 MET COUNCIL SAC**							
		17,395.00	APRIL 2026 SAC REMITTANCE		138315	APRIL 2026 SAC	9602.2083		SAC CHARGES	SEWER FUND
		173.95-	SAC REMITTANCE DISCOUNT		138315	APRIL 2026 SAC	9602.4356		SEWER AVAILABILITY CHARGE-ADM	SEWER FUND
		17,221.05								

Check #	Date	Amount	Supplier / Explanation	PO #	Doc No	Inv No	Account No	Subledger	Account Description	Business Unit
									Continued...	
1009568	**5/22/2026**		**116813 SCHMIDT, KATIE**							
		16.65	5.13.26 ELECT TRAINING MEAL		138316	ELECTION TRAINING	0130.6335		TRAINING	ADMINISTRATION
		16.65								
1009569	**5/22/2026**		**100510 VERIZON WIRELESS**							
		4,822.16	STAFF CELL PHONES		138320	6143170393 APR 2026	0192.6323		CELLULAR PHONES	DATA PROCESSING
		40.04	IPADS FOR FIRE INSPECTIONS		138320	6143170393 APR 2026	0220.6249		MISCELLANEOUS OPERATING SUPPLY	FIRE PROTECTION
		20.02	RAMP ELEVATOR		138320	6143170393 APR 2026	9240.6321		TELEPHONE	PARKING RAMP MAINTENANCE
		4,882.22								
1009570	**5/26/2026**		**100257 LAW ENFORCEMENT LABOR SRV INC**							
		1,090.83			137905	050626837512	9101.2177		UNION DUES	GENERAL FUND
		1,090.83			138265	0520261158572	9101.2177		UNION DUES	GENERAL FUND
		2,181.66								
1009571	**5/26/2026**		**122372 METROPOLITAN LIFE INS COMPANY**							
		2,106.19			137903	0506268375117	9101.2169		PAID FAM/MED LEAVE-EMPLOYER	GENERAL FUND
		2,106.19			137904	0506268375118	9101.2168		PAID FAM/MED LEAVE-EMPLOYEE	GENERAL FUND
		104.81			138242	0518261245475	9101.2169		PAID FAM/MED LEAVE-EMPLOYER	GENERAL FUND
		104.81			138243	0518261245476	9101.2168		PAID FAM/MED LEAVE-EMPLOYEE	GENERAL FUND
		16.25			138252	0519261208218	9101.2169		PAID FAM/MED LEAVE-EMPLOYER	GENERAL FUND
		16.25			138253	0519261208219	9101.2168		PAID FAM/MED LEAVE-EMPLOYEE	GENERAL FUND
		2,123.31			138263	05202611585717	9101.2169		PAID FAM/MED LEAVE-EMPLOYER	GENERAL FUND
		2,123.31			138264	05202611585718	9101.2168		PAID FAM/MED LEAVE-EMPLOYEE	GENERAL FUND
		8,701.12								
1009572	**5/26/2026**		**100298 MN AFSCME COUNCIL 5**							
		663.81			137906	050626837513	9101.2177		UNION DUES	GENERAL FUND
		663.81			138266	0520261158573	9101.2177		UNION DUES	GENERAL FUND
		1,327.62								
1009641	**5/29/2026**		**114740 BOND TRUST SERVICES CORPORATION**							
		35,425.00	INTEREST PAYMENT		138388	103868	9351.6611		BOND INTEREST	: $3,880,000-2015 Series A
		35,425.00								
1009642	**5/29/2026**		**118113 GOEBEL, NOLAN**							
		18.20	5.18.26 FIREHOUSE SUBS		138380	FIREARMS TRAIN	0211.6331		TRAVEL & LODGING	POLICE PROTECTION

5/21/2026 – 6/3/2026

Check #	Date	Amount	Supplier / Explanation	PO #	Doc No	Inv No	Account No	Subledger	Account Description	Business Unit
									Continued...	
1009642	**5/29/2026**		**118113 GOEBEL, NOLAN**							
						MEALS				
		10.74	5.19.26 CHIPOTLE		138380	FIREARMS TRAIN MEALS	0211.6331		TRAVEL & LODGING	POLICE PROTECTION
		16.54	5.20.26 CULVERS		138380	FIREARMS TRAIN MEALS	0211.6331		TRAVEL & LODGING	POLICE PROTECTION
		20.00	5.21.26 FIREHOUSE SUBS		138380	FIREARMS TRAIN MEALS	0211.6331		TRAVEL & LODGING	POLICE PROTECTION
		17.53	5.22.26 KWIK TRIP		138380	FIREARMS TRAIN MEALS	0211.6331		TRAVEL & LODGING	POLICE PROTECTION
		83.01								
1009643	**5/29/2026**		**121552 LINCOLN NATIONAL LIFE INSURANCE CO**							
		2,883.95	MAY 2026 LIFE INS PREMIUMS		138391	1094824 MAY 2026	9101.2176		LIFE/HEALTH-EMPLOYEE	GENERAL FUND
		2,883.95								
1009644	**5/29/2026**		**115261 LOHSE JOHNSON,LAURA**							
		20.00	5.18.26 CRISP & GREEN		138381	CHILD PASS SAFETY COURSE	0211.6331		TRAVEL & LODGING	POLICE PROTECTION
		20.00								
1009645	**5/29/2026**		**122372 METROPOLITAN LIFE INS COMPANY**							
		5,310.43	MAY 2026 DENTAL PREMIUMS		138393	5780421D MAY 2026	9101.2170		DENTAL/DISABILITY/LIFE	GENERAL FUND
		519.42	MAY 2026 VISION PREMIUMS		138394	5780421V MAY 2026	9101.2170		DENTAL/DISABILITY/LIFE	GENERAL FUND
		5,829.85								
1009646	**5/29/2026**		**119638 O'REILLY AUTO PARTS**							
		.58-	EARLY PAY DISCOUNT		138389	6193-248375	0220.6257		OTHER VEHICLE PARTS	FIRE PROTECTION
		28.78	WIPER BLADES		138389	6193-248375	0220.6257		OTHER VEHICLE PARTS	FIRE PROTECTION
		1.00-	EARLY PAY DISCOUNT		138397	6193-247856	0311.6257		OTHER VEHICLE PARTS	STREET MAINTENANCE
		50.40	ENGINEERING TRK. #418		138397	6193-247856	0311.6257		OTHER VEHICLE PARTS	STREET MAINTENANCE
		.66-	EARLY PAY DISCOUNT		138399	6193-248911	0311.6257		OTHER VEHICLE PARTS	STREET MAINTENANCE
		33.09	PARKS #613		138399	6193-248911	0311.6257		OTHER VEHICLE PARTS	STREET MAINTENANCE
		1.21-	EP DISCOUNT TAKEN		138400	6193-248766	0311.6257		OTHER VEHICLE PARTS	STREET MAINTENANCE
		60.38	PARKS EX-MARK #641		138400	6193-248766	0311.6257		OTHER VEHICLE PARTS	STREET MAINTENANCE
		.40-	EARLY PAY DISCOUNT		138401	6193-248339	0311.6227		LUBRICANTS & ADDITIVES	STREET MAINTENANCE
		19.99	POLICE #330		138401	6193-248339	0311.6227		LUBRICANTS & ADDITIVES	STREET MAINTENANCE
		188.79								

Check #	Date	Amount	Supplier / Explanation	PO #	Doc No	Inv No	Account No	Subledger	Account Description	Business Unit
1009646	**5/29/2026**		**119638 O'REILLY AUTO PARTS**						**Continued...**	
1009647	**5/29/2026**		**115841 PULLAR, ROBERT**							
		17.96	5.14.26 JIMMY JOHNS	05152026	138383	FIREARMS TRAIN MEALS	0211.6331		TRAVEL & LODGING	POLICE PROTECTION
		18.78	5.15.26 SUBWAY	05152026	138383	FIREARMS TRAIN MEALS	0211.6331		TRAVEL & LODGING	POLICE PROTECTION
		36.74								
1009648	**5/29/2026**		**114486 SUN LIFE ASSURANCE COMPANY OF CANADA**							
		1,040.16	MAY 2026 VOL LTD PREMIUMS		138392	237724 MAY 2026	9101.2170		DENTAL/DISABILITY/LIFE	GENERAL FUND
		516.98	MAY 2026 NON-VOL LTD PREMIUMS		138392	237724 MAY 2026	9101.2170		DENTAL/DISABILITY/LIFE	GENERAL FUND
		1,557.14								
95052226	**5/22/2026**		**122049 VOYA INSTITUTIONAL TRUST COMPANY**							
		7,509.44			138262	05202611585716	9101.2176		LIFE/HEALTH-EMPLOYEE	GENERAL FUND
		7,509.44								
96052226	**5/22/2026**		**122049 VOYA INSTITUTIONAL TRUST COMPANY**							
		15,682.74			138261	05202611585715	9101.2175		DEFERRED COMPENSATION	GENERAL FUND
		15,682.74								
97052226	**5/22/2026**		**118579 ND CHILD SUPPORT DIVISION**							
		287.08			138260	05202611585714	9101.2185		GARNISHMENTS/SUPPORT	GENERAL FUND
		287.08								
98052226	**5/22/2026**		**115568 ALERUS FINANCIAL NA**							
		12,445.67			138259	05202611585713	9101.2176		LIFE/HEALTH-EMPLOYEE	GENERAL FUND
		12,445.67								
99052226	**5/22/2026**		**107962 TOTAL ADMINISTRATIVE SERV (DO NOT USE)**							
		550.00			138258	05202611585712	9101.2176		LIFE/HEALTH-EMPLOYEE	GENERAL FUND
		550.00								
99052626	**5/26/2026**		**100219 HOME DEPOT COMMERCIAL ACCT PROGRAM**							
		137.48	5.7.26 MISC SUPPLIES		138331	MAY 2026 PURCHASES	0220.6249		MISCELLANEOUS OPERATING SUPPLY	FIRE PROTECTION
		2.75-	EARLY PAY DISCOUNT		138331	MAY 2026 PURCHASES	0220.6249		MISCELLANEOUS OPERATING SUPPLY	FIRE PROTECTION
		69.97	5.15.26 MISC SUPPLIES		138331	MAY 2026 PURCHASES	0194.6249		MISCELLANEOUS OPERATING SUPPLY	GENERAL GOVERNMENT BUILDINGS

Check #	Date	Amount	Supplier / Explanation	PO #	Doc No	Inv No	Account No	Subledger	Account Description	Business Unit
99052626	5/26/2026		100219 HOME DEPOT COMMERCIAL ACCT PROGRAM						Continued...	
		209.91	5.15.26 MISC LANDSCAPE SUPPLIE		138331	MAY 2026 PURCHASES	0452.6269		LANDSCAPE MATERIALS	PARK & RECREATION
		6.81-	EARLY PAY DISCOUNT		138331	MAY 2026 PURCHASES	0452.6269		LANDSCAPE MATERIALS	PARK & RECREATION
		60.38	5.15.26 MISC SUPPLIES		138331	MAY 2026 PURCHASES	0452.6249		MISCELLANEOUS OPERATING SUPPLY	PARK & RECREATION
		468.18								
99260325	5/22/2026		100301 MN CHILD SUPPORT PAYMENT CNTR							
		16.00			138245	0519261208211	9101.2185		GARNISHMENTS/SUPPORT	GENERAL FUND
		278.26			138267	0520261158574	9101.2185		GARNISHMENTS/SUPPORT	GENERAL FUND
		543.14			138268	0520261158575	9101.2185		GARNISHMENTS/SUPPORT	GENERAL FUND
		837.40								
99325520	5/22/2026		100601 MN DEPT OF REV WH							
		454.83			138238	0518261245471	9101.2172		STATE WITHHOLDING	GENERAL FUND
		50.00			138248	0519261208214	9101.2172		STATE WITHHOLDING	GENERAL FUND
		20,802.79			138271	0520261158578	9101.2172		STATE WITHHOLDING	GENERAL FUND
		21,307.62								
99533024	5/22/2026		100223 ICMA RETIREMENT TRUST 457							
		1,975.04			138255	0520261158571	9101.2175		DEFERRED COMPENSATION	GENERAL FUND
		1,975.04								
99764517	5/22/2026		101306 IRS							
		547.22			138239	0518261245472	9101.2171		FEDERAL WITHHOLDING	GENERAL FUND
		2,029.62			138240	0518261245473	9101.2173		FICA & MEDICARE-EMPLOYEE	GENERAL FUND
		2,029.62			138241	0518261245474	9101.2182		FICA & MEDICARE-EMPLOYER	GENERAL FUND
		450.00			138249	0519261208215	9101.2171		FEDERAL WITHHOLDING	GENERAL FUND
		313.78			138250	0519261208216	9101.2173		FICA & MEDICARE-EMPLOYEE	GENERAL FUND
		313.78			138251	0519261208217	9101.2182		FICA & MEDICARE-EMPLOYER	GENERAL FUND
		25,118.63			138256	05202611585710	9101.2173		FICA & MEDICARE-EMPLOYEE	GENERAL FUND
		25,118.63			138257	05202611585711	9101.2182		FICA & MEDICARE-EMPLOYER	GENERAL FUND
		42,948.22			138272	0520261158579	9101.2171		FEDERAL WITHHOLDING	GENERAL FUND
		98,869.50								
99851147	5/22/2026		100398 PUBLIC EMPLOYEES RETIREMENT ASSN							
		75.00			138246	0519261208212	9101.2174		PERA-EMPLOYEE	GENERAL FUND
		75.00			138247	0519261208213	9101.2183		PERA-EMPLOYER	GENERAL FUND
		39,262.26			138269	0520261158576	9101.2174		PERA-EMPLOYEE	GENERAL FUND

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Check #	Date	Amount	Supplier / Explanation	PO #	Doc No	Inv No	Account No	Subledger	Account Description	Business Unit
99851147	**5/22/2026**		**100398 PUBLIC EMPLOYEES RETIREMENT ASSN**						**Continued...**	
		52,048.80			138270	0520261158577	9101.2183		PERA-EMPLOYER	GENERAL FUND
		91,461.06								
		364,012.82	Grand Total							

Payment Instrument Totals

Checks	31,792.04
EFT Payments	251,393.73
A/P ACH Payment	80,827.05
Total Payments	364,012.82

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Payment Group Control Number 4201
Bank Account 999.1010 CASH IN BANK 00002224
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Originator JMORRISON
Payment Instrument Check Payment
Pay Through Date 6/10/2026

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
122789	ACUITY SPECIALTY PRODUCTS (AFCO US) AFCO US 13237 COLLECTIONS CENTER DRIVE CHICAGO IL 60693-0132		PV	138425	001	00999	5/15/2026	9012791339	917.63		122789	ACUITY SPECIALTY PRODUCTS (AFCO US)
				Summary Total					917.63			
				Payment Amount					917.63			
100063	ASPEN MILLS ASPEN MILLS 8201 C CENTRAL AVE NE SPRING LAKE PARK MN 55432		PV	138355	001	00999	5/19/2026	375839	7.85		100063	ASPEN MILLS
				Summary Total					7.85			
			PV	138356	001	00999	5/19/2026	375851	22.00			
				Summary Total					22.00			
		McNally	PV	138357	001	00999	5/19/2026	375850	39.00			
				Summary Total					39.00			
			PV	138374	001	00999	5/22/2026	376030	477.70			
				Summary Total					477.70			
			PV	138423	001	00999	5/22/2026	376072	16.00			
				Summary Total					16.00			
			PV	138471	001	00999	5/27/2026	376203	218.00			
				Summary Total					218.00			
				Payment Amount					780.55			
103604	BOUND TREE MEDICAL, LLC BOUND TREE MEDICAL, LLC 23537 NETWORK PLACE CHICAGO IL 60673-1235		PV	138422	001	00999	5/22/2026	66953153	3,080.75		103604	BOUND TREE MEDICAL, LLC
				Summary Total					3,080.75			
			PV	138424	001	00999	5/28/2026	66959987	669.98			
				Summary Total					669.98			

Payment Group Control Number 4201
Bank Account 999.1010 CASH IN BANK 00002224
Version LOGIS004V
Originator JMORRISON
Payment Instrument Check Payment
Pay Through Date 6/10/2026

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
				Payment Amount					3,750.73			
121970	CENTRAL PRO SUPPLY		PV	138481	001	00999	5/28/2026	66005751-00	682.38		121970	CENTRAL PRO SUPPLY
	CENTRAL PRO SUPPLY 8 WILLIAMS STREET ELMSFORD NY 10523			Summary Total					682.38			
				Payment Amount					682.38			
100167	CORNERSTONE FORD	EP DISCOUNT TAKEN	PV	138402	001	00999	5/15/2026	15546676	322.62		100167	CORNERSTONE FORD
	CORNERSTONE FORD 17219 HIGHWAY 10 NW PO BOX 304 ELK RIVER MN 55330			Summary Total					322.62			
		EP DISCOUNT TAKEN	PV	138472	001	00999	5/20/2026	16497156/1	565.12			
				Summary Total					565.12			
				Payment Amount					887.74			
120341	DAMON FARBER ASSOCIATES, INC		PV	138475	001	00999	5/18/2026	100384	11,267.23		120341	DAMON FARBER ASSOCIATES, INC
	DAMON FARBER ASSOCIATES, INC 310 SOUTH 4TH AVE STE 7050 MNNEAPOLIS MN 55415			Summary Total					11,267.23			
				Payment Amount					11,267.23			
110760	FIRE SAFETY USA, INC		PV	138373	001	00999	5/21/2026	258410	341.25		110760	FIRE SAFETY USA, INC
	FIRE SAFETY USA, INC 3253 19TH STREET NW ROCHESTER MN 55901			Summary Total					341.25			

Payment Group Control Number 4201
Bank Account 999.1010 CASH IN BANK 00002224
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Originator JMORRISON
Payment Instrument Check Payment
Pay Through Date 6/10/2026

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
				Payment Amount					341.25			
110388	FRATTALLONE'S HARDWARE AND GARDEN		PV	138449	001	00999	5/22/2026	44828/J	73.98		110388	FRATTALLONE'S HARDWARE AND GARDE
	FRATTALLONE'S HARDWARE AND GARDEN 4100 S HOUSTON LEVEE RD COLLIERVILLE TN 38017			Summary Total					73.98			
				Payment Amount					73.98			
110568	GREEN VALLEY GARDEN CENTER		PV	138480	001	00999	5/20/2026	705	233.24		110568	GREEN VALLEY GARDEI CENTER
	GREEN VALLEY GARDEN CENTER 6530 GREEN VALLEY ROAD RAMSEY MN 55303			Summary Total					233.24			
			PV	138483	001	00999	5/28/2026	710	19.17			
				Summary Total					19.17			
				Payment Amount					252.41			
115760	HENRY SCHEIN INC		PV	138359	001	00999	5/12/2026	56993615	87.32		115760	HENRY SCHEIN INC
	HENRY SCHEIN INC DEPT CH 10241 PALATINE IL 60055-0241			Summary Total					87.32			
				Payment Amount					87.32			
115672	INTERNATIONAL SECURITY PRODUCTS		PV	138349	001	00999	5/18/2026	176629	19.72		115672	INTERNATIONAL SECURITY PRODUCTS
	INTERNATIONAL SECURITY PRODUCTS ATTN ACCTS RECV PO BOX 1408			Summary Total					19.72			

Payment Group Control Number 4201
Bank Account 999.1010 CASH IN BANK 00002224
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Originator JMORRISON
Payment Instrument Check Payment
Pay Through Date 6/10/2026

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
	FARGO ND 58107-1408											
				Payment Amount					19.72			
100256	LANO EQUIPMENT INC		PV	138429	001	00999	5/19/2026	02-1237098	113.96		100256	LANO EQUIPMENT INC
	LANO EQUIPMENT INC			Summary Total					113.96			
	6140 HIGHWAY 10 NW		PV	138433	001	00999	5/19/2026	02-1237048	143.66			
	ANOKA MN 55303			Summary Total					143.66			
				Payment Amount					257.62			
100270	MACQUEEN		PV	138415	001	00999	5/15/2026	TC04292651F	2,927.96		100270	MACQUEEN
	MACQUEEN			Summary Total					2,927.96			
	1125 7TH STREET E		PV	138416	001	00999	5/22/2026	TC04292651I	1,167.54			
	ST PAUL MN 55106			Summary Total					1,167.54			
			PV	138417	001	00999	5/22/2026	TC04292651H	1,249.90			
				Summary Total					1,249.90			
			PV	138418	001	00999	5/21/2026	TC04292651G	287.10			
				Summary Total					287.10			
				Payment Amount					5,632.50			
120041	MARTIN MARIETTA		PV	138427	001	00999	5/15/2026	49265846	154.30		120041	MARTIN MARIETTA
	MARTIN MARIETTA			Summary Total					154.30			
	PO BOX 93186		PV	138441	001	00999	5/21/2026	49325795	191.66			
	CHICAGO IL 60673-3186			Summary Total					191.66			
			PV	138494	001	00999	5/27/2026	49362905	240.50			
				Summary Total					240.50			

Payment Group Control Number 4201
Bank Account 999.1010 CASH IN BANK 00002224
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Payment Instrument Check Payment
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Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
				Payment Amount					586.46			
112858	MIDWAY FORD		PD	138430	001	00999	6/10/2026	CM941018	77.11-		112858	MIDWAY FORD
	MIDWAY FORD 2777 NORTH SNELLING AVENUE ROSEVILLE MN 55113			Summary Total					77.11-			
			PV	138431	001	00999	5/12/2026	941293	94.71			
				Summary Total					94.71			
			PV	138432	001	00999	5/11/2026	941018	154.22			
				Summary Total					154.22			
				Payment Amount					171.82			
121461	NEWEGG BUSINESS INC		PV	138476	001	00999	5/28/2026	1306079517	849.00		121461	NEWEGG BUSINESS INC
	NEWEGG BUSINESS INC PO BOX 31001-2895 PASADENA CA 91110-2895			Summary Total					849.00			
			PV	138477	001	00999	5/28/2026	1306080662	212.76			
				Summary Total					212.76			
				Payment Amount					1,061.76			
122790	NORTH METRO FIRE AND EMS		PV	138361	001	00999	3/31/2026	2026-12	10,480.00		122790	NORTH METRO FIRE AN EMS
	NORTH METRO FIRE & EMS 1710 COUNTY HWY 10 NE SPRING LAKE PARK MN 55432			Summary Total					10,480.00			
				Payment Amount					10,480.00			
100360	NORTH STAR TOWING INC		PV	138450	001	00999	5/23/2026	104355	185.00		100360	NORTH STAR TOWING INC

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Bank Account 999.1010 CASH IN BANK 00002224
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Originator JMORRISON
Payment Instrument Check Payment
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Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
	NORTH STAR TOWING INC 833 NORTH STREET ANOKA MN 55303			Summary Total					185.00			
				Payment Amount					185.00			
121469	PCS BUILDING COMPANY	REF LANDSCAPE GUARANTY-PACT	PV	138379	001	00999	5/26/2026	A119644	26,122.00		121469	PCS BUILDING COMPAN
	PCS BUILDING COMPANY 7250 EAST RAMSEY PARKWAY RAMSEY MN 55303			Summary Total					26,122.00			
				Payment Amount					26,122.00			
104920	PRECISION DRIVING CENTER PDCM/SCSU RANGE		PV	138482	001	00999	5/28/2026	337900-12890	535.00		104920	PRECISION DRIVING CENTER PDCM/SCSU RANGE
	PDCM/SCSU RANGE 720 4TH AVENUE SOUTH ST CLOUD MN 56301-4498			Summary Total					535.00			
				Payment Amount					535.00			
114151	TASC (FEES)		PV	138367	001	00999	5/20/2026	IN3753783	231.50		114151	TASC (FEES)
	TASC CLIENT INVOICES P O BOX 88278 MILWAUKEE WI 53288-0001			Summary Total					231.50			
				Payment Amount					231.50			

Payment Group Control Number	4201		
Bank Account	999.1010	CASH IN BANK	00002224
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Originator	JMORRISON		
Payment Instrument	Check Payment		
Pay Through Date	6/10/2026		

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Document Itm	Document Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
								Total Amount to be Processed	64,324.60			
								Total Number of Payments to be Processed	21			

Payment Group Control Number 4202
Bank Account 999.1010 CASH IN BANK 00002224
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Originator JMORRISON
Payment Instrument T A/P ACH Payment
Pay Through Date 6/10/2026

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
106639	3M		PV	138438	001	00999	5/22/2026	9439467527	708.75		106639	3M
	3M P O BOX 844127 DALLAS TX 75284-4127			Summary Total					708.75			
				Payment Amount					708.75			
117651	ACCESS MECHANICAL INC		PV	138352	001	00999	5/7/2026	251114	9,245.00		117651	ACCESS MECHANICAL INC
	ACCESS MECHANICAL INC 15901 FOX STREET NW ANDOVER MN 55304			Summary Total					9,245.00			
				Payment Amount					9,245.00			
117343	AMAZON CAPITAL SERVICES INC		PV	138370	001	00999	5/18/2026	133W-41CW-FJQW	18.83		117343	AMAZON CAPITAL SERVICES INC
	AMAZON CAPITAL SERVICES INC PO BOX 035184 SEATTLE WA 98124-5184			Summary Total					18.83			
			PV	138408	001	00999	5/25/2026	1LFF-3HMX-6FHH	233.19			
				Summary Total					233.19			
			PV	138414	001	00999	5/25/2026	16NQ-MY63-6HT6	96.05			
				Summary Total					96.05			
			PV	138439	001	00999	5/25/2026	1W3N-F3WW-7FJJ	180.22			
				Summary Total					180.22			
			PV	138469	001	00999	5/25/2026	1PQD-NRYW-XCFX	404.10			
				Summary Total					404.10			
				Payment Amount					932.39			

Payment Group Control Number 4202
Bank Account 999.1010 CASH IN BANK 00002224
Version LOGIS004V
Originator JMORRISON
Payment Instrument T A/P ACH Payment
Pay Through Date 6/10/2026

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
109256	AMERICAN ENGINEERING TESTING INC		PV	138500	001	00999	5/26/2026	PJI-088830	1,824.50		109256	AMERICAN ENGINEERIN TESTING INC
	AMERICAN ENGINEERING TESTING INC			Summary Total					1,824.50			
	LOCKBOX 170023 PO BOX 1691		PV	138504	001	00999	5/18/2026	PJI-088016	1,028.00			
	MINNEAPOLIS MN 55480-1691			Summary Total					1,028.00			
			PV	138505	001	00999	5/18/2026	PJI-088012	8,733.00			
				Summary Total					8,733.00			
				Payment Amount					11,585.50			
107587	ANOKA COUNTY TREASURY DEPARTMENT	Local Gov Meeting Meals	PV	138406	001	00999	5/8/2026	CINV26-010020	24.00		107587	ANOKA COUNTY TREASURY DEPARTMEN
	ANOKA COUNTY TREASURY DEPARTMENT			Summary Total					24.00			
	2100 3RD AVE STE 300		PV	138407	001	00999	5/15/2026	CINV26-010261	850.00			
	ANOKA MN 55303-5029			Summary Total					850.00			
			PV	138419	001	00999	5/19/2026	CINV26-010444	95.76			
				Summary Total					95.76			
			PV	138443	001	00999	5/19/2026	CINV26-010451	3,824.10			
				Summary Total					3,824.10			
		PIPENHAGEN	PV	138470	001	00999	5/15/2026	CINV26-010250	119.74			
				Summary Total					119.74			
				Payment Amount					4,913.60			
119022	BADGEANDWALLET.COM		PV	138360	001	00999	5/19/2026	832289	203.85		119022	BADGEANDWALLET.COM
	BADGEANDWALLET.COM			Summary Total					203.85			
	PO BOX 783											

Payment Group Control Number 4202
Bank Account 999.1010 CASH IN BANK 00002224
Version LOGIS004V
Originator JMORRISON
Payment Instrument T A/P ACH Payment
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Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
	ARMONK NY 10504											
								Payment Amount	203.85			
101084	BATTERIES PLUS		PV	138371	001	00999	5/19/2026	P91908977	219.13		101084	BATTERIES PLUS
	BATTERIES PLUS 138 SOUTH DALE MABRY HWY TAMPA FL 33609							Summary Total	219.13			
								Payment Amount	219.13			
106346	BAUER BUILT INCORPORATED		PV	138497	001	00999	5/29/2026	940131923	93.70		106346	BAUER BUILT INCORPORATED
	BAUER BUILT INCORPORATED 8270 W 35W SERVICE DR NE BLAINE MN 55449							Summary Total	93.70			
								Payment Amount	93.70			
120954	BE FREE BE YOURSELF LLC		PV	138403	001	00999	4/30/2026	17	250.00		120954	BE FREE BE YOURSELF LLC
	BE FREE BE YOURSELF LLC 2221 180TH AVE NW ANDOVER MN 55304							Summary Total	250.00			
								Payment Amount	250.00			
108513	BLAINE LOCK AND SAFE INC		PV	138491	001	00999	5/28/2026	34841	4,260.00		108513	BLAINE LOCK AND SAFE INC
	BLAINE LOCK AND SAFE INC 10136 SUNSET AVENUE							Summary Total	4,260.00			

Payment Group Control Number 4202
Bank Account 999.1010 CASH IN BANK 00002224
Version LOGIS004V
Originator JMORRISON
Payment Instrument T A/P ACH Payment
Pay Through Date 6/10/2026

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
	BLAINE MN 55014											
				Payment Amount					4,260.00			
100647	BOLTON AND MENK INC		PV	138404	001	00999	5/21/2026	0395687	5,868.00		100647	BOLTON AND MENK INC
	BOLTON AND MENK INC			Summary Total					5,868.00			
	1960 PREMIER DRIVE		PV	138447	001	00999	5/21/2026	0395670	203.00			
	MANKATO MN 56001-5900			Summary Total					203.00			
			PV	138499	001	00999	5/21/2026	0395685	2,436.00			
				Summary Total					2,436.00			
			PV	138501	001	00999	5/21/2026	0395677	9,373.00			
				Summary Total					9,373.00			
			PV	138502	001	00999	5/21/2026	0395681	7,004.50			
				Summary Total					7,004.50			
			PV	138503	001	00999	5/21/2026	0395679	1,045.00			
				Summary Total					1,045.00			
			PV	138506	001	00999	5/21/2026	0395682	5,182.50			
				Summary Total					5,182.50			
			PV	138507	001	00999	5/21/2026	0395672	204.00			
				Summary Total					204.00			
			PV	138508	001	00999	5/21/2026	0395674	231.00			
				Summary Total					231.00			
			PV	138509	001	00999	5/21/2026	0395675	6,965.00			
				Summary Total					6,965.00			
				Payment Amount					38,512.00			
114740	BOND TRUST SERVICES	Inv #103870	PV	138335	001	00999	4/8/2026	103870	2,375.00		114740	BOND TRUST SERVICES

Payment Group Control Number 4202
Bank Account 999.1010 CASH IN BANK 00002224
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Originator JMORRISON
Payment Instrument T A/P ACH Payment
Pay Through Date 6/10/2026

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
	CORPORATION											CORPORATION
	BOND TRUST SERVICES CORPORATION			Summary Total					2,375.00			
	ATTEN: ACCOUNTS RECEIVABLE	Inv # 103871	PV	138336	001	00999	4/8/2026	103871	5,625.00			
	3060 CENTRE POINTE DRIVE SUITE 110			Summary Total					5,625.00			
	ROSEVILLE MN 55113-1105	Inv #104127	PV	138337	001	00999	4/8/2026	104127	237.50			
				Summary Total					237.50			
		Inv #104129	PV	138338	001	00999	4/8/2026	104129	475.00			
				Summary Total					475.00			
		Inv #104132	PV	138339	001	00999	4/8/2026	104132	475.00			
				Summary Total					475.00			
		Inv #103869	PV	138340	001	00999	4/8/2026	103869	1,750.00			
				Summary Total					1,750.00			
		Inv #103872	PV	138341	001	00999	4/8/2026	103872	60,607.50			
				Summary Total					60,607.50			
		Inv #104128	PV	138342	001	00999	4/8/2026	104128	475.00			
				Summary Total					475.00			
		Inv #103873	PV	138343	001	00999	4/8/2026	103873	78,500.00			
				Summary Total					78,500.00			
		Inv #103874	PV	138344	001	00999	4/8/2026	103874	230,125.00			
				Summary Total					230,125.00			
		Inv #103875	PV	138345	001	00999	4/8/2026	103875	173,196.88			
				Summary Total					173,196.88			
		Inv # 104131	PV	138346	001	00999	4/8/2026	104131	475.00			
				Summary Total					475.00			
		Inv #104130	PV	138347	001	00999	4/8/2026	104130	475.00			

Payment Group Control Number 4202
Bank Account 999.1010 CASH IN BANK 00002224
Version LOGIS004V
Originator JMORRISON
Payment Instrument T A/P ACH Payment
Pay Through Date 6/10/2026

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
				Summary Total					475.00			
				Payment Amount					554,791.88			
117484	CHETS SHOES LLC		PV	138434	001	00999	5/18/2026	LLC30686	131.74		117484	CHETS SHOES LLC
	CHETS SHOES LLC 8355 UNIVERSITY AVENUE NE SPRING LAKE PARK MN 55432			Summary Total					131.74			
				Payment Amount					131.74			
116197	CINTAS CORPORATION		PV	138437	001	00999	5/21/2026	4270023698	53.96		116197	CINTAS CORPORATION
	CINTAS CORPORATION CINTAS LOC #4K P O BOX 650838 DALLAS TX 75265-0838			Summary Total					53.96			
			PV	138495	001	00999	5/28/2026	4270686553	125.96			
				Summary Total					125.96			
				Payment Amount					179.92			
111818	DEANO'S COLLISION SPECIALISTS INC		PV	138445	001	00999	5/14/2026	69418	3,684.94		111818	DEANO'S COLLISION SPECIALISTS INC
	DEANO'S COLLISION SPECIALISTS INC 11063 173RD AVENUE ELK RIVER MN 55330			Summary Total					3,684.94			
				Payment Amount					3,684.94			
113306	DEFINITIVE TECHNOLOGY SOLUTIONS INC		PV	138348	001	00999	5/15/2026	INV311585	60.50		113306	DEFINITIVE TECHNOLOGY SOLUTIO INC

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Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
	DEFINITIVE TECHNOLOGY SOLUTIONS INC			Summary Total					60.50			
	9401 JAMES AVENUE SOUTH		PV	138409	001	00999	5/22/2026	INV312170	490.67			
	SUITE 162											
	BLOOMINGTON MN 55431-2549			Summary Total					490.67			
			PV	138410	001	00999	5/22/2026	INV312160	467.49			
				Summary Total					467.49			
				Payment Amount					1,018.66			
100144	DEHN OIL COMPANY		PV	138435	001	00999	5/19/2026	17692	3,851.90		100144	DEHN OIL COMPANY
	DEHN OIL COMPANY			Summary Total					3,851.90			
	6735 141ST AVENUE NW		PV	138492	001	00999	5/22/2026	25259312	3,447.10			
	RAMSEY MN 55303			Summary Total					3,447.10			
				Payment Amount					7,299.00			
119266	EARLE M JORGENSEN CO		PV	138426	001	00999	5/15/2026	Z674556462	1,505.24		119266	EARLE M JORGENSEN C
	DBA EMJ											DBA EMJ
	EARLE M JORGENSEN CO DBA EMJ			Summary Total					1,505.24			
	10650 SOUTH ALAMEDA STREET											
	LYNWOOD CA 90262											
				Payment Amount					1,505.24			
100158	ECM PUBLISHERS INC		PV	138365	001	00999	5/15/2026	1099230	93.50		100158	ECM PUBLISHERS INC
	ECM PUBLISHERS INC			Summary Total					93.50			
	4095 COON RAPIDS BLVD		PV	138366	001	00999	5/15/2026	1099229	55.00			
	COON RAPIDS MN 55433			Summary Total					55.00			
		ECM	PV	138372	001	00999	5/15/2026	1099231	93.50			

Payment Group Control Number	4202		
Bank Account	999.1010	CASH IN BANK	00002224
Version	LOGIS004V		
Originator	JMORRISON		
Payment Instrument	T	A/P ACH Payment	
Pay Through Date	6/10/2026		

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
				Summary Total					93.50			
				Payment Amount					242.00			
100186	FRANKENSIGNS INC		PV	138420	001	00999	5/22/2026	285305	64.00		100186	FRANKENSIGNS INC
	FRANKENSIGNS 9991 GOODHUE STREET NE P O BOX 490301 BLAINE MN 55449			Summary Total					64.00			
				Payment Amount					64.00			
100650	GRAINGER		PV	138377	001	00999	5/21/2026	9925081664	72.92		100650	GRAINGER
	GRAINGER INC DEPT. 806511127 PALATINE IL 60038-0001			Summary Total					72.92			
				Payment Amount					72.92			
112564	GROUP HEALTH INC WORKSITE		PV	138368	001	00999	5/11/2026	7160109	200.00		112564	GROUP HEALTH INC WORKSITE
	GROUP HEALTH INC WORKSITE M.S. # 21109A P O BOX 1309 MINNEAPOLIS MN 55440-1309			Summary Total					200.00			
				Payment Amount					200.00			
100211	HAWKINS INC		PV	138369	001	00999	5/18/2026	7427426	231.00		100211	HAWKINS INC
	HAWKINS INC P O BOX 860263			Summary Total					231.00			
			PV	138411	001	00999	5/21/2026	7434515	5,471.37			

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Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
	MINNEAPOLIS MN 55486-0263			Summary Total					5,471.37			
				Payment Amount					5,702.37			
117332	HEARTLAND TIRE/TELLE TIRE MN LLC		PV	138428	001	00999	5/19/2026	811001819	867.60		117332	HEARTLAND TIRE/TELLE TIRE MN LLC
	HEARTLAND TIRE/TELLE TIRE MN LLC 7982 BIG BEND BLVD WEBSTER GROVES MO 63119			Summary Total					867.60			
				Payment Amount					867.60			
119617	HIRSHFIELD'S		PV	138351	001	00999	5/15/2026	22199029	294.88		119617	HIRSHFIELD'S
	HIRSHFIELD'S 725 2ND AVENUE N MINNEAPOLIS MN 55405			Summary Total					294.88			
				Payment Amount					294.88			
104027	INK WIZARDS INC		PV	138358	001	00999	5/18/2026	13280	526.50		104027	INK WIZARDS INC
	INK WIZARDS INC 9958 HIGHWAY 10 NW ELK RIVER MN 55330			Summary Total					526.50			
				Payment Amount					526.50			
100258	LEAGUE OF MINNESOTA CITIES		PV	138334	001	00999	5/4/2026	450767	15.00		100258	LEAGUE OF MINNESOTA CITIES
	LEAGUE OF MN CITIES FINANCE DEPT 145 UNIVERSITY AVE WEST			Summary Total					15.00			

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Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
	ST PAUL MN 55103-2044											
				Payment Amount					15.00			
102954	LITTLE FALLS MACHINE INC		PV	138496	001	00999	5/29/2026	376841	636.42		102954	LITTLE FALLS MACHINE INC
	LITTLE FALLS MACHINE INC			Summary Total					636.42			
	300 LINDBERGH DRIVE SOUTH											
	LITTLE FALLS MN 56345-1598											
				Payment Amount					636.42			
100283	MENARDS COON RAPIDS		PV	138362	001	00999	5/20/2026	65118	40.83		100283	MENARDS COON RAPID
	MENARDS COON RAPIDS			Summary Total					40.83			
	3045 MAIN STREET		PV	138444	001	00999	5/26/2026	65494	66.46			
	COON RAPIDS MN 55448			Summary Total					66.46			
			PV	138448	001	00999	5/26/2026	65488	95.67			
				Summary Total					95.67			
				Payment Amount					202.96			
100284	MENARDS ELK RIVER		PV	138350	001	00999	5/15/2026	36961	93.71		100284	MENARDS ELK RIVER
	MENARDS ELK RIVER			Summary Total					93.71			
	19521 EVANS STREET NW		PV	138412	001	00999	5/20/2026	37258	247.80			
	ELK RIVER MN 55330-1077			Summary Total					247.80			
			PV	138413	001	00999	5/21/2026	37319	95.67			
				Summary Total					95.67			
				Payment Amount					437.18			

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Pay Through Date 6/10/2026

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
119825	METRO CREATIVE GRAPHICS INC		PV	138484	001	00999	5/29/2026	485212	99.00		119825	METRO CREATIVE GRAPHICS INC
	METRO CREATIVE GRAPHICS INC PO BOX 2085 LIVINGSTON NJ 07039			Summary Total					99.00			
				Payment Amount					99.00			
108208	METRO PRODUCTS LLC		PV	138436	001	00999	5/21/2026	191956	67.55		108208	METRO PRODUCTS LLC
	METRO PRODUCTS LLC 7401 CENTRAL AVENUE NE FRIDLEY MN 55432			Summary Total					67.55			
				Payment Amount					67.55			
113909	MOBILE VEHICLE INTEGRATION		PV	138378	001	00999	5/22/2026	26-051436	1,801.18		113909	MOBILE VEHICLE INTEGRATION
	MOBILE VEHICLE INTEGRATION 835 XENIA AVENUE NW ELK RIVER MN 55330			Summary Total					1,801.18			
				Payment Amount					1,801.18			
100341	MTI DISTRIBUTING INC		PV	138440	001	00999	5/22/2026	1520061-00	127.95		100341	MTI DISTRIBUTING INC
	MTI DISTRIBUTING INC SDS 12-1900 P O BOX 86 MINNEAPOLIS MN 55486-1900			Summary Total					127.95			
				Payment Amount					127.95			

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Payment Instrument T A/P ACH Payment
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Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
100345	NAPA AUTO PARTS ELK RIVER		PV	138493	001	00999	5/29/2026	343200	240.18		100345	NAPA AUTO PARTS ELK RIVER
	NAPA AUTO PARTS ELK RIVER			Summary Total					240.18			
	17137 YALE STREET NW		PV	138498	001	00999	5/29/2026	343258	4.69			
	ELK RIVER MN 55330			Summary Total					4.69			
				Payment Amount					244.87			
100363	NORSAN COMPANY		PV	138353	001	00999	5/18/2026	101525	271.11		100363	NORSAN COMPANY
	NORSAN COMPANY			Summary Total					271.11			
	341 COON RAPIDS BLVD NW		PV	138354	001	00999	5/20/2026	101525-1	31.93			
	COON RAPIDS MN 55433			Summary Total					31.93			
			PV	138479	001	00999	5/29/2026	101571	339.88			
				Summary Total					339.88			
				Payment Amount					642.92			
115071	NORTHLAND OCCUPATIONAL HEALTH		PV	138363	001	00999	5/19/2026	2578637	55.00		115071	NORTHLAND OCCUPATIONAL HEALTH
	NORTHLAND OCCUPATIONAL HEALTH			Summary Total					55.00			
	7533 SUNWOOD DRIVE NW SUITE 212		PV	138364	001	00999	5/20/2026	2578656	590.00			
	RAMSEY MN 55303			Summary Total					590.00			
				Payment Amount					645.00			
100393	PRAIRIE RESTORATIONS INC		PV	138473	001	00999	5/28/2026	INV-018892	2,800.00		100393	PRAIRIE RESTORATIONS INC

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Payment Instrument T A/P ACH Payment
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Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
	PRAIRIE RESTORATIONS INC			Summary Total					2,800.00			
	31646 128TH STREET		PV	138474	001	00999	5/29/2026	INV-018941	1,500.00			
	PRINCETON MN 55371			Summary Total					1,500.00			
			PV	138478	001	00999	5/29/2026	INV-018942	3,000.00			
				Summary Total					3,000.00			
				Payment Amount					7,300.00			
113444	PRECISE		PV	138442	001	00999	5/22/2026	IN200-2013029	1,265.00		113444	PRECISE
	PRECISE			Summary Total					1,265.00			
	8633 EAGLE CREEK PKWY											
	SAVAGE MN 55378											
				Payment Amount					1,265.00			
120063	SKYLINE GRAPHICS	Bus Card F Chehouri & Bldg Div	PV	138332	001	00999	5/14/2026	036752	150.00		120063	SKYLINE GRAPHICS
	SKYLINE GRAPHICS			Summary Total					150.00			
	1101 ALDRICH AVE N	Bus Cards Bruce Westby	PV	138333	001	00999	5/14/2026	036753	55.00			
	MINNEAPOLIS MN 55411			Summary Total					55.00			
		Bus Cards Hafedh Hlel	PV	138446	001	00999	5/20/2026	036762	55.00			
				Summary Total					55.00			
				Payment Amount					260.00			
100469	STREICHER'S		PV	138375	001	00999	5/20/2026	I1828110	14.99		100469	STREICHER'S
	STREICHER'S			Summary Total					14.99			

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Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
	10911 WEST HWY 55 MINNEAPOLIS MN 55441											
				Payment Amount					14.99			
117483	TAFT STETTINIUS AND HOLLISTER LLP	Inv #7114217	PV	138421	001	00999	5/28/2026	7114217	650.00		117483	TAFT STETTINIUS AND HOLLISTER LLP
	TAFT STETTINIUS AND HOLLISTER LLP P O BOX 64591 ST PAUL MN 55164-0591			Summary Total					650.00			
				Payment Amount					650.00			
100485	TIMESAVER OFF SITE SECRETARIAL INC		PV	138485	001	00999	5/29/2026	32405	428.25		100485	TIMESAVER OFF SITE SECRETARIAL INC
	TIMESAVER OFF SITE SECRETARIAL INC 21021 KAROLINE COURT N FOREST LAKE MN 55025			Summary Total					428.25			
			PV	138486	001	00999	5/29/2026	32414	557.63			
				Summary Total					557.63			
			PV	138487	001	00999	5/29/2026	32460	178.00			
				Summary Total					178.00			
			PV	138488	001	00999	5/29/2026	32446	178.00			
				Summary Total					178.00			
			PV	138489	001	00999	5/29/2026	32451	178.00			
				Summary Total					178.00			
				Payment Amount					1,519.88			
106990	USABLUEBOOK		PV	138376	001	00999	5/21/2026	INV01053513	1,940.14		106990	USABLUEBOOK
	USA BLUE BOOK			Summary Total					1,940.14			

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Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount	Discount Taken	Supplier Number	Supplier Name
	PO BOX 9004 GURNEE IL 60031-9004											
				Payment Amount					1,940.14			
100529	WENDELL'S INC	Name tag & Name Plate	PV	138405	001	00999	5/21/2026	3139908	38.77		100529	WENDELL'S INC
	WENDELL'S INC			Summary Total					38.77			
	6601 BUNKER LAKE BLVD		PV	138490	001	00999	5/28/2026	3141233	86.17			
	PO BOX 458 RAMSEY MN 55303-0458			Summary Total					86.17			
				Payment Amount					124.94			
				Total Amount to be Processed					665,500.55			
				Total Number of Payments to be Processed					45			

Checks - 64,324.60
ACH - 665,500.55
Total A/P - 729,825.15

Councilmember introduced the following resolution and moved for its adoption:

RESOLUTION #26-139

RESOLUTION APPROVING CASH DISBURSEMENTS MADE AND AUTHORIZING PAYMENT OF ACCOUNTS PAYABLE INVOICING RECEIVED DURING THE PERIOD OF MAY 21, 2026 THROUGH JUNE 3, 2026

WHEREAS, the City of Ramsey Finance Department has made cash disbursements and received accounts payable invoicing during the period of May 21, 2026 through June 3, 2026 in the amount of $1,427,734.56 and

WHEREAS, the City Council of the City of Ramsey is required to authorize payment for all disbursement transactions.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, as follows:

1) That the Ramsey City Council hereby approves the cash disbursements made and authorizes payment of the accounts payable invoices as detailed in the attached Bills List for the period May 21, 2026 through June 3, 2026 in the amount of $1,427,734.56.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember , and upon vote being taken thereon, the following voted in favor thereof:

Mayor Heineman
Councilmember
Councilmember
Councilmember
Councilmember
Councilmember
Councilmember

and the following voted against the same:

None

and the following abstained:

None

and the following were absent:

None

Whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this the 9th day of June, 2026.

_____
Mayor

ATTEST:

_____
City Clerk

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative:

Title:

Adopt Resolution #26-140 Accepting Proposal for Andrie Street and 164th Lane Pavement Evaluation

Purpose/Background:

Purpose:

The purpose of this case is to adopt Resolution #26-140 accepting the proposal for Andrie Street and 164th Lane Pavement Evaluation from American Engineering Testing for the lump sum total of $10,700.00.

Background:

Andrie Street and 164th Lane was reconstructed in 2016 with a 10-ton pavement strength design consisting of 3.5-inches bituminous over 6.0-inches aggregate base. The project was reconstructed, inspected, and tested following MnDOT specifications and MSA design standards.

Since reconstruction, these streets received a crack seal treatment in 2019 and 2023. Additionally, an application of rejuvenator was applied in 2022.

In the spring of 2026 staff noted longitudinal and fine alligator cracking in the wheel paths along the majority of this corridor. This type of cracking is not anticipated in a pavement of this age and reconstructed to these design standards. Because the street was crack sealed in 2023, staff can verify the majority of cracking has occurred within the last 2 – 3 years. Staff reviewed the streets constructed or reconstructed at a similar time as Andrie Street and 164th Lane, and did not find similar cracking.

Staff contacted American Engineering Testing (AET), the City's current geotechnical and construction testing services firm, to provide a proposal for forensic evaluation of the pavement to understand possible causes of the distresses and provide recommendations for potential repair solutions. AET's approach will be as non-destructive as practical, using a combination of Ground Penetrating Radar (GPR), field exploration including 5 or 6 pavement cores, soil laboratory testing, and asphalt laboratory testing. The proposal is attached to this case for reference.

This proposal and AET's recommendations will assist city staff in determining the next proper maintenance or construction activity for Andrie Street and 164th Lane. Staff will update this project in the next CIP accordingly.

Notification:

The field work will cause little to no delays, and be performed under traffic, so notifications are not required.

Time Frame/Observations/Alternatives:

Alternatives:

Motion to adopt Resolution #26-140 accepting the proposal for Andrie Street and 164th Lane Pavement Evaluation from American Engineering Testing for the lump sum total of $10,700.00.

Funding Source:

Funding for this work is proposed to come from Municipal State Aid Funds.

Recommendation:

During the April 21, 2026 Public Works Committee meeting this item was discussed. The committee supported staff obtaining a proposal to perform pavement evaluation of Andrie Street and 164th Lane.

Staff recommends adopting Resolution #26-140 accepting the proposal for Andrie Street and 164th Lane Pavement Evaluation from American Engineering Testing for the lump sum total of $10,700.00.

Outcome/Action:

Adopt Resolution #26-140 accepting the proposal for Andrie Street and 164th Lane Pavement Evaluation from American Engineering Testing for the lump sum total of $10,700.00.

Attachments

Res 26-140

AET Proposal

Andrie & 164th Existing Conditions Pictures

16-00 Title Sheet

16-00 Typical Section

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	06/04/2026 10:30 AM
Form Started By: Joe Feriancek		Started On: 06/03/2026 04:03 PM
Final Approval Date: 06/04/2026		

Councilmember ____ introduced the following resolution and moved for its adoption:

RESOLUTION #26-140

RESOLUTION ACCEPTING PROPOSAL FOR PAVEMENT EVALUATION OF ANDRIE STREET AND 164TH LANE

WHEREAS, Andrie Street and 164th Lane between Alpine Drive and Jarvis Street was reconstructed in 2016 as Improvement Project 16-00 Division C; and

WHEREAS, pavement distress not typically associated with streets of this age and design strength have been observed; and

WHEREAS, a proposal was received from American Engineering Testing for forensic evaluation of the pavement to understand possible causes of distresses and provide recommendations for potential repair solutions for the lump sum total of $10,700.00; and

WHEREAS, staff will use the pavement evaluation to assist with determining proper repair activities for said streets.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA:

1) The City Administrator is hereby authorized and directed to enter into a contract with American Engineering Testing for said pavement evaluation services for and on behalf of the City of Ramsey.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember _____ and upon vote being taken thereon, the following voted in favor thereof:

and the following voted against the same:

and the following abstained:

and the following were absent:

Whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this the 9th day of June, 2026.

_____
Mayor

ATTEST:

City Clerk

June 3, 2026

City of Ramsey
7550 Sunwood Dr. NW
Ramsey, MN 55303

Attn: Mr. Joe Feriancek

RE: Proposal for Pavement Evaluation
Andrie St and 164th Ln
Ramsey, Minnesota
AET Proposal No. P-0053287

Dear Mr. Feriancek:

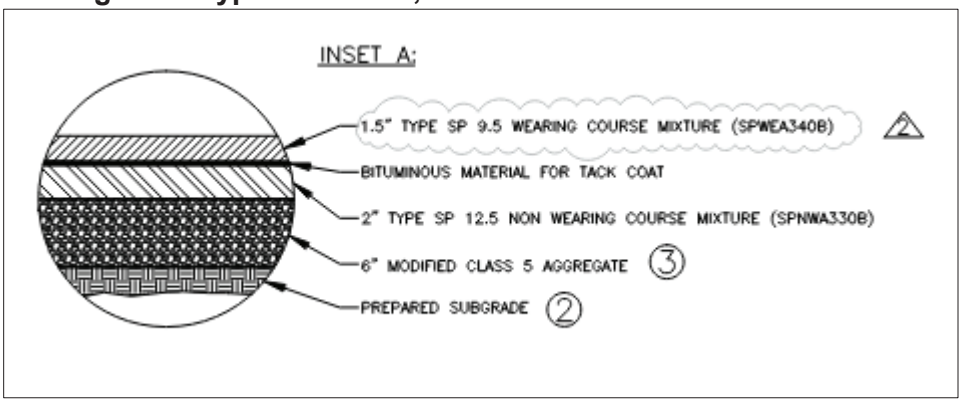
American Engineering Testing (AET) is pleased to submit a proposal for this project. In this proposal, we present our understanding of the project, an outline of the scope of services we are to provide, our anticipated schedule, and an estimate of our fees.

1.0 PROJECT INFORMATION

Per your emailed request and our correspondence, we understand Andrie Street from 164th Lane NW to Alpine Street NW, and 164th Lane NW from Jarvis Street NW to Andrie Street NW, were reconstructed in 2016, subsequently crack sealed in 2019 and 2023, and received an application of the pavement rejuvenator Reclamite in 2022.

The street section is shown below in Figure 1.

Figure 1. Typical Section, Andrie Street and 164th Lane NW



Despite the age and maintenance, the City of Ramsey (City) has observed more frequent and severe distresses on these pavements than on similar projects. As such, the City is requesting a forensic evaluation of the pavement to understand possible causes of the distresses and provide recommendations for potential repair solutions.

2.0 SCOPE OF SERVICES

To evaluate Andrie Street and164th Lane NW, we propose the following scope of services.

This document shall not be reproduced, except in full, without written approval from American Engineering Testing, Inc.

2.1 Ground Penetrating Radar (GPR) Survey

To understand the existing pavement thickness, we propose to perform a GPR survey in all drive lanes. The data will be collected at a rate of 2 scans per foot (6-inch intervals), using a 2 GHz antenna and GSSI Roadscan equipment, which allows material layer measurements at depths of up to 18 inches; less penetration or data clarity can be expected in densely populated areas. The GPR data collection system is linked to GPS coordinates. We will use the pavement thicknesses measured in cores and shallow borings as "ground truth" for our GPR analysis.

Our GPR data collection will also include high-resolution video, which we will use to review current pavement surface conditions.

2.2 Field Exploration

- Obtain any necessary City right-of-way permit for drilling. We assume there will be no fee for the permit.
- Provide traffic control for all cores and borings. Based on the roadway configurations, speeds, and traffic levels, we are planning for this to include signs and cones only.
- Extract 5 or 6, 6-inch diameter pavement cores at or near locations selected following review of the GPR data and approved by the City. The purpose of the cores is to provide "ground truth" verification to GPR data and to obtain material for asphalt laboratory testing.
- At each location, perform a dynamic cone penetrometer (DCP) test to estimate the stiffness of the aggregate base and subgrade and advance a hand auger borings to the bottom of aggregate base or to a maximum depth of 18 inches to measure layer thicknesses.
- Collect as-drilled core locations utilizing GPS equipment with submeter accuracy.

Following our field work, we will remove excess cuttings from the pavement surface and patch the holes at the surface with bituminous cold patch. Even after backfilling, some sloughing of the backfill may occur, resulting in a potential tripping hazard. AET cannot accept any liability associated with injury after we leave the site.

2.3 Soil Laboratory Testing

We will initiate routine laboratory testing by reviewing each recovered soil sample to assess the major and minor soil components, while also noting the color, degree of saturation, and lenses or seams in the samples. Our services will include laboratory testing of selected soil samples to aid in judging engineering properties of the soils. We will perform moisture content tests on all cohesive soils as well as index tests and passing #200 sieve tests on select materials.

On completion of testing, we will visually/manually classify each sample based on texture and plasticity in accordance with the Unified Soil Classification System (USCS) and the American Association of State Highway and Transportation Officials (AASHTO) classification system.

2.4 Asphalt Laboratory Testing

The pavement cores will be photographed and documented in our laboratory for total height and condition. We will then perform the following tests on each mix:

- Core Density (ASTM D2726) – to evaluate in-place density
- Rice Specific Gravity (ASTM D2041) – to evaluate maximum density
- Asphalt Extraction and Aggregate Gradation (ASTM D2172 Method E-11) MnDOT Modified C137 and C117 – for asphalt content and aggregate proportions

2.5 Report
Following the field and laboratory services, we will prepare a geotechnical report with our findings. This report will include soil boring location figures, subsurface boring logs, pavement core logs, laboratory soil test results, descriptions of drilling, sampling, testing, and classifications methods, as well as our geotechnical engineering opinions and recommendations regarding the following:

- A summary of the encountered pavement and aggregate base thickness from cores, hand auger borings, and GPR
- A review of the soil and groundwater conditions encountered and pertinent engineering properties of the existing subgrade soils
- A discussion of the observed pavement conditions, asphalt lab testing results, and our opinion of possible causes of the distresses observed by the City
- Recommendations for maintenance or repair of the roadways

To complete our report, we request that the City provide any documentation they have for the project including results from mix verification testing and pavement and soil density testing from construction.

Following review of a draft report and your comments, we will prepare and submit a final report.

3.0 SCHEDULE
Based on our current backlog and weather permitting, the field exploration for GPR can be completed within about two weeks following authorization, with coring and hand auger borings about two weeks later, followed by soil and asphalt laboratory testing and reporting.

The GPR testing will be completed in less than one day. The cores and hand auger borings will be completed in about one day.

We can submit a draft report within two to three weeks of the completion of our fieldwork, with the goal of submitting it by the end of July 2026, assuming we authorized as proposed by the City.

4.0 FEES
The scope of services described above will be performed on a lump sum basis according to the breakdown below.

4.0 Geotechnical Base Scope

1. GPR and Analysis		$	1,860
2. Cores, DCPs and Hand Auger Borings		$	2,610
3. Soil Laboratory Logging & Testing		$	450
4. Asphalt Laboratory Testing		$	1,710
5. Project Management & Reporting		$	4,070
	Total	**$**	**10,700**

In the event the scope of our services needs to be revised, we will review such scope adjustments and the associated fees with you and receive your approval before proceeding.

5.0 UNDERGROUND UTILITIES

Before we drill, we will contact Gopher State One Call to locate public underground utilities. Gopher State One Call does not currently charge for this service, but they will not locate private underground utilities or structures. Examples of private utilities include, but are not limited to, propane lines, sewer laterals, sprinkler systems, site lighting, and electric and data lines between buildings. **Gopher State One Call indicates that the property owner is responsible for locating all private underground utilities and structures.** Also, please provide us with any maps, plans, and records showing the location of all private utilities and structures.

We can provide you with names and contact information for private utility locators. These companies usually charge a fee for their services. Also, please note that private locators cannot guarantee that all private utilities will be located. For the private locator to be accurate and effective, the property owner must provide maps, plans and records showing the location of all private utilities and structures. The property owner must also provide a knowledgeable site representative to meet with the private locator and AET personnel.

AET shall be entitled to rely upon the accuracy of all location information supplied by any source. We will not be responsible for any damages to underground utilities or structures not located or incorrectly identified by the property owner, any maps, plans or records, or public or private utility locator providers.

6.0 TERMS AND CONDITIONS

All AET Services are provided subject to the Terms and Conditions set forth in the enclosed "Environmental/Geotechnical Service Agreement—Terms and Conditions," which, upon acceptance of this proposal, are binding upon you as the Client requesting Services, and your successors, assignees, joint venturers and third-party beneficiaries. Please be advised that additional insured status is granted upon acceptance of the proposal.

7.0 ACCEPTANCE

This proposal is presented in electronic (PDF) form; hard copies can be prepared and mailed to your office upon request. AET requests written acceptance of this proposal in the Proposal Acceptance box below, but the following actions shall constitute your acceptance of this proposal together with the Terms and Conditions and Amendments: 1) issuing an authorizing purchase order for any of the Services described above, 2) authorizing AET's presence on site, or 3) written or electronic notification for AET to proceed with any of the Services described in this proposal. Please indicate your acceptance of this proposal by signing below and returning a copy to us. When you accept this proposal, you represent that you are authorized to accept on behalf of the Client.

AET appreciates the opportunity to provide this service for you and looks forward to working with you on this project. If you have questions or need additional information, please contact us.

Sincerely,
American Engineering Testing

Neil G. Lund
Digitally signed by Neil G. Lund
Date: 2026.06.03 11:35:00-05'00'

Neil G. Lund, PE (MN)
Principal Engineer
nlund@teamAET.com
612-369-3163

ACCEPTANCE AND AUTHORIZATION: AET Proposal No. P-0053287

SIGNATURE:_____

PRINTED NAME:_____

COMPANY:_____

ADDRESS: _____

PHONE NUMBER AND EMAIL:_____

DATE:_____

INVOICING INFORMATION (Provide Company AP Department Information, if present.)

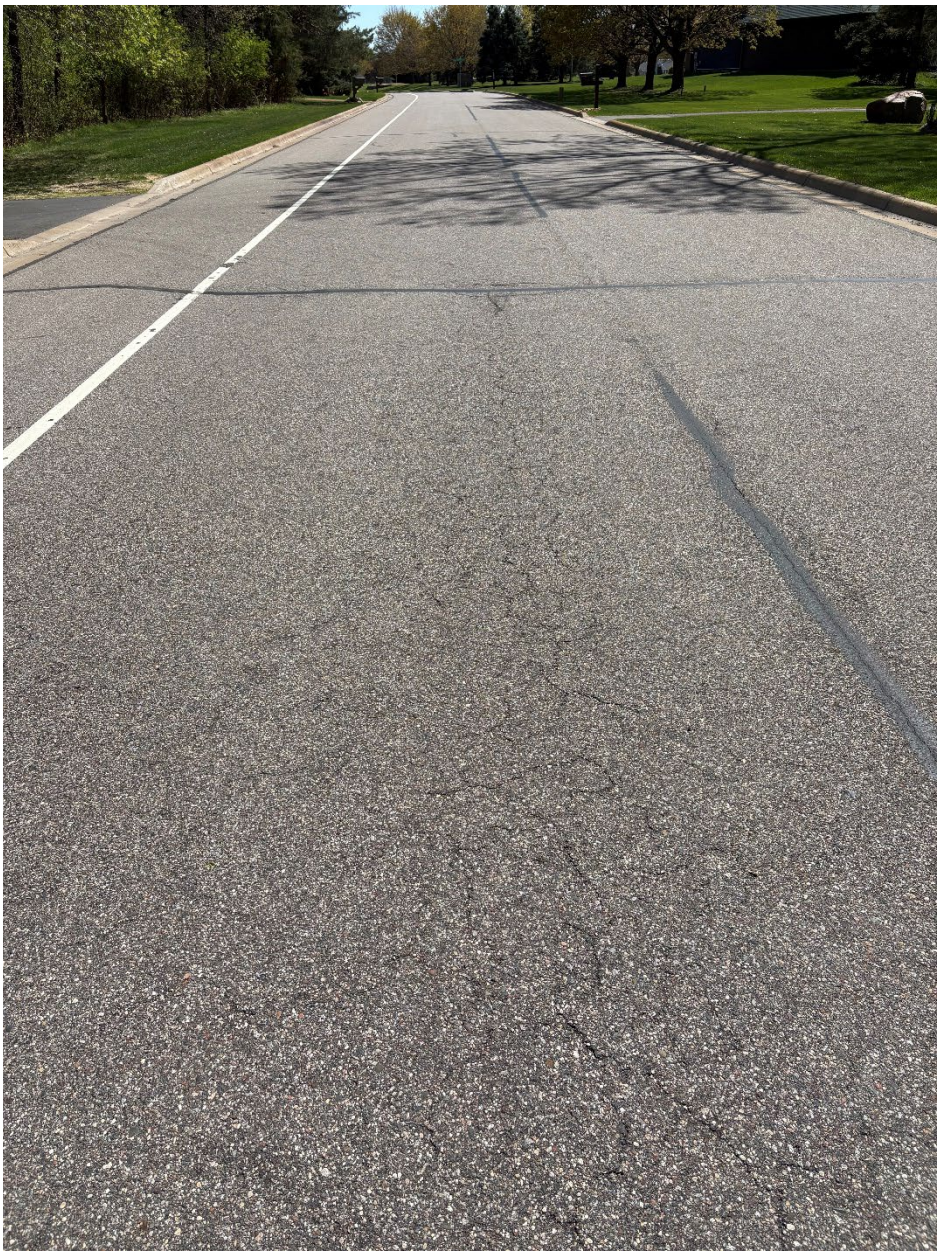
AP CONTACT NAME:_____

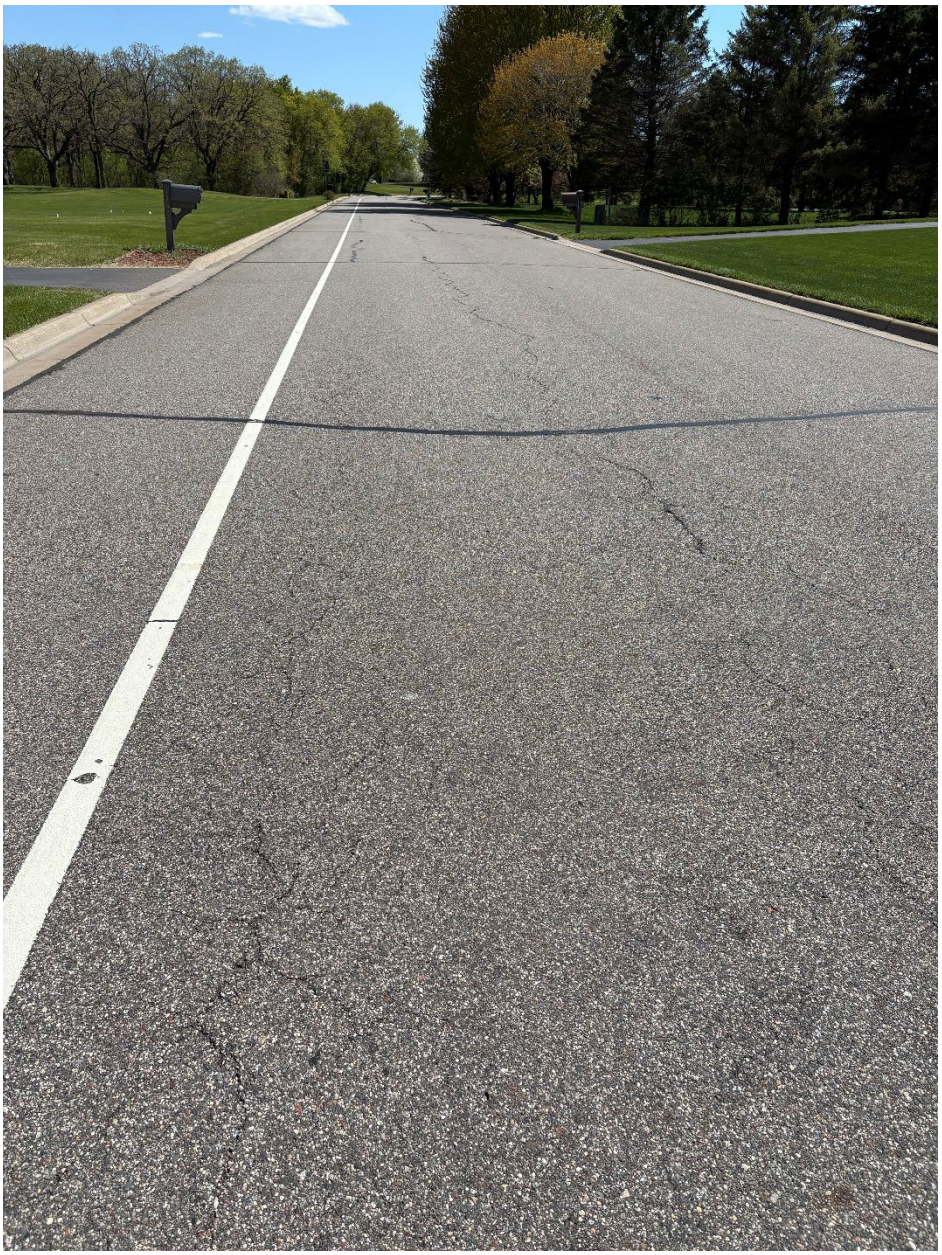
BILLING/MAILING ADDRESS:_____

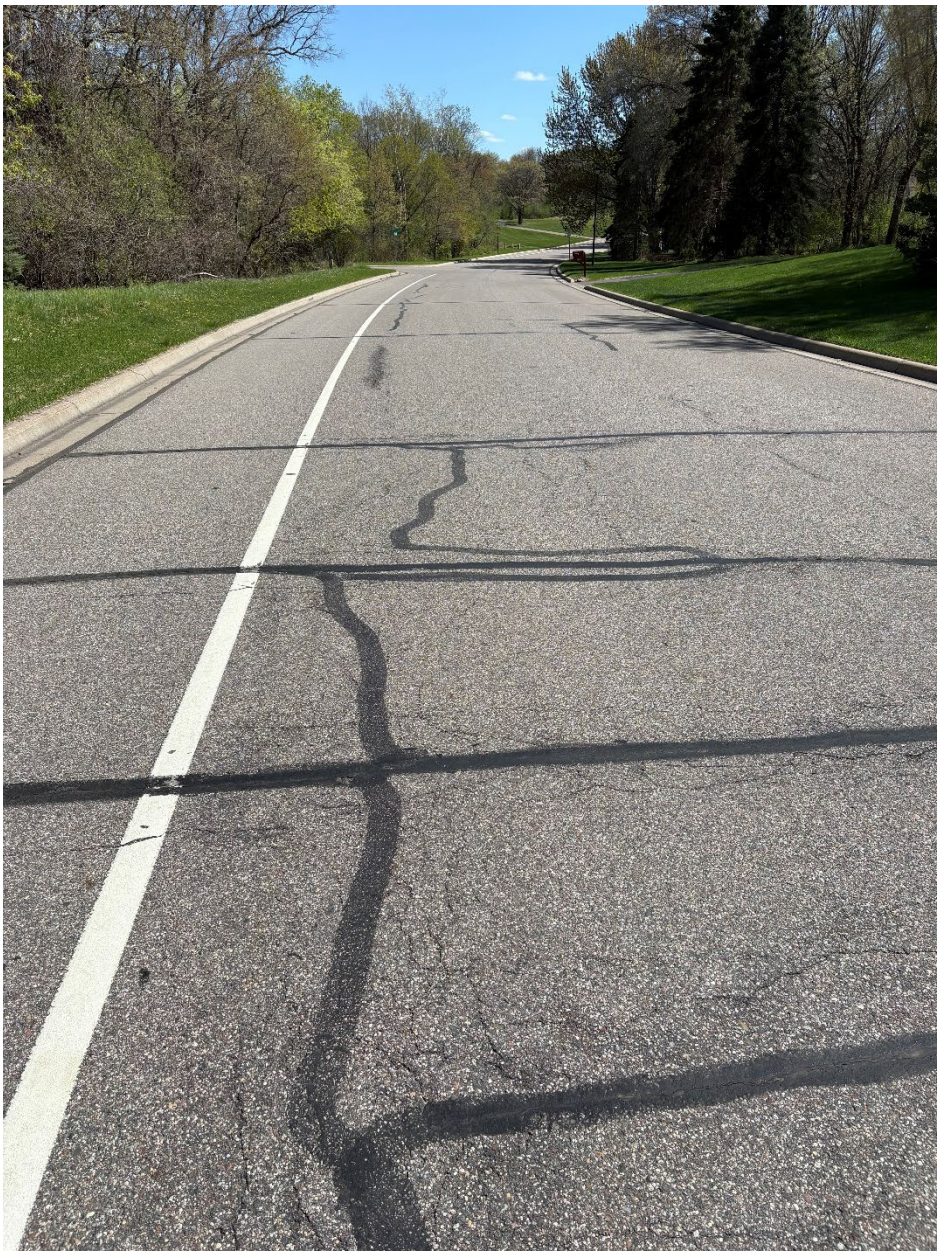
AP PHONE NUMBER AND INVOICE EMAIL:_____

P.O. NO./ PROJECT NO.: _____

Exisitng Conditions Pictures: Andrie Street and 164th Lane 5/7/2026





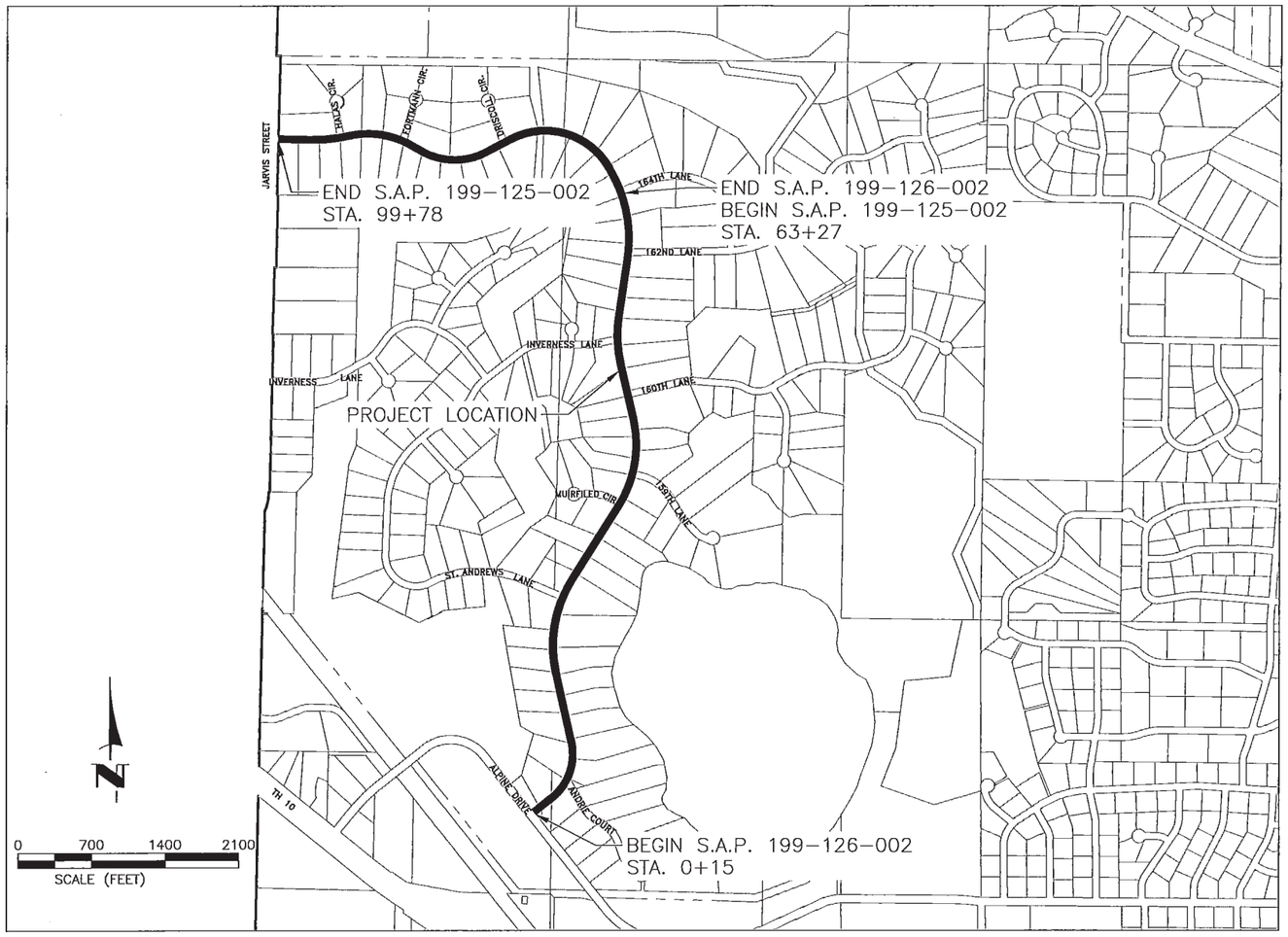


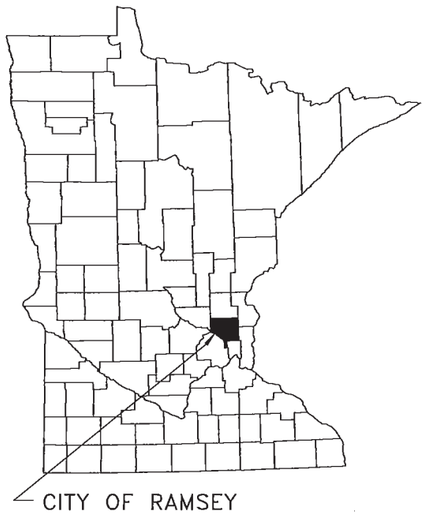
CITY OF RAMSEY

STREET RECONSTRUCTION PLANS FOR AGGREGATE BASE, BITUMINOUS SURFACING, CURB & GUTTER, GRADING, STORM SEWER

S.A.P. 199-126-002,S.A.P. 199-125-002

S.A.P. 199-125-002 LOCATED 164TH LANE BETWEEN JARVIS STREET NW AND ANDRIE STREET NW
S.A.P. 199-126-002 LOCATED ANDRIE STREET BETWEEN 164TH LANE NW AND ALPINE DRIVE NW
FROM NW 1/4 OF THE NW 1/4 OF S18, T32, R25 TO SE 1/4 OF THE NW 1/4 OF S19, T32, R25





CITY OF RAMSEY
ANOKA COUNTY, MINNESOTA
DISTRICT: METRO

THE SUBSURFACE UTILITY INFORMATION IN THIS PLAN IS UTILITY QUALITY LEVEL D. THIS QUALITY LEVEL WAS DETERMINED ACCORDING TO THE GUIDELINES OF CI/ASCE 38-02, ENTITLED "STANDARD GUIDELINES FOR THE COLLECTION AND DEPICTION OF EXISTING SUBSURFACE UTILITY DATA."

NOTE: EXISTING UTILITY INFORMATION SHOWN ON THIS PLAN HAS BEEN PROVIDED BY THE UTILITY OWNER. THE CONTRACTOR SHALL FIELD VERIFY EXACT LOCATIONS PRIOR TO COMMENCING CONSTRUCTION AS REQUIRED BY STATE LAW. NOTIFY GOPHER STATE ONE CALL 1-800-252-1166 OR 651-454-0002

GSOC

Call before you dig
811
651 454-0002 Metro
800 252-1166 Outstate
www.gopherstateonecall.org

NO.	PROJECT	STA. TO STA.	GROSS LENGTH	BRIDGE LENGTH	NET LENGTH	NET LENGTH (MILES)	ADT (2015)	ADT (2036)	DESIGN ESAL	R VALUE	TON DESIGN	DESIGN SPEED	NUMBER OF LANES	WIDTH OF LANES	NUMBER OF PARKING LANES	WIDTH OF LANES	FUNCTIONAL CLASSIFICATION
①	S.A.P. 199-126-002 ANDRIE STREET	0+15 TO 63+27	6312 FT	0 FT	6312 FT	1.20 MI.	1360	1790	361,000	40	10	30	2	NB - 11' SB - 11'	1	8'	COLLECTOR
②	S.A.P. 199-125-002 164TH LANE	63+27 TO 99+78	3651 FT	0 FT	3651 FT	0.69 MI.	440	470	361,000	40	10	30	2	WB - 11' EB - 11'	1	8'	COLLECTOR

GOVERNING SPECIFICATIONS

THE 2016 EDITION OF THE MINNESOTA DEPARTMENT OF TRANSPORTATION "STANDARD SPECIFICATIONS FOR CONSTRUCTION" SHALL GOVERN.

ALL FEDERAL, STATE AND LOCAL LAWS, REGULATIONS AND ORDINANCES SHALL BE COMPLIED WITH IN THE CONSTRUCTION OF THIS PROJECT.

ALL TRAFFIC CONTROL DEVICES AND SIGNING SHALL CONFORM TO THE MINNESOTA MANUAL ON UNIFORM TRAFFIC CONTROL DEVICES, INCLUDING THE FIELD MANUAL FOR TEMPORARY TRAFFIC CONTROL ZONE LAYOUTS.

SHEET INDEX

THIS PLAN CONTAINS 67 SHEETS

SHEET NO.	DESCRIPTION
1	TITLE SHEET
2	SHEET INDEX
3	STATEMENT OF ESTIMATED QUANTITIES
4	STORM SEWER SUMMARY
5	EARTHWORK SUMMARY
6	TYPICAL SECTIONS
7	PROJECT NOTES AND LEGEND
8	EROSION CONTROL DETAILS
9	STORM SEWER DETAILS
10	STREET DETAILS
11-15	PEDESTRIAN RAMP DETAILS
16-17	PEDESTRIAN RAMP LAYOUT
18-23	REMOVALS
24-29	EROSION CONTROL PLAN
30	ALIGNMENT LAYOUT
31-36	STREET AND STORM SEWER
37-39	STORM SEWER
40	STRIPING PLAN
41-42	SWPPP
43-67	CROSS SECTIONS

LEGEND

MB	MAILBOX	— —	EASEMENT
	LIGHT POLE	———	RIGHT OF WAY
	TREE	—E—	ELECTRIC
	SHRUB	—G—	GAS
	SIGN	—T—	TELECOMMUNICATIONS
POLE	POLE	—>>—	STORM SEWER
	FLOOD LIGHT		TREE LINE
	VALVE	—XSR—	SPLIT RAIL FENCE
PED	UTILITY PEDESTAL		LANDSCAPING
HH	HAND HOLE		RETAINING WALL
	EXISTING CATCH BASIN	———	5' CONTOUR LINE
STMH	EXISTING MANHOLE	- - - - - -	1' CONTOUR LINE
	EXISTING FLARED END	—SF—	SILT FENCE
	REMOVE TREE		
	3'X2' CATCH BASIN		
	CATCH BASIN MANHOLE		
	INLET PROTECTION		
	RECLAIM BITUMINOUS PAVEMENT		
	EDGE MILL		
	REMOVE BITUMINOUS PAVEMENT		
	REMOVE BITUMINOUS DRIVE		
	REMOVE CONCRETE DRIVE		
	REMOVE GRAVEL DRIVE		
	CONCRETE DRIVE		
	BITUMINOUS DRIVE		
	GRAVEL DRIVE		
	RIP RAP		
	SOD		
	EROSION CONTROL BLANKET		
	CLEARING AND GRUBBING		

I hereby certify that this plan, specification, or report was prepared by me or under my direct supervision and that I am a duly Licensed Professional Engineer under the laws of the State of Minnesota.

BRUCE R WESTBY, P.E.
RAMSEY CITY ENGINEER
40116 LIC. NO.
DATE 4/1/16

for DISTRICT STATE AID ENGINEER: REVIEWED FOR COMPLIANCE WITH STATE AID RULES/POLICY
DATE 4/16/16

STATE AID ENGINEER: APPROVED FOR STATE AID FUNDING
DATE 4/16/16

SHEET 1 OF 67 SHEETS

City of RAMSEY
CITY OF RAMSEY
7550 SUNWOOD DRIVE
RAMSEY, MN 55303
(763) 427-1410 FAX (763) 433-9898

STOPPING SIGHT DISTANCE BASED ON:
3.5 FT - HEIGHT OF EYE
2.0 FT - HEIGHT OF OBJECT

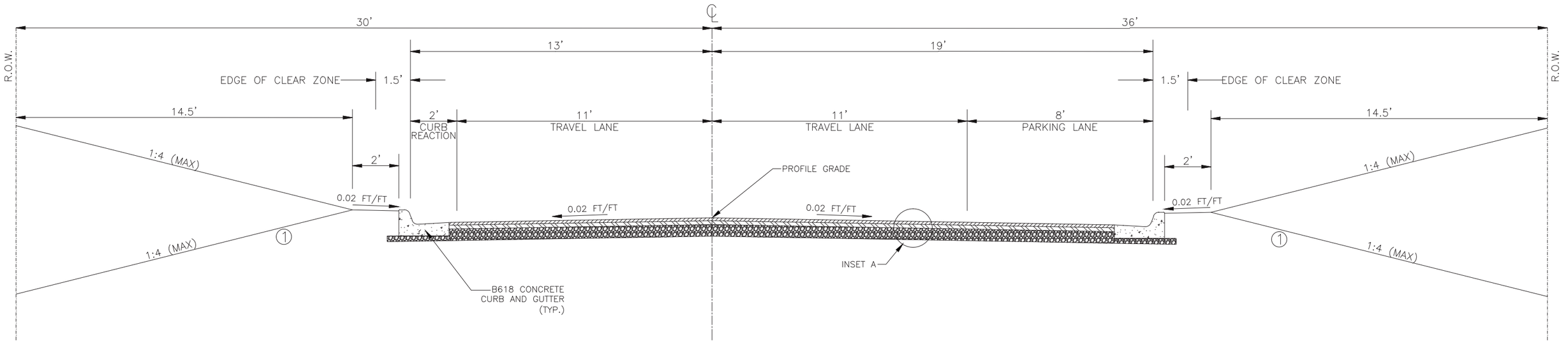
DATUM:
VERTICAL: NAVD 88
HORIZONTAL: ANOKA COUNTY COORDINATES (1996 ADJUSTMENT)

S.A.P. 199-126-002
S.A.P. 199-125-002

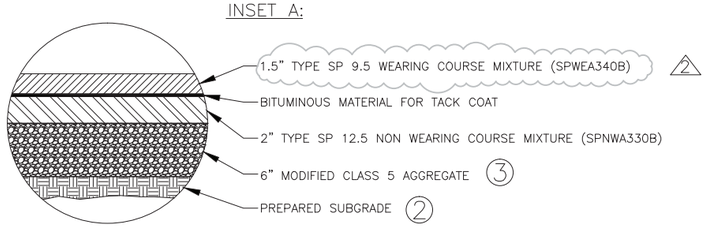
DATE	REVISION

Mar 30, 2016 - 2:26pm
G:\Engineering\AutoCad Dwgs\Projects A-M\Andrie Street and 164th Avenue\Plan Drawings\Cover Sheet.dwg

ANDRIE STREET & 164TH LANE TYPICAL SECTION



INSET A:



REFERENCE NOTES:

① GRADE TO MATCH EXISTING GROUND. ESTABLISH TURF USING A MINIMUM OF 4" COMMON TOPSOIL BORROW AND SODDING TYPE LAWN. SEE CITY PLATE NO. ERO-6 FOR COMMON TOPSOIL BORROW.

② CONTRACTOR SHALL SCARIFY AND COMPACT, ACCORDING TO THE SPECIFIED DENSITY METHOD, THE TOP 12 INCHES OF MATERIAL PRIOR TO PLACING ANY FILL MATERIALS OR CLASS 5 AGGREGATE BASE. THIS PROCESS SHALL BE INCIDENTAL.

③ CLASS 5 GRADATION IS MODIFIED PER TABLE A. RECYCLED CLASS 5 MEETING TABLE A GRADATION IS ACCEPTABLE. SEE CITY PLATE NO. STR-26.

TABLE A
MODIFIED CLASS 5 GRADATION

SIZE	% PASSING
1"	100
3/4"	90-100
3/8"	50-80
NO. 4	35-70
NO. 10	20-60
NO. 40	10-35
NO. 200	5-10

20 YR DESIGN LANE BESALs: 361,000
DESIGN R-VALUE: 40

MINIMUM BIT (GE)	7.00
MIN. AGG. BASE (GE)	5.31
TOTAL REQUIRED GE	13.27
WEARING COURSE (1.5")	3.375
NON-WEAR COURSE (2")	4.50
TOTAL BIT	7.875
AGG. CLASS 5 (6")	6.00
TOTAL GE	13.875

NOTE: NOT TO SCALE

DATE	REVISION
5/12/16	CHANGE WEARING COURSE MIX DESCRIPTION 2

May 26, 2016 - 1:23pm
G:\Engineering\AutoCad Dwgs\Projects A-M\Andrie Street and 164th Avenue\Plan Drawings\Typical.dwg

I hereby certify that this plan, specification, or report was prepared by me or under my direct supervision and that I am a duly Licensed Professional Engineer under the laws of the State of Minnesota.
BRUCE R WESTBY
Date 4/1/16 Lic. No. 40116

DESIGNED BY:	JJF
DRAWN BY:	JJF
DATE:	4/1/16
CHECKED BY:	BRW
FILE NO.	16-00

CITY OF RAMSEY
7550 SUNWOOD DRIVE
RAMSEY, MN 55303
(763) 427-1410 FAX (763) 433-9898

TYPICAL SECTION
S.A.P. 199-126-002
S.A.P. 199-125-002

ANDRIE STREET AND 164TH LANE RECONSTRUCTION
CITY PROJECT NO. 16-00
CITY OF RAMSEY, MINNESOTA

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative: Not Applicable

Title:

Adopt Resolution #26-136 Declaring the City of Ramsey will not fly the State Flag

Purpose/Background:

On May 26, 2026, the City Council passed a motion declaring the City of Ramsey would not fly the Minnesota State Flag. Minnesota Statute requires only the State Capitol Grounds to have the flag continuously flown. This resolution memorializes the previously passed motion.

Recommendation:

Staff recommends adopting Resolution #26-136 to memorialize a previously passed motion.

Outcome/Action:

Motion to adopt Resolution #26-136 Declaring the City of Ramsey will not fly the State Flag.

Attachments

Res #26-136

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	06/04/2026 10:30 AM
Form Started By: Brian Hagen		Started On: 06/02/2026 08:22 AM
Final Approval Date: 06/04/2026		

Councilmember introduced the following resolution and moved for its adoption:

RESOLUTION #26-136

RESOLUTION DECLARING THE CITY OF RAMSEY WILL NOT FLY A MINNESOTA STATE FLAG

WHEREAS, Minnesota State Statute 1.141, subdivision 5, requires the official state flag to be flown on the State Capitol grounds at all times between sunrise and sunset; and

WHEREAS, Minnesota State Statutes do not require municipal governments to fly the official state flag; and

WHEREAS, the City Council declares that the City of Ramsey shall not fly the current or historic versions of the Minnesota state flag.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, as follows:

1) That the City of Ramsey hereby declares that the City will not fly either the current or historic versions of the Minnesota State Flag.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember , and upon vote being taken thereon, the following voted in favor thereof:

and the following voted against the same:

and the following abstained:

and the following were absent:

whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this 9th day of June, 2026.

_____
Mayor

ATTEST:

_____
City Clerk

CC Regular Session

Meeting Date: 06/09/2026

Primary Strategic Plan Initiative: Strive for high organizational morale and employee retention

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Title:

Authorization to Hire a Part-time Communications Specialist **- Please Note: this case was added to the agenda at the meeting.**

Purpose/Background:

The purpose of this case is for the City Council to authorize hiring a part-time Communications Specialist. This position was discussed during the 2026 budget discussions and included in the budget for an April hire date. Information was provided that the new role will provide much needed support to the communications function, including back-up to the Communications Coordinator, which for the most part, does not exist at this time. The prolonged and ongoing workload, in addition to special projects, is unsustainable with only one dedicated communications employee. Additionally, with the Ramsey Resident advertising now being handled by the Communications Coordinator rather than outsourced, advertising revenue now stays in-house. This position is needed to assist with elections and general coverage. Note, with the elimination of the front reception desk, Administrative Services is down one full-time and one part-time employee.

Staff conducted an open competitive recruitment, resulting in several interviews. At this time, Rachel Lahlum has been selected to advance in the recruitment process. Ms. Lahlum passed the necessary pre-employment background checks and is recommended for hire. As an AFSCME employee, Ms. Lahlum will be subject to a six-month probationary period, the AFSCME contract and the Personnel Policy.

The purpose of this position is to assist with day-to-day City communications, including but not limited to social media and website management, ADA compliance, content creation, and cross-departmental support to ensure continuity, consistency and responsiveness across communication platforms. The Communications Specialist will work closely with the Communications Coordinator focusing on implementation, technical execution, as well as departmental assistance.

The full job description is attached.

Funding Source:

The funding required to hire Ms. Lahlum is included in the 2026 budget. With the delayed start date, at step one of the scale, the funding required in 2026 is approximately $19,000.

Recommendation:

To hire Ms. Rachel Lahlum as a part-time Communications Specialist, effective on or near June 15, 2026, at $30.803 per hour, which is step 1 of the 2026 wage scale.

Outcome/Action:

Motion to hire Ms. Rachel Lahlum as a part-time Communications Specialist, effective on or near June 15, 2026, at $30.803 per hour, which is step 1 of the 2026 wage scale.

Attachments

Job Desc.

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	05/21/2026 12:12 PM
Form Started By: Colleen Lasher		Started On: 05/21/2026 09:01 AM
Final Approval Date: 06/10/2026		

Position Title:	**Communications Specialist**
Department:	**Administrative Services**
Reports To:	**Administrative Services Director**
FLSA Status:	**Non-Exempt**
Safety Sensitive Position:	**No**

PRIMARY OBJECTIVE OF POSITION:

The Communications Specialist assists with day-to-day City communications, including but not limited to social media and website management, ADA compliance, content creation, and cross-departmental support to ensure continuity, consistency and responsiveness across communication platforms. The Communications Specialist works closely with the Communications Coordinator focusing on implementation, technical execution, as well as departmental assistance.

ESSENTIAL FUNCTIONS/PRIMARY RESPONSIBILITIES:

Content Creation & Digital Communications

- Assists with social media posts related to City projects, events, service updates and emergencies.
- Assists with drafting content for the website and internal communications.
- Creates and edits graphics, flyers, posters, brochures, maps, and visual content for City departments.
- Edits and polishes written content, including City Council highlights, newsletters, FAQs, and articles.
- Assists in developing recruitment and other employment-related communications.

Website Administration & ADA Compliance

- Assists with maintaining and updating the City website to ensure accuracy, accessibility, and ADA compliance.
- Creates and maintains accessible documents, including screen-reader-friendly materials and fillable PDF or online forms.
- Updates forms, links, policies, procedures, and department pages as directed.
- Provides backup support for website administration.
- Coordinates with Information Technology on website functionality, troubleshooting, and user access.

Photography, Video & Media Support

- Photographs City events, meetings, trainings, and community activities to support communications and documentation.
- Records presentations, trainings, and meetings for organizational or public access.
- Assists with basic video editing and image preparation for websites, social media, and the employee intranet.
- Maintains an organized archive of photos, videos, and digital media assets.

Departmental & Cross-Functional Support

- Provides communications support to multiple departments, including IT, Parks, Engineering, City Clerk, Human Resources, Public Works, and Planning/Economic Development.
- Creates maps (including interactive and GPS-enabled maps), promotional materials, and informational handouts.
- Assists with promotion, events, open houses, elections, ribbon cuttings, and community outreach activities.
- Supports internal communications such as all-staff events, presentations, intranet updates, and training materials.
- Helps update and format manuals, policies, procedures, and training documents.
- Demonstrates effective, respectful communication and fosters positive working relationships with staff at all levels, external organizations, and community members.
- Performs essential position duties and responsibilities under the working conditions and physical demands described herein.
- Performs other related functions as apparent or delegated.

KNOWLEDGE, SKILLS, AND ABILITIES:

- Knowledge of website content management systems and ADA accessibility standards.
- Knowledge of graphic design principles and digital content best practices.
- Skill in Adobe Creative Cloud applications (including Illustrator, Photoshop, and InDesign).
- Skill in Microsoft Office applications, including Word, Excel, and PowerPoint.
- Skill in clear, effective written and visual communication.
- Ability to manage multiple projects, meet deadlines, and adapt to changing priorities.
- Ability to work collaboratively across departments and maintain positive working relationships.
- Ability to follow established branding, style, and communication guidelines.
- Ability to be present during regularly scheduled work hours and occasionally outside standard hours as needed.

MINIMUM QUALIFICATIONS:

- Associate's degree in Communications, Marketing, Graphic Design, Digital Media, or a related field, or equivalent experience.
- One (1) year of experience in communications, website management, digital content creation, or a related field.
- Experience working with websites, social media platforms, and digital content tools.
- Proficiency with Adobe Creative Cloud and Microsoft Office applications.
- Strong writing, editing, and proofreading skills.

DESIRED QUALIFICATIONS:

- Bachelor's degree in Communications, Marketing, Journalism, Graphic Design, Digital Media, or a related field.

- Experience with ADA compliance and accessibility standards.
- Experience creating fillable forms, interactive maps, or multimedia content.
- Experience in a municipal or government setting.

SUPERVISION OF OTHERS:

Not Applicable

EQUIPMENT/JOB LOCATIONS:

The work environment characteristics described are representative of those an employee encounters while performing the essential functions of the job. Duties are typically performed indoors and occasionally outdoors.

CONDITIONS OF EMPLOYMENT:

- Must comply with organizational and departmental policies.
- Must adhere to safety policies and actively promote safe practices in the workplace based on mandatory safety training.

This position description does not constitute an employment agreement between the employer and the employee and is subject to change by the employer as the needs of the city and requirements of the job change.

The City of Ramsey is an Equal Opportunity Employer in compliance with the Americans with Disabilities Act. It will provide reasonable accommodations to qualified individuals with disabilities and encourage both prospective and current employees to discuss potential accommodations with the employer.

JOB ACTIVITY REQUIREMENTS

	Job activity requirements				
	Physical Activities	**Very Important**	**Important**	**Slightly Important**	**Not Important**
1	Standing				x
2	Sitting	x			
3	Walking				x
4	Lifting			x	
5	Pushing / Pulling			x	
6	Carrying			x	
7	Climbing				x
8	Kneeling			x	
9	Crawling			x	
10	Crouching			x	
11	Bending at the waist			x	
12	Reaching	x			
13	Handling Objects	x			
14	Repetitive Hand Motion	x			
15	Use of Arm Muscles over Extended Periods			x	
16	Use of Leg Muscles over Extended Periods			x	
17	Overhead Work				x
18	Stationary desk or bench work	x			

	Job working conditions		
		Yes	**No**
1	Working Outdoors	x	
2	Working Indoors	x	
3	Operating dangerous equipment		x
4	Operating motor vehicles		x
5	Providing work direction to other employees		x
6	Working with chemicals		x
7	Working near fumes and vapors		x
8	Driving a City vehicle or a personal vehicle	x	
9	Driving is an essential function of this job		x
10	Subject to random DOT drug and alcohol testing		x