



# City of River Falls

## Long Range Fiscal Plan

2022-2026

Adopted November 9, 2021

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## Introduction and Organizational Goals

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The City of River Falls wishes to establish a long-range financial plan which will provide tools to monitor the City's financial health. In conjunction with the City's annual budget process, various financial indicators are evaluated to determine whether the proposed budget meets the designated goals. The long-term trends related to these goals will also be reviewed for areas of strengths and weaknesses. The forecast will enhance the budget process by providing assurance that the proposed budget will be fiscally feasible in future years.

Municipalities are often contending with a changing fiscal environment. Changes in state policies and the corresponding adjustments in either revenues or expenditures are challenges that will continue. The purpose of the long-range fiscal plan is to forecast the most likely scenarios and use the forecasts to make necessary adjustments to maintain the financial health of the organization.

This plan includes financial projections for the current and upcoming five-year period for the City but focuses more heavily on the impacts related to property taxes and intergovernmental revenues. The emphasis is on the General Fund, Library Fund, Debt Service Funds and Capital Project Funds, which are most affected by adjustments related to State revenues and property taxes. For this analysis, fee-based revenue funds are assumed to be self-supporting and are not included in this fiscal plan.

The forecast methods include any information that may be available to predict the projected revenues and expenditures for the studied time frame. Information from long term trends, State agency information, consumer price indices and City Council policies will be used to prepare the projections. In general, the default method will use the most conservative revenue estimates to provide future flexibility.

The goal of this plan is to assemble the City's financial policies and fiscal plan in one document. With the input and review by the City Council, future budgets will be compiled to conform as much as possible with the plan document. Although unforeseen changes are inevitable, this plan provides a framework and reference for future decisions.

The plan consists of four priorities - the issues of greatest importance to the City over the next four years.

**Connected Community**

**Economic Vitality**

**Financial Sustainability**

**Quality Municipal Services**

The plan also sets desired outcomes, key outcome indicators, and how the results will be measured. More information on the City's strategic initiatives can be found on the City's [website](#).

## River Falls

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River Falls is located approximately 30 miles east of the Minneapolis-St. Paul metro area. The City has an estimated population of 16,000 and approximately 6,000 college students.

River Falls offers the best of Wisconsin in scenic beauty, seasonal entertainment, and hometown charm. There are unlimited opportunities to explore nature at the numerous parks, campgrounds, walking and biking trails. River Falls is home to the Kinnickinnic River, a superb Class I trout stream, and is also close to Willow River State Park and Kinnickinnic State Park.



River Falls values education and is home to the University of Wisconsin-River Falls and the Chippewa Valley Technical College. The River Falls Public School District consists of eight schools serving approximately 3,500 students.

The City has excellent health care services including the River Falls Area Hospital and Allina Ambulance Service. There are superb public facilities including a LEED certified City Hall, a public library which serves the City and surrounding community. The City has four corporate parks offering sites for new construction or facilitate existing space needs. The vibrant downtown is promoted by the River Falls Chamber of Commerce and Business Improvement District Board.

## Long Range Fiscal Plan

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The financial projections included in this report are based on several factors and assumptions. Revenues are based on actual receipts as well as current knowledge of future payments. Expenditures are based on management's estimated costs. These assumptions can strongly influence the outcome of the projections and must be closely analyzed to ensure accuracy.

The following assumptions are included in the study:

### Revenues

- Property tax levy will increase by an average of 5.2 percent from 2022-2026. The expected impact after factoring in expected net new construction is an average of 3.3 percent
- Tax Increment Districts (TID's) will repay balance owed to the general fund in the amount of \$2.3 million between 2023-2026
- State shared revenues will remain constant from 2022 and onwards
- Charges for service are unvarying from the 2022 funding projections
- Transfers from other funds will increase by 2 percent per year based on 2022 projections
- Payment in lieu of property tax from the electric and water funds will remain flat using 2022 values
- Library aide from State and Counties are aligned with previous years

- A Wheel Tax is anticipated to be implemented beginning in 2023 with revenue collected to be used on street maintenance
- A Street Light Utility is anticipated to be implemented midyear in 2023 resulting in a net reduction in General Fund expense of approximately \$200,000 beginning annually in 2024

### Expenditures

- Staffing changes – 3 FTEs were added in 2021 and were incorporated into the plan, 2 additional FTEs to be added in 2023.
- A 4 percent increase in pay on 1/1/2022 is included in addition to merit-based pay increases in 2022-2026
- Budgeted wage increases factor 4 percent through 2025 and 3 percent in 2026
- The plan assumes a 6 percent benefit increase each year
- General operating costs are projected to decrease in 2023 - 2024 with the street light implementation and increase 1 percent per year thereafter
- Street maintenance costs will be held at \$695,000 annually from 2023 to 2026. This is an increase from the 3-year average budget of \$531,837, excluding grant funded expenditures.

### Economic Factors

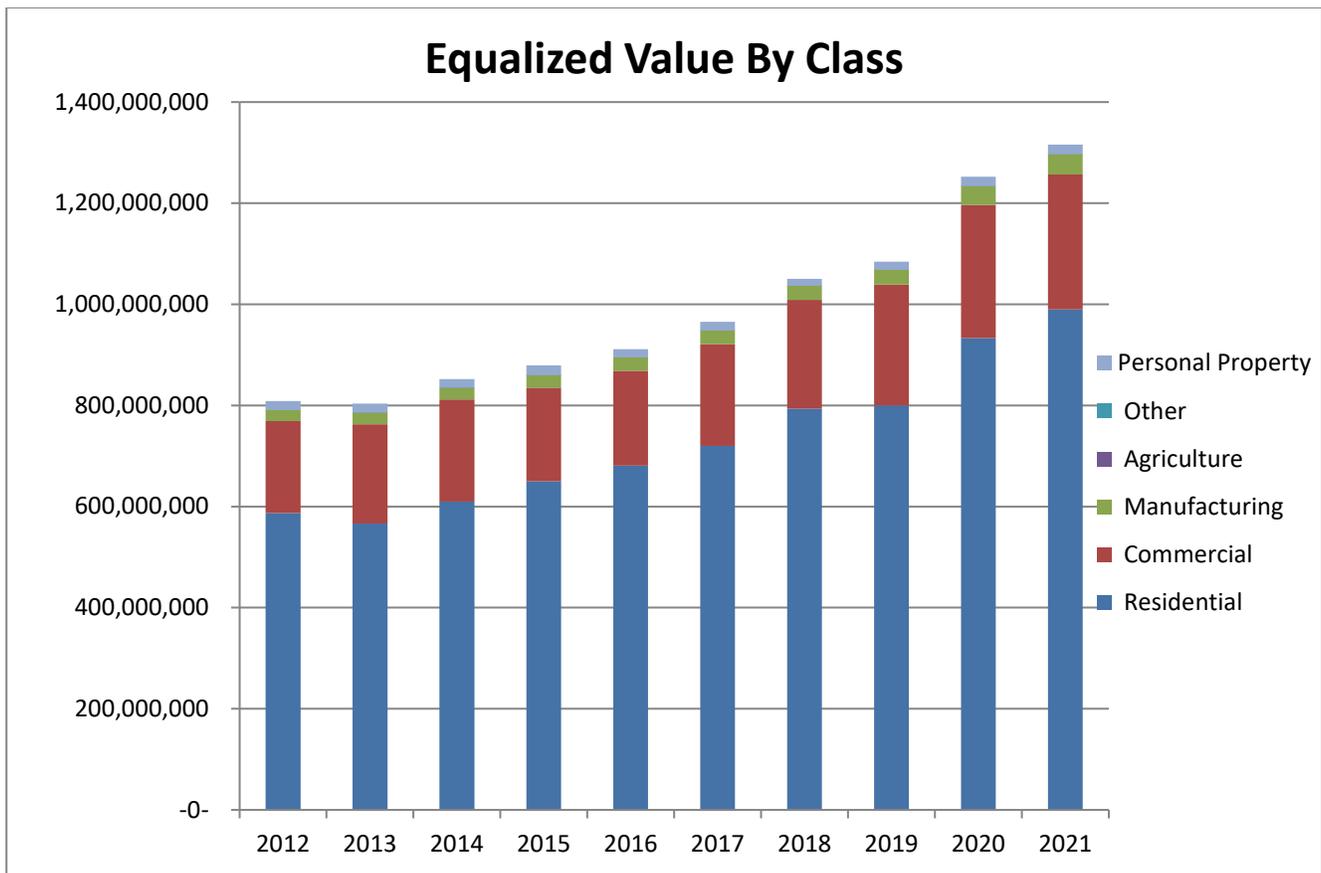
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The City of River Falls has historically benefitted from one to two percent growth in property values each year, and this is expected to continue. Much of this growth has been commercial and industrial, which results in higher property tax revenues without the increase in service costs generally needed by residential development. Through the end of June 2021, the City has issued 25 single family building permits valued at \$5.8 million, 4 multi-family permits valued at \$2.7 million and 9 alteration permits valued at \$7.2 million. In total the estimated market value is \$17.2 million for the six months ending 2021. Through the end of June, building permits in the City has realized 62.8 percent of total budgeted for 2021.

Since the last Fiscal Plan conducted in 2019, The City's equalized value has increased from \$1,084,357,900 in 2019 to \$1,315,911,000 in 2021, an increase of approximately 21 percent during that time.

The area has seen an increase in net new construction for both counties in 2021 with Pierce and St. Croix Counties realizing increases of 1.14 percent and 2.91 percent respectively.

In 2021 a citywide property assessment was completed to adjust for changes in the assessment allocation between classes (residential and commercial) and to update the assessed values to current market rates.



#### Unemployment rates in Pierce and St. Croix Counties

<i>Region</i>	<i>July 2021 Unemployment Rate</i>	<i>Rate One Year Ago</i>
<b>State of Wisconsin</b>	3.9%	7.2%
<b>Pierce</b>	3.2%	7.7%
<b>St. Croix</b>	3.3%	8.0%

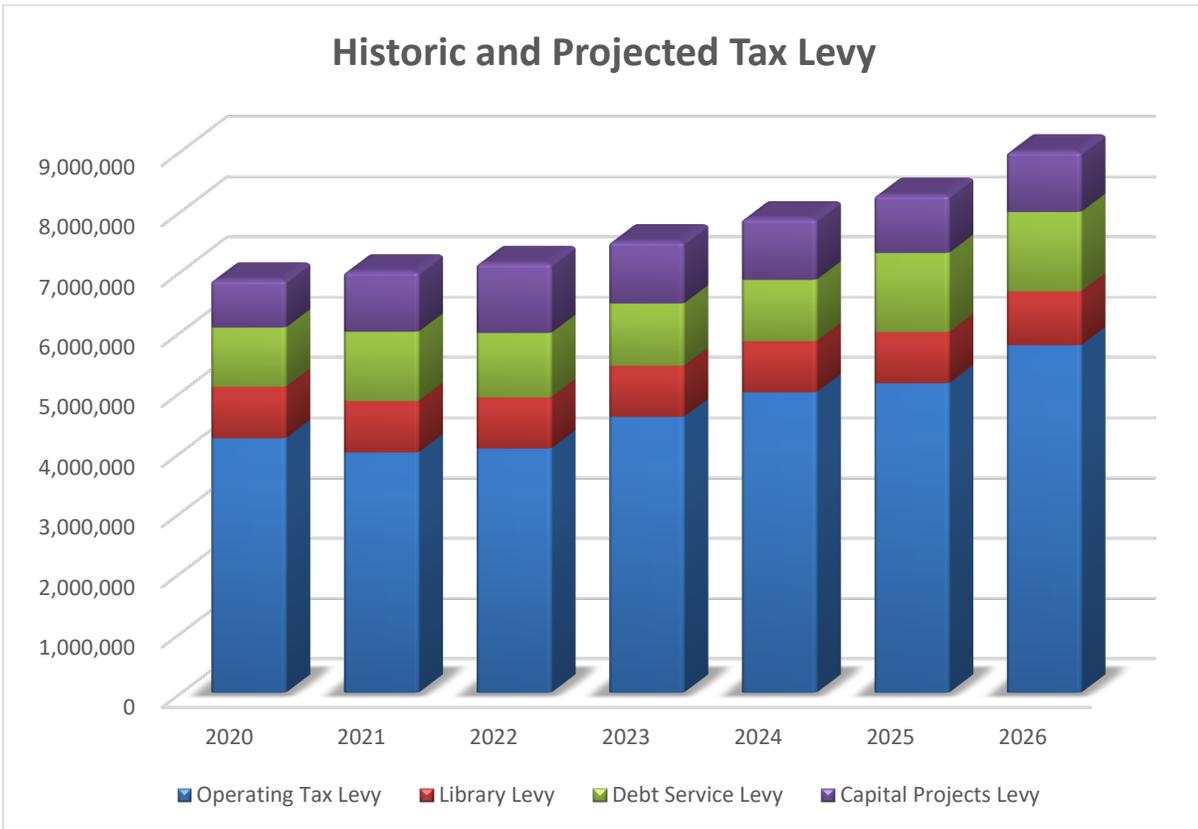
## Discussion of Revenue Results

### Property Taxes

The assessed value of the City as of January 1, 2021, was \$1,321,639,846. Using historical data, the fiscal plan uses an assumption of one percent growth in assessed values from 2022 through 2026. Pursuant to Wisconsin Act 254, tax increment district #5 was approved for a three-year extension on October 30, 2019. At the planned termination, an additional \$27 million will be available to all the taxing jurisdictions in 2026.

The result of the proposed fiscal plan is aligned with the levy allocation goal of 60 percent General fund, 10 percent Library, 20 percent Debt and 10 percent Capital. This plan meets or exceeds those guidelines by 2026. This provides future funding (2027 and beyond) for additional programs and services.

The State of Wisconsin has imposed levy limits for municipalities that restrict levy increases to zero percent plus net new construction, subject to an adjustment for debt service payments. Since levy limits were implemented, the City’s annual levy has fallen well under the maximum allowed. The proposed five-year plan assumes that the current levy limit policy will remain in place as is, without further restrictions.



One benchmark that can be used to compare property taxes between different communities is the property tax levy per capita. This is generally used in lieu of the mill rate, as that will change with an adjustment in assessed values. In comparison to peers (Hudson, New Richmond, Eau Claire), the City continues to have a comparable benchmark.

**Intergovernmental Revenues**

For the 2021-22 budget, approximately 14 percent of the City revenues are received from other governments, including the State of Wisconsin, Pierce and St. Croix counties, area towns, and other municipalities. This amount is not expected to increase in future years.

Most of the City’s intergovernmental revenue for the General fund is from the State of Wisconsin. The fiscal plan assumes the amount received by the City in 2023 – 2026 will remain consistent with prior years. However, to balance future risk of possible reductions in shared revenues the City is continuing to diversify its revenue streams. Reducing the City’s reliance on external revenue sources will provide additional stability, should additional major reductions to shared revenues occur in future years.

The 2021-2023 Wisconsin State budget includes additional funding for general transportation aids to increase two percent in calendar year 2022 and an additional two percent in 2023. To remain conservative, this short-term increase has not been included in the fiscal plan.

The River Falls Public Library receives funding under the Act 150 program, which requires counties to pay a minimum of 70 percent funding of operating costs for local libraries. St. Croix County has increased their contribution to 100 percent of operating costs, Pierce County pays 80 percent, for a total anticipated annual aid of \$370,000.

## **Discussion of Expenditure Results**

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This section presents forecasted expenditure results and identifies significant cost changes expected to occur in the General Fund over the forecasted period. The results summary is presented, followed by more detailed information for major expenditure categories.

The 2021 budget provides sufficient revenues to fund projected expenditures. The most recent forecast of the 2021 budget results is a surplus in 2021 that is expected to be used to cover additional expenditures in 2022: resulting in a balanced two-year budget.

### **Expenditure Classifications**

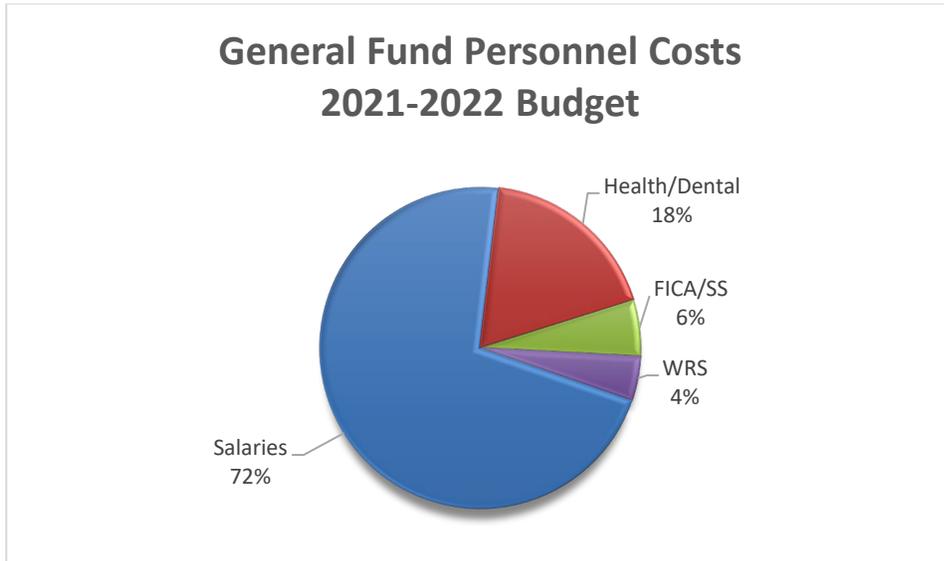
Expenditures have been broken down into five major classifications: personnel services, supplies and operating costs, street maintenance, debt service and transfers to other funds. Additional discussion of selected expenditure projections and changes expected to occur over the forecast period are provided in this section.

#### **Personnel Services**

Personnel costs are the largest expenditure classification within the General Fund, representing 60 percent of the 2021-2022 budget. Most of these costs are for regular full and part time employees, with the remainder being election workers, seasonal recreation and elected and appointed board members. All employee benefits, including required Social Security, Medicare, retirement contributions, and employee benefits such as health, life, and dental insurance, etc., are included in personnel services. The City provides a fully insured medical plan for eligible employees. An annual escalator of six percent has been included in the plan projections for future year premium costs, as well as three to four percent per year for wage increases. In addition, a onetime Cost of Living Adjustment of 4percent has been factored in for 2022 due to the increasing labor market pressure.

Employees share in the cost of Wisconsin Retirement System (WRS) contributions, with general employees paying 50 percent of the required contribution, and public safety employees matching the general employee contribution. No specific increase in the WRS contribution has been included in the projections.

## General Fund Personnel Costs 2021-2022 Budget



### Other Operating Expenditures

Included in Operating costs are departmental supplies, operating costs, professional services, training and travel, and other support costs associated with General fund operations. For fiscal planning, the assumption is made these operating expenditures will increase minimally.

### Street Maintenance

Street maintenance budgeted expenses for 2019-2021 were \$1,595,510 or \$531,837 per year, excluding grant funded expenditures. Street maintenance projects include mill and overlay projects, curb and gutter repair, contracted patching and pavement marking, as well as supplies for general street maintenance. The fiscal plan incorporates street maintenance costs at \$695,000 annually in 2023-2026. In part, increases are to be funded by a planned wheel tax.

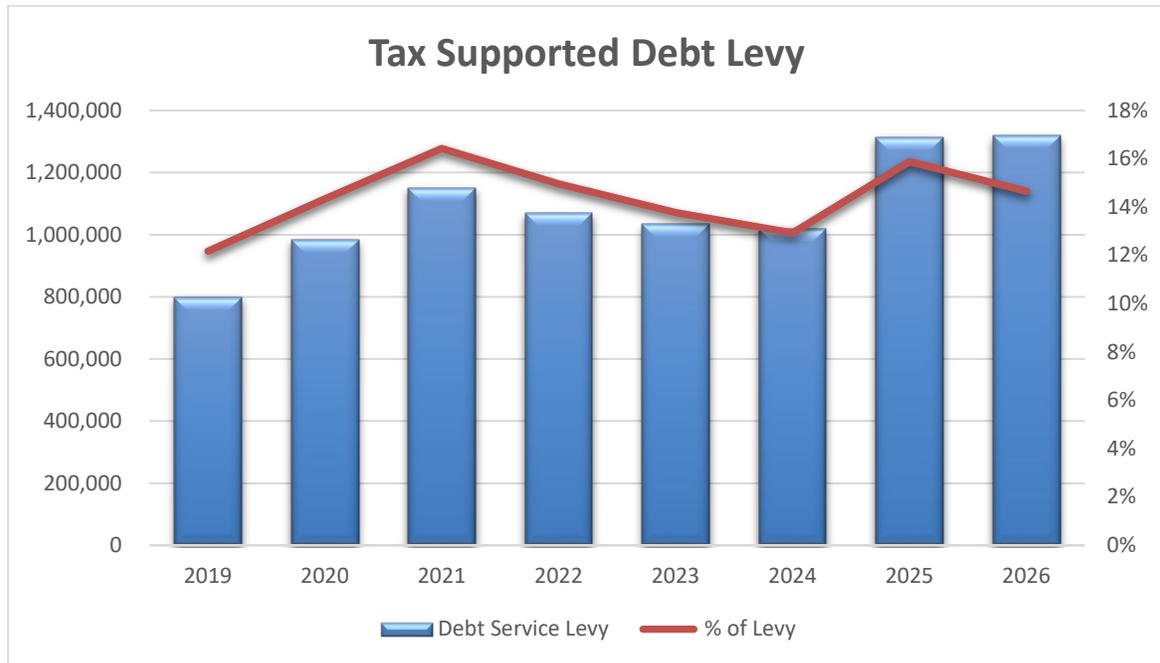
### Debt Service

The City currently holds a rating of Aa2 from Moody’s Investors Service for general obligation debt issued by the City. Water and sewer revenue debt is rated Aa3, and electric revenue debt is rated A1. The ability to maintain and protect the City’s ratings is of primary importance and will be aided by the fiscal plan.

Debt service costs include principal and interest payments for tax supported debt both existing and planned. Debt payments made from non-tax revenues, such as the utility and storm water funds, are not included in the fiscal plan projections. The following capital projects are planned to be funded with debt within the next five years:

Year	Project	Amount	Description
2023	PW Equipment	\$110,000	Tractor Backhoe Replacement
2023	PW Equipment	\$75,000	2013 Kubota M8560 Trade-in
2024	PW Equipment	\$225,000	2014 Tymco Street Sweeper Trade-in
2024	PW Equipment	\$30,000	Hook Truck Attachments
2025	Mann Valley Corporate Park	\$5,589,607	Infrastructure For Corporate Park (TID)
2025	PW Equipment	\$225,000	Tandem Axle Hook Truck Replacement

As the projects progress through research and analysis, some might be delayed or reduced in scope. Most of the City’s general obligation debt is repaid within ten years, and equipment is generally paid within five years. These projects will not increase the percentage of levy allocated to debt service above the target of 20 percent.



**Transfers to Other Funds**

The General fund makes annual transfers to other funds for various purposes. These transfers are adjusted through the budget process and may vary significantly from year to year. For purposes of this plan, transfers are factored by two percent based on 2022 projected. The following transfers are included in the fiscal plan:

**Transfer to Taxi Fund** - Annual transfer for local share of shared-ride taxi service. Other funding from Federal and State grants, fare revenues and Pierce and St. Croix Counties provides the revenue necessary to service the 33,000 annual trips. Plan includes an average amount of \$18,000 per year as a transfer from the General Fund.

**Transfer to City Hall Fund** – Budgeted transfer based on the allocation of costs for General fund operations. Plan includes proposed transfer of approximately \$136,000 per year.

**Transfer to Facility Maintenance Fund** – Annual transfer for facilities maintenance staff costs related to General fund operations, such as city hall, public works, and public safety. The fiscal plan includes an average transfer of \$128,000 each year to fund these costs.

**Transfer to Technology Fund** – Annual transfer to allocate hardware, software and office equipment and other technology costs to the end users. The fiscal plan includes an average transfer of \$369,700 each year to fund these costs.

**Transfer to Motor Pool Fund** – The City has a lease agreement for motor pool vehicles with Enterprise. An annual transfer is made for usage of the motor pool vehicles from the General fund and is generally based on actual usage. A transfer for approximately \$18,000 is made each year.

## Discussion of General Fund Advances – Tax Increment

The City of River Falls currently has 13 tax increment districts. The estimated 2021 increment value is \$85.8 million, or 7 percent of the City’s market value. The districts are a major economic driver for the community, through the creation of jobs and increased tax base. As such, the City has invested significantly in the creation of these districts.

In general, any upfront costs required to create a district and provide infrastructure for a proposed development has been funded through the issuance of debt or with an advance from other funds, usually the General fund. Until such time as the district can generate tax increment revenue and is self-supporting, the advances are used as interim financing. The timing for a district to become self-supporting can be 10+ years, as the cost for infrastructure (streets, water, sewer, electric) is sizable.

Once a district is able to pay for current costs of debt service, a schedule is prepared for the repayment of advances. In addition to the advance, the district also repays lost interest revenue to the General fund.

As of October 15<sup>th</sup> 2021, the following advances have been made from funds to provide this interim financing:

Receivable Fund	Payable Fund	Total 12-31-2020
General Fund	TIF District #5	\$ 65,113
General Fund	TIF District #6	917,045
General Fund	TIF District #8	118,157
General Fund	TIF District #9	381,709
General Fund	TIF District #10	2,422,711
General Fund	TIF District #11	286,468
General Fund	TIF District #12	629,726
General Fund	TIF District #15	608,402
General Fund	TIF District #16	812,293
General Fund	TIF District #18	500,000
General Capital Projects	TIF District #10	500,000
Environmental Fee	TIF District #10	500,000
Environmental Fee	Tourism and Economic Development	1,000,000
<b>Total</b>		<b>\$8,741,624</b>

The repayment of advances would be considered for property tax relief through the budget process. As noted above, the fiscal plan includes \$2,302,439 of expected repayments (principal and interest) from 2023-2026; significantly reducing the need for tax levy to support the City.

## Budget Calendar

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With the adoption of a two-year budget, the year of budget development consists of both updating the capital improvement plan (CIP) as well as the creation of the two-year budget document. As Wisconsin doesn't yet allow for adoption of a two-year levy, the Council must still approve the budget ordinance for each year. Typically, the second year is a reaffirmation of the original budget document.

## Calendar Year 2022

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- April**..... Update personnel budgets (Finance and HR Departments)
- May** ..... Distribute departmental worksheets, update financial plan (Finance Department)
- Mid-June**..... Submit proposed budgets (Department Heads)
- June**.....Council workshop for updated five-year CIP (Administrator, Department Heads, Finance Director)
- June-July** ..... Draft budget prepared for internal review (Finance Department)
- August**..... Meet with Rural Fire budget committee (Fire budget members)
- August**..... Finalize proposed budget, prepare debt service schedules (Finance Department)
- September**..... Council workshops on budget (Council, Administrator, Finance Director)
- October**..... Set public hearing date and publish notice
- November**..... Public hearing and final budget approval
- November-December**..... Update financial plan with final budget numbers (Finance Department)

## Calendar Year 2023

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- August**..... Meet with Rural Fire budget committee (Fire budget members)
- August**.....Update 2023-2024 budget information, prepare Supplemental Budget (Finance Department)
- September**..... Council budget workshop (Council, Administrator, Finance Director)
- October**..... Set public hearing date and publish notice
- November**..... Public hearing on 2023 budget and levy

## **Financial Goals and Policies**

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The City of River Falls' financial policies set forth the framework for the fiscal management of the City. These policies assist with decision making processes and provide guidelines for evaluating current activities and future projects.

### **General Financial Policies and Procedures**

1. The City will comply with generally accepted accounting principles in its accounting and financial reporting, as contained in the following publications:
  - a) Codification of Governmental Accounting and Financial Reporting Standards, issued by the Government Advisory Standards Board (GASB)
  - b) Governmental Accounting, Auditing the Financial Reporting (GAAFR), issued by the Government Finance Officers Association (GFOA) of the United States and Canada.
  - c) Uniform Chart of Accounts for Wisconsin Municipalities
2. Up to date financial data will be made available electronically to all City department heads and managers allowing them to review financial activity and compare actual revenues and expenditures with budgeted amounts.
3. A comprehensive financial audit, including an audit of federal grants if necessary, according to the U.S. Office of Management and Budget Circular A-133 will be performed annually by an independent public accounting firm. The independent public accounting firm will express an opinion on the City's financial statements.
4. A system of internal accounting controls will be maintained to adequately safeguard assets and provide reasonable assurance of property recording of financial transactions of the City. Internal controls will be reviewed at least annually.

### **Operating Budget Policies and Procedures**

1. The City will prepare a biennial budget for all operating funds.
2. The City will maintain a budgetary control system to ensure adherence to the budget, including periodic reports.
3. The City will integrate performance standards into the operating budget.
4. A contingency account will be maintained in the annual operating budget to provide for unanticipated expenditures of a non-recurring nature. Transfers from the contingency account will require City Council approval.
5. Operating budgets are established at the fund and function level. Transfers within functions in the same fund may be approved by the City Administrator; transfers between funds or between functions require City Council approval. Budget adjustment between function or fund requires a Class 1 Notice within 10 days of approval per WI Stats. 65.90(5)(a).

## **Operating Budget Financial Goals and Guidelines**

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The City Council has approved financial goals and guidelines in preparing the annual operating budgets. The following measurements will be used as a guide in the preparation of the annual budget.

### **Mill Rate/Tax Level Policy Statement**

Individual property taxes are determined by several factors, including mill rate, property valuation, total city valuation, taxing jurisdiction levies, and spending levels. While goals can be set for each factor, the City Council is limited to control or influence over a portion of the property tax, approximately 28 percent. It is, therefore, the City's policy to set targets for the City mill rate and estimated taxes on a median valued home.

#### **Implementation**

The City's gross mill rate for the upcoming budget year will be segregated into general operations, library operations, debt service and capital outlay segments. The debt service portion of the mill rate will be based on actual levy requirements as needed. The general operation, library operation and capital outlay portions of the levy will be related as closely as possible to the five-year fiscal plan.

### **General Fund Revenues from Own Sources Policy Statement**

The City wishes to minimize its dependence on revenues not controlled by the City; therefore, a long-term goal is to increase General Fund revenues from City controlled sources.

#### **Implementation**

The State of Wisconsin currently provides 30 percent of the budgeted annual revenues to the City's General Fund. Federal, county, towns and the school district contribute four percent. By increasing City non-tax revenues, such as user fees and reimbursements, the City's dependence on State and Federal dollars will be minimized.

### **General Fund Sources from Other Funds Policy Statement**

The City will not rely on transfers from other funds to finance the general operations of the General Fund, although fees for financial and general administration will be charged to the appropriate funds. Total transfers from other funds excluding payment in lieu of taxes and repayments of advances, will not exceed 25 percent of General Fund revenues.

#### **Implementation**

An administration fee will be charged to funds to reimburse the General Fund for administration, human resources, maintenance, and financial services.

## Capital Budget Policies and Procedures

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The City will develop a five-year capital improvement plan, which will be reviewed and updated at least biannually.

Property tax levies and debt service requirement associated with capital projects will be included in the City's proposed budget and financial projections.

### **Operating Expenditures as a Percentage of Total Expenditures Policy Statement**

The City wishes to maintain its infrastructure by balancing its capital costs with its operating costs. The City will set a goal of five percent of its levy toward capital improvements.

#### Implementation

The City will estimate its annual budget for operating expenditures, including proposed increases, and recommend that the property tax levy for capital outlay be equal to at least five percent of the total levy. This ratio will be computed using a three-year rolling average of the prior year actual expenditures, a current year budgeted and the future year as projected.

## Reserve Policies and Procedures

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The City will establish a contingency expenditure appropriation in the General fund operating budget to provide for unanticipated expenditures of a non-recurring nature. This contingency will be equal to 1/2 percent of the General Fund budget. This appropriation, if unused, will be considered part of the City's unreserved, undesignated fund balance.

The City will maintain a working capital reserve of 50 percent of the General Fund operating budget to provide funds for reasonable cash flow needs. This reserve will also be used when the City encounters unforeseen emergencies such as storms, floods, severe unexpected increases in service costs or decrease in revenue, or other situations that are determined to be an emergency by the City Council.

Debt service reserves will be established as required by bond ordinances.

Reserves in other funds will be maintained at levels to cover annual operating costs, or to provide for future capital costs. Deficit balances due to unforeseen circumstances will be addressed during the budget process.

### **Unreserved General Fund Balance**

The City Council has established a General fund unassigned fund balance goal of 50 percent of total annual General fund expenditures. Any projected surplus over 50 percent will be available for use by the City as determined in the budget process, generally for one-time projects or debt reduction.

#### Implementation

The City also has advanced \$4.6 million to other funds, which, when repaid, will be available. At the end of December 2020, General fund unassigned fund balances were \$7.4 million, or 68 percent of the 2020

budget. The General Fund advanced funds in the amount of \$1,900,000 to TID 15, TID 16, and TID 18 in 2021 reducing the unassigned balance down to 48 percent of the 2021 budget.

### **Total General Fund Cash and Investments/Liabilities**

The goal of the City is to keep sufficient cash and short-term investments available to meet short-term liabilities. The ratio of 2 to 1 is preferred.

#### Implementation

This ratio will fluctuate during the year; however, it is the goal of the City to maintain a 2 to 1 ratio as an average. This will be measured by the average as of December 31 of each year. Cash and liquid investments, including those available within 30 days, will be used, as well as the liabilities payable less deferred revenues within 30 days of the end of the year.

## **Debt Policies and Procedures**

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The City of River Falls will maintain a high credit rating in the financial community to assure the community that the government is well-managed and financially sound and to obtain reduced borrowing costs.

1. The City will consider available financing tools for funding projects including inter-fund borrowing, use of fund reserves, State of Wisconsin Trust Fund loan program, external financing, and lease-purchasing.
2. The City will use “pay as you go” financing to fund general capital projects whenever feasible.
3. When bonds or promissory notes are the desired financing vehicle, the issue will be bid competitively.
4. Annual debt service expenditures for all tax supported debt as a percentage of annual governmental fund revenues will be capped at ten percent.
5. Total tax supported debt will not exceed two percent of the equalized value of the City.
6. Debt service reserves will be funded to adequately meet debt service requirements as required.
7. The term of the financing will not exceed the useful life of the capital project, facility or equipment financed.
8. The City shall comply with all U.S. Internal Revenue Service arbitrage rebate requirements for debt issues, and with all Securities and Exchange Commission requirements for continuing disclosure.

### **Debt Service/Total Revenues**

The goal of the City is to not exceed a maximum ten percent ratio of property tax supported debt service costs to total governmental fund revenues. This will ensure that the City maintains its ability to repay outstanding debts.

#### Implementation

This ratio will be measured by annual property tax supported debt service cost in relation to annual revenues for all governmental funds. A maximum ratio of ten percent is desired, and future borrowing will be structured to maintain this ratio. General obligation debt supported by funds other than general property tax revenues will not be included in this ratio. The ratio for the 2021-2022 budget is 2.5 percent.

### **Debt Service Levy/Total Levy**

The City wishes to maintain its flexibility in annual budgeting by limiting its annual debt service costs to 20 percent of total property tax levy.

### Implementation

Currently, the City maintains approximately 16 percent of the annual levy for debt service. It is anticipated though that this ratio will remain under the goal of 20 percent through the 2022-2026 fiscal plan.

### **Legal Debt Capacity**

The State of Wisconsin places a legal debt limit on cities of no more than five percent of the equalized value within the City. The City wishes to maintain a ratio of not more than 50 percent of the legal debt limit.

### Implementation

Outstanding general obligation debt for the City at the end of 2020 was 34.6 percent of the legal debt limit.

Any questions regarding the long-range fiscal plan can be directed to Scot Simpson, City Administrator, by email [ssimpson@rfcity.org](mailto:ssimpson@rfcity.org).