Hello: I am one of many on my block (Sumner Street) that approve and welcome the street improvements. Frankly I've been embarrassed with the appearance of our street and the fact that we have one street light, that sometimes works.

I regret not being able to attend tonight's city council meeting concerning the approval of this project. However, I'd like to use this forum to voice the following concerns which are related.

1. The assessment interest rate of 5% - In my opinion is this

extremely high. I would like an explanation of how and why the

council has approved this high rate. I understand there is a bonding connection but frankly I and several of my neighbors would like a more detailed explanation. As you all know, every institution out there is giving out home equity money at a much lessor interest rate. Recently we closed on an equity line for 2.85%.

2. My next concerns is our ever rising property taxes (not including this assessment) in Highland Park/Mac Groveland/Crocus area. Without a doubt we carry the city. For the first time in our lives we are considering moving to Dakota county. I never thought those words would be spoken in my home. In fact I stumbled upon a statistic that should concern and/or make you, and all of us, wonder why the vast majority of our police force and fire fighters do not reside in the City of St. Paul - - something to ponder.

I grew up on the lower West Side of St. Paul and for the past 35 years I have loved living in the Highland Park area. Our recently married son bought a home in Dakota county due to our high property taxes. He hopes someday to return to St. Paul. This is not a good trend and I encourage you, our leaders, to continue to look for ways to keep those who want to be here stay and those who want to move back, come back!

Thank you for your service to the City of St. Paul.

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