

Debt and Financial Ratios

Financial Ratios

- ❑ Percent of assessed value in the top ten taxpayers:
 - **FY 08 = 2.64%**

- ❑ Total general fund balance as a percent of operating revenues:
 - **FY 08 = 25.99%**

- ❑ Unreserved general fund balance as a percentage of operating revenues:
 - **FY 08 = 14.87%**

- ❑ Undesignated, unreserved fund balance as a percentage of General Fund Operating Budget:
 - **FY 08 = 4.82%**

- ❑ Property tax burden as a percent of full market value:
 - **FY 08 = 0.85%**

- ❑ Total outstanding debt to market value:
 - **FY 08 = 1.31%**

- ❑ Direct outstanding debt to market value:
 - **FY 08 = 1.28%**

- ❑ General fund debt to operating expenditures:
 - **FY 08 = 7.67%**

Financial Ratios continued

General fund debt service to operating expenditures:

- **FY 08 = 10.79%**

General fund adjusted debt service to operating expenditures:

- **FY 08 = 7.87%***

*Adjusted to recognize revenues dedicated to paying debt service for BOE

Total outstanding debt per capita:

- **FY 08 = \$1,486**

Direct outstanding debt per capita:

- **FY 08 = \$1,301**

Debt to income:

- **FY 08 = 3.47%***

*Maryland Department of Planning, Planning Data Services, from U.S. Bureau of Economic Analysis, August 2008.

Debt amortization:

- **As of June 30, 2008, 82.3% of the bond debt owed by the County will be retired within ten years and 46.5% will be retired within five years.**

Market value per capita:

- **FY 08 = \$102,899**

Sources: Preliminary Official Statement, Carroll County CAFR, US Census Bureau and the Maryland Office of Planning