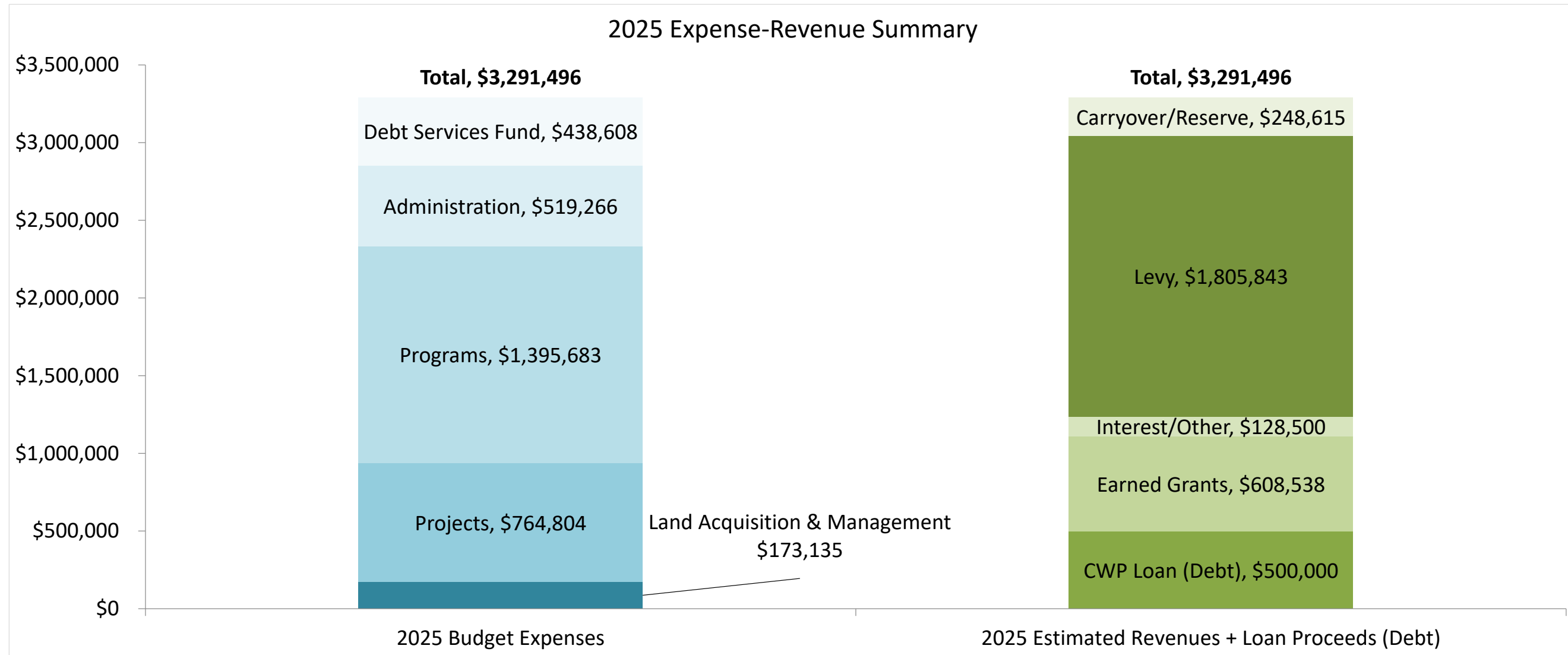




CLFLWD
WATERSHED DISTRICT

2025 Budget

Comfort Lake-Forest Lake Watershed District





2025 Budget

Comfort Lake-Forest Lake Watershed District

	Budget Item	2023 Audited Yearend	2024 Total Expense Budget	2024 Estimated Yearend	2025 Total Expense Budget	Notes
TOTAL - COMFORT LAKE-FOREST LAKE						
REVENUE & LOAN PROCEEDS	TAX LEVY	\$1,608,686	\$1,719,850	\$1,711,251	\$1,805,843	Levy increased by 5% from 2024
	INTEREST REVENUE	\$39,526	\$50,000	\$60,000	\$50,000	
	EARNED GRANT REVENUE (awarded/high probability)	\$1,309,491	\$926,092	\$663,958	\$608,538	See Earned Grant Revenue page
	OTHER (partnerships, permit revenue)	\$107,391	\$47,886	\$78,500	\$78,500	
	CWP LOAN DISBURSEMENT (DEBT)	\$986,604	\$800,000	\$750,000	\$500,000	
	UNEARNED GRANT REVENUE (Not Included in Total)	\$30,738	\$213,440	\$213,440	\$420,000	
	UNCERTAIN GRANTS (Not Included in Total)	N/A	N/A	\$663,958	\$873,538	
	TOTAL REVENUE:	\$4,051,698	\$3,543,828	\$3,313,709	\$3,042,881	
EXPENSES						
	1000 ADMINISTRATION	\$539,522	\$590,239	\$592,093	\$519,266	
	2000 DEBT SERVICES FUND (CWP LOAN REPAYMENT)	\$150,000	\$325,000	\$294,304	\$438,608	
	3000 PROGRAMS	\$944,834	\$1,339,923	\$1,210,623	\$1,395,683	
	5000 PROJECTS	\$2,397,813	\$1,351,730	\$954,520	\$764,804	
	6000 LAND ACQUISITION & MANAGEMENT	\$49,803	\$18,314	\$24,050	\$173,135	
	TOTAL EXPENDITURES:	\$4,081,972	\$3,625,206	\$3,075,590	\$3,291,496	
	REVENUE OVER/(UNDER) EXPENDITURES:	(\$30,274)	(\$81,378)	\$238,119	(\$248,615)	Carryover/Reserve Funds needed

FUND INFORMATION					
	unearned/dedicated revenues are already subtracted from this as part of the audit	\$1,126,958	\$1,096,684	\$1,096,684	\$1,279,107
	Unearned Grant Revenue (already subtracted from YE reserve balance)	already taken out	already taken out	already taken out	already taken out
	Loan Repayment Savings (built up in 2022-2024, start drawing from savings in 2025 - see loan repayment projections)	already taken out	(\$55,696)	(\$55,696)	\$38,607
	End of Year Reserve Minus Dedicated Funds	\$1,096,684	\$959,609	\$1,279,107	\$1,130,098
	Reserve percentage of budget (beginning of year)	28%	30%	36%	40%

Earned grant revenue = grant revenue that has been spent

Unearned grant revenue = grant revenue that is in the District's bank account, but hasn't yet been spent (carries forward each year until grant is spent up; reference figure only/not factored into total)



2025 Budget

Comfort Lake-Forest Lake Watershed District

Account Code	Budget Item	2025 WMP	2025 Est. Grant Spend	2025 Est. Other Rev. Spend	2025 Ongoing Expenses	2025 Total Expense Budget
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<i>Staff/Consultant Summaries (pulled out from budget below)</i>						
	District Staff Wages/Benefits (Rolled in to each subcategory)	\$806,814	\$0	\$30,000	\$1,196,000	\$1,226,000
	Engineering Costs (Rolled in to subcategories below)		\$40,000	\$0	\$410,000	\$450,000
	Legal Costs (Rolled in to subcategories below)		\$2,000	\$0	\$80,000	\$82,000

1-000	ADMINISTRATION	\$0			\$519,266	\$519,266
1-001	BOARD ADMINISTRATION	0			35,000	35,000
1-002	GENERAL OFFICE EXPENSES	0			118,000	118,000
1-003	GENERAL ADMINISTRATIVE	0			234,266	234,266
1-004	PROFESSIONAL SERVICES	0			132,000	132,000
2-000	DEBT SERVICES FUND	\$0			\$438,608	\$438,608
2-000	CWP LOAN PRINCIPAL REPAYMENT	0			438,608	438,608
3-000	PROGRAMS	\$1,342,961	\$73,000	\$78,500	\$1,244,183	\$1,395,683
3-000	GENERAL PROGRAM DEVELOPMENT	16,320	0	0	22,590	22,590
3-001	DISTRICT RULES AND RULEMAKING	0	0	0	0	0
3-002	PERMITTING	225,103	0	60,000	261,946	321,946
3-003	MONITORING & DATA ASSESSMENT	306,139	0	0	219,905	219,905
3-004	NON-POINT SOURCE POLLUTION ABATEMENT	138,437	40,000	0	189,931	229,931
3-005	EDUCATION AND OUTREACH	133,372	10,000	0	186,541	196,541
3-006	INTERAGENCY COMMUNICATION	63,030	0	0	48,948	48,948
3-007	RESEARCH	18,571	0	0	12,045	12,045
3-008	MEASUREMENT OF PROGRESS	12,944	0	0	12,045	12,045
3-009	GRANT RESEARCH & PREPARATION	24,199	0	0	29,582	29,582
3-010	OPERATIONS & MAINTENANCE	63,029	0	0	34,045	34,045
3-011	AIS PREVENTION & MANAGEMENT	311,991	23,000	18,500	205,560	247,060
3-012	[SEE 6-000 LAND ACQUISITION & MGMT]					
3-013	WATERSHED PLANNING & RESILIENCY	29,826	0	0	21,045	21,045
5-000	PROJECTS	\$633,524	\$466,538	\$0	\$298,266	\$764,804
5-000	GENERAL PROJECT DEVELOPMENT	104,110	0	0	97,315	97,315
5-100	FLOODPLAIN & CLIMATE RESILIENCY	106,360	0	0	88,135	88,135
5-200	LAKES	266,608	466,538	0	112,815	579,353
5-300	STREAMS	134,498	0	0	0	0
5-400	WETLANDS	14,632	0	0	0	0
5-500	UPLAND RESOURCES	0	0	0	0	0
5-600	GROUNDWATER	7,316	0	0	0	0
6-000	LAND ACQUISITION & MANAGEMENT	\$311,203	\$0	\$0	\$173,135	\$173,135
6-000	LAND ACQUISITION & MANAGEMENT	311,203	0	0	173,135	173,135

TOTAL BUDGET		\$2,287,688	\$539,538	\$78,500	\$2,673,458	\$3,291,496
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2025 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2025 WMP	2025 Ongoing Expenses	2025 Total Expense Budget with Amendments
1-001	Board Administration	\$75,409	\$35,000	\$35,000
1-001-4000	Managers Per Diem & Payroll Tax		30,000	30,000
1-001-4010	Manager Expenses		2,500	2,500
1-001-4265	Managers Training/Conferences		2,500	2,500
1-002	General Office Expenses	\$113,676	\$118,000	\$118,000
1-002-4240	Cell Phone/Office Phone/Internet		11,000	11,000
1-002-4203	Computer Supplies/Software/IT Support		30,000	30,000
1-002-4635	Copier (Lease)		3,000	3,000
1-002-4200	General Office/Meeting Supplies		2,000	2,000
1-002-4245	Dues/Fees/Subscriptions		1,000	1,000
1-002-4265	Conferences & Workshops/Staff Training & Education		10,000	10,000
1-002-4320	Staff Expenses/Travel (Mileage)		2,000	2,000
1-002-4280	Postage		400	400
1-002-4290	Notices		100	100
1-002-4210	Office Space (Rent)		46,000	46,000
1-002-4220	Office Improvements/Furniture & Fixtures		500	500
1-002-4300	Utilities/Office Upkeep		12,000	12,000
1-003	General Administration	\$190,211	\$234,266	\$234,266
1-003-4100	Salary/Benefits General Admin		187,766	187,766
1-003-4330	Annual Audit		14,000	14,000
1-003-4245	MN Watersheds (formerly MAWD) Dues		7,500	7,500
1-003-4270	Insurance (LMCIT and workers comp)		25,000	25,000
1-004	Professional Services	\$96,794	\$132,000	\$132,000
1-004-4330	CPA/bookkeeping		47,000	47,000
1-004-4337	Consultant/Professional Services		35,000	35,000
1-004-4500	Consulting engineer		10,000	10,000
1-004-4410	Legal		40,000	40,000
TOTAL ADMINISTRATION		\$476,090	\$519,266	\$519,266

Comments
Per diems are tracked for board meetings; managers can submit additional requests for planning days/other mtgs
Travel & accommodations for MN Watersheds Annual Meeting, Summer Tour etc.
Registration fees for MN Watersheds annual mtg and other training/conferences
MidCo., Velocity, employee tech. reimbursement (11 employees @ \$25 per pay period)
Rymark IT Mgmt, device/peripheral purchases, software subscriptions, cyber security (webhosting moved to 3005)
Incl. monthly lease & ink costs (not paper)
Consumables (pens, paper, refreshments), apparel
Newspaper/magazine subscriptions, local papers, No Till Mag, NALMS Mag, bank fees
Registration fees (\$1,000 per employee - 10 full-time permanent employees)
Mileage for admin. purposes only; mileage for permit inspections, monitoring sites, etc. will be coded to the appropriate program
General mailing/postage; large mailers (e.g. annual newsletter) will be coded to the appropriate program
Legal notices for board/admin related items (i.e. budget hearings)
Rent+CAM for Suite A only
Several improvements budgeted in 2024 including energy smart upgrades. Likely little needed in 2025
Electric, office cleaning crew, City of FL utility bill, general office upkeep.
1.7 full-time equivalents
Per 2023-2024 service agreement
Dues = Estimated Market Values x 0.00048 x 0.005 not to exceed \$7,500
Includes boat and storage units
Redpath & Associates
Ongoing: HR Support (\$35K). 2024 budget included \$52K for Building Design Consultant
Meeting attendance only, general prog/proj development items in 3000/5000
General prog/proj development items in 3000/5000. Unlike Engineering, much of Legal is purely administrative



2025 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2025 WMP	2025 Ongoing Expenses	2025 Total Expense Budget with Amendments
2-000	Debt Services Fund	\$150,000	\$438,608	\$438,608
2-000-A	CWP Loan A Principal Repayment (0% Interest)		150,000	150,000
2-000-B	CWP Loan B Principal Repayment (0% Interest)		175,000	175,000
2-000-C	CWP Loan C Principal + Interest Repayment		113,608	113,608
2-000-D	CWP Loan D Principal + Interest Repayment			0
TOTAL DEBT SERVICES FUND		\$150,000	\$438,608	\$438,608

Comments
Clean Water Partnership (CWP) Loan A repayment began in 2022. \$150K/yr for 10 years. 0% interest
CWP Loan B closed out early, and repayments will now begin in 2024 instead of 2025. \$175K/yr for 10 years. 0% interest
CWP Loan C execution in progress. \$750K disbursement. 7-year repayment schedule at 1.5% interest
CWP Loan D potential in future. Est. \$500K disbursement. 7-year repayment schedule at 1.5% interest



2025 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2025 WMP	2025 Est. Grant Spend	2025 Est. Other Rev. Spend	2025 Ongoing Expenses	2025 New Expenses	2025 Total Expense Budget with Amendments
Various	District Staff Program Support (Staff Management/Coord. Td	431,634	0	30,000	787,333	0	817,333
Various	Engineering Costs (Rolled in to subcategories below)				200,000		200,000
Various	Legal Costs (Rolled in to subcategories below)				15,000		15,000
3-000	General Program Development	\$16,320	\$0	\$0	\$22,590	\$0	\$22,590
3-000-4100	Staff Management & Coordination	7,316			22,090		22,090
3-000-A	General Program Development	9,004			500		500
3-001	District Rules and Rulemaking	\$0	\$0	\$0	\$0	\$0	\$0
3-001-4100	Staff Management & Coordination	0			0		0
3-001-A	Ongoing Initiatives	0			0		0
3-001-B	Rule Implementation Review	0			0		0
3-002	Permitting	\$225,103	\$0	\$60,000	\$261,946	\$0	\$321,946
3-002-4100	Staff Management & Coordination	146,316		30,000	201,946		231,946
3-002-A	Ongoing Initiatives	76,535		30,000	60,000		90,000
3-002-B	Volume Banking Program Oversight	1,126			0		0
3-002-C	Wetland Banking Program Oversight	1,126			0		0
3-003	Monitoring & Data Assessment	\$306,139	\$0	\$0	\$219,905	\$0	\$219,905
3-003-4100	Staff Management & Coordination	73,158			99,405		99,405
3-003-A	Ongoing Initiatives	11,255			27,000		27,000
3-003-B	Stream Monitoring	135,061	TBD pending grant award(s)		80,000		80,000
3-003-C	Lake Monitoring	67,531			13,500		13,500
3-003-D	Wetland Monitoring	11,255			0		0
3-003-E	Groundwater Monitoring	7,879			0		0
3-004	Non-Point Source Pollution Abatement	\$138,437	\$40,000	\$0	\$189,931	\$0	\$229,931
3-004-4100	Staff Management & Coordination	14,632			132,541		132,541
3-004-A	Ongoing Initiatives	11,255			25,000		25,000
3-004-B	Residential Landowner Grant	11,255	40,000		20,000		60,000
3-004-C	Agricultural and Rural BMP Incentives/Cost-Share	33,765			12,390		12,390
3-004-D	Commercial/Community Grant	11,255	TBD pending grant award(s)		0		0
3-004-E	Municipal Stormwater Remediation Program	56,275	TBD pending grant award		0		0
3-005	Education and Outreach	\$133,372	\$10,000	\$0	\$186,541	\$0	\$196,541
3-005-4100	Staff Management & Coordination	73,158			132,541		132,541
3-005-A	Ongoing Initiatives	56,275	10,000		42,000		52,000
3-005-B	Standard Project Signage	0			10,000		10,000
3-005-C	Local student engagement	3,939			2,000		2,000
3-006	Interagency Communication	\$63,030	\$0	\$0	\$48,948	\$0	\$48,948
3-006-4100	Staff Management & Coordination	43,895			44,180		44,180
3-006-A	Ongoing Initiatives (Miscellaneous Projects)	5,628			0		0
3-006-B	Modeling (H&H Model Update)	5,628			0		0
3-006-C	Geographic Information Systems (GIS)	2,251			2,200		2,200
3-006-D	District Web Mapper	5,628			2,568		2,568
3-006-E	Boundary Review	0			0		0
3-007	Research	\$18,571	\$0	\$0	\$12,045	\$0	\$12,045
3-007-4100	Staff Management & Coordination	7,316			11,045		11,045
3-007-A	Ongoing Initiatives	11,255			1,000		1,000
3-007-B	New Initiatives	0			0		0

Comments
FYI only - amounts are rolled into subcategories below
FYI only - amounts are rolled into subcategories below
FYI only - amounts are rolled into subcategories below
0.2 full-time equivalents
New: +\$50K for general prog development. Most general program expenses can be coded to an individual program below
<0.1 full-time equivalents
Code rules/pre-development questions to 3002A
Last rules update completed in 2018. Staff keep running list of potential eventual revisions, but no full review anticipated in 2024.
This program contributes to the District's Comprehensive Shoreline Restoration Initiative
2.1 full-time equivalents
Pre-permit review and gov't orgs costs covered by District, all the rest is covered by permittees.
Staff-led, some budget for engineering assistance
Staff-led, some budget for engineering assistance
0.9 full-time equivalents
Planning & reporting support from EOR (report spans multiple monitoring categories e.g., stream/lake)
Contracted long-term sites, project effectiveness sites; diagnostic monitoring, stream equipment
Staff-led lake monitoring, CAMP program, lake equipment
Review results of Nat. Resource Inventory and H&H modeling for landlocked basins at end of 2022 and decide if/where wetland monitoring is needed
Partner with DNR
This program contributes to the District's Comprehensive Shoreline Restoration Initiative
1.2 full-time equivalents
\$\$ For tech assist. Contracts with 2 SWCDs. Assistance from Blue Water Science for shoreline inventory updates (Bone/Forest/Comfort)
\$\$ for BMPs - expanding program with help from GreenCorps member and grant apps; also includes buckthorn removal tool rental program
Existing ag BMP commitments + new potential ag bmps
Aim for 100% grant funded. Work with lake associations and other community groups to apply for partnership grants for projects of their choosing.
Cost-share for cities to go above and beyond min SW mgmt requirements. Staff/eng coordination has been more successful than cost-share program
This program contributes to the District's Comprehensive Shoreline Restoration Initiative
1.2 full-time equivalents
EMWREP, District Tour, Materials/Mailers Printing/Postage, Event/Engagement Supplies, CAC Projects, Website/Constant Contact, Blue Thumb
Multi-year effort. Began in 2023 after logo/re-branding was completed.
Chisago Co. Childrens Water Festival: \$2,000
0.4 full-time equivalents
Coordination with other local TMDL entities, MS4, etc. (Legal and engineer time) - see 3-000-A Gen Prog. Mgmt
Multi-year effort to update each subwatershed in the District. Coordinated with local municipalities. Little Comfort & Forest LMD in 2022.
ArcGIS online subscription (discounted per Esri grant program)
Ongoing hosting/maintenance of projects database and interactive web map (\$192/mo)
Coordinated with neighboring WDs; some engineering assistance, but not a comprehensive effort at this time
0.1 full-time equivalents
Three phases of paleo core initiatives completed as of 2022! Moody, Shields, Comfort, Bone, School, Little Comfort, Forest 3 basins
Potential new research initiatives (e.g. coordination with local universities)



2025 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2025 WMP	2025 Est. Grant Spend	2025 Est. Other Rev. Spend	2025 Ongoing Expenses	2025 New Expenses	2025 Total Expense Budget with Amendments	Comments
3-008	Measurement of Progress	\$12,944	\$0	\$0	\$12,045	\$0	\$12,045	
3-008-4100	Staff Management & Coordination	7,316			11,045		11,045	0.1 full-time equivalents
3-008-A	Ongoing Initiatives	5,628			1,000		1,000	Engineering assistance with project p-reduction analysis & adaptive management summary presentation
3-009	Grant Research and Preparation	\$24,199	\$0	\$0	\$29,582	\$0	\$29,582	
3-009-4100	Staff Management & Coordination	7,316			22,090		22,090	0.2 full-time equivalents
3-009-A	Ongoing Initiatives	16,883			7,492		7,492	Consultant time to assist w/ preparing grants, work plan revisions.
3-010	Operations & Maintenance	\$63,029	\$0	\$0	\$34,045	\$0	\$34,045	
3-010-4100	Staff Management & Coordination	43,895			11,045		11,045	0.1 full-time equivalents
3-010-A	Ongoing Initiatives	0			13,000		13,000	Vehicle maintenance/gas, legal notices, aerator electric bills, EOR assistance, staff mileage, property service fees
3-010-B	Annual Recurring Operations & Maintenance	2,251			10,000		10,000	Ongoing easement/agreement payments for projects (Mattson, Zaruba)
3-010-C	Unplanned Major Maintenance	16,883					0	Budget transfer or fund from reserve if needed
3-010-D	8th Street Basin Iron Enhanced Sand Filter	0					0	Construction not likely in 2023. Continue coord with City of FL and maybe replace iron sand media if/when basin gets expanded by City.
3-010-E	Hilo Lane Iron Enhanced Sand Filter	0					0	Scheduled for 2026
3-010-F	Shields Lake Stormwater Reuse System	0					0	Scheduled for 2029
3-011	Aquatic Invasive Species (AIS) Prevention & Management	\$311,991	\$23,000	\$18,500	\$205,560	\$0	\$247,060	
3-011-4100	Staff Management & Coordination				88,360		88,360	0.8 full-time equivalents
3-011-20-A	(District-Wide) Ongoing Initiatives				1,500		1,500	Time for Smith Partners to review contract docs, consultant time from EOR
3-011-20-B	(District-Wide) Watercraft Inspections		15,000	18,500	50,000		83,500	Includes partner contrib and expected Wash Co grants. Grants are likely but not guaranteed
3-011-20-C	(District-Wide) AIS Prevention at Boat Launch Sites		TBD pending grant award		5,000		5,000	Garbage/compost upkeep, signage upkeep on bins, portable restroom at Bone Lake. POTENTIAL: CD3 station if grant or partner funding can be leveraged
3-011-20-D	(District-Wide) AIS Early Detection and Rapid Response			TBD			0	Fund from reserve and utilize partnerships as needed
3-011-20-E	(District-Wide) Invasive Species Control Pilot Projects						0	Staff time only. Include in 2025 work plan to support research institutions like MAISRC
3-011-21-F	(Moody) Point-Intercept Macrophyte Survey						0	Perform point intercept surveys every 5 years
3-011-21-G	(Moody) AIS Management			TBD pending grant award	2,000		2,000	Meander survey and potential small CLP treatment depending on point-intercept survey outcome and holistic lake management approach
3-011-21-H	(Moody) Common Carp Management						0	Coordinate fish surveys with DNR per their schedule
3-011-22-F	(Bone) Point-Intercept Macrophyte Survey						0	Last point-intercept survey in 2023; every five years = next survey in 2028
3-011-22-G	(Bone) AIS Management			TBD pending grant award	5,500		5,500	CLP: survey+herbicide costs. EWM: survey cost only; likely able to obtain DNR AIS Control grant
3-011-22-H	(Bone) Common Carp Management						0	Fish barriers in place and maintained through 3010 O&M Program. Coordinate fish surveys with DNR. Recent PCA report indicated carp population is low.
3-011-25-F	(Little Comfort) Point-Intercept Macrophyte Survey						0	Staff-led meander survey is sufficient for a lake of this size
3-011-25-G	(Little Comfort) AIS Management			TBD pending grant award			0	Staff perform meander survey - funded through Staff Management & Coordination
3-011-25-H	(Little Comfort) Common Carp Management						0	Coordinate fish surveys with DNR per their schedule
3-011-26-F	(Shields) Point-Intercept Macrophyte Survey						0	Shields Lake is OK to have meander survey instead of full point-intercept survey
3-011-26-G	(Shields) AIS Management			TBD pending grant award	2,000		2,000	BWS survey costs&herbicide, CLP treatment to reduce internal loading.
3-011-26-H	(Shields) Common Carp Management						0	Carp management slated for 2023, plan for some rollover into 2024. Latest survey says population is low. Perform some outreach re carp angling.
3-011-27-F	(Keewahtin) Point-Intercept Macrophyte Survey				2,500		2,500	Last point-intercept survey in 2020; every five years = next survey in 2025.
3-011-27-G	(Keewahtin) AIS Management				1,200		1,200	Largely staff-coordinated purple loosestrife management. Potentially some herbicide treatment costs.
3-011-28-F	(Forest) Point-Intercept Macrophyte Survey						0	Last point-intercept survey in 2023; every five years = next survey in 2028
3-011-28-G	(Forest) AIS Management		8,000		42,000		50,000	CLP & FR: survey+herbicide costs. EWM: survey cost only.
3-011-28-H	(Forest) Common Carp Management						0	Carp survey/management slated for 2023
3-011-29-F	(Comfort) Point-Intercept Macrophyte Survey						0	Last point-intercept survey in 2023; every five years = next survey in 2028 (move up schedule per discussion at May 11, 2023 mtg)
3-011-29-G	(Comfort) AIS Management			TBD pending grant award	5,500		5,500	CLP: survey+herbicide costs. EWM: survey cost only. Includes 2023 point-intercept survey costs
3-012	Land Acquisition & Management - See 6000 Series							
3-013	Watershed Planning & Resiliency	\$29,826	\$0	\$0	\$21,045	\$0	\$21,045	
3-013-4100	Staff Management & Coordination	7,316			11,045		11,045	0.1 full-time equivalents
3-013-A	Ongoing Initiatives	22,510			10,000		10,000	Engineering assistance
3-013-B	Vulnerability Assessment	0		TBD pending grant award(s)			0	Full vulnerability assessment still not completed, but some data gathered. 2 yrs of grant applications not awarded for effort. Consider funding from levy in 2024.
3-013-C	Emergency Response Plan	0					0	Internally-led effort
3-013-D	Watershed Management Plan Update	0					0	No updates planned until 2030
TOTAL PROGRAMS		\$1,342,961	\$73,000	\$78,500	\$1,244,183	\$0	\$1,395,683	

Account Number	Budget Item	2025 WMP	2025 Est. Grant Spend	2025 Est. Other Rev. Spend	2025 Ongoing Expenses	2025 Total Expense Budget with Amendments
Various	District Staff Projects Support (Staff Management/Coordination)	168,263	0	0	187,766	187,766
Various	Engineering Costs (Rolled in to subcategories below)		40,000		200,000	240,000
Various	Legal Costs (Rolled in to subcategories below)		2,000		25,000	27,000
5-000	General Project Development	\$104,110	\$0	\$0	\$97,315	\$97,315
5-000-4100	Staff Management & Coordination	36,579			77,315	77,315
5-000-A	General Project Dev./Pre-Project Investigation	67,531			20,000	20,000
5-100	Floodplain & Climate Resiliency	\$106,360	\$0	\$0	\$88,135	\$88,135
5-100-4100	Staff Management & Coordination	21,947			33,135	33,135
5-120-A	Volume Control Facility/Regional Treatment Impl.	84,413	TBD pending grant award		5,000	5,000
5-120-B	Greenway Corridor Visioning & Assessment	0				0
5-120-C	Floodplain/Greenway Implementation	N/A	TBD pending grant award		50,000	50,000
5-200	Lakes	\$266,608	\$466,538	\$0	\$112,815	\$579,353
5-200-4100	Staff Management & Coordination	65,842			77,315	77,315
5-223-A	(Birch) Agricultural BMP Implementation		TBD pending grant award		1,000	1,000
5-224-A	(School) Agricultural BMP Impl. (July Ave Feedlot)		45,000		4,500	49,500
5-225-B	(Little Comfort) Diagnostic Study Implementation					0
5-225-C	(Little Comfort) Heath Ave IESF		52,000		10,000	62,000
5-225-D	(Little Comfort) Internal Load Management					0
5-226-D	(Shields) Shoreline Restoration					0
5-228-F	(Forest) Internal Load Management		297,538		20,000	317,538
5-228-G	(Forest) Shoreline Restoration (Public Properties)		13,000			13,000
5-229-A	(Comfort) Diagnostic Study Update		59,000			59,000
5-229-D	(Comfort) Shallow Pond Restoration		See Floodplain/Greenway Implementation			0
5-229-E	(Comfort) City of Forest Lake Urban Retrofits	200,766	See Floodplain/Greenway Implementation			0
5-299-A	Secondary Lakes Water Quality Studies					0
5-300	Streams	\$134,498	\$0	\$0	\$0	\$0
5-300-4100	Staff Management/Coord.	21,947			0	0
5-320-A	(District-wide) Stream Diagnostic Study	0				0
5-340-A	(Sunrise River) Diagnostic Study Implementation	112,551				0
5-341-A	(BBSLC Tributary) Diagnostic Study Implementation	0				0
5-400	Wetlands	\$14,632	\$0	\$0	\$0	\$0
5-400-4100	Staff Management/Coord.	14,632			0	0
5-420-A	Comprehensive Wetland Inventory	0				0
5-420-B	Wetland Bank Implementation	0				0
5-420-C	Wetland Enhancements	0	TBD pending grant award			0
5-500	Upland Resources	\$0	\$0	\$0	\$0	\$0
5-500-4100	Staff Management/Coord.	0			0	0
5-520-B	Natural Resources Inventory and Prioritization	0				0
5-600	Groundwater	\$7,316	\$0	\$0	\$0	\$0
5-600-4100	Staff Management/Coord.	7,316			0	0
5-620-B	GW-Dependent Natural Resource Action Plan	0				0
5-620-C	Lake Groundwater-Surface Water Interaction Study	0				0
TOTAL PROJECTS		\$633,524	\$466,538	\$0	\$298,266	\$764,804

2025 Status	Comments
	FYI only - amounts are rolled into subcategories below
	FYI only - amounts are rolled into subcategories below
	FYI only - amounts are rolled into subcategories below
Ongoing	0.7 full-time equivalents
Ongoing	New: +\$60k. weekly staff-EOR coordination meetings, pre-project investigations to target new projects as opportunities present themselves
Ongoing	0.3 full-time equivalents
In Progress	Continued coordination among engineer/staff/city to sort out feasibility
See Other ->	Ongoing: Focus on high priority lake WQ projects, floodplain vuln.; comp. shoreline resto., and eval. land acq. opportunities against WMP
Future	Implementation of Floodplain Vulnerability Assessment. May also implement under Volume Control Facility, Land Acquisition, Cost-Share
	Some items in this budget category contribute to the District's Comprehensive Shoreline Restoration Initiative
Ongoing	0.7 full-time equivalents
Future	Potential future project. Work with landowner. Seek grants and other revenues.
In Progress	FY24 CWF July Ave Feedlot. Full grant spend budgeted in 2024.
Future	Implement more projects to achieve Little Comfort load reduction goals
In Progress	Board budget transfer on 1/23/25 to reflect FY25 Clean Water Fund grant award
Future	Alum treatment not recommended at this time. Potential future application once more projects are in place.
See Other ->	In progress through 3004 Cost-Share Program. 2023 project - direct implementation in partnership with City at city park
In Progress	FY23 CWF Grant Alum Treatment - Phase 1 dose in 2023, monitoring in 2024, phase 2 dose in 2025; 527 lb/yr P reduction
In Progress	North Shore Circle Park Restoration. FY24 ECP grant awarded. Staff time = match. Applied for Musser grant to help cover match portion.
In Progress	Board budget transfer on 1/23/25 to reflect FY25 Clean Water Fund grant award
Future	Still implementing other projects in this area, such as regional treatment facility. Project requires significant land acquisition due to water level impacts.
Future	Low cost-benefit, but staff is evaluating potential sites from report and coord with City. Several sites retrofitted thru permitting program over the years
Ongoing	District-staff led - will be worked into 2025 staff work plan
Ongoing	<0.1 full-time equivalents
See Other ->	Additional diagnostic monitoring is occurring through ongoing 3003 Monitoring & Data Assessment Program
See Other ->	Loading from this tributary addressed through projects under Lakes and Greenway Corridor Initiative. Stream re-meander has low cost-benefit.
See Other ->	Beaver dam analogs not feasible. Investigate other project options along this stream channel/at School Lake. See Monitoring Program and Lakes.
Ongoing	<0.1 full-time equivalents
Future	2022 NRI collected some wetland data. May perform more comprehensive inventory w/ field work in future
Future	Priority sites identified, but no willing landowners as of now
Future	Ongoing: implement as opportunities/funding arise. Possible wetland restoration at Bone Lake South Wetland w/ Lessard-Sams OHF
Ongoing	<0.1 full-time equivalents
Future	2022 NRI collected some upland data. May perform more comprehensive inventory w/ field work in future
Future	Lower priority item compared to other projects



2025 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2025 WMP	2025 Est. Grant Spend	2025 Est. Other Rev. Spend	2025 Ongoing Expenses	2025 Total Expense Budget with Amendments
Various	District Staff Projects Support (Staff Management/Coord. Total)					
Various	Engineering Costs (Rolled in to subcategories below)					
Various	Legal Costs (Rolled in to subcategories below)					
6-000	Land Acquisition & Management	\$311,203	\$0	\$0	\$173,135	\$173,135
6-000-4100	Staff Management & Coordination	7,316			33,135	33,135
6-000-A	Ongoing Initiatives & New Acquisition Investigations	303,887			10,000	10,000
6-000-B	Tax Forfeit Properties					0
6-000-C	Broadway & I-35 Open Space					0
6-000-D	North Shore Trail Nature Area					0
6-000-E	Hayward Avenue Wetland					0
6-000-F	Bone Lake South Wetland					0
6-000-G	Heath Ave Iron Enhanced Sand Filter				130,000	130,000
6-000-H	Office Space Acquisition		TBD pending grant award(s)			0
TOTAL LAND ACQUISITION & MANAGEMENT		\$311,203	\$0	\$0	\$173,135	\$173,135

Comments
0.3 full-time equivalents
2/13/25 Budget Amendment



2025 Budget

Comfort Lake-Forest Lake Watershed District

Loan Repayment Schedule Projection Scenario (Loans A, B, C, D)

Year	Disbursement Loan A (Closed Out)	Disbursement Loan B (Closed Out)	Disbursement Loan C (Closed)	Disbursement Loan D (Pending)	Total Disbursement	Repayment Loan A (0% Interest, 10-yr Payment)	Repayment Loan B (0% Interest, 10-yr Payment)	Repayment Loan C (1.5% Interest, 7-yr Payment)	Repayment Loan D (1.5% Interest, 7-yr Payment)	Total Repayment	Estimated Debt Service Levy	Estimated Debt Service Fund Investment Interest	Debt Service Levy Minus Repayment	Debt Service Levy YE Savings Balance (Dedicated Fund)	Disbursement- Repayment Balance
2019	\$282,076				\$282,076										\$282,076
2020	\$361,231				\$361,231										\$361,231
2021	\$856,693				\$856,693										\$856,693
2022		\$763,395			\$763,395	\$150,000				\$150,000	\$350,000	\$1,372	\$201,372	\$201,372	\$613,395
2023		\$986,605			\$986,605	\$150,000				\$150,000	\$350,000	\$6,021	\$206,021	\$407,393	\$836,605
2024			\$750,000	\$50,000	\$800,000	\$150,000	\$87,500	\$56,804		\$294,304	\$350,000		\$55,696	\$463,089	\$505,696
2025				\$450,000	\$450,000	\$150,000	\$175,000	\$113,607		\$438,607	\$400,000		(\$38,607)	\$424,482	\$11,393
2026						\$150,000	\$175,000	\$113,607	\$75,532	\$514,139	\$400,000		(\$114,139)	\$310,343	(\$514,139)
2027						\$150,000	\$175,000	\$113,607	\$75,532	\$514,139	\$400,000		(\$114,139)	\$196,204	(\$514,139)
2028						\$150,000	\$175,000	\$113,607	\$75,532	\$514,139	\$400,000		(\$114,139)	\$82,065	(\$514,139)
2029						\$150,000	\$175,000	\$113,607	\$75,532	\$514,139	\$450,000		(\$64,139)	\$17,926	(\$514,139)
2030						\$150,000	\$175,000	\$113,607	\$75,532	\$514,139	\$500,000		(\$14,139)	\$3,787	(\$514,139)
2031						\$150,000	\$175,000	\$56,804	\$75,532	\$457,335	\$453,548		(\$3,787)	(\$0)	(\$457,335)
2032							\$175,000		\$75,532	\$250,532	\$250,532		\$0	\$0	(\$250,532)
2033							\$175,000			\$175,000	\$175,000		\$0	\$0	(\$175,000)
2034							\$87,500			\$87,500	\$87,500		\$0	\$0	(\$87,500)
TOTAL	\$1,500,000	\$1,750,000	\$750,000	\$500,000	\$4,500,000	\$1,500,000	\$1,750,000	\$795,250	\$528,723	\$4,573,973	\$4,566,580		\$0		(\$73,973)
					PRINCIPAL	\$1,500,000	\$1,750,000	\$750,000	\$500,000	\$4,500,000					
					ESTIMATED INTEREST PAYMENTS	\$0	\$0	\$45,250	\$28,723	\$73,973					

ESTIMATED INTEREST REVENUE FROM CLFLWD SAVINGS ACCOUNT	2023	2024 estimated	2025 estimated
	\$39,526	\$50,000	\$50,000

NEW: CWP Loans capped at \$750K, no longer 0% interest, and repayments must now be made at 1.5% interest rate on 7-yr schedule.

Loan A is closed out and in the repayment phase

Loan B is closed out and in the repayment phase

Loan C is awarded and \$750,000 has been disbursed. Staff received updated loan interest projects from PCA in mid May 2024.

Option 1 (recommended): Close out Loan C, apply for and disburse \$500,000 under Loan D later this year/early 2025. Est. total interest = \$75,416

Option 2: Loan C may be amended to include an additional \$500,000. Est. total interest = \$121,797

NOTE: Years 2026-2031 have compounded repayments from multiple loans, resulting in >\$500,000 in loan repayments. See 2021-2027 Projections page for estimated impacts on expense-revenue breakout

2025 Budget

Comfort Lake-Forest Lake Watershed District

Earned Grant Revenue

Account	Grant	Total Grant Award	Estimated FY2024				Estimated FY2025				Comment
			FY24 Grant Revenue	FY24 Grant Expenditures	FY24 Unearned Revenue	FY24 EARNED Revenue	FY25 Grant Revenue	FY25 Grant Expenditures	FY25 Unearned Revenue	FY25 EARNED Revenue	
GRAND TOTAL		\$11,940,400	\$898,500	\$1,405,116	\$70,000	\$1,327,916	\$2,742,076	\$1,482,076	\$1,260,000	\$1,482,076	
5-228-D	FY22 CWF WJD-6 Wetland Restoration	\$386,000	\$193,000	\$386,000	\$0	\$347,400					Project completed in 2024. Project signage to be completed in 2025.
5-221-B	FY22 CWF Moody - Capstone Projects	\$239,500	\$119,750	\$215,058	\$0	\$215,058					Majority of project completed in 2024. Moody Lake ag practices and project signage to be completed in 2025.
5-228-F	FY23 CWF Forest Alum	\$533,600		\$0	\$0	\$0	\$297,538	\$297,538		\$297,538	First half of project completed in 2023. Monitoring in 2024. Second half of project to be completed in 2025.
5-224-A	FY24 CWF School Lake Ag BMPs	\$90,000	\$45,000	\$10,000	\$35,000	\$10,000	\$45,000	\$45,000	\$0	\$45,000	Project entails multiple BMPs. Roof runoff management completed in 2024. Remaining feedlot and ag field BMPs to be completed in 2025/2026.
5-228-G	ECP Forest Lake North Shore Circle City Park Shoreline Resto	\$26,000	\$13,000	\$13,000	\$0	\$13,000	\$13,000	\$13,000	\$0	\$13,000	Project design in 2024. Project to be completed in 2025.
5-225-C	LSC WBIF Heath Avenue IESF Feasibility Study	\$49,000	\$49,000	\$49,000	\$0	\$49,000	\$0	\$0	\$0	\$0	Feasibility study completed in January 2025 (will be on January 23rd meeting agenda)
3-011	Washington County AIS annual grants	\$29,500	\$29,500	\$29,500	\$0	\$29,500	\$23,000	\$23,000	\$0	\$23,000	2024 grants closed out. 2025 amounts pending: Bone/Forest Watercraft Inspections, Forest Lk Flowering Rush, Forest Lake Curly-leaf Pondweed
3-004	MN Glacial Lakes Partnership Grant - Shoreline Restorations, Inventories, Outreach	\$60,000	\$0	\$0	\$0	\$0	\$50,000	\$50,000	\$0	\$50,000	No grant dollars spent in 2024. Projects will be completed in 2025/2026.
3-012-A	LCCMR ENRTF Great River Greening Partnership - North Shore Trail Nature Area	\$77,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Great River Greening is fiscal agent and will contractor for and pay for the work. \$77,000 worth of work occurring at North Shore Trail Nature Area in 2024 and 2025.
1-004	BWSR PRAP - Strategic Planning	\$10,000	\$0	\$0	\$0	\$0	\$10,000	\$10,000	\$0	\$10,000	Strategic planning in process. To be completed in 2025.
3-013-B	PCA Local Climate Action - Planning	\$40,000	\$0	\$0	\$0	\$0	\$40,000	\$40,000	\$0	\$40,000	Floodplain vulnerability in process. To be completed in 2025.
3-004	GreenCorps Member Host	1 FTE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	CLFLWD was selected to be a host site for the MPCA GreenCorps for the September 2024-August 2025 season. CLFLWD has been assigned 1 FTE for the period (valued at \$40,000+)

2025 Budget

Comfort Lake-Forest Lake Watershed District

Account	Grant	Total Grant Award	Estimated FY2024				Estimated FY2025				Comment
			FY24 Grant Revenue	FY24 Grant Expenditures	FY24 Unearned Revenue	FY24 EARNED Revenue	FY25 Grant Revenue	FY25 Grant Expenditures	FY25 Unearned Revenue	FY25 EARNED Revenue	
5-225-A	FY25 CWF Heath Ave Iron Enhanced Sand Filter	\$1,499,000	N/A	N/A	N/A	N/A	\$500,000	\$52,000	\$448,000	\$52,000	Project to be completed in 2025-2027. Grant expires 12/31/27.
5-229-A	FY25 CWF Accelerated Implementation Grant	\$118,000					\$50,000	\$59,000	\$0	\$50,000	Project to be completed in 2025-2026. Grant expires 12/31/27.
AWARDED OR HIGH PROBABILITY		\$3,157,600	\$449,250	\$702,558	\$35,000	\$663,958	\$1,028,538	\$608,538	\$420,000	\$608,538	
3-012-A	Lessard-Sams Bone Lake South Wetland	\$1,942,000									Awarded; reimbursement basis; uncertain what fiscal year closing will occur and revenue will be earned; pending landowner agreement
3-012-A	CPL Bone Lake South Additional Acquisition Costs	\$500,000									Awarded; reimbursement basis; uncertain what fiscal year closing will occur and revenue will be earned; pending landowner agreement
AWARDED, REVENUE PENDING LANDOWNER AGREEMENT		\$2,442,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
5-229-B	BWSR Green Infrastructure Projects: Goodwin Ave Stormwater Wetland	\$225,800									Applied in January 2025, decision in March
3-004, 3-005	MPCA Local Climate Action: Shoreline Resiliency Planning	\$35,000									Applied in January 2025, decision in April
3-004, 3-005	Fishers & Farmers Partnership: Farmer-Led Council Support and Best Management Practices	\$80,000									Apply in January 2025, preliminary decision in March 2025, final award in March 2026 (after goes through federal grant review process)
3-004, 3-005	BWSR Pollinator Pathways	[\$90,000 not awarded]									Applied in June 2024, but not awarded
5-228-G	Musser Fund Forest Lake North Shore Circle City Park Shoreline Resto	[\$22,000 not awarded]									Applied in March 2024, but not awarded
3-004, 3-011	LCCMR ENRTF Shoreline Restoration & AIS Prevention Partnership Grant	[\$160,000 not awarded]									Applied in March 2024, but not awarded
3-013-B	BWSR Flood Storage Projects - Planning Grant for Floodplain Modeling	[\$40,000 not awarded]									Applied in April 2024, but not awarded
GRANT APPLICATIONS IN PROGRESS, UNDER REVIEW, OR NOT AWARDED		\$340,800	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
3-004	America the Beautiful Partnership Grant - Shoreline Restorations, Outreach	TBD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Joint grant that will likely be administered by DNR acting as fiscal agent. CLFLWD may not see these dollars on our books, but the funding would be going toward our shorelines.
3-004	Lessard-Sams OHF - Bone Lake South Phase 2 (Restoration Work)	\$3,000,000	[beyond 2024]	[beyond 2024]	[beyond 2024]	[beyond 2024]	[beyond 2025]	[beyond 2025]	[beyond 2025]	[beyond 2025]	Application deadline in May, project period begins in July of the following year.
5-120-A	- BWSR Flood Storage Projects - Planning, Implementation and/or - FEMA Federal Flood Mitigation Grants and/or - DNR Flood Hazard Mitigation Grants	\$3,000,000	[beyond 2024]	[beyond 2024]	[beyond 2024]	[beyond 2024]	\$75,000	\$75,000	\$0	\$75,000	Can apply once a project is identified; in the meantime, City of Forest Lake is moving forward with projects of its own for regional treatment
3-004-C	Agricultural BMP grants obtained by farm operators	TBD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	District doesn't handle the funds, but the benefits are realized in the watershed through the implementation of agricultural BMPs
3-004	NRCS and other agricultural BMP grant programs	TBD	[beyond 2024]	[beyond 2024]	[beyond 2024]	[beyond 2024]	\$20,000	\$20,000	\$0	\$20,000	Work with farmer-led council to identify grant seeking needs; some grants may go directly to farmers
1-002	USDA Rural Community Facilities Grant Program - Office Space	TBD	[beyond 2024]	[beyond 2024]	[beyond 2024]	[beyond 2024]					Apply to this grant program and/or other office space grant programs when site is ID'd and site-specific feasibility study is complete
TBD	MPCA State Revolving Fund Point Source Pollution Abatement	TBD	[beyond 2024]	[beyond 2024]	[beyond 2024]	[beyond 2024]					Apply once eligible project is ID'd
TBD	Other grant programs as opportunities arise This is not an exhaustive list of potential grant programs	TBD	[beyond 2024]	[beyond 2024]	[beyond 2024]	[beyond 2024]					
POTENTIAL FUTURE GRANT APPLICATIONS		\$6,000,000	\$449,250	\$702,558	\$35,000	\$663,958	\$1,713,538	\$873,538	\$840,000	\$873,538	



2025 Budget

Comfort Lake-Forest Lake Watershed District

	Budget Item	Audited	Estimated	Approved	Projections: Core/Critical Scenario								Comments
		2023 Audited Yearend	2024 Estimated Yearend	2025 Budget with Amendments	2026 Projection Scenario	2027 Projection Scenario	2028 Projection Scenario	2029 Projection Scenario	2030 Projection Scenario	2031 Projection Scenario	2032 Projection Scenario	2033 Projection Scenario	
REVENUE + LOAN	TAX LEVY	\$1,608,686	\$1,711,251	\$1,805,843	\$1,860,018	\$1,915,818	\$1,973,293	\$2,032,492	\$2,093,466	\$2,156,270	\$2,220,958	\$2,287,587	Scenario: increase levy by 3% each year from 2026-2033
	INTEREST REVENUE	\$39,526	\$60,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	Interest earnings are a function of cash balance in bank; will vary over time; include rough estimate of \$50K as placeholder
	EARNED GRANT REVENUE	\$1,309,491	\$663,958	\$608,538	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	Grant funds uncertain; add grants in as they are awarded, and amend budget with associated expenditures
	OTHER (partners, permit fees)	\$107,391	\$78,500	\$78,500	\$80,855	\$83,281	\$85,779	\$88,352	\$91,003	\$93,733	\$96,545	\$99,441	Partner contrib, permits, interest
	CWP LOAN DISBURSEMENT (DEBT)	\$986,604	\$750,000	\$500,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Loans A & B are disbursed, amend Loan C to bring total disbursements to \$4.5M, end in 2025
	UNCERTAIN GRANTS (Not Included in Total)	N/A	\$663,958	\$873,538	\$1,407,233	\$638,964	\$1,539,143	\$624,405	\$1,571,550	\$531,260	\$547,197	\$563,613	CLFLWD will seek grants equal to project expenditures and as eligibility allows for programmatic work
	TOTAL REVENUE:	\$4,051,698	\$3,313,709	\$2,992,881	\$1,990,873	\$2,049,099	\$2,109,072	\$2,170,844	\$2,234,469	\$2,300,003	\$2,367,504	\$2,437,029	
EXPENSES	LOAN REPAYMENT	\$150,000	\$294,304	\$438,607	\$514,139	\$514,139	\$514,139	\$514,139	\$514,139	\$457,335	\$250,532	\$175,000	Core/critical (not grant funded)
	STAFF WAGES & BENEFITS	\$895,951	\$952,224	\$1,226,000	\$1,262,780	\$1,300,663	\$1,339,683	\$1,379,874	\$1,421,270	\$1,463,908	\$1,507,825	\$1,553,060	Core/critical (largely not grant funded; amend w/ grants as they are awarded)
	ADMINISTRATION/OVERHEAD	\$315,482	\$381,287	\$331,500	\$341,445	\$351,688	\$362,239	\$373,106	\$384,299	\$395,828	\$407,703	\$419,934	Core/critical (not grant funded)
	PERMIT ENGINEER/LEGAL REVIEW	\$74,029	\$60,000	\$90,000	\$92,700	\$95,481	\$98,345	\$101,296	\$104,335	\$107,465	\$110,689	\$114,009	Core/critical (not grant funded)
	PROJECT O&M	\$73,189	\$55,644	\$23,000	\$80,000	\$20,000	\$20,000	\$273,354	\$20,000	\$20,000	\$20,000	\$20,000	Core/critical (not grant funded; Hilo IESF in 2026, Shields SW Reuse in 2029, other projects as needed)
	OTHER ONGOING PROGRAMS	\$302,633	\$552,132	\$465,350	TBD dependent on grants and available fund balance								High priority, but not core/critical - budget as able and seek grants
	NEW PROJECTS	\$2,228,245	\$770,000	\$577,038	TBD dependent on grants and available fund balance								High priority, but not core/critical - budget as able and seek grants
	LAND ACQUISITION & MGMT	\$42,441	\$10,000	\$140,000	TBD dependent on grants and available fund balance								High priority, but not core/critical - budget as able and seek grants
	TOTAL EXPENDITURES:	\$4,081,972	\$3,075,589	\$3,291,495	\$2,291,064	\$2,281,972	\$2,334,407	\$2,641,769	\$2,444,043	\$2,444,537	\$2,296,749	\$2,282,004	
	REVENUE OVER/(UNDER) EXPENDITURES	(\$30,274)	\$238,119	(\$187,615)	(\$300,191)	(\$232,873)	(\$225,335)	(\$470,925)	(\$209,574)	(\$144,533)	\$70,755	\$155,025	

FUND INFORMATION												
Prior Yearend/Beginning of Year Fund Balance (Reserve) - does not include unearned/dedicated revenues	\$1,126,958	\$1,096,684	\$1,279,107	\$1,130,100	\$944,047	\$825,314	\$714,118	\$307,332	\$111,897	(\$28,848)	\$41,906	
Loan Repayment Savings (built up in 2022-2025, start drawing from savings in 2026 - see loan repayment projections)	Taken out of FB	(\$55,696)	\$38,607	\$114,139	\$114,139	\$114,139	\$64,139	\$14,139	\$3,787	(\$0)	\$0	
Est Current Yearend Balance	\$1,096,684	\$1,279,107	\$1,130,100	\$944,047	\$825,314	\$714,118	\$307,332	\$111,897	(\$28,848)	\$41,906	\$196,931	
Beginning of year reserve percentage of budget	27.61%	35.66%	40.22%	49.33%	41.37%	35.35%	27.03%	12.57%	4.58%	-1.26%	1.84%	

NOTES

- Earned grant revenue = grant revenue that has been received and spent
- Unearned grant revenue = grant revenue that is in the District's bank account, but hasn't yet been spent (carries forward each year until grant is spent up; reference figure only/not factored into total)



Draft 2025 Budget

Comfort Lake-Forest Lake Watershed District

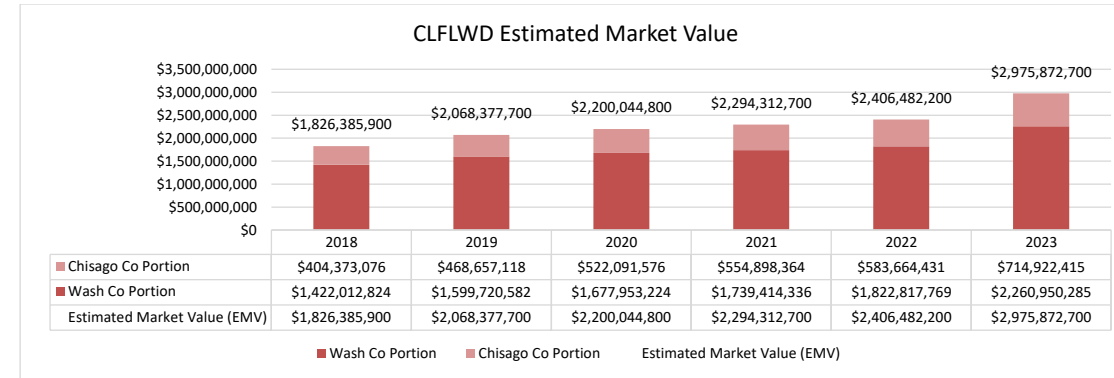
Summary Table of EMV, NTC, Levy, Impact												
Budget Year	Estimated Market Value (EMV) (Prior Year Basis)*	Net Tax Capacity (NTC) (Prior Year Basis)*	Budget Year Levy**	Ratio Levy/Estimated Market Value	Ratio Levy/Net Tax Capacity	Washington Co. Median Tax Impact	Chisago Co. Median Tax Impact	Year-to-Year EMV Increase	Year-to-Year NTC Increase	Year-to-Year Levy Increase	Year-to-Year Increase Washington Median Tax Impact	Year-to-Year Increase Chisago Median Tax Impact
2014	\$1,431,515,600	\$14,032,122	\$755,000	0.05%	5.38%							
2015	\$1,470,005,400	\$14,824,066	\$755,000	0.05%	5.09%			2.69%	5.64%	0%		
2016	\$1,602,023,700	\$16,215,018	\$803,650	0.05%	4.96%	\$95.99	\$103.07	8.98%	9.38%	6%		
2017	\$1,679,944,600	\$17,397,726	\$998,000	0.06%	5.74%	\$133.17	\$123.03	4.86%	7.29%	24%	38.73%	19.37%
2018	\$1,747,607,400	\$18,053,592	\$1,200,000	0.07%	6.65%	\$135.42	\$139.44	4.03%	3.77%	20%	1.69%	13.34%
2019	\$1,826,385,900	\$18,955,914	\$1,300,000	0.07%	6.86%	\$144.61	\$140.58	4.51%	5.00%	8%	6.79%	0.82%
2020	\$2,068,377,700	\$20,586,584	\$1,400,000	0.07%	6.80%	\$162.33	\$152.36	13.25%	8.60%	8%	12.25%	8.38%
2021	\$2,200,044,800	\$21,733,418	\$1,475,000	0.07%	6.79%	\$163.54	\$205.29	6.37%	5.57%	5%	0.75%	34.74%
2022	\$2,294,312,700	\$22,805,705	\$1,622,500	0.07%	7.11%	\$175.27	\$224.99	4.28%	4.93%	10%	7.17%	9.60%
2023	\$2,406,482,200	\$24,076,992	\$1,622,500	0.07%	6.74%	\$184.35	\$226.22	4.89%	5.57%	0%	5.18%	0.55%
2024	\$2,975,872,700	\$30,189,871	\$1,719,850	0.06%	5.70%	\$188.50	\$231.00	23.66%	25.39%	6%	2.25%	2.11%
2025	\$3,214,087,500	\$33,159,538	\$1,805,843	0.06%	5.45%	\$197.15	\$249.00	8.00%	9.84%	5%	4.59%	7.79%
Average Increase				0.06%	6.10%			7.77%	8.27%	8%	8.82%	10.74%

*Government Budgets, and the levies needed to support them, are always for the coming (next) year. However, the basis for the levy (i.e., the Estimated Market Value (EMV) and Net Tax Capacity (NTC) data) is from the year prior to the budget year. E.g., the 2023 budget year line above indicates the 2022 EMV and 2022 NTC because the 2023 EMV and 2023 NTC are not yet calculated.

Blank spaces are datapoints where information/files are not readily available. Tax base records prior to 2014 are not readily available.

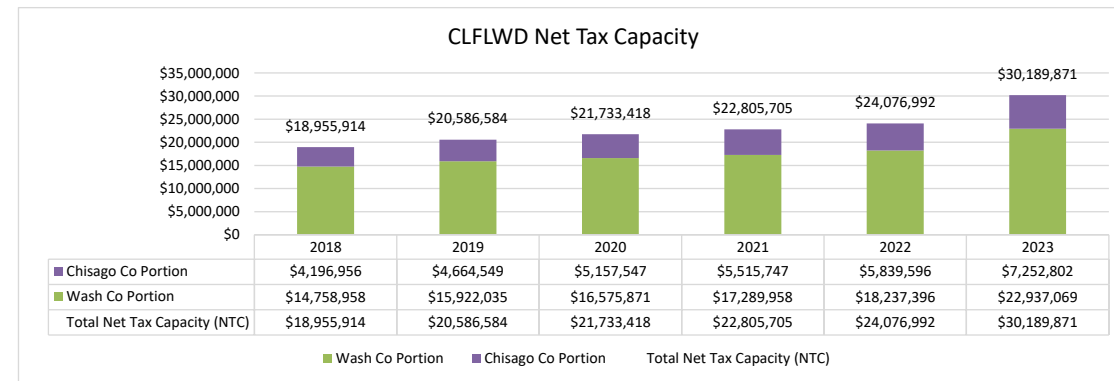
The District's tax levy prior to 2014 was relatively low and relatively flat for several years. From 2002-2008 the levy was approximately \$250,000. From 2009-2015 the levy was \$755,000.

Estimated Market Value				
Year	Estimated Market Value (EMV)	Increase from Previous Year	Wash Co Portion	Chisago Co Portion
2014	\$1,470,005,400		\$1,158,428,983	\$311,576,417
2015	\$1,602,023,700	8.98%	\$1,275,131,917	\$326,891,783
2016	\$1,679,944,600	4.86%	\$1,327,401,132	\$352,543,468
2017	\$1,747,607,400	4.03%	\$1,369,152,984	\$378,454,416
2018	\$1,826,385,900	4.51%	\$1,422,012,824	\$404,373,076
2019	\$2,068,377,700	13.25%	\$1,599,720,582	\$468,657,118
2020	\$2,200,044,800	6.37%	\$1,677,953,224	\$522,091,576
2021	\$2,294,312,700	4.28%	\$1,739,414,336	\$554,898,364
2022	\$2,406,482,200	4.89%	\$1,822,817,769	\$583,664,431
2023	\$2,975,872,700	23.66%	\$2,260,950,285	\$714,922,415

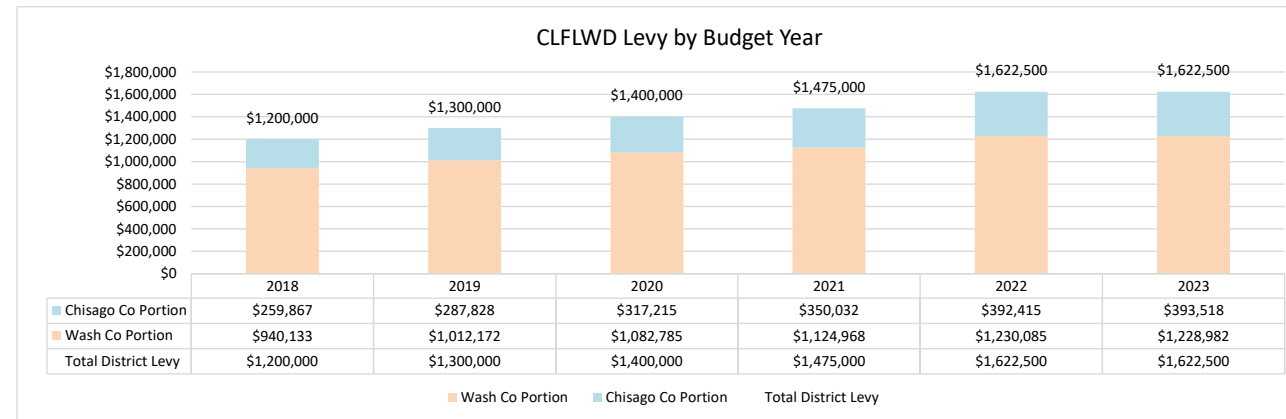


Total Net Tax Capacity (Levy Apportionment)									
Year	Total Net Tax Capacity (NTC)	Wash Co Portion	Chisago Co Portion	Sum check	Total Increase from Previous Year	Wash Co increase from prev year	Chis Co increase from prev year	Washington Percent of Total	Chisago Percent of Total
2014	\$14,032,122	\$11,057,930	\$2,974,192	\$14,032,122				78.80%	21.20%
2015	\$14,824,066	\$11,799,226	\$3,024,840	\$14,824,066	5.64%	6.70%	1.70%	79.60%	20.40%
2016	\$16,215,018	\$12,812,228	\$3,402,790	\$16,215,018	9.38%	8.59%	12.49%	79.01%	20.99%
2017	\$18,053,592	\$14,143,983	\$3,909,609	\$18,053,592	11.34%	10.39%	14.89%	78.34%	21.66%
2018	\$18,955,914	\$14,758,958	\$4,196,956	\$18,955,914	5.00%	4.35%	7.35%	77.86%	22.14%
2019	\$20,586,584	\$15,922,035	\$4,664,549	\$20,586,584	8.60%	7.88%	11.14%	77.34%	22.66%
2020	\$21,733,418	\$16,575,871	\$5,157,547	\$21,733,418	5.57%	4.11%	10.57%	76.27%	23.73%
2021	\$22,805,705	\$17,289,958	\$5,515,747	\$22,805,705	4.93%	4.31%	6.95%	75.81%	24.19%
2022	\$24,076,992	\$18,237,396	\$5,839,596	\$24,076,992	5.57%	5.48%	5.87%	75.75%	24.25%
2023	\$30,189,871	\$22,937,069	\$7,252,802	\$30,189,871	25.39%	25.77%	24.20%	75.98%	24.02%

9% 9% 11% Avg 5-year NTC increase



Levy								
Budget Year	Total District Levy	Wash Co Portion	Chisago Co Portion	Sum check	Total Increase from Previous Year	Wash Co increase from prev year	Chis Co increase from prev year	Levy/Net Tax Capacity
2014	\$755,000	\$594,973	\$160,027	\$755,000				5.38%
2015	\$755,000	\$600,943	\$154,057	\$755,000	0.00%	1.00%	-3.73%	5.09%
2016	\$803,650	\$635,001	\$168,649	\$803,650	6.44%	5.67%	9.47%	4.96%
2017	\$998,000	\$786,431	\$211,569	\$998,000	24.18%	23.85%	25.45%	5.53%
2018	\$1,200,000	\$940,133	\$259,867	\$1,200,000	20.24%	19.54%	22.83%	6.33%
2019	\$1,300,000	\$1,012,172	\$287,828	\$1,300,000	8.33%	7.66%	10.76%	6.31%
2020	\$1,400,000	\$1,082,785	\$317,215	\$1,400,000	7.69%	6.98%	10.21%	6.44%
2021	\$1,475,000	\$1,124,968	\$350,032	\$1,475,000	5.36%	3.90%	10.35%	6.47%
2022	\$1,622,500	\$1,230,085	\$392,415	\$1,622,500	10.00%	9.34%	12.11%	7.11%
2023	\$1,622,500	\$1,228,982	\$393,518	\$1,622,500	0.00%	-0.09%	0.28%	6.74%
2024	\$1,719,850	\$1,306,674	\$413,176	\$1,719,850	6.00%	6.32%	5.00%	5.70%



\$97,350