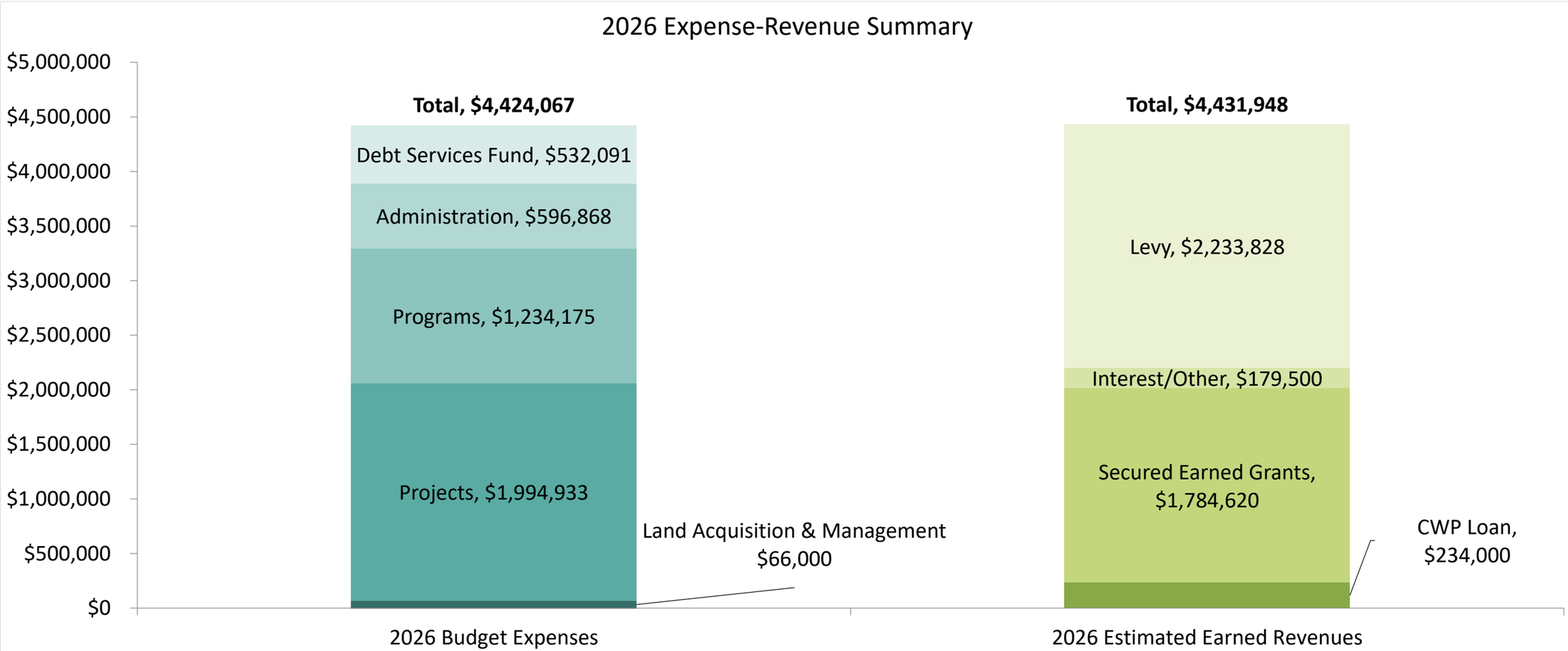
CLFLWD
WATERSHED DISTRICT

2026 Budget

Adopted September 25, 2025

2026 Budget

Comfort Lake-Forest Lake Watershed District



Multiple additional grants are in progress/planned.
Grant revenues will be amended and added to the budget as they are awarded

2026 Budget

Comfort Lake-Forest Lake Watershed District

		Budget Item	2024 Audited Yearend	2025 Total Expense Budget w/ Amendments	2025 Estimated Yearend	2026 Total Expense Budget DRAFT
GENERAL FUND - ADMINISTRATION	GENERAL FUND - ADMINISTRATION					
	REVENUE & LOAN	TAX LEVY	$782,080	$508,200	$498,036	$500,000
		OTHER REVENUES	$16,613	$16,000	$16,000	$16,000
		TOTAL REVENUE:	$798,693	$524,200	$514,036	$516,000
	EXPENSES	1000 ADMINISTRATION	$568,491	$519,266	$595,374	$596,868
		TOTAL EXPENDITURES:	$568,491	$519,266	$595,374	$596,868
		REVENUE OVER/(UNDER) EXPENDITURES	**$230,202**	**$4,934**	**($81,338)**	**($80,868)**
		FUND BALANCE, JANUARY 1ST	**$105,000**	**$335,202**	**$335,202**	**$253,864**
		FUND BALANCE, DECEMBER 31ST	**$335,202**	**$340,137**	**$253,864**	**$172,996**
DEBT SERVICES FUND (debt incurred for program & project expenditures)	DEBT SERVICES FUND					
	REVENUE & LOAN	TAX LEVY	$348,011	$400,000	$400,000	$400,000
		OTHER REVENUES	$16,665			
		TOTAL REVENUE:	$364,676	$400,000	$400,000	$400,000
	EXPENSES	2000 DEBT SERVICES FUND (LOAN REPAYMENT)	$294,303	$438,608	$476,457	$532,091
		TOTAL EXPENDITURES:	$294,303	$438,608	$476,457	$532,091
		REVENUE OVER/(UNDER) EXPENDITURES	**$70,373**	**($38,608)**	**($76,457)**	**($132,091)**
		FUND BALANCE, JANUARY 1ST	**$407,393**	**$477,766**	**$477,766**	**$401,309**
		FUND BALANCE, DECEMBER 31ST	**$477,766**	**$439,158**	**$401,309**	**$269,218**
IMPLEMENTATION FUND	IMPLEMENTATION FUND					
	REVENUE & LOAN PROCEEDS	TAX LEVY	$579,985	$897,643	$898,778	$1,333,828
		EARNED GRANT REVENUE (awarded/high probability)	$514,498	$608,538	$2,927,715	$1,784,620
		OTHER REVENUES	$95,939	$112,500	$122,500	$163,500
		CWP LOAN DISBURSEMENT (debt)	$752,250	$500,000	$500,000	$234,000
		UNEARNED GRANT REVENUE (not included in total)	*$213,440*	*$792,400*	*$792,400*	*$0*
		UNCERTAIN GRANTS (not included in total)	*$0*	*$0*	*$0*	*$502,455*
		TOTAL REVENUE:	$1,942,672	$2,118,681	$4,448,993	$3,515,948
	EXPENSES	3000 PROGRAMS	$1,102,027	$1,506,083	$1,373,168	$1,234,175
		5000 PROJECTS	$779,953	$714,804	$712,747	$1,994,933
		6000 LAND ACQUISITION & MANAGEMENT	$26,626	$173,135	$2,466,954	$66,000
		TOTAL EXPENDITURES:	$1,908,606	$2,394,022	$4,552,869	$3,295,108
		REVENUE OVER/(UNDER) EXPENDITURES	**$34,066**	**($275,341)**	**($103,876)**	**$220,840**
		FUND BALANCE, JANUARY 1ST	**$584,291**	**$618,357**	**$618,357**	**$514,480**
		FUND BALANCE, DECEMBER 31ST	**$618,357**	**$343,015**	**$514,480**	**$735,320**

2026 Budget

Comfort Lake-Forest Lake Watershed District

		Budget Item	2024 Audited Yearend	2025 Total Expense Budget w/ Amendments	2025 Estimated Yearend	2026 Total Expense Budget DRAFT
TOTAL	TOTAL					
	REVENUE & LOAN PROCEEDS	TAX LEVY	$1,710,076	$1,805,843	$1,796,814	$2,233,828
		EARNED GRANT REVENUE (awarded/high probability)	$514,498	$608,538	$2,927,715	$1,784,620
		OTHER REVENUES (partnerships, permits, interest, market value ag credit, donations)	$129,217	$128,500	$138,500	$179,500
		CWP LOAN DISBURSEMENT (debt)	$752,250	$500,000	$500,000	$234,000
		UNEARNED GRANT REVENUE (not included in total)	*$213,440*	*$792,400*	*$792,400*	*$0*
		UNCERTAIN GRANTS (not included in total)	*$0*	*$0*	*$0*	*$502,455*
		TOTAL REVENUE:	**$3,106,041**	**$3,042,881**	**$5,363,029**	**$4,431,948**
	EXPENSES	1000 ADMINISTRATION	$568,491	$519,266	$595,374	$596,868
		2000 DEBT SERVICES FUND (LOAN REPAYMENT)	$294,303	$438,608	$476,457	$532,091
		3000 PROGRAMS	$1,102,027	$1,506,083	$1,373,168	$1,234,175
		5000 PROJECTS	$779,953	$714,804	$712,747	$1,994,933
		6000 LAND ACQUISITION & MANAGEMENT	$26,626	$173,135	$2,466,954	$66,000
		TOTAL EXPENDITURES:	**$2,771,400**	**$3,351,896**	**$5,624,700**	**$4,424,067**
		REVENUE OVER/(UNDER) EXPENDITURES	**$334,641**	**($309,015)**	**($261,672)**	**$7,881**
		FUND BALANCE, JANUARY 1ST	**$1,096,684**	**$1,431,325**	**$1,431,325**	**$1,169,653**
		FUND BALANCE, DECEMBER 31ST	**$1,431,325**	**$1,122,310**	**$1,169,653**	**$1,177,534**
		RESERVE FUND PERCENTAGE OF BUDGET, JANUARY 1ST	40%	43%	25%	26%

Loan repayment savings: CLFLWD set aside levy dollars between 2022-2024 to build up savings for future loan repayment; begin drawing from savings to pay back loans in 2025 and beyond
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

2026 Budget

Comfort Lake-Forest Lake Watershed District

Account Code	Budget Item	2024 Audited YE	2025 Total Expense Budget with Amendments	2025 YTD August 31st	2025 Estimated Yearend	2026 WMP	2026 Grant & Other Revenue Spend	2026 Local Spend	2026 Total Expense Budget DRAFT
	Staff/Consultant Summaries (pulled out from budget below)								
	District Staff Wages/Benefits (Rolled in to each subcategory below) [1]	*$942,837*	*$1,226,000*	*$648,370*	*$1,000,000*	*$0*	*$67,000*	*$1,143,000*	*$1,210,000*
	Engineering Costs (Rolled in to subcategories below)	*$376,862*	*$450,000*	*$450,000*	*$450,000*	*$0*	*$0*	*$19,500*	*$19,500*
	Legal Costs (Rolled in to subcategories below)	*$64,678*	*$82,000*	*$82,000*	*$82,000*	*$0*	*$0*	*$7,500*	*$7,500*
1-000	**ADMINISTRATION[1]**	**$568,491**	**$519,266**	**$409,364**	**$595,374**	**$490,373**	**$0**	**$596,868**	**$596,868**
1-001	BOARD ADMINISTRATION[1]	32,494	35,000	46,674	65,000	77,671	0	35,000	35,000
1-002	GENERAL OFFICE EXPENSES[1]	115,735	118,000	94,887	137,455	117,087	0	129,868	129,868
1-003	GENERAL ADMINISTRATIVE[1]	260,092	234,266	142,150	205,224	195,917	0	306,000	306,000
1-004	PROFESSIONAL SERVICES[1]	160,170	132,000	125,653	187,695	99,698	0	126,000	126,000
2-000	**DEBT SERVICES FUND[1]**	**$294,303**	**$438,608**	**$219,303**	**$476,457**	**$150,000**	**$132,091**	**$400,000**	**$532,091**
2-000	CWP LOAN PRINCIPAL & INTEREST REPAYMENT[1]	294,303	438,608	219,303	476,457	150,000	132,091	400,000	532,091
3-000	**PROGRAMS**	**$1,102,027**	**$1,506,083**	**$899,122**	**$1,373,168**	**$1,452,803**	**$147,000**	**$1,087,175**	**$1,234,175**
3-000	GENERAL PROGRAM DEVELOPMENT[2]	7,962	22,590	12,717	19,018	16,809	0	500	500
3-001	DISTRICT RULES AND RULEMAKING [1]	0	0	0	0	11,593	0	52,000	52,000
3-002	PERMITTING[1]	206,181	321,946	179,636	279,189	231,855	102,000	166,000	268,000
3-003	MONITORING & DATA ASSESSMENT[2]	163,180	219,905	161,215	208,961	315,323	0	102,000	102,000
3-004	NON-POINT SOURCE POLLUTION ABATEMENT[2]	65,220	229,931	104,029	205,498	142,592	5,500	186,500	192,000
3-005	EDUCATION AND OUTREACH[2]	148,499	196,541	101,225	162,108	137,374	10,000	152,000	162,000
3-006	INTERAGENCY COMMUNICATION[2]	55,266	48,948	27,748	42,929	64,919	0	17,000	17,000
3-007	RESEARCH[2]	8,141	12,045	5,870	9,009	19,128	0	11,000	11,000
3-008	MEASUREMENT OF PROGRESS[2]	8,698	12,045	5,870	9,009	13,331	0	11,000	11,000
3-009	GRANT RESEARCH & PREPARATION[2]	16,769	29,582	23,407	30,018	24,924	0	63,000	63,000
3-010	OPERATIONS & MAINTENANCE[1]	103,100	34,045	18,601	32,248	122,884	0	94,475	94,475
3-011	AIS PREVENTION & MANAGEMENT[2]	238,321	307,460	184,362	291,172	321,351	29,500	219,700	249,200
3-012	[SEE 6-000 LAND ACQUISITION & MGMT]								
3-013	WATERSHED PLANNING & RESILIENCY[2]	80,691	71,045	74,441	84,009	30,720	0	12,000	12,000
5-000	**PROJECTS**	**$779,953**	**$714,804**	**$257,878**	**$712,747**	**$1,257,234**	**$1,754,120**	**$240,813**	**$1,994,933**
5-000	GENERAL PROJECT DEVELOPMENT[2]	134,696	97,315	111,157	138,063	107,232	0	58,358	58,358
5-100	FLOODPLAIN & CLIMATE RESILIENCY[2]	24,089	38,135	17,611	27,027	109,552	0	66,000	66,000
5-200	LAKES[2]	573,284	579,353	129,109	547,657	67,818	1,633,120	105,455	1,738,575
5-300	STREAMS[2]	23,884	0	0	0	80,570	0	0	0
5-400	WETLANDS[2]	16,042	0	0	0	884,527	121,000	11,000	132,000
5-500	UPLAND RESOURCES[3]	0	0	0	0	0	0	0	0
5-600	GROUNDWATER[3]	7,959	0	0	0	7,535	0	0	0
6-000	**LAND ACQUISITION & MANAGEMENT**	**$26,626**	**$173,135**	**$151,789**	**$2,466,954**	**$320,539**	**$0**	**$66,000**	**$66,000**
6-000	LAND ACQUISITION & MANAGEMENT[2]	26,626	173,135	151,789	2,466,954	320,539	0	66,000	66,000
TOTAL BUDGET		**$2,771,400**	**$3,351,896**	**$1,937,458**	**$5,624,700**	**$3,670,949**	**$2,033,211**	**$2,390,856**	**$4,424,067**

[1]Core/critical items (see 2020 Workload Analysis Appendix A)

[2]High priority but not core/critical

[3]Medium Priority (associated goals in WMP are medium priority)

2026 Budget

Comfort Lake-Forest Lake Watershed District

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

Year	Disbursement Loan A (Closed Out)	Disbursement Loan B (Closed Out)	Disbursement Loan C (Closed)	Disbursement Loan D (Closed)	Loan E (TBD)	**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)**	Repayment Loan E (TBD)	**Estimated 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**	**$348,876**	**$2,496**	$201,372	$201,372	$613,395
2023		$986,605				**$986,605**	$150,000					**$150,000**	**$347,020**	**$9,001**	$206,021	$407,393	$836,605
2024			$750,000			**$750,000**	$150,000	$87,500	$56,804			**$294,304**	**$348,011**	**$16,665**	$70,372	$477,765	$455,696
2025				$500,000		**$500,000**	$150,000	$175,000	$113,607	$37,849		**$476,456**	**$400,000**		($76,456)	$401,309	$23,544
2026					$234,000	**$234,000**	$150,000	$175,000	$113,607	$75,698	$17,786	**$532,091**	**$400,000**		($132,091)	$269,218	($298,091)
2027						**$0**	$150,000	$175,000	$113,607	$75,698	$35,571	**$549,877**	**$450,000**		($99,877)	$169,341	($549,877)
2028							$150,000	$175,000	$113,607	$75,698	$35,571	**$549,877**	**$500,000**		($49,877)	$119,464	($549,877)
2029							$150,000	$175,000	$113,607	$75,698	$35,571	**$549,877**	**$500,000**		($49,877)	$69,587	($549,877)
2030							$150,000	$175,000	$113,607	$75,698	$35,571	**$549,877**	**$524,647**		($25,230)	$44,357	($549,877)
2031							$150,000	$175,000	$56,804	$75,698	$35,571	**$493,073**	**$493,073**		$0	$44,357	($493,073)
2032								$175,000		$37,849	$35,571	**$248,421**	**$248,421**		$0	$44,357	($248,421)
2033								$175,000			$17,786	**$192,786**	**$192,786**		$0	$44,357	($192,786)
2034								$87,500				**$87,500**	**$87,500**		$0	$44,357	($87,500)
TOTAL	**$1,500,000**	**$1,750,000**	**$750,000**	**$500,000**	**$234,000**	**$4,734,000**	**$1,500,000**	**$1,750,000**	**$795,250**	**$529,889**	**$249,000**	**$4,824,139**	**$4,840,334**	**$28,162**	**$44,357**		**($90,139)**
						PRINCIPAL	**$1,500,000**	**$1,750,000**	**$750,000**	**$500,000**	**$234,000**	**$4,734,000**					
						ESTIMATED INTEREST PAYMENTS	**$0**	**$0**	**$45,250**	**$29,889**	**$15,000**	**$90,139**					

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.

Loan D is closed out

Loan E TBD

NOTE: Years 2026-2031 have compounded repayments from multiple loans, resulting in >$500,000 in loan repayments

2026 Budget

Comfort Lake-Forest Lake Watershed District

Account	Grant	Total Grant Award/ Grant Request	Estimated FY2025				Estimated FY2026				Comment
			FY25 Grant Revenue	FY25 Grant Expenditures	FY25 Unearned Revenue	FY25 EARNED Revenue	FY26 Grant Revenue	FY26 Grant Expenditures	FY26 Unearned Revenue	FY26 EARNED Revenue	
	GRAND TOTAL	**$11,155,784**	**$3,734,115**	**$2,927,715**	**$792,400**	**$2,927,715**	**$1,470,455**	**$2,287,075**	**$0**	**$2,287,075**	
5-228-D	FY22 CWF WJD-6 Wetland Restoration	$386,000	$10,000	$10,000	$0	$10,000	N/A	N/A	N/A	N/A	Project completed in 2024. Project signage to be completed in 2025. Project may come in under budget.
5-221-B	FY22 CWF Moody - Capstone Projects	$239,500	$38,209	$38,209	$0	$38,209	N/A	N/A	N/A	N/A	Majority of project completed in 2024. Moody Lake ag practices and project signage to be completed in 2025. Project may come in under budget.
5-228-F	FY23 CWF Forest Alum	$533,600	$284,000	$284,000	$0	$284,000	N/A	N/A	N/A	N/A	First half of project completed in 2023. Monitoring in 2024. Second half of project to be completed in 2025. Project slated to come in slightly under budget
5-228-G	ECP Forest Lake North Shore Circle City Park Shoreline Resto	$26,000	$24,223	$24,223	$0	$24,223	N/A	N/A	N/A	N/A	Project design in 2024. Project to be completed in 2025. Reimbursement basis grant
5-225-C	LSC WBIF Heath Avenue IESF Feasibility Study	$49,000	$11,491	$11,491	$0	$11,491	N/A	N/A	N/A	N/A	Feasibility study completed under budget. Final grant amount = $45,798.23 - part in FY24, part in FY25
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	$10,000	$10,000	$0	$10,000	N/A	N/A	N/A	N/A	Strategic planning in process. To be completed in 2025.
3-013-B	PCA Local Climate Action - Planning	$40,000	$12,408	$12,408	$0	$12,408	N/A	N/A	N/A	N/A	Floodplain vulnerability in process. To be completed in 2025. Reimbursement basis grant
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+)
5-224-A	FY24 CWF School Lake Ag BMPs	$90,000	[Rec'd in FY24]	$15,000	$0	$15,000	$45,000	$71,800	$0	$71,800	Project entails multiple BMPs. Roof runoff management completed in 2024. Remaining feedlot and ag field BMPs to be completed in 2025/2026.
3-011	Washington County AIS annual grants	$19,884	$19,884	$19,884	$0	$19,884	$17,000	$17,000	$0	$17,000	2025 grants include Bone/Forest Watercraft Inspections ($10,000), Forest Lk Flowering Rush ($4,942), Forest Lake Curly-leaf Pondweed ($4,942). Grant awards declining over time.
3-004	MN Glacial Lakes Partnership Grant - Shoreline Restorations, Inventories, Outreach	$60,000	$46,500	$46,500	$0	$46,500	$13,500	$13,500	$0	$13,500	Projects will be completed in 2025/2026.
5-225-A	FY25 CWF Heath Ave Iron Enhanced Sand Filter	$1,499,000	$749,500	$50,000	$699,500	$50,000	$599,600	$1,349,100	$0	$1,349,100	Project to be completed in 2025-2027, with construction in 2026. Grant expires 12/31/27.
5-229-A	FY25 CWF Accelerated Implementation Grant Sunrise River Headwaters Project Development	$118,000	$59,000	$30,000	$0	$30,000	$59,000	$59,000	$0	$59,000	Project to be completed in 2025-2026. Grant expires 12/31/27.
5-229-B	BWSR Green Infrastructure Projects: Goodwin Ave Stormwater Wetland	$225,800	$112,900	$20,000	$92,900	$20,000	$112,900	$153,220	$0	$153,220	Design in 2025, implementation in 2026
3-004, 3-005	MPCA Local Climate Action: Shoreline Resiliency Planning	$35,000	$35,000	$35,000	$0	$35,000	N/A	N/A	N/A	N/A	Complete Shoreline Resiliency Action Plan in 2025 with help from PR Firm
3-012-A	Lessard-Sams Bone Lake South Wetland	$1,942,000	$1,942,000	$1,942,000	$0	$1,942,000	$0	$0	$0	$0	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	$379,000	$379,000	$0	$379,000	$121,000	$121,000	$0	$121,000	Awarded; reimbursement basis; uncertain what fiscal year closing will occur and revenue will be earned; pending landowner agreement
	AWARDED OR HIGH PROBABILITY	**$5,850,784**	**$3,734,115**	**$2,927,715**	**$792,400**	**$2,927,715**	**$968,000**	**$1,784,620**	**$0**	**$1,784,620**	

2026 Budget

Comfort Lake-Forest Lake Watershed District

Account	Grant	Total Grant Award/ Grant Request	Estimated FY2025				Estimated FY2026				Comment
			FY25 Grant Revenue	FY25 Grant Expenditures	FY25 Unearned Revenue	FY25 EARNED Revenue	FY26 Grant Revenue	FY26 Grant Expenditures	FY26 Unearned Revenue	FY26 EARNED Revenue	
3-004, 3-005	Fishers & Farmers Partnership: Farmer-Led Council Support and Best Management Practices	$80,000	[beyond 2025]	[beyond 2025]	[beyond 2025]	[beyond 2025]	$40,000	$40,000	$0	$40,000	Apply in January 2025, preliminary decision in March 2025, final award in March 2026 (after goes through federal grant review process)
5100	Lessard-Sams OHF - Greenbelt Phase 1 (Easements & Acquisitions)	$3,300,000	[beyond 2025]	[beyond 2025]	[beyond 2025]	[beyond 2025]	$100,000	$100,000		$100,000	Application deadline in May, project period begins in July of the following year. Grant awards finalized in spring 2026 after legislative process.
5400	Lessard-Sams OHF - Bone Lake South Phase 2 (Restoration & Enhancement)	$1,625,000	[beyond 2025]	[beyond 2025]	[beyond 2025]	[beyond 2025]	$100,000	$100,000		$100,000	Application deadline in May, project period begins in July of the following year. Grant awards finalized in spring 2026 after legislative process.
5200	Section 319 Small Watersheds Focus, Group C second grant installment, implement Nine Element Plan	$300,000	[beyond 2025]	[beyond 2025]	[beyond 2025]	[beyond 2025]	$72,455	$72,455	TBD	$72,455	Federal grant yet unconfirmed. If still awarded, will be available fall 2026. Use some funds for Heath IESF and School Lake Ag BMPs. May be able to use for other project development activities - TBD
Various	Bush Foundation, Innovation Grant for Watershed Resiliency	TBD					$100,000	$100,000		$100,000	
5100	BWSR Water Quality & Storage: Flood Resiliency Project Modeling and Concept Design	[$90,000 not awarded; apply again in fall '25]					$90,000	$90,000	$0	$90,000	Application in early 2025 not awarded. Apply again in fall 2025 using info from draft Floodplain Resilience Action Plan
	GRANT APPLICATIONS IN PROGRESS OR UNDER REVIEW	**$5,305,000**	**$0**	**$0**	**$0**	**$0**	**$502,455**	**$502,455**	**$0**	**$502,455**	
3-004, 5-000	Clean Water Fund Competitive Grants - Shoreline Restorations, Projects resulting from Sunrise Headwaters AIG Project Identification Study	TBD	[beyond 2025]	[beyond 2025]	[beyond 2025]	[beyond 2025]	TBD	TBD	TBD	TBD	CWF competitive grants (e.g., Projects & Practices grants) moved to biennial cycle, so there will be no RFP in 2025. The next opportunity to apply for CWF competitive grants will be in 2026. CLFLWD can seek other grant programs for projects in the meantime.
5-120-A	- BWSR Flood Storage Projects - Planning, Implementation and/or - FEMA Federal Flood Mitigation Grants and/or - DNR Flood Hazard Mitigation Grants	TBD	[beyond 2025]	[beyond 2025]	[beyond 2025]	[beyond 2025]	TBD	TBD	TBD	TBD	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	[beyond 2025]	[beyond 2025]	[beyond 2025]	[beyond 2025]	TBD	TBD	TBD	TBD	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 2025]	[beyond 2025]	[beyond 2025]	[beyond 2025]	TBD	TBD	TBD	TBD	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 2025]	[beyond 2025]	[beyond 2025]	[beyond 2025]	TBD	TBD	TBD	TBD	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 2025]	[beyond 2025]	[beyond 2025]	[beyond 2025]	TBD	TBD	TBD	TBD	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 2025]	[beyond 2025]	[beyond 2025]	[beyond 2025]	TBD	TBD	TBD	TBD	
	POTENTIAL FUTURE GRANT APPLICATIONS										

2026 Budget

Comfort Lake-Forest Lake Watershed District

	Budget Item	Audited 2024 Estimated Yearend	Estimated 2025 Estimated Yearend	Draft 2026 Total Expense Budget	Projections 2027 Projection Scenario	2028 Projection Scenario	2029 Projection Scenario	2030 Projection Scenario	2031 Projection Scenario	2032 Projection Scenario	2033 Projection Scenario	2034 Projection Scenario	Comments
REVENUE + LOAN	TAX LEVY	$1,710,076	$1,796,814	$2,233,828	$2,551,031	$2,887,767	$2,801,391	$2,588,925	$2,592,363	$2,409,722	$2,417,920	$2,378,342	See levy increases and decreases in table below
	EARNED GRANT REVENUE	$514,498	$2,927,715	$1,784,620	$1,297,218	$1,598,580	$1,019,727	$1,052,756	$1,087,709	$1,124,031	$1,161,776	$1,201,000	27 & '28: projects & land grants based on planned grant seeking and likely projects; program grants=20% of program spend, see next pg
	OTHER REVENUES (partnerships, permits, interest, market value ag)	$129,217	$138,500	$179,500	$186,680	$194,147	$201,913	$209,990	$218,389	$227,125	$236,210	$245,658	Partner contrib, permits, interest; permit revenue increased by $42K in 2026; 4% increases from 2027-2034
	CWP LOAN DISBURSEMENT (debt)	$752,250	$500,000	$234,000	$0	$0	$0	$0	$0	$0	$0	$0	Scenario includes new $300K Loan E in 2026, and then no more loans after that
	UNCERTAIN GRANTS (not included in total)	$0	*$0*	*$502,455*									CLFLWD will seek grants equal to project expenditures and as eligibility allows for programmatic work
	TOTAL REVENUE:	**$3,106,041**	**$5,363,029**	**$4,431,948**	**$4,034,929**	**$4,680,495**	**$4,023,031**	**$3,851,671**	**$3,898,461**	**$3,760,877**	**$3,815,905**	**$3,825,000**	
EXPENSES	LOAN REPAYMENT	$294,304	$476,457	$532,091	$549,877	$549,877	$549,877	$549,877	$493,073	$248,421	$192,786	$87,500	Core/critical (not grant funded); Loan repay increase by $15K-$30K from 2026 onward w/ new Loan E
	STAFF WAGES & BENEFITS	$942,837	$1,000,000	$1,210,000	$1,246,300	$1,283,689	$1,322,200	$1,361,866	$1,402,722	$1,444,803	$1,488,147	$1,532,792	Core/critical (largely not grant funded); includes Business & Ops Mgr; 3% increases in '27-'34
	ADMINISTRATION/OVERHEAD	$359,966	$442,221	$343,868	$354,184	$364,810	$375,754	$387,026	$398,637	$410,596	$422,914	$435,602	Core/critical (not grant funded); Admin reduced by $7,500 in 2026; 3% annual increases each year after that
	PERMIT ENGINEER/LEGAL REVIEW	$46,771	$90,000	$70,000	$72,800	$75,712	$78,740	$78,740	$81,890	$85,166	$88,572	$92,115	Core/critical (not grant funded); 4% increases from 2027-2024
	PROJECT O&M	$55,334	$23,239	$39,475	$60,000	$62,400	$64,896	$67,492	$70,192	$72,999	$75,919	$78,956	Core/critical (not grant funded); increase to $60K in 2026, 4% increases from 2028-2034
	OTHER ONGOING PROGRAMS	$461,826	$593,502	$365,700	$449,790	$449,790	$465,000	$478,950	$493,319	$508,118	$523,362	$539,062	High priority, but not core/critical - budget as able and seek grants; 2027 & 2028 based on last 5-yr avg; $465K in 2029, then 3% increases 2023-2034
	NEW PROJECTS	$596,726	$559,594	$1,862,933	$739,695	$1,050,000	$743,000	$772,720	$803,629	$835,774	$869,205	$903,973	High priority, but not core/critical - budget as able and seek grants; 2027 & 2028 based on staff estimates, see next page; 2029 based on last 5 yrs minus outlier, 4% inc
	LAND ACQUISITION & MGMT	$13,637	$2,439,927	$0	$446,000	$446,000	$155,000	$155,000	$155,000	$155,000	$155,000	$155,000	High priority, but not core/critical - budget as able and seek grants; 2027 & 2028 based on staff estimates, see next page; 2029-2034 same as JA/Redpath estimate
	TOTAL EXPENDITURES:	**$2,771,400**	**$5,624,939**	**$4,424,067**	**$3,918,646**	**$4,282,278**	**$3,754,467**	**$3,851,671**	**$3,898,461**	**$3,760,877**	**$3,815,905**	**$3,825,000**	
	REVENUE OVER/(UNDER) EXPENDITURES	**$334,641**	**($261,911)**	**$7,881**	**$116,283**	**$398,217**	**$268,564**	**($0)**	**($0)**	**$0**	**($0)**	**($0)**	

	FUND INFORMATION											
	Prior Yearend/Beginning of Year Fund Balance (Reserve) - does not include unearned/dedicated revenues	$1,096,684	$1,431,325	$1,169,414	$1,177,295	$1,293,578	$1,691,796	$1,960,360	$1,960,359	$1,960,359	$1,960,359	$1,960,359
	Est Current Yearend Balance	**$1,431,325**	**$1,169,414**	**$1,177,295**	**$1,293,578**	**$1,691,796**	**$1,960,360**	**$1,960,359**	**$1,960,359**	**$1,960,359**	**$1,960,359**	**$1,960,359**
	Beginning of year reserve percentage of budget	39.57%	25.45%	26.43%	30.04%	30.21%	45.06%	50.90%	50.29%	52.13%	51.37%	51.25%

	Outstanding Debt Balance at Yearend	$4,229,836	$3,753,379	$3,221,288	$2,671,411	$2,121,534	$1,571,657	$1,021,779	$528,706	$280,285	$87,500	$0
	Current Year Adopted Levy Increase or Decrease from Last Year	6%	5%	23.7%	14.2%	13.2%	-3.0%	-7.6%	0.1%	-7.0%	0.3%	-1.6%

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)
- Actual levy received is usually approx. 0.5% less than adopted levy

2026 Budget

Comfort Lake-Forest Lake Watershed District

Future Estimates PROJECT REVENUE	2027	2028
CWF: Heath IESF	$99,900	$0
CWF: Sunrise Headwaters Project Dev.	$29,000	$0
LSOHF: Bone Lk South Phase 2	$400,000	$400,000
Green Infrastructure Grant: Goodwin Ave Wetland	$25,800	$200,000
CWF: AIG Project	$50,000	$200,000
BWSR WQ&S: Floodplain Project Dev.	$30,000	$0
Bush Fdn: Watershed Resiliency	$100,000	$100,000
TBD: Flood Resiliency Project	$0	$135,000
TOTAL	**$734,700**	**$1,035,000**

Future Estimates PROJECT EXPENSES	2027	2028
CWF: Heath IESF	$104,895	$0
CWF: Sunrise Headwaters Project Dev.	$29,000	$0
LSOHF: Bone Lk South Phase 2	$400,000	$400,000
Green Infrastructure Grant: Goodwin Ave Wetland	$25,800	$200,000
CWF: AIG Project	$50,000	$200,000
BWSR WQ&S: Floodplain Project Dev.	$30,000	$0
Bush Fdn: Watershed Resiliency	$100,000	$100,000
TBD: Flood Resiliency Project		$150,000
TOTAL	**$739,695**	**$1,050,000**

Future Estimates LAND ACQUISITION REVENUE	2027	2028
LSOHF: Greenbelt Phase 1	$396,000	$396,000
CPL: Shallow Pond Acquisition & Project Development	$50,000	$50,000
TOTAL	**$446,000**	**$446,000**

Future Estimates LAND ACQUISITION EXPENSES	2027	2028
LSOHF: Greenbelt Phase 1	$396,000	$396,000
CPL: Shallow Pond Acquisition & Project Development	$50,000	$50,000
TOTAL	**$446,000**	**$446,000**

Levy increase from 2025-2034	**$572,499**
% Levy increase from 2025-2034	**32%**

2026 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	2025 YTD August 31st	2025 Estimated Yearend	2026 WMP	2026 Local Spend	2026 Total Expense Budget DRAFT	Comments
1-001	**Board Administration**	**$32,494**	**$35,000**	**$46,674**	**$65,000**	**$77,671**	**$35,000**	**$35,000**	
1-001-4000	Managers Per Diem & Payroll Tax	28,000	30,000	44,761	60,000		30,000	30,000	Per diems are tracked for board meetings; managers can submit additional requests for planning days/other mtgs
1-001-4010	Manager Expenses	2,617	2,500	1,743	2,500		2,500	2,500	Travel & accommodations for MN Watersheds Annual Meeting, Summer Tour etc.
1-001-4265	Managers Training/Conferences	1,877	2,500	170	2,500		2,500	2,500	Registration fees for MN Watersheds annual mtg and other training/conferences
1-002	**General Office Expenses**	**$115,735**	**$118,000**	**$94,887**	**$137,455**	**$117,087**	**$129,868**	**$129,868**	
1-002-4240	Cell Phone/Office Phone/Internet	9,817	11,000	6,995	11,072		11,900	11,900	MidContinent Internet, Velocity/Metronet Phones, Employee Tech Reimbursement
1-002-4203	Computer Supplies/Software/IT Support	29,406	30,000	23,960	35,555		32,800	32,800	Rymark contract, software subscriptions, computer replacements (several computers due for replacement)
1-002-4635	Copier (Lease)	3,436	3,000	1,936	2,600		2,600	2,600	Monthly lease & quarterly ink costs (does not include paper)
1-002-4200	General Office/Meeting Supplies	8,178	2,000	2,488	4,100		5,850	5,850	Consumables (pens, paper, refreshments), apparel, meeting refreshments
1-002-4245	Dues/Fees/Subscriptions	1,919	1,000	1,572	1,000		400	400	Local newspaper subscriptions, misc. fees
1-002-4265	Conferences & Workshops/Staff Training & Ed	4,613	10,000	4,445	10,000		11,000	11,000	Registration fees ($1,000 per employee - 11 full-time permanent employees)
1-002-4320	Staff Expenses/Travel (Mileage)	2,811	2,000	2,282	2,700		2,800	2,800	Mileage for admin. purposes only; mileage for permit inspections, monitoring sites, etc. will be coded to the appropriate program
1-002-4280	Postage	614	400	219	700		800	800	General mailing/postage; large mailers (e.g. annual newsletter) will be coded to the appropriate program
1-002-4290	Notices	1,274	100	189	300		300	300	Legal notices for board/admin related items (i.e. budget hearings)
1-002-4340	Recruitment	0	0	0	0		1,000	1,000	Job board postings
1-002-4210	Office Space (Rent)	41,851	46,000	42,176	56,928		46,547	46,547	Rent+CAM. CLFLWD is currently being charged for taxes but working on removing taxes. 2026 budget assumes taxes removed.
1-002-4220	Office Improvements/Furniture & Fixtures	2,242	500	0	500		200	200	No major office improvements at this time
1-002-4300	Utilities/Office Upkeep	9,573	12,000	8,624	12,000		13,671	13,671	Electric, office cleaning crew, City of FL utility bill, general office upkeep.
1-003	**General Administration**	**$260,092**	**$234,266**	**$142,150**	**$205,224**	**$195,917**	**$306,000**	**$306,000**	
1-003-4100	Salary/Benefits General Admin	208,525	187,766	96,501	153,153		253,000	253,000	2.3 full-time equivalents
1-003-4330	Annual Audit	18,078	14,000	7,578	14,000		19,500	19,500	Abdo - see service agreement
1-003-4245	MN Watersheds (formerly MAWD) Dues	7,142	7,500	7,500	7,500		7,500	7,500	Dues = Estimated Market Values x 0.00048 x 0.005 not to exceed $7,500
1-003-4270	Insurance (LMCIT and workers comp)	26,347	25,000	30,571	30,571		26,000	26,000	Includes boat and storage units
1-004	**Professional Services**	**$160,170**	**$132,000**	**$125,653**	**$187,695**	**$99,698**	**$126,000**	**$126,000**	
1-004-4330	CPA/bookkeeping	48,949	47,000	49,361	60,300		30,000	30,000	Redpath & Associates - see service agreement plus additional services billed hourly
1-004-4337	Consultant/Professional Services	60,499	35,000	32,715	77,395		45,000	45,000	HR Support, Building Design Consultant
1-004-4500	Consulting engineer	9,019	10,000	13,965	10,000		10,000	10,000	Meeting attendance only, general prog/proj development items in 3000/5000
1-004-4410	Legal	41,703	40,000	29,613	40,000		41,000	41,000	General prog/proj development items in 3000/5000. Unlike Engineering, much of Legal is purely administrative
TOTAL ADMINISTRATION		**$568,491**	**$519,266**	**$409,364**	**$595,374**	**$490,373**	**$596,868**	**$596,868**	

2026 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	2025 YTD August 31st	2025 Estimated Yearend	2026 WMP	2026 Paid for by Loan Savings*	2026 Levy Spend	2026 Total Expense Budget DRAFT	Comments
2-000	Debt Services Fund	$294,303	$438,608	$219,303	$476,457	$150,000	$132,091	$400,000	$532,091	
2-000-A	CWP Loan A Principal Repayment (0% Interest)	150,000	150,000	75,000	150,000	150,000	37,237	112,763	150,000	Clean Water Partnership (CWP) Loan A repayment began in 2022. $150K/yr for 10 years. 0% interest
2-000-B	CWP Loan B Principal Repayment (0% Interest)	87,500	175,000	87,500	175,000	0	43,443	131,557	175,000	CWP Loan B repayment began in 2024. $175K/yr for 10 years. 0% interest
2-000-C	CWP Loan C Principal + Interest Repayment	56,804	113,608	56,804	113,608	0	28,203	85,404	113,607	CWP Loan C repayment began in 2024. $113,607/yr for 7-year repayment schedule at 1.5% interest
2-000-D	CWP Loan D Principal + Interest Repayment				37,849	0	18,792	56,906	75,698	CWP Loan D repayment begin in Dec 2025. $500K disbursement. 7-year repayment schedule at 1.5% interest
2-000-E	CWP Loan E Principal + Interest Repayment					0	4,416	13,370	17,786	POSSIBLE: CWP Loan E repayment begin in June 2026. 7-year repayment schedule at 1.5% interest
TOTAL DEBT SERVICES FUND		$294,303	$438,608	$219,303	$476,457	$150,000	$132,091	$400,000	$532,091	

*Between the years 2022-2024, the District set aside levy funds for the purpose of future loan repayment. As of 12/31/24, the District's loan savings fund contained $460,000. With loan repayments going up in 2025 and beyond, the District will begin drawing from the savings in order to help pay back debts. Loan savings usage in 2026 is shown here in the "2026 Paid for by Loan Savings" column. The "2026 Levy Spend" column is reflective of the 2026 Debt Service Levy. See Loan Repayment Projections page for more detail.

2026 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	2025 YTD August 31st	2025 Estimated Yearend	2026 WMP	2026 Grant & Other Revenue Spend	2026 Local Spend	2026 Total Expense Budget DRAFT	Comments
Various	*District Staff Program Support (Staff Management/Coord. Total)*	*538,096*	*817,333*	*434,454*	*666,667*		*67,000*	*692,000*	*759,000*	*FYI only - amounts are rolled into subcategories below*
Various	*Engineering Costs (Rolled in to subcategories below)*	*130,494*	*200,000*		*150,000*				*0*	*FYI only - amounts are rolled into subcategories below*
Various	*Legal Costs (Rolled in to subcategories below)*	*11,386*	*15,000*		*15,000*				*0*	*FYI only - amounts are rolled into subcategories below*
3-000	**General Program Development**	**$7,962**	**$22,590**	**$12,717**	**$19,018**	**$16,809**	**$0**	**$500**	**$500**	
3-000-4100	Staff Management & Coordination	7,962	22,090	11,741	18,018	7,535		0	0	Staff time allocated to individual programs
3-000-A	General Program Development	0	500	977	1,000	9,274		500	500	Most program expenses can be coded to an individual program below
3-001	**District Rules and Rulemaking**	**$0**	**$0**	**$0**	**$0**	**$11,593**	**$0**	**$52,000**	**$52,000**	
3-001-4100	Staff Management & Coordination	0	0	0	0	11,593		22,000	22,000	0.2 full-time equivalents
3-001-A	Ongoing Initiatives	0	0	0	0	0			0	Rules/pre-development questions are coded to 3002A
3-001-B	Rule Implementation Review	0	0	0	0	0	TBD	30,000	30,000	Last rules update completed in 2018. Staff keep running list of potential revisions. Could reduce 2026 budget by splitting across multiple years
3-002	**Permitting**	**$206,181**	**$321,946**	**$179,636**	**$279,189**	**$231,855**	**$102,000**	**$166,000**	**$268,000**	**This program contributes to the District's Comprehensive Shoreline Restoration Initiative**
3-002-4100	Staff Management & Coordination	159,410	231,946	123,279	189,189	150,706	67,000	131,000	198,000	1.8 full-time equivalents; general coord, pre-permit review, and gov't org permit costs covered by District, the rest is billed to permittees
3-002-A	Ongoing Initiatives	46,771	90,000	56,357	90,000	78,831	35,000	35,000	70,000	General coord, pre-permit review, and gov't org permit costs covered by District, the rest is billed to permittees
3-002-B	Volume Banking Program Oversight	0	0	0	0	1,159		0	0	Tracked internally (see District staff time) and reviewed as part of engineers review (see Ongoing Initiatives)
3-002-C	Wetland Banking Program Oversight	0	0	0	0	1,159		0	0	Program is managed by Board of Water and Soil Resources, District involvement is tracked internally (see District staff time)
3-003	**Monitoring & Data Assessment**	**$163,180**	**$219,905**	**$161,215**	**$208,961**	**$315,323**	**$0**	**$102,000**	**$102,000**	
3-003-4100	Staff Management & Coordination	79,624	99,405	52,874	81,081	75,353		77,000	77,000	0.7 full-time equivalents
3-003-A	Ongoing Initiatives	5,988	27,000	19,206	25,000	11,593		9,000	9,000	Planning & reporting support from EOR (report spans multiple monitoring categories e.g., stream/lake)
3-003-B	Stream Monitoring	53,294	80,000	88,799	90,000	139,113		7,000	7,000	Contracted long-term sites, project effectiveness sites; diagnostic monitoring, stream equipment
3-003-C	Lake Monitoring	24,275	13,500	336	12,880	69,556		9,000	9,000	Staff-led lake monitoring, CAMP program, lake sediment cores
3-003-D	Wetland Monitoring	0	0	0	0	11,593		0	0	No wetland monitoring identified as of now. Diagnostic monitoring occurs under Stream Monitoring.
3-003-E	Groundwater Monitoring	0	0	0	0	8,115		0	0	Partner with DNR
3-004	**Non-Point Source Pollution Abatement**	**$65,220**	**$229,931**	**$104,029**	**$205,498**	**$142,592**	**$5,500**	**$186,500**	**$192,000**	**This program contributes to the District's Comprehensive Shoreline Restoration Initiative**
3-004-4100	Staff Management & Coordination	16,033	132,541	70,448	108,108	15,071		110,000	110,000	1 full-time equivalent
3-004-A	Ongoing Initiatives	17,628	25,000	7,278	25,000	11,593		12,000	12,000	Technical assistance from Chisago SWCD, WCD, EOR
3-004-B	Residential Landowner Grant	24,509	60,000	26,203	60,000	11,593	3,500	56,500	60,000	Grant/incentive funds for residential best management practices. MGLP grant
3-004-C	Agricultural and Rural BMP Incentives/Cost-Share	7,050	12,390	100	12,390	34,778	2,000	8,000	10,000	Existing ag BMP commitments + new potential ag bmps. Hay revenues help offset implementation costs.
3-004-D	Commercial/Community Grant	0	0		0	11,593	TBD	0	0	Aim for 100% grant funded. Work with lake associations and other community groups to apply for partnership grants for projects of their choosing.
3-004-E	Municipal Stormwater Remediation Program	0	0		0	57,964	TBD	0	0	Cost-share for cities to go above and beyond min SW mgmt requirements. Staff/eng coordination has been more successful than cost-share program
3-005	**Education and Outreach**	**$148,499**	**$196,541**	**$101,225**	**$162,108**	**$137,374**	**$10,000**	**$152,000**	**$162,000**	**This program contributes to the District's Comprehensive Shoreline Restoration Initiative**
3-005-4100	Staff Management & Coordination	79,647	132,541	70,445	108,108	75,353		110,000	110,000	1 full-time equivalent
3-005-A	Ongoing Initiatives	66,444	52,000	30,280	52,000	57,964	10,000	38,000	48,000	Materials/Printing/Postage, Event/Engagement Supplies, CAC Projects, Website/Constant Contact, Blue Thumb, PR Firm, MGLP Grant
3-005-B	Standard Project Signage	217	10,000	0	0	0	TBD	0	0	Multi-year effort. Some project signage is funded under 5000 Projects series as part of a project grant
3-005-C	Local student engagement	2,190	2,000	500	2,000	4,057		4,000	4,000	Chisago Co. Childrens Water Festival and local school engagement

2026 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	2025 YTD August 31st	2025 Estimated Yearend	2026 WMP	2026 Grant & Other Revenue Spend	2026 Local Spend	2026 Total Expense Budget DRAFT	Comments
3-006	**Interagency Communication**	**$55,266**	**$48,948**	**$27,748**	**$42,929**	**$64,919**	**$0**	**$17,000**	**$17,000**	
3-006-4100	Staff Management & Coordination	47,824	44,180	23,482	36,036	45,212		11,000	11,000	0.1 full-time equivalents
3-006-A	Ongoing Initiatives (Miscellaneous Projects)	2,597	0	1,625	1,625	5,796		0	0	Primarily staff time (e.g., city/county/SWCD/workgroup coordination meetings)
3-006-B	Modeling (H&H Model Update)	0	0	0	0	5,796		0	0	Model has been updated and calibrated District-wide. See 3013 Watershed Planning & Resiliency and 5100 Floodplain for costs to run model scenarios.
3-006-C	Geographic Information Systems (GIS)	2,036	2,200	438	2,700	2,319		3,000	3,000	ArcGIS online subscription (discounted per Esri grant program) + HydroCAD software
3-006-D	District Web Mapper	2,810	2,568	2,205	2,568	5,796		3,000	3,000	Ongoing hosting/maintenance of projects database and interactive web map
3-006-E	Boundary Review	0	0	0	0	0			0	Future effort
3-007	**Research**	**$8,141**	**$12,045**	**$5,870**	**$9,009**	**$19,128**	**$0**	**$11,000**	**$11,000**	
3-007-4100	Staff Management & Coordination	7,962	11,045	5,870	9,009	7,535		11,000	11,000	0.1 full-time equivalents (note that budgeted figures are general estimates, actual staff time/cost is likely half of this amount)
3-007-A	Ongoing Initiatives	179	1,000	0	0	11,593			0	Deep lake sediment cores completed. Staff coordinate frequently with university research institutions (see Staff Management & Coordination)
3-007-B	New Initiatives	0	0	0	0	0		0	0	Funding for potential new research initiatives (i.e., costs beyond staff time) or contribution to MN Stormwater Research Council
3-008	**Measurement of Progress**	**$8,698**	**$12,045**	**$5,870**	**$9,009**	**$13,331**	**$0**	**$11,000**	**$11,000**	
3-008-4100	Staff Management & Coordination	7,962	11,045	5,870	9,009	7,535		11,000	11,000	0.1 full-time equivalents
3-008-A	Ongoing Initiatives	737	1,000	0	0	5,796		0	0	Engineering assistance with project nutrient reduction analysis & lake delisting analysis
3-009	**Grant Research and Preparation**	**$16,769**	**$29,582**	**$23,407**	**$30,018**	**$24,924**	**$0**	**$63,000**	**$63,000**	
3-009-4100	Staff Management & Coordination	7,962	22,090	11,741	18,018	7,535		55,000	55,000	0.5 full-time equivalents
3-009-A	Ongoing Initiatives	8,808	7,492	11,666	12,000	17,389		8,000	8,000	Consultant time to assist w/ preparing grant applications
3-010	**Operations & Maintenance**	**$103,100**	**$34,045**	**$18,601**	**$32,248**	**$122,884**	**$0**	**$94,475**	**$94,475**	
3-010-4100	Staff Management & Coordination	47,766	11,045	5,870	9,009	45,212		55,000	55,000	0.5 full-time equivalents
3-010-A	Ongoing Initiatives	54,622	13,000	12,440	13,000	0		25,000	25,000	Vehicle maintenance/gas, legal notices, aerator electric bills, EOR assistance, staff mileage, property service fees
3-010-B	Annual Recurring Operations & Maintenance	712	10,000	52	10,000	2,319		9,475	9,475	Ongoing easement/agreement payments for projects (Mattson, Zaruba)
3-010-C	Unplanned Major Maintenance		0	239	239	17,389			0	
3-010-D	8th Street Basin Iron Enhanced Sand Filter		0			0			0	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			57,964		5,000	5,000	Monitor project effectiveness to determine IESF media replacement needs
3-010-F	Shields Lake Stormwater Reuse System		0			0			0	Due in 2029

2026 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	2025 YTD August 31st	2025 Estimated Yearend	2026 WMP	2026 Grant & Other Revenue Spend	2026 Local Spend	2026 Total Expense Budget DRAFT	Comments
3-011	**Aquatic Invasive Species (AIS) Prevention & Management**	**$238,321**	**$307,460**	**$184,362**	**$291,172**	**$321,351**	**$29,500**	**$219,700**	**$249,200**	
3-011-4100	Staff Management & Coordination	67,985	88,360	46,963	72,072			88,000	88,000	0.8 full-time equivalents
3-011-20-A	(District-Wide) Ongoing Initiatives	2,613	1,500	209	1,500			15,000	15,000	Time for Smith Partners to review contract docs, consultant time from EOR
3-011-20-B	(District-Wide) Watercraft Inspections	92,838	83,500	48,078	83,500		18,500	45,000	63,500	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	4,613	5,000	4,672	5,000			2,000	2,000	Portable restroom at Bone Lake, miscellaneous signage and boat launch improvements
3-011-20-D	(District-Wide) AIS Early Detection and Rapid Response	0	0	0	0				0	Fund from grants and/or reserve and utilize partnerships as needed
3-011-20-E	(District-Wide) Invasive Species Control Pilot Projects	1,750	0	0	0				0	Primarily staff time
3-011-21-F	(Moody) Point-Intercept Macrophyte Survey	3,200	0	0	0			3,200	3,200	Perform point intercept surveys every 5 years
3-011-21-G	(Moody) AIS Management	0	2,000	0	2,000			4,200	4,200	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	0	0	0				0	Coordinate fish surveys with DNR per their schedule
3-011-22-F	(Bone) Point-Intercept Macrophyte Survey	0	0	0	0				0	Last point-intercept survey in 2023; every five years = next survey in 2028
3-011-22-G	(Bone) AIS Management	4,900	5,900	1,120	5,900			5,800	5,800	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	0	0	0				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	0	0	0				0	Staff-led meander survey is sufficient for a lake of this size
3-011-25-G	(Little Comfort) AIS Management	0	0	0	0			0	0	Staff perform meander survey - funded through Staff Management & Coordination
3-011-25-H	(Little Comfort) Common Carp Management	0	0	0	0				0	Coordinate fish surveys with DNR per their schedule
3-011-26-F	(Shields) Point-Intercept Macrophyte Survey	0	0	0	0				0	Shields Lake is OK to have meander survey instead of full point-intercept survey
3-011-26-G	(Shields) AIS Management	3,480	2,000	0	2,000			3,300	3,300	BWS survey costs&herbicide, CLP treatment to reduce internal loading.
3-011-26-H	(Shields) Common Carp Management	0	0	0	0				0	Latest survey says carp population is low
3-011-27-F	(Keewahtin) Point-Intercept Macrophyte Survey	0	2,500	0	2,500				0	Last point-intercept survey in 2025; every five years = next survey in 2030.
3-011-27-G	(Keewahtin) AIS Management	0	1,200	0	1,200				0	Largely staff-coordinated purple loosestrife management. Potentially some herbicide treatment costs.
3-011-28-F	(Forest) Point-Intercept Macrophyte Survey	0	0	0	0				0	Last point-intercept survey in 2023; every five years = next survey in 2028
3-011-28-G	(Forest) AIS Management	51,355	110,000	83,320	110,000		11,000	49,500	60,500	CLP & FR: survey+herbicide costs. EWM: survey cost only.
3-011-28-H	(Forest) Common Carp Management	0	0	0	0				0	None planned at this time.
3-011-29-F	(Comfort) Point-Intercept Macrophyte Survey	0	0	0	0				0	Last point-intercept survey in 2023; every five years = next survey in 2028
3-011-29-G	(Comfort) AIS Management	5,587	5,500	0	5,500			3,700	3,700	CLP: survey+herbicide costs. EWM: survey cost only.
3-012	**Land Acquisition & Management - See 6000 Series**									
3-013	**Watershed Planning & Resiliency**	**$80,691**	**$71,045**	**$74,441**	**$84,009**	**$30,720**	**$0**	**$12,000**	**$12,000**	
3-013-4100	Staff Management & Coordination	7,962	11,045	5,870	9,009	7,535		11,000	11,000	0.1 full-time equivalents
3-013-A	Ongoing Initiatives	0	10,000	0	0	23,185			0	
3-013-B	Vulnerability Assessment	70,516	50,000	68,571	75,000	0			0	Floodplain Vulnerability Assessment and Action Plan to be completed in 2025. Fund remaining engineering work under project design and grants.
3-013-C	Emergency Response Plan	2,213	0		0	0			0	Crisis Communication Plan completed in 2024. Review annually internally.
3-013-D	Watershed Management Plan Update	0	0		0	0		1,000	1,000	Potential minor updates to clarify mission, add projects, and/or other minor edits. Primarily staff time w/ some assistance from EOR.
TOTAL PROGRAMS		**$1,102,027**	**$1,506,083**	**$899,122**	**$1,373,168**	**$1,452,803**	**$147,000**	**$1,087,175**	**$1,234,175**	

2026 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	2025 YTD August 31st	2025 Estimated Yearend	2026 WMP	2026 Grant & Other Revenue Spend	2026 Local Spend	2026 Total Expense Budget DRAFT	2025 Status	Comments
Various	*District Staff Projects Support (Staff Management/Co*	*183,227*	*187,766*	*99,803*	*153,153*		*0*	*132,000*	*132,000*		*FYI only - amounts are rolled into subcategories below*
Various	*Engineering Costs (Rolled in to subcategories below*	*233,525*	*240,000*		*240,000*				*0*		*FYI only - amounts are rolled into subcategories below*
Various	*Legal Costs (Rolled in to subcategories below)*	*10,556*	*27,000*		*27,000*				*0*		*FYI only - amounts are rolled into subcategories below*
5-000	**General Project Development**	**$134,696**	**$97,315**	**$111,157**	**$138,063**	**$107,232**	**$0**	**$58,358**	**$58,358**		
5-000-4100	Staff Management & Coordination	39,806	77,315	41,099	63,063	37,676		22,000	22,000	Ongoing	0.2 full-time equivalents
5-000-A	General Project Dev./Pre-Project Investigation	94,891	20,000	70,058	75,000	69,556	TBD	36,358	36,358	Ongoing	Regular staff-EOR coordination meetings, pre-project investigations to target new projects as opportunities present themselves
5-100	**Floodplain & Climate Resiliency**	**$24,089**	**$38,135**	**$17,611**	**$27,027**	**$109,552**	**$0**	**$66,000**	**$66,000**		
5-100-4100	Staff Management & Coordination	23,884	33,135	17,611	27,027	22,606		66,000	66,000	Ongoing	0.6 full-time equivalents
5-120-A	Volume Control Facility/Regional Treatment Impl.	205	5,000	0		86,946	TBD		0	In Progress	Flood Resiliency Action Plan in progress-ID volume control projects. Applied for project design grant; will apply for implementation grants. Staff time as match in 2026.
5-120-B	Greenway Corridor Visioning & Assessment	0	0	0	0	0	TBD	0	0	In Progress	Ongoing: Focus on high priority lake WQ projects, floodplain vuln.; comp. shoreline resto., and eval. land acq. opportunities against WMP
5-120-C	Floodplain/Greenway Implementation	0	0	0		0	TBD		0	In Progress	Implementation of Flood Resiliency Action Plan. May also implement under Volume Control Facility, Land Acquisition, Cost-Share, Education
5-200	**Lakes**	**$573,284**	**$579,353**	**$129,109**	**$547,657**	**$67,818**	**$1,633,120**	**$105,455**	**$1,738,575**		**Some items in this budget category contribute to the District's Comprehensive Shoreline Restoration Initiative**
5-200-4100	Staff Management & Coordination	71,653	77,315	41,093	63,063	67,818		33,000	33,000	Ongoing	0.3 full-time equivalents
5-221-B	(Moody) Diagnostic Study Impl. (Capstone Projects)	186,222	0	5,812	30,000				0	Complete '25	FY22 CWF Project - Moody Capstone Projects, 62 lb/yr P reduction. Complete ag practices and signage in 2025.
5-223-A	(Birch) Agricultural BMP Implementation		1,000	0					0	Future	Potential future project. Work with landowner. Seek grants and other revenues.
5-224-A	(School) Agricultural BMP Impl. (July Ave Feedlot)		49,500	3,280	18,200		71,800	5,000	76,800	In Progress	FY24 CWF Grant. Multi-year project.
5-225-B	(Little Comfort) Diagnostic Study Implementation		0	0					0	Future	Implement more projects to achieve Little Comfort load reduction goals
5-225-C	(Little Comfort) Heath Ave IESF	51,161	62,000	32,224	62,000		1,349,100	67,455	1,416,555	In Progress	FY25 CWF Grant. 10% match, some of which is covered by staff time (under line item 5-200-4100) some is cash. Staff looking into federal grant match optior
5-225-D	(Little Comfort) Internal Load Management		0	0	0				0	Future	Alum treatment not recommended at this time. Potential future application once more projects are in place.
5-228-D	(Forest) WJD-6 Implementation (Wetland Restoratio	253,717	0	800	800				0	Complete '25	FY22 CWF Grant. Complete signage in 2025
5-228-F	(Forest) Internal Load Management	10,531	317,538	4,394	308,594				0	Complete '25	FY23 CWF Grant. Phase 1 dose in 2023, monitoring in 2024, phase 2 dose in 2025
5-228-G	(Forest) Shoreline Restoration (Public Properties)		13,000	34,656	35,000				0	Complete '25	North Shore Circle Park Restoration. FY24 ECP grant awarded. Staff time = match
5-229-A	(Comfort) Diagnostic Update (Sunrise Headwaters Proj Dev)		59,000	6,852	30,000		59,000	0	59,000	In Progress	FY25 AIG Grant Sunrise Headwaters Project Development. All match funding is provided by staff time - see 5-200-4100
5-229-B	(Comfort) Diagnostic Study Implementation		0	0	0		153,220	0	153,220	In Progress	FY25 Green Infrastructure Grant: Goodwin Ave Stormwater Wetland. All match funding is provided by staff time - see 5-200-4100
5-229-D	(Comfort) Shallow Pond Restoration		0	0	0				0	Future	Coordinate w/ City of Wyoming re Shallow Pond land donation.
5-299-A	Secondary Lakes Water Quality Studies		0	0	0				0	Ongoing	Lower priority, could be led by District staff
5-300	**Streams**	**$23,884**	**$0**	**$0**	**$0**	**$80,570**	**$0**	**$0**	**$0**		
5-300-4100	Staff Management/Coord.	23,884	0	0	0	22,606		0	0	Ongoing	<0.1 full-time equivalents
5-320-A	(District-wide) Stream Diagnostic Study		0			0			0	See Other ->	Additional diagnostic monitoring is occurring through ongoing 3003 Monitoring & Data Assessment Program
5-340-A	(Sunrise River) Diagnostic Study Implementation		0			0			0	See Other ->	Loading from this tributary addressed through projects under Lakes and Greenway Corridor Initiative. Stream re-meander has low cost-benefit.
5-341-A	(BBSLC Tributary) Diagnostic Study Implementation	0	0			0			0	See Other ->	Beaver dam analogs not feasible. Investigate other project options along this stream channel/at School Lake. See Monitoring Program and Lakes.
5-342-A	(WJD-6) Diagnostic Study Implementation		0			0			0	See Other ->	Two ongoing lake WQ projects along WJD-6 in 2022/2023 (WJD-6 Wetland Resto and CR50 IESF)
5-343-A	(Meadowbrook Tributary) Diagnostic Study Implementation		0			57,964			0	See Other ->	Loading from this tributary is addressed through projects under 5200 Lakes. May implement more projects as opportunities arise.
5-400	**Wetlands**	**$16,042**	**$0**	**$0**	**$0**	**$884,527**	**$121,000**	**$11,000**	**$132,000**		
5-400-4100	Staff Management/Coord.	16,042	0	0	0	15,071		11,000	11,000	Ongoing	0.1 full-time equivalents
5-420-A	Comprehensive Wetland Inventory		0			0			0	Future	2022 NRI collected some wetland data. May perform more comprehensive inventory w/ field work in future
5-420-B	Wetland Bank Implementation		0			869,456			0	Future	Priority sites identified, but no willing landowners as of now
5-420-C	Wetland Enhancements		0			0	121,000		121,000	In Progress	FY26 CPL grant and TBD LSOHF grant. Bone Lake South Wetland Restoration. $121K in 2026 under confirmed CPL grant for site prep and engineering.
5-500	**Upland Resources**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**		
5-500-4100	Staff Management/Coord.	0	0	0	0	0		0	0	Ongoing	<0.1 full-time equivalents
5-520-B	Natural Resources Inventory and Prioritization		0			0			0	Future	2022 NRI collected some upland data. May perform more comprehensive inventory w/ field work in future
5-600	**Groundwater**	**$7,959**	**$0**	**$0**	**$0**	**$7,535**	**$0**	**$0**	**$0**		
5-600-4100	Staff Management/Coord.	7,959	0	0	0	7,535		0	0	Ongoing	<0.1 full-time equivalents
5-620-B	GW-Dependent Natural Resource Action Plan		0			0			0	Future	2022 NRI collected some groundwater data. May perform more comprehensive inventory w/ field work in future
5-620-C	Lake Groundwater-Surface Water Interaction Study		0			0			0	Future	Lower priority item compared to other projects
TOTAL PROJECTS		**$779,953**	**$714,804**	**$257,878**	**$712,747**	**$1,257,234**	**$1,754,120**	**$240,813**	**$1,994,933**		

2026 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	2025 YTD August 31st	2025 Estimated Yearend	2026 WMP	2026 Grant & Other Revenue Spend	2026 Local Spend	2026 Total Expense Budget DRAFT	Comments
Various	*District Staff Projects Support (Staff Management/Coord. To*	*12,990*	*33,135*	*17,611*	*27,027*		*0*	*66,000*	*66,000*	
Various	*Engineering Costs (Rolled in to subcategories below)*	*3,824*							*0*	
Various	*Legal Costs (Rolled in to subcategories below)*	*1,033*							*0*	
6-000	**Land Acquisition & Management**	**$26,626**	**$173,135**	**$151,789**	**$2,466,954**	**$320,539**	**$0**	**$66,000**	**$66,000**	
6-000-4100	Staff Management & Coordination	12,990	33,135	17,611	27,027	7,535		66,000	66,000	0.6 full-time equivalents
6-000-A	Ongoing Initiatives & New Acquisition Investigations	8,865	10,000	132	10,000	313,004	TBD	0	0	FY26 LSOHF Application - Greenbelt Phase 1 Easements/Acquisitions. Staff time is leverage (see Staff Mgmt & Coordination)
6-000-B	Tax Forfeit Properties		0						0	Multiple properties acquired over multiple years
6-000-C	Broadway & I-35 Open Space		0						0	Potential greenbelt area
6-000-D	North Shore Trail Nature Area	4,772	0						0	Property acquired in 2022
6-000-E	Hayward Avenue Wetland		0						0	Property acquired in 2023
6-000-F	Bone Lake South Wetland		0	26,119	2,322,000				0	Property acquisition potentially in 2025
6-000-G	Heath Ave Iron Enhanced Sand Filter		130,000	107,927	107,927				0	Property acquired in 2025
6-000-H	Office Space Acquisition		0				TBD		0	Office space initiative in progress
TOTAL LAND ACQUISITION & MANAGEMENT		**$26,626**	**$173,135**	**$151,789**	**$2,466,954**	**$320,539**	**$0**	**$66,000**	**$66,000**	

2026 Budget

Comfort Lake-Forest Lake Watershed District

Comfort Lake-Forest Lake Watershed District Levy Increase History												
Budget Year	Estimated Market Value (EMV) (Prior Year Basis)*	Net Tax Capacity (NTC) (Prior Year Basis)*	Budget Year Levy**	Year-to-Year Levy % Increase	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 Increase Washington Median Tax Impact	Year-to-Year Increase Chisago Median Tax Impact
2012			$755,000	0%								
2013			$755,000	0%								
2014	$1,431,515,600	$14,032,122	$755,000	0%	0.05%	5.38%						
2015	$1,470,005,400	$14,824,066	$755,000	0%	0.05%	5.09%			2.69%	5.64%		
2016	$1,602,023,700	$16,215,018	$803,650	6%	0.05%	4.96%	$95.99	$103.07	8.98%	9.38%		
2017	$1,679,944,600	$17,397,726	$998,000	24%	0.06%	5.74%	$133.17	$123.03	4.86%	7.29%	38.73%	19.37%
2018	$1,747,607,400	$18,053,592	$1,200,000	20%	0.07%	6.65%	$135.42	$139.44	4.03%	3.77%	1.69%	13.34%
2019	$1,826,385,900	$18,955,914	$1,300,000	8%	0.07%	6.86%	$144.61	$140.58	4.51%	5.00%	6.79%	0.82%
2020	$2,068,377,700	$20,586,584	$1,400,000	8%	0.07%	6.80%	$162.33	$152.36	13.25%	8.60%	12.25%	8.38%
2021	$2,200,044,800	$21,733,418	$1,475,000	5%	0.07%	6.79%	$163.54	$205.29	6.37%	5.57%	0.75%	34.74%
2022	$2,294,312,700	$22,805,705	$1,622,500	10%	0.07%	7.11%	$175.27	$224.99	4.28%	4.93%	7.17%	9.60%
2023	$2,406,482,200	$24,076,992	$1,622,500	0%	0.07%	6.74%	$184.35	$226.22	4.89%	5.57%	5.18%	0.55%
2024	$2,975,872,700	$30,189,871	$1,719,850	6%	0.06%	5.70%	$188.50	$231.00	23.66%	25.39%	2.25%	2.11%
2025	$3,214,087,500	$33,159,538	$1,805,843	5%	0.06%	5.45%	$200.00	$249.00	8.00%	9.84%	6.10%	7.79%
2026	$3,251,635,300	$32,996,648	*$2,233,828*	23.7%	0.07%	6.77%	$252.00	$306.00	1.17%	-0.49%	26.00%	22.89%
Average Increase				7.70%	0.06%	6.16%			7.22%	7.54%	10.69%	11.96%

*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.

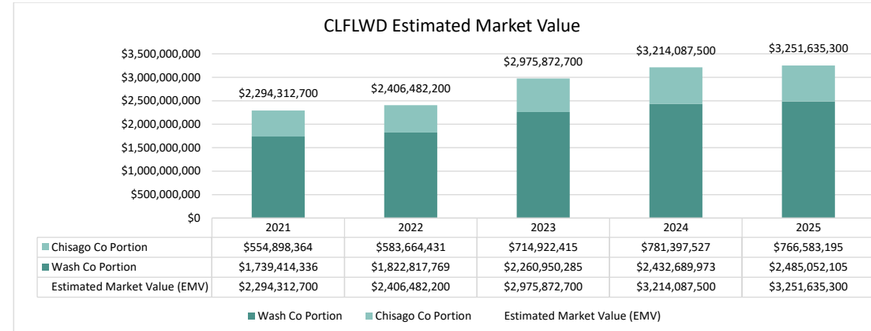
Blank spaces are datapoints where information/files are not readily available. Tax base records prior to 2014 are not readily available.
The District's tax levy prior to 2014 was relatively low and relatively flat for several years. From 2002-2008 the levy was approximately $250,000. From 2009-2015 the levy was $755,000.
2026 Median Home Value for Chisago County not yet known. Requested information from Chisago County.

2026 Budget

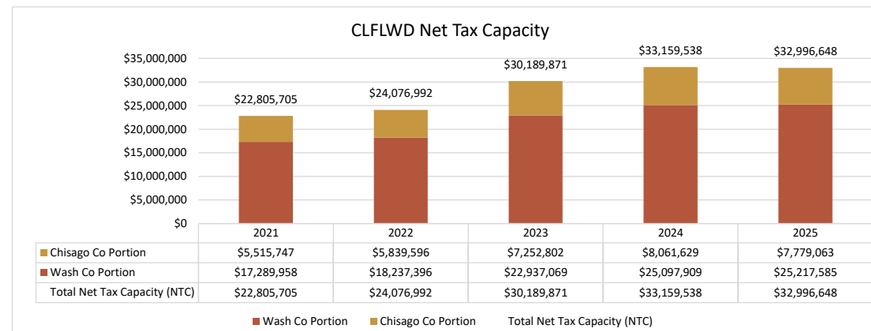
Comfort Lake-Forest Lake Watershed District

Estimated Market Values and Net Tax Capacities

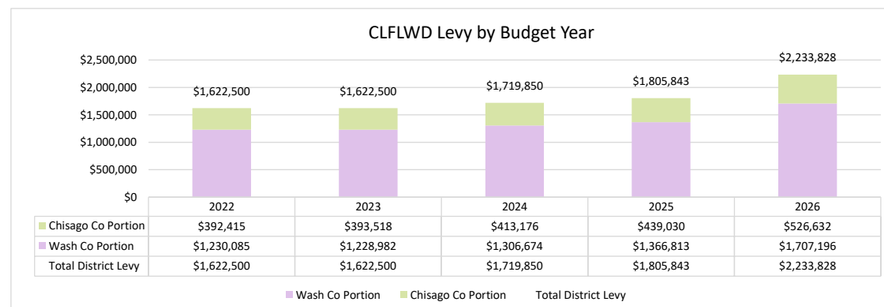
Estimated Market Value				
Year	Estimated Market Value (EMV)	Increase from Previous Year	Wash Co Portion	Chisago Co Portion
2014	$1,470,005,400		$1,158,428,983	$311,576,417
2015	$1,602,023,700	8.98%	$1,275,131,917	$326,891,783
2016	$1,679,944,600	4.86%	$1,327,401,132	$352,543,468
2017	$1,747,607,400	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
2024	$3,214,087,500	8.00%	$2,432,689,973	$781,397,527
2025	$3,251,635,300	1.17%	$2,485,052,105	$766,583,195



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%
2024	$33,159,538	$25,097,909	$8,061,629	$33,159,538	9.84%	9.42%	11.15%	75.69%	24.31%
2025	$32,996,648	$25,217,585	$7,779,063	$32,996,648	-0.49%	0.48%	-3.51%	76.42%	23.58%
					8%	8%	9%		



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%
2025	$1,805,843	$1,366,813	$439,030	$1,805,843	5.00%	4.60%	6.26%	5.45%



2026 Budget

Comfort Lake-Forest Lake Watershed District

Account Code	Grantor/ Partner	Program	Description	Target Resource	Grant Request	Match Funds	Grant Award/ Allocation	Gross FY Revenue	Timeframe Income Rec'd	Percent of Certainty of Award	Est. P Reduction (lbs/yr)	Est. Cost/P Reduction (over 25 yr lifespan)
ESTIMATED 2026 Grants												
Awarded												
5-225-C	BWSR	CWF - Projects & Practices	Heath Ave Iron Enhanced Sand Filter	Little Comfort	(FY2025)	(FY2025)	(FY2025)	$599,600	Q1	[awarded]	86	$700
5-229	BWSR	CWF - Accelerated Implementati	Sunrise River Headwaters Project Development	Comfort Lake	(FY2025)	(FY2025)	(FY2025)	$59,000	Q1	[awarded]	N/A	N/A
5-224-A	BWSR	CWF - Projects & Practices	School Lake Ag BMPs	School Lake	(FY2024)	(FY2024)	(FY2024)	$36,000	Q4	[awarded]	61	$60
TBD/Pending												
3-011-B	*Wash. Co.*	*AIS Prevention Aid Grant*	*Watercraft Inspections*	*Forest & Bone*	*$10,000*		*$10,000*	*$10,000*	*Q4*	*90%*	*N/A*	*N/A*
3-011-28-G	*Wash. Co.*	*AIS Prevention Aid Grant*	*Flowering Rush Management*	*Forest Lake*	*$4,942*		*$4,500*	*$4,500*	*Q4*	*90%*	*N/A*	*N/A*
3-011-28-G	*Wash. Co.*	*AIS Prevention Aid Grant*	*Curly-leaf Pondweed Management*	*Forest Lake*	*$4,942*		*$4,500*	*$4,500*	*Q4*	*90%*	*N/A*	*N/A*
3-006-D	*ESRI*	*Conservation GIS Grant*	*One-year ArcGIS Advanced license with all extens*	*District-Wide*	*N/A*	*$1,200*	*(Est. $10K discount)*		*N/A*	*90%*	*N/A*	*N/A*
3-004, 3-005	*Fishers & Farmers Partnership*		*Farmer-Led Council Support and BMPs*	*District-Wide*	*$80,000*	*Staff time*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*
5-420-C	*LSOHC*	*Lessard-Sams Outdoor Heritage*	*Bone Lake South Phase 2 - Resto/Enhance*	*Bone Lake*	*$1,625,000*	*Staff time*	*Initial allocation: $1,227,000*		*Q3*	*75%*		
6-000-A	*LSOHC*	*Lessard-Sams Outdoor Heritage*	*Greenbelt Phase 1 - Easements/Acquisitions*	*Forest & Comfort*	*$3,300,000*	*Staff time*	*Initial allocation: $1,258,000*		*Q3*	*75%*		
5-100	*BWSR*	*Water Quality & Storage*	*Flood Resiliency Project Modeling & Concept Desi*	*Sunrise River*	*$100,000*	*Staff time*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*
5-223-A/5-224-A	*NRCS*	*EQIP Program*	*TBD - Ag BMPs*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*
5-120-A	*DNR*	*Flood Hazard Mitigation Grants*	*TBD Volume control facility/Greenway visioning*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*
TBD	*USFWS*	*N. American WCA Std/Small Gra*	*TBD Wetland restoration project*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*
TBD	*USFWS*	*Partners for Fish & Wildlife*	*TBD Funds to private landowners for habitat resto*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*
TBD	*NRCS*	*Watershed and Flood Preventior*	*TBD - must be under NRCS authorized plan*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*
TBD	*NRCS*	*Ag Conservation Easement Prog*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*
TBD	*CCM*	*Conservation Corps CWF: Crew*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*
Not Awarded												
			Estimated 2026 Grant Total		**$5,124,884**	**$1,200**	**$19,000**	**$713,600**				
ESTIMATED 2026 Other Revenue (Interest, Partner Contributions, Permit Revenue etc.)												
	Taxpayers	Special Assessments	Potential funding source	TBD			TBD					
	Taxpayers	Water Management Charges	Potential funding source	TBD			TBD					
	Taxpayers	Emergency Projects	Potential funding source	TBD			TBD					
	Taxpayers	Sales Tax	Potential funding source	TBD			TBD					
	Permittees	Stormwater Impact Fund	Current balance (all in Comfort LMD) = $95,376	Comfort Lake			TBD					
	Wash. Co.	Wash Co Budget Policy #2403	Potential funding source	TBD			TBD					
	PF	Pheasants Forever Land Acquisi	TBD	TBD			TBD					
	Corporate Sponsors	Work with local businesses to sponsor events and/or other initiatives		TBD			TBD					
Various	Levy	Tax Levies	Levies rec'd in installments	District-Wide				$2,233,828	Q2/Q4	N/A	N/A	N/A
3-011-B	FLLA+City FL	Tri-Party AIS Agreement	Boat launch inspections + AIS Mgmt for Forest Lk	Forest Lake				$12,000	Q4	N/A	N/A	N/A
3-011-B	Chisago Co.	AIS Prevention Aid: Watercraft In	Boat launch inspections for Comfort Lake	Comfort Lake			[$5K deducted from billing]		N/A	N/A	N/A	N/A
3-011-B	CLA	Watercraft Inspections	Boat launch inspections for Comfort Lake	Comfort Lake				$500	Q4	N/A	N/A	N/A
3-011-B	BLA+Scandia+Lions	Watercraft Inspections	Boat launch inspections for Bone Lake	Bone Lake				$3,000	Q4	N/A	N/A	N/A
3-002-A	Permittees	Permitting Fees/Deposits	Permitting Fees/Deposits	District-Wide				$102,000	Q1-Q4	N/A	Various	Various
3-004-C	Hay Sale	Dahlin & Wyard Fields Hay Harvest		Bone Lake, Forest Lake				$2,000	Q4	N/A		
	N/A	Interest Income	Interest Income	N/A				$60,000	Q1-Q4	N/A	N/A	N/A
			Estimated 2026 Other Revenue Total		**$0**	**$0**	**$0**	**$2,413,328**				
			ESTIMATED 2026 Combined Total		**$5,124,884**	**$1,200**	**$19,000**	**$3,126,928**				

2026 Budget

Comfort Lake-Forest Lake Watershed District

Account Code	Grantor/ Partner	Program	Description	Target Resource	Grant Request	Match Funds	Grant Award/ Allocation	Gross FY Revenue	Timeframe Income Rec'd	Percent of Certainty of Award	Est. P Reduction (lbs/yr)	Est. Cost/P Reduction (over 25 yr lifespan)
ESTIMATED 2025 Grants												
Awarded												
5-228-D	BWSR	CWF - Projects & Practices	(Forest) WJD-6 Wetland Restoration	Forest Lake	(FY2022)	(FY2022)	(FY2022)	$92,585	Q4	[awarded]	20	$500
5-221-B	BWSR	CWF - Projects & Practices	(Moody) Diagnostic Study Impl. - Capstone Project	Moody Lake	(FY2022)	(FY2022)	(FY2022)	$38,209	Q4	[awarded]	62	$300
5-228-F	BWSR	CWF - Projects & Practices	(Forest) Lake Alum Treatment	Forest Lake	(FY2023)	(FY2023)	(FY2023)	$292,000	Q1	[awarded]	527	$100
3-012-A	LSOHC	Lessard-Sams Outdoor Heritage	Bone Lk South Wetland Acquisition & Enhanceme	Bone Lake	(FY2023)	(FY2023)	(FY2023)	$1,610,000	Q4	[awarded]	N/A	N/A
3-012-A	DNR	Conservation Partners Legacy	Bone Lake South Acquisition	Bone Lake	(FY2024)	(FY2024)	(FY2024)	$500,000	Q4	[awarded]	N/A	N/A
5-224-A	BWSR	CWF - Projects & Practices	School Lake Ag BMPs	School Lake	(FY2024)	(FY2024)	(FY2024)	$36,000	Q4	[awarded]	61	$60
3-013	BWSR	Performance Review & Assistan	Strategic Planning	District-Wide	(FY2024)	(FY2024)	(FY2024)	$10,000	Q2	[awarded]	N/A	N/A
5-225-C	BWSR/LSC	LSC Watershed Based Impleme	Heath Iron Enhanced Sand Filter Feasibility Study	Little Comfort Lk	(FY2024)	(FY2024)	(FY2024)	$11,491	Q1	[awarded]	N/A	N/A
3-004-B	MGLP	Lake Conservation Grant Progra	Shoreline inventories, outreach, and restorations	District-Wide	(FY2024)	(FY2024)	(FY2024)	$50,000	Q4	[awarded]	N/A	N/A
3-013	PCA	Local Climate Action Planning	Floodplain Vulnerability Assessment & Modeling	District-Wide	(FY2024)	(FY2024)	(FY2024)	$12,408	Q3	[awarded]	N/A	N/A
5-225-C	BWSR	CWF - Projects & Practices	Heath Ave Iron Enhanced Sand Filter	Little Comfort	$1,499,000	$149,900	$1,499,000	$749,500	Q1	[awarded]	75	$700
5-229	BWSR	CWF - Accelerated Implementati	Sunrise River Headwaters Project Development	Comfort Lake	$118,000	$11,800	$118,000	$59,000	Q1	[awarded]	N/A	N/A
5-229-B	BWSR	Green Infrastructure Projects	Goodwin Ave Stormwater Wetland	Comfort Lake	$225,800	$22,580	$225,800	$112,900	Q3	[awarded]	5	$4,968
3-004, 3-005	MPCA	Local Climate Action Planning	Shoreline Resiliency Planning	District-Wide	$35,000	$1,750	$35,000	$35,000	Q4	[awarded]	N/A	N/A
3-011-20-B	Wash. Co.	AIS Prevention Aid Grant	Watercraft Inspections	Forest & Bone	$10,000		$10,000	$10,000	Q4	[awarded]	N/A	N/A
3-011-28-G	Wash. Co.	AIS Prevention Aid Grant	Flowering Rush Management	Forest Lake	$7,500		$4,942	$4,942	Q4	[awarded]	N/A	N/A
3-011-28-G	Wash. Co.	AIS Prevention Aid Grant	Curly-leaf Pondweed Management	Forest Lake	$7,500		$4,942	$4,942	Q4	[awarded]	N/A	N/A
TBD/Pending												
3-006-D	*ESRI*	*Conservation GIS Grant*	*One-year ArcGIS Advanced license with all extens*	*District-Wide*	*N/A*	*$1,200*	*(Est. $10K discount)*		*N/A*	*90%*	*N/A*	*N/A*
3-004	*BWSR/LSC*	LSC Watershed Based Impleme	*Shoreline Restoration Project(s)*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*
Not Awarded												
3-013-B	*BWSR*	*Water Storage Grants Concept &*	*Flood Resiliency Project Modeling & Concept Desi*	*Sunrise R. Corridor*	*$90,000*	*$9,000*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*	*TBD*
Multiple	LCCMR	Environment&Nat. Resource Tru	Lake Health Civic Organizing (Shorelines/AIS Prev	District-Wide	$160,000	$10,000				[not awarded]		
			Estimated 2025 Grant Total		**$2,152,800**	**$206,230**	**$1,897,684**	**$3,628,977**				
ESTIMATED 2025 Other Revenue (Interest, Partner Contributions, Permit Revenue etc.)												
Various	Levy	Tax Levies	Levies rec'd in installments	District-Wide				$1,796,814	Q2/Q4	N/A	N/A	N/A
3-011-B	FLLA+City FL	Tri-Party AIS Agreement	Boat launch inspections + AIS Mgmt for Forest Lk	Forest Lake				$10,000	Q4	N/A	N/A	N/A
3-011-B	Chisago Co.	AIS Prevention Aid: Watercraft In	Boat launch inspections for Comfort Lake	Comfort Lake			[$5K deducted from billing]		N/A	N/A	N/A	N/A
3-011-B	CLA	Watercraft Inspections	Boat launch inspections for Comfort Lake	Comfort Lake				$500	Q4	N/A	N/A	N/A
3-011-B	BLA+Scandia+Lions	Watercraft Inspections	Boat launch inspections for Bone Lake	Bone Lake				$3,000	Q4	N/A	N/A	N/A
3-002-A	Permittees	Permitting Fees/Deposits	Permitting Fees/Deposits	District-Wide				$75,000	Q1-Q4	N/A	Various	Various
	N/A	Interest Income	Interest Income	N/A				$50,000	Q1-Q4	N/A	N/A	N/A
			Estimated 2025 Other Revenue Total		**$0**	**$0**	**$0**	**$1,935,314**				
			ESTIMATED 2025 Combined Total		**$2,152,800**	**$206,230**	**$1,897,684**	**$5,564,291**				

2026 Budget

Comfort Lake-Forest Lake Watershed District

Account Code	Grantor/ Partner	Program	Description	Target Resource	Grant Request	Match Funds	Grant Award/ Allocation	Gross FY Revenue	Timeframe Income Rec'd	Percent of Certainty of Award	Est. P Reduction (lbs/yr)	Est. Cost/P Reduction (over 25 yr lifespan)
2024 Grants												
Awarded												
5-228-D	BWSR	CWF - Projects & Practices	(Forest) WJD-6 Wetland Restoration	Forest Lake	(FY2022)	(FY2022)	(FY2022)	$239,505	Q1-Q4	[awarded]	20	$500
5-221-B	BWSR	CWF - Projects & Practices	(Moody) Diagnostic Study Impl. - Capstone Project	Moody Lake	(FY2022)	(FY2022)	(FY2022)	$175,695	Q1-Q4	[awarded]	62	$300
5-228-F	BWSR	CWF - Projects & Practices	(Forest) Lake Alum Treatment	Forest Lake	(FY2023)	(FY2023)	(FY2023)	$0	Q1	[awarded]	527	$100
5-224-A	BWSR	CWF - Projects & Practices	School Lake Ag BMPs	School Lake	$90,000	$9,000	$90,000	$3,280	Q2	[awarded]	60	$60
5-228-G	DNR	Expedited Conservation Projects	North Shore Circle Park Shoreline Restoration	Forest Lake	$26,000	$4,000	$26,000	$1,777	Q4	[awarded]	TBD	TBD
3-012-A	DNR	Conservation Partners Legacy	Bone Lake South Acquisition	Bone Lake	$500,000	$50,000	$500,000	$0	N/A	[awarded]	N/A	N/A
Various	LCCMR	Env. Nat. Resource Trust Fund (	Partner on habitat resto projects (GRG is grantee)	Forest Lake	$77,000	$10,000	$77,000	N/A: GRG is Fiscal Agent		[awarded]	N/A	N/A
3-011-B	Wash. Co.	AIS Prevention Aid Grant	Watercraft Inspections	Forest & Bone	$15,000		$15,000	$15,000	Q4	[awarded]	N/A	N/A
3-011-28-G	Wash. Co.	AIS Prevention Aid Grant	Flowering Rush Management	Forest Lake	$7,000		$4,846	$4,846	Q4	[awarded]	N/A	N/A
3-011-28-G	Wash. Co.	AIS Prevention Aid Grant	Curly-leaf Pondweed Management	Forest Lake	$7,500		$4,846	$4,846	Q4	[awarded]	N/A	N/A
Various	PCA	GreenCorps Host Site Program	1 FTE Sep-Aug	District-Wide	N/A	$300	N/A	N/A	N/A	[awarded]	N/A	N/A
3-013	PCA	Local Climate Action Planning	Floodplain Vulnerability Assessment & Modeling	District-Wide	$40,000	$4,000	$40,000	$27,592	Q4	[awarded]	N/A	N/A
3-004-B	MGLP	Lake Conservation Grant Progra	Shoreline inventories, outreach, and restorations	District-Wide	$60,000	$60,000	$60,000	$0	N/A	[awarded]	TBD	TBD
3-013	BWSR	Performance Review & Assistan	Strategic Planning	District-Wide	$10,000	$1,000	$10,000	$0	N/A	[awarded]	N/A	N/A
3-006-D	ESRI	Conservation GIS Grant	One-year ArcGIS Advanced license with all extens	District-Wide	N/A	$1,200	(Est. $10K disco	N/A	N/A	[awarded]	N/A	N/A
5-225-C	BWSR/LSC	LSC Watershed Based Impleme	Heath Iron Enhanced Sand Filter Feasibility Study	Little Comfort Lk	$49,000	$9,784	$49,000	$34,307	Q4	[awarded]	N/A	N/A
Not Awarded												
3-004, 3-005	BWSR	Pollinator Pathways	Native Plantings and Outreach/Education	District-Wide	$90,000	$10,000				[not awarded]		
5-228-G	Musser	Laura Jane Musser Fund	North Shore Circle Park Shoreline Restoration	Forest Lake	$22,000					[not awarded]		
3-013-B	BWSR	Water Quality & Storage Grant	Climate Change Modeling & Mitigation Planning	District-Wide	$40,000	$4,000				[not awarded]		
3-011-21-G	DNR	AIS Control Projects	Curly-leaf Pondweed Management	Moody Lake	$1,500					[not awarded]		
3-011-22-G	DNR	AIS Control Projects	Curly-leaf Pondweed Management	Bone Lake	$1,500					[not awarded]		
3-011-26-G	DNR	AIS Control Projects	Curly-leaf Pondweed Management	Shields Lake	$1,500					[not awarded]		
3-012-A	DNR	Conservation Partners Legacy	Heath Avenue Acquisition	Little Comfort Lk	$100,000	$10,000				[not awarded]		
3-012-A	MDA	Noxious Invasive Species Grant	Buckthorn Management on Public Lands	District-Wide	$10,000					[not awarded]		
5-229-F	BWSR	CWF - Projects & Practices	Comfort Lake Shoreline Restoration	Comfort Lake	$100,000	$10,000				[not awarded]		
5-228-G	DNR	Expedited Conservation Projects	North Shore Circle Park Shoreline Restoration	Forest Lake	$40,000	$4,000				[not awarded]		
3-004-B	ATB	America the Beautiful Grant Prog	Shoreline inventories, outreach, and restorations	District-Wide	Partnership grant - allocation not determined					[not awarded]		
				2024 Grant Total	**$1,288,000**	**$187,284**	**$876,692**	**$506,848**				
2024 Other Revenue (Interest, Partner Contributions, Permit Revenue etc.)												
Various	Levy	Tax Levies	Levies rec'd in installments	District-Wide				$1,710,076	Q2/Q4	N/A	N/A	N/A
3-011-B	FLLA+City FL	Tri-Party AIS Agreement	Boat launch inspections + AIS Mgmt for Forest Lk	Forest Lake				$14,737	Q4	N/A	N/A	N/A
3-011-B	Chisago Co.	AIS Prevention Aid: Watercraft In	Boat launch inspections for Comfort Lake	Comfort Lake			[$5K deducted from billing]		Q4	N/A	N/A	N/A
3-011-B	CLA	Watercraft Inspections	Boat launch inspections for Comfort Lake	Comfort Lake				$500	Q4	N/A	N/A	N/A
3-011-B	BLA+Scandia+Lions	Watercraft Inspections	Boat launch inspections for Bone Lake	Bone Lake				$3,000	Q4	N/A	N/A	N/A
3-002-A	Permittees	Permitting Fees/Deposits	Permit Earned Revenue	District-Wide				$47,766	Q1	N/A	Various	Various
	N/A	Misc. & Ag Market Value	Misc. & Ag Market Value					$4,483				
	N/A	Interest Income	Interest Income	N/A				$58,731	Q1-Q4	N/A	N/A	N/A
				2024 Other Revenue Total	**$0**	**$0**	**$0**	**$1,839,293**				
				2024 Combined Total	**$1,288,000**	**$187,284**	**$876,692**	**$2,346,141**				