CLFLWD
WATERSHED DISTRICT

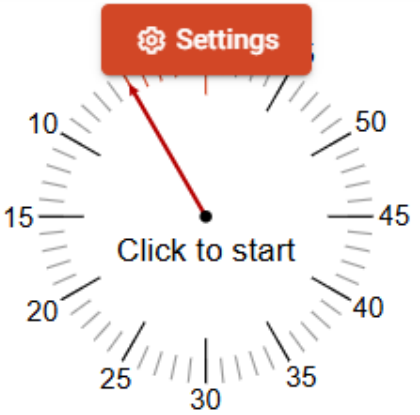
CLFLWD 2026 Budget

October 23, 2025

Public Comment Opportunity

Native plants near Moody Lake

CLFLWD Regular Board Meeting

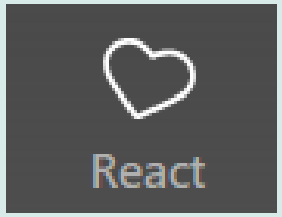


Public Comment Opportunity: 2026 Budget & Levy

Attendees wishing to speak must raise their hand and be called on by the Board President. Zoom attendees can raise their hand using the Zoom toolbar; when your name is called, you will be prompted to unmute. Please state your name and address when speaking.

Questions? Email info@clflwd.org

Virtual attendees: If you wish to speak, raise your hand using the Zoom toolbar.



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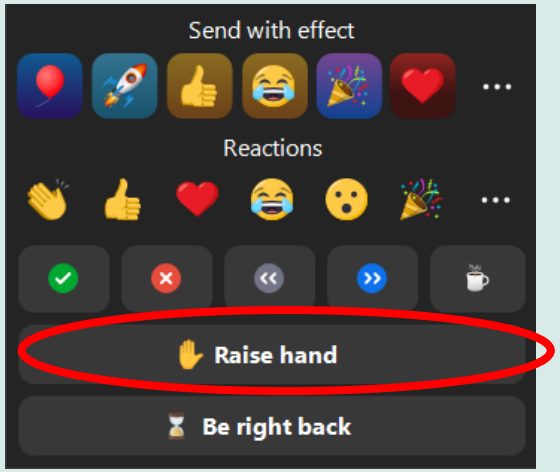


Cost of 2026 CLFLWD Levy Increase by County – Median Home Value

WASHINGTON	CHISAGO 33% higher
•$4.33 •Per month	•$5.76 •. Per month

Why a 20-23% Levy Increase in 2026?

- The CLFLWD levy increase is a single point in a 25-year history of CLFLWD levy increases
- Relevant questions are:
  1. What has the CLFLWD accomplished vs its mission and water quality objectives in its 25-year history?
  2. What is the cost/value of the results to the local taxpayer?

2010 CLFLWD Water Quality Improvement Challenge

1. Water Quality Condition
   - 6 of 9 CLFLWD priority lakes state impaired
   - Forest Lake: 5% from impairment
2. Engineering Project Challenge:
   - Restore impaired lakes
   - 4,600 lbs of phosphorus to be removed
   - 2010 conventional phosphorus removal techniques
     - Cost: $2,000/lb
     - Project size: 1-9 lbs per project
   - Total cost estimate
     - $9,200,000
     - Over 400 projects
     - 50-60 years

CLFLWD Lake Restoration Strategy

1. Be cost efficient with taxpayer dollars
2. Use Pareto Principle to find more cost efficient phosphorus reduction projects
   - < $500/lb vs $2,000/lb
3. Find larger phosphorus reduction projects to shorten projected 60-year time for lake restoration

Expenses and Revenues Highlights

Expenses	2026
Original Draft (May)	$4,720,014
Cost Cuts	($295,947)
Adopted Budget (September)	$4,424,067

Revenue	2026	% of Total Revenue 2026
Tax Levy	$2,233,828	50%
Grant Revenue	$1,784,620	40%
Other Revenue	$179,500	4%
Loan	$234,000	6%
TOTAL REVENUE	**$4,431,948**	**100%**

Total Revenue 2025	$5,363,029	60% Projects/Land ($3.2M)
Total Revenue 2024	$3,106,041	25% Projects/Land ($800K)

Levy Increase History

Comfort Lake-Forest Lake Watershed District Levy Increase History						
Budget Year	Budget Year Levy**	Year-to-Year Levy % Increase	Estimated Market Value (EMV) (Prior Year Basis)*	Net Tax Capacity (NTC) (Prior Year Basis)*	Ratio Levy/Estimated Market Value	Ratio Levy/Net Tax Capacity
2001-2008	+/- $250,000	Minimal				
2009	$755,000	300%				
2010	$755,000	0%				
2011	$755,000	0%				
2012	$755,000	0%				
2013	$755,000	0%				
2014	$755,000	0%	$1,431,515,600	$14,032,122	0.05%	5.38%
2015	$755,000	0%	$1,470,005,400	$14,824,066	0.05%	5.09%
2016	$803,650	6%	$1,602,023,700	$16,215,018	0.05%	4.96%
2017	$998,000	24%	$1,679,944,600	$17,397,726	0.06%	5.74%
2018	$1,200,000	20%	$1,747,607,400	$18,053,592	0.07%	6.65%
2019	$1,300,000	8%	$1,826,385,900	$18,955,914	0.07%	6.86%
2020	$1,400,000	8%	$2,068,377,700	$20,586,584	0.07%	6.80%
2021	$1,475,000	5%	$2,200,044,800	$21,733,418	0.07%	6.79%
2022	$1,622,500	10%	$2,294,312,700	$22,805,705	0.07%	7.11%
2023	$1,622,500	0%	$2,406,482,200	$24,076,992	0.07%	6.74%
2024	$1,719,850	6%	$2,975,872,700	$30,189,871	0.06%	5.70%
2025	$1,805,843	5%	$3,214,087,500	$33,159,538	0.06%	5.45%
2026	$2,233,828	23.7%	$3,251,635,300	$32,996,648	0.07%	6.77%
Average Increase (2010-2026)		7.70%			0.06%	6.16%

Issues requiring a higher than average levy increase in 2025

A. Post-COVID inflationary pressures
B. Significant cost overrun on major Sunrise River Wetland Enhancement project:
   - $1.6 million final cost vs $600K original budget
   - Leveraged three grants totaling $900K and loans totaling $700K to complete the project
C. Too conservative in levy increases post COVID

2021	2022	2023	2024	2025
5%	10%	0%	6%	5%

D. Grants did not cover diagnostic monitoring
E. Change in loan terms 7 years vs 10 years – doubling up
F. Summary
   - The loan $ have been spent on water quality improvement projects
   - The projects are completed well below expected costs overall
   - The public is benefitting from clean water
   - The loans have to be repaid

Water Quality Improvement Results Through 2025

A. 4,600 lbs of P removed at average cost of $200/lb vs $2,000/lb average life cycle cost for conventional P reduction approaches
   - $8.2 million project cost savings for public
B. CLFLWD leveraged $12.3 million in grants for additional public cost savings,
C. Water quality goals achieved 15-20 years earlier than forecasted 40-year estimate
D. 95% toward meeting state water quality standards for all 6 impaired District lakes. Forest Lake water quality improved from 5% to 25% from state impairment.
E. Lake property values increase 6% for every 3 feet improvement in water clarity, increasing the city & county tax base
F. Established a CLFLWD professional organization to protect and improve water quality goals achieved and address future challenges.

Impact of 20-23% Levy Increase on the Taxpayer

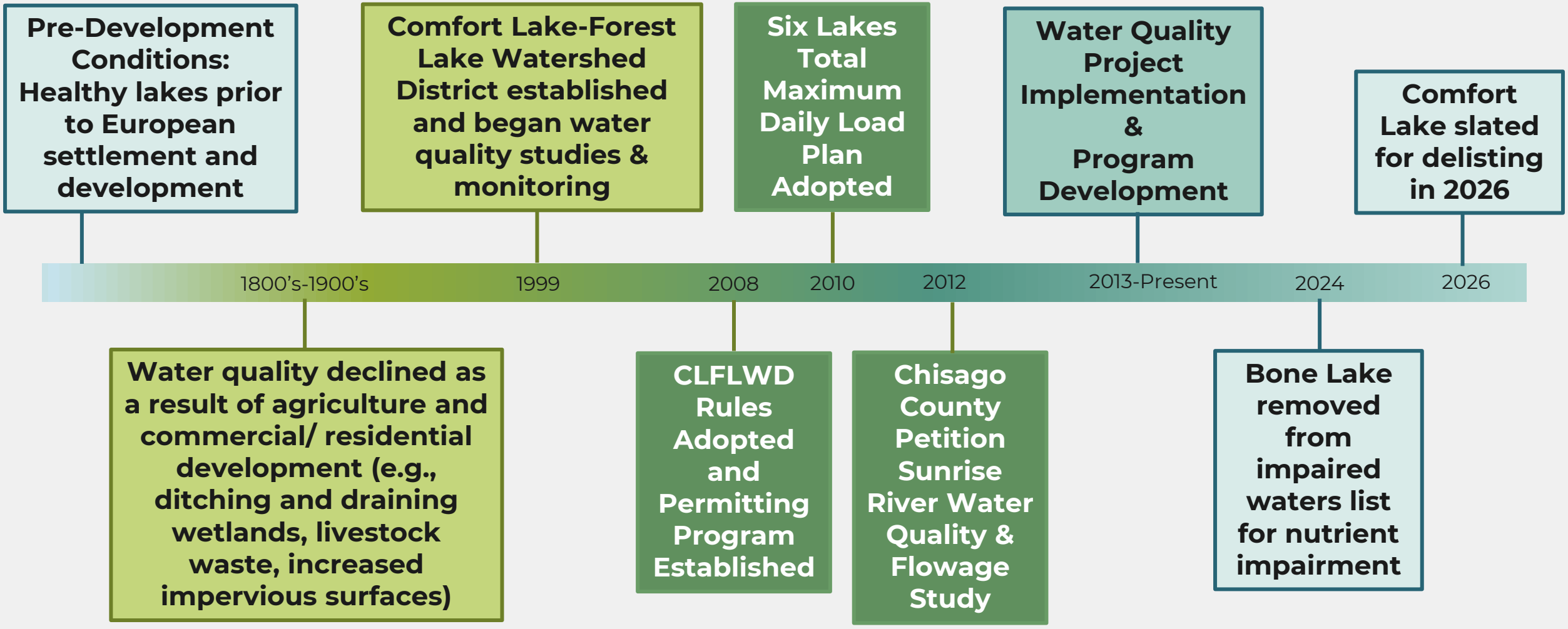
Topic	Washington County	Chisago County
2026 Median Home Value	$416,600	$480,000
Levy cost 2025	$200	$249
Levy cost 2026	$244-$252	$296-$306
2026 $ increase (annually)	+$44-$52	+$47-$57
2026 $ increase (monthly)	+$4	+$4-$5

Approach Going Forward

A. More ambitious grant seeking and grant seeking programs are in place
B. Program Funding Goal: 20% of program costs funded by grants & other partner revenue
C. Project & Land Acquisition Goals: 100% grant covered
D. Leverage professional staff experience to protect and improve water quality gains achieved and address future challenges
E. Repayment of majority of loans by 2030
    - 2022-2025: 22% repaid in first 3 years
    - 2025-2030: 79% repaid over next 5 years
F. Levy projections
    - 2026: 23% increase
    - 2027: 14% increase
    - 2028: 13% increase

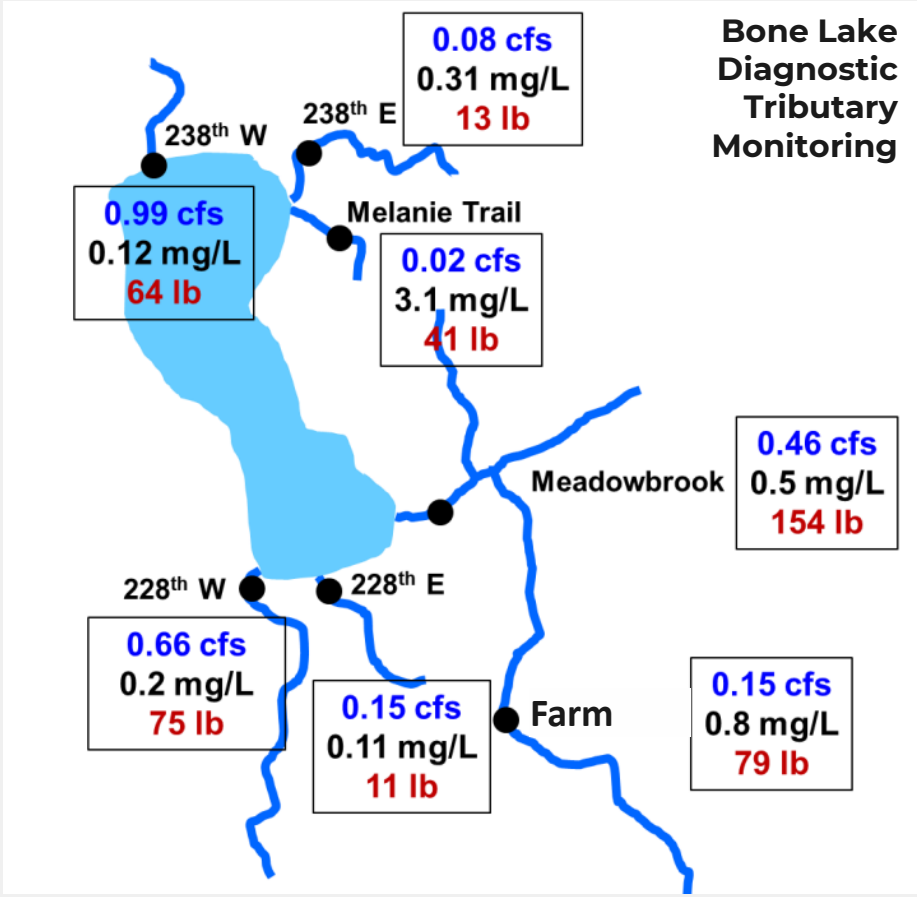
Watershed Accomplishments

Lake Health Over the Years



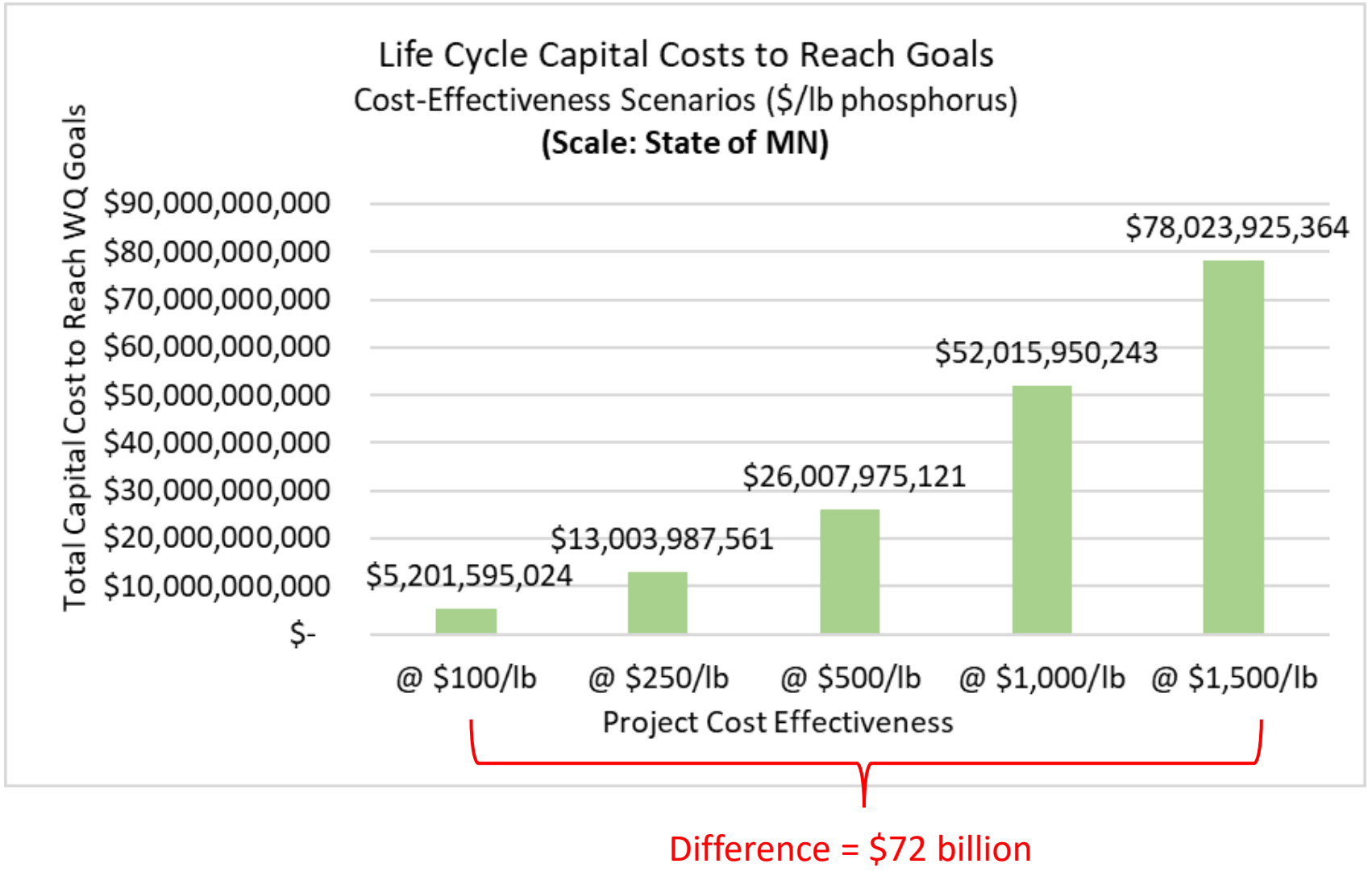
Data-Driven, Targeted Approach

- Pareto Principle (80/20 Rule): achieve 80% of the necessary pollutant load reductions with the best, most cost-effective 20% of projects
- Used monitoring data to target the highest nutrient loading sources
- Worked with local residents and other partners to implement the top priority projects to improve water quality
- Used Clean Water Fund, Section 319, and other grants to fund projects
- CLFLWD tax dollars and loans funded grant match and activities for which we couldn't get grants



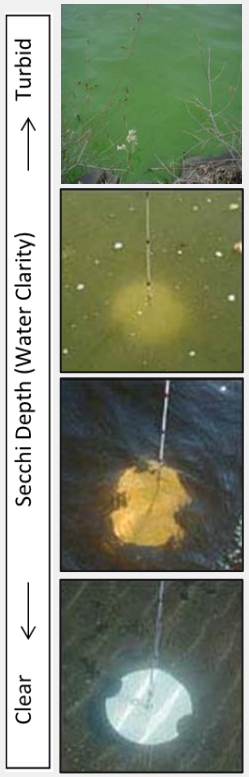
Average Project Cost/Lb of Phosphorus Removed: $200/lb

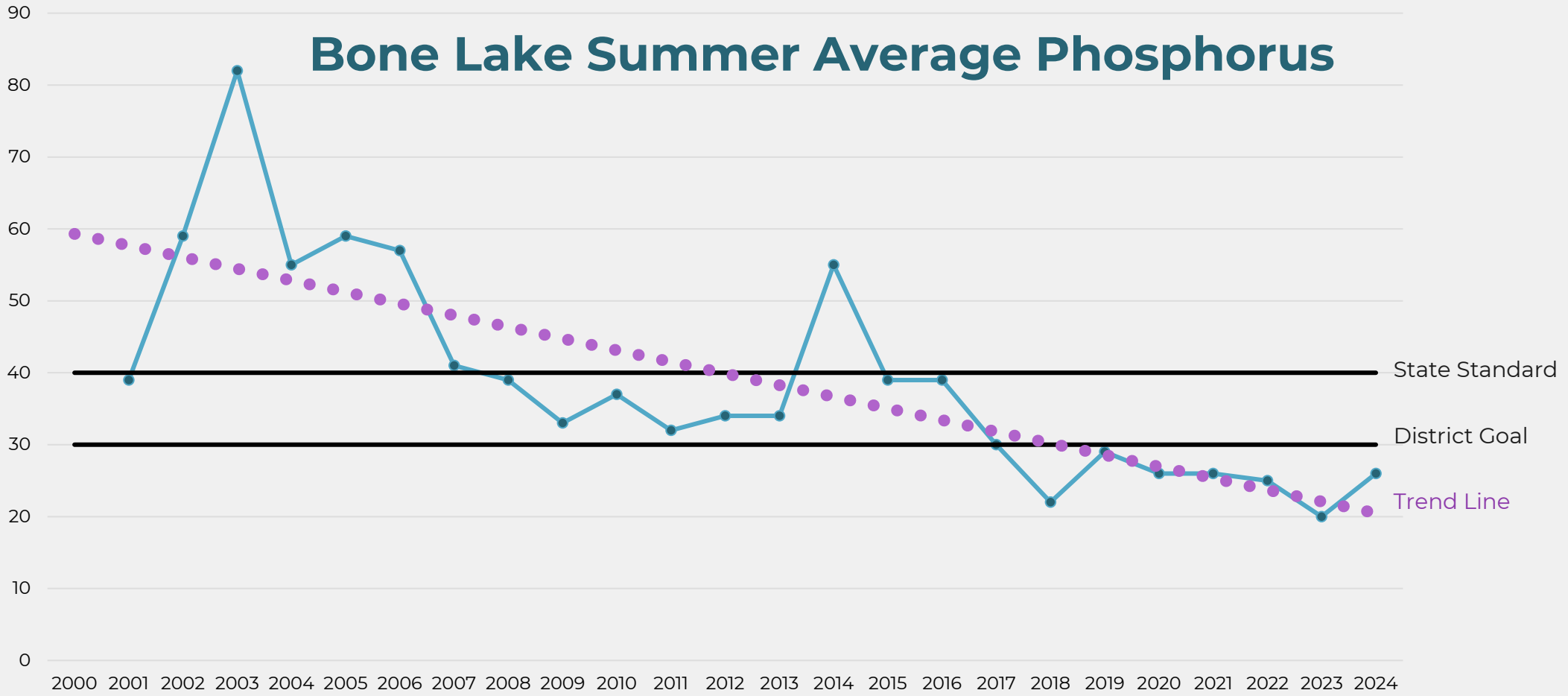
Cost-Effectiveness: Minnesota



Estimated P load reduction = 5.2 million lb/yr (Multiplier: MN = 1,774x sq mileage of CLFLWD)

Less Phosphorus = Less Algae = Better Clarity
We want to see phosphorus readings <u>below</u> the state standard and District goal





*Note that annual readings fluctuate with the weather and precipitation patterns. Long-term trends are the better indicator of improving lake health.

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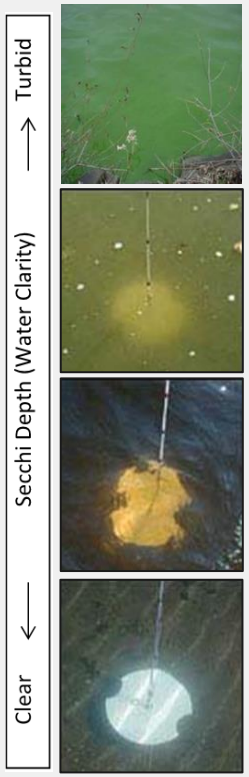
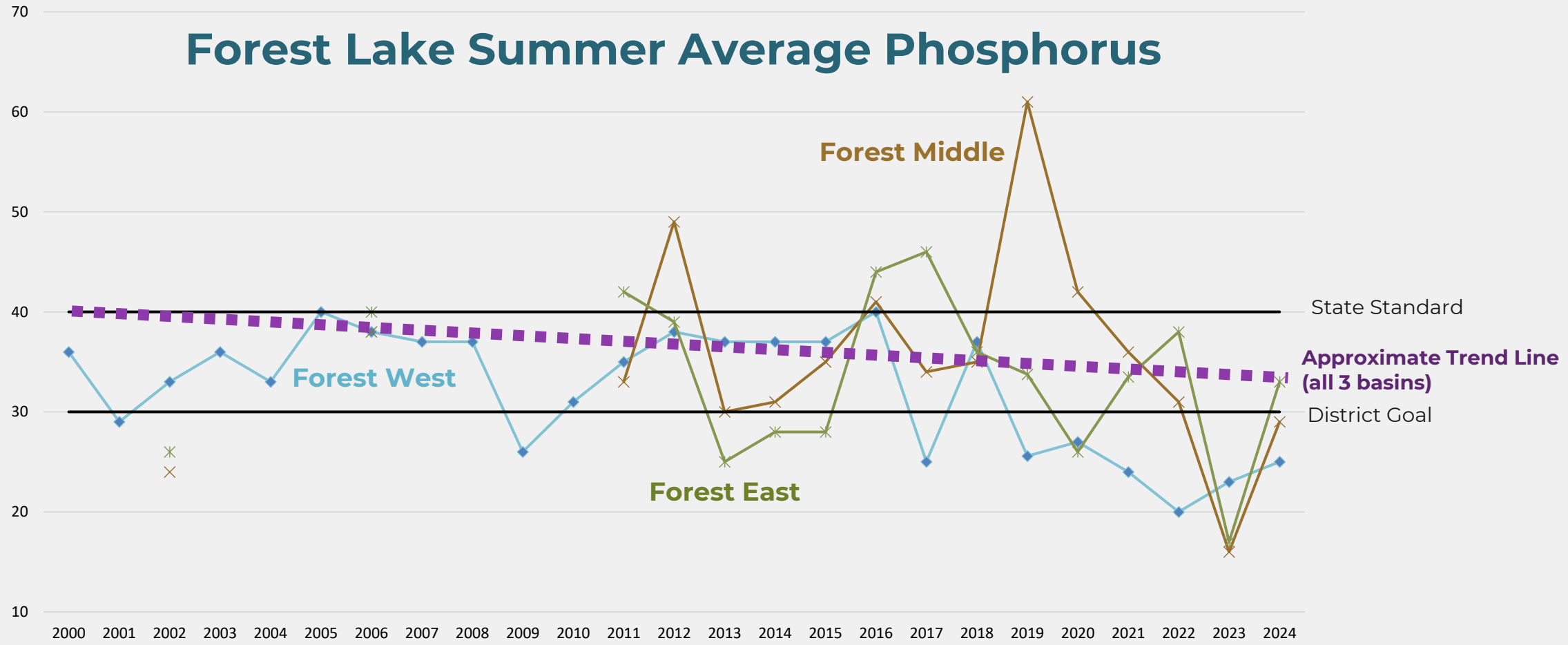




*Note that annual readings fluctuate with the weather and precipitation patterns. Long-term trends are the better indicator of improving lake health.

Lake Water Quality Trends

- Water quality in our major lakes is measurably improving
- All major lakes are at state water quality standards and getting closer to District goals
- Original timeline to achieve long-term goals was 2040. We are well ahead of that schedule and have moved up the goal to 2031 (and likely even sooner)
- Additional projects in progress to make further improvements

Lake	Total Phosphorus Trend	Chlorophyll-a Trend	Secchi Disk Trend
Bone	Improving since 2015	**Significantly Improving since 2001**	**Significantly Improving since 1984**
Comfort	Improving since 1994	Improving since 1994	Improving since 1987
Forest – West	**Significantly Improving since 1984**	**Significantly Improving since 2001**	Improving since 1984
Forest – Middle	Improving since 2015	Improving since 2015	Declining since 2015
Forest – East	Improving since 2015	Improving since 2015	Declining since 2015
Keewahtin	**Significantly Improving since 1993** Improving since 2015	Improving since 2001	**Significantly Improving since 1974**
Little Comfort	Improving since 2015	**Significantly Improving since 2015**	Improving since 2006 **Significantly Improving since 2015**
Moody	**Significantly Improving since 2005**	**Significantly Improving since 2005**	**Significantly Improving since 2005**
Shields	**Significantly Improving since 1993**	**Significantly Improving since 2001**	**Significantly Improving since 1993**

Short-term trends are noted for the most recent 10-years (since 2015)

Long-term trends are noted for the period of record for each lake, with the earliest year noted.

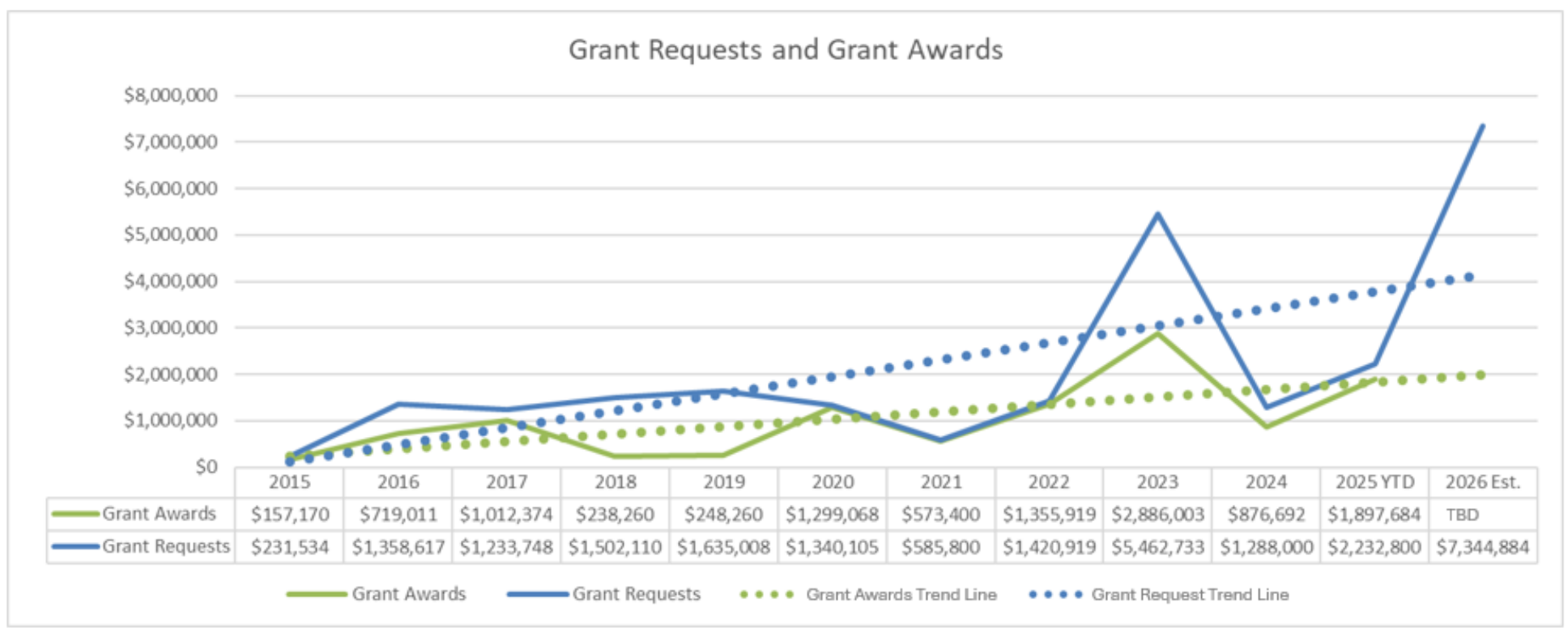
Red represents a declining trend that is not statistically significant

Green represents an improving trend that is not statistically significant way

Blue represents an improving trend that is statistically significant

BACKUP SLIDES

Grant Seeking History



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 YTD	2026 Est.
Grant Awards	$157,170	$719,011	$1,012,374	$238,260	$248,260	$1,299,068	$573,400	$1,355,919	$2,886,003	$876,692	$1,897,684	TBD
Grant Requests	$231,534	$1,358,617	$1,233,748	$1,502,110	$1,635,008	$1,340,105	$585,800	$1,420,919	$5,462,733	$1,288,000	$2,232,800	$7,344,884

Tax Impact Tables

Levy Increase	County	Levy Amount	Median Home Value	Yearly vs Monthly Tax Impact	Median Home Impact	Additional Home Value Tax Impact Scenarios						
						$375,000	$475,000	$575,000	$675,000	$775,000	$875,000	$975,000
20%	Chisago	$510,879	$480,000	Yearly	$296	$226	$294	$370	$448	$524	$602	$680
				Monthly	$25	$19	$25	$31	$37	$44	$50	$57
	Washington	$1,656,133	$416,600	Yearly	$244	$217	$282	$355	$430	$505	$580	$655
				Monthly	$20	$18	$24	$30	$36	$42	$48	$55
	Total Levy	$2,167,012										

Levy Increase	County	Levy Amount	Median Home Value	Yearly vs Monthly Tax Impact	Median Home Impact	Additional Home Value Tax Impact Scenarios						
						$375,000	$475,000	$575,000	$675,000	$775,000	$875,000	$975,000
23.7%	Chisago	$526,631	$480,000	Yearly	$306	$232	$302	$380	$460	$540	$620	$700
				Monthly	$26	$19	$25	$32	$38	$45	$52	$58
	Washington	$1,707,197	$416,600	Yearly	$252	$224	$291	$367	$445	$522	$599	$677
				Monthly	$21	$19	$24	$31	$37	$43	$50	$56
	Total Levy	$2,233,828										

Tax Impact Tables – Increase from Last Year

Levy Increase	County	Levy Amount	Median Home Value	Yearly vs Monthly Tax Impact	Δ Median Home Impact	Δ Tax Impact Additional Home Value Tax Impact Scenarios						
						$375,000	$475,000	$575,000	$675,000	$775,000	$875,000	$975,000
20%	Chisago	$510,879	$480,000	Yearly	$47	Change in tax impact estimated based on median home calculations from last year. County staff have not provided changes in tax impact data						
				Monthly	$4							
	Washington	$1,656,133	$416,600	Yearly	$44	$39	$51	$64	$77	$91	$104	$118
				Monthly	$4	$3	$4	$5	$6	$8	$9	$10
	Total Levy	$2,167,012										

Levy Increase	County	Levy Amount	Median Home Value	Yearly vs Monthly Tax Impact	Δ Median Home Impact	Δ Tax Impact Additional Home Value Tax Impact Scenarios						
						$375,000	$475,000	$575,000	$675,000	$775,000	$875,000	$975,000
23.7%	Chisago	$526,631	$480,000	Yearly	$57	Change in tax impact estimated based on median home calculations from last year. County staff have not provided changes in tax impact data						
				Monthly	$5							
	Washington	$1,707,197	$416,600	Yearly	$52	$46	$60	$76	$92	$108	$124	$140
				Monthly	$4	$4	$5	$6	$8	$9	$10	$12
	Total Levy	$2,233,828										

Forest Lake “Desktop” Analysis Phosphorus Reduction Projects

Forest Lake North Direct Stormwater Retrofit Analysis

Prepared by:

Washington Conservation District

for the

COMFORT LAKE FOREST LAKE WATERSHED DISTRICT

January 2016

Forest Lake “Desktop” Analysis Phosphorus Reduction Projects

BMPs and Priority Shorelines Only

Project Rank	Catchment ID FL01-Nx	Retrofit Type (refer to catchment profile pages for additional detail)	Projects Identified	TP Reduction (lb/yr)	TSS Reduction (lb/yr)	Volume Reduction (ac-ft/yr)	Total Project Cost	Estimated Annual Operations & Maintenance (2012 Dollars)	Estimated cost/ lb-TP/year (10-year)	Estimated cost/ ton-TSS/year (10-year)
1	N23	BMP 15k - BioInfiltration Simple	1	0.7	102.0	0.2	$6,728	$315	$1,399.15	$19,369
2	N11	Priority Shoreline 102,103,104,105	15	8.69	15,449	1.0	$96,850	$6,037	$1,810.07	$2,035
3	N7	BMP 2b - Vegetated Swale	1	0.14	53	0.0	$1,620	$132	$2,084.96	$11,094
4	N18	BMP 9h - BioInfiltration Simple	1	0.42	185	0.3	$4,567	$563	$2,409.46	$11,018
5	N19	BMP 10i - BioInfiltration Mod Complex	1	0.69	279	0.5	$15,026	$200	$2,451.00	$12,205
6	N31	BMP 25v - IESF Bench Retrofit	1	0.83	15	0.0	$18,339	$500	$2,811.96	$311,190
7	N12	BMP 6g,7f,8e - Retention Swales and BioInfiltration Mod Complex	3	1.14	455.0	0.6	$21,022	$1,125	$2,830.85	$14,185
8	N20	Priority Shoreline 108, 109	7	2.49	2,588	0.9	$47,479	$2,960	$3,094.32	$5,957
9	N24	BMP 19n - BioInfiltration Simple	1	0.32	105	0.2	$5,432	$450	$3,153.02	$18,918
10	N12	BMP 4d- BioInfiltration Simple	1	0.45	182.0	0.3	$9,049	$600	$3,322.12	$16,538
11	N22	Priority Shoreline 110, 111, 112, 113	18	8.21	10,892	1.6	$167,549	$10,624	$3,333.64	$5,027
12	N26	BMP 21r- BioInfiltration Simple	1	0.31	137.00	0.18	$7,026	$375	$3,453.85	$15,731
13	N24	BMP 16m - BioInfiltration Simple	1	0.27	109	0.2	$5,346	$450	$3,619.85	$18,066
14	N27	Priority Shoreline 119, 120,121,122,134	22	7.03	6,914	2.0	$159,016	$9,977	$3,683.33	$7,486
15	N26	BMP 20q - BioInfiltration Simple	1	0.17	77.00	0.11	$4,481	$188	$3,739.04	$16,510
16	N27	BMP 24u - Swale Inlet and Raingarden Outfall Modification	1	0.07	46	0.1	$2,620	$0	$3,743.19	$11,392
17	N10	Priority Shoreline 101	3	1.12	1,543	0.4	$29,489	$1,862	$4,295.53	$6,236
18	N5	Priority Shoreline 136-140	10	2.15	2,735	1.1	$61,600	$3,825	$4,655.01	$7,302
19	N12	Priority Shoreline 106	3	0.97	1,535	0.1	$27,704	$1,745	$4,673.93	$5,883
20	N22	BMP 11j - BioInfiltration Mod Complex	1	0.66	247	0.4	$18,113	$1,350	$4,789.84	$25,598
21	N29	Priority Shoreline 123 to 133	12	5.13	6,106	1.8	$150,705	$9,644	$4,822.42	$8,095
22	N11	BMP 3c - BioInfiltration Mod Complex	1	0.36	152	0.2	$14,305	$375	$4,950.64	$23,757
23	N24	Priority Shoreline 115, 116, 117	11	2.04	1,078	0.6	$70,523	$4,391	$5,612.03	$21,230
24	N25	Priority Shoreline 118	3	0.80	993	0.3	$27,704	$1,745	$5,622.69	$9,094
25	N7	BMP 1a - Parking Lot Retrofit	1	0.44	53	0.8	$22,506	$450	$6,082.48	$101,910

Cost-Effective Water Quality Restoration

In 2013: Phosphorus (P) reduction goals set at 5,800 lb/yr P to achieve CLFLWD water quality goals

(1 lb of phosphorus can produce up to 500 lb algae)

CLFLWD established an accelerated, more cost-effective P reduction strategy

A. Conventional P reduction strategy: “desktop analysis” and
   - Smaller projects (1-5 lb/yr P)
   - At higher costs (>$2,000/lb)

B. CLFLWD used “diagnostic field monitoring”
   - Larger projects (50-1,000 lbs/yr)
   - At lower costs (<$200/lb)

C. Strategy supported by $12.3 million in grants plus $4.5 million in low-interest and zero-interest loans (2019-2026) vs special levy increases