

# 2026 Budget and Tax Impacts

Comfort Lake-Forest Lake Watershed District



**CLFLWD**  
WATERSHED DISTRICT

## Introduction

The CLFLWD Board of Managers adopted the following budget and levy for the year 2026.

Expense Budget: \$4,355,104

Tax Levy: \$2,233,828

The 2026 expense budget is not only supported by the levy, but with several grants, partner organization contributions, regulatory fees, and potentially with Clean Water Partnership loans. By leveraging these other sources of funding and financing, the District maintains its ability to implement water quality improvement programs and projects at an accelerated pace. The District is currently on track to achieve its long-term water quality goals for all of its major waterbodies roughly 15 years in advance of the original goal date. More importantly, the District has reduced phosphorus loading by 4,600 for local lakes at a low cost per pound, averaging \$200/lb (1 lb of P can support 500 lbs of algae). This was accomplished by implementing large P reduction projects instead of smaller projects which have P reduction costs over \$1,500/lb.

## 2026 Budget Highlights

- Total expense budget of \$4,424,067
- Total levy of \$2,233,828
- Estimated grant revenues of \$1.7 million for multiple projects and programs
- Increase permitting program revenues as a result of revised permit fee schedule
- Partner contributions for aquatic invasive species prevention & management work
- Increased staff wages and benefits to account for 10 existing full time permanent staff, plus the creation of the Business & Operations Manager position to begin in fall 2025
- The District has applied to host a temporary, full-time Conservation Corps member funded through a grant from the Board of Water and Soil Resources
- Projects including Heath Iron Enhanced Sand Filter (78 lb/yr phosphorus reduction), School Lake Agricultural Practices & Feedlot (61 lb/yr phosphorus reduction and 89 ton/yr soil erosion prevented), Bone Lake South Habitat Restoration
- Programs including regulatory, water monitoring, shoreline restoration and cost-share programs, education & outreach, interagency communications, research, measurement of progress, grant research & preparation, project operations & maintenance, aquatic invasive species prevention & management, watershed planning & resiliency
- Project targeting and development for water quality and climate resiliency projects
- Repayment on four loans totaling \$515,000

## Levy Apportionment Between Chisago County and Washington County

County	Payable 2025 Taxable Net Tax Capacity	2025 Net Tax Capacity % Distribution
Chisago County	\$7,779,063	24%
Washington County	\$25,217,585	76%
Watershed Total	\$32,996,648	100%

## Estimated Market Value, Net Tax Capacity, and District Levy

The table below shows the District's estimated market value (EMV) (estimated value of properties in the District), net tax capacity (NTC) (total amount of taxable property within our boundaries), District levy (amount actually taxed by CLFLWD on properties within our boundaries), and estimated tax impacts. The apportionment of the District's levy to each of its two contiguous counties is based on the previous year's actual apportionment of the NTC.

Budget Year	Estimated Market Value (EMV) (Prior Year Basis)*	Net Tax Capacity (NTC) (Prior Year Basis)*	Budget Year Levy*	Ratio Levy/Estimated Market Value	Ratio Levy/Net Tax Capacity	Washington Co. Median Home Tax Impact	Chisago Co. Median Home Tax Impact
2022	\$2,294,312,700	\$22,805,705	\$1,622,500	0.07%	7.11%	\$175	\$225
2023	\$2,406,482,200	\$24,076,992	\$1,622,500	0.07%	6.74%	\$184	\$226
2024	\$2,975,872,700	\$30,189,871	\$1,719,850	0.06%	5.70%	\$189	\$231
2025	\$3,214,087,500	\$33,159,538	\$1,805,843	0.06%	5.45%	\$197	\$249
2026	\$3,251,635,300	\$32,996,648	\$2,233,828	0.07%	6.77%	\$252	\$306

\*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 EMV and NTC data) is from the year prior to the budget year, because data for the coming year is not yet available.

## 2026 Tax Impacts

Property taxes in Minnesota are some of the most complicated in the country, with multiple exclusions and other factors affecting the calculations. Actual tax impacts will vary home to home, and these values are estimates. The median home value in each county is expected to increase from last year. As such, the median home will have a proportionally increasing tax impact.

2026 Estimated Tax Impacts for the Median Home Value 2026 Total Levy: \$2,233,828	
Washington County: <ul style="list-style-type: none"> <li>• 2025 actual median home value: \$415,400</li> <li>• 2025 actual impact: \$200</li> <li>• 2026 est. median home value: \$409,600</li> <li>• 2026 est. impact: \$252</li> <li>• 2026 est. change: +\$52</li> </ul>	Chisago County: <ul style="list-style-type: none"> <li>• 2025 estimated median home value: \$450,000</li> <li>• 2025 estimated tax impact: \$249</li> <li>• 2026 est. median home value: \$480,000</li> <li>• 2026 est. impact: \$306</li> <li>• 2026 est. change: +\$57</li> </ul>

## Grants and Other Revenues

In order to minimize the need for levy increases, the CLFLWD seeks grants and other revenues to supplement water quality programs and projects. The District has been highly successful in grant seeking over the last 15 years, being awarded **\$12.3 million from 2010–2025**, being the **largest cumulative awardee of Clean Water Fund Projects & Practices** grant awards state-wide from 2014–2025 (**\$6.7 million**), as well as tapping into a wide array of grant programs (successful with **23 different grant programs**). Over the last five years, the District has averaged almost **\$1 in grant awards for every \$1 of taxes levied**. In 2026 the District will increase its revenues from the permitting program through a **revised permit fee structure**. **Partnership funding agreements** have also been key to program and project success, especially for aquatic invasive species management. Since 2019 the District has utilized low-interest and zero-interest loans through the Clean Water Partnership program to implement programs and projects faster than otherwise possible.