



MEMORANDUM

Comfort Lake-Forest Lake Watershed District

Date: December 11, 2025
To: CLFLWD Board of Managers
From: Mike Kinney, District Administrator
Subject: 2026 Budget & Levy



District Wide

Background/Discussion

The Comfort Lake-Forest Lake Watershed District (CLFLWD) will hold a public comment opportunity on the 2026 Budget and Levy at the December 18, 2025, regular board meeting. The Board of Managers may adjust the expense budget and/or levy per public feedback and/or account for new information.

The CLFLWD Board of Managers may adjust the 2026 expense budget as needed, and it may *decrease* the levy from the amount that was adopted in September. If the District does not change the levy, the levy certified in September will stand. There will be no need for additional action to remain at the levy certified in September. The September certified levy amount is \$2,233,828 (a 23.7% increase from the 2025 levy).

Since the September budget adoption, the District received more information pertaining to two 2026 expense line items, which were discussed at the November 6th special board meeting. Staff recommend the Board formally approve two expense budget amendments at this time:

	Adopted in September	Recommended Amendments	Recommended Amended Budget
Total Expense Budget	\$4,424,067	(\$68,963)	\$4,355,104
Expense Line Item 1-002-4210 Office Space (Rent) increased to include property taxes	\$46,547	\$13,368	\$59,915
Expense Line Item 2-000 Debt Services decreased to reflect extended payment schedules (7-yr extended to 10-yr)	\$532,091	(\$82,331)	\$449,760

Note Regarding Pending Grants

The District has several pending grant applications at this time, which may provide up to an estimated \$500,000 in 2026. These grants are yet unconfirmed. Much of this additional revenue would be equally offset by additional grant-related expenditures. Some grants may help offset local spending. Staff will bring forward recommended budget amendments if grants are awarded and grant agreements executed.



MEMORANDUM

Comfort Lake-Forest Lake Watershed District

Recommended Motions

Proposed Motion #1: Manager _____ moves to amend the 2026 budget for account 1-002-4210 Office Space (Rent) to \$59,915 and to transfer \$13,368 from account 000-2900 Fund Balance to account 1-002-4210. Seconded by Manager _____.

Proposed Motion #2: Manager _____ moves to amend the 2026 budget for account 2-000 Debt Services to \$449,760 and to transfer \$82,331 from account 2-000 to 000-2900 Fund Balance. Seconded by Manager _____.

Attached

Proposed Final 2026 Budget Packet (showing expense budget revisions above and updated 2025 year-to-date and estimated yearend expenses and revenues)

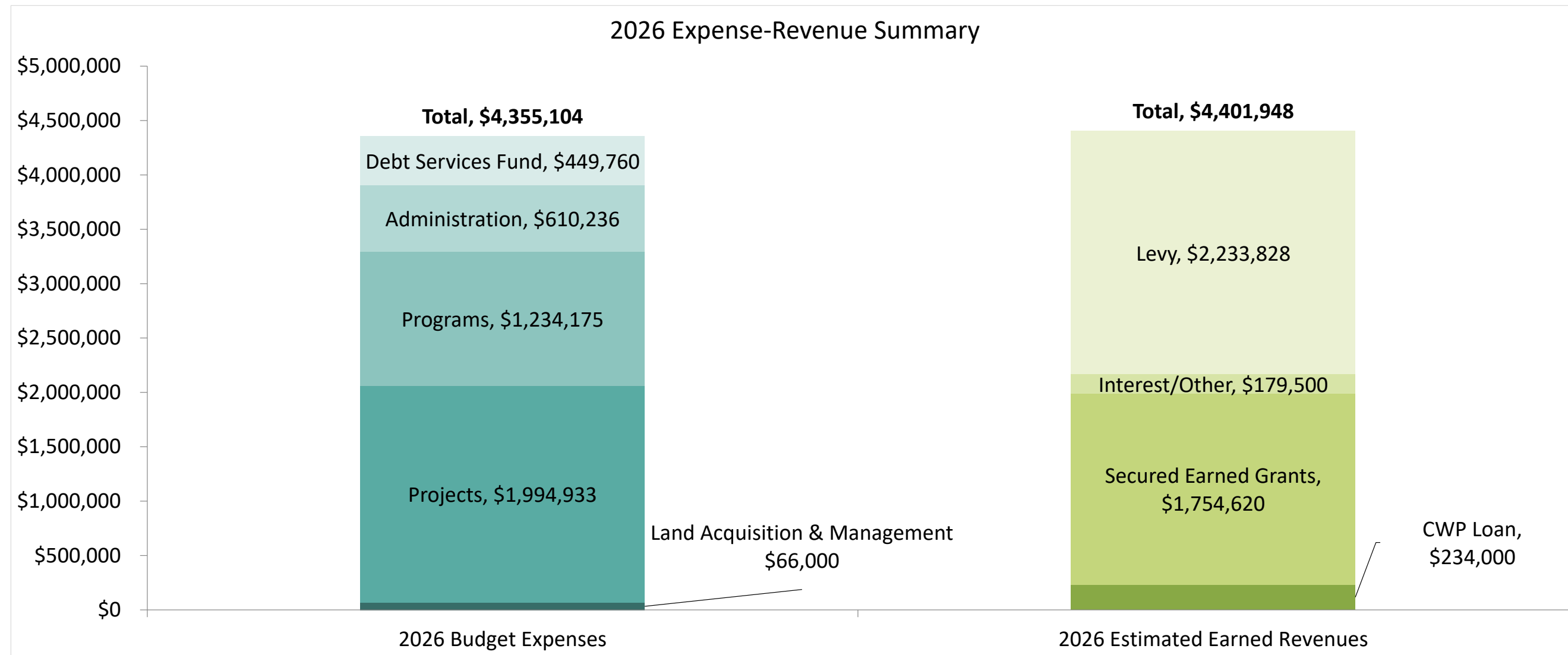


CLFLWD
WATERSHED DISTRICT

2026 Budget

Adopted September 25, 2025

Amended December 18, 2025



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 - ADMINISTRATI ON	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	\$582,120	\$610,236
		TOTAL EXPENDITURES:	\$568,491	\$519,266	\$582,120	\$610,236
		REVENUE OVER/(UNDER) EXPENDITURES	\$230,202	\$4,934	(\$68,084)	(\$94,236)
		FUND BALANCE, JANUARY 1ST	\$105,000	\$335,202	\$335,202	\$267,118
		FUND BALANCE, DECEMBER 31ST	\$335,202	\$340,137	\$267,118	\$172,882
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	\$416,899	\$449,760
		TOTAL EXPENDITURES:	\$294,303	\$438,608	\$416,899	\$449,760
		REVENUE OVER/(UNDER) EXPENDITURES	\$70,373	(\$38,608)	(\$16,899)	(\$49,760)
		FUND BALANCE, JANUARY 1ST	\$407,393	\$477,766	\$477,766	\$460,867
		FUND BALANCE, DECEMBER 31ST	\$477,766	\$439,158	\$460,867	\$411,107
IMPLEMENTAT ION 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	\$2,871,613	\$1,754,620
		OTHER REVENUES	\$95,939	\$112,500	\$151,743	\$163,500
		CWP LOAN DISBURSEMENT (debt)	\$752,250	\$500,000	\$500,000	\$234,000
		UNEARNED GRANT REVENUE (not included in total)	\$213,440	\$804,400	\$804,400	\$0
		UNCERTAIN GRANTS (not included in total)	\$0	\$0	\$0	\$502,455
		TOTAL REVENUE:	\$1,942,672	\$2,118,681	\$4,422,133	\$3,485,948
	EXPENSES	3000 PROGRAMS	\$1,102,027	\$1,506,083	\$1,369,539	\$1,234,175
		5000 PROJECTS	\$779,953	\$739,804	\$657,429	\$1,994,933
		6000 LAND ACQUISITION & MANAGEMENT	\$26,626	\$2,523,135	\$2,506,533	\$66,000
		TOTAL EXPENDITURES:	\$1,908,606	\$4,769,022	\$4,533,502	\$3,295,108
		REVENUE OVER/(UNDER) EXPENDITURES	\$34,066	(\$2,650,341)	(\$111,368)	\$190,840
		FUND BALANCE, JANUARY 1ST	\$584,291	\$618,357	\$618,357	\$506,989
		FUND BALANCE, DECEMBER 31ST	\$618,357	(\$2,031,985)	\$506,989	\$697,828

		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	\$2,871,613	\$1,754,620
		OTHER REVENUES (partnerships, permits, interest, market value ag credit, donations)	\$129,217	\$128,500	\$167,743	\$179,500
		CWP LOAN DISBURSEMENT (debt)	\$752,250	\$500,000	\$500,000	\$234,000
		UNEARNED GRANT REVENUE (not included in total)	\$213,440	\$804,400	\$804,400	\$0
		UNCERTAIN GRANTS (not included in total)	\$0	\$0	\$0	\$502,455
		TOTAL REVENUE:	\$3,106,041	\$3,042,881	\$5,336,169	\$4,401,948
	EXPENSES	1000 ADMINISTRATION	\$568,491	\$519,266	\$582,120	\$610,236
		2000 DEBT SERVICES FUND (LOAN REPAYMENT)	\$294,303	\$438,608	\$416,899	\$449,760
		3000 PROGRAMS	\$1,102,027	\$1,506,083	\$1,369,539	\$1,234,175
		5000 PROJECTS	\$779,953	\$739,804	\$657,429	\$1,994,933
		6000 LAND ACQUISITION & MANAGEMENT	\$26,626	\$2,523,135	\$2,506,533	\$66,000
		TOTAL EXPENDITURES:	\$2,771,400	\$5,726,896	\$5,532,520	\$4,355,104
		REVENUE OVER/(UNDER) EXPENDITURES	\$334,641	(\$2,684,015)	(\$196,351)	\$46,844
		FUND BALANCE, JANUARY 1ST	\$1,096,684	\$1,431,325	\$1,431,325	\$1,234,974
		FUND BALANCE, DECEMBER 31ST	\$1,431,325	(\$1,252,690)	\$1,234,974	\$1,281,818
		RESERVE FUND PERCENTAGE OF BUDGET, JANUARY 1ST	40%	25%	26%	28%

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 Estimated Yearend	2026 WMP	2026 Grant & Other Revenue Spend	2026 Local Spend	2026 Total Expense Budget DRAFT
	<i>Staff/Consultant Summaries (pulled out from budget below)</i>							
	<i>District Staff Wages/Benefits (Rolled in to each subcategory below) ¹</i>	\$942,837	\$1,226,000	\$1,036,000	\$0	\$67,000	\$1,143,000	\$1,210,000
	<i>Engineering Costs (Rolled in to subcategories below)</i>	\$376,862	\$450,000	\$450,000	\$0	\$0	\$19,500	\$19,500
	<i>Legal Costs (Rolled in to subcategories below)</i>	\$64,678	\$82,000	\$82,000	\$0	\$0	\$7,500	\$7,500
1-000	ADMINISTRATION¹	\$568,491	\$519,266	\$582,120	\$490,373	\$0	\$610,236	\$610,236
1-001	BOARD ADMINISTRATION ¹	32,494	35,000	65,000	77,671	0	35,000	35,000
1-002	GENERAL OFFICE EXPENSES ¹	115,735	118,000	133,538	117,087	0	143,236	143,236
1-003	GENERAL ADMINISTRATIVE ¹	260,092	234,266	215,582	195,917	0	306,000	306,000
1-004	PROFESSIONAL SERVICES ¹	160,170	132,000	168,000	99,698	0	126,000	126,000
2-000	DEBT SERVICES FUND¹	\$294,303	\$438,608	\$416,899	\$150,000	\$49,760	\$400,000	\$449,760
2-000	CWP LOAN PRINCIPAL & INTEREST REPAYMENT ¹	294,303	438,608	416,899	150,000	49,760	400,000	449,760
3-000	PROGRAMS	\$1,102,027	\$1,506,083	\$1,369,539	\$1,452,803	\$147,000	\$1,087,175	\$1,234,175
3-000	GENERAL PROGRAM DEVELOPMENT ²	7,962	22,590	18,667	16,809	0	500	500
3-001	DISTRICT RULES AND RULEMAKING ¹	0	0	0	11,593	0	52,000	52,000
3-002	PERMITTING ¹	206,181	321,946	286,000	231,855	102,000	166,000	268,000
3-003	MONITORING & DATA ASSESSMENT ²	163,180	219,905	211,880	315,323	0	102,000	102,000
3-004	NON-POINT SOURCE POLLUTION ABATEMENT ²	65,220	229,931	184,000	142,592	5,500	186,500	192,000
3-005	EDUCATION AND OUTREACH ²	148,499	196,541	166,000	137,374	10,000	152,000	162,000
3-006	INTERAGENCY COMMUNICATION ²	55,266	48,948	44,226	64,919	0	17,000	17,000
3-007	RESEARCH ²	8,141	12,045	9,333	19,128	0	11,000	11,000
3-008	MEASUREMENT OF PROGRESS ²	8,698	12,045	9,333	13,331	0	11,000	11,000
3-009	GRANT RESEARCH & PREPARATION ²	16,769	29,582	30,667	24,924	0	63,000	63,000
3-010	OPERATIONS & MAINTENANCE ¹	103,100	34,045	32,333	122,884	0	94,475	94,475
3-011	AIS PREVENTION & MANAGEMENT ²	238,321	307,460	292,767	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	84,333	30,720	0	12,000	12,000
5-000	PROJECTS	\$779,953	\$739,804	\$657,429	\$1,257,234	\$1,754,120	\$240,813	\$1,994,933
5-000	GENERAL PROJECT DEVELOPMENT ²	134,696	97,315	140,333	107,232	0	58,358	58,358
5-100	FLOODPLAIN & CLIMATE RESILIENCY ²	24,089	38,135	28,000	109,552	0	66,000	66,000
5-200	LAKES ²	573,284	604,353	489,096	67,818	1,633,120	105,455	1,738,575
5-300	STREAMS ²	23,884	0	0	80,570	0	0	0
5-400	WETLANDS ²	16,042	0	0	884,527	121,000	11,000	132,000
5-500	UPLAND RESOURCES ³	0	0	0	0	0	0	0
5-600	GROUNDWATER ³	7,959	0	0	7,535	0	0	0
6-000	LAND ACQUISITION & MANAGEMENT	\$26,626	\$2,523,135	\$2,506,533	\$320,539	\$0	\$66,000	\$66,000
6-000	LAND ACQUISITION & MANAGEMENT ²	26,626	2,523,135	2,506,533	320,539	0	66,000	66,000
TOTAL BUDGET		\$2,771,400	\$5,726,896	\$5,532,520	\$3,670,949	\$1,950,880	\$2,404,224	\$4,355,104

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

²High priority but not core/critical

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

2026 Budget

Comfort Lake-Forest Lake Watershed District

Earned Grant Revenue

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	\$11,145,784	\$3,744,115	\$2,871,613	\$804,400	\$2,871,613	\$1,440,455	\$2,257,075	\$0	\$2,257,075	
5-228-D	FY22 CWF WJD-6 Wetland Restoration	\$386,000	\$0	\$800	\$0	\$800	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	\$13,027	\$0	\$13,027	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]	\$3,280	\$0	\$3,280	\$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	\$12,000	\$0	\$12,000	\$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	\$23,000	\$12,000	\$23,000	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	\$1,932,000	\$1,932,000	\$1,932,000	\$0	\$1,932,000	\$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	\$409,000	\$409,000	\$0	\$409,000	\$91,000	\$91,000	\$0	\$91,000	Awarded; reimbursement basis; uncertain what fiscal year closing will occur and revenue will be earned; pending landowner agreement
	AWARDED OR HIGH PROBABILITY	\$5,840,784	\$3,744,115	\$2,871,613	\$804,400	\$2,871,613	\$938,000	\$1,754,620	\$0	\$1,754,620	

2026 Budget

Comfort Lake-Forest Lake Watershed District

Earned Grant Revenue

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										

		Audited 2024 Estimated Yearend	Estimated 2025 Estimated Yearend	Draft 2026 Total Expense Budget	Projections								
	Budget Item				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 projected levy increases and decreases in table below; actual levy will be determined annually by CLFLWD Board of Managers
	EARNED GRANT REVENUE	\$514,498	\$2,871,613	\$1,754,620	\$1,297,218	\$1,598,580	\$1,019,727	\$1,053,386	\$1,088,364	\$1,124,712	\$1,162,484	\$1,201,737	27 & '28: projects & land grants based on planned grant seeking and likely projects; program grants=20% of program spend
	OTHER REVENUES (partnerships, permits, interest, market value ag)	\$129,217	\$167,743	\$179,500	\$180,000	\$180,000	\$180,000	\$180,000	\$180,000	\$180,000	\$180,000	\$180,000	Partner contrib, permits, interest; 4% annual increases in projections
	CWP LOAN DISBURSEMENT (debt)	\$752,250	\$500,000	\$234,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	New \$234K 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	\$5,336,169	\$4,401,948	\$4,028,249	\$4,666,348	\$4,001,118	\$3,822,311	\$3,860,727	\$3,714,434	\$3,760,404	\$3,760,079	
EXPENSES	LOAN REPAYMENT	\$294,304	\$416,899	\$449,760	\$485,332	\$485,332	\$485,332	\$485,332	\$485,332	\$335,332	\$335,332	\$212,260	Core/critical (not grant funded); Loan repay increase by \$15K-\$30K from 2026 onward w/ new Loan E
	STAFF WAGES & BENEFITS	\$942,837	\$1,036,000	\$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); 3% annual increases in projections
	ADMINISTRATION/OVERHEAD	\$359,966	\$423,453	\$357,236	\$367,953	\$378,992	\$390,361	\$402,072	\$414,134	\$426,558	\$439,355	\$452,536	Core/critical (not grant funded); 3% annual increases in projections
	PERMIT ENGINEER/LEGAL REVIEW	\$46,771	\$90,000	\$70,000	\$72,800	\$75,712	\$78,740	\$81,890	\$85,166	\$88,572	\$92,115	\$95,800	Core/critical (not grant funded); 4% annual increases in projections
	PROJECT O&M	\$55,334	\$23,000	\$39,475	\$60,000	\$62,400	\$64,896	\$67,492	\$70,192	\$72,999	\$75,919	\$78,956	Core/critical (not grant funded); 4% annual increases in projections
	OTHER ONGOING PROGRAMS	\$461,826	\$565,873	\$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
	NEW PROJECTS	\$596,726	\$498,763	\$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
	LAND ACQUISITION & MGMT	\$13,637	\$2,478,533	\$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
	TOTAL EXPENDITURES:	\$2,771,401	\$5,532,520	\$4,355,104	\$3,867,870	\$4,231,914	\$3,704,529	\$3,805,321	\$3,909,492	\$3,867,157	\$3,978,435	\$3,970,379	
	REVENUE OVER/(UNDER) EXPENDITURES	\$334,640	(\$196,351)	\$46,844	\$160,380	\$434,434	\$296,589	\$16,990	(\$48,765)	(\$152,723)	(\$218,031)	(\$210,300)	

	FUND INFORMATION											
	Prior Yearend/Beginning of Year Fund Balance (Reserve) - does not include unearned/dedicated revenues	\$1,096,684	\$1,431,324	\$1,234,973	\$1,281,817	\$1,442,197	\$1,876,631	\$2,173,220	\$2,190,210	\$2,141,445	\$1,988,722	\$1,770,691
	Est Current Yearend Balance	\$1,431,324	\$1,234,973	\$1,281,817	\$1,442,197	\$1,876,631	\$2,173,220	\$2,190,210	\$2,141,445	\$1,988,722	\$1,770,691	\$1,560,390
	Beginning of year reserve percentage of budget	40%	26%	28%	33%	34%	51%	57%	56%	55%	50%	45%

	DEBT BALANCE											
	Remaining Loan Debt Balance at Yearend	\$3,413,586	\$3,600,006	\$3,399,246	\$2,913,914	\$2,428,583	\$1,943,251	\$1,457,920	\$972,588	\$637,257	\$301,925	\$89,665

	LEVY INCREASE PERCENTAGE BREAKOUT	6.0%	5.0%	23.7%	14.2%	13.2%	-3.0%	-7.6%	0.1%	-7.0%	0.3%	-1.6%
	Total Levy Increase Percentage	6.0%	5.0%	23.7%	14.2%	13.2%	-3.0%	-7.6%	0.1%	-7.0%	0.3%	-1.6%

	LEVY FUND BREAKOUT											
	Total Adopted* Levy	\$1,719,850	\$1,805,843	\$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
	General Fund (Administration)	\$283,000	\$508,200	\$500,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
	Debt Services Fund (Loan Repayment)	\$350,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$415,551	\$335,332	\$335,332	\$212,260
	Implementation Fund (Programs, Projects, Land Acq.)	\$1,086,850	\$897,643	\$1,333,828	\$1,751,031	\$2,087,767	\$2,001,391	\$1,788,925	\$1,776,812	\$1,674,390	\$1,682,588	\$1,766,082

*Actual levy funds received is less than adopted amount due to delinquent taxes



2026 Budget

Comfort Lake-Forest Lake Watershed District

Loan Repayment Projections

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, 10-yr Payment)	Repayment Loan D (1.5% Interest, 10-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	\$91,899	\$0		\$416,899	\$400,000		(\$16,899)	\$460,866	\$83,101
2026					\$234,000	\$234,000	\$150,000	\$175,000	\$70,190	\$54,570		\$449,760	\$400,000		(\$49,760)	\$411,106	(\$215,760)
2027						\$0	\$150,000	\$175,000	\$70,190	\$54,570	\$35,571	\$485,332	\$400,000		(\$85,332)	\$325,775	(\$485,332)
2028							\$150,000	\$175,000	\$70,190	\$54,570	\$35,571	\$485,332	\$400,000		(\$85,332)	\$240,443	(\$485,332)
2029							\$150,000	\$175,000	\$70,190	\$54,570	\$35,571	\$485,332	\$400,000		(\$85,332)	\$155,112	(\$485,332)
2030							\$150,000	\$175,000	\$70,190	\$54,570	\$35,571	\$485,332	\$400,000		(\$85,332)	\$69,780	(\$485,332)
2031							\$150,000	\$175,000	\$70,190	\$54,570	\$35,571	\$485,332	\$415,551		(\$69,781)	(\$0)	(\$485,332)
2032								\$175,000	\$70,190	\$54,570	\$35,571	\$335,332	\$335,332		\$0	(\$0)	(\$335,332)
2033								\$175,000	\$70,190	\$54,570	\$35,571	\$335,332	\$335,332		\$0	(\$0)	(\$335,332)
2034								\$87,500	\$70,190	\$54,570		\$212,260	\$212,260		\$0	(\$0)	(\$212,260)
2035									\$35,095	\$54,570		\$89,665	\$89,665		\$0	(\$0)	(\$89,665)
2036												\$0	\$0		\$0	(\$0)	\$0
TOTAL	\$1,500,000	\$1,750,000	\$750,000	\$500,000	\$234,000	\$4,734,000	\$1,500,000	\$1,750,000	\$815,512	\$545,697	\$249,000	\$4,860,209	\$4,832,046	\$28,162	\$0		(\$126,209)
						PRINCIPAL	\$1,500,000	\$1,750,000	\$750,000	\$500,000	\$234,000	\$4,734,000					
						ESTIMATED INTEREST PAYMENTS	\$0	\$0	\$65,512	\$45,697	\$15,000	\$126,209					

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. Loans C and D given special approval for 10-yr repayment in Oct 2025.

Loan A is closed out and in the repayment phase

Loan B is closed out and in the repayment phase

*Loan C is closed out and in the repayment phase, special approval given by MPCA for 10-yr repayment schedule instead of 7-yr

*Loan D is closed out and in the repayment phase, special approval given by MPCA for 10-yr repayment schedule instead of 7-yr

**Future loans, which are to be determined, assume 7-yr standard repayment is required unless special approval is given.

2026 Budget Detail

Comfort Lake-Forest Lake Watershed District

Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	2025 Estimated Yearend	2026 WMP	2026 Local Spend	2026 Total Expense Budget DRAFT
1-001	Board Administration	\$32,494	\$35,000	\$65,000	\$77,671	\$35,000	\$35,000
1-001-4000	Managers Per Diem & Payroll Tax	28,000	30,000	60,000		30,000	30,000
1-001-4010	Manager Expenses	2,617	2,500	2,500		2,500	2,500
1-001-4265	Managers Training/Conferences	1,877	2,500	2,500		2,500	2,500
1-002	General Office Expenses	\$115,735	\$118,000	\$133,538	\$117,087	\$143,236	\$143,236
1-002-4240	Cell Phone/Office Phone/Internet	9,817	11,000	11,072		11,900	11,900
1-002-4203	Computer Supplies/Software/IT Support	29,406	30,000	32,100		32,800	32,800
1-002-4635	Copier (Lease)	3,436	3,000	2,600		2,600	2,600
1-002-4200	General Office/Meeting Supplies	8,178	2,000	4,100		5,850	5,850
1-002-4245	Dues/Fees/Subscriptions	1,919	1,000	1,638		400	400
1-002-4265	Conferences & Workshops/Staff Training & Ed	4,613	10,000	9,000		11,000	11,000
1-002-4320	Staff Expenses/Travel (Mileage)	2,811	2,000	3,000		2,800	2,800
1-002-4280	Postage	614	400	300		800	800
1-002-4290	Notices	1,274	100	300		300	300
1-002-4340	Recruitment	0	0	0		1,000	1,000
1-002-4210	Office Space (Rent)	41,851	46,000	56,928		59,915	59,915
1-002-4220	Office Improvements/Furniture & Fixtures	2,242	500	500		200	200
1-002-4300	Utilities/Office Upkeep	9,573	12,000	12,000		13,671	13,671
1-003	General Administration	\$260,092	\$234,266	\$215,582	\$195,917	\$306,000	\$306,000
1-003-4100	Salary/Benefits General Admin	208,525	187,766	158,667		253,000	253,000
1-003-4330	Annual Audit	18,078	14,000	18,500		19,500	19,500
1-003-4245	MN Watersheds (formerly MAWD) Dues	7,142	7,500	7,500		7,500	7,500
1-003-4270	Insurance (LMCIT and workers comp)	26,347	25,000	30,915		26,000	26,000
1-004	Professional Services	\$160,170	\$132,000	\$168,000	\$99,698	\$126,000	\$126,000
1-004-4330	CPA/bookkeeping	48,949	47,000	60,000		30,000	30,000
1-004-4337	Consultant/Professional Services	60,499	35,000	50,000		45,000	45,000
1-004-4500	Consulting engineer	9,019	10,000	18,000		10,000	10,000
1-004-4410	Legal	41,703	40,000	40,000		41,000	41,000
TOTAL ADMINISTRATION		\$568,491	\$519,266	\$582,120	\$490,373	\$610,236	\$610,236

Comments
Per diems are tracked for board meetings; managers can submit additional requests for planning days/other mtgs
Travel & accommodations for MN Watersheds Annual Meeting, Summer Tour etc.
Registration fees for MN Watersheds annual mtg and other training/conferences
MidContinent Internet, Velocity/Metronet Phones, Employee Tech Reimbursement
Rymark contract, software subscriptions, computer replacements (several computers due for replacement)
Monthly lease & quarterly ink costs (does not include paper)
Consumables (pens, paper, refreshments), apparel, meeting refreshments
Local newspaper subscriptions, misc. fees
Registration fees (\$1,000 per employee - 11 full-time permanent employees)
Mileage for admin. purposes only; mileage for permit inspections, monitoring sites, etc. will be coded to the appropriate program
General mailing/postage; large mailers (e.g. annual newsletter) will be coded to the appropriate program
Legal notices for board/admin related items (i.e. budget hearings)
Job board postings
Rent+CAM+Taxes
No major office improvements at this time
Electric, office cleaning crew, City of FL utility bill, general office upkeep.
2.3 full-time equivalents
Abdo - see service agreement
Dues = Estimated Market Values x 0.00048 x 0.005 not to exceed \$7,500
Includes boat and storage units
Redpath & Associates - see service agreement plus additional services billed hourly
HR Support, Building Design Consultant
Meeting attendance only, general prog/proj development items in 3000/5000
General prog/proj development items in 3000/5000. Unlike Engineering, much of Legal is purely administrative



2026 Budget Detail

Comfort Lake-Forest Lake Watershed District

2000 - Debt Services Fund

Debt Incurred for Programs Projects

Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	2025 Estimated Yearend	2026 WMP	2026 Paid for by Loan Savings*	2026 Levy Spend	2026 Total Expense Budget DRAFT
2-000	Debt Services Fund	\$294,303	\$438,608	\$416,899	\$150,000	\$49,760	\$400,000	\$449,760
2-000-A	CWP Loan A Principal Repayment (0% Interest)	150,000	150,000	150,000	150,000	16,596	133,404	150,000
2-000-B	CWP Loan B Principal Repayment (0% Interest)	87,500	175,000	175,000	0	19,361	155,639	175,000
2-000-C	CWP Loan C Principal + Interest Repayment	56,804	113,608	91,899	0	7,766	62,424	70,190
2-000-D	CWP Loan D Principal + Interest Repayment			0	0	6,037	48,533	54,570
2-000-E	CWP Loan E Principal + Interest Repayment			0	0	0	0	0
TOTAL DEBT SERVICES FUND		\$294,303	\$438,608	\$416,899	\$150,000	\$49,760	\$400,000	\$449,760

*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.

Comments
Clean Water Partnership (CWP) Loan A repayment began in 2022. \$150K/yr for 10 years. 0% interest
CWP Loan B repayment began in 2024. \$175K/yr for 10 years. 0% interest
CWP Loan C repayment began in 2024. \$113,607/yr for 7-year repayment schedule at 1.5% interest
CWP Loan D repayment begin in Dec 2025. \$500K disbursement. 7-year repayment schedule at 1.5% interest
POSSIBLE: CWP Loan E repayment begin in June 2026. 7-year repayment schedule at 1.5% interest

Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	2025 Estimated Yearend	2026 WMP	2026 Grant & Other Revenue Spend	2026 Local Spend	2026 Total Expense Budget DRAFT
Various	District Staff Program Support (Staff Management/Coord. Total)	538,096	817,333	690,667		67,000	692,000	759,000
Various	Engineering Costs (Rolled in to subcategories below)	130,494	200,000	150,000				0
Various	Legal Costs (Rolled in to subcategories below)	11,386	15,000	15,000				0
3-000	General Program Development	\$7,962	\$22,590	\$18,667	\$16,809	\$0	\$500	\$500
3-000-4100	Staff Management & Coordination	7,962	22,090	18,667	7,535		0	0
3-000-A	General Program Development	0	500	0	9,274		500	500
3-001	District Rules and Rulemaking	\$0	\$0	\$0	\$11,593	\$0	\$52,000	\$52,000
3-001-4100	Staff Management & Coordination	0	0	0	11,593		22,000	22,000
3-001-A	Ongoing Initiatives	0	0	0	0			0
3-001-B	Rule Implementation Review	0	0	0	0	TBD	30,000	30,000
3-002	Permitting	\$206,181	\$321,946	\$286,000	\$231,855	\$102,000	\$166,000	\$268,000
3-002-4100	Staff Management & Coordination	159,410	231,946	196,000	150,706	67,000	131,000	198,000
3-002-A	Ongoing Initiatives	46,771	90,000	90,000	78,831	35,000	35,000	70,000
3-002-B	Volume Banking Program Oversight	0	0	0	1,159		0	0
3-002-C	Wetland Banking Program Oversight	0	0	0	1,159		0	0
3-003	Monitoring & Data Assessment	\$163,180	\$219,905	\$211,880	\$315,323	\$0	\$102,000	\$102,000
3-003-4100	Staff Management & Coordination	79,624	99,405	84,000	75,353		77,000	77,000
3-003-A	Ongoing Initiatives	5,988	27,000	25,000	11,593		9,000	9,000
3-003-B	Stream Monitoring	53,294	80,000	90,000	139,113		7,000	7,000
3-003-C	Lake Monitoring	24,275	13,500	12,880	69,556		9,000	9,000
3-003-D	Wetland Monitoring	0	0	0	11,593		0	0
3-003-E	Groundwater Monitoring	0	0	0	8,115		0	0
3-004	Non-Point Source Pollution Abatement	\$65,220	\$229,931	\$184,000	\$142,592	\$5,500	\$186,500	\$192,000
3-004-4100	Staff Management & Coordination	16,033	132,541	112,000	15,071		110,000	110,000
3-004-A	Ongoing Initiatives	17,628	25,000	12,000	11,593		12,000	12,000
3-004-B	Residential Landowner Grant	24,509	60,000	50,000	11,593	3,500	56,500	60,000
3-004-C	Agricultural and Rural BMP Incentives/Cost-Share	7,050	12,390	10,000	34,778	2,000	8,000	10,000
3-004-D	Commercial/Community Grant	0	0	0	11,593	TBD	0	0
3-004-E	Municipal Stormwater Remediation Program	0	0	0	57,964	TBD	0	0
3-005	Education and Outreach	\$148,499	\$196,541	\$166,000	\$137,374	\$10,000	\$152,000	\$162,000
3-005-4100	Staff Management & Coordination	79,647	132,541	112,000	75,353		110,000	110,000
3-005-A	Ongoing Initiatives	66,444	52,000	52,000	57,964	10,000	38,000	48,000
3-005-B	Standard Project Signage	217	10,000	0	0	TBD	0	0
3-005-C	Local Student Engagement	2,190	2,000	2,000	4,057		4,000	4,000

Comments
FYI only - amounts are rolled into subcategories below
FYI only - amounts are rolled into subcategories below
FYI only - amounts are rolled into subcategories below
Staff time allocated to individual programs
Most program expenses can be coded to an individual program below
0.2 full-time equivalents
Rules/pre-development questions are coded to 3002A
Last rules update completed in 2018. Staff keep running list of potential revisions. Could reduce 2026 budget by splitting across multiple years
This program contributes to the District's Comprehensive Shoreline Restoration Initiative
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
General coord, pre-permit review, and gov't org permit costs covered by District, the rest is billed to permittees
Tracked internally (see District staff time) and reviewed as part of engineers review (see Ongoing Initiatives)
Program is managed by Board of Water and Soil Resources, District involvement is tracked internally (see District staff time)
0.7 full-time equivalents
Planning & reporting support from EOR (report spans multiple monitoring categories e.g., stream/lake)
Contracted long-term sites, project effectiveness sites; diagnostic monitoring, stream equipment
Staff-led lake monitoring, CAMP program, lake sediment cores
No wetland monitoring identified as of now. Diagnostic monitoring occurs under Stream Monitoring.
Partner with DNR
This program contributes to the District's Comprehensive Shoreline Restoration Initiative
1 full-time equivalent
Technical assistance from Chisago SWCD, WCD, EOR
Grant/incentive funds for residential best management practices. MGLP grant
Existing ag BMP commitments + new potential ag bmps. Hay revenues help offset implementation costs.
Aim for 100% grant funded. Work with lake associations and other community groups to apply for partnership grants for projects of their choosing.
Cost-share for cities to go above and beyond min SW mgmt requirements. Staff/eng coordination has been more successful than cost-share program
This program contributes to the District's Comprehensive Shoreline Restoration Initiative
1 full-time equivalent
Materials/Printing/Postage, Event/Engagement Supplies, CAC Projects, Website/Constant Contact, Blue Thumb, PR Firm, MGLP Grant
Multi-year effort. Some project signage is funded under 5000 Projects series as part of a project grant
Chisago Co. Childrens Water Festival and local school engagement

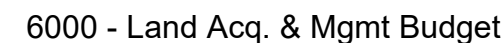
Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	2025 Estimated Yearend	2026 WMP	2026 Grant & Other Revenue Spend	2026 Local Spend	2026 Total Expense Budget DRAFT
3-006	Interagency Communication	\$55,266	\$48,948	\$44,226	\$64,919	\$0	\$17,000	\$17,000
3-006-4100	Staff Management & Coordination	47,824	44,180	37,333	45,212		11,000	11,000
3-006-A	Ongoing Initiatives (Miscellaneous Projects)	2,597	0	1,625	5,796		0	0
3-006-B	Modeling (H&H Model Update)	0	0	0	5,796		0	0
3-006-C	Geographic Information Systems (GIS)	2,036	2,200	2,700	2,319		3,000	3,000
3-006-D	District Web Mapper	2,810	2,568	2,568	5,796		3,000	3,000
3-006-E	Boundary Review	0	0	0	0			0
3-007	Research	\$8,141	\$12,045	\$9,333	\$19,128	\$0	\$11,000	\$11,000
3-007-4100	Staff Management & Coordination	7,962	11,045	9,333	7,535		11,000	11,000
3-007-A	Ongoing Initiatives	179	1,000	0	11,593			0
3-007-B	New Initiatives	0	0	0	0		0	0
3-008	Measurement of Progress	\$8,698	\$12,045	\$9,333	\$13,331	\$0	\$11,000	\$11,000
3-008-4100	Staff Management & Coordination	7,962	11,045	9,333	7,535		11,000	11,000
3-008-A	Ongoing Initiatives	737	1,000	0	5,796		0	0
3-009	Grant Research and Preparation	\$16,769	\$29,582	\$30,667	\$24,924	\$0	\$63,000	\$63,000
3-009-4100	Staff Management & Coordination	7,962	22,090	18,667	7,535		55,000	55,000
3-009-A	Ongoing Initiatives	8,808	7,492	12,000	17,389		8,000	8,000
3-010	Operations & Maintenance	\$103,100	\$34,045	\$32,333	\$122,884	\$0	\$94,475	\$94,475
3-010-4100	Staff Management & Coordination	47,766	11,045	9,333	45,212		55,000	55,000
3-010-A	Ongoing Initiatives	54,622	13,000	15,000	0		25,000	25,000
3-010-B	Annual Recurring Operations & Maintenance	712	10,000	8,000	2,319		9,475	9,475
3-010-C	Unplanned Major Maintenance		0	0	17,389			0
3-010-D	8th Street Basin Iron Enhanced Sand Filter		0		0			0
3-010-E	Hilo Lane Iron Enhanced Sand Filter		0		57,964		5,000	5,000
3-010-F	Shields Lake Stormwater Reuse System		0		0			0

Comments
0.1 full-time equivalents
Primarily staff time (e.g., city/county/SWCD/workgroup coordination meetings)
Model has been updated and calibrated District-wide. See 3013 Watershed Planning & Resiliency and 5100 Floodplain for costs to run model scenarios.
ArcGIS online subscription (discounted per Esri grant program) + HydroCAD software
Ongoing hosting/maintenance of projects database and interactive web map
Future effort
0.1 full-time equivalents (note that budgeted figures are general estimates, actual staff time/cost is likely half of this amount)
Deep lake sediment cores completed. Staff coordinate frequently with university research institutions (see Staff Management & Coordination)
Funding for potential new research initiatives (i.e., costs beyond staff time) or contribution to MN Stormwater Research Council
0.1 full-time equivalents
Engineering assistance with project nutrient reduction analysis & lake delisting analysis
0.5 full-time equivalents
Consultant time to assist w/ preparing grant applications
0.5 full-time equivalents
Vehicle maintenance/gas, legal notices, aerator electric bills, EOR assistance, staff mileage, property service fees
Ongoing easement/agreement payments for projects (Mattson, Zaruba)
Continue coord with City of FL and maybe replace iron sand media if/when basin gets expanded by City.
Monitor project effectiveness to determine IESF media replacement needs
Due in 2029

Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	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	\$292,767	\$321,351	\$29,500	\$219,700	\$249,200	
3-011-4100	Staff Management & Coordination	67,985	88,360	74,667			88,000	88,000	0.8 full-time equivalents
3-011-20-A	(District-Wide) Ongoing Initiatives	2,613	1,500	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	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	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	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	Primarily staff time
3-011-21-F	(Moody) Point-Intercept Macrophyte Survey	3,200	0	0			3,200	3,200	Perform point intercept surveys every 5 years
3-011-21-G	(Moody) AIS Management	0	2,000	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	Coordinate fish surveys with DNR per their schedule
3-011-22-F	(Bone) Point-Intercept Macrophyte Survey	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	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	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	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	Staff perform meander survey - funded through Staff Management & Coordination
3-011-25-H	(Little Comfort) Common Carp Management	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	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	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	Latest survey says carp population is low
3-011-27-F	(Keewahtin) Point-Intercept Macrophyte Survey	0	2,500	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	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	Last point-intercept survey in 2023; every five years = next survey in 2028
3-011-28-G	(Forest) AIS Management	51,355	110,000	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	None planned at this time.
3-011-29-F	(Comfort) Point-Intercept Macrophyte Survey	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	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	\$84,333	\$30,720	\$0	\$12,000	\$12,000	
3-013-4100	Staff Management & Coordination	7,962	11,045	9,333	7,535		11,000	11,000	0.1 full-time equivalents
3-013-A	Ongoing Initiatives	0	10,000	0	23,185			0	
3-013-B	Vulnerability Assessment	70,516	50,000	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	\$1,369,539	\$1,452,803	\$147,000	\$1,087,175	\$1,234,175	

Account Number	Budget Item	2024 Audited Yearend	2025 Total Expense Budget with Amendments	2025 Estimated Yearend	2026 WMP	2026 Grant & Other Revenue Spend	2026 Local Spend	2026 Total Expense Budget DRAFT
Various	District Staff Projects Support (Staff Management/Coordination)	183,227	187,766	158,667		0	132,000	132,000
Various	Engineering Costs (Rolled in to subcategories below)	233,525	240,000	240,000				0
Various	Legal Costs (Rolled in to subcategories below)	10,556	27,000	27,000				0
5-000	General Project Development	\$134,696	\$97,315	\$140,333	\$107,232	\$0	\$58,358	\$58,358
5-000-4100	Staff Management & Coordination	39,806	77,315	65,333	37,676		22,000	22,000
5-000-A	General Project Dev./Pre-Project Investigation	94,891	20,000	75,000	69,556	TBD	36,358	36,358
5-100	Floodplain & Climate Resiliency	\$24,089	\$38,135	\$28,000	\$109,552	\$0	\$66,000	\$66,000
5-100-4100	Staff Management & Coordination	23,884	33,135	28,000	22,606		66,000	66,000
5-120-A	Volume Control Facility/Regional Treatment Impl.	205	5,000		86,946	TBD		0
5-120-B	Greenway Corridor Visioning & Assessment	0	0	0	0	TBD	0	0
5-120-C	Floodplain/Greenway Implementation	0	0		0	TBD		0
5-200	Lakes	\$573,284	\$604,353	\$489,096	\$67,818	\$1,633,120	\$105,455	\$1,738,575
5-200-4100	Staff Management & Coordination	71,653	77,315	65,333	67,818		33,000	33,000
5-221-B	(Moody) Diagnostic Study Impl. (Capstone Projects)	186,222	25,000	13,027				0
5-223-A	(Birch) Agricultural BMP Implementation		1,000					0
5-224-A	(School) Agricultural BMP Impl. (Judy Ave Feedlot)		49,500	3,280		71,800	5,000	76,800
5-225-B	(Little Comfort) Diagnostic Study Implementation		0					0
5-225-C	(Little Comfort) Heath Ave IESF	51,161	62,000	50,000		1,349,100	67,455	1,416,555
5-225-D	(Little Comfort) Internal Load Management		0	0				0
5-228-D	(Forest) WJD-6 Implementation (Wetland Restoration)	253,717	0	800				0
5-228-F	(Forest) Internal Load Management	10,531	317,538	310,000				0
5-228-G	(Forest) Shoreline Restoration (Public Properties)		13,000	34,656				0
5-229-A	(Comfort) Diagnostic Update (Sunrise Headwaters Proj Dev)		59,000	12,000		59,000	0	59,000
5-229-B	(Comfort) Diagnostic Study Implementation		0	0		153,220	0	153,220
5-229-D	(Comfort) Shallow Pond Restoration		0	0				0
5-299-A	Secondary Lakes Water Quality Studies		0	0				0
5-300	Streams	\$23,884	\$0	\$0	\$80,570	\$0	\$0	\$0
5-300-4100	Staff Management/Coord.	23,884	0	0	22,606		0	0
5-320-A	(District-wide) Stream Diagnostic Study		0		0			0
5-340-A	(Sunrise River) Diagnostic Study Implementation		0		0			0
5-341-A	(BBSLC Tributary) Diagnostic Study Implementation	0	0		0			0
5-342-A	(WJD-6) Diagnostic Study Implementation		0		0			0
5-343-A	(Meadowbrook Tributary) Diagnostic Study Implementation		0		57,964			0
5-400	Wetlands	\$16,042	\$0	\$0	\$884,527	\$121,000	\$11,000	\$132,000
5-400-4100	Staff Management/Coord.	16,042	0	0	15,071		11,000	11,000
5-420-A	Comprehensive Wetland Inventory		0		0			0
5-420-B	Wetland Bank Implementation		0		869,456			0
5-420-C	Wetland Enhancements		0		0	121,000		121,000
5-500	Upland Resources	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5-500-4100	Staff Management/Coord.	0	0	0	0		0	0
5-520-B	Natural Resources Inventory and Prioritization		0		0			0
5-600	Groundwater	\$7,959	\$0	\$0	\$7,535	\$0	\$0	\$0
5-600-4100	Staff Management/Coord.	7,959	0	0	7,535		0	0
5-620-B	GW-Dependent Natural Resource Action Plan		0		0			0
5-620-C	Lake Groundwater-Surface Water Interaction Study		0		0			0
TOTAL PROJECTS		\$779,953	\$739,804	\$657,429	\$1,257,234	\$1,754,120	\$240,813	\$1,994,933

2025 Status	Comments
	FYI only - amounts are rolled into subcategories below
	FYI only - amounts are rolled into subcategories below
	FYI only - amounts are rolled into subcategories below
Ongoing	0.2 full-time equivalents
Ongoing	Regular staff-EOR coordination meetings, pre-project investigations to target new projects as opportunities present themselves
Ongoing	0.6 full-time equivalents
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.
In Progress	Ongoing: Focus on high priority lake WQ projects, floodplain vuln.; comp. shoreline resto., and eval. land acq. opportunities against WMP
In Progress	Implementation of Flood Resiliency Action Plan. May also implement under Volume Control Facility, Land Acquisition, Cost-Share, Education
	Some items in this budget category contribute to the District's Comprehensive Shoreline Restoration Initiative
Ongoing	0.3 full-time equivalents
Complete '25	FY22 CWF Project - Moody Capstone Projects, 62 lb/yr P reduction. Complete ag practices and signage in 2025.
Future	Potential future project. Work with landowner. Seek grants and other revenues.
In Progress	FY24 CWF Grant. Multi-year project.
Future	Implement more projects to achieve Little Comfort load reduction goals
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 option
Future	Alum treatment not recommended at this time. Potential future application once more projects are in place.
Complete '25	FY22 CWF Grant. Complete signage in 2025
Complete '25	FY23 CWF Grant. Phase 1 dose in 2023, monitoring in 2024, phase 2 dose in 2025
Complete '25	North Shore Circle Park Restoration. FY24 ECP grant awarded. Staff time = match
In Progress	FY25 AIG Grant Sunrise Headwaters Project Development. All match funding is provided by staff time - see 5-200-4100
In Progress	FY25 Green Infrastructure Grant: Goodwin Ave Stormwater Wetland. All match funding is provided by staff time - see 5-200-4100
Future	Coordinate w/ City of Wyoming re Shallow Pond land donation.
Ongoing	Lower priority, could be led by District staff
Ongoing	<0.1 full-time equivalents
See Other ->	Additional diagnostic monitoring is occurring through ongoing 3003 Monitoring & Data Assessment Program
See Other ->	Loading from this tributary addressed through projects under Lakes and Greenway Corridor Initiative. Stream re-meander has low cost-benefit.
See Other ->	Beaver dam analogs not feasible. Investigate other project options along this stream channel/at School Lake. See Monitoring Program and Lakes.
See Other ->	Two ongoing lake WQ projects along WJD-6 in 2022/2023 (WJD-6 Wetland Resto and CR50 IESF)
See Other ->	Loading from this tributary is addressed through projects under 5200 Lakes. May implement more projects as opportunities arise.
Ongoing	0.1 full-time equivalents
Future	2022 NRI collected some wetland data. May perform more comprehensive inventory w/ field work in future
Future	Priority sites identified, but no willing landowners as of now
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.
Ongoing	<0.1 full-time equivalents
Future	2022 NRI collected some upland data. May perform more comprehensive inventory w/ field work in future
Future	Lower priority item compared to other projects

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2026 Budget
Comfort Lake-Forest Lake Watershed District

Estimated Market Values and Net Tax Capacities

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.

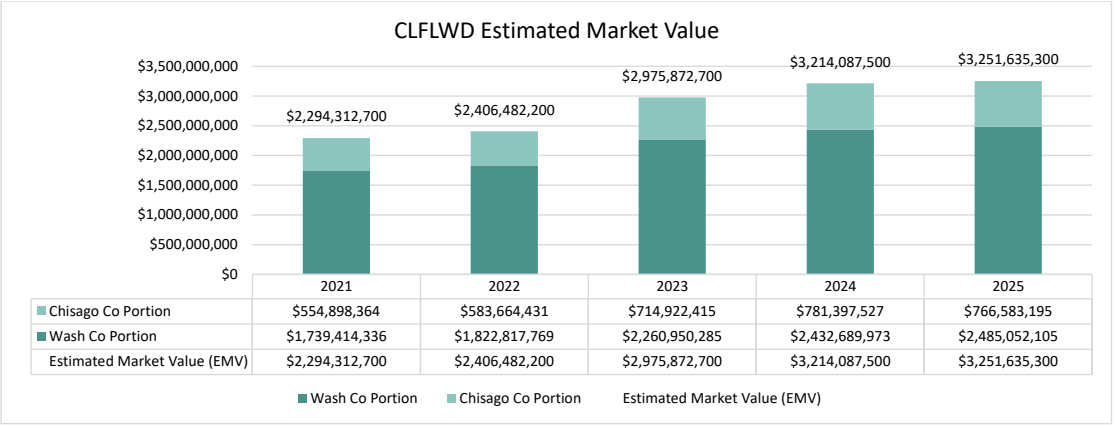


2026 Budget

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

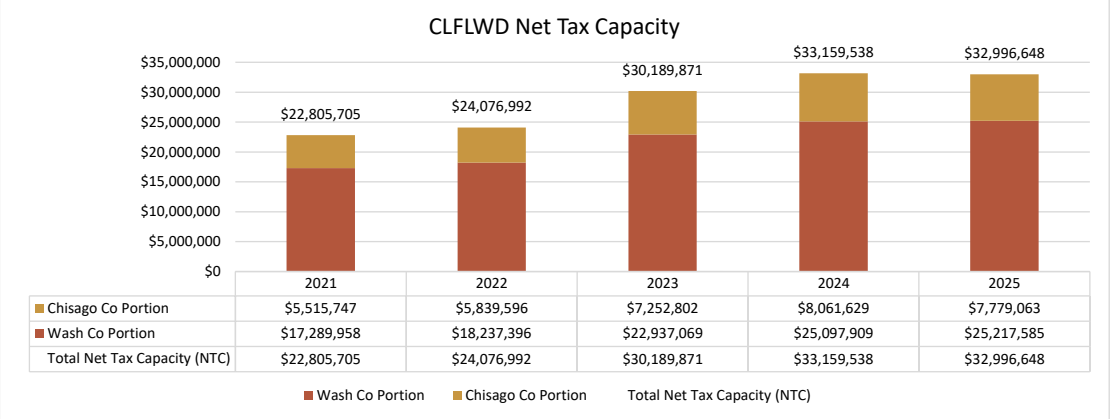


Total Net Tax Capacity (Levy Apportionment)									
Year	Total Net Tax Capacity (NTC)	Wash Co Portion	Chisago Co Portion	Sum check	Total Increase from Previous Year	Wash Co increase from prev year	Chis Co increase from prev year	Washington Percent of Total	Chisago Percent of Total
2014	\$14,032,122	\$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%

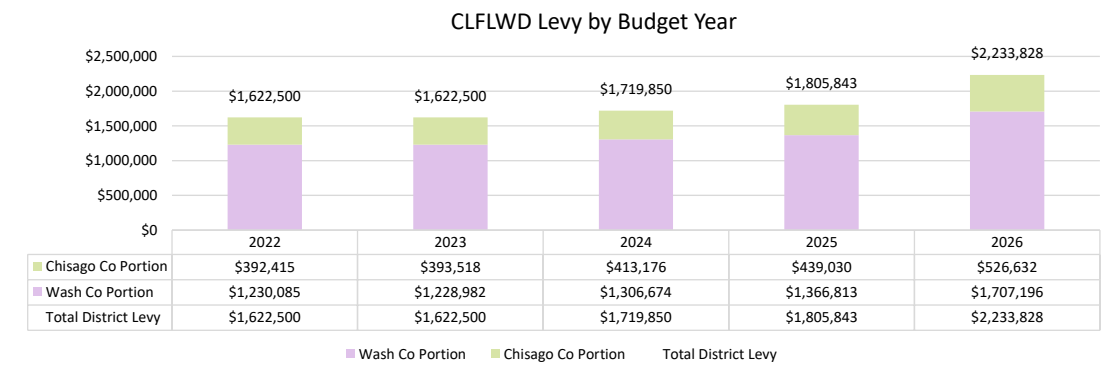
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Levy								
Budget Year	Total District Levy	Wash Co Portion	Chisago Co Portion	Sum check	Total Increase from Previous Year	Wash Co increase from prev year	Chis Co increase from prev year	Levy/Net Tax Capacity
2014	\$755,000	\$594,973	\$160,027	\$755,000				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

Grant & Other Revenue Inventory

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
5-100	MPCA	Resiliency Planning for SWC	Flood Resiliency Project Modeling & Concept Desi	Sunrise River	\$100,000	Staff time	TBD	TBD	TBD	TBD	TBD	TBD
3-004	Bush Foundation	Community Innovation	Shoreline Resiliency Mindset Change Campaign	District-Wide	\$2,300,000	\$0	TBD	TBD	TBD	TBD	TBD	TBD
3-001	BWSR	Performance Review & Assistan	Rule Effectiveness Review	District-Wide	\$10,000	Staff time	TBD	TBD	TBD	TBD	TBD	TBD
3-004	DNR	ReLeaf Community Forestry	Tree Planting Cost-Share Program	District-Wide	\$55,000	\$0	TBD	TBD	TBD	TBD	TBD	TBD
3-006	LSCWP	Mid-Point Eval and WBIF	CLFLWD staff assist w/ planning/reporting	District-Wide	\$4,000	\$0	TBD	TBD	TBD	TBD	TBD	TBD
5-223-A/5-224-A	NRCS	EQUIP 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 Prevention	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												
3-005	BWSR	Keep it Clean Grants	Wintertime Waste Prevention & Cleanup	District-Wide	\$40,000	Volunteer time				[not awarded]		
Estimated 2026 Grant Total					\$7,633,884	\$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					\$7,633,884	\$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)	\$0	Q4	[awarded]	20	\$500
5-221-B	BWSR	CWF - Projects & Practices	(Moody) Diagnostic Study Impl. - Capstone Project	Moody Lake	(FY2022)	(FY2022)	(FY2022)	\$0	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 & Enhancement	Bone Lake	(FY2023)	(FY2023)	(FY2023)	\$1,932,000	Q4	[awarded]	N/A	N/A
3-012-A	DNR	Conservation Partners Legacy	Bone Lake South Acquisition	Bone Lake	(FY2024)	(FY2024)	(FY2024)	\$409,000	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 & Assistance	Strategic Planning	District-Wide	(FY2024)	(FY2024)	(FY2024)	\$10,000	Q2	[awarded]	N/A	N/A
5-225-C	BWSR/LSC	LSC Watershed Based Implementation	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 Program	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 Implementation	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
3-006-D	ESRI	Conservation GIS Grant	One-year ArcGIS Advanced license with all extensions	District-Wide	N/A	\$1,200	(Est. \$10K discount)		N/A	[awarded]	N/A	N/A
Not Awarded												
3-013-B	BWSR	Water Storage Grants Concept & Design	Flood Resiliency Project Modeling & Concept Design	Sunrise R. Corridor	\$90,000	\$9,000				[not awarded]		
Multiple	LCCMR	Environment&Nat. Resource Trust	Lake Health Civic Organizing (Shorelines/AIS Prevention)	District-Wide	\$160,000	\$10,000				[not awarded]		
Estimated 2025 Grant Total					\$2,152,800	\$206,230	\$1,897,684	\$3,729,183				
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 Lake	Forest Lake				\$25,492	Q4	N/A	N/A	N/A
3-011-B	Chisago Co.	AIS Prevention Aid: Watercraft Inspections	Boat launch inspections for Comfort Lake	Comfort Lake				[\$5K deducted from billing]		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
1-000	N/A	Interest Income	Interest Income	N/A				\$60,000	Q1-Q4	N/A	N/A	N/A
5-221-B	MNL	Refund for overpayment	Seeds	Moody Lake				\$3,751	Q4	N/A	N/A	N/A
Estimated 2025 Other Revenue Total					\$0	\$0	\$0	\$1,964,556				
ESTIMATED 2025 Combined Total					\$2,152,800	\$206,230	\$1,897,684	\$5,693,739				



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 I	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				